

# 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. CNA Select Risk provides specialized underwriting expertise for Excess & Surplus Lines, and Wholesale Broker business seeking alternatives from the Standard Lines marketplace.

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<b>Underwriting Requirements</b>	<ul style="list-style-type: none"><li>• All submissions must include accord application, supplemental applications (e.g. products, liquor, etc.) a summary of operations, and a 5 year loss summary of total incurred losses by year, together with the company hard copy loss runs.</li><li>• Applicants for deductible and SIR treatment must display strong financial condition. A current financial statement must be included in the submission.</li></ul>
<b>Marketing Requirement</b>	All quotes will be made through a CNA Select Risk appointed, surplus lines licensed agent/broker utilizing non-admitted companies.
<b>Submission Procedure</b>	We handle our business separately from the CNA field offices. Submit eligible applicants via email to either E&Snewbusiness@cna.com, with a cc: to your underwriter, or directly to your underwriter.
<b>Coverage and Class Appetite</b>	<ul style="list-style-type: none"><li>• CGL/Products on manufacturers — we will selectively consider importers, distributors, wholesalers</li><li>• CGL on premises risks with exposure to frequency</li><li>• CGL on service contractors</li><li>• Hired and Non-owned Automobile Liability on a monoline basis for large fleets</li></ul>
<b>Minimum Premium</b>	\$25,000 minimum premium
<b>Deductible/SIR Requirements</b>	<ul style="list-style-type: none"><li>• Deductibles on accounts will range from \$5,000 to \$50,000 per claim/occurrence.</li><li>• Minimum SIR: \$25,000. Use of an approved claims administrator is required for claims within the SIR</li></ul>
<b>Individual Risk Wholesale Appetite</b>	<ul style="list-style-type: none"><li>• Alarm Manufacturing (burglar, carbon monoxide, fire, smoke, etc.)</li><li>• Amusement Centers — mini golf, arcades, laser tag, waterslides, etc.</li><li>• Auto, Bus, Motorcycle and Truck Parts Manufacturing — non-critical operating parts</li><li>• Bicycle Manufacturing</li><li>• Cable, Chain and Wire Manufacturing</li><li>• Casino Operations (no tribal nation or offshore maritime)</li><li>• Chair and Furniture Manufacturing</li><li>• Chemical Manufacturing — household and low-hazard commercial (MSDSs required)</li><li>• Clothing and Sleepwear Manufacturing</li><li>• Construction Equipment Manufacturing</li><li>• Conveyor Systems Manufacturers</li><li>• Cosmetics Manufacturing</li><li>• Electrical Components and Equipment Manufacturers</li><li>• Equipment Rental</li><li>• Exercise Equipment Manufacturers</li><li>• Food Processors — dairy, fruit, vegetable, meat, poultry, and seafood</li><li>• Grocery Stores/Supermarkets</li><li>• Hotel and Motel risks</li><li>• Instrument Manufacturing — process, control, analytic and diagnostic</li><li>• Machinery Manufacturers including Industrial, Material Handling, and Farm Machinery and Equipment</li><li>• Medical Non-Invasive Product Manufacturing — Invasive Medical Product Manufacturers are handled by CNA Advanced Medical Technologies (AMT) department</li><li>• Playground Equipment Manufacturing</li><li>• Protective Apparel, Boot and Glove Manufacturing</li><li>• Pumps and Valve Manufacturing</li><li>• Rental Stores — Consumer Equipment and Party Supplies</li><li>• Restaurants, Bars, Taverns</li><li>• Scaffolding — Manufacturing and Rental</li><li>• Sporting Goods Manufacturing (no helmets, no trampolines)</li><li>• Tank and Pressurized Vessel Manufacturing</li></ul>

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## Individual Risk Wholesale Appetite (Continued)

- Telecommunications Products Manufacturers
- Tool Manufacturers
- 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 (i.e. tires)
- Blood Bank Service Firms
- Condo and Homeowners Associations
- Contractors — residential or commercial construction
- Door and Window Manufacturing
- Firearms Manufacturing
- Fuel Manufacturing/Refining
- Go-Cart, Electric Scooter, and Mini-Motorcycle manufacturing
- Habitational Exposures — apartment buildings and communities, mobile home parks
- Helmet Manufacturing
- Invasive Medical Products (per FDA definition — refer to AMT division)
- Modular Home Manufacturing Involving Residential Construction
- Nutritional Supplement, Energy Drinks 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
- Security Guard (armed and unarmed) and Alarm Monitoring Companies
- 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
- Utility Companies — including energy related risk (e.g. oil & gas)

## 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

## Contacts

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