



Small Business

# Insurance Solutions

## Guide Them with Knowledge and Protect Them with Critical Tools

Small businesses want an agency that understands the complexities of their marketplace while offering meaningful solutions for their dynamic needs. With an industry-leading suite of technology products, CNA provides adaptable solutions from an experienced insurer who simplifies the process.

As a market-leading, A-rated carrier with 120 years of experience, we deliver efficient and specialized capabilities for the small business industry, with deep international expertise and a local presence to best meet your clients' needs. Through agency automation, enhanced underwriting capabilities and our dedicated service teams, we can help your agency build superior customer relationships and find greater success in today's small business marketplace.

### Quickly Respond to Emerging Risks with Customized Solutions

The CNA Connect® business owners' policy provides small business clients broad and relevant protection, with more than 300 optional coverage endorsements that offer increased deductible options and a wide range of limit options for both Property and General Liability coverages. Many of the coverage options are uniquely designed and not typically offered in today's competitive marketplace. The CNA Connect® policy is available for over 600 classes of business, making CNA the clear choice for small business insurance.

#### Our industry-leading features include:

- A base form that includes automatic coverages not easily duplicated in the marketplace
  - Optional General Liability limits up to \$2 million per occurrence and \$4 million in aggregate
  - More than 300 customizable options
  - Choice Endorsements that expand coverages for unique industry-specific risks, including:
    - Accountants
    - Architects & engineers
    - Business services
    - Healthcare businesses
    - Lawyers
    - Manufacturers
    - Real estate agents & brokers
    - Retailers
    - Technology firms
  - Wholesale/distributors Unique coverage add-on's for a variety of classes including:
    - Professional Liability Endorsements
    - Technology E&O with optional Information Risk and Media Liability coverages
    - Worldwide Data Breach coverage
- Additional product offerings may include:**
- Workers' Compensation, monoline available
  - Umbrella & Excess Liability
  - Management Liability – Employment Practices Liability, Directors & Officers, Fiduciary and Crime
  - Miscellaneous Professional Liability
  - Commercial Auto
  - International – CNA Passport® and CNA World Pass®
  - Ocean Cargo

## Keep Your Business — and Your Clients — Moving Forward with Innovative Solutions

The less time you spend on administrative tasks, the more productive you can be building your small business book. That's why we leverage our expertise to deliver award-winning automation solutions, superior services and resources to simplify your job, while enhancing your customer's experience at every level of engagement.

- **CNA Central**, our premier quoting and agency portal, makes it easier than ever to connect to small businesses so you can focus on what you do best.
  - Quote faster and more easily with CNA Quote Advantage, and access comprehensive base coverages, custom coverage options and a business-specific bindable quote — all through one short input screen.
  - Generate what-if scenarios, quote on-the-go with mobile functionality and take advantage of electronic document delivery.
  - Process and request endorsements, view policy and claim information and access important CNA news.
  - Submit Management Liability products for small businesses with 100 or fewer employees, and \$10M or less in revenue or \$10M or less in assets.
  - Submit Miscellaneous Professional Liability for small businesses via CNA Central, either monoline or as a coverage part on CNA Connect®.
- **Dedicated Small Business sales specialists and underwriters** serve as your expert resources for all CNA offerings.
- **Multiple direct billing payment plan options**, such as online credit card payment through CNA Central. Plus pay-as-you-go billing for Workers' Compensation, to help small businesses more effectively manage their cash flow.
- **Small Business Service Center** and **Warm Leads Sales Team** act as an extension of your agency, with licensed specialists ready to respond on your behalf while providing a personalized experience and coverage consultation for your clients, as well as pursue new business leads.
- **Risk Control services** and resources will support your clients in their efforts to minimize their exposures and reduce the likelihood of a claim. CNA's School of Risk Control Excellence and SORCE® *On Demand* provide training and resources for small businesses that keep their companies and employees safe.
- **Prompt, attentive and customer-focused claim handling** to meet your clients' needs.
  - Information risk claims
  - Litigation management services
  - Return-to-work job bank

Please contact your sales specialist or visit [www.cna.com/smallbusiness](http://www.cna.com/smallbusiness).