



## 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. **If you are not a registered CNA Pro Producer**, click on the **CNA Pro/Producer Business Center Sign Up** button on the right hand side of the Forms & Applications page on the site.

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)

<b>Product Description</b>	CNA's D&O insurance provides coverage for directors and officers of privately held, <b>domestic</b> 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.
<b>Preferred Classes</b>	<ul style="list-style-type: none"> <li>◆ Financially solid, privately held domestic corporations and not-for-profit organizations that have been in business for two or more years.</li> <li>◆ Privately held corporations in the following industries: manufacturing, energy, chemical, agriculture, transportation, wholesale, computer technology, personal and business service firms, and contractors.</li> <li>◆ <b>Not-For-Profits are written through:</b> <ul style="list-style-type: none"> <li><b>V. O. Schinnerer</b> (<a href="http://www.schinnerer.com">http://www.schinnerer.com</a>): Preferred classes include: trade and professional associations, social service and recreational organizations, charities and foundations, museums, clubs (including not-for-profit golf courses and country clubs) and agricultural cooperatives. They do not write business in Maine, Vermont or Louisiana.</li> <li><b>Aon/Huntington Block</b> (<a href="http://www.aahsa-insurance.com">http://www.aahsa-insurance.com</a>): The endorsed D&amp;O product of the American Association of Homes &amp; Services for the Aging. Preferred classes include: nursing homes, assisted living facilities, senior housing, independent living facilities and continuing care retirement communities</li> <li><b>Ian H. Graham</b> (<a href="http://www.ihginsurance.com">http://www.ihginsurance.com</a>): The endorsed D&amp;O product of the Community Associations Institute. Preferred classes include: homeowner associations, condominium and cooperative associations and property owners association</li> </ul> </li> </ul>
<b>Excluded Classes</b>	<ul style="list-style-type: none"> <li>◆ <b>(For-Profit)</b> - All tobacco accounts, gun manufacturers and distributors, asbestos related accounts, check cashing establishments, bars, dealerships, unions, for-profit nursing homes and for-profit hospitals</li> <li>◆ <b>(Not-For-Profit)</b> - Religious organizations and churches, hospitals and/or medical facilities (medical facilities are written in our For-Profit Department)</li> <li>◆ Managed care organizations (HMOs, PPOs, medicare plans, medical TPAs)</li> <li>◆ Third party administrators</li> <li>◆ Lawyers</li> <li>◆ Franchisors</li> </ul>
<b>Classes written elsewhere in CNA</b> <b>(See Reference Guide for contacts)</b>	<ul style="list-style-type: none"> <li>◆ Publicly traded commercial corporations</li> <li>◆ Financial Institutions such as money centers and regional banks, capital markets, insurance companies, etc.</li> <li>◆ REITS</li> <li>◆ Architects &amp; Engineers and Accountants</li> </ul>

## Employment Practices Liability (EPL)

<b>Product Description</b>	<p>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.</p>
<b>Preferred Classes</b>	<ul style="list-style-type: none"> <li>◆ Financially solid privately held corporations and not-for-profit organizations</li> <li>◆ Companies with 25 to 500 employees</li> <li>◆ Not-For-Profits include: (see D &amp; O list)</li> <li>◆ Privately held corporations in the following industries: manufacturing, technology, communications, chemical, transportation, wholesale, personal and business service firms, contractors</li> </ul>
<b>Excluded Classes</b>	<ul style="list-style-type: none"> <li>◆ All tobacco accounts, gun manufacturers and distributors, asbestos related accounts, check cashing establishments, bars and unions</li> <li>◆ Not-For-Profits: (see D &amp; O list)</li> <li>◆ Managed care organizations (HMOs, PPOs, medicare plans, medical TPAs)</li> <li>◆ For-Profit nursing homes and For-Profit hospitals</li> <li>◆ Third party administrators</li> <li>◆ Auto dealers, law firms, employee leasing companies and PEOs</li> </ul>
<b>Classes written elsewhere in CNA</b> (See Reference Guide for contacts)	<ul style="list-style-type: none"> <li>◆ Publicly traded commercial corporations</li> <li>◆ Financial Institutions such as money centers and regional banks, capital markets, insurance companies, etc.</li> <li>◆ REITS</li> <li>◆ Architects &amp; Engineers and accountants</li> <li>◆ Accounts with less than 25 employees can be added to a CNA BAPP policy (Not available in all states)</li> </ul>

## Fiduciary Liability / Pension Trust Liability

<b>Product Description</b>	<p>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.</p>
<b>Preferred Classes</b>	<ul style="list-style-type: none"> <li>◆ All financially solid privately held corporations and not-for-profit organizations that sponsor defined contribution and defined benefit plans.</li> </ul>
<b>Excluded Classes</b>	<ul style="list-style-type: none"> <li>◆ Union pension and municipal pension plans, multi-employer plans</li> <li>◆ Managed care organizations (HMOs, PPOs, medicare plans, medical TPAs)</li> <li>◆ Third party administrators</li> <li>◆ All tobacco accounts, gun manufacturers and distributors, asbestos related accounts, check cashing establishments, bars and dealerships.</li> </ul>
<b>Classes written elsewhere in CNA</b> (See Reference Guide for contacts)	<ul style="list-style-type: none"> <li>◆ Publicly traded commercial corporations</li> <li>◆ Financial Institutions such as money centers and regional banks, capital markets, insurance companies, etc.</li> <li>◆ REITS</li> <li>◆ Architects &amp; Engineers and Accountants</li> </ul>

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 service mark registered with the United States Patent and Trademark Office. Copyright © 2008 CNA. All rights reserved.

