



Arthur J. Gallagher & Co.

GALLAGHER FINANCIAL INSTITUTIONS PRACTICE



Risk Management Solutions for Banks



Tailored Solutions for a Complex Industry

Banks contend with a multifaceted and dynamic set of risks stemming from myriad sources: customers, investors, shareholders, competitors, regulators and government agencies, just to name a few. Challenging times require partners willing and able to step forward to help you anticipate and mitigate the risks inherent in your business and you'll find that partner at Gallagher. We'll help you identify and assess the risks that affect your bank and address them through a comprehensive risk management plan. Our goal is to ensure the absolute protection of your bank while helping you remain competitive in today's ever-changing risk environment.

Gallagher's Financial Institutions Practice has a team of specialists that understands the factors and trends applying pressure on the banking industry: increased regulatory oversight, reputational risk, cyber security, business continuity and disaster preparedness, healthcare reform, credit risk, M&A activity, vendor management and more. With industry experts in our offices across the country, we are able to provide you with a network of dedicated resources, ensuring you have the most comprehensive coverage at a competitive price. But that's just the beginning.

We go far beyond just the placement of insurance, employing a consultative approach dedicated to continuous communication. Your business is our business: public or private, large or small, we have our finger on the pulse of the banking industry and bring our collective experience to you, committed to a partnership backed by the best customer service in the industry.



Expertise You Need

We understand the challenges facing your bank and we work hard to mitigate both the anticipated and resultant risks. We follow the news and trends of the banking industry while collaborating with key insurance markets to craft tailored solutions through our extensive coverage review and marketing processes. We pride ourselves in doing business in the communities where we live and work, connecting with clients in every region of the country. Whether you're a national, regional or community bank, we partner with you to get to know your bank, providing a tailored solution to meet your specific business needs.

Gallagher offers a wide range of products and services supported by state-of-the-art technology and exceptional client service to provide you unparalleled protection from a business and reputational risk standpoint.

Solutions We Offer

- Bankers professional liability
- Collateral protection programs
- Cyber liability
- Directors & officers liability
- Employment practices liability
- Environmental liability
- Fiduciary liability
- Financial institution and other bonds
- Foreclosed/force-placed coverages
- General, auto & umbrella liability
- Health and benefits coverages
- Lender liability
- Mortgage impairment
- Property
- Transactional risk products
- Workers compensation/employer's liability

Services We Provide

- Annual stewardship reviews
- Board presentations
- Claims consultation and advocacy
- Contract review and analysis
- Detailed acquisition due diligence
- Illustrated benchmarking reports
- In-depth exposure and coverage reviews/comparisons
- Industry-specific risk management guidance
- Comprehensive, customized marketing
- Targeted communications regarding industry "hot topics"

Partner with Gallagher. Together, we can help solve your bank's risk management challenges.



Why Gallagher?

A global network, built for a small world. Arthur J. Gallagher & Co. is one of the largest insurance brokers in the world, with divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distributions and third-party administrations and claims processing. Gallagher has more than 710 offices in 33 countries and provides client-service capabilities in more than 150 countries around the world through our network of partners. Wherever you are and whatever your risk management needs—we're nearby.

Gallagher's Financial Institutions Practice is committed to providing our bank clients with market-leading, cost-conscious solutions supported by exceptional service. Through our comprehensive approach, we analyze the challenges confronting you and work hard to mitigate both anticipated and resultant risks, offering solutions across all lines of insurance. Our team of industry experts monitors the news and trends of the industry while working with key insurance markets to craft tailored solutions. We have the extensive knowledge and experience required to guide you through the banking industry's ever-changing landscape.

Trusted advisors, diverse product mix, strong execution, industry awareness, market leverage and exceptional customer service make Gallagher's Financial Institutions Practice your complete insurance solution.



Gallagher Named One of the World's Most Ethical Companies for 2017¹

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