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CNA FINANCIAL CORP Form 8-K November 18, 2003

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15 (d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported) November 18, 2003

CNA FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

DELAWARE 1-5823 36-6169860 (State or Other Jurisdiction (Commission (IRS Employer of Incorporation) File Number) Identification No.)

CNA PLAZA, CHICAGO, ILLINOIS (Address of Principal Executive Offices)

60685 (Zip Code)

Registrant's telephone number, including area code

(312) 822-5000

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

Page 1 of 3

Item 7. Financial Statements and Exhibits

(c) Exhibits:

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Exhibit No. Description

99.1 CNA Financial Corporation summary of net reserve development

issued November 17, 2003, providing information on third

quarter 2003 results of operations

Item 12. Results of Operations and Financial Condition

The information in this Current Report is being furnished and shall not be deemed "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that Section. The information in this Current Report shall not be incorporated by reference into any registration statement or other document pursuant to the Securities Act of 1933, as amended.

On November 17, 2003 CNA Financial Corporation provided a summary of the impact of net reserve development on its results of operations for the third quarter 2003. The summary of net reserve development is furnished as Exhibit 99.1 to this Form 8-K.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CNA FINANCIAL CORPORATION

Dated: November 18, 2003 /s/ Robert V. Deutsch

By: Robert V. Deutsch

Its: Executive Vice President and
Chief Financial Officer

Page 2 of 3