

Financial Institution PortfolioSM by Chubb

The Clear Solution for Financial Institutions

Now there is another reason for financial institutions to choose the insurance protection they need, offered by a carrier they deserve—**Financial Institution PortfolioSM** by Chubb.

What Is *Financial Institution Portfolio*?

Financial Institution Portfolio packages four critical coverages for financial institutions into one comprehensive, flexible policy:

Coverage Sections	Distinct Coverage Features
Directors and Officers Liability	<ul style="list-style-type: none">• Covers punitive damages, where insurable by law.• “Insured Person” includes foreign equivalents.• “Spouse” includes domestic partners.
Employment Practices Liability	<ul style="list-style-type: none">• 100% defense cost allocation.• Claims-made reporting.• Mass action and class action clarity.• Broad “Wrongful Act” definition.• Industry-leading EPL Loss Prevention Program.
Fiduciary Liability	<ul style="list-style-type: none">• Voluntary settlement program coverage included.• Broadened definitions of “Claim” and “Administration.”• Definition of loss expanded to include HIPAA civil money penalties.
Kidnap/Ransom and Extortion	<ul style="list-style-type: none">• The Ackerman Group, Inc., crisis management services.
Additional key product highlights include: <ul style="list-style-type: none">• Clients may select only the coverages they need, either separately or in any combination.• Carefully integrated portfolio policy <i>eliminates potential coverage gaps</i> that could exist if separate policies are purchased from different carriers.• Complements Chubb’s <i>full suite of industry-specific</i> Professional Liability (E&O), Financial Fidelity (Bond), Cyber (crime and liability), and Property and Casualty products for financial institutions.• <i>Single policy eases the business transaction</i> by eliminating the need to add endorsements that are commonly found on mono-line policies.	



Who Needs *Financial Institution Portfolio*?

Financial Institution Portfolio is specifically designed to meet the unique needs of the following private and public financial institutions:

- **Banks and Thrifts** with more than \$1 billion in assets
- **Insurance Companies and Securities Firms** with more than \$1 billion in assets
- **Asset Management Companies**
 - *Investment advisers* with more than \$10 billion in assets under management
 - *Other asset management firms* that prefer to buy standalone towers of D&O, EPL, or Fiduciary coverage (usually large publicly traded companies)

The Chubb Difference

Commitment and Expertise—Chubb has been providing insurance solutions to financial institutions for more than 40 years. Chubb is one of the few insurers possessing the technical know-how needed to tailor appropriate insurance solutions and effectively manage the claims of this complex market segment.

Superior Service—Chubb's reputation in the market for service and fair claims handling is well known. Agents and brokers consistently rate Chubb's quality of service among the best in the insurance industry.

Financial Strength—Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor's and A.M. Best Company, the leading insurance rating services. For more than 50 years, Chubb has remained part of an elite group of insurers that have maintained Best's highest ratings.

One-stop Shop—Chubb can offer a full suite of financial institution-specific Management Liability (D&O, EPL, Fiduciary), Professional Liability (E&O), Financial Fidelity (Bond), Cyber (crime and liability), and Property and Casualty insurance solutions.

Contact Us

For more information about *Financial Institution Portfolio* and other financial institution solutions from Chubb, contact your agent or broker or visit www.chubb.com.



Chubb Group of Insurance Companies

Warren, NJ 07059

www.chubb.com

For promotional purposes, Chubb refers to the member insurers of the Chubb Group of Insurance Companies underwriting coverage: Chubb Insurance Company of Europe, S.A.; Chubb Insurance Company of Australia, Limited; Chubb Indemnity Insurance Company; Chubb Insurance Company of Canada; Chubb Argentina de Seguros, S.A.; Chubb do Brasil Companhia de Seguros; Chubb de Chile Compañía de Seguros Generales, A.S.; Chubb de Colombia Compañía de Seguros, S.A.; Chubb de Mexico Compañía Afianzadora, S.A. de C.V.; Chubb National Insurance Company; Federal Insurance Company; Great Northern Insurance Company; Northwestern Pacific Indemnity Company; Pacific Indemnity Company; Vigilant Insurance Company; Executive Risk Indemnity Inc.; Executive Risk Specialty Insurance Company; and Quadrant Indemnity Company. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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