100 years of experience insuring financial institutions





FINANCIAL INSTITUTIONS

Foresight to stay ahead of emerging risks

With more than a century of experience and an "A" rating for financial strength, CNA is a leading insurer of financial institutions. Our appetite has remained consistent even through periods of global economic downturn. With a portfolio that encompasses Professional Liability and Property and Casualty coverages, CNA offers a broad range of products to address the numerous challenges and unique exposures that the financial industry confronts.

Property and Casualty appetite for Financial Institutions

Asset Managers

Registered investment advisers, mutual funds, hedge funds, broker dealers, brokerage firms and private equity organizations, including venture capital, leveraged buyout firms, mezzanine debt firms, and private funds such as real estate investment funds.

Banks/Other Lending Institutions

Regulated depositories, including: community banks, credit unions, savings and loans, regional banks, commercial banks and money center banks.

Non-regulated institutions, including: credit card issuers, mortgage banks, mortgage brokers, student loan lenders, consumer finance companies, specialty lenders, investment banks and trust companies.

Insurance Companies

Property and casualty, health, life, reinsurance, captives, insurance agents and brokers.

Related firms, such as loss control and inspection firms, third party administrators and appraisal firms.

Property and Casualty solutions include

- Commercial General Liability (CGL) Provides coverage for sums a policyholder becomes legally obligated to pay as damages because of bodily injury or property damages caused by an occurrence that takes place in the coverage territory. CNA offers flexibility with a per location aggregate option on the CGL.
- Business Interruption/Loss of Income Covers loss of income associated with the interruption of business by a covered cause of loss.
- **Property** CNA's Property forms feature clear, concise formats as well as extensions and options that allow you to help your Financial Institutions clients customize their property coverages. Our forms include a simplified index for each policy and Financial Institution-specific property extension endorsements.
- **Commercial Auto** CNA's policy provides coverage for bodily injury and property damage caused by owned, hired and non-owned vehicles used for the business.
- Workers' Compensation CNA's policy covers injured or disabled employees while injured at work. Medical care, changing workplaces and workers, loss reporting, litigation and deliberate fraud can all drive workers' compensation costs. At CNA, we link our risk control, claim, cost management and underwriting services to focus on helping businesses manage those costs just as they manage any other part of their business. CNA can offer payment plans.
- International CNA's WorldPass® policy provides property and casualty coverage that allows policyholders to expand beyond geographical boundaries. CNA's policy provides local admitted policies for foreign locations.
- **Umbrella** A broad product that provides catastrophic liability coverage for commercial automobile, general liability and employers liability exposures.

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Enhancements are available for:

- ATMs
- Equipment breakdown
- Foreclosed property
- Valuable papers and records
- Repossessed property
- Business income with extra expense
- Fine arts
- Repossessed autos
- Leasing operations
- Mortgage holders errors and omissions
- Trust properties

CNA also offers a broad range of specialty products including:

- Directors & Officers Liability
- Errors & Omissions
- Fiduciary Liability
- Employment Practices Liability
- Fidelity, Mutual Fund Bond/ERISA
- Excess Policy
- Cyber Policy
- Kidnap & Ransom

Helping policyholders manage risk exposures before they become a claim

CNA Risk Control consultants can work with policyholders to develop practical and proactive solutions utilizing a range of programs and services such as:

- Business Continuity Planning
- Infrared Thermography
- Real Estate Owned Assets
- Employee Management Exposures
- Return-to Work-Programs

Helping policyholders manage a claim so they can get back to business

CNA has a dedicated, experienced team of claim professionals who are dedicated to the management of financial institution professional liability claims, property specialists with access to state-of-the-art property loss estimation tools, cyber professionals who understand the ever-changing breach notification laws; focused upon helping your clients resume their business activities.

When you're looking for a suite of coverages designed for your financial institution ... we can show you more.®

For more information, please contact your local CNA branch. or visit www.cna.com.



One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. CNA is a registered trademark of CNA Financial Corporation. Copyright © 2013 CNA. All rights reserved. FI GEN SS 052213