



# FINANCIAL INSTITUTIONS

Tailored risk solutions  
to safeguard your success

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# HELPING SAFEGUARD YOUR SUCCESS

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In today's fast-changing financial landscape, managing the risks your financial institution faces has become more difficult than ever. From safeguarding your balance sheet to navigating regulatory change and all points in between — businesses like yours are continually challenged.

Managing the unique risk factors you face requires more than just internal expertise. To thrive in this landscape, having the right insurance partner is essential. You need a partner who has vast experience and references in the financial institutions space and can deliver the risk solutions tailored to your specific needs.

**Being able to safeguard your success is vital — that's where Lockton comes in as your partner.**

# LEADING RISK PARTNER FOR FINANCIAL INSTITUTIONS

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With Lockton as your partner, no risk is too small or large.

Our globally connected and dedicated team for Financial Institutions has a proven track record in helping protect every type of institution in the industry class, from both local and global risks. We have deep expertise in all sectors, including:

## ASSET MANAGEMENT

- Investment advice/registered investment advisors (RIAs)/wealth managers
- Private equity
- Family office
- Hedge funds
- Mutual funds
- Venture capital
- Real estate funds/REITs
- Trust companies (incl. bankruptcy trusts, litigation trusts)
- Business development companies (BDCs)
- Fund administrators
- Other private funds

## BANKING

- Commercial, regional, community banks
- Nonbank lenders, credit card issuers, consumer finance companies
- Credit unions
- Investment banks
- Mortgage banks/brokers
- Loan/mortgage servicers

## INSURANCE

- Property and casualty insurance
- Life and health insurance
- Reinsurance
- Insurance agent/broker
- TPA
- MGA/MGU
- Title insurance

## OTHER

- Security broker dealers, registered representatives
- Exchanges, clearing firms, custodians
- Fintech
- Prime brokers
- Debt collection





# A PARTNER THAT ALWAYS PUTS YOU FIRST

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When you choose Lockton, you'll be working with passionate financial institution risk professionals who always put your needs first. Because our global team is dedicated to your industry, we understand the unique challenges you face and the latest trends affecting your business.

Lockton is independent. We have no external stakeholders to answer to. This means that we're completely free to act in your best interests and always fully focused on finding the best solutions for your specific needs and risks.

From day 1, our priority is you. Our dedicated team works closely with you to ensure your interests are fully upheld in every insurer interaction. With us, it's personal.

## YOUR LOCKTON TEAM

**100+**

Financial Institutions  
Associates worldwide

**750+**

Professional and Executive  
Risk Associates worldwide

**\$3B+**

Premium placed  
worldwide

### **Analytics to manage your risks**

Partnering with us gives you the tools to manage risks effectively. Lockton's data and analytics platform is programmed to rapidly transform your risk data sets into actionable insights, empower you to make better-informed decisions, and ultimately deliver an insurance program that prepares you for what's to come.

### **Total claims support**

How an insurance program responds in the event of a claim is the true test of your insurance partner. With Lockton, our in-house team supports you every step of the way. Experienced claims advocates guide you safely through the process. You can count on us to help you navigate even the most complex claims challenges with confidence and deliver the best possible outcome for you.

### **Market insights**

Your business will remain up to date on industry and regulatory trends, emerging risks, and changes in the insurance market. We will provide you regular and valuable market insights to keep your firm at the forefront of risk knowledge and help you adapt your risk management strategies accordingly.

### **Coverage that fits**

Your insurance needs are unique. We match those needs with tailored policy wordings that protect your bottom line and ensure regulatory compliance. You benefit from our extensive market reach and insurer relationships. You can be assured that you'll get protection that's as dynamic as your business.

### **Risk control & loss prevention**

Alongside your tailored insurance program, your Lockton team will deliver risk control and loss prevention strategies. These effective risk control and loss prevention capabilities bring key benefits to your firm, which include more informed management decision-making, enhanced visibility of top risks, support with regulatory requirements, and much more.

### **Insurance program review**

We regularly review your firm's insurance programs to ensure that coverage remains resilient and aligned with your evolving risks. Your Lockton team will identify coverage gaps that have appeared and recommend adjustments or enhancements as needed.

# THE CORE RISK SOLUTIONS YOU NEED

## **Directors & officers (D&O)/General partners liability (GPL)**

Increasing scrutiny from regulators, investors, and shareholders puts your people in the spotlight like never before.

The need to defend allegations of wrongdoing committed by your directors and senior managers has never been greater. Furthermore, the cost of defending even meritless accusations can be very expensive.

