

## Product Overview

CNA are a leading insurer in the European liability market, with a capacity to write limits of indemnity of up to US \$25 million. CNA underwrites primary liability programmes for European domiciled clients and their overseas subsidiaries. For excess of loss business this is extended to include International clients. We specialise in a variety of alternative risk transfer methods for Primary Public Products and Employers Liability exposures, including options with deductibles, SIR's and Captive participations.

### Appetite

#### Target client profile

CNA is a professional underwriting company that deploys sophisticated risk analysis and utilises highly experienced underwriting staff. Where clients are seeking a partnership with their insurer which transcends the highs and lows of the insurance cycle and one that stretches over years, we are able to be flexible and responsive to our clients needs.

#### Target markets/risks suitable for our products include:

- Banks and financial institutions
- Breweries and beverage manufacturers
- Construction
- Electronic equipment manufacturers
- Engineering
- Food producers
- Private banks
- Health care
- Leisure/restaurants/pubs/hotels
- Medical products
- P.F.I
- Retailers
- Security companies
- Technology/Telecommunications
- Transport and logistics
- Utilities

#### Limits available

- Limits up to \$25 million

#### Underwriting considerations

- Well managed clients: who are actively seeking risk reduction for employees and third parties.
- Accident rather than disease driven trades
- However, certain disease risks may be considered and underwritten where strong mechanisms exist to eliminate/reduce risks exposure.

#### Risks that do not suit the CNA European philosophy include:

- Chemicals
- Rail
- Mining
- Petroleum

### Types of cover available

- Employers' Liability
- Public Liability
- Products Liability
- Financial Loss
- Incidental Professional Indemnity
- Medical Professional Liability
- Medical Products

### Availability

- United Kingdom
- France
- Germany
- The Netherlands
- Belgium
- Luxembourg
- Denmark
- Norway
- Sweden
- Italy
- Switzerland
- Eire
- Spain



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