



Financial Institutions Insurance Program



**Financial Institutions
Insurance**
Prosper without worry.

our GREETINGS

Welcome to The Uhl Agency, located in Dayton, Ohio.

Founded in 1958, our independent insurance agency has a passion for writing financial insurance for investment advisors.

With a deep understanding of the challenges and opportunities within the investment advisor community, we have developed specialized programs and represent multiple insurance companies that cater specifically to its demands.

Our financial institutions team comes to you with over 60 years of combined industry and insurance experience, offering our clients the highest level of expertise.

As an approved solutions provider for four of the largest custodians in the world, we are aware of the new requirements that each custodian is placing on their advisors.

We thank you for taking the time to learn more about our company.

We will take your investment practice and insure it like it's ours.

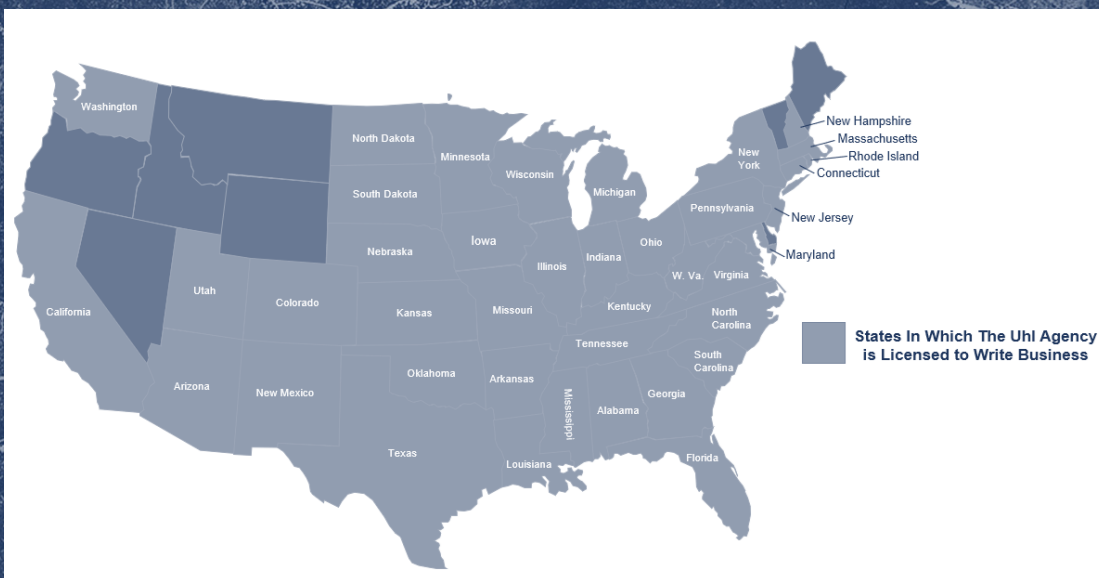
Best,

Jon Kreusch

Executive Vice President / Principal

our PROGRAM

The Uhl Agency is one of a handful of independent insurance agencies in the country that specializes in sourcing all lines of insurance for financial institutions. While we understand that Errors & Omissions Liability, Directors & Officers Liability, and Commercial Crime/Fidelity Bond Coverage are at the heart of any appropriate insurance program, we also recognize the importance of completing an insurance program by offering tailored solutions that address the specific needs of your firm.



our AGENCY

- Now in our 65th year of business, our agency employs 13 people, six of whom specialize in financial institutions insurance
- The Uhl Agency was featured as the December 2020 Agency of the Month in *Rough Notes*, the nation's oldest magazine dedicated to the property and casualty insurance industry
- Team member Rachel Irwin was named as a Markel Insurance Ascending Star in 2022, whereas team member Joe Bolek received the same honor in 2023
- The Uhl Agency is a Chubb Alliance Partner, a national program agent with CNA, and a Midwest Referred Agent with Markel

CNA
Program Agent

CHUBB
Alliance Partner

The Uhl Agency

MARKEL
Midwest
Referred Agent



our FINANCIAL INSTITUTIONS TEAM



Jon Kreusch

*Executive Vice President /
Principal*



Joe Bolek

Agent



Nick Kreusch

Agent



Rachel Irwin, CISR

Account Manager



Patti van Dijk, CISR

Account Manager



Marc McNulty, CIC, CRM

*Chief Operating Officer /
Principal*

Click on each photo above for additional information on our team

our VALUE ADD

We are one of two agencies in the nation to have been awarded an ERISA/Fiduciary Fidelity Bond program that is 18%-30% less expensive than the rates typically charged by other insurance companies writing this coverage. Learn more at erisabondsforless.com.

We offer preferred theft and social engineering pricing with Great American on a national basis.

We also work with our clients to maximize available discounts/credits with several insurance companies we represent.

