



Zurich E&S Insurance Companies

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 strength ratings from A.M. Best (A+/superior) and Standard & Poor's (AA/stable).¹

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Please send all Financial Institution submissions to the following mailbox for clearance:

ZurichEnS.FinInst.Subs@zurichna.com

Please continue to copy your assigned underwriter on the submission.



Insurance Company Professional Liability Insurance Policy (ICPL)

Zurich's Insurance Company Professional Liability Insurance Policy (ICPL) is a broad policy for insurance carriers intended to address litigation exposure from customers, as well as increased regulatory risks. Carriers also have access to Directors and Officers (D&O), Fiduciary, Employment Practices Liability Insurance (EPLI), Financial Institution Bonds, and Cyber coverages for other risks that include shareholder suits, excessive fee litigation, socially driven employment practice cases, social engineering fraud, and ever-increasing cyber exposures.

Capacity: up to \$25 million primary/excess

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

Coverage features:

- Sales and Marketing coverage
- "For" language on BI/PD exclusion with carveback for Professional Services
- Consent to Settle within 50% of SIR

Appetite:

- Life, accident & health, and property & casualty insurers
- Carriers with minimum of \$500 million in policyholder surplus and rated A- by A.M. Best or higher

¹ Zurich's financial strength rating as of March 6, 2025. A.M. Best's and Standard & Poor's financial strength ratings 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. For the latest Standard & Poor's ratings, visit the S&P Global Ratings website at www.spglobal.com. The ratings represent the overall financial strength 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

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