



Business Highlights

National Accounts Casualty

Demonstrating Broad Appetite and Competitive Advantages

The largest accounts often face unique exposures, such as the increased frequency and severity of punitive damage awards from a very litigious marketplace and a societal push for more corporate accountability. CNA has experienced and specialized teams delivering client-specific solutions based on these industry trends for general liability, automobile liability, umbrella and excess liability, and workers' compensation. Our Underwriting, Risk Control and Claims professionals work together closely and diligently so you can remain focused on your clients.

| Description | Premium | Coverages Written | Competitive Advantage |
|--------------------------------|-----------|---|--|
| Lighting Products Manufacturer | \$1.2M | Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella, Property | Our ability to provide a comprehensive product offering and flexible program structure. Wrote Primary Casualty, Lead Umbrella and Property as well. Offered several WC deductible options and GL SIR options so the insured could select a program within their risk tolerance. |
| Dinner Theater | \$1.1M | Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella, Property | Offered several WC deductible options and GL SIR options so the insured could select a program within their risk tolerance. Custom claims handling instructions put in place, including use of the insured's preferred council who they've worked with a number of years and understands their business well. |
| Furniture Retailer | \$6.9M | Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella | Wrote Primary Casualty and Lead Umbrella. Offered guaranteed cost policies as the insured did not want to address collateral considerations. Structured the WC on a min/max retro plan to allow for a consistent premium adjustment factor across all states. |
| Tire & Auto Repair Provider | \$1.1M | Workers' Compensation, General Liability, Automobile Liability | Provided a unique fully fronted General Liability program structure greatly reducing the collateral considerations placed on the client (private equity owned) while still allowing the client to satisfy certain contractual requirements. Our fronted structure contemplated a \$1M SIR, with a \$1M policy limit and matching deductible on top of the SIR. |
| Las Vegas Hotel & Spa | \$2M | Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella | Provided a unique approach to ALAE treatment in response to the state of Nevada's recent directive relative to capping defense expenses within policy limits. Multiple manuscript coverage endorsements drafted. Replaced lead capacity at an attachment point unable to be provided by the incumbent market. |
| Grocery Store Chain | \$500,000 | Workers' Compensation, General Liability, Automobile Liability | Provided CNA claims handling services with extensive special claims handling instructions drafted to fit the client's specific requirements inclusive of nurse triage utilization. |
| Healthcare/Long Term Care | \$3.8M | Workers' Compensation | Our flexibility with a large deductible program and collateral structure. In particular, use of a depleting trust and customized collateral management throughout the inforce policy term. |
| Real Estate Property Manager | \$1.5M | General Liability, Automobile Liability, Lead Umbrella | Offered broad coverage and strategically aligned with our Excess Umbrella team to provide a comprehensive casualty product. |

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|--|-----------|---|--|
| Hotels/Hospitality | \$888,000 | Workers' Compensation, General Liability, Automobile Liability, Property | Partnering with our Property team, we provided market competitive pricing and coverage terms. We established the client relationship the prior year and we were consistent in our approach to the risk. Ultimately it was the collaborative enterprise play and timely communication that led to the win. From a property perspective, our ability to put up \$750M program loss limit along with higher sublimits on other coverages, including flood and earthquake, was a differentiator. |
| Real Estate/Hospitality/Gaming | \$1.3M | General Liability, Automobile Liability, Lead Umbrella | Established a trusting relationship by listening to the diverse needs of the client, which appreciated our consistent approach to underwriting across several affiliated entities and our philosophy around portfolio management. We demonstrated our flexibility when aligned on best in-class risk management practices. Our pragmatic response to the unique risk and multi-line coverage needs was also a key driver. |
| Landscaping | \$2.3M | Workers' Compensation, General Liability, Automobile Liability | Demonstrated the ability to share expertise across business units to evaluate a tough risk and provide a solution not made available in many other markets. We took the time to review and combine six separate placements under one streamlined insurance program. |
| Quick Serve Restaurants | \$6.6M | Workers' Compensation, General Liability, Automobile Liability and Physical Damage | We put together a comprehensive offering including Primary Casualty, Lead Umbrella and Property, ultimately binding the Primary Casualty. The WC was structured on a min/max retro plan to allow for a consistent premium adjustment factor across all states. |
| Telecommunications | \$2.5M | Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella, International | Quickly and comprehensively analyzed complex coverage requests and offered multiple program structures (including matching deductible options) across the enterprise (Primary, Lead Umbrella and International). |
| Multinational Financial Services Corporation | \$500,000 | Renewal LOBs – General Liability, Automobile Liability, Workers' Compensation and New LOB – Lead Umbrella | The incumbent umbrella carrier wanted to reduce capacity and required higher attachment/primary limits at renewal. CNA was able to deploy \$25M in capacity on the Lead Umbrella. This approach provided an enterprise solution for the client and assisted the broker in their efforts to build a \$100M excess tower. |
| IT Solutions | \$950,000 | Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella | A quick turnaround time, competitive offering, and ability to write both Primary and Lead Umbrella were contributing factors in this win. |
| Packaged Ice Manufacturer | \$4M | Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella | Collateral flexibility, competitive offering and high Primary limits, along with a Lead Umbrella on a large fleet, contributed to this win. |
| Hot Tub/Spa Manufacturing | \$2M | Workers' Compensation, General Liability, Automobile Liability, International | Our ability to provide an all-lines solution (prior program was bifurcated via several carriers) and willingness to provide both Guaranteed Cost and SIR programs on a tough product risk contributed to this win. |
| Media Company | \$1M | Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella | This private equity deal required an extremely quick turnaround. Our ability to deliver comprehensive primary, Lead Umbrella and International options was the key driver in this win. |
| Insurance Company | \$1.7M | Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella/Excess | Our understanding of the client's complex exposures and coverage requests, our flexibility in claims oversight, and our competitive Primary offering, combined with both a Lead Umbrella and ventilated excess placement, unseated an incumbent that had written this account for more than a decade. |