

CNA SELECT RISK

Casualty

For more than 100 years, CNA has been providing specialized business insurance solutions and building lasting relationships through our expertise in underwriting, risk control and claims service.

Marketing Requirement	All quotes will be made through a CNA Select Risk appointed, surplus lines licensed agent/broker, utilizing non-admitted companies.
Submission Procedure	We handle our business separately from the CNA field offices. Submit eligible applicants via fax at 312-894-3591, or e-mail submissions to your underwriter.
Coverage and Class Appetite	<ul style="list-style-type: none">• Primary CGL and Lead \$5,000,000 Umbrella• CGL/Products on manufacturers — we will selectively consider importers, distributors, wholesalers• CGL on premises risks — commercial real estate and high traffic GL exposures• CGL on service contractors — non-construction (exception: Demolition Contractors — see below)• Umbrella appetite similar to CGL appetite
Minimum Premium Account Size	\$50,000 minimum premium — unless the class guide below specifies a different minimum premium; \$3,000,000 minimum sales/revenues
Deductible/SIR Attitude	<ul style="list-style-type: none">• Most, if not all, accounts will carry a deductible ranging from \$1,000 to \$500,000 per claim/occurrence, or in the case of SIRs, \$25,000 per claim/occurrence or higher• Some risks may be offered first dollar coverage• Use of approved claims administrator is required for claims within the SIR. Minimum SIR: \$25,000• All SIR applicants (\$50,000 minimum premium; \$5,000,000 minimum revenue)
Individual Risk Wholesale Appetite	<ul style="list-style-type: none">• Alarm Manufacturing (burglar, carbon monoxide, fire, smoke, etc.)• Auto, Bus, Motorcycle and Truck Parts Manufacturing — non-critical operating parts• Bicycle Manufacturing• Cable, Chain and Wire Manufacturing• Chair and Furniture Manufacturing• Chemical Manufacturing — household and low-hazard commercial (MSDSs required)• Clothing and Sleepwear Manufacturing• Construction Equipment Manufacturing (not scaffolding)• Conveyor Systems Manufacturers• Cosmetics Manufacturing• Demolition Contractors (no explosives, no ball/chain)• Electrical Components and Equipment Manufacturers• Equipment Rental• Exercise Equipment Manufacturers• Grocery Stores/Supermarkets — high traffic and need for SIR treatment• Instrument Manufacturing — process, control, analytic and diagnostic• Machinery Manufacturers including Industrial, Material Handling, and Farm Machinery and Equipment• Medical Non-Invasive Product Manufacturing (bandages, splints, supports) — Invasive Medical Product Manufacturers are handled by CNA Advanced Medical Technologies (AMT) department• Playground Equipment Manufacturing• Poultry and Egg Processors• Protective Apparel, Boot and Glove Manufacturing (not a market for Helmet Manufacturers or any latex products)• Pumps and Valve Manufacturing (\$50,000 minimum premium)• Rental Stores — Consumer Equipment and Party Supplies• Scaffolding — Manufacturing and Rental• Sporting Goods Manufacturing (no helmets, no trampolines)• Tank and Pressurized Vessel Manufacturing• Telecommunications Products Manufacturers• Tool Manufacturers

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Individual Risk Wholesale Appetite (cont'd)

- Toys
- Trailer Manufacturing
- Truck, Bus Bodies or Attachments that do not modify the chassis of the vehicle
- Vending Machine Manufacturers
- Watercraft Manufacturing — not a market for jet ski or high power boats
- Waterparks

Prohibited Classes

- Aircraft and Airport Products — operations or services
- All Terrain Vehicle Manufacturing
- Ammunition Manufacturing
- Animal Pharmaceuticals or Feed Processors (livestock)
- Any Asbestos, Lead or Silica Related Exposure, i.e., boiler (pre 1985) and Refractory Products Manufacturers
- Auto, Bus, Motorcycle and Truck Manufacturing
- Auto, Bus, Motorcycle and Truck Parts Manufacturing — critical operating parts
- Blood Bank Service Firms
- Casino Operations
- Condo and Homeowners Associations
- Contractors — residential or commercial construction (except for Demolition Contractors)
- Door and Window Manufacturing
- Firearms Manufacturing
- Fuel Manufacturing/Refining
- Go-Cart Manufacturing
- Helmet Manufacturing — bicycles, motorcycles or other
- Invasive Medical Products (per FDA definition — refer to AMT division)
- Modular Home Manufacturing Involving Residential Construction
- Nutritional Supplement and Over-the-counter Drug Manufacturers (refer to AMT division)
- Pharmaceutical Manufacturing — prescription drugs (refer to AMT division)
- Railroad Global Positioning System
- Railroad, Locomotive or Locomotive Critical Operating Parts Manufacturing
- Swimming Pool and Spa Manufacturing/Construction/Installation
- Tobacco Related Exposures
- Trailer Home/Motor Home Manufacturing Involving Chassis Manufacturing
- Trampoline Manufacturing
- Tree Stand Manufacturing
- Truss Manufacturing

Underwriting Requirements

All applicants must have, included in the submission, a summary of total incurred losses and loss count by year for each of the last five years, together with the hard copy company loss runs to support the summary provided. Applicants for deductible and SIR treatment must display strong financial condition, evident in current financial statements included in the submission. All CNA Select Risk quotes will contain the mandatory Mold and Silica exclusions. Most policies will be issued on Columbia Casualty Company, a non-admitted company. A.M. Best Rating A-XV.

Claim Reporting

Fax claim reports to the attention of the CNA Select Risk Claims Department at 866-440-2769
E-mail claim reports to: E&Sfax@cna.com or call 877-575-1744

Underwriting Team

April Cooper april.cooper@cna.com | 312-822-2181
Anne Munro anne.munro@cna.com | 312-822-7962
Christopher Ciaston chris.ciaston@cna.com | 312-822-5294
Douglas Handzel, Umbrella Contact douglas.handzel@cna.com | 312-822-2208
Gale Smith gale.smith@cna.com | 312-822-2328
John Thomson john.thomson@cna.com | 312-822-4794
Marie Seludo marie.seludo@cna.com | 312-822-4903
Thomas J. Nolde, AVP Underwriting thomas.nolde@cna.com | 312-822-4509
Wendy L. Gordon wendy.gordon@cna.com | 312-822-6874
Yulanda Dudley yulanda.dudley@cna.com | 312-822-5240

