



CNA is a recognized leader in the insurance industry and has been in business for more than 100 years, with over 40 years of experience in the health care professional liability insurance industry. Over the last four decades – from the 1970s to today – CNA is the only multi-line stock insurance company to remain on A.M. Best’s list of the Top 10 medical malpractice insurance carriers. CNA has the proven stability to build enduring relationships with its clients, based on loyalty and trust.

### **Instructions for eApplication**

**The eApplication for Medical Laboratories is available for organizations which have operations in the United States, its territories, possessions, or commonwealths, Puerto Rico or Canada seeking to purchase any of the following insurance coverages:**

- **Professional and General Liability**
- **Employee Benefits Liability**
- **Umbrella Liability Coverage**

**The eApplication is provided in Adobe Acrobat format. If you do not have Acrobat Reader 9.0 available, you may install it on your computer, by clicking on this link:**

<http://get.adobe.com/reader/>

### **Why submit an eApplication?**

- The agent/broker will receive an enhanced commission.
- A quick turnaround time on quotes, binders and policy issuance will be available.
- Customer Electronic Signature facilitates the signature for binding.
- Renewal eApplications will be automatically generated and sent, with pre-populated fields, requiring only updates upon renewal.
- Electronic copy of eApplication can be downloaded.

### **Instructions:**

1. Download the eApplication. After the first download, the eApplication may be used as a template for future Medical Laboratory eApplications.
2. The template eApplication may be pre-populated with the producer information requested at the end of the application (page 7).

Agency Name:  Address:   
City:  State:  ZipCode:   
Person Submitting Application:   
Telephone Number:  E-Mail Address:

The template eApplication can then be saved as CNALabApp.pdf

### ***Agent/Broker completion of eApplication***

1. Complete the eApplication in its entirety. All questions must answered. If a question does not apply, please type “NA”.
2. Transmit the eApplication by e-mail to the submitting laboratory for an electronic signature (See page 7 of the eApplication.). Therefore, a wet signature will not be required. If you do not obtain an electronic signature, CNA requires a wet signature prior to binding. Advise the submitting laboratory **not to click** the “Submit to CNA” button.
3. Inform the submitting laboratory to email the completed eApplication with its electronic signature back to you.
4. The producer, after ensuring that all fields are completed, should save an electronic copy of the eApplication for its records.



5. The producer will then transmit the completed eApplication by clicking the button, "Submit to CNA". You must be connected to the Internet to submit the eApplication to CNA.
6. When the "Submit to CNA" button is clicked, the sender will receive a message prompt asking for approval that the eApplication be transmitted to CNA. Click "YES" to approve and transmit the eApplication to CNA.
7. Upon receipt by CNA, a message prompt will appear on the sender's computer advising that the transmission was received. The sender will receive an e-mail with the name of the applicant and the precise time that the transmission was completed. Retain the email for your records.
8. CNA will provide an electronic copy of the eApplication from CNA upon quoting to the producer.

#### ***Submitting laboratory completion of eApplication***

1. Producer should complete the producer information requested at the end of the eApplication (page 7) prior to sending the eApplication to the submitting laboratory if the submitting laboratory should possess the capability to send the eApplication directly to CNA without the producer's review prior to sending.
2. **If the producer does not wish the submitting laboratory to submit the eApplication directly to CNA, the producer should not complete the producer information section on page 7. In addition, the producer should inform the submitting laboratory that it should not complete the producer information on page 7 and also should inform the submitting laboratory that the producer will be completing that section of the eApplication. The eApplication cannot be electronically processed unless fully completed. Therefore, in the absence of completing the producer information section, the submitting laboratory would be precluded from submitting the eApplication.**
  - a. If the submitting laboratory is to send the completed eApplication back to the producer, it should complete all sections except the producer section. The applicant will then have the option of emailing the eApplication completed with its information returned to the producer via email.
  - b. If the producer section is completed, the submitting laboratory may click the button "Submit to CNA". It must be connected to the Internet to submit the eApplication to CNA.
3. The submitting laboratory should save an electronic copy of the eApplication for its records.
4. If the eApplication is submitted with the producer information, the producer will receive an electronic copy of the eApplication at the time of quoting.

Please check [http://www.cna.com/vcm\\_content/CNA/internet/CNA.com/Healthpro/hpforms.html](http://www.cna.com/vcm_content/CNA/internet/CNA.com/Healthpro/hpforms.html) periodically for any updates to the eApplications. If an outdated version of the eApplication is submitted, the sender will be advised upon submission. The current eApplication will be sent pre-populated with the information you have provided in the past. You will be required to complete any revised questions/fields and resubmit to CNA

If questions/fields have been left blank and the "Submit to CNA" button is clicked, a warning message will appear highlighting the questions/fields that have not been completed. The sender will be directed to complete the questions/fields highlighted in **pink**. Complete the unanswered questions/fields and resubmit the eApplication to CNA by clicking the "Submit to CNA" button.

#### **Summary of Various Options to Submit eApplication:**

- Producer completes the eApplication in full and clicks "Submit to CNA". Producer sends additional documents, i.e. loss runs, financials, etc., via e-mail.
- Submitting laboratory completes the eApplication in full and clicks "Submit to CNA". Producer sends additional documents, i.e. loss runs, financials, etc. via e-mail.
- Submitting laboratory completes the eApplication, with the exception of the producer information section (page 7), and transmits the eApplication back to the producer via



email for completion of the producer section. The producer then clicks "Submit to CNA" and sends additional documents, such as loss runs, financials, etc., via e-mail.

- Agent/Broker sends eApplication PDF file directly to the Underwriter (without clicking "Submit to CNA" button) via email with additional attachments, i.e. loss runs, financials, etc. via email. If you select this option, remember do not click the "Submit to CNA" button.

#### **Frequently Asked Questions:**

- **Q. How do I submit attachments (i.e.: loss runs, financials, etc)?**  
A. You may email the attachments under separate cover to your Underwriter in accordance with your current practice.
- **Q. I accidentally submitted the eApplication twice. What should I do?**  
A. If the eApplication is exactly the same (no difference/changes on the application); the duplicate eApplication will be recognized and addressed by CNA.
- **Q. The submitting laboratory submitted the eApplication to CNA. How do I (producer) obtain a copy?**  
A. A copy of the eApplication will be sent to you with the quotation. If you need a copy sooner, you should request one from the Submitting Laboratory.
- **Q. How do I know the eApplication was successfully submitted to and received by CNA?**  
A. The producer will receive an automated response by e-mail confirming that the eApplication has been received by CNA.
- **Q. What should I do in the event of a rush?**  
A. If you have less than a two-day turnaround, submit the eApplication as a PDF file via email directly to your Underwriter, rather than clicking "Submit to CNA" on the eApplication.
- **Q. Whom do I contact with questions regarding the eApplication?**  
A. You may contact your Underwriter directly. If you do not know the name of your Underwriter, please contact 888-600-4776 for further information.
- **Q. While completing the eApplication I was advised that the applicant may not be eligible for coverage. Should I complete the remainder of the eApplication?**  
A. If you remain interested in CNA's consideration of the application and clearing the submission to your agency/brokerage firm, the eApplication should be completed and submitted to CNA. The account will not receive final review in the absence of full completion and submission.
- **Q. My submitting laboratory does not trust the security over the Internet. Must I use this eApplication?**  
A. CNA will continue to accept the standard paper application. Submit the standard paper application to CNA by e-mail. Submission through eApplication is not a requirement.
- **Q. May I work on this eApplication offline?**  
A. Yes. Upon downloading the eApplication, it may be worked on offline. You must be connected to the Internet to submit the eApplication to CNA.