



We understand how hard community banks like yours work to help your customers through uncertain times. With more than 100 years of experience in the business and an “A” rating for financial strength by A.M. Best, CNA can provide that same peace of mind for you. Working with your independent agent, CNA underwriters can tailor a program of property, casualty and specialty insurance that meets your needs and is supported by our industry-leading risk control and claim service.

Broad coverages:

- **EpackSM 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
 - **Financial Institutions Bond for Community Financial Institutions**
 - **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

Our risk control services can help you manage your risk and reduce costs.

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.

When it comes to insuring community banks ... **we can show you more.[®]**

Contact your independent agent or broker for more information, or visit www.cna.com/financialinstitutions to view the full portfolio of insurance coverages available for your community bank.