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## CNA Pro News

Although the phrase "Ease of Doing Business" gets used a lot these days, it's sometimes difficult to see, and at times it's even tougher to define. But it can be as simple as offering high quality coverages, combined with a clear and easy way to access those products and the people who offer them.

At CNA Pro, we've made a number of new enhancements recently to both our coverages and to the way we distribute and underwrite them. We believe these improvements will prove to be beneficial to both our Insureds and the agents and brokers who place these coverages on their behalf.

Two examples of how we have improved our "Ease of Doing Business" are a new Excess Insurance Form which offers the benefit of market-leading excess coverage encompassing a streamlined policy form which eliminates redundant and unnecessary excess policy language, and our continued efforts to add underwriters and new locations.

### Excess Form

- Streamlined, straightforward "Follow Form Coverage" Insuring Agreement
- Exhaustion of Underlying Insurance is incorporated within the insuring agreement and is inclusive of market-leading erosion language (including payments "by or on behalf of the Insureds")
- Depletion of sub-limits within the Underlying Insurance are automatically recognized
- Utilization of major defined terms of the Followed Policy allows for seamless follow form coverage
- Simplified policy form eliminates redundant, unnecessary language
- No separate policy provisions for: Alternative Dispute Resolution, Cancellation or Subrogation
- Admitted in most states

### Underwriters and Locations

- Over the last few months we've added several underwriters with expertise in Corporate Governance, Financial Institutions (including Community Banks), Large MPL and Tech E&O, as well as Large Law Firms.
- By adding staff, we've also expanded our geographic "reach" with product specific underwriting expertise that's local and easily accessed by our key agents and brokers, as well as their clients. New or expanded locations, in which our new underwriters are located, include Atlanta, Boston, Chicago, Houston, Los Angeles, Philadelphia, San Francisco and Seattle. In addition, we also make full use of CNA's growing branch network of over 40 locations.

If you found this message interesting and want more information, please review our

Excess Form - Highlight Sheet

<http://www.cnapro.com/pdf/Open%20Brokerage%20Excess%20Highlight%20Sheet.pdf>

Excess Form - Policy

<http://www.cnapro.com/pdf/EXCESS%20INSURANCE%20POLICY%20G22075B.pdf>

Key Contacts

[http://www.cnapro.com/pdf/ReferenceGuide\\_2page.pdf](http://www.cnapro.com/pdf/ReferenceGuide_2page.pdf)

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CNA Pro: Cranbury Executive Center, 1249 South River Road, Cranbury, NJ 08512  
40 Wall St, New York NY 10005