



## Peer Data

### AVERAGE LIMITS PURCHASED BY TRAVELERS CUSTOMERS\*

Coverage	% of D&O policyholders who purchase this coverage	Total Financial Institution Asset Size						
		up to \$50M	\$51M to \$150M	\$151M to \$300M	\$301M to \$500M	\$501M to \$1 Billion	\$1 Billion to \$3 Billion	\$3 Billion to \$5 Billion

Professional Liability								
Directors & officers		\$1,500,000	\$2,300,000	\$3,200,000	\$4,200,000	\$5,500,000	\$7,300,000	\$9,700,000
Bankers' professional liability	92.3%	\$800,000	\$1,400,000	\$2,000,000	\$2,500,000	\$3,400,000	\$5,000,000	\$6,200,000
Employment practices liability	89.1%	\$900,000	\$1,300,000	\$1,700,000	\$2,100,000	\$2,900,000	\$3,900,000	\$6,000,000
Cyber liability	58.2%	\$1,000,000	\$1,100,000	\$1,200,000	\$1,400,000	\$1,800,000	\$2,300,000	\$2,900,000
Fiduciary liability	80.7%	\$900,000	\$1,300,000	\$1,600,000	\$2,000,000	\$2,900,000	\$4,000,000	\$5,600,000
ID fraud	41.3%	\$10,000	\$12,000	\$12,000	\$14,000	\$11,000	\$10,000	\$13,000

Financial Institution Bond								
Fidelity (A, B, C, G)		\$1,300,000	\$2,200,000	\$3,100,000	\$4,100,000	\$5,900,000	\$8,400,000	\$10,000,000
D – Forgery	99.4%	\$700,000	\$1,400,000	\$1,900,000	\$2,900,000	\$4,400,000	\$6,600,000	\$8,500,000
E – Security forgery	96.9%	\$700,000	\$1,400,000	\$1,900,000	\$2,800,000	\$4,500,000	\$6,600,000	\$8,500,000
F – Kidnap & extortion, E-commerce	72.8%	\$900,000	\$1,400,000	\$1,900,000	\$2,600,000	\$2,800,000	\$5,500,000	\$6,900,000
H – Claims expense	96.7%	\$26,000	\$31,000	\$34,000	\$41,000	\$47,000	\$66,000	\$64,000
K – Unattended ATMs	87.5%	\$90,000	\$86,000	\$102,000	\$127,000	\$143,000	\$183,000	\$213,000
L – Transit cash letters	89.0%	\$480,000	\$700,000	\$1,000,000	\$1,100,000	\$1,200,000	\$2,600,000	\$3,800,000
N – Mortgages	93.3%	\$520,000	\$1,000,000	\$1,300,000	\$2,000,000	\$3,200,000	\$4,800,000	\$5,000,000
O – Stop payment	93.0%	\$160,000	\$200,000	\$270,000	\$330,000	\$269,000	\$660,000	\$709,000
P – Computer theft	98.3%	\$1,100,000	\$2,000,000	\$2,800,000	\$3,900,000	\$5,400,000	\$7,800,000	\$9,400,000

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Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

\*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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