

ABA INSURANCE SERVICES

ABA Insurance Services is a long-term, reliable and stable source of insurance for financial institutions. Endorsed by the American Bankers Association, our bank-owned, banker-directed program has been supporting the banking industry for 30 years.

- Endorsed or preferred program of 31 state bankers associations.
- Over 1,500 financial institutions countrywide are insured through the program, with an average renewal retention rate exceeding 90%. 1 out of 3 banks have been with the program for 10 or more years.
- The only professional lines program in the marketplace to offer a distribution. The program's reinsurer, American Bankers Mutual Insurance, Ltd., has declared distributions to participating banks for 27 consecutive years, totaling \$82.7 million.

AVAILABLE COVERAGE

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| • Directors and Officers Liability | • Bankers Professional/Lender Liability | • Cyber Liability |
| • Employment Practices Liability | • Trust Services Liability | • Excess Liability |
| • Financial Institution Bond | • Miscellaneous Surety Bonds | • STAMP Surety Bond |
| • Property & Casualty | • Mortgage E&O and Impairment | • Force Placed/Foreclosed Property |
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ABA INSURANCE SERVICES' ADVANTAGES

- We are recognized as insurance experts who understand banking operations. Our tenured and experienced team of underwriting and claims professionals—many with backgrounds in the banking industry—are highly regarded for their in-depth knowledge and expertise.
- As pioneers of cyber coverage, we have a deep understanding of cyber-related banking issues with our program introducing the first Internet banking coverage to the bank market in 2001.
- We help mitigate risks by providing free and valuable loss control resources:
 - SafeTalk® newsletters and SafeAlert® bulletins
 - Employment Practices Helpline and HRRiskManager.com for EPLI customers, managed by the national law firm of Littler Mendelson
 - Our Cyber Care program features Cyber844 breach/loss control resources for Cyber Cover insureds
- The hallmark of our program is our customer service. We are renowned for our prompt and honest communication, and for providing quotes and proposals by mutually agreed upon promise dates.

CONTACT INFORMATION

ABA Insurance Services

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Dedicated to banks for 30 years