We aren't just insurance professionals - we truly understand your business. Jon Kreusch, our executive vice president who spearheaded The Uhl Agency's financial institutions program in 2010, spent 13 years at an institutional RIA prior to joining The Uhl Agency. Jon understands how RIA's operate as well as the unique challenges they face.



our STATS and FINDINGS

- 603 Clients Written
- 41 States
- 20 Insurance Markets

Of the 42,578 RIA firms, here is how much they manage in AUM:

Amt. Managed (AUM)	Number of Firms	Percentile Ranking
Over \$100 Million	14,252	33.5%
Over \$300 Million	8,988	21.1%
Over \$500 Million	6,920	16.2%
Over \$1 Billion	4,734	11.1%
Over \$5 Billion	1,831	4.3%

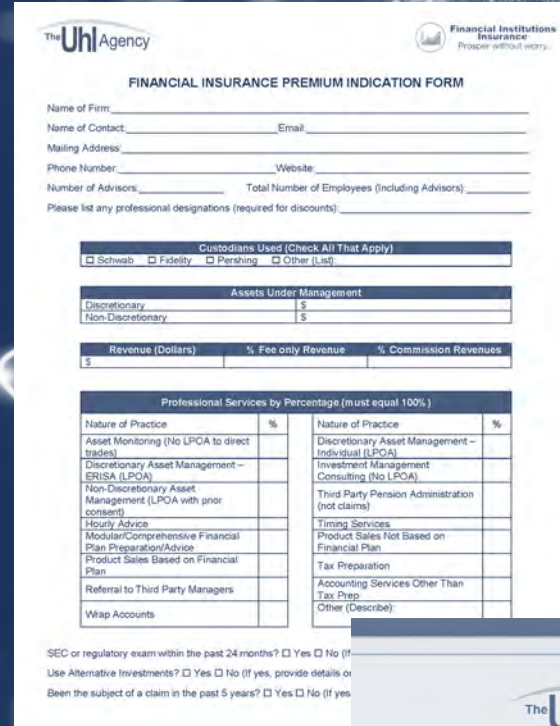
The following table shows how much E&O limit and other lines of insurance our clients carry based on their AUM. For example, of our clients that have between \$100M - \$250M in AUM, 78% of them carry a \$1,000,000 E&O limit. 33% of these same clients purchase D&O insurance, 57% of them purchase cyber coverage, and 81% of them carry coverage for theft & social engineering.

		AUM					Total
		\$0-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	\$1B+	
E&O Limit	\$1,000,000	89%	78%	56%	23%	19%	72%
	\$2,000,000	10%	19%	39%	59%	37%	22%
	\$3,000,000	0%	3%	4%	9%	22%	4%
	\$5,000,000	1%	0%	1%	9%	22%	2%
	Carry D&O	9%	33%	48%	56%	74%	29%
	Carry Cyber	45%	57%	57%	67%	52%	52%
	Carry Theft & Social Engineering	71%	81%	80%	68%	70%	75%

our PROCESS

Our goal is to simplify the quoting, binding, and policy delivery process as much as possible through the use of client-friendly technology.

- The Uhl Agency offers a two-page premium indication form that is used to offer a quick non-bindable indication.
- Taking the place of fillable pdf's, we offer web-based insurance company applications that allow for a quicker policy purchase and renewal process.
- Once coverage is placed, we offer multiple payment options, including the ability to pay online via ACH and credit card.



The Uhl Agency logo is in the top left, and the Financial Institutions Insurance logo is in the top right. The form title is "FINANCIAL INSTITUTIONS INSURANCE PREMIUM INDICATION FORM".

Name of Firm: _____
Name of Contact: _____ Email: _____
Mailing Address: _____
Phone Number: _____ Website: _____
Number of Advisors: _____ Total Number of Employees (Including Advisors): _____
Please list any professional designations (required for discounts): _____

Custodians Used (Check All That Apply)
 Schwab Fidelity Pershing Other (List) _____

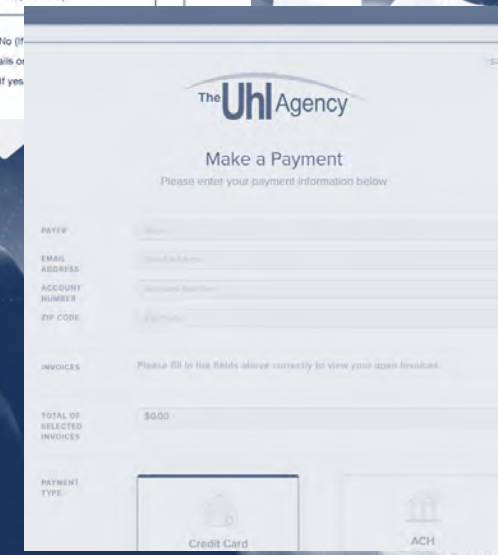
Assets Under Management
Discretionary: \$ _____
Non-Discretionary: \$ _____

Revenue (Dollars) % Fee Only Revenue % Commission Revenues
\$ _____ % _____ % _____

Professional Services by Percentage (must equal 100%)

