



MANAGEMENT & PROFESSIONAL LIABILITY, CRIME, PRIVATE COMPANY/FOR-PROFIT and NOT-FOR-PROFIT APPETITE GUIDE

In general, the CNA Management and Professional Liability – Private Company Division targets financially solid small and mid-market privately held companies and not-for-profit organizations. The following is a high-level appetite guide. This guide should be used to determine if CNA would have an initial interest in a type of insured by product line. This list is by no means exhaustive and is only meant to give an idea of what CNA would or would not have interest in quoting by product.

You can submit business by downloading an application from <http://www.cnapro.com> and sending it via e-mail to your regional underwriter. **PRODUCERS** interested in working with CNA can [contact their local CNA branch](#) office to get started.

For additional submission information, please go to <http://www.cnapro.com/html/contactus.html> or call us toll free at 800-852-0393. Select Option 4 and a customer service representative will help you.

Directors & Officers Liability (D&O)

Product Description	CNA's D&O insurance provides coverage for directors and officers of privately held, domestic corporations and not-for-profit organizations against loss (damages and defense costs) arising out of their status or conduct as directors or officers. Common claims allege breach of fiduciary duty, security law violations, discrimination, and unfair competition.
Preferred Classes	<ul style="list-style-type: none"> ◆ Financially solid, privately held domestic corporations and not-for-profit organizations that have been in business for two or more years. ◆ Privately held corporations in the following industries: manufacturing, energy, chemical, agriculture, transportation, wholesale, computer technology, personal and business service firms, and contractors. ◆ Not-For-Profits : See Not-For-Profit Appetite Guide for more Info. http://www.cnapro.com/pdf/NFP%20Appetite%20Guide.pdf
Excluded Classes	<ul style="list-style-type: none"> ◆ (For-Profit) - All tobacco accounts, gun manufacturers and distributors, asbestos related accounts, check cashing establishments, bars, dealerships, unions, for-profit nursing homes and for-profit hospitals ◆ Managed care organizations (HMOs, PPOs, medicare plans, medical TPAs) ◆ Third party administrators ◆ Lawyers ◆ Franchisors
Classes written elsewhere in CNA (See Reference Guide for contacts)	<ul style="list-style-type: none"> ◆ Publicly traded commercial corporations ◆ Financial Institutions such as money centers and regional banks, capital markets, insurance companies, etc. ◆ REITS ◆ Architects & Engineers and Accountants

Employment Practices Liability (EPL)

Product Description	Employment Practices Liability insurance provides coverage to companies and individuals against loss (damages and defense costs) arising out of employment practice disputes. Common claims allege discrimination, sexual harassment, wrongful termination, breach of employment contract, and wrongful discipline.
Preferred Classes	<ul style="list-style-type: none"> ◆ Financially solid privately held corporations and not-for-profit organizations ◆ Companies with 25 to 500 employees ◆ Not-For-Profits include: (see D & O list) ◆ Privately held corporations in the following industries: manufacturing, technology, communications, chemical, transportation, wholesale, personal and business service firms, contractors
Excluded Classes	<ul style="list-style-type: none"> ◆ All tobacco accounts, gun manufacturers and distributors, asbestos related accounts, check cashing establishments, bars and unions ◆ Managed care organizations (HMOs, PPOs, medicare plans, medical TPAs) ◆ For-Profit nursing homes and For-Profit hospitals ◆ Third party administrators ◆ Auto dealers, law firms, employee leasing companies and PEOs
Classes written elsewhere in CNA (See Reference Guide for contacts)	<ul style="list-style-type: none"> ◆ Publicly traded commercial corporations ◆ Financial Institutions such as money centers and regional banks, capital markets, insurance companies, etc. ◆ REITS ◆ Architects & Engineers and accountants ◆ Accounts with less than 25 employees can be added to a CNA BAPP policy (Not available in all states)

Fiduciary Liability / Pension Trust Liability

Product Description	Fiduciary liability insurance provides coverage to fiduciaries (as defined by ERISA) against loss (damages and defense costs) that arise from the administration and management of employee benefit and pension plans. Common claims allege ERISA violations, negligent advice, careless plan management, and errors and omissions.
Preferred Classes	<ul style="list-style-type: none"> ◆ All financially solid privately held corporations and not-for-profit organizations that sponsor defined contribution and defined benefit plans.
Excluded Classes	<ul style="list-style-type: none"> ◆ Union pension and municipal pension plans, multi-employer plans ◆ Managed care organizations (HMOs, PPOs, medicare plans, medical TPAs) ◆ Third party administrators ◆ All tobacco accounts, gun manufacturers and distributors, asbestos related accounts, check cashing establishments, bars and dealerships.
Classes written elsewhere in CNA (See Reference Guide for contacts)	<ul style="list-style-type: none"> ◆ Publicly traded commercial corporations ◆ Financial Institutions such as money centers and regional banks, capital markets, insurance companies, etc. ◆ REITS ◆ Architects & Engineers and Accountants

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 © 2010 CNA. All rights reserved.

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ERISA Bonds

Product Description

We are no longer writing new ERISA Bonds.

These ERISA Bonds protect ERISA Plan assets from dishonest acts of plan trustees, plan administrators and employees and officers of sponsoring companies who handle plan assets as required by Employee Retirement Income Security Act (ERISA) of 1974.

