



## Small Business

# Insurance Solutions for Small Retail Businesses

---

## Keep Them on Their Profitable Path

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

As a market-leading, A-rated carrier with more than 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.

## Offer Flexible Solutions Across the Retail Spectrum

CNA's broad Small Business Retail appetite enables you to reach a wider range of businesses than what most other carriers offer in the marketplace.

- Bicycle shops and sporting goods
- Book stores
- Clothing stores
- Hardware stores
- Office furniture stores
- Optical goods stores
- Paint, glass and wallpaper stores
- Shoe stores

### Quickly Respond to Emerging Retail Risks with Customized Solutions

Every retailer faces different types of risks, and we have a complete line of products to address each of them:

With **CNA Connect®**, our flagship Businessowners policy, we make it easy to give your clients broad and relevant Property and Liability coverage. The CNA Connect® policy is available for over 600 classes of business, making CNA the clear choice for small business insurance. CNA Connect® can be customized with the **Retailers Choice Endorsement**, which combines increased limits for common coverages at one low price. Examples of coverages afforded under this endorsement include Valuable Papers, Accounts Receivable, Franchise Agreement and Unauthorized Business Credit Card Use.

#### Key coverage considerations:

- Expanded limits for theft of money and securities
- Business income and extra expense from dependent property
- Blanket business personal property
- Forgery and alteration
- Employee dishonesty
- Computers, software and data
- Data breach liability

#### Additional product offerings may include:

- Workers' Compensation, monoline available
- Umbrella & Excess Liability
- Management Liability – Employment Practices Liability, Directors & Officers, Fiduciary and Crime
- Commercial Auto
- International – CNA Passport® and CNA World Pass®

### 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.
  - Retail business typically flows through the system, requiring no underwriter involvement.
  - 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.
- **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 [cna.com/smallbusiness](https://cna.com/smallbusiness).