



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 Claim professionals work together closely and diligently so you can remain focused on your clients.

Description	Premium	Coverages Written	Competitive Advantage
Telecommunications	\$2.5M	Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella, International	Quickly and comprehensively analyzed complex coverage requests and offered multiple program structures across the enterprise (primary, umbrella and international).
Security & Commodity Exchange	\$906,000	Workers' Compensation, General Liability, Automobile, Umbrella	Provided an enterprise approach to defend a very desirable account; able to provide lead umbrella capacity, increasing premium +\$200K.
Multinational Financial Services Corporation	\$500,000	Renewal LOBs – General Liability, Automobile, 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.
Advertising Agency	\$1.8M	Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella	This was a win-back we had written ~10 years ago and continued to target over the last several years. Our ability to tailor coverages to the client's specific needs coupled with a competitive offering and lead umbrella option were deciding factors in unseating the incumbent of over five years.

Description	Premium	Coverages Written	Competitive Advantage
Commercial Real Estate	\$600,000	General Liability, Automobile Liability	Our pragmatic approach to program structure was the differentiating factor, as the client wanted to remain on a Guaranteed Cost program.
Golf Courses/ Country Clubs	\$2.4M	Workers' Compensation, General Liability, Automobile Liability, Lead Umbrella	Our willingness to initially write WC only demonstrated our flexibility, and when Liability and Umbrella came up for renewal later in the year, we had by then exhibited our dedication to risk control and service.
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) coupled with our willingness to provide both Guaranteed Cost and SIR programs on a tough product risk contributed to this win.
Commercial Equipment Reseller	\$790,000	Workers' Compensation, Automobile Liability, General Liability, Lead Umbrella	Our superior customer service, competitive offering and enterprise approach (via \$10M lead umbrella) helped seal the win.
Restaurant	\$470,000	Workers' Compensation, Automobile Liability, General Liability	Our ability to understand how the pandemic has impacted the insured financially and our open line of communication with their CFO set us apart from the competition in this new business win.
REIT	\$373,000	General Liability, Lead Umbrella	We won this account with our enterprise solution, where our primary limit was supported with a \$10M lead umbrella.
Street Cleaning	\$480,000	Workers' Compensation, Automobile Liability	Our willingness to support multiple program structures helped make the transition from Guaranteed Cost to Loss Sensitive easier for the client.
Pool Supply Retailer	\$373,000	General Liability	We were already on the \$10M lead, and our underwriter's ability to turn around the primary in less than a week was our differentiating factor.
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 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 who had written this account for more than a decade.