

## INTRODUCTION

This 2009 edition of the *ABA Bank Insurance Survey Report* presents comparative information on insurance coverage carried by banking institutions. The survey collected detailed information on the policy limits, deductible amounts, and annual premiums for the following policies:

- Automobile
- Bankers' Professional Liability (BPL)
- Broad-Form Errors and Omissions
- Brokerage Services Liability
- Building and Contents
- Directors' and Officers' Liability
- Electronic and Computer Crime or Unauthorized Access
- Electronic Data Processing
- Employment Practices Liability
- Excess Directors' and Officers' Liability
- Excess FDIC Insurance
- Fiduciary Liability (ERISA) for Own Employee Benefits Program
- Financial Institution Bond (FIB)
- General Liability
- Insurance Agent Errors and Omissions
- Internet Banking/e-Risk Liability
- IRA/Keogh Liability
- Kidnap/Extortion
- Leased Equipment Contingent Liability
- Leased Vehicles Contingent Liability
- Lender Liability
- Mortgage Insurance
- Notary Errors and Omissions
- Other Real Estate Insurance—Foreclosed Property
- Registered Mail
- Safe Deposit Coverage
- Securities Liability
- Trust Department Errors and Omissions
- Umbrella and Excess Liability
- Workers' Compensation