

A List of Insurable Business Risks™ for The Finance & Mortgage Industry within the CapAlt Business Risk Management Model™

Please indicate with a check mark any coverages listed below that you would like quoted for your business. There is no cost or obligation for us to develop a premium quote for the coverages you want to consider.

Business Interruption Policies for the Finance and Mortgage Industry (these reimburse for loss of income for covered events:)

- 1. Loss of Key Person
- 2. Loss of Key Customer/Key Contract
- 3. Loss of Key Supplier/Key Vendor
- 4. Brand and Goodwill Rehabilitation
- 5. Cyber Risk and Technology Package
- 6. Regulatory and Administrative Actions
- 7. Defense Costs and Legal Expense
- 8. Equipment Breakdown
- 9. Labor Stoppage / Shortage / Work Interruption
- 10. Loss of Licensure
- 11. Loss of Rental Income
- 12. Representations & Warranties / Insured Contracts
- 13. Kidnap, Ransom & Extortion
- 14. Terrorism Damages
- 15. Trade Credit Risk
- 16. Earthquake
- 17. Flood
- 18. Wind

Liability Coverages (in alphabetical order.) These Indemnify for legal liability and would replace existing commercial coverages if you already have them:

- 19. Crime and Employment Dishonesty
- 20. Directors & Officers
- 21. Errors & Omissions
- 22. Employment Related Practices

- ____ 23. General Liability
- ____ 24. Intellectual Property
- ____ 25. Premises Liability
- ____ 26. Professional Liability

Excess Limits for Existing Commercial Policies

- ____ 27. Excess Limits for Existing Commercial Policies

Replacement of current commercial coverages with admitted carriers in your State:

____ 28. If your lenders or investors require admitted carrier coverage, then CapAlt's insurance brokers can work with your insurance brokers to replace present coverage with comparable Liberty Mutual policies; the reinsurance participation can return 25%- 50% over a longer tail period.

Your present health insurance plan can be replaced with a Medical Health Plan Stop Loss funding program within your company's MadRE Segregated Asset Plan™. This would give you greater ability to customize your health insurance plan to fit the requirements of your company and your covered employees.

- ____ 29. Medical Health Plan Stop Loss Funding.

Please send your selected coverage request items for comparative pricing to:

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