



If you're looking for smart ways to increase your book of community bank business ... we can show you more.*

With decades of experience, flexible coverage programs, and the scale and capacity to write many different types of risks, CNA is ready to help you grow your book within this dynamic and changing business sector.

Competitive advantages:

- Full-service carrier with regionalized underwriting expertise
- Financially strong; "A" rated for financial strength by A.M. Best
- Competitively priced coverages tailored to meet the unique needs of community banks
- Willingness to "look beneath the numbers" when assessing risk
- Opportunity for one-stop shopping, providing both standard and specialty coverages
- Risk Control programs that help identify and potentially avert risks
- Highly experienced and responsive claim service specialists

Broad coverages your clients can bank on:

- **Financial Institutions Bond for Community Financial Institutions**
- **EpacSM Management Liability package, encompassing five key liability coverages:**
 - Directors & Officers (D&O) Liability
 - Entity Liability
 - Employment Practices Liability (EPL)
 - Bankers' Professional Liability
 - Fiduciary Liability
- **Comprehensive property and casualty coverages:**
 - Property, including foreclosed properties
 - Inland Marine
 - General Liability
 - Mortgagee's Errors & Omissions/Impairment
 - Commercial Auto, including repossessed autos
 - Workers' Compensation
 - Commercial Umbrella
- **CNA NetProtect[®] for critical network security and cyber liability**

Additional details:

- De novo institutions are eligible for coverage
- Limits up to \$10,000,000 are available for qualified insureds
- Products available for depository institutions with up to \$3 billion in assets
- Most products are written on an admitted basis

Risk control services:

CNA offers policyholders a wide range of services, courses and publications focusing on management accountability and business solutions that can help you identify and potentially avert the leading risks for community banks, including:

- **Privacy Liability (Cyber Liability)**
- **Professional Liability Errors & Omissions**
- **Employment Practices Liability**
- **Employee Dishonesty**

Effective and supportive claim handling you can count on.

Consistent and seamless 24/7 support, from reporting to resolution — that's the CNA approach to claim handling. CNA Claim adjusters become credentialed for their business knowledge by meeting predefined requirements and standards through internal certification programs and continuing education. We continually develop innovative claim management and legal strategies designed to achieve the best possible outcome for our customers. Our goal is to facilitate a process that resolves even the most complex claims in a timely, fair and cost-efficient manner.

For more information, contact your community bank underwriter or visit www.cna.com/financialinstitutions.