



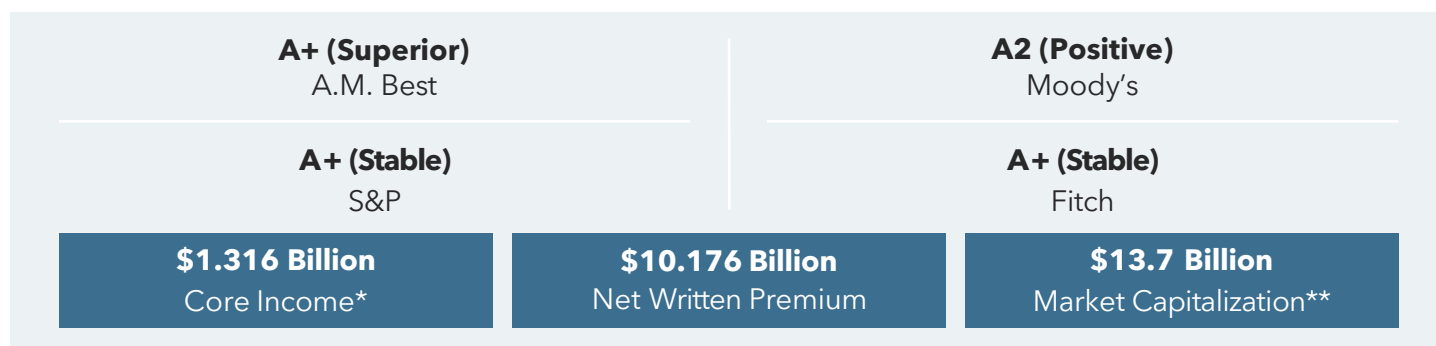
Financial Lines Wholesale Insurance Solutions

For wholesale insurance brokers, complex and hard-to-place risks are just part of the job. At Cardinal E&S, we don't just understand that, we thrive on it. Our dedicated Financial Lines Wholesale team is built to move fast, think boldly, and deliver tailored solutions with confidence and clarity. Because when time matters most, we lead the way.

Benefits for Wholesale Brokers

- Quick quotes and timely communication. Replying quickly to wholesale brokers is our top priority; our streamlined process, underwriting efficiency and decentralized decision-making authority enable us to deliver timely, thoughtful responses.
- Tailored insurance solutions for hard-to-place risks. Cardinal E&S' underwriting expertise and meaningful capacity enables us to develop insurance solutions that meet your clients' unique needs.
- Industry-leading Risk Control and Claims capabilities. Our industry-leading Risk Control team helps identify and manage risk exposures, and our experienced Claims professionals maximize claim management efficiency.
- As a CNA brand, Cardinal E&S draws on more than 125 years of financial strength and industry leadership. CNA is one of the largest U.S. commercial property and casualty insurers, a trusted name with a proven track record.

CNA's Financial Strength



*2024 full-year results, as of 3/31/2025 | **As of 3/31/25

Key Contacts

Chris Clementi	Financial Lines Wholesale Leader	Christopher.Clementi@cardinalcna.com	347-918-7177
Macy Steers	Senior Vice President, Underwriting	Macy.Steers@cna.com	914-319-4554

Wholesale Private/Not-for-Profit Management Liability

Cardinal E&S simplifies the insurance process and minimizes coverage gaps. With compartmentalized coverage options that work together and don't overlap, our modular management liability product provides flexibility to get the right coverage mix for your clients' exposures.

Our Appetite

Private

- Agriculture, Forestry and Fisheries
- Architects & Engineers
- Communications
- Construction
- Healthcare
- Hospitality
- Insurance Agents & Brokers
- Legal
- Manufacturing
- Mineral Industries
- Miscellaneous Services
- Professional Services
- Real Estate
- Retail Trade
- Technology
- Transportation
- Utilities
- Wholesale Trade

Not-for-profit

- Chambers of Commerce
- Charitable Organizations
- Civic Leagues
- Foundations
- Golf and Country Clubs
- Healthcare
- Historical Societies
- Literary Organizations
- Membership Groups
- Museums
- Performing Arts
- Professional Organizations
- Recreational Clubs
- Social Clubs
- Social Welfare Organizations
- Trade Associations

Our Coverages

- Directors & Officers (D&O)
- Employment Practices Liability (EPL)
- Fidelity and Commercial Crime
- Fiduciary Liability
- Kidnap, Ransom and Extortion

Beyond HR®

EPL policyholders have access to our Beyond HR® platform, which provides:

- Online, trackable training in areas such as preventing discrimination
- A searchable database of articles/checklists on workplace topics
- Webinars on current employment issues
- And much more

Recent Wins

	Account Segment/Type	State	Bound Premium Range	Coverages Written
Private/ Not-for-Profit	Plastic Manufacturer	NE	\$25k-\$75k	D&O/Fid
	Technology	CO	<\$25k	D&O/EPL
	Construction	WA	\$25k-\$75k	D&O/EPL/Fid/Crime
	Life Sciences	TX	\$25k-\$75k	D&O/EPL/Fid/Crime
	Healthcare	VA	<\$25k	D&O/EPL/Fid/Crime

Key Contact

Brian Gerhardt	Wholesale PNP Team Leader	Brian.Gerhardt@cardinalcna.com	715-531-8391
----------------	---------------------------	--------------------------------	--------------

Wholesale Public Company Management Liability

Cardinal E&S Management Liability insurance is designed to protect companies and the people who lead them, addressing claims arising from their decisions and actions. Our modular form provides a flexible policy and streamlined, easy-to-understand language, so you can work with Cardinal E&S to design a policy that meets your clients' specific needs.



