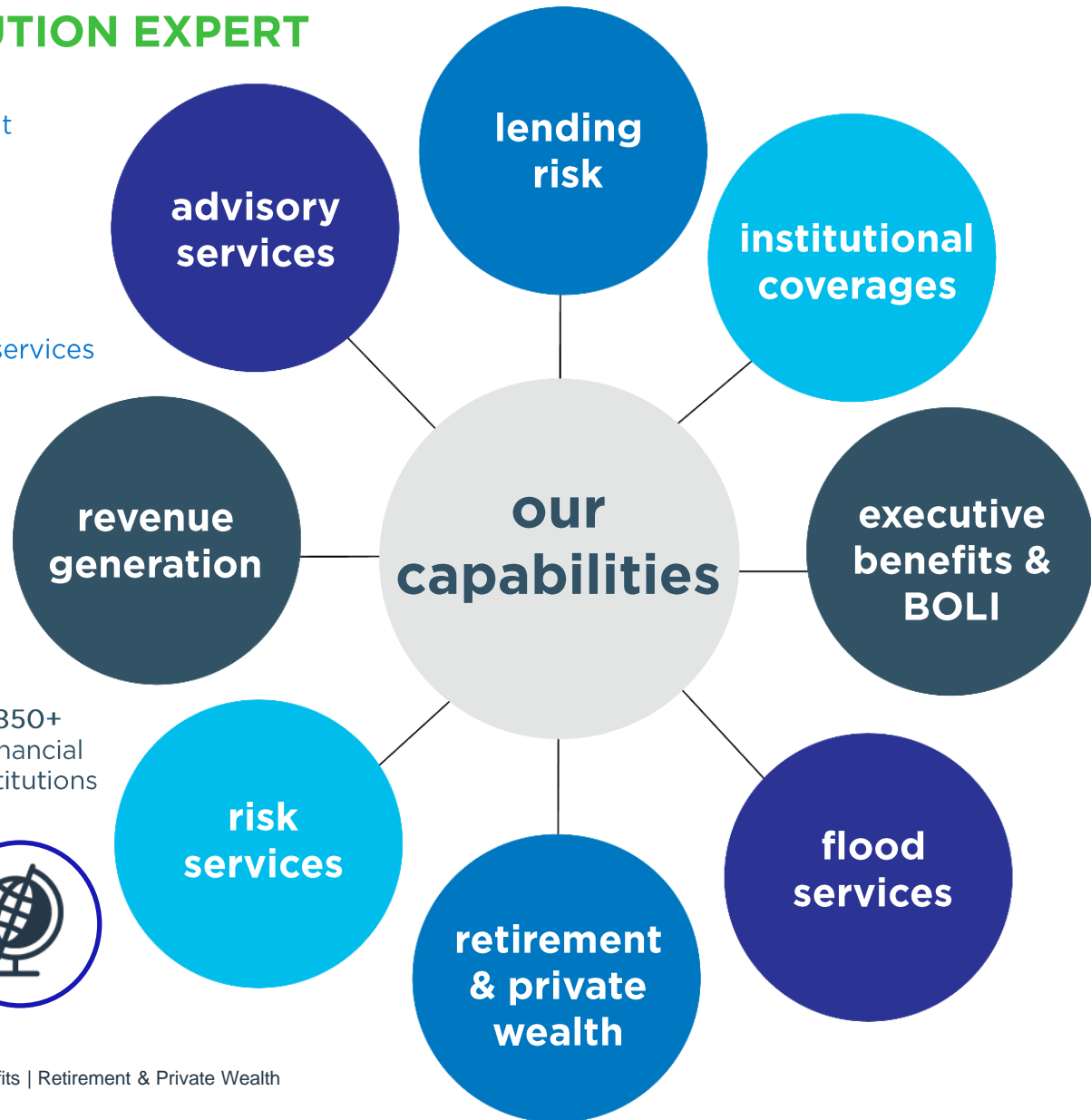


Hi, we're HUB.

YOUR FINANCIAL INSTITUTION EXPERT

- Comprehensive risk management oversight
- Lending and loan servicing risks expertise
- Outsourcing capabilities
- Compliance and regulatory focused
- Balance sheet management and advisory services
- Revenue generation strategies
- Vendor management ready environment



500+ Locations in North America



850+ Financial Institutions



13,000+ Employees

TOP 5 Global Broker based on revenue



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

what we do.

Financial Institution and Lending Specific Expertise

LENDING RISK

Commercial Real Estate

- Lender Placed Hazard, Flood, Wind
- Outsourced Insurance Tracking
- Blanket Commercial Mortgage
- Mortgage Impairment
- REO Hazard, Flood, Wind
- General Liability
- Escrow Services

Residential Real Estate

- Lender Placed Hazard, Flood, Wind
- Outsourced Insurance Tracking
- Blanket Residential Mortgage
- Mortgage Impairment
- REO
- General Liability
- Escrow Services

Consumer / Vehicular Portfolio

- Creditor Placed Insurance (CPI)
- Blanket Lenders Single Interest (LSI / VSI)
- Outsourced Insurance Tracking

Commercial Equipment

- Lender Placed Coverage
- Blanket Commercial Equipment
- Outsourced Insurance Tracking

Business Contents

- Lender Placed Coverage
- Blanket Contents
- Outsourced Insurance Tracking

Watercraft & Marine

- Lender Placed Coverage
- Blanket Watercraft & Marine
- Outsourced Insurance Tracking

EXECUTIVE ADVISORY SERVICES

- Balance Sheet Management
- Investment Advisory / Consulting
- Regulatory / Crisis Management

REVENUE GENERATION

- GAP
- Direct Marketing- AD&D
- Checking Account Strategies
- Quilo- Lending Platform
- Theft Protection
- Credit Default Programs (Auto)
- Life & Disability
- Vehicle Service Contracts
- Involuntary Unemployment

FLOOD SERVICES

- Flood Insurance Tracking
- Private Flood Certification
- Policy Compliance Certification
- Map Change Certification
- Quality Control, Reporting & Audit Support

RISK SERVICES

- Robbery Training
- Financial Crime Review
- Anti-Money Laundering
- Cash Facility Security Assessments

RETIREMENT & PRIVATE WEALTH

- Retirement Plan Advisory and Administration (401k)
- Private Wealth Services

INSTITUTIONAL COVERAGES

Professional Lines

- D&O (Primary & Excess)
- Financial Institution Bond
- Bankers Professional Liability
- Trust Service Liability
- Employment Practices
- Debit Card Fraud
- Fiduciary Liability
- Cyber

Enterprise Risk

- Property
- Package
- General Liability
- Umbrella
- Workers Compensation
- Commercial Auto
- Environmental Liability

EXECUTIVE BENEFITS & BOLI

- Executive Benefit Programs
- Bank Owned Life (BOLI)
- Credit Union Owned Life (CUOLI)

EMPLOYEE BENEFITS

- Health and Performance
- Strategic Benefits Planning
- HR / Benefits Technology
- Compliance Consulting