

# B F RE UNDERWRITERS, LLC

2006 At A Glance



B F Re Underwriters is a premier direct casualty reinsurance underwriting manager serving clients through a nationwide network of regional offices.

## FINANCIAL HIGHLIGHTS

B F Re Underwriters underwrites facultative reinsurance on behalf of Berkley Insurance Company (BIC), a leading U.S. domestic professional reinsurance company, and a member company of W. R. Berkley Corporation.

### Berkley Insurance Company

#### A.M. Best Rating

A (Excellent)

#### Financial Size Category

XV

#### Financial Data

(Dollars in Millions)

as of December 31	2006
Total Assets	
<i>Statutory Basis</i>	\$6,796
Policyholders' Surplus	
<i>Statutory Basis</i>	\$2,179
2006 Written Premiums	\$1,801

## OUR MISSION

B F Re is committed to developing strong reinsurance relationships with a focus on delivering value-added services to its clients to assure mutual profitability. We meet these goals by employing the highest quality casualty reinsurance professionals within each regional territory.

## COMPANY DESCRIPTION

As a casualty reinsurance specialist, our interaction and approach with each client is based upon the client's unique needs. The breadth of experience of our staff allows us to tailor practical solutions to reinsurance programs and product line operations.

Our value-added services can be applied to any of the casualty lines of insurance. Beginning with a consultative approach, we can provide product line support at any level, including rate level and policy form reviews; technology applications; high quality, client-specific underwriting consultation/training; and claims consultation.

## HOW B F RE UNDERWRITERS IS DIFFERENT

We have built our company on the time-honored principle of mutual benefit. We fulfill this principle by bringing the highest quality services to our clients.

**Experience** Our professionals are well-known in the industry and understand the territory they service, allowing them to provide solutions based on the local market, while accessing our countrywide network to identify national trends and issues. Our professional staff averages over 20 years of insurance industry experience, including almost 10 years of primary insurance experience, which means our clients are working with a reinsurer that understands their operational needs.

**Teamwork** We provide engaged reinsurance support, and are committed to enhancing our clients' operations and/or standing within the insurance market in which they operate.

**Corporate Structure** Our flat organizational structure and regional operations keep decision-making close to the client, eliminating a broad brush approach to a product, and providing customized solutions for each client.

## PRODUCTS

Our reinsurance products include automatic, semi-automatic and individual risk assumed reinsurance based upon a company's reinsurance needs.

Our automatic agreements provide a package for risk selection, pricing and risk transfer for lines, classes or books of business where collaborative underwriting support is a key to achieving mutual profitability and success. We provide our clients with the necessary underwriting framework, operational flexibility and comprehensive reinsurance contract terms.



**DANIEL L. AVERY**  
President

Dan Avery has been the President of B F Re Underwriters since it was established in 2002. Dan has underwritten and managed casualty reinsurance portfolios for over 30 years.



## OFFICERS

**DANIEL L. AVERY**  
PRESIDENT

**RICHARD A. CORPUS**  
EXECUTIVE VICE PRESIDENT

Semi-automatic agreements are hybrids, incorporating the streamlined accounting and contractual functions of automatic agreements with the risk-by-risk approach of facultative.

Individual risk facultative reinsurance provides a client the ability to manage and mitigate volatile loss exposures through negotiation of the reinsurance cession on a policy-by-policy basis.

Any of these products can be tailored to service a client's needs for:

- Commercial Umbrella
- General Liability
- Automobile Liability
- Products Liability
- Professional Liability (including Medical Malpractice)

Additionally, automatic agreement products can be developed for personal umbrella portfolios.

## REGIONAL OFFICES

### Great Lakes Regional Office

Toll free: (800) 606-8360

Catherine Schilling – VP, Regional Manager

Jeff Neher, CPCU, ARe – VP

David Bartone – Assistant VP

Roger Goeke, CPCU, ARe – Assistant VP

### Mid-Atlantic Regional Office

Toll free: (800) 519-6341

Thomas Greenfield – VP, Regional Manager

Kathleen Patton – Assistant VP

William Seefried – Assistant VP

William Turner – Assistant VP

### Midwestern Regional Office

Toll free: (800) 713-3770

Scott Medors – VP, Regional Manager

Joseph Vyskocil – VP

Steve Hinton – Assistant VP

### Southeastern Regional Office

Toll free: (800) 348-4229

L. Randy Miller – VP, Regional Manager

Michael Kitchens – Assistant VP

Julia Freyre – Assistant VP

### Northeastern Regional Office

Toll free: (800) 974-5714

Raymond Niver – VP, Regional Manager

Thomas Gaughran – VP

Tom Barberi – Assistant VP

Carl Lythcott – Assistant VP

### Southwestern Regional Office

Toll free: (800) 761-7406

Scott Balfour, CPCU –

VP, Regional Manager

Ken Fisher, CPCU, ARe – Assistant VP

John McGregor – Assistant VP

John Raksnis, CPCU – Assistant VP

### Western Regional Office

Toll free: (800) 970-2550

Frederic (Ric) Cooper –

VP, Regional Manager

Maria Anderson, CPCU – VP

Gary Miller, CPCU, RPLU, ARe – VP

Gary Shreve – Assistant VP

## CONTACT INFORMATION

B F Re Underwriters, LLC

One Landmark Square

Suite 1920

Stamford, CT 06901

Toll free: (800) 974-5714

Tel: (203) 975-7739

Fax: (203) 975-7749

www.bfreunds.com