



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) (Minimum Premium = \$1,000)

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 are written through: See Not-For-Profit Appetite Guide for more Info. http://www.cnapro.com/pdf/NFP%20Appetite%20Guide.pdf <p>Aon/Huntington Block (http://www.aahsa-insurance.com): The endorsed D&O product of the American Association of Homes & Services for the Aging. Preferred classes include: nursing homes, assisted living facilities, senior housing, independent living facilities and continuing care retirement communities</p> <p>Ian H. Graham (http://www.ihginsurance.com): The endorsed D&O product of the Community Associations Institute. Preferred classes include: homeowner associations, condominium and cooperative associations and property owners association</p>
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 ◆ (Not-For-Profit) - Religious organizations and churches, hospitals and/or medical facilities (medical facilities are written in our For-Profit Department) ◆ 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) (Minimum Premium = \$1,500)

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 (Minimum Premium = \$800)

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.

ERISA Bonds

Product Description	<p>We are no longer writing new ERISA Bonds.</p> <p>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.</p> <ul style="list-style-type: none">◆ Please consider buying Crime Pack or Epack Extra Crime 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: <p><u>If You ARE a CNA Surety Agent:</u></p> <p>Email a completed CNA Surety "Pension Trust Bond" Application (www.cnasurety.com/services/pdf/E6540.pdf) to info@cnasurety.com</p> <p><u>If You ARE NOT a CNA Surety Agent:</u></p> <p>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</p>
Crime (Minimum Premium = \$300)	
Product Description:	Crime 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 whose primary AOP involves the holding of escrow funds)
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◆ Labor organizations (unions)◆ Tobacco related companies, gun manufacturers◆ PEOs (Professional Employer Organizations)◆ Religious organizations◆ Repossession services◆ School districts (including all public educational entities & colleges)◆ Third party administrators, escrow agents, title agents

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**Classes written elsewhere in CNA
(See Reference Guide for contacts)**

- ◆ 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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**MISCELLANEOUS/TECHNOLOGY/TELECOM/Network Security & Privacy
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:

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.

**MPL/Tech/Telecom/Network Security & Privacy Media Professional Liability Overview
(Minimum Premium: MPL/MEDIA = \$750; Tech E&O = \$750)**

Underwriting Philosophy	<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>		
Miscellaneous Professional Liability:	<ul style="list-style-type: none"> - Alternative Dispute Resolution - Answering Service - Association Professional Liability - Association Management - Billing Services - Bookkeeping Services - Business Brokerage - Business Process Outsourcing - Call Center Services - Claims Adjusters - Collection Agent - Consulting Services - Courier Services - Court Reporting - Credit Bureau 	<ul style="list-style-type: none"> - Credit Reporting Services - Customs House Brokerage - Direct Mail Services - Document Destruction - Document Storage - Drug Testing - Educational Testing - Employment Screening - Equipment Lease Brokerage - Executive Coaching - Expert Witness - Franchising Services - Freight Forwarders - Fulfillment Services - Hotel Management 	<ul style="list-style-type: none"> - HR Consultant - Litigation Support - Marketing Consultant/Research - Meeting Event/Planning Services - Notary - Payroll Processing - Permanent Placement/Recruiting - Physician Management Services - Premium Financing - Printing Services - Telemarketing Services - Temporary Staffing - Translation Services - Travel Agent Services - Trustees Services
Media Professional Liability:	<ul style="list-style-type: none"> - Advertising Agents - Authors - Broadcasters - Commercial Photographers - Documentary Production - Graphic Designers 	<ul style="list-style-type: none"> - Marketing Firms - Media Planning/Buying - Media Reproduction - Multimedia Firms - Newspapers - Photographers 	<ul style="list-style-type: none"> - Public Relation Firms - Publishers (including Magazines) - Radio & Television Stations - Video Production - Web Design ... we will consider many more

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Technology & Telecommunication:	<ul style="list-style-type: none"> - Application Service Provider - Cellular Companies - Computer Programmers - Computer/Network Integration - Computer Maintenance - Computer Hardware MFG - Computer Training/Education - Data Centers 	<ul style="list-style-type: none"> - E-mail Service - Electronic Component MFG - IT Consulting/Staffing - Internet Services Provider - Managed IT Services - Reseller of Computer, Hardware & Software - Security Consulting/Products - Software Developers 	<ul style="list-style-type: none"> - Telecom Consulting Firms - Telephone Companies - Video Conferencing Services - Voice Over Internet Protocol Services (VOIP) - Wireless Communication Firms - Website Developers - Website Hosting Services ... we will consider many more
Network Security & Privacy:	<ul style="list-style-type: none"> - Agriculture - Construction - Distributors - E-Commerce - Healthcare 	<ul style="list-style-type: none"> - Hospitality - Manufacturing - Professional Service Firms - Restaurants - Retail 	<ul style="list-style-type: none"> - Technology Companies - Telecommunications Firms - Transportation - Wholesale
Classes written elsewhere in other CNA divisions.	<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>		
Program Business	<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>		
Classes not written anywhere in CNA	<ul style="list-style-type: none"> Actuaries Agricultural & Seedsmen Auctioneers Producers, Major Motion Picture Studios Sports/Talent Agents & Business Managers Truck Drivers P&C Insurance Agencies 	<ul style="list-style-type: none"> Third Party Administrators & Employee Benefit Consulting Home Inspectors Medical Coding & Billing Mortgage Bankers Music Labels & Recording Studios Title Agents 	

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

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

Minimum premiums may vary subject to individual state and risk requirements

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