

National Accounts Property

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# National Accounts Property

Meaningful Solutions for  
Commercial Property Exposures



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# Overview

## Creative Underwriting for Unique Property Complexities

Our National Accounts Property team understands that maintaining a property comes with its own unique complexities and emerging risks. Unexpected inventory loss, property damage, natural catastrophes, and related repair, replacement costs or potential loss of business income are all exposures that can significantly affect daily operations and take a toll on a business's bottom line and reputation.

That's why we provide flexible solutions and an attentive, tailored experience to skillfully navigate each policyholder's specific needs.

We offer extensive industry knowledge and specialized products, services and underwriting expertise that organizations of all sizes can rely on.

## The CNA Difference

Working closely with agents and brokers, our National Accounts Property team offers specialized underwriting, technical expertise and nimble collaboration to meet our client's unique property needs around the world.



**Specialized Underwriting.** Our dedicated team is backed by industry-leading property underwriting talent and tools. We offer relevant capacity, within a well-defined appetite, across a broad range of occupancies and have offices throughout North America and Europe to provide a consistent global underwriting approach.



**Technical Expertise.** We provide dedicated expertise, extensive knowledge and specialized resources – like our Risk Control specialization – to align with the industry and provide a more consultative approach to risk mitigation as industry complexities increase and vary.



**Nimble Collaboration.** We collaborate across the organization to offer a tailored experience and distinctive coverage solutions. By combining our in-depth knowledge, Risk Control program and Claims services, we can pivot quickly and wisely when the need arises.



# Product Offerings

Our National Accounts Property team is designed to serve a wide range of clients and industries, and respond quickly to the needs of brokers, agents and policyholders. Through our team of specialized underwriters, we can deliver meaningful capacity and tailored program solutions supported by strong tools and analytics as well as market-leading Risk Control and Claims capabilities.

Our competitive advantage includes:

- Focused broker engagement throughout the account lifecycle
- Flexible approach with multinational capabilities through owned and network partners and ability to leverage expert resources
- Flexibility to write ground up on our proprietary Signature form or shared and layered/quota share structures on manuscript forms
- Best-in-class risk control and claims services
- Multiple access points, including:
  - US National Accounts Property (Ground up and Shared and Layered)
  - Select Risk Property – E&S (Ground up and Shared and Layered)
  - US Middle Market (Ground up)
  - Canadian Engineered Property (Ground up and Shared and Layered)
  - Hardy D&F (Shared and Layered)
  - Monoline Equipment Breakdown

## Property Appetite

Shared & Layered and Ground up placements available in the following target occupancies:

- Business Services
- Cultural Institutions/Public Assembly
- Commercial Real Estate
- Entertainment
- Financial Institutions
- Healthcare
- Higher Education
- Hospitality
- Manufacturing\*
- Professional Services
- Public Administration/Public Assembly
- Retail
- Technology

\* Refer to *Manufacturing and Technical Risk Appetite* document



### Resources:

[National Accounts Property Sell Sheet](#)

[Business Highlights: National Accounts Property](#)

[Creative Underwriting solutions](#)



# Areas of Expertise

Our commercial property offerings help businesses of all sizes prepare for a broad range of property losses. While we offer a wide range of specialized products and services, there are a few key ways we support property clients and the unique complexities of their business.

## Equipment Breakdown

In response to feedback from brokers and wholesalers, we have strengthened our Equipment Breakdown insurance capabilities – including expanded monoline coverages, a flexible form and a broad appetite for risk. We've also introduced a CNA-specific form to help save time and streamline the insurance process.

## Manufacturing and Technical Risk

Our team understands the unique risks that can come with manufacturing operations – from equipment breakdowns and business interruptions to natural catastrophes and supply chain disruptions. We have a broad appetite for manufacturing risks, providing both ground-up and shared and layered coverages to address each manufacturing clients' unique needs.

## Select Risk

Our Select Risk Property (SRP) team works exclusively with wholesale brokers to provide specialized underwriting and a unique distribution channel. We deliver meaningful capacity and tailored program solutions, supported by strong tools and analytics and market-leading Risk Control and Claims capabilities.



