

## Financial institutions overview (growth target)

Zurich's financial institution products, services and dedicated team expertise can help financial institutions prosper in a more regulated, competitive and risk-filled world. With over 100 years of experience insuring U.S. financial institutions, we can help them preserve capital, protect collateral property and address highly specialized risks.

### Appetite

#### Most preferred

#### All lines approach (financial lines and P&C lines)

- Banks
- Depository institutions
- Savings and loan
- Credit unions (All line approach > \$500 million in assets -P&C > \$100 million in assets)
- Insurance companies
- Real Estate Investment Trust (REIT)
- Trust companies' property
- Investment advisors

#### P&C lines approach

- Insurance agents/brokers
- Investment bankers/dealers
- Stock brokers
- CPA's
- Mortgage banks
- Loan servicers

#### Product breadth

- Accident and health
- Directors & Officers
- Employment practices liability
- Fiduciary liability
- Financial institution bond
- Lender environmental collateral protection
- Lenders property reporting policy (Lender placed property & REO P&C)
- Management liability – (excluding accountants, finance companies, investment bankers/dealers, stock brokers, mortgage banks, loan servicers, insurance agents/brokers)
- Agents E&O
- D&O Side A Coverage
- Errors and omissions insurance (bankers professional liability)
- Insurance company professional liability
- Investment adviser & mutual fund D&O/E&O
- Lenders liability insurance
- Multinational insurance programs
- Property and casualty: Property, General liability, workers' compensation, auto, umbrella
- Lender protection policies
  - Force-place & REO
  - Mortgage protection policy
- Security and privacy
- Trust property protection

### Value-added services available to qualified customers

- Zurich's online Lenders Property Reporting tool helps lending institutions quickly and easily manage insurance coverage on foreclosed properties and lender-placed insurance properties
- The Enterprise Risk Management (ERM) Online Healthcheck Assessment, supported by a complimentary consultation, is designed to help financial institutions address their risks and opportunities
- Total Risk Profiling (TRP) to provide customers with a holistic view of all of their business risks and risk interconnections
- Online risk management tools help identify and assess property and casualty losses, as well as security and privacy risks
- An EPL Hotline offers legal advice on employment practices issues
- In-depth, educational risk management and prevention guides are available for D&O, Employment Practices Liability and ERISA Fiduciary Liability

### Our value to customers

- We provide a full set of property, casualty and specialty insurance solutions to help financial institutions navigate the risks they face today
- Zurich has been underwriting financial institutions for over 100 years
- We are one the largest insurers of property trusts, a key need for financial institutions
- Zurich has more than 100 financial institutions underwriters, claims and risk management professionals with a focus on the financial institutions marketplace
- Our in-house financial institutions claim specialists are licensed attorneys with an average of 15 years of experience

### Contacts for P&C lines

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## Technology overview (growth target)

Our dedicated team of technology underwriters delivers customized risk transfer and risk management solutions that keep pace with the ever-changing business needs of technology companies, whether the business is in the U.S. or overseas.

### Appetite

#### Most preferred

- Electronics
- Software developers
- Data processors
- Value added resellers
- Communication equipment suppliers
- Service providers
- Factory automation
- Alternative/Clean energy technologies
- Smart grid technologies
- Non-invasive; diagnostic medical devices
- Federal government contractors

#### Least preferred

- Life sciences/biotech
- Invasive medical products

### Product breadth

- Property & casualty (Property, GL, auto, umbrella, WC)
- Errors and omissions including privacy coverage
- International (Property, auto, E&O, umbrella, FVWC/EL/Travel assist/DBA/ocean cargo/political risk, trade credit)
- Management Liabilities (Crime, D&O, EPL, fiduciary)
- Global marine
- Environmental
- Accident and health
- Global supply chain

### Value-added services available to qualified customers

- Countrywide technology specific expertise assignments in underwriting, risk engineering and claims
- eRisk Hub® supported by NetDiligence<sup>1</sup>
- RiskIntelligence® loss management tool and RiskImage® system
- Web-based – Enterprise Risk Management (ERM) Healthcheck Tool
- Enterprise Risk Management (ERM) consultations
- ZNEP®
- Zurich's replacement Value Cost Trends bi-annual survey
- Supply chain risk assessments
- Total Risk Profiling (TRP)

### Our value to customers

- Dedicated technology underwriters stay abreast of current trends and emerging risks in the technology industry to help customers prepare for and respond to changing needs
- Our seamless, multiple lines approach features over 20 risk transfer solutions, including E&O, property, general liability, international and specialty products (e.g., accident and health, D&O, surety, marine, pollution liability and more)
- A global network covering 200 countries and territories — one of the largest in the industry — provides seamless insurance solutions wherever a technology business decides to grow
- We are committed to technology thought leadership via webinars, white papers, videos, participation in industry events and our LinkedIn group, Tech Risks Exposed

<sup>1</sup> NetDiligence is not a subsidiary or affiliate of Zurich and use of their products and services are independent of, and not included within, the Zurich Security and Privacy Protection policy or any other Zurich product or service. Zurich expressly disclaims any and all damages and other costs that may arise related to the use of or reliance upon the products, services, representations or warranties made by or on behalf of this vendor.

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