

## About ABA Insurance Services

**ABA Insurance Services Inc.** offers D&O, bond and related insurance coverage to financial institutions. This unique banker-owned and directed program insures banks in all 50 states and offers coverage from an A.M. Best A+ rated carrier. Recognized for underwriting and claims handling expertise, **ABA Insurance Services** is endorsed by the American Bankers Association and twenty-nine state bankers associations.

Our insurance program dates back nearly twenty-five years. During the mid-1980s, it became difficult for financial institutions to obtain affordable insurance. To assist community banks, the American Bankers Association formed a mutual reinsurance company, American Bankers Mutual Insurance (ABMI), to partner with the Progressive Group of Insurance Companies, creating the ABA Sponsored Insurance Program. In 2010, ABMI acquired full ownership of the program from Progressive and our name changed to ABA Insurance Services.

## Coverages

- ≡ Directors and Officers Liability
- ≡ Financial Institution Bond
- ≡ A-Side Plus®
- ≡ Bankers Professional Liability
- ≡ Broad Form Company Liability
- ≡ Employment Practices Liability
- ≡ Internet Banking Liability
- ≡ Privacy Liability
- ≡ Trust Services Liability
- ≡ STAMP Surety Bond

## Competitive Advantages

- ≡ Opportunity to participate in a profit-sharing program which has declared \$71.5 million in total distributions to participating banks
- ≡ Endorsed by the American Bankers Association and twenty-nine state bankers associations
- ≡ Exclusive focus on community banks, both ABA members and non-members
- ≡ Experienced underwriting and claims staff, many with banking or regulatory backgrounds
- ≡ Wide array of coverage options to fit a bank's unique insurance needs
- ≡ Free loss control resources, including e-newsletters, special reports and claims bulletin

## Service Standards

- ≡ Submissions are acknowledged within 24 hours of receipt
- ≡ Proposals are delivered on or before established and mutually agreed upon promise dates
- ≡ Binders are issued within 24 hours of receiving a binding order for coverage
- ≡ Policies are issued within 30 days of receipt of all contingency items
- ≡ Claims are acknowledged within 48 hours of receipt

## Contact ABA Insurance Services for more information

Call or have your agent call 1-800-274-5222 or visit [abais.com](http://abais.com).

