

Banking Industry



For over 130 years, Zurich has served the insurance needs of U.S. financial institutions. Through it all, we've delivered when it matters. Today, we work to give financial institutions what they need from an insurance company, including industry-leading financial ratings from A.M. Best (A+/stable) and Standard & Poor's (AA/stable).¹

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Capacity: Up to \$25 million primary/excess

- Retention and limit options adaptable to individual client risk appetite
- International, fronting, and captive solutions, including tailored, international-only Side A cover



Financial Institutions Select (FI Select) for community banks and credit unions

FI Select is a dedicated, broad modular policy for community banks and credit unions to address exposure from customers, investors and regulators.

- FI Select is customizable and offers 10 coverage options: Management Liability, Excess Side A, Private Company Securities, Public Company Securities, Employment Practices Liability, Fiduciary Liability, Professional Liability, Lender Liability, Trust Department Liability, and Security & Privacy Protection

Coverage highlights:

- Non-rescindable Side A coverage
- Management Liability coverage that offers a broad definition of claim, including costs associated with civil, criminal, administrative or regulatory investigations of an Insured Person
- Professional Liability coverage that provides insurance for claims against the entity for a broad range of services
- Optional coverage available for Broker Services Liability, Insurance Agent Services Liability and IRA/Keogh Services Liability
- Definition of subsidiaries includes limited liability companies, partnerships, joint ventures, foundations and political action committees sponsored by the policyholder
- Security & Privacy Protection offering all first-party and third-party coverage with a supplementary limit for security breaches

Appetite:

Community banks and credit unions up to \$10 billion in assets:

- Primary & Excess D&O, EPL, Security & Privacy, Fiduciary, FI Bond
- BPL:
 - Primary: FDIC insured depository institutions up to \$1.5 billion in assets
 - Excess: FDIC insured depository institutions \$1.5 billion - \$10 billion in assets



Large global/national/regional bank capabilities & appetite:

- Primary and Excess D&O, EPL, Fiduciary, FI Bond
- FDIC insured depository institutions with over \$10 billion in assets

¹Rating as of January 31, 2022, A.M. Best and Standard & Poor's financial strength rating are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company. Zurich's risk appetite is subject to underwriting guidelines and further evaluation for qualification. Risk appetite is current as of August 1, 2022 and subject to change

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