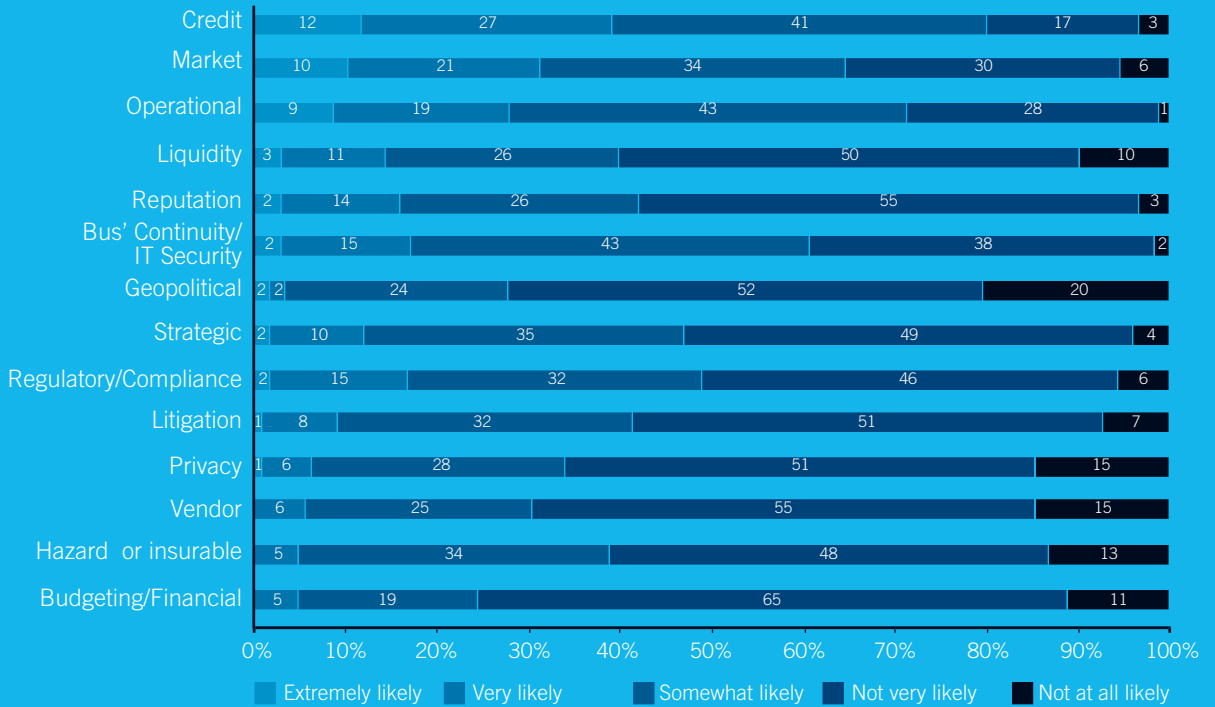


FINANCIAL INSTITUTIONS INSURANCE

RISK LIKELIHOOD



Source - Deloitte & Touche LLP - Global Risk Management Survey Fifth Edition 2007

Some graphs do not total 100% due to rounding

THE RISKS

Financial institutions are exposed to more potential risks than any other type of organisation. Charged with the onerous task of managing the assets of their clients, the fiduciary responsibilities placed on such institutions are immense and can put them in the direct firing line of any number of dangers and threats. As a result, these operations are beholden to the most stringent of regulatory environments, a burden which is increasing on an almost daily basis. Shareholder lawsuits, dishonest employees, dissatisfied customers, compliance oversights and cyber crime are just some of the myriad risks faced by such companies.

THE SOLUTION

There is currently no one single product that will provide complete protection for a financial institution's needs. An effective solution requires the amalgamation of key products targeted at specific risk exposures. To best achieve this, Howden offers its clients a broad range of business critical insurance products, including:

- All Risks of Physical Loss or Damage (cash and securities in transit and on premises)
- Bankers Blanket Bond
- Cyber Liability / EsuranceTM
- Depository Financial Loss
- Directors' and Officers' Liability
- Electronic and Computer Crime
- Financial Services Industry Insurance
- Investment Managers Insurance
- Plastic Card Insurance
- Professional Indemnity
- Stock Exchange Liability
- Stockbrokers' Liability

THE COVER

Our experience has revealed that too often corporate and personal policies are inappropriately applied to the complex structures of particular types of financial and investment companies consequently failing to adequately tackle their unique risks.

Howden is a specialist insurance broker. We have developed an extensive range of targeted products geared towards specific company types, including:

- Commercial banks
- Development banks
- Investment banks
- Investment funds / trusts
- Investment managers
- Private equity vehicles
- Stockbrokers
- Venture capital funds

OUR CLAIMS TEAM

Howden understands that the role of a good broker is much more than simply designing the right insurance product and placing it at a keen price. We also offer our clients an in-house claims management team, experienced in handling large claims. While no-one wants to envisage a loss which could result in a claim, with Howden's experts on your team you can be sure of having the very best people working to get your claim paid.

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Broker at 

