



Commercial

National Accounts Property

CNA’s National Accounts Property team understands that every client’s property risk presents unique complexities. Through our teams of specialized underwriters, we are able to deliver meaningful capacity and tailored program solutions supported by strong tools and analytics as well as market-leading Risk Control and Claim capabilities.

Property Appetite	Shared & Layered Placements	Monoline Placements
Business Services	X	X
Cultural Institutions/ Public Assembly	X	X
Commercial Real Estate	X	X
Entertainment	X	X
Financial Institutions	X	X
Higher Education	X	X
Hospitality	X	X
HPR Manufacturing*	X	X
Professional Services	X	X
Retail	X	
Technology	X	X

* Refer to Manufacturing and Technical Risk Appetite document

Prohibited Classes

- 100% Wood Frame
- Agriculture
- Chemical
- Food/Food Processing
- Infrastructure
- Lumber
- Mining
- Oil and Gas
- Primary Metals
- Printing, Pulp and Paper; Paper and Related Products
- Textiles*
- Transportation
- Utilities
- Woodworking

* Within appetite if a stock throughput policy is in place

Experience the CNA Difference

Broad Geographic Reach, Strong Local Presence

- Integrated multinational platform with expertise and authority at the point of sale
- Underwriting offices throughout North America and Europe; local executive presence with profit and loss responsibility
- A consistent global underwriting approach
- Continual investment in talent and technology to enhance the ease of doing business

Strength and Support You Can Count On

- Strong balance sheet and capital base with “A” financial strength rating from A.M. Best and “A+” from Standard & Poor’s
- Relevant capacity within a well-defined appetite
- Focused broker engagement throughout the account lifecycle
- Collaboration across the organization to develop a customer-centric experience and offer more products to every customer

Policy Amounts/Eligibility

Shared and Layered Placements

Retail Distribution

- Maximum available Fire capacity \$200M
- Typical lines deployed including High Hazard CAT \$10M – \$25M
- Approved broker manuscript forms
- Ability to quote on an admitted and non-admitted basis
- Focus on supporting primary and lower attachment point participations with excess capacity outside of modeled CAT PMLs
- Cannot participate on same layer with CNA/Hardy syndicate
- Flexibility in deploying capacity: Can quote on a primary, buffer layer or excess basis, as well as quote Quota Share

Monoline Placements

- Available capacity of \$750M*
- Available capacity up to \$15M for CA EQ and SFHA
- Target accounts with TIVs of \$5B or less. Higher TIVs can be considered for certain occupancies*
- Target accounts with potential to develop multiline engagement
- Fully supported by CNA's Risk Control team
- Written on admitted paper
- CNA company form only

*Ability to deploy additional capacity on a case-by-case basis

Industry-Leading Risk Control Services

Drawing on an average of more than 20 years of experience, CNA Risk Control professionals drive a program of systematic, sustainable risk control solutions designed to increase productivity and protect your customers' bottom line, including:

- **Property and Equipment Breakdown Consultation:** Use our resources and expert guidance to help anticipate risks, minimize downtime and keep your customers' facilities operational.
- **Infrared Testing:** Improve the efficiency and reliability of equipment and facilities through our state-of-the-art electrical system testing.
- **Business Resiliency:** Maintain business operations through supply chain analysis, business continuity planning and crisis management.
- **Risk Assessments:** Protect employees, customers, products and property by engaging with our consultative approach to identify exposures and effective controls.
- **PrepWise®:** CNA's preparedness campaigns helps your customers anticipate and address critical exposures throughout the year.
- **School of Risk Control Excellence®:** Access to world-class training and resources can help minimize exposures and complement your customers' risk management practices. Our on-demand platform gives your customers 24/7 access to online resources.

Property Claim Service Excellence

Our highly skilled Property Claim team will assist your customers through every step of the claim process. We are committed to resolving the claim efficiently and achieving the best possible claim outcome.

After a catastrophic event, we know the top priority is restoring business operations quickly, and we work with loss mitigation and industry experts to outline a path to get there as soon as possible. CNA has regional offices throughout the U.S., Canada and Europe, with Claim professionals who understand the unique needs of your customers and specialize not only by line of business, but also by claim type and severity:

- **Large loss professionals** handle the most severe and sensitive claims, and average more than 20 years of claims experience.
- **Catastrophe operations** quickly mobilize to a disaster area, and are authorized to expedite the claim process to get customers back in business.
- **Technical experts** assist with Inland Marine, Equipment Breakdown, International and Cyber claims.
- **Dedicated forensic accountants** assist customers with their business interruption claims, thus improving the speed and accuracy of documentation and claim resolution.

For more information, visit cna.com/property.