Our Appetite

We have a broad appetite for nearly all publicly traded companies and segments, including but not limited to:

- Hospitality
- Life Sciences
- Manufacturing
- Oil and Gas
- Retail
- Technology
- Transportation
- Utilities

Our Coverages

- Directors & Officers (D&O)
- Employment Practices Liability (EPL)
- Fidelity and Commercial Crime
- Fiduciary Liability
- Kidnap, Ransom and Extortion

Recent Wins

	Account Segment/Type	State	Bound Premium Range	Coverages Written
Public Management Liability	Mobile Technology	CA	\$25k-\$75k	Primary D&O
	Manufacturing	TX	>\$175k	Excess D&O
	Electronic Equipment	NY	\$75k-\$125k	Excess D&O
	Coal & Consumable Fuels	NY	\$125k-\$175k	Excess D&O
	Building Products	NY	\$75k-\$125k	Excess D&O

Key Contact

Hunter Carpenter	Wholesale Public Company Leader	Hunter.Carpenter@cardinalcna.com	646-276-2076
------------------	---------------------------------	----------------------------------	--------------

Wholesale Financial Institutions

Cardinal E&S brings deep financial industry experience with the knowledge to evaluate complex and emerging risks including regulatory requirements, lender liability and asset management. Our commercial products help cover unique exposures like foreclosures, leasing and repossessed vehicles.



Our Appetite

- Asset Managers, including Hedge Funds and Mutual Funds
- Depository Institutions, including Community Banks
- Insurance Companies
- Private Equity Firms
- Registered Investment Advisors and Family Offices
- REITs and Real Estate Investment Firms
- Venture Capital Firms

Our Coverages

- Directors & Officers (D&O)
- Employment Practices Liability (EPL)
- Errors & Omissions (inclusive of BPL and ICPL)
- Fiduciary Liability
- Financial Institution Bonds, including ERISA and Mutual Fund bonds

Recent Wins

	Account Segment/Type	State	Bound Premium Range	Coverages Written
Financial Institutions	Insurance Company	FL	\$25k-\$75k	Side A
	REIT	FL	\$75k-\$125k	Primary D&O
	Real Estate Asset Manager	IL	\$125k-\$175k	D&O/E&O
	Trust Company	IL	>\$175k	Excess D&O/E&O
	Hedge Fund	NY	\$25k-\$75k	D&O/E&O

Key Contact

Hunter Carpenter	Wholesale Financial Institutions Team Leader	Hunter.Carpenter@cardinalcna.com	646-276-2076
------------------	--	----------------------------------	--------------

Wholesale Cyber, E&O and Media

As cyberattacks continue to escalate, every business is at risk. Cardinal E&S provides a market-leading suite of cyber, media, technology and professional liability insurance products to help your clients address new and increasingly complex exposures.



Our Appetite

- Construction
- Entertainment
- Financial Institutions
- Hospitality
- Life Sciences
- Manufacturing
- Nonprofits
- Professional Services
- Real Estate
- Retail
- Technology

Our Coverages

- Telecommunications
- Cyber
 - Business Interruption
 - Network Failure
 - Cyber Crime
 - Reputational Harm
 - Voluntary Shutdown
 - Payment Card Industry (PCI)
- Media
- Miscellaneous Professional Liability
- Tech E&O

CNA CyberPrep

Our proactive program of cyber risk services designed to help your clients:

1. Identify their cybersecurity posture
2. Mitigate potential cybersecurity risks
3. Respond to a cyber incident

Recent Wins

	Account Segment/Type	State	Bound Premium Ranges	Coverages Written
Cyber/E&O/ Media	Non-Profit Media Outlet	NY	>\$175k	Media
	Non-Profit Sports League	NY	\$125k-\$175k	Media
	Risk Purchasing Group	TX	\$125k-\$175k	Excess Cyber/E&O
	Metal Manufacturer	IL	\$25k-\$75k	Primary Cyber/Media/E&O
	Auto Dealership	CA	\$74k-\$125k	Excess Cyber

Key Contact

Chris Calnon	Wholesale Cyber/Media/E&O Team Leader	Christopher.Calnon@cardinalcna.com	626-827-2197
--------------	---------------------------------------	------------------------------------	--------------

One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. Certain coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. "CNA" is a registered trademark of CNA Financial Corporation. Certain CNA Financial Corporation subsidiaries use the "CNA" service mark in connection with insurance underwriting and claims activities. Copyright © 2026 CNA. All rights reserved. 375250 20261007