



MITIGATING RISK AND REAPING REWARDS

THE RISK CHECKLIST

Even if you have top-dollar coverage that checks all the boxes, how do you know if you're protected? Consider the following questions:

Are my financial institution and its officers **protected** from all the types of risk that could hurt us?

Do I have a go-to partner I can **trust** to complement my unique business and offer integrated solutions that give me the right amount of coverage?

What's it **costing** me in lost time, productivity, and fees to have relationships with multiple brokers and advisors?

The pace of business continues to **accelerate**, and financial institutions face increasingly unique **challenges** such as:



COVERING ALL YOUR BASES

NFP is your all-in-one risk management team. We're particularly savvy in the financial services industry, and we know how your business relates to everyone else's. This enables us to see problems – and solutions – you may not be aware of.

We work with financial institutions just like yours, absorbing your business strategy and examining all areas of exposure through that lens. We work to understand your risks, prioritize them, and help you handle them on your own terms.

We help you calculate the cost of what's at stake to give you a clear picture of what to address and when. Then we leverage our market insights and rally our experts to design solutions that will transfer your risk to the insurance market and help achieve your goals.

Your top talent needs specialized coverage.

Broad-form liability policies might seem like they're covering enough, but many have regulatory exclusions in their fine print, putting the personal assets of your directors and officers at risk.

NFP knows that covering your institution starts with making sure your directors and officers are covered. We're there to help mitigate risk, and if claims occur, we have a dedicated in-house claims advocacy team with attorneys who don't just fight on your behalf but stick with you until your claim is closed.

Risk mitigation for decision-makers doesn't end there. Keeping your most important employees on staff is a different kind of risk management. NFP specializes in executive recruitment, retention, and rewards, and can help you provide the incentive they need to stay.

We protect your institution.

The legal side of the financial sector is changing as fast as the tech and people sides, making managing regulatory risk and keeping up with compliance a worrisome moving target. Your coverage needs are always evolving, which is why an off-the-shelf solution doesn't work. NFP is a true partner; we leverage our deep, longstanding industry relationships to negotiate a level of coverage that ensures you stay well within compliance standards.

We protect your decision-makers

We protect your clients.

Security breaches, hacks, and cyberattacks are happening with increasing regularity. These days there's more to banking than just protecting customer funds — it's also about keeping their valuable information safe.

We take a different approach by working closely with the executives and employees at your organization who implement risk controls and respond to breaches. We know what everyone in the industry knows, but we also know how it applies to you uniquely. We benchmark your program against known adequate limits and help you build the right cyber liability program for your institution.

Manage your risk — and a whole lot more.

Don't rely on the way it's always been done at your financial institution.

Work with NFP for a unique partnership. Benefit from expert knowledge of every aspect of your organization, a full understanding of the entire risk management landscape, and beneficial relationships across the industry — all in one place.

Property and Casualty
Corporate Benefits
Individual Solutions

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