



Arthur J. Gallagher & Co.

GALLAGHER FINANCIAL INSTITUTIONS PRACTICE



**Risk Management Solutions for the Mortgage
Banking Industry**

Tailored Solutions for a Complex Industry

The mortgage banking industry contends with a multifaceted and dynamic set of risks stemming from myriad sources: customers, investors, shareholders, competitors, regulators and government agencies, just to name a few. Challenging times require partners willing and able to step forward to help you anticipate and mitigate the risks inherent in your business and you'll find that partner at Gallagher. We'll help you identify and assess the risks that affect your business and address them through a comprehensive risk management plan. Our goal is to ensure the absolute protection of your assets while helping you remain competitive in today's ever-changing risk environment.

Gallagher's Financial Institutions Practice has a team of specialists that understands the factors and trends applying pressure on the mortgage banking industry: increased regulatory oversight, reputational risk, cyber security, business continuity and disaster preparedness, healthcare reform, credit risk, M&A activity, vendor management and more. With industry experts in our offices across the country, we are able to provide you with a network of dedicated resources, ensuring you have the most comprehensive coverage at a competitive price. But that's just the beginning.

We go far beyond just the placement of insurance, employing a consultative approach dedicated to continuous communication. Your business is our business: public or private, large or small, we have our finger on the pulse of the mortgage banking industry and bring our collective experience to you, committed to a partnership backed by the best customer service in the industry.

A hand with light-colored nail polish is holding a silver ballpoint pen, writing on a white document. The background is blurred, showing what appears to be a computer monitor and other office equipment.

Expertise You Need

Issues such as fraud, dishonest employees, negligence and third-party organizations can lead to costly losses for your company. We understand the challenges facing your business and we work hard to mitigate both the anticipated and resultant risks. We follow the news and trends of the mortgage banking industry while collaborating with key insurance markets to craft tailored solutions through our extensive coverage review and marketing processes. We pride ourselves in doing business in the communities where we live and work, connecting with clients in every region of the country. Whether you're a large or small, we partner with you to get to know your business and providing a tailored solution to meet your specific business needs.

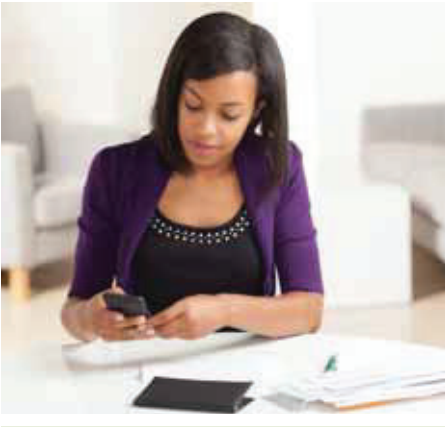
We ensure that the most comprehensive and cost-effective solutions are always in place. Our team of specialists is able to meet the specific and rapidly changing needs of your industry. Whether you are a mortgage banker, broker, warehouse lender, closing agent or mortgage investor, you need a broker who is a leader in providing operational coverage solutions to the mortgage industry.

Solutions We Offer

- Cyber liability
- Directors & officers liability
- Employment practices liability
- Fidelity bonds
- Foreclosed/force-placed coverages
- General, auto & umbrella liability
- Health and benefits coverages
- Mortgage impairment
- Professional liability errors & omissions
- State license surety bonds
- Third-party fraud blanket bonds
- Workers compensation

Why Gallagher?

A global network, built for a small world. Arthur J. Gallagher & Co. is one of the largest insurance brokers in the world, with divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distributions and third-party administrations and claims processing. Gallagher has more than 710 offices in 33 countries and provides client-service capabilities in more than 150 countries around the world through our network of partners. Wherever you are and whatever your risk management needs — we're nearby.



Gallagher's Financial Institutions Practice is committed to providing our mortgage banking clients with market-leading, cost-conscious solutions supported by exceptional service. Through our comprehensive approach, we analyze the challenges confronting you and work hard to mitigate both anticipated and resultant risks, offering solutions across all lines of insurance. Our team of industry experts monitors the news and trends of the industry while working with key insurance markets to craft tailored solutions. We have the extensive knowledge and experience required to guide you through the industry's ever-changing landscape.

Trusted advisors, diverse product mix, strong execution, industry awareness, market leverage and exceptional customer service make Gallagher's Financial Institutions Practice your complete insurance solution.



Gallagher Named One of the
World's Most Ethical Companies
for 2017¹

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Gallagher Financial Institutions Practice

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