

CNA HEALTHPRO PORTFOLIO:**ADVANCED MEDICAL TECHNOLOGY, AGING SERVICES, CORPORATE ACCOUNTS**

Advanced Medical Technology

Since 1991, this specialized business unit within CNA HealthPro has served the insurance needs of clients involved in cutting-edge medical research and development, manufacturing, distribution and sales.

We focus on the following types of organizations:

- **Biotechnology firms** with medical applications
- **Contract research/manufacturing organizations** that work with other life science companies
- **Medical device manufacturers** that produce and market both invasive and non-invasive products
- **Nutraceutical companies** with a specialized product line
- **Pharmaceutical companies** with a specialized product line, including veterinary medicine products that do not enter the human food chain

We issue product/professional liability coverage on a nonadmitted, claims-made basis, and limit eligibility to companies whose products or services are

- often associated with potentially high-severity, low-frequency risks
- intended primarily for human use, rather than agricultural or environmental applications, with a limited capacity for veterinary medicine
- regulated by the U.S. Food and Drug Administration

Insurance Products

- **Admitted policies** include automobile, foreign package policies, premises-liability issued on an occurrence form, property, umbrella and workers' compensation.
- **Nonadmitted policies** include sold products-work hazard liability (e.g., clinical trials), as well as professional/errors and omissions liability, on a primary and excess basis.
- **Management liability coverage** is also available from CNA.

Coverage Highlights

- **Specialized product liability forms** address a spectrum of client insurance needs, ranging from start-up clinical trial firms to commercial product corporations of multi-national scope. Offerings include broad "Who Is An Insured" language, integrated clinical trial coverage, clear and concise "Related Claims" coverage, without the need to link a related claim to a specific batch or lot, and the availability of medical professional liability for employed or contracted healthcare providers.

- **Specialized property forms** offer a range of coverage capabilities, including such unique needs as radioactive contamination, loss of income from research and development activities, research and development property, and laboratory animals.
- **Overseas exposures** are covered by CNA International package policies. Available coverages include, but are not limited to, automobile liability, executive assistance, kidnap and ransom, and property. (Approximately 90 percent of our insureds – including start-up companies – obtain coverage through the CNA International business unit.)
- **Special trip transit coverage** addresses various exposures related to overseas transport, including spoilage and property susceptible to theft.

Value-added Services

Dedicated underwriting, claim and risk control staff work as a team to provide clients with comprehensive insurance solutions and professional support.

Minimum Premium

Minimum premiums are based upon an individual risk assessment. Contact your underwriter for details.

Highlights

- Customized product offerings and flexible underwriting capabilities
- One of the largest life science underwriters in the U.S.
- One-stop shopping for a wide range of coverages
- Business unit of CNA HealthPro, a marketplace leader with over \$1 billion in written premium
- Quick turnaround on quotation requests
- International networks

Access

Access through a managing general underwriter or appointment by a CNA underwriting company is not required. Producers must hold an active surplus lines license to access the nonadmitted coverages. Alternatively, producers may utilize a licensed surplus lines wholesaler of their choice in those states that permit courtesy filings of surplus lines taxes. A general property and casualty license suffices for admitted coverages.

Aging Services

Since the 1980s, this business unit of CNA HealthPro has insured residential facilities and service providers that support the aging population.

Targeted organizations include

- independent living facilities/ senior housing operations
- assisted living facilities
- skilled nursing facilities
- continuing care retirement communities
- home- and community-based services for the aging
- all-inclusive care programs for the elderly

To qualify for coverage, potential client organizations must be

- geriatric-based
- in good standing with state regulators
- equipped with sprinklers
- capable of securing residents with Alzheimer's disease or dementia, if applicable

We consider both single-location facilities and multi-location regional operations. The rating basis utilizes the licensed bed count. If the organization is not licensed (e.g., independent living facilities), the rating is based on the maximum number of units.

Products

- **Admitted products** include automobile, crime, inland marine and property coverages.
- **Nonadmitted products** include primary professional liability and general liability, umbrella, excess professional and general liability, and excess automobile liability.