Directors and officers liability insurance helps you mount an effective defense, covering the costs of defense counsel and reimbursing any awards or settlements.

You can count on us to help you secure the right coverage for your needs, as well as appropriate coverage limits. Taking account of current trends and market conditions, we deliver the best possible program to match your appetite for risk and cost.

## **Errors & omissions (E&O) insurance**

If you provide any professional service or advice, you need E&O insurance.

Whether for regulatory reasons or contractual requirements or from an overall risk management perspective, E&O insurance protects against allegations of professional negligence.

Choosing appropriate coverage — and appropriate limits — is crucial. Legal costs can quickly exhaust a limit set too low. Based on detailed knowledge of your operations, your contractual obligations, and current market trends, we help you make an informed decision about what insurance coverage is right for you.

## Crime

Fraud can cost your business millions of dollars. Whether conducted by third-party bad actors or your own employees, you'll need appropriate protection in place.

We guide you through key decisions when putting crime coverage in place — whether selecting the appropriate insurance company partners to work with, looking at the breadth of the policy wording, or assessing appropriate crime coverage limits.

Crime takes many forms. New types of fraud, scams, and social engineering are constantly emerging. We share intelligence on what we're seeing and keep you protected against all the latest threats.

## Cyber

In an increasingly interconnected world, cyber and technology incidents can seriously impact your balance sheet and reputation.

To safeguard against these quickly evolving risks, you need a dynamic risk management strategy. Our Inform > Improve > Insure approach gives you exactly that.

First, we assess your unique risk profile, using analytics to identify key patterns and threats. This analysis informs strategic decision-making on how best to manage and mitigate your risks.

Next, we help you bolster your cyber defenses with employee education, robust risk controls, and an enhanced incident response plan.

Finally, we craft a tailored cyber insurance program that evolves as your business does to protect you against current and emerging cyber threats.

# ADDITIONAL RISK SOLUTIONS FOR COMPREHENSIVE PROTECTION

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We can also help you protect your business with a wide range of other coverages, including but not limited to:

- Employment practices liability
- Fund management and professional liability
- Transactional risk (incl. repS and warranties insurance and tax opinion liability)
- Pension trust/fiduciary liability
- Digital asset protection
- Special risk (kidnap and ransom)
- Alternative risk financing solutions (incl. captives, CAT bonds, parametric insurance)
- Property and casualty
- Surety bonds
- Intellectual property





# LOCKTON PEOPLE SOLUTIONS

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Your business can reach your full potential when your people reach theirs. That's why employers need solutions that help balance attracting and retaining talent, manage costs, and promote employee wellbeing.

Lockton helps guide clients to people solutions that drive employee understanding, engagement, and satisfaction; incorporate competitive total rewards and benefits packages; and manage and measure the effectiveness of your programs.

[Click here to find out more](#)



# CLAIMS MANAGEMENT

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When claims arise, you'll be glad you have our dedicated in-house claims team by your side.

Our advocacy and attention to detail ensure that you get the best defense and outcome possible. The many ways we help include:

- Working with you on claim notifications, providing strategic advice.
- Supporting you through any insurer investigation, managing the flow of information.
- Helping you with coverage analysis, reviewing claim circumstances against policy wording, and advising on recovery.
- Assisting with justification, providing best- and worst-case loss estimates so we can manage insurer expectations, pushing for confirmation of liability and agreeing on interim payments to ease cash flow.
- Helping craft a settlement strategy, negotiating on your behalf with insurers and technical experts.
- Conducting regular claims reviews to monitor progress and settlements, loss frequency, trends, and opportunities for strategic risk management intervention.



# LOCKTON AT A GLANCE

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As the world's largest privately held, independent insurance broker, we don't cater to shareholders or have external investors, unlike all our peers.

This means we answer to the only voice that matters: yours.

This independence allows us to create a partnership with you where every interaction, decision, and solution is solely focused on your business risk needs.

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## ARE YOU READY TO BETTER SAFEGUARD YOUR SUCCESS?

We'd love to hear about your business, challenges, and ambitions. For more information, click the button or scan below to visit our website.

Visit our website



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

Connect now



65,000+  
CLIENTS WORLDWIDE

96%  
CLIENT RETENTION

14%  
ORGANIC  
GLOBAL GROWTH

\$71B+  
PREMIUM VOLUME  
WORLDWIDE

135+  
OFFICES WORLDWIDE

16  
CONSECUTIVE YEARS AS  
BEST PLACES TO WORK





**LOCKTON<sup>®</sup>**

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**UNCOMMONLY INDEPENDENT**