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CNA Pro News

With the increasing level of complexity of crime related activities, there are two important elements for agents to consider: a) being to be able to provide clients and prospects with broad, up-to-date coverage and b) to do so in an efficient, "easy to do business with" manner.

Crime policies should not only offer up to date features, but they should contain enhancements and endorsements that producers have most frequently requested. In addition, the product should have a simplified application, and rating plans that streamline the submission and purchasing process.

Crime Pack offers these and other benefits; now with virtually every state having approved the policy and only two where it is pending, there is good reason to scan the features of this new product:

- Application - only two items are required for a quote: revenues and total headcount; no need to complete an employee census.
- Definition of Employee - has been broadened to include volunteers and leased employees, as well as non compensated directors and officers; in the past these had required endorsements.
- Check and Credit Card Forgery - now are included in the policy, in our Forgery and Alteration coverage; no need to purchase separate coverages.
- Personal Accounts – this coverage, also, is now included in Forgery and Alteration coverage.
- Funds Transfer - we combined "Voice Plus" Transfer with the basic Funds Transfer coverage to create a broader overall product, which we call Computer and Funds Transfer Fraud. We also now offer coverage that is not location specific, which eliminates the need to link an online account to a physical location.

There are other features incorporated in Crime Pack, however these are the ones we thought would be of most valuable to you.

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