



We can show you more.®

The expertise and resources to  
**protect your property and your bottom line.**



RISK CONTROL

## It Takes More Than Insurance to Protect Your Property

Every year, destructive forces like fire, water and wind create billions of dollars in business property damage. The impact often goes well beyond the physical damage. A company may face injured employees, a production slowdown or stoppage, and an inability to meet the needs of customers. Your company needs to take steps in advance to identify its property exposures and implement policies and procedures that will protect your property and bottom line. CNA can equip your company with the loss prevention, risk management and risk transfer techniques and tools needed to accomplish that goal. And when an incident occurs, you will work with a claim team that is committed to exceeding your customer service expectations, ensuring a superior total claim outcome.

## The Experience to Help You Stay Ahead of Ever-Changing Risks

CNA is an industry-leading provider of risk control services. We offer systematic, sustainable risk control solutions that reduce exposures, improve productivity and protect a company's bottom line. Our Risk Control consultants continually further their education on industry and marketplace trends to better serve our customers' needs today and anticipate what their needs might be tomorrow. Many of our consultants have achieved certification as Associate Business Continuity Professionals. Unique among carriers, only CNA offers you the expertise of UL Recognized Risk Engineers, individuals who have been certified by UL, a world leader in advancing safety.

## Property Risk Control Programs and Services

CNA sets itself apart from the competition by collaborating with businesses to develop customized risk control programs which help protect their employees, customers and business. CNA seeks to understand your business, works with you to reduce or eliminate exposures to loss, and helps prioritize actions aligned with your business strategy.

**Consulting Services** — CNA Risk Control consultants can assist in minimizing or eliminating property losses that may negatively impact your business. Initially, an on-site assessment is performed by a property consultant. The results are used to establish a customized program based on specific business needs. This could range from providing one-time, risk-specific guidance to a longer-term program — such as a business continuity plan — with specific annual goals and activities.

**Account Coordination** — Certain customers can realize great benefit from a dedicated account coordination service provider. A CNA account coordinator consults directly with you and your agent to develop a custom service program. As the point person for all services, the account coordinator provides program tracking and management over the course of the year, and engages Risk Control and Claim professionals, as appropriate for the account.

**Customer Reports** — Customized reports can be a beneficial risk management tool for some accounts. When requested, these reports can capture an operational overview, hazard analysis, confirmation of corporate property management programs or other specifics identified by the customer.

**Equipment Breakdown** — CNA can provide a full range of equipment breakdown services. Our dedicated Risk Control specialists can help businesses safeguard physical assets and improve productivity by identifying potential hazards that could lead to future business disruptions.

**Business Continuity Planning** — Businesses that fail to begin regular business functions within 72 hours after a disaster occurs are at a much greater risk of going out of business than those that do. That is why every business should have a business continuity plan in place. CNA provides proven expertise any business can use to prepare the most positive course of action to take in the event of a disaster.

**Fire Protection Plan Review** — This valuable service helps you ensure that your facilities are properly protected and that you are getting the fire protection you require from your service provider, before installation. CNA offers a complimentary fire protection plan review service to clients who are considering a new facility, a new process, an addition or simply an upgrade to their fire protection system.

**Hot Work Permit Program** — CNA's hot work permit program reduces exposure to fire loss as a result of welding and cutting. The permit process outlines precautions to take before work begins, provisions for supervision and supervisors' responsibilities. If all the steps outlined on the hot work permit are diligently followed, the chance of a fire from a temporary cutting and welding operation are greatly reduced.

**Impairment Program** — Closed valves and impaired fire protection equipment are a leading cause of large property losses. To help ensure that fire protection systems remain functioning and in service, CNA offers policyholders access to its impairment reporting service. Through our toll-free number, you can easily report an impairment and ask for advice on how to restore your fire protection service. We can also provide suggestions for mitigating fire exposures while protection is out of service.

**Infrared Thermography** — CNA offers infrared (IR) thermography service to select clients. This complimentary service can pinpoint electrical faults that could lead to a fire or system failure, as well as identify potential equipment problems. An IR scan can also reduce energy costs and help avoid business interruption issues. IR has saved CNA customers an average of \$10,000, which reflects energy savings, reduced maintenance and repair costs, as well as the value of the IR survey itself.

**Additional Services** — CNA Risk Control consultants can provide guidance on the following services to help businesses manage their property exposures:

- Control of contractors working on premise
- Theft prevention
- Emergency planning
- Fire protection equipment inspection, testing and maintenance
- Management training
- Self-inspection programs
- Sprinkler systems analysis (technical review of new installations and existing system)

For more information about these programs and services, please visit [www.cna.com/riskcontrol](http://www.cna.com/riskcontrol).

