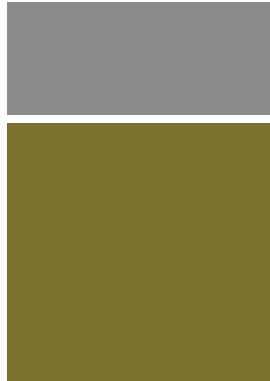


# In-depth experience **focused** on managing emerging exposures.



## FINANCIAL INSTITUTIONS



### **Rely on the simplicity and customization of CNA Paramount®.**

For the customized property and general liability coverages they need to meet the demands of businesses, financial institutions look to CNA Paramount® for a package policy that's easy to understand. CNA leverages a suite of products and extensive knowledge of regulatory and emerging exposures to offer coverage to a wide range of financial institutions. From banks, to asset managers, to insurance companies, we use our experience to develop contemporary, integrated and customizable package policies designed for the unique characteristics of each individual firm.

### **Coverages that financial institutions need most.**

CNA Paramount® gives financial institutions a range of essential coverages. Property and general liability coverage highlights for eligible and qualified insureds include:

#### **Electronic Data Processing (EDP)**

Computers, servers or other EDP equipment are included as part of the CNA Paramount® Personal Property limit. This equipment is sometimes handled by other carriers as part of a "basket" of additional coverages that can potentially limit recovery to this "basket" limit.

#### **Foreclosed property**

CNA Paramount® provides an option to include property coverage for banks that possess foreclosed property. The possibility of direct physical loss of or damage to such foreclosed property is an exposure unique to financial institutions for which CNA can provide specialized underwriting.

#### **Fine arts**

Many financial institutions display artwork for their customers' enjoyment. With CNA Paramount®, coverage for direct physical loss or damage may be available up to \$100,000 per item.

#### **Additional Insureds**

Financial institutions have a long list of potential additional insureds that they are required to add on their general liability policies, from controlling interests and franchisors, to equipment

lessors and trade show event sponsors. With the Financial Services General Liability Extension Endorsement, we have broadened the categories of potential additional insureds so that common business partners of financial institutions are named as additional insureds when required.

#### **Broad named insured**

Coverage is automatically granted for Joint Ventures, Partnerships or Limited Liability Companies where management control is more than 50 percent.

### **Additional coverage from a carrier you can trust.**

Additional key coverages available from CNA include:

- Directors and Officers Liability
- Financial Institutions Bond
- Bankers' Professional Liability
- Workers' Compensation
- Errors and Omissions
- Cyber Liability
- Umbrella
- Auto Liability
- Employment Practices Liability
- Fiduciary Liability

## Find evidence of risk before a claim occurs with CNA Risk Control services.

CNA offers a wide range of programs, services and classes to assist Financial Institutions in keeping their employees safe, profitable and fully operational.

### Business continuity planning

Businesses that fail to begin regular business functions within 72 hours after a disaster occurs, are at a much greater risk of going out of business than those that do. That is why every business should have a business continuity plan in place. CNA provides proven experience to assist businesses with resources that may be used to prepare for the most positive course of action to take in the event of a disaster.

### Predictive Service® (aerial infrared survey)

Infrared services are not just, for electrical and computer systems. Predictive Services inspection process can help maximize the life of a roof. For buildings with a large roof area or multiple buildings in the same geographic area, this service may help owners manage their roof maintenance dollars. The service includes access to Predictive Services' online analysis tools. Predictive Services offers CNA customers a preferred rate for its services.

### Slips, Trips & Falls

CNA's Slips, Trips & Falls program provides specific, actionable recommendations that can help financial institutions limit their liability, reduce claim costs and avoid further business losses. It offers real-world success stories of how changes, such as incorporating specific practices into a floor cleaning and maintenance program, can make a difference.

### Information Risk

Information that financial institutions store on their network or in hard copy is valuable and must be protected. Content, such as employee records, client information and credit card data is susceptible to theft. CNA has a unique level of experience working with financial institutions to manage their exposures. Through training courses designed to help financial institutions identify network security risks, and downloadable educational materials addressing this topic, financial institutions have greater knowledge of emerging risks and effective strategies to help prevent them.

## Effective and supportive claim handling.

Consistent and seamless 24/7-support, from reporting to resolution — that's the CNA approach to claim handling. Our claim professionals become credentialed for their business knowledge by meeting predefined requirements and standards through internal certification programs and continuing education. We continually develop innovative claim management and legal strategies designed to achieve a desirable outcome for its customers. Our goal is to facilitate a process that resolves even the most complex claims in a timely, fair and cost-efficient manner.

## With CNA Paramount® you can expect:

- A robust coverage solution with basic and additional coverages in a single package
- A modular form for easily tailored coverages
- A concise and forward-thinking design resulting in a cleaner and easier-to-understand policy form
- Underwriting, claim and risk control teams comprised of experienced individuals working together to provide tailored insurance solutions

## Count on our stability and financial strength.

With an "A" rating in financial strength from A.M. Best, we have the resources and tools to assist businesses in mitigating their risks. We also offer:

- Local underwriting authority
- A broad product portfolio with the ability to write full property and casualty risks
- Nationwide risk control services to help assess and address risk exposures
- Claim support services in all 50 states and more than 150 countries around the world

When it comes to finding a carrier with the industry knowledge and experience to better understand our customers' needs ...

**we can show you more.®**

For additional information, please visit [www.cna.com/financialinstitutions](http://www.cna.com/financialinstitutions).

