

## Our Team



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## OUR EXPERIENCE

Financial Institutions of all types face unique risks in their daily operations. They must have risk management protocols, information security strategies, and specialized insurance in place. Whether it is a financial downturn, cyber insurance's MFA requirements, or keeping pace with increases in property values, we want to be by your side to assist you in a superior placement of highly specialized insurance products, unique to your organization. Let us help!

Our Team of insurance professionals have been serving Financial Institutions for most of our insurance careers. Most of our Team has been together since 2008 and we've evolved with the changing claims trends and economic cycles that impact both our markets and our clients.



**Financial Services**  
A Division of CP Insurance Associates

*"The Solution"*

## PROFESSIONAL PRODUCT LINES

BANK OWNED PROPERTY  
& CASUALTY

*Let Us Protect You*

*From The Unexpected*



**IBAT  
Endorsed  
Provider**

2013 Veterans Memorial Pkwy  
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# GIVING YOU COMPLETE BUSINESS SOLUTIONS



## HELPING YOU PREDICT AND MANAGE RISK

“Standard” insurance packages may not be sufficient to protect against certain risks.



## MAXIMIZING SKILLS BUSINESS SOLUTIONS

We have several intuitive programs built specifically for financial institutions to protect and manage targeted risk.

## Our Story

The origin of this Team began in 1977 when the Independent Bankers Association of Texas (IBAT) presented H.B. #1886 to the Texas Legislature to approve the formation of the IBAT Bond Trust. This act was passed and signed into law creating the safety net for the required Fidelity Bond coverage for Community Bankers in the State of Texas. IBAT then partnered with what became USI Southwest in Houston to develop the premier product of its time.

To offer the most competitive insurance products, IBAT elected to reactivate its in-house insurance agency, IBAT Financial Services, in August of 2008. IBAT Bond Trust was then transferred to a variety of superior insurance markets with dedicated national underwriting units specializing in products and services for Financial Institutions. The agency wrote a book of more than \$8M in premium working with 130+ Texas Community banks from 2008 through November 2022.

On December 1st, 2022, CP Insurance Associates (CPIA) acquired the book and the Team as an Endorsed Service Provider of IBAT. We continue to maintain the expertise of the team and affiliation with IBAT while coming into an organization that has been establishing strong relationships with Financial Institutions across Texas and nationwide.

The new product offerings for CPIA positions us to provide a broad risk management approach for our Financial Institution clients with a wealth of experience and expertise.

## Coverages Offered

### Professional Lines

Directors & Officers (D&O) Liability

Employment Practices Liability

Professional, Trust & Lender Liability

Fiduciary Liability

Cyber Security

Financial Institution Bond

### Property & Casualty

Property & General Liability

Business Auto

Workers Compensation

Flood

Repossessed Property

### Specialized Policies

Kidnap Ransom & Extortion

Bank Card Protection

Bonds - Stamp, Notary, Lost Instrument, Other

## Financial Institution Risk Factors

- Lawsuits against directors & officers
- Lawsuits against the financial institution
- Trust department litigation
- Fraudulent funds transfers
- Credit Card fraud
- Cyber liability
- Ransomware and cyber extortion
- ATM theft & vandalism
- Employee dishonesty
- Workplace violence
- Workers compensation
- Repossessed Properties
- Property Damage
- Accidents
- Errors & Omissions