

## FINSECURE, LLC

**Protection. Focus. Expertise.**

**At FinSecure we have one focus: the financial services industry. We deliver integrated insurance solutions that are right for our customers – not just another insurance product.**



A BERKLEY  
COMPANY

### OUR MISSION

FinSecure, LLC is dedicated to providing customized insurance solutions and complementary services to the financial services sector. Our goal is to be the provider of choice because of our strong security, unrivalled expertise and outstanding underwriting and claims service. We create ease of doing business through high-touch service and cutting edge technology. We listen to our customers before we respond.

### COMPANY DESCRIPTION

Formed in May 2008, FinSecure, LLC offers a complete range of customized property casualty products for financial institutions. These products include commercial package policies, management liability coverages, and comprehensive financial institution bonds. For mortgage lenders we designed a specialized policy to cover lender placed and real estate owned property portfolios. The FinSecure TrustPro policy allows trust managers to insure their trust portfolios in a very efficient way. Products are available on an admitted and non-admitted basis. We distribute primarily through specialized wholesalers and retailers as well as industry associations.

Our team has an average of 20+ years experience in underwriting and servicing the financial services industry. This makes us a strong partner. We are very familiar with the needs and requirements of our customer segment and know how to respond. We understand the exposures and the need for protection through customized products and related services. The financial services industry has set high service standards for its customers and we know the same is expected from us.

### HOW FINSECURE IS DIFFERENT

As many of our competitors evolve into generalists, we have formed a specialty company to service the financial services industry. FinSecure is built around four core principles:

**Clear Focus** We are committed to providing custom designed property and liability insurance solutions along with complementary risk management services – not just a generic insurance product.

**Unmatched Expertise** Our track record is excellent. Our clients are dealing with experts who speak their language and know their business from a distribution, underwriting, claims and regulatory perspective.

**Strong Protection** We write on behalf of W. R. Berkley Corporation member companies StarNet Insurance Company, Gemini Insurance Company and Great Divide Insurance Company, each of which carry A.M. Best and S&P ratings of A+.

**FinSecure Delivers** We can make the commitment to consistently meet high service standards because we are different. Our corporate parent, W. R. Berkley Corporation, facilitates our decentralized and customer centric business model, and encourages and empowers FinSecure to operate in a true entrepreneurial manner, yet allows us to offer our customers the security of A.M. Best and S&P A+ rated insurance companies and the resources of a Fortune 500 parent company.

### FINANCIAL HIGHLIGHTS

FinSecure, LLC underwrites programs and individual risks on behalf of StarNet Insurance Company and Gemini Insurance Company, which carry the following ratings:

A.M. Best Rating	Financial Size Category
A+ (Superior)	XV

And Great Divide Insurance Company, which carries the following rating:

A.M. Best Rating	Financial Size Category
A+ (Superior)	IX

All companies carry the following Standard & Poor's rating:  
A+ (Strong)



**ANNETTE MERZ**  
President

Annette Merz has over 23 years experience in the insurance industry. Prior to joining W. R. Berkley Corporation in 2008, she served as President of Lenpex LLC. Previously she was President of one of the leading providers of insurance solutions for the financial services industry.



**ABOUT W. R. BERKLEY CORPORATION**

W. R. Berkley Corporation, founded in 1967, is one of the nation's premier commercial lines property casualty insurance providers. Each of the operating units in the Berkley group participates in a niche market requiring specialized knowledge about a territory or product. Our competitive advantage lies in our long-term strategy of decentralized operations, allowing each of our units to identify and respond quickly and effectively to changing market conditions and local customer needs. This decentralized structure provides financial accountability and incentives to local management and enables us to attract and retain the highest caliber professionals. We have the expertise and resources to utilize our strengths in the present environment, and the flexibility to anticipate, innovate and respond to whatever opportunities and challenges the future may hold.

**CONTACT INFORMATION**

***FinSecure, LLC***

1122 Kenilworth Drive  
Suite 107  
Towson, MD 21204  
Tel: (410) 337-9260  
Toll Free: (866) 539-3995  
Fax: (866) 915 7879  
[www.finsecure.net](http://www.finsecure.net)

**OFFICERS**

**Annette Merz**  
President

**Barbara Ewing**  
Vice President -  
Underwriting  
Specialty Bond &  
Management Liability

**Curtis Landen**  
Vice President -  
Underwriting & Sales  
Specialty P&C

**Larry Kenney**  
Assistant Vice President -  
Sales

**Deborah A. Martenson**  
Assistant Vice President -  
Information Technology

**Donna L. Sofinowski**  
Corporate Secretary  
Assistant Vice President -  
Claims & Risk Management

**Paul G. Zubrowski**  
Assistant Vice President -  
Underwriting  
Specialty Mortgage Lending  
& FinSecure TrustPro