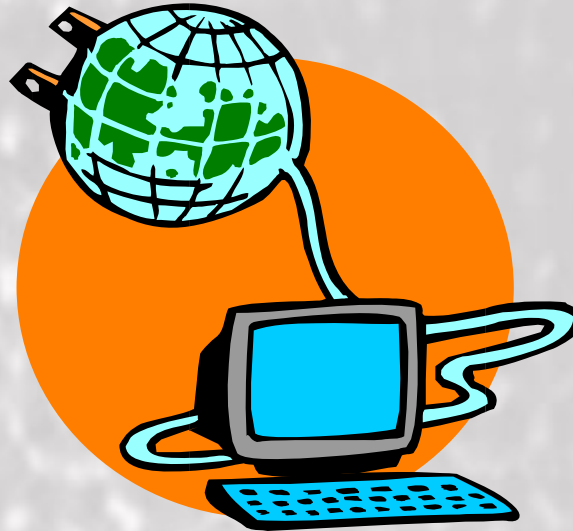


IT Risk Managers, Inc.

“we risk manage technology”



www.ITRiskmanagers.com

voice: 888-280-8710

e-mail: info@ITRiskmanagers.com



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IT Risk Managers, Inc.



we make purchasing insurance easy!



Lawrence E. Harb

President - CEO



- President and CEO of IT Risk Managers, Inc.,
- Started insuring technology risks and exposures in the late 90's.
- Served as Chairman and CEO of Financial Solutions Insurance Services, a holding company for six different Aon Corporation subsidiaries, each specializing in insuring financial institutions.
- Holds Master of Management degree from Northwestern University's Kellogg School of Management and a Bachelors degree in Management from Northern Illinois University.
- Co-authored the book Reinventing the Retail Bank published in 1994.



IT Risk Managers, Inc.

IT Risk Managers, Inc. is a national insurance broker that specializes in providing niche insurance programs for technology businesses or for businesses that use technology. IT Risk Managers is privately owned and operated.



Our Mission

IT Risk Managers' mission is to provide our Customers with the insurance products and services necessary to risk manage their company's risks and exposures.



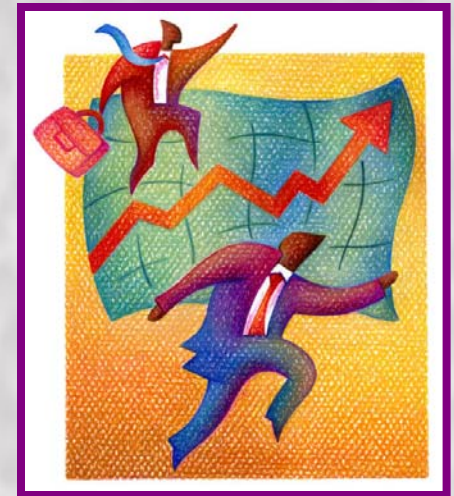
Our Goal

“To be a company that the consumer and the industry wants to exist.”

