

# FINANCIAL INSTITUTIONS

## NAVIGATING A CHANGING AND COMPLEX ENVIRONMENT

The world of Financial Institutions is more complex than ever. Understanding this segment's risks has become more challenging due to an evolving regulatory environment, changing technologies that include crowdfunding and crypto currencies, and the rise of alternative lenders. Litigation is now commonplace given the growing complexity of transactions and the higher expectations clients and investors have of their service providers.

**PRODUCT:** Misc. Financial Institutions  
Professional Liability; Securities  
Shield, Adviser Shield, BancShield

**TARGET:** Small and Middle Market  
Financial Institutions

**REVENUE:** No Minimum

**CAPACITY:** \$5M Primary and Excess

## MISCELLANEOUS FINANCIAL INSTITUTIONS

- Tailored product to specific exposures
- 85+ classes for lenders, advisors, consultants, servicers, and many more
- Coverage Sections for Lenders Liability, Advisory Liability and tailored Misc. FI Professional Services
- Subpoena Compliance Coverage
- Loss of Document Coverage

## OUR APPETITE

Broad appetite within the small-to-midsize enterprise (SME) market, with a focus on underwriting to risk characteristics of the insured. Agents can customize to client needs, securing all offerings or selecting only the required coverages. As always, Business Risk Partners has assembled a team of underwriters with the expertise to help navigate this changing environment.

## RECENT SUCCESSES

- Startup crowd funding platform for local businesses: \$1MM REVS, 3 Employees
  - Bound \$1MM ex \$25K @ \$15K
- Renewable energy lending sponsor: \$2.5MM REVS, 16 Employees
  - Bound \$2MM ex \$35K @ \$22K
- Private Equity backed Consumer Lender: \$119MM REVS, 250 Employees
  - Bound \$2MM ex \$250K @ \$90K
- Lending subsidiary of large national retailer: \$17MM REVS
  - Bound \$2MM ex \$150K @ \$22K



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PLEASE NOTE: This is solely intended to be a summary of policy coverage. Please reference the actual policy for specific terms and conditions. The policy supersedes all representations made above.