

AVERAGE LIMITS PURCHASED BY TRAVELERS COMMUNITY BANK CUSTOMERS*

Coverage	% of D&O policyholders who purchase this coverage	Total Community Bank Asset Size					
		up to \$50M	\$51M to \$150M	\$151M to \$300M	\$301M to \$500M	\$501M to \$1 Billion	\$1 Billion to \$3 Billion

Professional Liability

Directors & officers		\$1,400,000	\$2,200,000	\$3,000,000	\$4,200,000	\$5,400,000	\$7,400,000	\$9,900,000
Bankers' professional liability	92.3%	\$1,100,000	\$1,600,000	\$2,100,000	\$2,800,000	\$3,600,000	\$5,300,000	\$6,700,000
Employment practices liability	89.1%	\$1,000,000	\$1,300,000	\$1,800,000	\$2,200,000	\$3,000,000	\$4,000,000	\$6,500,000
Cyber liability	58.2%	\$1,000,000	\$1,100,000	\$1,200,000	\$1,400,000	\$1,800,000	\$2,400,000	\$3,200,000
Fiduciary liability	80.7%	\$900,000	\$1,400,000	\$1,700,000	\$2,100,000	\$2,900,000	\$4,100,000	\$5,900,000
ID fraud	41.3%	\$11,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000

Financial Institution Bond

Fidelity (A, B, C, G)		\$1,400,000	\$2,100,000	\$2,900,000	\$4,000,000	\$5,500,000	\$8,300,000	\$9,800,000
D – Forgery	99.7%	\$700,000	\$1,500,000	\$2,000,000	\$3,000,000	\$4,700,000	\$7,200,000	\$8,800,000
E – Security forgery	99.1%	\$700,000	\$1,400,000	\$2,000,000	\$2,800,000	\$4,700,000	\$7,100,000	\$8,400,000
F – Kidnap & extortion, E-commerce	71.3%	\$700,000	\$1,100,000	\$1,400,000	\$2,100,000	\$2,200,000	\$5,200,000	\$6,000,000
H – Claims expense	97.3%	\$22,000	\$27,000	\$29,000	\$37,000	\$43,000	\$64,000	\$65,000
K – Unattended ATMs	91.2%	\$67,000	\$72,000	\$92,000	\$120,000	\$138,000	\$173,000	\$216,000
L – Transit cash letters	91.5%	\$310,000	\$600,000	\$900,000	\$900,000	\$1,300,000	\$2,700,000	\$3,400,000
N – Mortgages	94.9%	\$540,000	\$1,000,000	\$1,400,000	\$2,200,000	\$3,500,000	\$5,200,000	\$5,500,000
O – Stop payment	94.6%	\$80,000	\$160,000	\$210,000	\$210,000	\$250,000	\$400,000	\$400,000
P – Computer theft	99.2%	\$1,100,000	\$1,900,000	\$2,600,000	\$3,700,000	\$5,200,000	\$8,000,000	\$9,300,000

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*The limits listed are not a recommendation for any particular insured. You should consult with your insurance professional in order to determine what limits may be appropriate for your company.

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