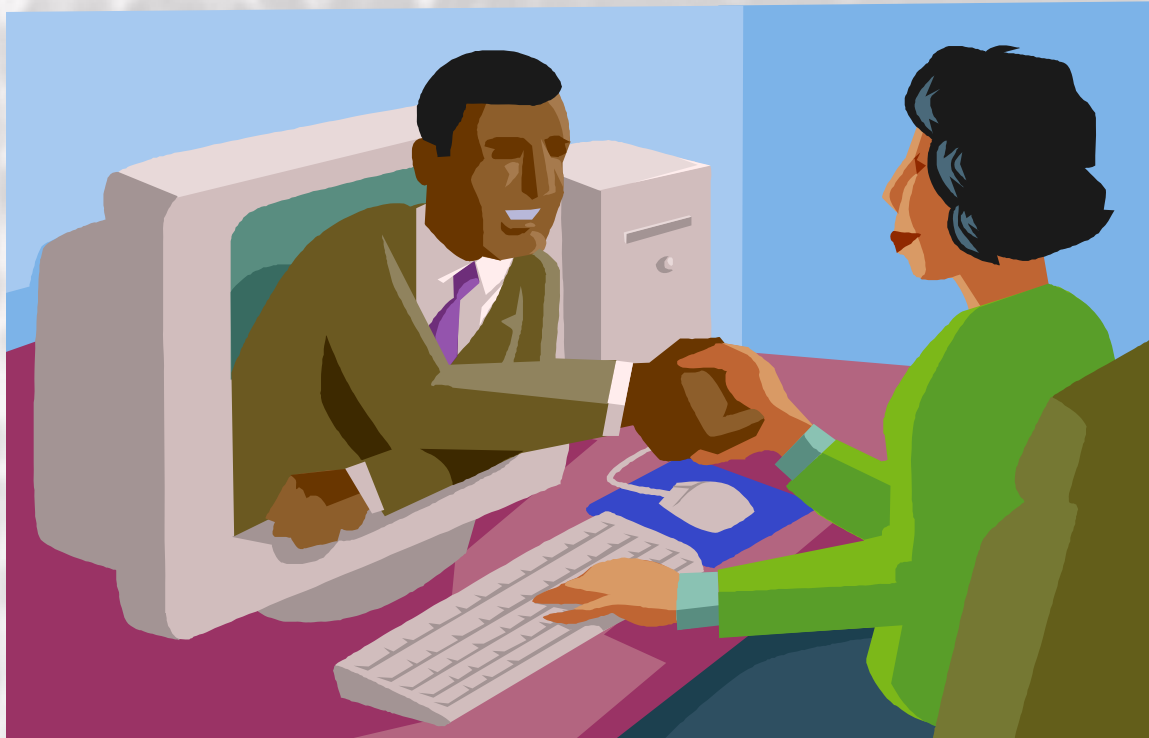


Our Five Principles of Success

1. The Customer is number #1
2. Our Employees are our biggest asset
3. Integrity, something we all need
4. Attitude, “can do”
5. Develop “Win/Win” solutions



Our Customer is Number ONE!



Why Our Customers Do Business With Us



- We understand the business.
- We are willing to educate them on insurance.
- Our product knowledge, access and expertise.
- We are easy people to do business with.
- We make life easier!

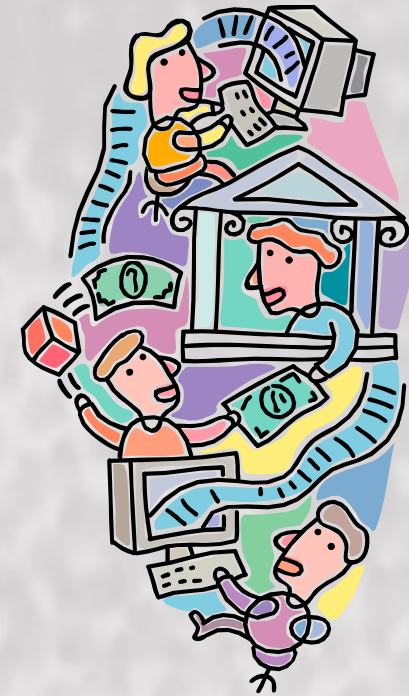


Coverage For Financial Services Companies

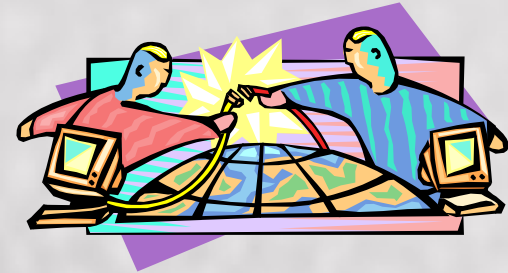
IT Risk Managers has secured a number of different carriers that will provide both Professional liability and package coverage.

Financial Services Companies Include:

- Banks
- Credit Unions
- Savings and Loans
- Mutual Funds
- Securities Brokers
- Insurance Agents
- Insurance Companies



Products



Technology Company Professional Liability: ITRM has access to markets that provide professional liability coverage for technology companies and professionals.

Internet & Technology (Network) Insurance: ITRM specializes in wholesaling 1st and 3rd party coverage for companies that use technology. We have secured relationships with all of the major providers of mono-line Internet and Technology (Network or Cyber) insurance.

Package Program: ITRM can also provide a package program for technology companies. This coverage includes: General Liability, Building and Personal Property, Commercial Auto, Electronic Data Processing, Employment Practices Liability, and Workers' Compensation. We also have carriers that will write the professional liability and the cyber coverage in one combined form.

