

# Reinsurance Solutions

## Why Berkley Re Direct?

-  Tailored and flexible solutions designed for easy implementation
-  Custom turnkey products providing underwriting, claims and product expertise
-  Increase your value to agents and policyholders
-  Protection through Quota Share as high as 100%
-  We create, assume or improve programs

“Our mission is to make you more valuable to your agents and insureds by delivering sought-after solutions. We're not all things to all people, but learn why we've earned the ability to partner with some of the most respected P&C carriers in America.”



- ✓ In unique partnership with IDT911, the P&C insurance industry's premier provider of personal-touch breach services and data risk management solutions for businesses
- ✓ Rating options including flat composite rates or rates by class.
- ✓ Coverages include 1st party, 3rd party and business interruption
- ✓ Embedded, opt-in or opt-out solutions available



- ✓ In unique partnership with Enquireon, providing hotline and co-branded risk management tools
- ✓ Pricing including flat, per employee and % of GL premium options
- ✓ Endorsement to BOP, package, WC and CGL policies
- ✓ Expansive eligibility classifications



- ✓ Proprietary and proven guidelines and rating system
- ✓ Excellent long-term underwriting results
- ✓ Expertise in dram shop statutes and case laws
- ✓ Expansive eligibility classifications



- ✓ Specialists where underwriting expertise and creativity is critical
- ✓ Expertise in new products and start-ups
- ✓ Coverages include all casualty lines including professional
- ✓ All reinsurance structures are considered including quota share
- ✓ Berkley Re Direct has partners from all market segments



- ✓ We operate locally out of six locations
- ✓ Our Select Renewal Process facilitates easy renewal
- ✓ Over 85% of our quotes are provided on the same day
- ✓ Underwriters with an average of over 30 years casualty experience
- ✓ Specialist in Regional, Mutual and E&S carriers



- ✓ Eligibility includes over 325 classes
- ✓ Pricing based on revenue or flat charges
- ✓ Scheduled retro date not necessary to include prior acts coverage
- ✓ Occurrence trigger available for certain classes



- ✓ Fills the gap with "your work" and "impaired property" exclusions and design liability exposures
- ✓ Designed for companies with significant contracting experience
- ✓ Pricing based on % of CGL premium
- ✓ Job-site pollution, sick building and mold available
- ✓ Eligibility includes over 90 classes



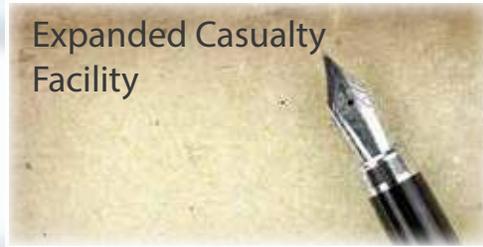
- ✓ Designed for small to medium health care and medical service providers
- ✓ Eligibility includes over 75 classes from home health aides, kidney dialysis centers to karate and yoga instructors
- ✓ Occurrence trigger available for certain classes
- ✓ Scheduled retro date not necessary to include prior acts coverage



- ✓ Eligibility includes over 35 classes
- ✓ Coverage for wrongful acts and network security failures
- ✓ Pricing based on revenue or flat charges
- ✓ Scheduled retro date not necessary to include prior acts coverage



- ✓ Product available 4Q14
- ✓ Coverages include classic D&O, employment practices, fiduciary liability and possibly crime
- ✓ Expansive eligibility including condos, homeowner associations and golf courses
- ✓ Pricing based on assets or flat charges



- ✓ Broaden current underwriting guidelines in your existing portfolio
- ✓ Add new classes to broaden your appetite
- ✓ Speed to market without major system or filing requirements
- ✓ Accounts co-underwritten with BRD facultative staff