### Allied Vendor Program

CNA has identified companies offering services that may strengthen your risk control program and help you deal with the unexpected. Our Allied Vendors can assist you in developing critical programs and procedures that will help create a safer, more secure work environment, and even lower energy costs. As a value-added service for our customers, several of our Allied Vendors offer their services at preferred rates.

### Agility Recovery Solutions

When disaster hits, [Agility Recovery Solutions](#) is there, providing all of the critical elements you need to keep your small- or mid-size company in business. Agility's ReadySuite solution delivers power, technology, space and connectivity with a 100 percent success rate. Agility's easy-to-implement recovery solutions are available to CNA clients at a special subscription rate of \$445 per month.

### Asset Valuation Source®

This experienced, property appraisal company conducts equipment valuations and appraises buildings and their contents. [Asset Valuation Source](#) prides itself on offering timely, reliable services at a reasonable cost. Depending on specific detail, equipment appraisals can be completed on-site or through a desktop review. As a benefit to CNA customers, Asset Valuation Source offers its services at a 10 percent discount off normal costs.

### Business Interruption Consultants

There when your need them, to help keep you up and running, [Business Interruption Consultants](#) offers a comprehensive Web-based business income and business interruption service, with additional customized services for individual companies. CNA insureds have complimentary access to these interactive tools that directly support your company's business income valuation assessment.

### Philips Lighting®

Almost any company can experience energy savings and a safer, more productive work environment through improved lighting. [Phillips Lighting](#) provides a complete solution ranging from conducting an energy audit to filing the necessary paperwork for a "green" rebate, depending on a company's individual state. On average, companies experience a payback on their investment in two years. And implementing these solutions may allow your company to use the "green" designation in marketing materials.

### Predictive Services®

Aerial infrared services are not just for your electrical systems. [Predictive Services](#) inspection process can help maximize the life of your roof. If you own a building with a large roof area or multiple buildings in the same geographic area, this service may help you better manage your roof maintenance dollars. The service includes access to Predictive Services' online analysis tools. Predictive Services offers CNA customers a preferred rate for its services.

### Strategic BCP®

[Strategic BCP](#) helps organizations build cost-effective, action-based, business continuity plans. The company's proprietary, user-friendly software helps business continuity planners calculate risk and map recovery plans based on their company's most critical business functions. Strategic BCP offers its services to CNA insureds at a discounted rate.

### Ongoing Education and Information to Keep You Up-to-Date

CNA provides a broad array of additional information resources to help any business stay up-to-date on the latest techniques to avoid risk. You will find these and other resources at [www.cna.com/riskcontrol](http://www.cna.com/riskcontrol).

### Risk Control Bulletins

This series of brief and informative bulletins provide guidance and direction on a variety of topics, such as flammable liquids storage, flooding, sprinkler system testing and weather-related damage.

### Your Risk Control SORCE®

From a small business to a large commercial enterprise, exposure to risk can result in business loss and interruption. CNA's School of Risk Control Excellence (SORCE®) can educate you in industry-leading loss prevention, risk management and risk transfer techniques. These complimentary educational seminars cover pertinent topics, such as fire prevention, preventing weather-related damage and avoiding slips, trips and falls. Instructional delivery methods include e-learning, face-to-face and webinars.

### Act Now

CNA's Act Now website is ready to help you prepare for emergency situations at home or at work. For more information please visit [www.cna.com/actnow](http://www.cna.com/actnow).

## Effective and Supportive Claim Handling

Consistent and seamless from claim reporting to resolution — that is the CNA approach to claim handling. Available 24/7, our highly experienced professionals are specialized in handling specific types of claims. CNA claim adjusters become certified in their claim line of business by meeting predefined requirements and standards through internal certification programs and a comprehensive claim continuing education curriculum. At CNA, our claim handlers provide the time and attention necessary to process your claim, resulting in a fair outcome with a timely resolution. To learn more about CNA Claim services, please visit [www.cna.com/claim](http://www.cna.com/claim).

## Strength and Resources You Can Count on for Success

With a carrier like CNA at your side, you can be confident that you are backed by a national company with more than 100 years of experience and an "A" rating for financial strength. Our experience enables us to go beyond standard risk control services and provide high-quality solutions based on your individual exposure. When it comes to providing the coverages, professional service and educational resources vital to our customers' success ... **we can show you more.®**



To learn more about how CNA can help you manage risk, increase efficiencies and be more productive, please call us at 866-262-0540 or visit [www.cna.com/riskcontrol](http://www.cna.com/riskcontrol).

