



FOR IMMEDIATE RELEASE

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CNA AND AON ANNOUNCE NEW PROPERTY & CASUALTY AGENCY PROFESSIONAL LIABILITY INSURANCE PROGRAM: AGENCY ADVANTAGESM

CHICAGO, April 14, 2004 – CNA insurance companies and Affinity Insurance Services, a subsidiary of Aon Corporation, are jointly introducing Agency AdvantageSM, a new professional liability insurance program for property and casualty agencies. Agency AdvantageSM offers flexibility to design coverage and limits based on the needs of property and casualty insurance agencies writing up to \$20 million in gross written premium annually. Optional coverage is available by endorsement for the sale of life and health insurance and other financial products.

Agency AdvantageSM liability limits start at \$100,000 and range up to \$5,000,000 aggregate. A wide range of retentions are available from \$1,000 to \$50,000 and base rate premiums are very competitive. The policy covers the amount of damages an agency is legally obligated to pay as a result of a wrongful act in the performance of professional services. Insureds include independent contractors, as well as current and past employees. The program availability is subject to state insurance department approval.

"The Agency AdvantageSM Program enables us to meet the needs of the ever-changing property and casualty agency profile, including those involved in the sale of life and health coverages, securities, and other financial products," said John Brand, senior vice president, CNA Global Specialty Lines.

Dan Torpey, senior vice president, Affinity Insurance Services, added, "The policy is a claims made and reported form that is consistent in the industry. We have the standard exclusions, but, unlike some other policies, we provide defense coverage, in certain circumstances, for fraud and claims arising out of an insured's placement of coverage with an admitted carrier who later declares insolvency."

As the managing general underwriter, Affinity Insurance Services will be responsible for underwriting, marketing, and policy administration; CNA will handle claims. Aon and CNA have more than 30 years of expertise in programs which provide business and professional insurance solutions to the financial services industry.

For additional information, or for a rate quote, call Agency AdvantageSM toll-free at 1-866-461-1228 or visit the website, www.agency-advantage.com.

CNA is the country's fourth largest commercial insurance writer and the 11th largest property and casualty company. CNA's insurance products include standard commercial lines, specialty lines, surety, marine and other property and casualty coverages. CNA services include risk management, information services, underwriting, risk control and claims administration. For more information, please visit CNA at www.cna.com. CNA is a registered service mark, trade name and domain name of CNA Financial Corporation.

Affinity Insurance Services, Inc., is a subsidiary of [Aon Corporation](http://www.aon.com) (www.aon.com), a company that comprises a family of insurance brokerage, consulting and underwriting subsidiaries. Affinity Insurance Services has focused the resources of Aon Corporation to meet the benefit needs of professional groups for over six decades. Recognized as a leader in serving professional groups, Affinity Insurance Services maintains a highly trained and experienced staff dedicated to serving their insurance needs.

FORWARD-LOOKING STATEMENT AND LIMITATIONS

This press release may contain certain statements relating to future results which are forward-looking statements, as that term is defined in the Private Securities Litigation Reform Act of 1995. These forward-looking statements are subject to certain risks and uncertainties that could cause actual results to differ materially from either historical or anticipated results, depending on a variety of factors. Potential factors that could materially affect the companies' financial results include the general economic conditions in different countries around the world, fluctuations in global equity and fixed income markets, exchange rates, rating agency actions, pension funding, ultimate paid claims may be different from actuarial estimates and actuarial estimates may change over time, changes in commercial property and casualty markets and commercial premium rates, the competitive environment, the actual costs of resolution of contingent liabilities and other loss contingencies, the heightened level of potential errors and omissions liability arising from placements of complex policies and sophisticated reinsurance arrangements in an insurance market in which insurer reserves are under pressure, and the timing and resolution of related insurance and reinsurance issues relating to the events of September 11, 2001, as well as certain other factors set forth in the companies' respective Securities and Exchange Commission filings. These filings also contain further information concerning the companies and their respective businesses..

Any descriptions of coverage under CNA policies or programs in this press release are provided for convenience only and are not to be relied upon in relation to questions of coverage, exclusions or limitations. With regard to all such matters, the terms and provisions of relevant insurance policies are primary and controlling.

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