

## Fidelity and Financial Institutions

---

Bovis, Kyle, Burch & Medlin's fidelity, financial institutions, and commercial bond practice covers employee dishonesty and commercial crime policies, financial institutions bonds, directors & officers coverages, guardian and other probate bonds, officials bonds, used-car dealers bonds, ERISA bonds, and surplus-lines brokers bonds, among others.

Our group members have over a century of collective legal experience with these risks, including investigating, negotiating, and resolving disputes in all forums and collecting salvage in the event of a loss. Subrogation and salvage prospects are one of our first considerations when we receive a new file in this area. Pre-recovery and pre-bankruptcy planning go hand-in-hand with evaluation of fidelity exposures.

Our members write and speak regularly for the Fidelity & Surety Law Committee of the Tort, Trial & Insurance Practice Section of the ABA and other surety organizations. We also offer in-house seminars on fidelity topics of interest or by request. Clients benefit from our experience and focus on these areas, which enable us to deal efficiently and effectively with matters of any size. We are dedicated to cost-effective representation: we commit to keeping our eyes on our clients' bottom line for each file—both loss and expense—and to advising our clients when our involvement offers little chance of improving that net result.

The success of our combination of commitment, experience, and focus on cost-effectiveness is demonstrated by our representative client list. We enjoy long-term relationships with most of these clients, who keep coming back because of good results. We know the industry, work well with the forensic accounting consultants who also play a role for our clients, and value our reputation as one of the premier fidelity firms in the Southeast.