California Notice At Collection

W. R. Berkley Corporation Notice of Personal Information Collected

(**Pursuant to the California Consumer Privacy Act, as revised by the California Privacy Rights Act (collectively, the CCPA)**

This notice applies only to information received and collected by W. R. Berkley Corporation ("Berkley") from residents of the state of California. Berkley's insurance business is conducted through more than 50 operating units that underwrite on behalf of the various insurance company subsidiaries. Most operating units are not legal entities.

In this notice, when we refer to "we", "us" "our", or "operating unit(s)" it means one or more of Berkley and/or its operating units and insurance company subsidiaries.

When we refer to "you" or "your" in this notice, we mean a resident of the state of California who is a potential customer, customer, contractor, claimant or other person related to an insurance policy or claim, and whose personal information we may collect. More information about W. R. Berkley Corporation operating unit subsidiaries can be found on www.berkley.com/businesses.

Personal Information Collected

Below are the categories of personal information that we may collect in the course of performing insurance services. Not every operating unit collects every category of personal information.

1. **Identifiers** - such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security #, driver's license #, passport #, or other similar identifiers.

2. **Any categories of personal information described in subdivision (e) of Section 1798.80 of the California Civil Code,** such as signature, telephone #, insurance policy #, bank account number, credit card number, etc.

3. **Other Sensitive Information under California Law** - Examples: physical description, financial information, medical information, etc.

4. **Characteristics of protected classifications under California or federal law** - Examples: race, sex, color, religion, national origin, marital status, etc.

5. **Biometric information** - Examples: fingerprints, keystroke patterns, gait patterns, sleep/health data, etc.

6. **Geolocation Data** - Information to identify physical location

7. **Audio, electronic, visual, thermal, olfactory, or similar information** - Examples: audio and video recordings

8. **Professional or employment-related information** - Example: job history, education history, etc.

9. **Education information** - information not publicly available as defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99).

10. **Commercial information -** Examples: records of personal property, products, and services purchased or obtained, etc.

11. **Internet or other electronic network activity information** - Examples: browsing/search history, visitor's interaction with a website, etc.

12. **Inferences drawn from any of the information identified in this subdivision** to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Sensitive Personal Information Collected

Below are the categories of sensitive personal information we may collect. Not every operating unit collects every category of sensitive personal information.

- A consumer's social security, driver's license, state identification card, or passport number.

- A consumer's precise geolocation.

- A consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership.

- The contents of a consumer's mail, email and text messages, unless the business is the intended recipient of the communication.

- A consumer's genetic data.

- The processing of biometric information for the purpose of uniquely identifying a consumer.

- Personal information collected and analyzed concerning a consumer's health.

- Personal information collected and analyzed concerning a consumer's sex life or sexual orientation.

The Purposes for Collecting Personal Information

We collect personal information for the purposes listed below. Not every operating unit collects personal information for every purpose listed.

- To perform insurance services for policyholders, beneficiaries, and claimants;

- To offer insurance products and services;

- To maintain and improve quality of services;

- For purposes of security;

- To detect and prevent fraud and improper use;

- To conduct internal research;

- To identify and repair errors;

- To comply with laws and regulations.

- To provide customer support and respond to requests for information;

- To manage customer and supplier relationships;

- To advertise and market our products and services, and personalize user experiences;

- To conduct analytics and data analysis;

- To facilitate and implement any reorganization, financing transaction, merger, sale, joint venture, partnership, assignment, transfer, or other disposition of all or any portion of our business, assets or stock (including in connection with any bankruptcy or similar proceedings);

- To perform accounting, audit, and other internal functions, such as internal investigations; and

- To maintain records, comply with internal policies, and exercise and defend legal claims.

Use or Disclosure of Sensitive Personal Information

We only use or disclose sensitive personal information for the purposes listed below. Not every operating unit uses or discloses sensitive personal information for every purpose listed.

- To perform the services reasonably expected by an average consumer who requests such services.

- Helping to ensure security and integrity to the extent the use of the consumer's personal information is reasonably necessary and proportionate for these purposes.

- For short-term, transient use.

- To perform services on behalf of the operating unit.

- Undertaking activities to verify or maintain the quality or safety of a service that is owned or controlled by the operating unit, and to improve, upgrade, or enhance the service that is owned or controlled by the operating unit.

Sale, Sharing, and Disclosure of Personal Information

We do not sell personal information or sensitive personal information to third parties. We do not "share" personal information or sensitive personal information with third parties for cross-context behavioral advertising.

We may disclose any or all of the categories of personal information and sensitive personal information listed above to our affiliates and service providers. The service providers may include: insurance agents; entities that provide insurance policy and claim-related products and services; and, other individuals and entities that assist us in providing insurance products and services or the operation of our business.

Retention of Personal Information

We retain personal information for as long as needed or permitted in light of the purpose(s) for which it was collected. The criteria used to determine our retention periods include:

- The length of time we have an ongoing relationship with you and provide services to you (for example, for as long as you have an account or keep our services) and the length of time thereafter during which we may have a legitimate need to reference your personal information to address issues that may arise;

- Whether there is a legal obligation to which the operating unit is subject (for example, certain laws require us to keep records of your transactions for a certain period of time before we can delete them); or

- Whether retention is advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation or regulatory investigations).

Need More Information?

For additional information about how we collect, use, and share and disclose personal information about California consumers' rights under the CCPA, and to make a consumer request, please see our California Consumer Privacy Policy below.

This notice was updated on January 1, 2023