

REPORTING CLAIMS

Berkley Mid-Atlantic Group, LLC accepts claim forms via the following:

Fax (preferred method):
1-877-684-5484

Mail:
(Workers Compensation claims)
P.O. Box 27827
Richmond, VA 23261

(All other claims)
P.O. Box 27707
Richmond, VA 23261

Phone:
1-800-283-1153
Ask for claims creations during business hours.
You can also access our 24-Hour Emergency Reporting System via this toll-free number.

Email:
You can submit a claim by emailing
claims@wrbmag.com and attaching the loss form.

Website:
For copies of our claim forms and to report a claim online, please visit our website at www.wrbmag.com, click on "Contact Us" then "Claim" for e-mail or click on "here" for forms and additional information.

Firemen's Insurance Company of Washington, D.C.
Union Insurance Company
Acadia Insurance Company
Continental Western Insurance Company



Home Office & Capital Region
4820 Lake Brook Drive, Suite 300
Glen Allen, VA 23060
(800) 283-1153
Fax: (804) 285-5717
www.wrbmag.com

Pennsylvania Region
Erie Office
2564 Village Common Drive
Erie, PA 16506
(800) 283-1153
Fax: (814) 836-0217
Harrisburg Office
75 S Houcks Road, Suite 202
Harrisburg, PA 17109
(800) 283-1153
Fax: (717) 545-8127

Carolinas Region Office
3436 Toringdon Way, Suite 250
Charlotte, NC 28277
(800) 283-1153
Fax: (704) 426-5755

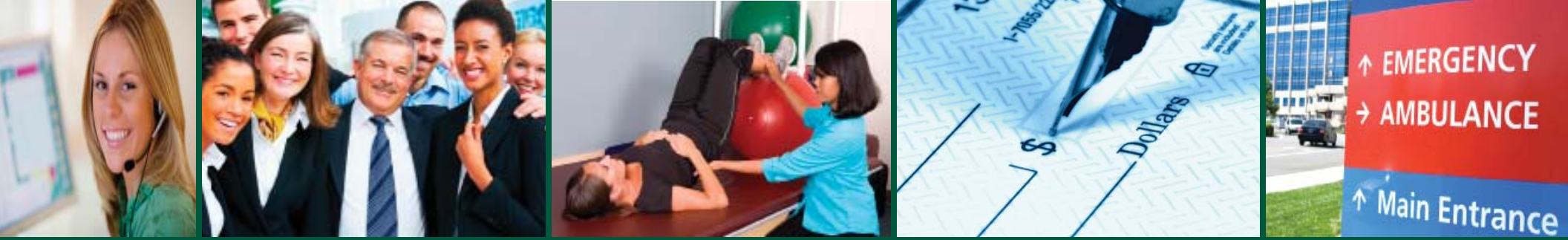
A MEMBER COMPANY W.R. BERKLEY CORPORATION



CLAIM SERVICES



*PROTECTING THE ASSETS
OF INSURED BY
DOING THE RIGHT THING*



ABOUT OUR CLAIMS SERVICES

The focus of our claim department is to always *do the right thing* for our insureds. We deliver customer service that is responsive, compassionate and revolves around the needs of our policyholders.

When we receive a claim, we strive for “same-day” contact. We send the policyholder written acknowledgement of claim receipt (other than Workers Compensation medical-only and glass claims) providing the name and phone number of the adjuster who will guide them through the process.

For first-party losses, we inspect a loss within 48 hours of report 90% of the time. We also have claim reporting services available around the clock in case of an emergency.

Financial Strength

When purchasing insurance, it is important to know the insurance company is financially sound and has the ability to pay claims now and in the future.

As a member of W.R. Berkley Corporation, we are rated A+ (Superior), size category X, by A.M. Best, an independent rating organization that evaluates insurance company financial strength and ability to meet contractual obligations. We also earned an A+ rating from Standard & Poor’s.

How Our Claims Service is Different

- Three Regional Claims Centers provide local, knowledgeable adjusters that understand the environment where you do business.
- Through our **P.A.C.E.** *Protecting Assets / Controlling Exposures*[®] program, we have claim account specialists who meet with our key accounts and, in conjunction with risk management, provide detailed loss analysis and trending. We utilize this proactive, service-oriented approach to educate our insureds and help reduce loss costs.
- *Workers Compensation (WC)*. When a WC claim is filed, we work with our insureds and agents to control exposures. Programs we offer include:
 - ▶ Nurse Case Managers
 - ▶ Panel Physicians
 - ▶ Physical Therapy, Diagnostics, Durable Medical Equipment, and RX Networks
 - ▶ Transportation Services
 - ▶ Medical Bill Repricing Programs
 - ▶ Return to Work Protocol

We work with the agent, insured and injured employee to determine available options and treatments to get an individual back on the job. Our goal is to allow employees to continue to contribute and employers to see more stable production and insurance rates.

- *Claims Work Station (CWS)*. CWS provides our claim teams a paperless environment in which there is an efficient exchange of data saving time and money for us and our insureds. In addition, we are able to quickly and easily generate trending reports and claims analysis.
- W.R. Berkley has set up a regional Catastrophe Plan for its companies, allowing us to dedicate the resources of a Fortune 500 company in response to a catastrophe affecting our insureds.
- We partner with our agents to provide training opportunities and a resource for technical expertise and information.
- Dedicated staff subrogation adjusters maximize recovery dollars for our insureds.
- If a claim, for some reason, is not covered under a policy, we strive to ensure our policyholder understands why. Most companies send a letter of denial and leave it at that. At Berkley Mid-Atlantic, we call the insured and the agent to explain why, answer questions and give them the opportunity to respond.