



COMMUNITY BANKS PROFESSIONAL LIABILITY

ProtX Risk Management LLC is a Managing General Agency (“MGA”) that underwrites Professional Liability coverages for U.S. based community banks with asset sizes from \$100 million to \$10 billion. We are seasoned underwriters who understand your banking clients’ risks and insurance needs, and will work with you and your agent or broker, to craft an insurance solution that exceeds expectations.

WHY PROTX

Lloyd’s: A (Excellent) Stable Outlook - AM Best
 A+ (Strong) Positive Outlook - Standard & Poor’s

- **Industry focus and expertise:** Many of our competitors have “Financial Institution” divisions – that underwrite banks, insurance companies, and investment advisors. We focus solely on small depository/lending institutions. As such we stay up to date on Community Banking issues and are trusted advisors to our distributor base.
- **Risk-by-risk underwriting:** A nimble operation with each risk standing alone versus our competitors class or broad brush underwriting with large books.
- **Underwriting Analysis:** We will be granular in our analysis on a capital, asset quality, and overall review front. We will peel away common practices of boosting capital via TARP, SBLF, or reducing assets. On an asset quality front we will review what is contributing to the bank’s issues — be it one large OREO property or a more systemic issue. This is something not all our competitors are doing.
- **Service:** When coverage between carriers is not drastically different service becomes a huge issue. Our underwriters are owners in the firm. Service is directly linked to their success.

**We are Community Banking experts and we look forward
to working with you and your bank clients.**