## ERISA Bonds

### Product Description

We are no longer writing new ERISA Bonds and are Non Renewing our expiring 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.

- ◆ Midterm change requests will continue to be handled via the internet through [www.cnacentral.com](http://www.cnacentral.com)
- ◆ 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](http://www.cnasurety.com/services/pdf/E6540.pdf)) to [info@cnasurety.com](mailto: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](mailto:tbe@thebondexchange.net)

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 service mark registered with the United States Patent and Trademark Office. Copyright © 2008 CNA. All rights reserved.

Updated 9/29/2009

**Crime Pack®**

<b>Product Description</b>	Crime Pack <sup>sm</sup> 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.
<b>Preferred Classes</b>	<ul style="list-style-type: none"><li>◆ Business services</li><li>◆ Computer technology companies and consultants</li><li>◆ Contractors</li><li>◆ Employment and temporary help agencies</li><li>◆ Manufacturers</li><li>◆ Membership organizations</li><li>◆ Property managers</li><li>◆ Small retailers</li><li>◆ Law firms (excluding firms that hold money in escrow)</li></ul>
<b>Excluded Classes</b>	<ul style="list-style-type: none"><li>◆ Armored car or courier services</li><li>◆ Check cashing establishments, payday loan services, money remitters, currency exchanges</li><li>◆ Collection agencies</li><li>◆ Fine jewelry and silverware manufacturers, gemstone cutting/polishing, precious metal scrap</li><li>◆ Home health care providers</li><li>◆ Labor organizations (unions)</li><li>◆ Tobacco related companies, gun manufacturers</li><li>◆ Parking garages</li><li>◆ PEOs (Professional Employer Organizations)</li><li>◆ Religious organizations</li><li>◆ Repossession services</li><li>◆ School districts (including all public educational entities &amp; colleges)</li><li>◆ Third party administrators, escrow agents, title agents</li></ul>
<b>Classes written elsewhere in CNA (See Reference Guide for contacts)</b>	<ul style="list-style-type: none"><li>◆ Banks, stock brokers, insurers, finance companies</li><li>◆ HOA (Home Owners Associations)/condominium associations</li><li>◆ Nursing homes/long term care facilities</li><li>◆ Publicly traded commercial corporations</li></ul>

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 service mark registered with the United States Patent and Trademark Office. Copyright © 2008 CNA. All rights reserved.

Updated 9/29/2009



# MISCELLANEOUS/TECHNOLOGY/TELECOM PROFESSIONAL LIABILITY & MEDIA PROFESSIONAL LIABILITY APPETITE GUIDE

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. Business may be submitted by the following methods:

We provide our most responsive service and pay our highest commissions on business that is submitted online via CNA Central. Log on to <http://www.cnapro.com> and click on the red CNA Central Button located at the bottom right hand side of the home page. To obtain a User ID and Password for CNA Central, click on the CNA Pro/Producer Business Center Sign Up button on the left hand side of the home page.

For additional submission information, please go to [www.cnapro.com/html/contactus.html](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.