Coverage Highlights

- **Claims-made and occurrence forms** available
- **High limits** for liability and property coverage
- **Medical director coverage** for emergency situations when the attending physician is unavailable
- **Multi-state capacity** for larger client organizations
- **One-stop shopping** for all property and casualty needs
- **Separate limit towers** for general liability and professional liability
- **Specialized property form** adapted to industry exposures

Value-added Services

- Dedicated multi-line underwriting team
- Knowledgeable, specialized claim management professionals with access to nationwide legal panel, including an Aging Services Center of Expertise
- Wide range of available risk control services and resources, including regular newsletters and bulletins that focus on aging care-related risks

Selling Points

- Breadth of industry-focused product offerings
- Dedicated management and underwriting staff, averaging more than 10 years' experience in the aging services industry
- Market leader, with over \$250 million in premium
- Access on an open brokerage basis to producers holding an active surplus lines license

Access

Producers must hold an active surplus lines license to access the nonadmitted coverages. If the producer lacks such a license, we will recommend an approved wholesaler who holds an active surplus lines license in those states that permit courtesy filings of surplus lines taxes. In California, independent living and assisted living facilities are underwritten through San Francisco-based Swett & Crawford.

Primary professional liability and general liability coverages, as well as umbrella liability and excess liability coverages, are underwritten on a claims-made policy form and issued on nonadmitted CNA paper. Agents must possess a surplus lines license in the state where the insured is domiciled.

Corporate Accounts

This specialized business unit of CNA HealthPro is dedicated to satisfying the professional liability insurance needs of medical institutions and physician groups.

Primary Hospitals

Primary professional liability and general liability coverage, including flexible deductible programs, is available for

- hospitals large and small
- for-profit, non-profit and government structures
- teaching and specialized hospitals, with the focus on cancer treatment, children's, long term acute care and rehabilitation

Allied Healthcare Facilities

Primary professional liability and general liability coverage is available, including flexible deductible programs with indemnity-only options.

Target business niches include, but are not limited to

- ambulatory healthcare facilities without physician exposures
- routine testing laboratories
- imaging centers
- rehabilitation services
- allied healthcare schools
- dialysis centers
- student health centers
- health departments
- community health centers
- home health
- hospice
- pharmacies
- lithotripsy centers
- outpatient cancer treatment centers and sleep centers

Physician Groups

Professional liability coverage is available for large physician groups (generally 25 or more doctors). Large deductibles or self-insured retentions are required, but vary based upon venue and specialty. Coverage is written on a shared-limit basis.

Professional liability coverage is available for small physician groups in some states. A small deductible is required, and individual limits are available.

Excess Institutions

We offer excess liability and umbrella liability coverage for healthcare facilities and physician groups, with the following highlights:

- coverage above primary policies issued by a CNA-affiliated underwriting company, self-insured retentions, captives, risk retention groups and selected carriers
- ability to provide reinsurance for captives
- targeted at first and second layers of risk transfer
- capacity of \$15 million
- dedicated excess claim unit

Alternative Risks

We focus on alternative risk arrangements where admitted paper is required, with

- captive and matching deductible alternatives
- \$50,000 minimum front fee
- adequate security

We prefer the opportunity to consider a risk-bearing structure issued in excess of the alternative risk arrangement.

Highlights

- Admitted coverage is available in many venues.
- Professional liability coverage is available on a claims-made form. A customized general liability form is used in association with our professional liability policy to eliminate coverage gaps.
- Collateral lines coverages – including automobile liability, property, boiler and machinery, and directors and officers liability policies – are available.
- New initiatives include property coverage for hospitals and cyber-liability coverage for healthcare facilities.
- We offer a team approach, with demonstrated expertise in underwriting, actuarial, claim and risk control.
- We are a market leader.

Risk Control

A wide range of risk control services is available, including

- organizational risk evaluations and claim analyses
- on-site assessments, including high-risk clinical care services
- telephone support and consultation
- industry-respected publications for insureds and producers, including CareFullySpeaking®, Vantage Point®, AlertBulletin, InBrief® and claim studies

Claim Department

Our proactive claim department works to preserve the integrity and financial stability of our insureds. We offer

- a specialized medical malpractice claim team with local adjusters who have expertise in healthcare, law and insurance
- nationwide network of attorneys that specialize in healthcare litigation
- Birth Trauma and Aging Services Centers of Expertise
- access to the resources of CNA HealthPro
- loss runs available to clients upon request

For more information, call 1.888.600.4776 or access our Web site at www.cna.com/healthpro.

Open Brokerage

Access through a managing general underwriter or appointment by a CNA underwriting company is not required. Producers must hold an active surplus lines license to access the nonadmitted coverages. Alternatively, producers may utilize a licensed surplus lines wholesaler of their choice in those states that permit courtesy filings of surplus lines taxes. A general property and casualty license suffices for all admitted coverages.

1.888.600.4776

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