



Ten Years of Fiduciary Expertise at Euclid Fiduciary

This month marks the tenth anniversary of Euclid Fiduciary, and we want to thank the insurance representatives, plan professionals and fiduciaries who have chosen Euclid to protect their clients, benefit plans and personal assets. Plan sponsors and fiduciaries face an unprecedented surge in high-exposure lawsuits, and our mission has never been more important: **to serve as America's leading fiduciary liability insurance experts.** We are expert fiduciary underwriters singularly focused to protect plan fiduciaries and their benefit plans from complex fiduciary liability exposure.

Euclid has innovated many of the recent fiduciary coverage enhancements that are now commonplace in the industry, and we continue to evolve fiduciary, crime and cyber coverages for benefit plans to meet the emerging exposures of plan sponsors. Euclid underwriters strive to apply superior fiduciary expertise to provide quality fiduciary coverage to all types of employee benefit plans and sponsors. We believe that risk management is broader than just insurance coverage, providing fiduciary risk management insights whenever possible. And we continue to publish fiduciary scholarship to advance and influence sound fiduciary liability policies. But as the attacks on plan sponsors have increased, Euclid's core value of fiduciary expertise extends beyond underwriting expertise and thought leadership. We strive to add value in every claim or lawsuit, using our fiduciary expertise and experience to resolve complex fiduciary claims and reduce fiduciary exposure.

As the market for fiduciary insurance remains in distress because of the increased frequency and severity of fiduciary claims, Euclid Fiduciary has leaned in harder to provide quality fiduciary coverage to many of America's best-managed plan sponsors and benefit plans. We hope to continue to serve as a consistent and reliable market for quality fiduciary coverage grounded in fiduciary expertise and experience. We take this responsibility seriously and will continue to work hard to earn and keep your trust. Thank you again for your continued support.

THE EUCLID FIDUCIARY MANAGEMENT TEAM

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