

darwin

professional
underwriters inc.

Press Release

For Immediate Distribution

Darwin Enters into Program Arrangement with APA to offer PLI for Psychologists

Farmington, Conn., October 5, 2006 – Today, Darwin Professional Underwriters, Inc. (Darwin) (NYSE: DR) announces its new program partnership with New York-based American Professional Agency (APA) to provide Professional Liability Insurance (PLI) for mental health professionals.

The program is available in all states on an admitted basis. A wide range of mental health professionals, including psychologists, marriage and family counselors, school counselors, employed counselors, bachelor's-level employed counselors, clergy and pastoral counselors, certified hypnotists, sex counselors, psychoanalysts, and employed marriage and family therapists, are eligible for coverage.

The product offers several unique features including coverage of expenses for disciplinary hearings before a state or licensing board, coverage for civil proceedings where a deposition testimony is required regarding treatment rendered, and coverage for third-party civil proceedings requiring subpoenaed testimony. Other highlights include a broad definition of claims trigger as incident-based, meaning that a claim can be made through the report of an incident. And, Darwin offers an experienced, professional claims team as well as premium credits for completion of risk management and continuing education programs.

"We have a successful partnership with APA through a similar program for psychiatrists, so it is a logical move for us to extend our partnership to the psychologists and allied mental health professionals front," says Steve Spina, vice president, health care underwriting for Darwin. "APA is a trusted and committed partner. They demonstrate the professionalism and service we expect from our partners and we look forward to expanding our work with them."

"Darwin's exceptional attention to detail and service is what has made our current effort in the psychiatrists market successful," says Peter Imbert, executive vice president at APA. "Our clients recognize the importance of Darwin's integrated approach to underwriting, claims, and risk management. Darwin has proven to be a carrier that is committed to the insurance lifecycle of our clients."

About Darwin

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, and medical malpractice liability insurance. Coverage descriptions are summaries only, and the complete policy should be read. Darwin member companies include Darwin Professional Underwriters, Inc., Darwin National Assurance Company (DNA), and Darwin Select Insurance Company (DSI). DNA and DSI have earned a financial strength rating of "A- (Excellent)" from A.M. Best Company. Darwin is traded on the NYSE Arca exchange under the ticker symbol, "DR." The company became NYSE Arca's first listed company with DR's initial public offering in May 2006. For more information about Darwin, visit <http://www.darwinpro.com>.

About American Professional Agency (APA)

The American Professional Agency, Inc. focuses on professional liability insurance for people in the mental health field. We provide professional liability malpractice insurance for Social Workers, Psychologists, Psychiatrists, Mental Health Counselors, Students, Marriage and Family Therapists, School Psychologists, Social Service Agencies, Clergy and Pastoral Counselors and Hypnotists. All of these professional liability insurance policies are placed with insurance companies with an "A" rating.

Press and media inquiries: Drake Manning (Darwin) at 860-284-1500 or dmanning@darwinpro.com.

###