### Resources:

[Equipment Breakdown Sell Sheet](#)

[Manufacturing and Technical Risk Appetite](#)

[Select Risk Sell Sheet](#)



# International

Large multinational organizations are highly complex – and so are the risks and exposures they face every day. CNA's International Solutions team has the experience, technical expertise and global reach to deliver critical coverage and support around the globe. Our integrated multinational platform seamlessly provides international insurance solutions to help manage expanding and complex global property and casualty risks.

## Global Capabilities

We have strong international capabilities rooted in a local presence overseas, with owned offices and a Strategic Partner Network spanning 190 countries. Our comprehensive approach enables us to better support multinational organizations with complex local policy requirements.

- The state-of-the-art CNA ComPass™ technology platform allows us to manage local admitted placements worldwide in real-time, making it easier than ever to quote, write and track and service global placements.
- Dedicated National Account Property teams in the U.S., Canada and Europe are able to recognize unique situations, client sizes/types, geographies and exposures, and provide customized solutions for each client.
- We have strong relationships with our non-owned network partners, including service-level agreements that ensure fast, effective service worldwide.



### Resources:

[International reach with local touch](#)

[CNA International Solutions](#)

# Claims + Risk Control

## Dedicated Team of Claims Professionals

Property claims are highly complex, and an experienced team can make all the difference. Our Property Claims team brings an average of 20 years of experience in handling small to catastrophic losses and is Strategically located across the country to ensure claims are handled quickly and accurately. We also have Large Loss professionals, dedicated forensic accountants and Catastrophe Operations to handle sever claims and expedite evaluations so property owners can get back in business fast.



**Resources:**

[CNA Claims Services](#)  
[Claims Scenarios](#)

## Industry-Leading Risk Control Services

Our Risk Control program provides a consultative approach, working directly with policyholders through manager training, risk improvement and mitigation strategies and so forth. We also provide educational resources like PrepWise® to help businesses prepare for critical exposures.



**Resources:**

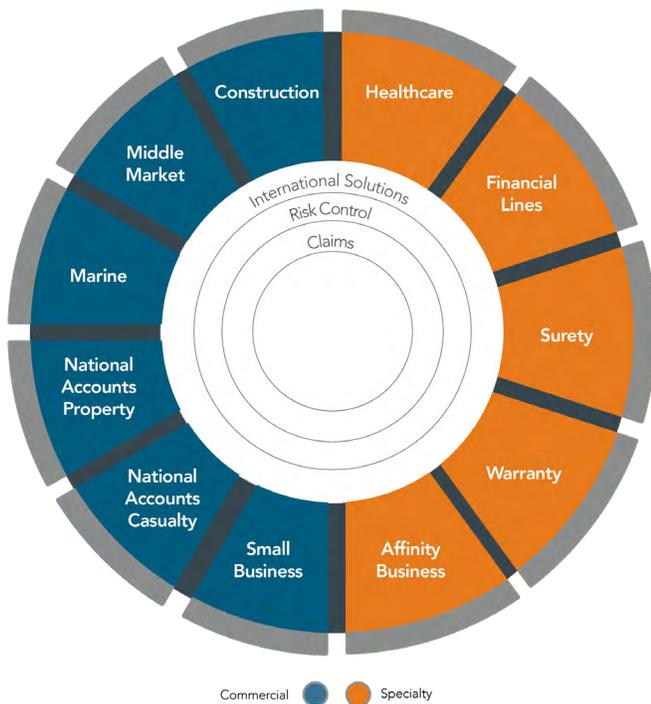
[CNA Risk Control](#)  
[Risk Control Capabilities Brochure](#)  
[PrepWise Resources](#)  
[School of Risk Control Excellence \(SORCE\) Catalog](#)



# About CNA

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 120 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

To maximize opportunity and enhance engagement, we've positioned our Commercial and Specialty resources around how agents and brokers define accounts.



Founded in 1897

One of the largest U.S. commercial lines insurers

Specialized underwriting capabilities in most countries and territories through our company platform, network partnership and our Syndicate 382, Lloyd's of London

Currently insures over one million businesses and professionals

For more information, contact your local underwriter or visit [cna.com](http://cna.com)