Nature of Practice	%	Nature of Practice	%
Asset Monitoring (No LPOA to direct trades)		Discretionary Asset Management - Individual (LPOA)	
Discretionary Asset Management - ERISA (LPOA)		Investment Management Consulting (No LPOA)	
Non-Discretionary Asset Management (LPOA with prior consent)		Third Party Pension Administration (not claims)	
Hourly Advice		Timing Services	
Modular/Comprehensive Financial Plan Preparation/Advice		Product Sales Not Based on Financial Plan	
Product Sales Based on Financial Plan		Tax Preparation	
Referral to Third Party Managers		Accounting Services Other Than Tax Prep	
Wrap Accounts		Other (Describe): _____	

SEC or regulatory exam within the past 24 months? Yes No (if Yes, provide details)
Use Alternative Investments? Yes No (if yes, provide details)
Been the subject of a claim in the past 5 years? Yes No (if yes, provide details)



The Uhl Agency logo is at the top. The title is "Make a Payment". Below the title, it says "Please enter your payment information below".

PAYER
Name: _____
Email Address: _____
Account Number: _____
Exp Code: _____

INVOICES
Please fill in the fields above correctly to view your open invoices.

TOTAL OF SELECTED INVOICES
\$0.00

PAYMENT TYPE
 Credit Card ACH

our COMPANIES

We offer access to the following insurance companies:



... along with many more.

our COVERAGE CHECKLIST

E&O Insurance

The typical errors & omissions insurance policy protects advisors against losses due to an actual or alleged negligent act, error or omission committed in the scope of their duties as investment counselors/ advisors.

D&O Insurance

Directors and Officers (D&O) Insurance, protects the directors and officers of an investment advisory firm from lawsuits brought by shareholders, employees, clients, and others in connection with their job duties. It covers claims related to alleged mistakes in judgment, breaches of duty, and wrongful acts associated with their roles within the organization.

Commercial Crime/Fidelity Bond

This insurance indemnifies advisory firms against the loss of money or other property sustained through dishonest acts.

Cyber Insurance

Investment advisor cyber insurance is a specialized insurance policy designed to protect investment advisors from financial losses and liabilities arising from cyber-attacks, data breaches, and other cyber-related incidents.

Employment Practices Liability

This insurance is designed to protect firms in ways that are essential in today's litigious society and addresses employment-related issues that are not addressed through Errors & Omissions Liability, Directors & Officers Liability, or Commercial General Liability.

Investment Company Act of 1940 Bond

Rule 17 g-1 states that registered investment companies and mutual fund complexes are required to be bonded against larceny and embezzlement.

Fiduciary Liability

Not to be confused with Errors and Omissions Liability, Fiduciary Liability insurance protects the personal assets of plan fiduciaries who have discretionary authority over a pension or other employee benefit plan. This type of insurance pertains to the fiduciary responsibilities associated with your firm's plans rather than your clients' retirement plans on which you advise or consult.

ERISA Bond

Under ERISA rules, companies that provide employee welfare or benefit plans must protect plan assets with a minimum amount of employee theft coverage.

Non-Custodial ERISA Fidelity Bond

Similar to ERISA bonds for your own firm's employee benefit programs, fiduciary fidelity bonds are designed to protect your clients' retirement plans from fraudulent actions committed by those individuals who are fiduciaries for such plans.

Property & Casualty Insurance

This portion of a comprehensive business insurance plan includes coverage for your property (building, contents, computers, etc.) along with your general liability, which protects against potential bodily injury or property damage sustained by your clients. Workers' compensation insurance, which covers work related injuries to your employees, also falls under property and casualty insurance.

Workers' Compensation Insurance

This type of insurance covers medical expenses and lost wages for employees who become injured or ill from a workplace-related situation. Although office exposures don't carry the same risk that other occupations do, there are still situations that can lead to workplace injury.

WHAT *our* CLIENTS SAY

We really like working with the whole FI team at The Uhl Agency. They understand our business and their knowledge of insurance for investment advisors is the best in the business.

***Greg Fulk, COO
Valeo Financial Advisors
Indianapolis, IN***

The Uhl Agency team has been very proactive with our financial insurance here at MCF. They are definitely a trusted vendor to our firm.

The one thing I really appreciate is how quick they are to respond to my questions and issues.

***Tim Gavin, Director of Operations/CCO
MCF Advisors
Covington, KY***

Our company had used another carrier for many years for our ERISA Fiduciary Fidelity Bond. The Uhl Agency was able to not only save us a significant amount on our premium, but also time and effort. Their application process was simple and quick. Their turnaround on binding the policy was lightning fast. I so appreciate the professionalism and service The Uhl Agency has provided to StraightLine.

***Beth Mosshart, COO/Director of Administration
StraightLine
Troy, MI***

The Uhl Agency has been a good partner for us on the bond side of our financial insurance program. Their ERISA Fidelity Bond program with CNA was able to save us almost 17% over our current carrier. Jon Kreuzsch and his team really have something great to offer their insured's.

***Mark Mirsberger, CEO
Dana Investment Advisors
Waukesha, WI***