

Average Limits Purchased by OneBeacon Community Bank Customers

The data in the chart below shows the average limits and coverages* community banks purchase from OneBeacon Financial Services™. Remember that coverage needs vary greatly between organizations; this information is intended for informational purposes only.



		Bank Asset Range					
Management and Professional Liability	% of D&O policyholders who purchase this Coverage	Up to \$50M	\$50M–\$150M	\$150M–\$300M	\$300M–\$500M	\$500M–\$1B	\$1B–\$3B
A Insured Persons Liability	100.0%	\$1,500,000	\$2,200,000	\$3,300,000	\$4,200,000	\$5,500,000	\$7,800,000
B Financial Institution Indemnification	100.0%	\$1,400,000	\$2,200,000	\$3,300,000	\$4,100,000	\$5,400,000	\$7,800,000
C Financial Institution Liability	98.9%	\$1,300,000	\$1,900,000	\$2,900,000	\$3,600,000	\$4,800,000	\$6,700,000
C1 IRA/Keogh	93.7%	\$1,300,000	\$1,900,000	\$2,900,000	\$3,600,000	\$4,800,000	\$6,700,000
C2 Depositor Liability	95.7%	\$1,300,000	\$1,900,000	\$2,900,000	\$3,600,000	\$4,800,000	\$6,700,000
C3 Loss of Sensitive Customer Info	93.1%	\$1,300,000	\$1,900,000	\$2,900,000	\$3,600,000	\$4,800,000	\$6,700,000
D Employment Practices Liability	96.8%	\$900,000	\$1,300,000	\$1,700,000	\$2,200,000	\$2,900,000	\$3,900,000
E Fiduciary Liability	89.4%	\$1,000,000	\$1,400,000	\$1,900,000	\$2,500,000	\$3,100,000	\$5,600,000
F Lender Liability	99.1%	\$1,100,000	\$1,600,000	\$2,300,000	\$2,800,000	\$3,700,000	\$5,500,000
G Bankers Professional Liability	96.3%	\$1,000,000	\$1,600,000	\$2,200,000	\$2,700,000	\$3,700,000	\$5,500,000
G2 Insurance Services	28.7%	\$1,200,000	\$1,800,000	\$2,500,000	\$2,800,000	\$3,500,000	\$5,600,000
G3 Broker/Dealer Service	26.6%	\$1,300,000	\$1,600,000	\$2,700,000	\$2,700,000	\$4,100,000	\$5,200,000
H Trust Errors and Omissions	18.4%	\$1,000,000	\$1,200,000	\$2,000,000	\$2,800,000	\$3,000,000	\$4,600,000
Financial Institution Bond	% of Bond holders who purchase this Coverage	Up to \$50M	\$50M–\$150M	\$150M–\$300M	\$300M–\$500M	\$500M–\$1B	\$1B–\$3B
A,B,C,F Basic Bond	100.0%	\$1,500,000	\$2,200,000	\$3,000,000	\$4,300,000	\$5,300,000	\$8,800,000
D Forgery or Alteration (incl. Unauthorized Signature)	99.5%	\$900,000	\$1,400,000	\$2,200,000	\$3,300,000	\$4,000,000	\$8,000,000
E Forgery or Alteration of Securities	99.5%	\$900,000	\$1,400,000	\$2,300,000	\$3,400,000	\$3,900,000	\$8,000,000
G Fraudulent Mortgages-Defective Sign	95.0%	\$800,000	\$1,000,000	\$1,600,000	\$2,500,000	\$2,600,000	\$5,500,000
H Stop Payment Orders	99.1%	\$90,000	\$100,000	\$100,000	\$100,000	\$200,000	\$400,000
I Transit Cash Letters	87.6%	\$200,000	\$300,000	\$500,000	\$800,000	\$1,100,000	\$1,800,000
J Automated Teller Machines	85.8%	\$50,000	\$50,000	\$80,000	\$100,000	\$100,000	\$100,000
K Electronic/Computer Systems Fraud (incl. Fax/Email/Voice)	100.0%	\$1,400,000	\$2,000,000	\$2,700,000	\$4,000,000	\$5,000,000	\$8,500,000
L Restoration Costs	96.6%	\$700,000	\$700,000	\$900,000	\$1,100,000	\$1,200,000	\$2,200,000
M1 Safe Deposit Box-Legal Liability	95.4%	\$500,000	\$800,000	\$1,100,000	\$1,400,000	\$1,700,000	\$3,100,000
M2 Loss of Customers Property	48.1%	\$400,000	\$800,000	\$1,100,000	\$1,500,000	\$1,500,000	\$3,500,000
N Kidnap & Extortion	97.7%	\$1,000,000	\$1,300,000	\$1,500,000	\$1,900,000	\$2,200,000	\$3,700,000
O Check Kiting Fraud	89.7%	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$300,000
R Claims and Audit Expense		\$30,000	\$40,000	\$40,000	\$50,000	\$60,000	\$70,000
Cyber Liability	% of Cyber Liability policyholders who purchase this Coverage	Up to \$50M	\$50M–\$150M	\$150M–\$300M	\$300M–\$500M	\$500M–\$1B	\$1B–\$3B
A Cyber Liability	100.0%	\$1,000,000	\$1,200,000	\$1,500,000	\$1,800,000	\$2,100,000	\$3,700,000
B Intellectual Property	87.2%	\$400,000	\$500,000	\$500,000	\$500,000	\$600,000	\$700,000
C Breach Event Expenses	19.3%	\$200,000	\$200,000	\$200,000	\$200,000	\$300,000	\$300,000

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.



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About OneBeacon Financial Services

OneBeacon Financial Services is a brand of OneBeacon Insurance Group, Ltd. OneBeacon Financial Services offers property and casualty coverages for commercial banks, savings banks and savings and loan institutions, security broker-dealers, investment advisors, insurance companies and credit unions. Specialty coverage, including management liability, professional liability, cyber liability, and financial institution bond are additionally available for community banks with less than \$3 billion in assets.

*Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.

About OneBeacon Insurance Group

OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident; commercial surety; crop; design professionals liability; entertainment; environmental; excess property; financial services; healthcare professionals liability; management liability; ocean and inland marine; programs; public entities; technology; and tuition refund.

Visit onebeaconfs.com for more information or contact Craig Collins at 952.852.2434 or ccollins@onebeacon.com.

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