



## BOND COVERAGES

FOR OVER A DECADE WE HAVE PACKAGED COVERAGES  
FOR CLIENTS INVOLVED IN A MERGER OR ACQUISITION

The Allied Solutions Bond Division has been in the marketplace since 1999 and is the largest independent agent in the country handling Bond, Management/Professional Liability, and Property & Casualty Package coverages for financial institutions. With over 700 clients nationwide and an average of over 25 years of expertise in these product disciplines we have established ourselves as one of the most reliable and respected insurance agencies in the financial institution industry.



Since 1999 Allied Solutions Bond Division has handled packaging the proper coverages for financial institutions going through a merger or acquisition.

We will help you address the concerns and issues that arise from combining two companies that have different philosophies on transferring risk to insurance.



#### INSURANCE POLICY REVIEWS

- Determine which exposures were transferred to insurance carriers and which were self insured
- Make necessary adjustments to limits of coverage and deductibles
- Check for exclusions or definitions that restrict coverage
- Compare coverages when various insurance carriers are involved

#### OPERATION, PRODUCT AND SERVICE REVIEWS

- Review internal policies and procedures
- Assess internal controls and physical security

#### TAIL LIABILITY EXPOSURES

- Ensure the merged financial institution continues to be protected from liability and criminal exposures
- Create a plan to address these continued exposures

#### POST MERGER PROGRAM

- Review all insurance contracts
- Analyze the change in premium fees based on the merger
- Present risk review findings
- Provide on-going support of new coverages and risk management services

#### ALLIED SOLUTIONS HAS BECOME A MAINSTAY IN THE BOND MARKETPLACE

- Despite aggressive competition, we have maintained renewal retention rates exceeding 90%.
- We are the industry's largest independent producer of financial institution insurance business with a country-wide network of brokers and producers.
- As an independent agent we provide financial institutions with a choice in highly rated carriers who are knowledgeable and provide comprehensive coverage at competitive rates.



CREATING SOLUTIONS THROUGH PARTNERSHIPS.™

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