



Press Release

For Immediate Distribution

Darwin Enters into Strategic Underwriting Partnership with K&B to Provide Specialty Liability Coverages to Senior Living Facilities

September 24, 2007 (Farmington, Connecticut) – Darwin Professional Underwriters, Inc. (Darwin) (NYSE: DR) today announces that it has signed a strategic underwriting services agreement with K&B Underwriters (K&B) of Reston, Virginia. Under the terms of the agreement, K&B will act as Darwin's exclusive underwriter for the company's new line of specialty liability products designed for the senior living segment of the health care industry.

On behalf of Darwin, K&B will administer submissions and underwrite eligible senior living risks, which include stand-alone independent living, assisted living, intermediate care, nursing homes, continuing care retirement communities (CCRCs), adult day care, and respite care facilities. Risk management and claims-handling support for business underwritten by K&B will be provided by Darwin's expert resources in these areas.

"K&B is recognized as one of the largest providers of insurance services to the senior living segment of the health care industry," explains Steve Spina, Darwin's vice president for Medical Professional Liability business. "Since our inception, Darwin has consistently demonstrated our commitment to the health care industry—a commitment that has allowed us to earn a substantial position in the medical professional liability market. Our decision to enter into a strategic underwriting services partnership with K&B supports a long-term strategy to provide meaningful coverage and client services to the broad continuum of health care and medical facilities. We are very excited about our underwriting partnership with K&B, as they have expertise and a practice dedicated to the senior living segment."

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Darwin's new line of specialty liability products for senior living facilities includes professional, general, employee benefits, and sexual misconduct liability coverages. Policies will be issued by K&B on Darwin Select Insurance Company (Darwin Select) paper, Darwin's excess and surplus lines carrier which has earned a rating of "A- (Excellent)" by A.M. Best Company.

Darwin has created these specialty liability products with active involvement from K&B following extensive analysis of the senior living segment, and has included unique features such as professional liability coverage which includes "residents' rights" claims and liability arising from "elder abuse" statutes. Prior acts coverage is available, and defense outside the limits of liability is a standard policy feature. Supplementary coverages will also be offered, including defense expenses for disciplinary proceedings, medical payments coverage, and fire damage legal liability coverage. Other optional coverages, including non-owned automobile injury, punitive damages, and excess employers liability and auto liability, are available by endorsement.

Primary limits of liability up to \$1 million per claim, with a \$3 million annual aggregate per facility and excess limits up to \$10 million per claim, with a \$10 million annual aggregate, are available.

"Darwin's approach and commitment to the health care industry is so closely aligned with K&B's that it provides a solid foundation for a seamless strategic underwriting partnership and a superior overall product experience for our senior living clients," says Bryan Baird, president of K&B.

Agents and brokers interested in accessing coverage for their senior living clients should contact K&B at (888) 760-3194.

Important Information

Coverage descriptions in this press release are summaries only; all coverages will be determined by the policy as issued. Policies are available only through licensed surplus lines brokers and in conjunction with Darwin's exclusive underwriting partner, K&B. Additionally, this press release may contain projections, comments, and other forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995.

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Each forward looking statement is based on Darwin's plans and expectations, as well as on current events and industry trends. Such statements are subject to risks and uncertainties, and the actual outcomes or results may differ materially from those expressed or implied by any of these statements.

About Darwin Professional Underwriters, Inc.

Darwin is a specialty insurance group based in Farmington, Connecticut. The company is focused on the professional liability insurance market and underwrites directors and officers ("D&O") liability for public and private companies, errors and omissions ("E&O") liability insurance, medical malpractice liability insurance, and other specialty coverages. Darwin member companies include Darwin Professional Underwriters, Inc., Darwin National Assurance Company (DNA), and Darwin Select Insurance Company (Darwin Select). DNA and Darwin Select have earned a financial strength rating of "A- (Excellent)" from A.M. Best Company. Darwin is traded on the New York Stock Exchange under the ticker symbol, "DR."

About K&B Underwriters

K&B Underwriters was founded in order to satisfy the need for a customer-focused wholesaler specializing in the health care industry. K&B Underwriters strives to deliver optimum value to each participant in the risk transfer transaction. We are the silent partner in the retail agent's relationship with eldercare or medical malpractice providers. Our goal is to provide the retail agent with the resources, timely service and effective solutions to address their clients' needs in an ever-changing environment.

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