



Small Business

Insurance Solutions for Small Professional Service Firms

Give Them the Tools They Need to Thrive

Small professional service firms want an agency that understands the complexities of their business while offering meaningful solutions for their dynamic needs. With an industry-leading suite of technology products, CNA provides adaptable solutions from an experienced insurer who simplifies the process.

As a market-leading, A-rated carrier with 120 years of experience, we deliver efficient and specialized capabilities for the small business industry, with deep international expertise and a local presence to best meet your clients' needs. Through agency automation, enhanced underwriting capabilities and our dedicated service teams, we can help your agency build superior customer relationships and find greater success in today's small business marketplace.

Offer Flexible Solutions Across the Professional Services Spectrum

CNA has been a stable presence in the marketplace, with industry-leading experience to help professionals manage 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®
- **Lawyers** – Professional Liability program endorsed by several state bar associations
- **Business management consultants** – Professional Liability available as endorsement or standalone
- **Real estate agents** – the exclusive E&O insurance carrier for the National Association of Realtors® "Realtor Benefits Program"
- **Architects & engineers and construction design professionals** – Professional Liability program endorsed by the National Society of Professional Engineers

Quickly Respond to Emerging Risks with Customized Solutions

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.

With **CNA Connect®**, our flagship business owners' policy, we make it easy to give your clients broad and relevant Property and Liability coverage. The CNA Connect® policy is available for over 600 classes of business, making CNA the clear choice for small business insurance. CNA Connect® is customizable with specialized **Choice Endorsements** and a wide range of limit options for both Property and General Liability coverages, as well as Miscellaneous Professional Liability coverage.

Umbrella & Excess Liability solutions offer up to \$5M of lead and excess capacity to deliver critical coverage and support to help you respond to and address the unexpected for your clients.

Key coverage considerations:

- Valuable papers and records
- Accounts receivable
- Business income/billable hours
- Cyber liability
- Computers, software and data
- Fine Arts

Additional product offerings may include:

- Workers' Compensation, monoline available
- Management Liability – Employment Practices Liability, Fiduciary and Crime
- Miscellaneous Professional Liability
- Commercial Auto
- International – CNA Passport® and CNA WorldPass®
- Ocean Cargo

Keep Your Business — and Your Clients — Moving Forward with Innovative Solutions

The less time you spend on administrative tasks, the more productive you can be building your small business book. That's why we leverage our expertise to deliver award-winning automation solutions, superior services and resources to simplify your job, while enhancing your customer's experience at every level of engagement.

- **CNA Central**, our premier quoting and agency portal, makes it easier than ever to connect to small businesses so you can focus on what you do best.
 - Quote faster and more easily with CNA Quote Advantage, and access comprehensive base coverages, custom coverage options and a business-specific bindable quote — all through one short input screen.
 - Generate what-if scenarios, quote on-the-go with mobile functionality and take advantage of electronic document delivery.
 - Process and request endorsements, view policy and claim information and access important CNA news.
 - Submit Management Liability products for small businesses with 100 or fewer employees, and \$10M or less in revenue or \$10M or less in assets.
 - Submit Miscellaneous Professional Liability for small businesses via CNA Central, either monoline or as a coverage part on CNA Connect®.
- **Dedicated Small Business sales specialists and underwriters** serve as your expert resources for all CNA offerings.
- **Multiple direct billing payment plan options**, such as online credit card payment through CNA Central. Plus pay-as-you-go billing for Workers' Compensation, to help small businesses more effectively manage their cash flow.
- **Small Business Service Center and Warm Leads Sales Team** act as an extension of your agency, with licensed specialists ready to respond on your behalf while providing a personalized experience and coverage consultation for your clients, as well as pursue new business leads.
- **Risk Control services** and resources will support your clients in their efforts to minimize their exposures and reduce the likelihood of a claim. CNA's School of Risk Control Excellence and SORCE® On Demand provide training and resources for small businesses that keep their companies and employees safe.
- **Prompt, attentive and customer-focused claim handling** to meet your clients' needs.
 - Information risk claims
 - Return-to-work job bank
 - Litigation management services

Please contact your sales specialist or visit www.cna.com/smallbusiness.