



Why Berkley Accident and Health?

Managing healthcare costs can be an uphill climb. Let Berkley Accident and Health put you on the right path with our stop loss protection.

Berkley Accident and Health is a risk management company that designs innovative solutions to address the unique challenges of each employer. With our entrepreneurial culture and a strong emphasis on analytics, we can help our self-funded customers better manage their risk.

The key to Berkley's success is our nimble approach to challenges - our ability to quickly understand, think through, and devise a plan that addresses each client's needs, all backed by the stability of a Fortune 500 company. Our parent company, W.R. Berkley Corporation (NYSE: WRB) is one of the largest and best managed property/casualty insurers:

Strong and Reliable

- 14th largest property and casualty insurance group in the U.S.¹
- Ranked #385 among the Fortune 500¹
- Named *Best Managed Insurance Company* by Forbes in 2007
- Rated A+ (Superior) by A.M. Best: Berkley Life and Health Insurance Co. and StarNet Insurance Co.²
- Operates in all 50 states

With Berkley Accident and Health, customers benefit from our:

Broad Product Portfolio

We offer a full range of products, including: Employer Stop Loss, Group Captives, Provider Stop Loss, HMO Reinsurance, and Specialty Accident.

Stop Loss Leadership

- Best-in-class stop loss policy, updated for the Affordable Care Act
- Direct writer with coverage available in all 50 states³
- ccSTAT® clinical management services available to all customers
- Access to best-practice claims management vendors

EmCapSM Group Captive Program for Self-Funded Employers

Group captives provide a way for midsize employers to self-fund in a way that replicates the size and stability of a single, larger employer. We have established, turnkey programs that are fast and easy to join. Although they are not right for every employer, group captives offer many financial advantages.

A pioneer in the stop loss captive market, today Berkley is one of the largest providers of stop loss captives.

BENEFIT FROM OUR EXPERIENCE... AND YOURS

¹ Fortune 500: Property and casualty (stock) insurers, June 2016, www.Fortune.com.

² As of January 2016

³ Coverage may vary by state.