- ◆ Please consider buying Crime Pack which provides free enhanced ERISA Plan coverage, and also covers the insured's other assets from loss due to theft as described in the next section
- ◆ CNA Surety offers ERISA Bond coverage via their "Pension Trust Bond". Here's how to get a quote from them:

If You ARE a CNA Surety Agent:

Email a completed CNA Surety "**Pension Trust Bond**" **Application** (www.cnasurety.com/services/pdf/E6540.pdf) to info@cnasurety.com

If You ARE NOT a CNA Surety Agent:

The Bond Exchange (1-800-438-1162) will secure a CNA Surety "Pension Trust Bond" quote for you. Just email the completed CNA Surety "**Pension Trust Bond**" **Application** to them at tbe@thebondexchange.net

Crime Pack®

Product Description	Crime Pack sm provides coverage to Private and Not-for-Profit organizations for theft of money, securities, or other property. Available coverages include employee theft, client loss, forgery, robbery, burglary, computer and fund transfer fraud, and counterfeit money orders and currency. Also provides coverage for governmental entities. ERISA Fidelity Coverage is included.
Preferred Classes	<ul style="list-style-type: none">◆ Business services◆ Computer technology companies and consultants◆ Contractors◆ Employment and temporary help agencies◆ Manufacturers◆ Membership organizations◆ Property managers◆ Small retailers◆ Law firms (excluding firms that hold money in escrow)
Excluded Classes	<ul style="list-style-type: none">◆ Armored car or courier services◆ Check cashing establishments, payday loan services, money remitters, currency exchanges◆ Collection agencies◆ Fine jewelry and silverware manufacturers, gemstone cutting/polishing, precious metal scrap◆ Home health care providers◆ Labor organizations (unions)◆ Tobacco related companies, gun manufacturers◆ Parking garages◆ PEOs (Professional Employer Organizations)◆ Religious organizations◆ Repossession services◆ School districts (including all public educational entities & colleges)◆ Third party administrators, escrow agents, title agents
Classes written elsewhere in CNA (See Reference Guide for contacts)	<ul style="list-style-type: none">◆ Banks, stock brokers, insurers, finance companies◆ HOA (Home Owners Associations)/condominium associations◆ Nursing homes/long term care facilities◆ Publicly traded commercial corporations

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<p>Classes written elsewhere in other CNA divisions.</p>	<p><u>Hospitals, nursing homes, doctors, dentists and nurses</u> CNA Health Pro (www.cna.com)</p> <p><u>Lawyers</u> CNA/Program Administrators (www.lawyersinsurance.com)</p> <p><u>Large Miscellaneous Professional Liability - Annual Revenues Greater Than \$50 Million</u> CNA Pro NY (www.cnapro.com) 212-440-7662</p>														
<p>Program Business</p>	<p><u>Accountants (Insured Direct)</u> AON (http://www.cpai.com/) 800-221-3023</p> <p><u>Architects, Engineers, construction managers, interior designers, testing labs, environmental consultants, Landscape Architects, and Land Surveyors</u> Victor Schinnerer (www.schinnerer.com) 301-961-9800</p> <p><u>Employed Lawyers</u> Arc Excess & Surplus (516-747-4100)</p> <p><u>Real Estate Brokers/Agents, Appraisers, Mortgage Brokers & Commercial Property Managers</u> Victor Schinnerer (www.schinnerer.com) 301-961-9800</p> <p><u>Residential Property Managers</u> Ian H Graham-818-655-1348</p> <p><u>P&C Insurance Agencies</u> NOTE: CNA made a business decision to not continue the Agency Advantage program. CNA will not quote or write new business or renewal policies effective May 1, 2009 and going forward.</p>														
<p>Classes not written anywhere in CNA</p>	<table border="0"> <tr> <td>Actuaries</td> <td>Third Party Administrators & Employee Benefit</td> </tr> <tr> <td>Agricultural & Seedsmen</td> <td>Consulting</td> </tr> <tr> <td>Auctioneers</td> <td>Home Inspectors</td> </tr> <tr> <td>Producers, Major Motion Picture Studios</td> <td>Medical Coding & Billing</td> </tr> <tr> <td>Sports/Talent Agents & Business Managers</td> <td>Mortgage Bankers</td> </tr> <tr> <td>Truck Drivers</td> <td>Music Labels & Recording Studios</td> </tr> <tr> <td>P&C Insurance Agencies</td> <td>Title Agents</td> </tr> </table>	Actuaries	Third Party Administrators & Employee Benefit	Agricultural & Seedsmen	Consulting	Auctioneers	Home Inspectors	Producers, Major Motion Picture Studios	Medical Coding & Billing	Sports/Talent Agents & Business Managers	Mortgage Bankers	Truck Drivers	Music Labels & Recording Studios	P&C Insurance Agencies	Title Agents
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**MANAGEMENT & PROFESSIONAL LIABILITY, CRIME,
PRIVATE COMPANY/FOR-PROFIT and NOT-FOR-PROFIT
MINIMUM PREMIUMS**

Minimum Premium by Coverage					
EPLI Employment Practices Liability	D&O Directors & Officers/Entity Liability	FL Fiduciary Liability	MPL/Media Miscellaneous Professional Liability	CRIME PACK Crime Coverage	TECHNOLOGY E&O
\$1,500	\$1,000	\$800	\$750	\$300	\$1,000

Minimum premiums may vary subject to individual state and risk requirements.

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