



# Insurance Companies and Agents



For over 130 years, Zurich has served the insurance needs of U.S. financial institutions. Through it all, we've delivered when it matters. Today, we work to give financial institutions what they need from an insurance company, including industry-leading financial ratings from A.M. Best (A+/stable) and Standard & Poor's (AA/stable).<sup>1</sup>

## Contacts

Alex Muralles  
VP, Head of U.S.  
Financial Institutions  
alex.muralles@zurichna.com  
917-891-1643

Sally Sheldon  
VP, Mid-Atlantic/Southeast  
FI Region  
sally.sheldon@zurichna.com  
908-342-5533

Mark Fernandez  
VP, East FI Region  
mark.fernandez@zurichna.com  
516-652-0101

Chris Yodice  
VP, Midwest/West  
FI Region  
chris.yodice@zurichna.com  
516-510-9909

Laura Peters  
AVP, National FI Wholesale  
laura.peters@zurichna.com  
312-497-5949



## Insurance Company Professional Liability Insurance Policy (ICPL)

Zurich's Insurance Company Professional Liability Insurance Policy (ICPL) is a broad policy for insurance carriers intended to address litigation exposure from customers, as well as increased regulatory risks. Carriers also have access to Directors and Officers (D&O), Fiduciary, Employment Practices Liability Insurance (EPLI), Financial Institution Bonds, and Cyber coverages for other risks that include shareholder suits, excessive fee litigation, socially driven employment practice cases, social engineering fraud, and ever-increasing cyber exposures.

**Capacity:** up to \$25 million primary/excess

- Retention and limit options adaptable to individual client risk appetite
- International, fronting, and captive solutions, including tailored, international-only Side A cover

### Coverage features:

- Sales and Marketing coverage
- "For" language on BI/PD exclusion with carveback for Professional Services
- Consent to Settle within 50% of SIR

### Appetite:

- Life, accident & health, and property & casualty insurers
- Carriers with minimum of \$500 million in policyholder surplus rated A- by A.M. Best or higher



## Sponsored Insurance Agents E&O/Captive Agents

The Insurance Agents E&O/Captive Agents policy offers broad coverage for negligent acts, errors and omissions by an agent, and includes vicarious liability for the sponsoring entity.

- Captive Insurance Agents
  - Sponsored Life Agent E&O Programs
  - Sponsored P&C Agent E&O Programs

**Capacity:** up to \$10 million primary limit per agent/unaggregated master policy limit

<sup>1</sup>Rating as of January 31, 2022, A.M. Best and Standard & Poor's financial strength rating are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at [www.ambest.com](http://www.ambest.com). The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company. Zurich's risk appetite is subject to underwriting guidelines and further evaluation for qualification. Risk appetite is current as of August 1, 2022 and subject to change.

## Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056  
800 982 5964 [www.zurichna.com](http://www.zurichna.com)

