



In today's economy, the service industry segment continues to expand at a rapid pace. New professional service businesses are constantly being formed to respond to the needs of the marketplace. Miscellaneous professional liability insurance covers these professionals for negligent acts or errors and omissions in the performance of their services to a third party. Any well designed risk management plan for a professional service business should include plans to address this exposure.

The word miscellaneous implies a wide array of items not specified elsewhere. And the appetite carriers have for coverage in this area can vary. At CNA, we have recently expanded our list of eligible classes and below are the more important current areas of practice that we look to underwrite:

Advertising Agencies	Lease Brokers (New)
Answering Services	Management Consultants
Arbitrators / Mediators (New)	Marketing Consultants
Bookkeepers	Meeting Planners
Broadcasters	Notaries
Business Brokers (New)	Payroll Processing (New)
Call Centers	Premium Finance Companies (New)
Collection Agents	Printers
Credit Bureaus	Public Relations Firms
Credit Reporting Agencies	Publishers
Expert Witnesses	Student Loan Administrators (New)
Franchisors	Telemarketing
Freight Forwarders (New)	Translators
Hotel Managers	Travel Agents (New)
Human Resource Consultants	Trustees

For small private companies, CNA offers Miscellaneous Professional Liability on a mono-line basis or through our package policy, called E-Pack, which includes EPLI, D&O and Fiduciary Liability coverages.

The diverse needs of the marketplace, combined with the complexity of coverage make this a category that we believe is best served through a combined 'local and central' set of resources. CNA offers regional contacts along with a dedicated group of underwriters and centralized claims professionals to meet the diverse needs of producers and insureds.

Interestingly, opportunities in MPL not only come from individual insureds/prospects but increasingly via programs that combine insureds in the same vertical market, which leads to greater underwriting expertise and claims experience. We've had recent success with programs for Mortgage Bankers & Brokers, Property Managers, and Information Destruction Professionals. CNA has been a leader in professional liability insurance for over 30 years and has a strong track record for successful professional liability programs so we are always willing to consider new program opportunities.

If these opportunities sound interesting, or you want to get more information for MPL, please visit www.cnapro.com/html/professionalliability.html. And if you have any questions about professions that are not on the list please contact us.

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