



Middle Market

Financial Institutions

Financial institutions face unique challenges, from navigating complex regulations to using new technologies to serve their customers. Clients expect to work with insurance specialists who have the expertise and in-depth understanding of their needs to deliver meaningful solutions. That is what CNA brings to the table. As a market-leading, A-rated insurer that has provided business insurance for more than 120 years, we understand the importance of commitment, trust and stability. Our comprehensive approach is designed to meet your customers' property and casualty insurance needs across a spectrum of financial institutions.

CNA offers a broad range of products for financial institutions.

- Commercial Auto, including Repossessed Autos
- Commercial Umbrella
- Foreclosed Properties
- General Liability
- Inland Marine
- Mortgagee's Errors & Omissions/Impairment
- Property
- Workers' Compensation

Coverage Advantages

CNA provides customized coverages to meet the needs of your financial institution clients.

General Liability

- Financial Services General Liability Extension, which includes the following:
 - Ability to offer per-location general aggregate coverage
 - Blanket Waiver of Sub and Primary non-Contributory
 - Broad Named Insured
 - Personal and Advertising Injury Extensions for Discrimination and Humiliation
 - Medical Payments up to \$15,000

Financial Institution Industry Class

Institutions

Asset Managers

Registered investment advisors, mutual/registered funds, private/hedge funds and their advisors, wealth managers

Private Equity/Venture Capital

Private equity firms, venture capital firms, SBIC funds, business development companies

Depository Institutions

National banks, regional banks, community banks and credit unions

Non-Depository Institutions

Non-bank lenders, mortgage banks, mortgage brokers, finance companies

Insurance Companies

Life and Annuity, Property and Casualty, Health and Reinsurance carriers, insurance brokers and agents

Property

- Basket Limit of \$1,000,000 inclusive of 9 additional coverages
- Electronic Data Processing Equipment included in BPP limit
- Emergency Management Endorsement
- Financial Institution Property Extension (inclusive of ATM and Technology Service Provider Coverage)
- Overhead Transmission Lines included in Utility Supply Failure
- Preservation of Property
- Worldwide Media Coverage

Commercial Auto

- Business Auto Plus Extension Endorsement
- Repossessed Auto Coverage

Workers' Compensation

- Ability to offer dividend plans
- Loss Sensitive capabilities

Umbrella

- Crisis management coverage – \$300,000
- Industry-leading AB form
- Key employee replacement coverage – \$100,000
- Per-location aggregate (if on the underlying General Liability)
- \$50M capacity available to select insureds

International – CNA's WorldPass® policy provides property and casualty coverage that allows policyholders to expand beyond geographical boundaries. *CNA provides local admitted policies where required for foreign locations.*

Stability and Financial Strength

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 120 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

Industry-Leading Risk Control Services

Our Risk Control program uses cutting-edge technology and deep insurance expertise to provide distinct risk insights and systematic, sustainable solutions. Dedicated Risk Control engineers and Middle Market underwriters work together to ensure we manage global exposures at the highest level.

Financial Institutions

- Allied Vendors – CNA identified companies that help strengthen a company's risk control program
- Business Resiliency – Consulting services to help customers adapt to and endure disruptions
- CNA CyberPrep Network – Cybersecurity Services
- CNA School of Risk Control Excellence (SORCE)
- Dedicated team of Financial Institution Risk Control Specialists
- Ergonomic Assessments
- Fire Protection Inspections – Sprinkler System Analysis & Roof assessment
- Fleet/HNOA Safety Program Assessment
- PrepWise Resources
- Program Consulting: Fire/Life/Visitor/Contractor Safety and Security
- Slip, Trip Fall Mitigation – Main Entrance & High Foot Traffic Area Assessment Water Damage Mitigation

Technical Claims Excellence

Our global team uses top legal talent, local jurisdictional knowledge and extensive claims expertise to provide superior support for every policyholder.

For more information, please contact your local CNA underwriter or visit cna.com/financialinstitutions.