## MPL/Tech/Telecom/Media Professional Liability Overview

<p><b>Underwriting Philosophy</b></p>	<p>CNA's Professional liability insurance provides coverage to financially solid small to middle market companies and individuals against loss (damages and defense costs) resulting from acts, errors or omissions in their performance of professional services. Common claims allege negligence, design errors, misrepresentation, violation of good faith and fair dealing and inaccurate advice.</p> <p>We prefer to insure companies or individuals that are well established and have experienced professionals on staff. We will also entertain start-up operations who demonstrate the appropriate levels of professional experience in a given industry segment. Management should be committed to the professional training of its employees and aware of the risk management / loss prevention principles affecting its business.</p>		
<p><b>Underwriting Companies</b></p>	<p><b><u>Underwriting Companies uses for distribution</u></b>  MPL-Continental Casualty Company (<i>Admitted, except in LA, and WY</i>)  Global Technology-Continental Casualty Company (<i>Admitted, except in AK, LA, and VT</i>)  MEDIA-Columbia Casualty Company (<i>Non-Admitted</i>)</p>		
<p><b>Available Classes</b></p>	<ul style="list-style-type: none"> <li>Answering Services</li> <li>Advertising Agents</li> <li>Arbitrators</li> <li>Association Professional Liability</li> <li>Association Management Services</li> <li>Authors</li> <li>Billing Services (Non-Medical)</li> <li>Bookkeepers</li> <li>Book Publishers</li> <li>Broadcasters</li> <li>Business Brokers</li> <li>Claims Adjusters</li> <li>Call Center Services</li> <li>Collection Agents</li> <li>Computer/Network Integration</li> <li>Computer programmers</li> <li>Consultants</li> <li>Courier Services</li> <li>Court Reporters</li> <li>Credit Bureaus</li> <li>Credit Reporting Agencies</li> <li>Custom House Broker</li> </ul>	<ul style="list-style-type: none"> <li>Direct Mail Companies</li> <li>Document Destruction</li> <li>Document Storage</li> <li>Educational Testing</li> <li>Equipment Lease Brokers</li> <li>Executive Search Firms</li> <li>Expert Witnesses</li> <li>Executive Coaches</li> <li>Executive Search Firm</li> <li>Freight Forwarders</li> <li>Franchisors</li> <li>Hotel Managers</li> <li>HR Consultants</li> <li>Internet Services Providers</li> <li>Litigation Support</li> <li>Magazine Publishers</li> <li>Management Consultants</li> <li>Mapping Services</li> <li>Marketing Consultants</li> <li>Mediators</li> <li>Meeting Planners</li> </ul>	<ul style="list-style-type: none"> <li>Message Services</li> <li>Multimedia Firms</li> <li>Newspapers</li> <li>Notaries</li> <li>Payroll Processing Companies</li> <li>Permanent Placement Firms</li> <li>Premium Financing Companies</li> <li>Printers (non-financial)</li> <li>Public Relation Firms</li> <li>Publishers</li> <li>Radio Stations</li> <li>Recruiters</li> <li>Software Developers</li> <li>Technology Companies</li> <li>Telecommunication Firms</li> <li>Telemarketing Firms</li> <li>Television Stations</li> <li>Temporary Staffing</li> <li>Translators</li> <li>Travel Agents</li> <li>Trustees</li> <li>Website Developers</li> </ul>

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 service mark registered with the United States Patent and Trademark Office. Copyright © 2008 CNA. All rights reserved.

<b>Classes written elsewhere in other CNA divisions.</b>	<p><u>Hospitals, nursing homes, doctors, dentists and nurses</u> CNA Health Pro (<a href="http://www.cna.com">www.cna.com</a>)</p> <p><u>Lawyers</u> CNA/Program Administrators (<a href="http://www.lawyersinsurance.com">www.lawyersinsurance.com</a>)</p> <p><u>Large Miscellaneous Professional Liability - Annual Revenues Greater Than \$50 Million</u> CNA Pro NY (<a href="http://www.cnapro.com">www.cnapro.com</a>) 212-440-7662</p>		
<b>Program Business</b>	<p><u>Accountants (Insured Direct)</u> AON (<a href="http://www.cpai.com/">http://www.cpai.com/</a>) 800-221-3023</p> <p><u>Architects, Engineers, construction managers, interior designers, testing labs, environmental consultants, Landscape Architects, and Land Surveyors</u> Victor Schinnerer (<a href="http://www.schinnerer.com">www.schinnerer.com</a>) 301-961-9800</p> <p><u>Employed Lawyers</u> Arc Excess &amp; Surplus (516-747-4100)</p> <p><u>Real Estate Brokers/Agents, Appraisers, Mortgage Brokers &amp; Commercial Property Managers</u> Victor Schinnerer (<a href="http://www.schinnerer.com">www.schinnerer.com</a>) 301-961-9800</p> <p><u>Residential Property Managers</u> Ian H Graham-818-655-1348</p> <p><u>P&amp;C Insurance Agencies</u> <b>NOTE:</b> 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>		
<b>Classes not written anywhere in CNA</b>	<table border="0"> <tr> <td data-bbox="396 850 876 1056"> Actuaries Agricultural &amp; Seedsmen Auctioneers Producers, Major Motion Picture Studios Sports/Talent Agents &amp; Business Managers Truck Drivers P&amp;C Insurance Agencies </td> <td data-bbox="876 850 1546 1056"> Third Party Administrators &amp; Employee Benefit Consulting Home Inspectors Medical Coding &amp; Billing Mortgage Bankers Music Labels &amp; Recording Studios Title Agents </td> </tr> </table>	Actuaries Agricultural & Seedsmen Auctioneers Producers, Major Motion Picture Studios Sports/Talent Agents & Business Managers Truck Drivers P&C Insurance Agencies	Third Party Administrators & Employee Benefit Consulting Home Inspectors Medical Coding & Billing Mortgage Bankers Music Labels & Recording Studios Title Agents
Actuaries Agricultural & Seedsmen Auctioneers Producers, Major Motion Picture Studios Sports/Talent Agents & Business Managers Truck Drivers P&C Insurance Agencies	Third Party Administrators & Employee Benefit Consulting Home Inspectors Medical Coding & Billing Mortgage Bankers Music Labels & Recording Studios Title Agents		

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 service mark registered with the United States Patent and Trademark Office. Copyright © 2008 CNA. All rights reserved.



**MANAGEMENT & PROFESSIONAL LIABILITY, CRIME,  
PRIVATE COMPANY/FOR-PROFIT and NOT-FOR-PROFIT  
MINIMUM PREMIUMS**

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

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

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 service mark registered with the United States Patent and Trademark Office. Copyright © 2008 CNA. All rights reserved.

Updated 9/29/2009