

A Reputation for Helping Professionals Manage the Risks of Their Practice



PROFESSIONAL SERVICES

Clients expect to work with insurance specialists who have the expertise and in-depth understanding of their needs to deliver meaningful solutions. That is what CNA brings to the table. We do not rest on our past successes, but continue to listen, learn and evolve as an organization.

As a market-leading, A-rated carrier, with a nearly 120-year history in business insurance, we have a deep understanding of the multitude of challenges and exposures confronting those who deliver professional services to their clients. Today, the \$12 billion professional services marketplace encounters unique challenges, from navigating compliance regulations regarding professional liability exposures to maintaining position in a highly competitive environment.

We have enhanced our underwriting, risk control, and claim teams to build **tailored and specialized capabilities** for the professional services industry segment and invested in our **international reach** and **local presence** to best meet your needs. We look forward to working with you to build distinctive insurance solutions and deliver a superior customer experience to demonstrate that when it comes to business insurance ... **we can show you more.**®

Helping Professionals Manage the Risks of Their Practice for More Than 50 Years

CNA has been a stable presence in the marketplace, with industry leading experience to help the following professionals in managing their practices. Our broad appetite encompasses a wide variety of firms, including:

- **Accountants** – professional liability program for CPA firms endorsed by the American Institute of CPAs®
- **Architects & Engineers and Construction Design Professionals** – professional liability program endorsed by the National Society of Professional Engineers
- **Lawyers** – professional liability program endorsed by several state bar associations
- **Management Consultants**
- **Real Estate Agents** – the exclusive E&O insurance carrier for the National Association of Realtors® "Realtor Benefits Program"

And we will consider other professions.

The Advantage of Working with a Leader

CNA insures more professionals than any other insurer and is the nation's #1 provider of professional liability for architects, engineers, contractors, lawyers, accountants and real estate agents. Through our continued dedication to professional service firms, we've earned the endorsements of the National Association of Realtors (NAR), the National Society of Professional Engineers, the American Institute of CPAs (AICPA) and several state bar associations.

We insure more professionals than any other insurer.

Delivering More Than Just a Policy

Only CNA delivers the unique combination of financial strength, industry experience and a broad product portfolio that spans both professional liability and other property and casualty coverages for professional service firms of any size.

- **Professional Liability/Errors & Omissions** policies are available offering coverage of various exposures for professionals, including coverage for claims of negligence or mistakes that cause financial harm to another person or company, such as (depending on the policy) negligence, misrepresentation, design errors and inaccurate advice, and coverage is available for both the obligation to pay damages for covered claims, as well as the cost to defend against such claims.
- **Property and General Liability** exposures are covered by our proprietary **CNA Paramount®** form that addresses both of these critical exposures with one simple, customizable and comprehensive policy, as well as a \$1 million Additional Coverage Basket and a newly enhanced umbrella and excess form.
- **Umbrella & Excess Liability** solutions offer up to \$50,000,000 of lead and excess capacity to deliver critical coverage and support to help you respond to and address the unexpected for your clients.
- **Cyber Liability** is offered through the **CNA NetProtect®** policy that addresses first party reimbursement coverage for privacy events, network extortion, privacy regulation investigations and crisis response, first party coverage for business income and extra expense, and third party liability risks related to privacy injury, network security and media liability.
- **Business Owners' Policy** coverage is provided through our market-leading, proprietary **CNA Connect®** policy that offers more than 300 optional coverage endorsements with increased deductible options, specialized **Choice Endorsements**, and a wide range of limit options for both Property and General Liability coverages, as well as Miscellaneous Professional Liability coverage.
- **Epact Extra®** is our package policy offering professional and management liability coverages, such as Miscellaneous Professional Liability, Employment Practices Liability, Directors and Officers Liability, Fiduciary Liability and Crime coverage.

Additional key coverages include:

- Workers' Compensation
- Commercial Auto
- International

Unparalleled Risk Control Services for Professional Service Firms

No other carrier provides CNA's level of risk control expertise to help clients manage the risk of delivering client service and managing a practice. Our risk management services and educational programs are designed specifically for professional services firms by credentialed professionals with practical experience and are unmatched by other insurance companies in the market.

Risk Control professionals for lawyers and accountants hold advanced degrees, designations and certifications and have practical experience in the fields they serve.

Risk management services for customers include:

- Risk Control Hotlines, providing personal access to risk control specialists.
- Online tools, for self-help assessments, checklists and workflow modifications.
- Seminars/webinars for continuing professional education credit, and, where available, premium credit for designated risk management educational programs.
- Client newsletters and risk alerts, delivering information to help professionals manage the risks of their practice.
- Resources to address non-professional liability exposures: ergonomics training, return to work programs, cyber/privacy liability, business continuity planning.
- Workplace Violence Prevention resources through The Center for Personal Protection & Safety (CPPS) for employee safety while in the workplace and while traveling.

Claim Professionals to Help Firms Get Back to Business

Our claim professionals are subject matter experts organized as dedicated teams with knowledge of the professional services provided by our customers. They work with the customer and defense counsel to develop a resolution strategy focused on achieving a fair result and remaining sensitive to the importance of defending our customer.

Start Building a Stronger Book of Business Today

Please contact your local branch underwriter or visit www.cna.com/professionalservices.

