

## Risk Control Solutions

Tools, Services and Expertise to Help Mitigate Risk



# Overview

#### **Industry-Leading Risk Control Services**

CNA's dedicated Risk Control team helps insureds identify potential sources of exposure before they become claims. Using cutting-edge technology and deep insurance expertise – including numerous specialized designations and industry certifications – our consultants offer sustainable risk mitigation solutions that can help companies protect their bottom line.

We provide insureds with effective, easy-to-implement risk control tools such as perception surveys, benchmark checkpoints, data gap analysis, risk assessments and virtual ergonomic assessments. Additionally, we've developed proprietary CNA solutions in response to policyholder feedback, including PrepWise® and our world-class School of Risk Control Excellence® (SORCE®).

We're committed to actively collaborating with policyholders and brokers, and evolving as their needs and risks change. Multi-year risk management plans support our insureds' risk control efforts and lay the groundwork for continued success.

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The CNA Approach

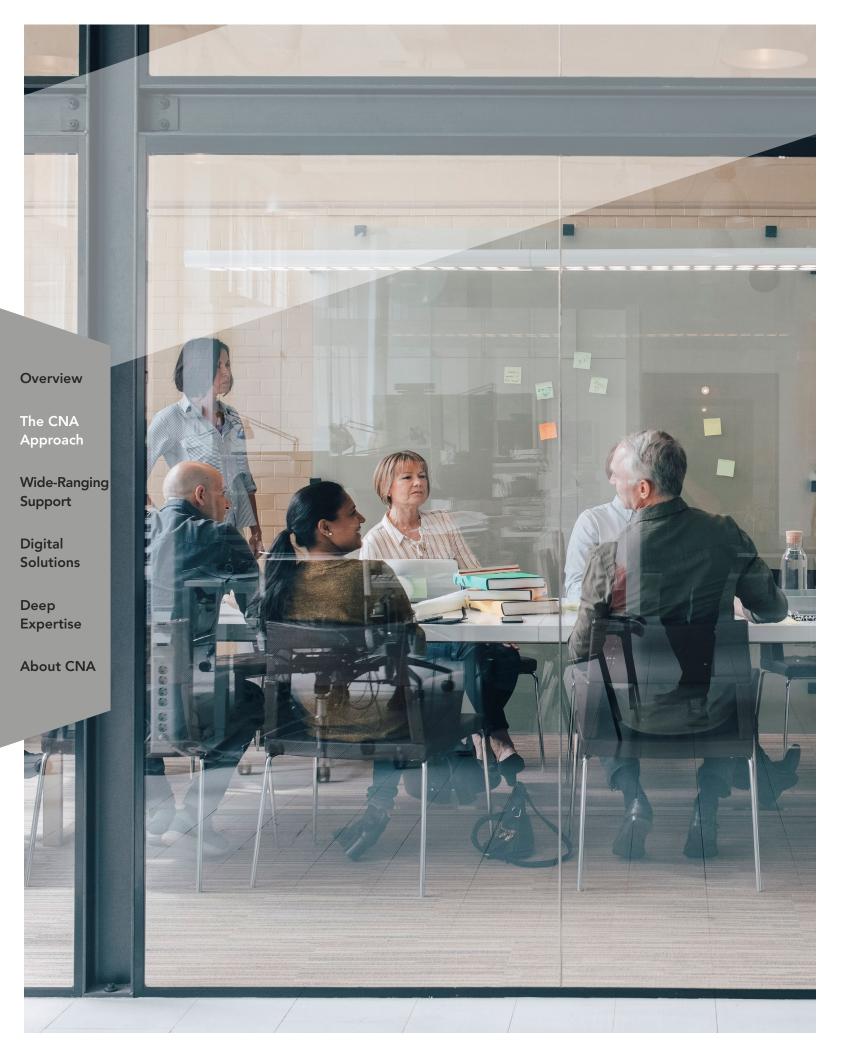
Wide-Ranging Support

Digital Solutions

Deep Expertise

About CNA





# The CNA Approach

Working closely with underwriters and brokers, CNA's Risk Control team offers a long-term approach to risk management that anticipates insureds' evolving needs. With an average of more than 20 years of experience in their fields, our professionals drive a program of systematic, sustainable solutions designed to help manage operational risk and improve efficiency.

#### **Risk Assessments**

Conducted both in-person and virtually, our consultative approach to identifying exposures and effective controls can help protect employees, customers, products and property.

#### **Customized Consulting Services**

Insureds can mitigate business risks and improve bottom line results and claim outcomes with customized strategies, proprietary client services offerings and benchmarking data.

#### PrepWise®

PrepWise makes it easier to reduce risk and enhance productivity. Beyond our impactful tools and actionable risk management resources, we offer customized services tailored to the unique offerings and opportunities of various businesses.

#### School of Risk Control Excellence® (SORCE®)

SORCE offers world-class learning and development resources that can help minimize exposures and complement risk management practices. Connect with industry leaders during live webinars, obtain hands-on training with workplace educational events, view recorded presentations or visit the SORCE On Demand platform 24/7.



