

Travelers SelectOne® for Community Banks De Novo Banks

In today's financial climate, opening a new bank is exciting, demanding and challenging. It's also highly competitive: Over a thousand newly chartered banks have been established since 1995.* Although insurance is just one element of your business plan, the protection it provides for your property, equipment and employees is critical.

We designed Travelers SelectOne for Community Banks, a portfolio of customizable insurance solutions, specifically to help independent community banks meet their challenges with assurance. Travelers SelectOne pairs our in-depth knowledge of community banks with a century of experience serving financial institutions to create products that respond to the most recent trends in independent community banking. And it's endorsed by the Independent Community Bankers of America (ICBA).

Customized protection for de novo banks

Regardless of your bank's operational scope or size, we can tailor a portfolio of coverages to meet your needs, including these primary areas of exposure:

Corporate management

- Directors and officers liability, with \$1 million excess directors and officers individual coverage
- Employment practices liability, including coverage for claims brought by government entities, employees, independent contractors or leased employees
- Bankers professional liability, includes coverage for claims brought by any third party (non-customer)
- Lender liability coverage applies to claims for emotional distress or mental anguish
- Trust errors and omissions liability
- Fiduciary liability (ERISA)

Property and casualty

- General liability
- Auto liability

- Workers compensation
- Property

Crime

- Financial institution bond, coverage is written with no aggregate annual limit of liability (available for limits up to \$10 million)
- Kidnap and ransom

E-business

- Computer theft
- E-commerce extortion threats
- Internet liability
- Computer property

Organizer/promoter/incorporator endorsement for broader reach

We also have a de novo endorsement that adds organizers, promoters and incorporators of the company to the definition of insured person.

*Robert DeYoung, Economic Research Dept, Federal Reserve Bank of Chicago; "De Novo Bank Exit" January 2002.

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The Bond & Financial Products advantage

- Our decentralized underwriting — provided through more than 25 locations — allows for efficient, expert service
- Our dedicated claim group is staffed by qualified claim specialists who are professional, yet compassionate and respond to claims in a timely manner
- More than 100 years of protecting financial institutions and #1 writer of community banks

Travelers — an experienced market leader

- Since our formation in 1853, Travelers has offered effective insurance solutions to a wide range of industries
- We are continually ranked on the Fortune 100 list of the largest U.S. companies
- A.M. Best* has assigned Travelers an A+ (superior) financial strength rating
- We are the second-largest commercial property casualty insurer in the United States

Count on Travelers to protect your bank, so you can focus on building your business

To learn more about Travelers SelectOne® for Community Banks, contact your independent insurance agent or broker or call 1.800.542.8770, ext. 6712, or visit travelers.com/communitybanks.

*A.M. Best's rating of A+ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit www.travelers.com. Ratings listed herein are as of June 3, 2008, are used with permission, are subject to changes by the rating services. For the latest rating, access www.ambest.com.



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