



MANY BANKS ARE EXPERIENCING DIFFICULTY WITH THEIR DIRECTOR'S AND OFFICER'S LIABILITY RENEWALS, FINDING THAT THE UNDERWRITING PROCESS IS MUCH MORE ARDUOUS THAN IN PREVIOUS YEARS. WE HAVE BEEN VERY SUCCESSFUL PLACING THIS COVERAGE GIVEN OUR ACCESS TO A WIDE RANGE OF MARKETS AND OUR EXPERTISE ANALYZING THESE COMPLEX COVERAGES.

If your client is experiencing reductions in coverage, increases in rates, or notices of non-renewal we can partner with you to find a better solution.

Given the volume of recent D&O lawsuits, restrictive controls imposed by banking regulators and concerns about partial insolvencies, insurers will continue to reduce their exposures given to banks. Errors and omissions, fiduciary liability, and employment practices liability are also under close scrutiny.

We've helped our clients through the inflationary 70's and during the bank crisis of the late 80's, and we continue to help clients during the credit crunch of today. We know that presenting the right case to an underwriter is the key to a successful renewal. With unpredictable market conditions, there's no better time to look at your options.

Here are just some of the types of financial institutions we've been able to help.

- Credit Unions
- Depository Institutions (Banks & Thrifts)
- Investment Bankers
- Mortgage Bankers/Brokers
- Trust Companies

► **FOR ADDITIONAL INFORMATION** please contact:

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Coverages Include:

- Bankers Professional Liability
- Collateral Protection Insurance
- Cyber, Security & Privacy
- Directors & Officers Liability
- Employed Lawyers Professional
- Employment Practices Liability
- Errors & Omissions Liability
- Fiduciary Liability
- Financial Institutions Bonds
- General Partners Liability
- IRA/KEOGH Errors & Omissions
- Kidnap/Ransom Insurance
- Mortgage Impairment
- Safe Deposit Box Coverage
- Trust Department Errors & Omissions



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