



Underwriting

Programs

Appetite Overview

At CNA Canada, we take a measured, disciplined and assertive approach to underwriting. We offer a broad range of products and services backed by an experienced team of Underwriting, Risk Control and Claims specialists. The Programs team has expertise in establishing national and regional programs with demonstrated success through market-leading positions in several industries. We develop customized coverage solutions and utilize various online platforms to support underwriting and administrative processes. Our ability to create and implement specialized workflow solutions evolves with your needs.

Program Partnerships

We partner with program administrators and brokers who exhibit strong expertise in exposures and coverages applicable to various industry classes. Brokers who are able to access potential insureds and have deep market knowledge of the target industry class are preferred.

New Programs

CNA Canada focuses on programs with at least five years of operating history and a minimum of \$500,000 CAD in gross written premium. New programs that do not meet these guidelines are subject to review of the business plan and marketing strategy.

Target Segments

- Professional Services
- Healthcare
- Construction
- Real Estate
- Financial Institutions
- Lawyers
- Not-for-Profit Organizations
- Technology
- Manufacturing

Our Product Offerings

- Professional Liability (Errors & Omissions)
- Directors & Officers Liability
- Employment Practices Liability
- Property and Casualty
- Crime
- Cyber
- Auto
- Inland Marine
- Umbrella & Excess in support of other lines
- Tailored coverage enhancements for specific program or customer group

Submissions

We recognize that one size does not fit all when it comes to programs. Therefore, specific characteristics are considered when evaluating a potential program opportunity.

- **Program overview:** Includes demographics and competition
- **Historical experience:** 5-year premium and loss data by line of business, by year. External actuarial analysis if available, rate trends and limits profile and distribution.
- **Marketing and business plan**
- **Program specifics and underwriting application:** Underwriting criteria, outlining program eligibility, including pricing methodology, specialized coverage forms required and a property limits profile
- **Systems and automation capabilities**
- **Claims and loss control needs and concerns**
- **Background of key personnel**

Why partner with CNA Canada?

- Seasoned risk management professionals, actuarial and underwriting teams. Capabilities for guaranteed cost, deductibles, self-insured retentions.
- Ability to underwrite any size firm, including small business, middle market, large property and large complex casualty
- Ability to provide first dollar coverage, as well as deductible options
- Leverage global expertise in programs
- Delegated Underwriting Authority for our broker partners

About CNA

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 125 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.

Dedicated Team of Claims Professionals

Claims today are highly complex, and an experienced team can make all the difference. Our global team uses top legal talent, local jurisdictional knowledge and catastrophic claim expertise to provide superior support and achieve a fair result.

Industry-Leading Risk Control Services

Our dedicated Risk Control team helps clients identify exposures before they become claims. Using cutting-edge technology and deep insurance expertise – including numerous specialized designations and industry certifications – CNA's Risk Control consultants offer systematic, sustainable solutions that can help companies mitigate risk and protect their bottom line.

For more information, visit cnacanada.ca.