In addition to Technology Companies, we can also provide package coverage for most other classes of business.



Products, Cont.

Excess Professional, Commercial and Casualty Coverage: ITRM can provide excess coverage for most types of insurance we write, including but not limited to Cyber Liability, Professional Liability, and Property.

Miscellaneous Professional Liability, E&O, D&O, Fiduciary and EPL insurance.: ITRM has access to markets that provide many policy forms for the hard to place Professional Liability risks. Any business offering professional services, or requiring licensing are prime candidates. Coverage available are miscellaneous Professional Liability, E&O, D&O, Fiduciary and EPL insurance.

Corporate Database Coverage: Many states have passed laws requiring that businesses notify consumers if their personal and private information has been compromised. ITRM can provide coverage for this risk that includes crisis management response, stolen identity liability, administrative expenses and protection of the consumer. Visit:

www.databaseinsurance.com



Financial Institutions: IT Risk Managers has secured a number of different carriers that will provide both Professional liability and package coverage for the FI industry, including banks, credit unions and mutual fund companies.



Program Business

IT Risk Managers has developed a number of customized insurance programs for its customers. These range from an extended warranty product for a Software developer to our bundled Identity Theft products for individuals.

Identity Theft Program: ITRM is the program administrator for the myIDsite Identity Theft Program, which provides online identity theft educational & recovery services. The program makes available products, on-line, for the individual, the family, the executive or professional. Also available is an employee benefit plan. Visit: www.myIDsite.com

Auctioneer Insurance Program: This customized program was originally developed for the Michigan State Auctioneers Association. It provides a standard ISO General Liability (GL) form as the base policy with the ability to add an auctioneer specific Professional Liability (E&O) and Care, Custody and Control (CCC) coverage endorsement as needed. Currently this coverage is limited to specific states; however it will soon be available in all 48 contiguous states. Visit: www.Auctioneerinsurance.com



Services



IT Risk Managers Training:

ITRM believes that if the agent understands the exposures associated with the Internet, then they can risk manage them. Therefore, we are committed to working with agents to assist them in understanding these risks and exposures.

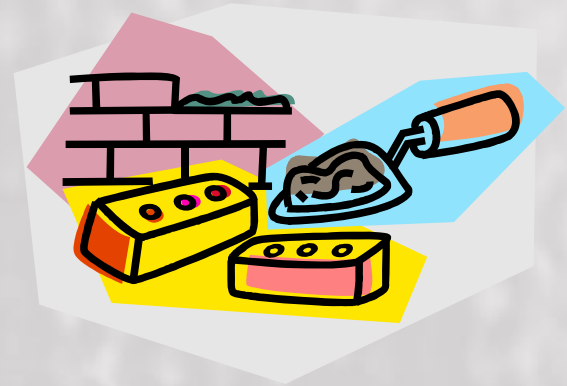
We have partnered with numerous state insurance and industry trade associations to provide full or half day continuing educational training (CE seminars). CE seminar topics include identity theft and technology insurance exposures, which when combined provides a full day of training.

ITRM is also available as guest speaker for workshops and other group meetings. The topics include individual and corporate identity theft education.



Customized Insurance Programs

IT Risk Managers will build a customized insurance program tailored to fit a company's special needs.



Sample Programs

- Identity Theft
- Auctioneer Insurance
- Bundled Products



Insurance Partners

As a broker, IT Risk Managers can provide access to risk transfer products from a number of different insurance markets (partial list).

- ACE
- AIG
- AXIS (formerly Kemper)
- CNA
- Indian Harbor
- Lloyd's of London
- Liberty Mutual Insurance Company
- Philadelphia Insurance Company
- The Hartford
- Zurich



We work for you, our client!



Three Truths of Insurance

- ✓ Most companies hate paying insurance premiums until they have a claim.
- ✓ Purchasing insurance is not a high priority until you need it.
- ✓ If your company doesn't purchase insurance, then you have made the decision to assume all the risk, by self insuring.



Summary

IT Risk Managers provides its clients with:

- ✓ Access to national insurance carriers.
- ✓ Access to our product knowledge and expertise.
- ✓ An understanding of your business and our products.
- ✓ Risk management training and education.
- ✓ Customized insurance programs.
- ✓ An easy way of doing business.



Thank you!

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