



**Executive & Professional Liability**

**Westrope Solutions**

**Distressed Community Banks**

Executives of distressed banks can be the target of shareholder claims / lawsuits for mismanagement, but they also run the extra risk of regulatory proceedings and investigations from government agencies. Those regulatory actions can subject the assets of the executives to exposure. Westrope has markets willing to offer an array of coverage for distressed community banks including:

- **Directors & Officers (sub-limit available for Regulatory Defense)**
- **Employment Practices**
- **Bankers Professional Liability**
- **Blanket Bankers Bond**

**Westrope has access to standard and non-standard carriers and can market all classes of accounts for Executive Liability (D&O, EPL, Fiduciary, Crime) Miscellaneous E&O (i.e. Real Estate, Lawyers, Insurance Agents, Privacy & network Security and Architects and Engineers.)**

**Recent Successes:**

Class of Business	Line of Business	Premium
Hospital	PL/GL/Umbrella	\$550,000
Nurse Staffing	PL/GL	\$385,000
Architect & Engineer	E&O	\$175,000
Excess Professional liability	Law firm	\$70,000
Public Company (with claims)	D&O	\$59,000
Physician Practice	Med Mal.	\$32,000
For Profit University	D&O / EPL / Crime	\$28,000
Community Bank	Excess D&O	\$15,640
Law Firm	EPL	\$15,000
Cyber Liability	Technology firm	\$14,000
Nursing Home	PL/GL	\$12,732
General Contractor	Contractors Professional	\$9,000
Assisted Living Facility	GL / PL	\$8,000
Medical Laboratory	Cyber (Privacy & Network Security)	\$7,000
Home Health Care	GL / PL	\$4,000

**Executive & Professional Liability Team:**

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PROPERTY | CASUALTY | EXECUTIVE & PROF LIABILITY | BINDING AUTHORITY | LIFE SCIENCES  
 WORKERS' COMP | HEALTHCARE | CONSTRUCTION | TRANSPORTATION | CLAIMS | AGRIBUSINESS