

UNION STANDARD INSURANCE GROUP, LLC

Union Standard provides commercial insurance products and superior service to its customers across the southern states.



A BERKLEY COMPANY



OUR MISSION

Union Standard is committed to excellence as a guiding principle. Our goal is to write a profitable and increasing volume of commercial casualty and property insurance protection through professional independent agents. This allows us to achieve our purpose: Commercial Insurance > Done the Right Way > By a Company of People > Who Care.

COMPANY DESCRIPTION

Union Standard Insurance Group started in 1975 and is one of five W. R. Berkley Corporation regional operating units offering preferred commercial property and casualty insurance products and services. We serve independent insurance agents located throughout eight states: Alabama, Arizona, Arkansas, Mississippi, New Mexico, Oklahoma, Tennessee, and Texas. Employees are located in nine offices to serve our agents and their customers.

HOW UNION STANDARD INSURANCE GROUP IS DIFFERENT

Union Standard has consistently outperformed the industry for more than a decade. While we are extremely proud of our financial results, we also know we are in the people business.

Our People Union Standard's long-term strategy is built around relationships and service. At every level of the company we are committed to responding promptly and fairly with quality service. The key to our success is the highly qualified, experienced

professionals who work together to provide claims, loss control, audit, underwriting and policy services. Their expertise, experience and responsiveness are our competitive advantage.

"Best of Us" Service We are committed to doing the little things, as well as the big things, right the first time. We have long held "it's not just what we do, but how we do it" that makes the difference. Our people and our service have continued to distinguish us from other companies. This is reflected in our values, Everything Counts, Everyone Matters®.

Close to the Customer We maintain a strong, local presence in each of our markets, keeping underwriting and marketing close to the customer. Our offices are staffed with experienced people who know each of their geographical areas and remain focused on the needs of their customers.

DISTRIBUTION

Since our inception, Union Standard has been committed to the independent insurance agent. Our financial success is directly related to the quality of our agencies and the relationships we have with each of them. Together we work to seek out solutions, opportunities and improvement for the benefit of our customers, while maintaining a commitment to underwriting disciplines. Our unique structure allows us to remain flexible and respond quickly to whatever challenges and opportunities we and our business partners may face.

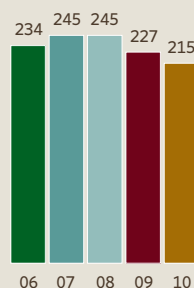
FINANCIAL HIGHLIGHTS

Union Standard Insurance Group writes on behalf of W. R. Berkley Corporation member companies, which carry the following ratings:

A.M. Best Rating	A+ (Superior)
Financial Size Category	X
Standard & Poor's Rating	A+ (Strong)

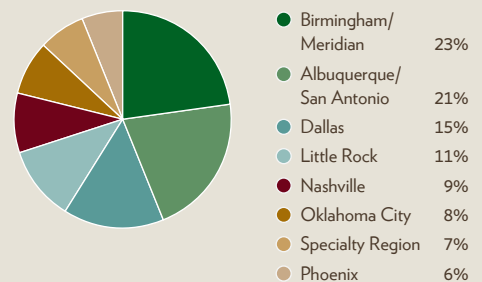
GROSS WRITTEN PREMIUM

Commercial Lines (Dollars in millions)



PREMIUM DISTRIBUTION

By Region





CRAIG W. SPARKS, CIC

President

Craig Sparks joined Union Standard in 1993 and has been President of Union Standard since 2000. Craig is very active in industry affairs. Currently he is the Chairman of the Board of Directors for the Insurance Council of Texas and President for the Association of Fire and Casualty Companies of Texas.



CONTACT INFORMATION

For additional information on Union Standard Insurance Group, please contact us at the address of our home office, or at any of our branch locations.

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BUSINESS WRITTEN IN

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

OFFICERS

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President

EDMUND P. HEMMERICK,
CPCU, AIAF, ACP
Senior Vice President
Operations

JOHN GRAY, CPA
Vice President
Finance, Treasurer &
Chief Financial Officer

KEITH MITCHELL
Vice President
Chief Underwriting Officer

RICHARD W. HITCH,
CPCU, ARM
Vice President
Underwriting

JAQUELYNNE HURST
Vice President
Marketing & Underwriting Services

HOWARD KUNST, FCAS,
MAAA
Vice President
Chief Actuary

GREGORY R. PERKINS
Vice President
Information Services

E. LESLIE PROCK, SPHR
Vice President
Human Resources

TY C. SIMMONS
Vice President,
Corporate Counsel & Secretary

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