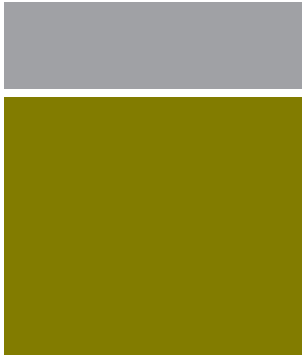


Bringing a Level of Certainty to an Uncertain Financial Environment



FINANCIAL INSTITUTIONS

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. We do not rest on our past successes, but continue to listen, learn and evolve as an organization.

As a market-leading, A-rated carrier, with a nearly 120-year history in business insurance, we have a deep understanding of the multitude of challenges and exposures faced by the financial industry. Today, the \$7 billion financial institution marketplace encounters unique challenges, from navigating complex regulations to using new technologies to service their customers.

We have enhanced our underwriting, risk control, and claim teams to build **tailored and specialized capabilities** for the financial institutions industry segment and invested in our **international reach** and **local presence** to best meet your needs. We look forward to working with you to build distinctive insurance solutions and deliver a superior customer experience to demonstrate that when it comes to business insurance ... **we can show you more.**[®]

Addressing the Specialized Needs of Public and Private Institutions

CNA's comprehensive approach is designed to meet all of your customers' property, casualty and specialty insurance needs across a spectrum of financial institutions.

- **Asset Managers**
- **Private Equity and REITs**
- **Banks**
- **Community Banks**
- **Specialty Finance Companies**
- **Credit Unions**
- **Insurance Companies**
- **Life Agents**

Flexible and Innovative Product Offerings

- **Property and General Liability** exposures are covered by our proprietary **CNA Paramount®** form that addresses both of these critical exposures with one simple, customizable and comprehensive policy, plus a \$1 million Additional Coverage Basket and a newly enhanced umbrella and excess form.
- **Directors & Officers Liability (D&O)** coverage is tailored with maximum limits of \$15 million and built-in enhancements, including "best efforts" allocation, domestic partners coverage and a broad definition of "claim".

- **Errors & Omissions** coverage with industry-specific policies permits insureds the freedom to focus on running their business. Specific policies include Bankers Professional Liability (Lender Liability available with endorsement), Insurance Company Errors & Omissions, and Investment Advisor and Fund (Hedge Fund and Mutual Fund) Professional Liability via coverage parts to our Investment Management Liability Solutions Policy.
- **Cyber Liability** is offered through the **CNA NetProtect®** policy that addresses first party reimbursement coverage for privacy events, network extortion, privacy regulation investigations and crisis response, first party coverage for business income and extra expense and third-party liability risks related to privacy injury, network security and media liability.
- **Umbrella & Excess Liability** solutions offer up to \$50,000,000 of lead and excess capacity to deliver critical coverage and support to help you respond to and address the unexpected for your clients.
- **Business Owners' Policy** coverage is provided through our market-leading, proprietary **CNA Connect®** policy that offers more than 300 optional coverage endorsements with increased deductible options and a wide range of limit options for both Property and General Liability coverages.



Additional key coverages include:

- Employment Practices Liability
- Fiduciary Liability
- Fidelity, Mutual Fund Bond/ERISA
- Kidnap, Ransom & Extortion
- Mortgagee's Errors & Omissions/Impairment
- Commercial Auto, including Repossessed Autos
- Workers' Compensation
- Foreclosed Property
- International exposures covered through **CNA Passport®** and **CNA WorldPass®** providing key foreign property and liability coverages such as Kidnap and Ransom, Automobile Liability, Real and Personal Property, and Business Income

A reputation built on the ability to respond to the ever-changing financial environment.

Focused Support to Manage Risks and Control Costs

Claim Services: CNA is recognized for claim excellence, including the following:

- Highly skilled staff with an average of 12 years with CNA – certified and credentialed by area of business
- Special commercial claims management
- Nationwide locations that provide the ability to designate staff where claim volume and specialization warrant; a claim professional will serve as your one point of contact

Risk Control Expertise: CNA offers policyholders a wide range of services, courses and publications that can help identify and potentially manage the leading risks for financial institutions.

- Consultants with Certified Information Privacy Technologists designations and a Certified Ethical Hacker identify and assess risk exposures and develop solutions to prevent data breaches and losses to your clients' and their customers.
- Experienced employment attorneys assist in identifying employment risks and in providing solutions to mitigate workplace risks.
- Walkway auditors identify areas that present a slip and/or fall hazard and provide appropriate measures to correct before an actual incident occurs.
- Ergonomic Training and Workstation Assessments are available to reduce the risk of employee injury and workers' compensation loss.
- CNA's School of Risk Control Excellence (SORCE®) training and resources are offered to help minimize exposures and complement your clients' risk practices.

Start Building a Stronger Book of Business Today

Please contact your local branch underwriter or visit www.cna.com/financialinstitutions.

