

# Business Segments Overview

Our deep specialization, underwriting expertise and collaborative approach enable us to deliver responsive service and tailored insurance solutions across our business areas.

# Surety Construction Small Business Financial Lines National Accounts Property National Accounts Casualty Middle Market Marine

### **Affinity**

CNA's Affinity Programs seek to offer unique insurance solutions to niche customer groups and specialty product programs, delivered through a collaborative value chain involving a Program Administrator. With nearly two dozen managing general underwriter (MGU) relationships supporting our program business, CNA holds market-leading positions in the professional services and healthcare industries. Our relationships with our MGU partners average more than 20 years, and nearly all of them are exclusive.



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### Claims

As a global carrier, CNA measures success by the long-term business relationships we create and maintain. That's why our Claims professionals provide high-level service that adds value to your business. We continually invest in technologies and analytics to better understand your risks, and staff our business with knowledgeable specialists who can resolve your claims as efficiently as possible. Our teams have deep expertise in the coverages we write and industries we serve, and are empowered to provide creative solutions and the best possible customer service experience.



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### Construction

In a complex market with evolving product delivery methods, an aging workforce and skilled labor shortages, we provide deep expertise and tailored solutions your clients can count on. We've earned more Construction Risk and Insurance Specialist (CRIS®) and trade show designations than any competitor, and use trade-specific coverage options and an industry-leading Risk Control program to build a better construction industry.



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### **Financial Lines**

Faced with regulatory scrutiny, a litigious atmosphere and increasingly complex cyber risks, customers need an insurance carrier they can trust. CNA has been a stable marketplace presence for over 50 years, building long-term customer and producer relationships that have lasted through challenging market events. Our broad product capabilities, global expertise, and dedicated Risk Control and Claims professionals help customers build comprehensive, enterprise-wide risk management strategies.



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### Healthcare

With 50+ years of industry leadership and more than one million customers, CNA offers tailored insurance solutions for aging services organizations, allied healthcare facilities, hospitals and individual practitioners. Our specialized Risk Control and Claims services help insureds respond to emerging exposures as they navigate changing market cycles, comply with regulatory requirements and develop new models of care.



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### International Solutions

CNA has strong international capabilities rooted in a strong local presence overseas. Our Strategic Partner Network, comprised of 226 business partners in more than 164 countries, enables us to service multinational organizations with complex local policy requirements. By issuing local admitted policies around the globe, we ensure regulatory compliance and adherence to local laws, while providing a seamless approach that combines international and domestic coverages through an enterprise approach to avoid potential gaps in coverage.



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### Marine

As one of the largest and oldest marine insurers in the United States, CNA offers a dedicated team of Underwriting, Claim and Risk Control specialists to support customers' marine insurance needs. Amid ever-evolving technology and increasingly complex global supply chains, we use our deep technical expertise and robust multinational capabilities to deliver highly targeted solutions for your clients' unique inland and ocean marine needs.



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### Middle Market

CNA's Middle Market insurance solutions are supported by our technical expertise and deep understanding of our key industry segments. We take a measured, disciplined and assertive approach to growth, offering the broad range of products and customer services your clients have come to expect from CNA. This specialization is complemented by our ability to write business across a broad spectrum of industries. Our products and services are designed to meet the needs of your customers, wherever they may be doing business around the world.



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### **National Accounts Property**

Backed by industry-leading underwriting talent and tools, our National Accounts Property team understands the unique complexities that challenge your customers – from fierce competition to consolidation to pressure for higher margins. Our in-depth knowledge, market-leading Risk Control solutions and best-in-class Claims services enable us to deliver distinctive coverage solutions and a superior experience tailored to your clients' needs.



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## National Accounts Casualty

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, 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.



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### Risk Control

Working closely with underwriters and agents, CNA's Risk Control team offers a long-term approach to risk management that anticipates insureds' evolving needs. With an average of more than 20 years of experience in their fields, our professionals drive a program of systematic, sustainable solutions designed to help manage operational risk and improve efficiency.



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### **Small Business**

With a forward-looking philosophy built on transparency, we are continuously evolving to meet the needs of our agents and small business customers. Our market-leading proprietary Businessowners policy, CNA Connect®, offers agents the ability to tailor coverage solutions for more than 600 classes of business, and 300 customizable options for industry-specific risks.



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### Surety

CNA Surety is the 4th-largest writer of surety bonds in the U.S., with an extensive branch network and agent distribution platform serving all 50 states, Puerto Rico and Canada. We have been a leader in the industry for more than 125 years, through all economic cycles. From small license and permit bonds to the largest, most complex bonding arrangements for public-private partnership construction projects, no other surety possesses our industry reach. Enhanced services include first-in-class client benchmarking and strong legal and Claims capabilities.

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### Warranty Consumer & Commercial Division (Chicago, IL-based)

CNA has over 30 years of experience in warranty, designing customized solutions toaddress complex regulatory, marketing and risk transfer needs across a wide range of products. We are also one of the largest and most experienced underwriters and providers of warranty-related products and insurance.



CNA National, a wholly owned subsidiary, features a full-service automotive warranty claim administration center and offers auto dealers a full suite of automotive warranty and ancillary products through specialized agents and independent representatives.



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