



Financial Institutions

Delivering shared success

As a mutual company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need from your insurance solution.

Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

Solutions for your risks

As a leading provider of Financial Institutions (FI) insurance, we offer a wide range of products to organisations across the world. We recognise that each business is different and work with brokers and clients to deliver tailor-made solutions.

Our global team consists of expert underwriters with specialist skills and experience and is backed by the financial strength of Liberty Mutual Group.

Our underwriters are supported by a dedicated claims team. With years of experience the team has handled all types of FI claims, across our worldwide network, to deliver on our clients' best interests.

Class of business	Line size
Professional Indemnity, Civil Liability, Errors & Omissions	
Directors & Officers	Up to a maximum of:
Crime	• USD 25m
Public Offering of Securities Insurance (POSI)	• GBP 15m
Pension Trustee Liability	• EUR 25m
ERISA Bonds	



Core appetite

- Investment Managers
- Retail & Commercial Banks
- Insurance Companies
- Corporate Finance Wealth Managers
- Private Equity & Venture Capital

Within appetite

- Investment Banks
- Building Societies
- Stock Exchanges
- Crypto Cold Storage
- Local Branches of Foreign Banks

Outside of appetite

- Trust Companies (primary layer)
- Corporate Service Providers (primary layer)
- Crypto Warm Storage & Exchanges

With you for the long term

Being a mutual means we're consistent and here for the long term. Our experienced teams are resourceful, responsive and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

Continuity in a changing world

Some clients have been with us for over 20 years. Why do they stay so long? Because we have a culture of flexibility and transparency. Quite simply: we do the right thing.

Your business doesn't stand still and neither do we. We're constantly evolving our products and services, investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

Claims confidence

Aligned with the Liberty Claims Charter, our Financial Institutions team has years of experience, both in and out of industry. Globally, we've seen these claims from all angles – risk management, broking, private practice and in-house insurance management. Across our worldwide office network, there's not much we haven't seen before.

As a recognised lead market, we're always guided by the client's best interests. Strong technical expertise enables us to keep control of the claim, with appropriate specialist support where necessary. With high authority levels and ultimate authority in London, we are always focused on handling your claim as quickly as possible.

Claims+

In addition to our claims charter and promise, where appropriate, we offer extra value-add services at pre-placement, post-placement, and post-loss stages. Designed to ensure your claims experience – even without a claim – is as good as we can make it.

Unlocking opportunities

With over a century of insurance experience, we've learned a thing or two about risk. We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures.

Talk to us about the trends we're seeing in your industry, and the products we offer to protect your business:

- Cyber
- Specie (Vault Risk, Cash in Transit)
- Financial Risk Solutions
- Warranty & Indemnity
- Employers' Liability

Contact Us

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