



Financial Lines

# Miscellaneous Professional Liability

## Tailored, Reliable Coverage for the Risks Modern Professionals Face

In today's fast paced professional world, even the most diligent firms can face costly errors or omissions claims. Traditional E&O programs don't always fit unique or specialized services, leaving professionals exposed. CNA's Miscellaneous Professional Liability (MPL) coverage fills that gap with more than 30 years of market experience, offering tailored protection for non licensed professionals - supported by robust risk control and an experienced Claims team.

## Why Choose CNA?

### Deep MPL Expertise

For more than three decades, CNA has been a recognized MPL market leader, providing reliable underwriting and handling highly complex professional liability claims with confidence.

### Broad Appetite for Easier Placement

With over **200 eligible classes**, CNA offers extensive flexibility for non licensed professionals (excluding financial services, healthcare, collection agents, and background screeners). Licensed professions are written through [CNA's Affinity](#) relationships.

### Claims That Protect the Broker Relationship

MPL claims are often high stakes and nuanced. CNA's dedicated Claims professionals bring deep litigation experience and local jurisdictional knowledge, providing strong advocacy and best in class service.

### Risk Control That Reduces Losses

CNA's Risk Control consultants use data driven tools and specialized industry expertise to help insureds recognize exposures early and put sustainable mitigation strategies in place.

### Robust, Market Competitive Coverage

CNA Provides coverage for business of all sizes, admitted coverage for small businesses with revenue under \$100M and offers broadened enhancements such as omnibus professional services wording, contingent BI/PD, defense outside the limit, third party discrimination, and cost of correction coverage. Cyber, media, and technology E&O options further strengthen protection.

### Financial Strength & Stability

As one of the largest U.S. commercial P&C insurers, CNA is supported by strong ratings across major agencies — a critical differentiator in today's market.

## Appetite — Top 10 Target Classes

Advertising Agencies	Bookkeepers	Consultants	Event Planners	Executive Search Firms
Printers	Public Relations Firms	Staffing Firms	Training Services	Travel Agents

## MPL Claims in Action

### Communication Gaps Lead to Litigation Risk

A consultant's restructuring plan for a manufacturer stalled when the client ignored updated recommendations. The client alleged unrealistic assumptions and inadequate supply chain analysis, incurring additional costs and lost profits.

**Outcome:** Settled pre trial for \$135,000, including defense expenses.

### Recommendations Miss the Mark

A consultant advising on the launch of a U.S. facility faced allegations of misrepresentation when the business encountered higher costs, labor shortages, and supplier issues.

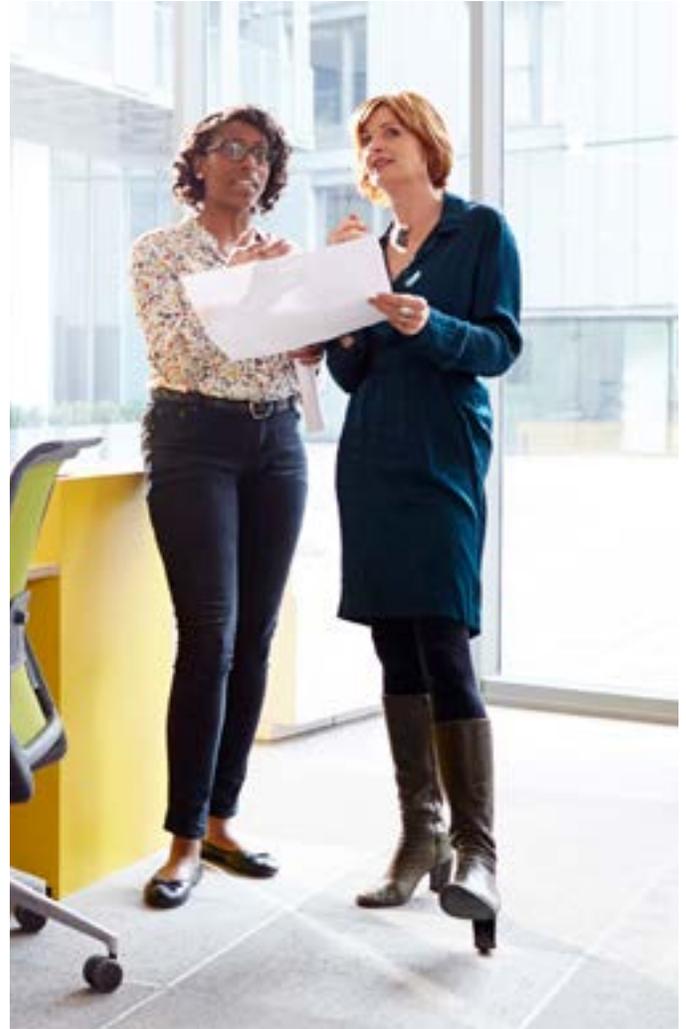
**Outcome:** Settled for \$475,000 after \$60,000 in defense costs.

### Executive Search Misstep Ends in Settlement

An executive search firm faced litigation when a hired CEO ultimately lacked the required aviation communications expertise.

**Outcome:** Settled for \$50,000 after \$40,000 in defense costs.

These scenarios highlight CNA's capability to navigate complex claims and protect insureds when challenges arise.



## CNA Highlights

**125+**

Years of  
experience

**7th**

Largest U.S.  
commercial insurer\*

Financial  
Strength  
Ratings

**A+**

S&P

**A+**

A.M. Best

**A2**

Moody's

**A+**

Fitch

### Ready to Submit a MPL Risk? Connect With Our Team



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\*S&P Global Market Intelligence based on 2024 premium data

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