

2008 Initiatives

Dear CNA HealthPro Producer,

2008 brings new challenges, change, and opportunities. CNA HealthPro welcomes Andy Shapiro as our new Senior Vice President and wishes to share the following perspectives for 2008.

"I'm extremely excited to be part of the CNA HealthPro team, and am enjoying working with our distribution partners and customers. Although the market is challenging, we believe we are in a strong position. We expect market cycles but know that customers value our products and services as exhibited by their buying decisions. Our outlook on 2008 is positive, notwithstanding intense competition in most business segments. We offer more solutions to customers who value expertise and industry knowledge from their insurance partner."

Since 2001, CNA HealthPro has grown from approximately \$400 million in premium to well over \$1 billion, reflecting a steady expansion of both our product offerings and customer base.

Hospitals and Health Systems

For more than 40 years, CNA HealthPro has provided coverage for hospitals and health systems of all types across the country. During this time, we have consistently been ranked as a Top 10 medical malpractice carrier by A.M. Best.

With our nationwide scope, we understand that risks and litigation environments may vary dramatically from region to region. Our underwriting and claims capabilities are state-specific to ensure appropriate coverage levels for our insureds at a price aligned with their exposures. We also offer comprehensive risk control and claim management services. A variety of insurance structures, from first-dollar coverage to self-insured retentions and captives, are available to fit the needs of all types of hospitals. Below is a listing of the types of organizations we insure.

- Community hospitals of various size
- Medical schools and universities with hospital facilities
- Specialty hospitals, such as
 - Cardiac
 - Psychiatric
 - Long Term Acute Care
 - Children's
 - Rehabilitation

Allied Healthcare Facilities

Working with more than 50 current classes of allied healthcare facilities, our underwriters partner with our insureds to manage the range of exposures associated with varied services and a diverse patient population. CNA has a flexible product offering that includes a variety of limit profiles and deductible programs. Below are some types of organizations that we insure.

- Ambulatory surgery centers (must be accredited by a third party such as The Joint Commission)
- Cancer treatment centers
- Community health centers
- Dialysis centers
- Home health services, including homemaker/companion, skilled medical care and visiting nurse associations
- Hospice services
- Laboratory services
- Lithotripsy centers
- Mental health facilities providing outpatient counseling
- Pharmacies
- Radiology services, including CT scans, MRI facilities, non-invasive radiological services, PET scans and X-ray scans
- Rehabilitation services, including trauma rehabilitation and occupational, physical and speech therapy
- Schools, including dental, optometry and allied medical health professionals
- Student health centers
- Substance abuse counseling centers

Physician Groups

For more than 40 years, CNA HealthPro has been a leading provider of medical professional liability insurance for physician clinics and group practices throughout the country. Our products are designed for large physician clinics and group practices that assume a large deductible or self-insured retention of \$100,000 or more.

Additional Coverages

CNA has the capabilities to address your insurance needs by offering the following collateral coverages:

Commercial Auto
 Directors and Officers
 Employment Practices Liability
 Excess/Umbrella
 Property
 Workers' Compensation
 Cyber Liability

We would like to be your market of choice. To find out more about our capabilities access the following links, or contact your underwriter. You may also send inquiries to HealthProNews@cna.com or call 1-888-600-4776.

Links

Overview of products, services, applications, and marketing materials

- www.cna.com/healthpro

For CNA's Risk Control resources

- www.cna.com.
- Select the Risk Control tab at the top of the Web page
- Accept the terms
- Under Services, click on drop-down box, View Risk Control Services, and select Medical Services
- Go to View and click on Medical Services Client Use Bulletins