



National Accounts Property

Select Risk

CNA's Select Risk Property (SRP) team understands that every client's property risk presents unique complexities. Our team of specialized underwriters and our unique distribution channel allow us to deliver meaningful capacity and tailored program solutions, supported by strong tools and analytics in addition to market-leading Risk Control and Claims capabilities. SRP works exclusively with wholesale brokers.

Shared & Layered Appetite for Excess & Surplus (E&S) Occupancies

E&S Occupancy	Maximum Capacity	Maximum Layer Participation
Habitational – Wood Frame	Up to \$5,000,000	20% primary/35% excess
Heavy Manufacturing	Up to \$10,000,000	20% primary/35% excess
Food	Up to \$5,000,000	No primary/35% excess
Municipalities	Up to \$10,000,000	20% primary/35% excess
All other "Non-Core" Occupancies	Up to \$10,000,000	20% primary/35% excess

Shared & Layered Appetite for "Core" Occupancies

Core Occupancy	Maximum Capacity	Maximum Layer Participation
Business Services	Up to \$200,000,000 subject to:	<ul style="list-style-type: none"> 30% primary/35% excess
Commercial Real Estate	<ul style="list-style-type: none"> Up to \$10,000,000 if within the 100-year Modeled PML for EQ and/or HU earthquake and/or hurricane 	<ul style="list-style-type: none"> Smaller primary layer participations of up to 50% subject to a max capacity of \$2,500,000
Financial Institutions		
Healthcare	<ul style="list-style-type: none"> Up to \$15,000,000 if within the 250-year Modeled PML for earthquake and/or hurricaneEQ and/or HU 	
Higher Education		
Hospitality	<ul style="list-style-type: none"> Up to \$15,000,000 of EQ & up to \$100,000,000 of HU if outside of the 250-year Modeled PML event 	
HPR Manufacturing		
Professional Services		
Retail		
Technology		

Policy Amounts/Eligibility

- Minimum premium of \$50,000
- Flexibility in deploying capacity: Can quote on a primary, buffer layer or excess basis, as well as quote Quota Share
- Non-admitted paper only (Columbia Casualty Company)
- CNA Excess Physical Damage Coverage Form, CNA Quota Share Follow Form or Broker Manuscript Form. Broker Manuscript forms require CNA review, mandatory CNA endorsements, and amendments to the broker manuscript wording when applicable.
- Participation and capacity is monitored between CNA National Accounts Property Retail, CNA Hardy and Select Risk

Strength and Support You Can Count On

- Strong balance sheet and capital base with "A" financial strength rating from A.M. Best and "A+" from Standard & Poor's
- Relevant capacity within a well-defined appetite
- Focused broker engagement throughout the account lifecycle
- Collaboration across the organization to develop a customer-centric experience and offer more products to every customer

Industry-Leading Risk Control Services

Drawing on an average of more than 20 years of experience, CNA's Risk Control professionals drive a program of systematic, sustainable risk control solutions designed to increase productivity and protect your customers' bottom line, including:

- **Property and Equipment Breakdown Consultation:** Use our resources and expert guidance to help anticipate risks, minimize downtime and keep your customers' facilities operational.
- **Infrared Testing:** Improve the efficiency and reliability of equipment and facilities through our state-of-the-art electrical system testing.
- **Business Resiliency:** Maintain business operations through supply chain analysis, business continuity planning and crisis management.
- **Risk Assessments:** Protect employees, customers, products and property by engaging with our consultative approach to identify exposures and effective controls.
- **PrepWise®:** CNA's preparedness campaigns helps your customers anticipate and address critical exposures throughout the year.
- **School of Risk Control Excellence®:** Access to world-class training and resources can help minimize exposures and complement your customers' risk management practices. Our on-demand platform gives your customers 24/7 access to online resources.

Excluded Occupancies/Covers

- Agribusiness
- Mining – approach CNA Hardy
- Recyclers
- Dealers Open Lot
- Schedules with 35% or more of the Total Insurable Values situated in Louisiana
- DIC including EQ or Named Peril EQ Placements
- Deductible Buybacks
- Standalone Transmission and Distribution Lines

Broad Geographic Reach, Strong Local Presence

- Integrated multinational platform with expertise and authority at the point of sale
- Underwriting offices throughout North America and Europe; local executive presence with profit and loss responsibility
- A consistent global underwriting approach
- Continual investment in talent and technology to enhance the ease of doing business

Property Claims Service Excellence

Our highly skilled Property Claims team will assist your customers through every step of the claim process. We are committed to resolving the claim efficiently and achieving the best possible outcome.

After a catastrophic event, we know the top priority is restoring business operations quickly, and we work with loss mitigation and industry experts to outline a path to get there as soon as possible. CNA has regional offices throughout the U.S., Canada and Europe, with Claims professionals who understand the unique needs of your customers and specialize not only by line of business, but also by claim type and severity:

- **Large loss professionals** handle the most severe and sensitive claims, and average more than 20 years of claims experience.
- **Catastrophe operations** quickly mobilize to a disaster area, and are authorized to expedite the claim process to get customers back in business.
- **Technical experts** assist with Inland Marine, Equipment Breakdown, International and Cyber claims.
- **Dedicated forensic accountants** assist customers with their business interruption claims, thus improving the speed and accuracy of documentation and claim resolution.

For more information, visit cna.com/property.