

INSURANCE FOR BANKS

Improve your resilience
& maintain customer trust

Whether you're a regional community bank or a global financial institution, banking is the backbone of the economy. Your crucial role in finance exposes you to a growing spectrum of risks.

From credit and liquidity risks to market volatility, operational challenges, compliance issues, fraud, and cyber threats, the risks banks face are vast. Without the right risk partner to deliver the necessary risk solutions, your ability to improve resilience, maintain customer trust, and seize opportunities with confidence could all be hindered.

That's where Lockton comes in — our specialized and dedicated team stands ready to partner with banks by delivering tailored risk and insurance solutions that enable you to improve your resilience and maintain customer trust.

Your dedicated banking risk partner

With Lockton as your bank's risk partner, no risk is too small or large. Our dedicated team has a proven track record in helping banks like yours remain resilient to local and global risks. We have deep expertise across the banking ecosystem, including:

- Commercial, retail, and community banks
- Mortgage brokers/bankers
- Credit card issuers
- Nonbank lenders
- Credit unions
- Investment banks
- Neobanks
- Industrial banks
- Merchant banks
- Development banks
- Mortgage/loan services
- Government-sponsored enterprises (GSEs)

65,000⁺
CLIENTS WORLDWIDE

96%
CLIENT RETENTION

90%
REINVESTMENT — BECAUSE
PRIVATE OWNERSHIP
MEANS WE CAN INVEST
WHERE IT MATTERS

\$71B⁺
PREMIUMS
WORLDWIDE

135⁺
OFFICES
WORLDWIDE

16
CONSECUTIVE YEARS AS
BEST PLACES TO WORK

Comprehensive risk & insurance solutions for banks

At Lockton, we understand that your bank, your risks, and your insurance needs are all unique. That's why we'll deliver a fully tailored risk and insurance program that confronts your own current and emerging risk profile head-on. The key insurance coverages we place for banks include:

- Directors and officers liability (D&O)
- Professional indemnity/errors and omissions (E&O) (incl. bankers' professional liability, lender's liability, trust E&O)
- Financial institutions bonds (incl. FINRA, ERISA, investment company, safe deposit, ATM, computer crime, and social engineering fraud)
- Cyber
- Employment practices liability
- Fund management and professional liability
- Financial specie (protecting high-value, portable items such as precious metals, gems, securities, cash, and more)
- Pension trust/fiduciary liability
- Special risk (kidnap and ransom)
- Excess SIPC protection
- Mortgage warehouse fraud
- Mortgage impairment (MIP)
- Lender-placed insurance
- Master trust property and liability
- Collateral protection (CPI) and vendor single interest (VSI)
- Real estate owned property (REO)
- Transactional risk (incl. reps and warranties, tax opinion liability)
- Digital asset protection
- Property and casualty
- Active assailant/terrorism
- Workers' compensation
- Surety bonds (incl. deposit insurance)
- Credit insurance
- Employee benefits

A proven track record when partnering with banks like yours

- We serve over 2,500 financial institutions.
- Our team averages 26 years of financial institutions risk experience. We have seen and managed every type of risk and claim.
- Strong relationships with major insurers in key global hubs: U.S., Bermuda, and London.
- Advanced data and analytics platform for actionable insights, better-informed decisions, and an insurance program that improves your risk posture.
- 40+ dedicated claims attorneys and Associates.
- A globally connected team helping to insure clients against local and global risks.
- Additional capabilities including alternative risk finance, merger and acquisition due diligence, and captive solutions expertise.

GET IN TOUCH

For more information on how we can help protect your bank, click the button or scan below to visit our website.

[Visit our website](#)



To connect directly with our banking insurance team, please click the button or scan below and complete the form.

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