Resources:
SORCE Catalog
SORCE On Demand

# A Wide Range of Risk Control Support

Our risk management offerings include a variety of focused solutions from an experienced international team of Risk Control consultants. We can provide insureds with specialized risk management expertise, potential cost saving measures and safety reinforcement. We continue to develop effective resources in response to policyholder feedback.



#### **Accountants Professional** Liability (APL)

We provide APL policyholders with risk control articles, sample engagement letters and practical, actionable guidance through one-on-one discussions with our experienced CPAs. Training courses created by CPAs, defense attorneys, litigation experts and risk management specialists give insureds sound risk management tools and techniques to incorporate into their daily practice.



#### **Commercial Auto**

CNA can help organizations mitigate vehicle, operational and driver management risks at all levels with a suite of in-person and online driver training resources. We address distracted driving, load securement, vehicle management, telematics and driver safety, and provide guidance on driver selection, hired/non-owned auto exposure and negligent entrustment.



#### Construction

To support the needs of contractors and construction professionals, our team provides specialized services that can help identify and mitigate potential risk exposures, including:

• Consultation with industry and CNA Risk Control professionals to identify unique construction site exposures and effective controls.

- Innovative virtual jobsite assessment solutions (e.g., using a live video stream to help evaluate field operations in real time).
- Collaborations with national trade associations and safety committees to ensure we are able to address the latest challenges and industry trends and provide solutions, such as a torch certification program.
- Observations to help improve project performance and on-site safety, through our multi-year service plan strategy and benchmarking data that compares an organization to its peers.



#### Cyber

CNA CyberPrep provides access to a network of cybersecurity professionals and services to actively identify, mitigate and respond to cyber risks. CNA cyber policyholders may select from fee-based preferred pricing services and value-added options, such as a Risk Control Gap Analysis, an information security and cyber infrastructure self-assessment tool, cloud-based penetration test, and privileged access security assessment.



### **Equipment Breakdown**

We provide resources and services that can increase productivity, quality and skilled labor retention, including a designated account manager. Our solutions include jurisdictional boiler and vessel inspections, ultrasonic and boroscopic inspections, infrared thermography, risk evaluation, and improvement actions - preventive and predictive maintenance evaluation.



### **Financial Institutions**

To help Employment Practices Liability (EPL) policyholders manage employment-related risks, we provide direct support via our HR Help Line. We also provide cyber policyholders with access to a network of cybersecurity professionals and services through CNA CyberPrep and offer property policyholders a variety of tools to help keep their facilities and equipment operational and maintain the integrity of their operations.



#### Healthcare

Our multi-disciplinary, enterprise-wide approach to risk control provides insureds with tools they can use to help identify and mitigate risk exposures across the continuum of healthcare, including:

• On-site and virtual risk assessment consultations to identify potential sources of exposure and develop practical, enterprisewide risk control strategies to address patient/resident safety concerns.

- Risk control publications and special resources to address critical healthcare issues and emerging trends with industry-specific offerings.
- Risk and claim reports that provide an in-depth review of professional liability risk factors, identifying specific trends and defense challenges and offering strategies to help proactively mitigate risks.
- SORCE® educational programs that offer industry-leading loss prevention, loss reduction and risk transfer techniques.
- Telephonic and written consultation to assist insureds in managing risk-related concerns.



#### Lawyers Professional Lawyers Liability

Our Lawyers Professional Liability Risk Control team is comprised of full-time, experienced attorneys who work exclusively with lawyers and law firms. We offer a variety of solutions to help insureds identify and manage their exposures.

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# A Wide Range of Risk Control Support

Our risk management offerings include a variety of focused solutions from an experienced international team of Risk Control consultants. We can provide insureds with an extension of their risk management teams, cost saving measures, and safety reinforcement, and we continue to develop effective resources in response to policyholder feedback.



#### **Life Sciences**

Life sciences companies encounter rapidly evolving risks that include emerging technologies, globalization, changing regulatory environments, litigation, mergers & acquisitions, and patientcentered care. CNA offers a range of risk management solutions designed to address specific industry requirements and exposures, helping to mitigate risk and drive profitability.



### Management Liability

CNA provides assistance in managing employment-related risks to Employment Practices Liability (EPL) policyholders – including solutions such as the HR Help Line.



## Manufacturing

Along with tailored service plans to meet each organization's short- and long-term needs, our resources include infrared thermography testing, business resiliency planning, OSHA training, SORCE® educational courses, and cyber risk solutions. International Risk Control services are available through CNA's Canadian and European offices, as well as select vendors in Asia and South America.



#### **Premises Operations**

We offer comprehensive on-site and virtual risk assessments, as well as customized consulting services to address specific policyholder needs. Our Risk Control team partners with each organization for a strategic analysis of their operations, and offers wide-ranging services such as slip resistance testing, fire/life safety assessments and program consulting related to events, security, visitor safety and contractor safety.



## **Product Liability**

Our Risk Control professionals work with insureds to provide distinctive, tailored solutions that enhance product liability risk management. Our services include customized workshops and program consulting for product safety, product selection, supply chain management, quality management and recall programs.



#### **Professional Services**

From one-on-one consultative services to specialized industry-specific training courses created by CPAs, defense attorneys, litigation experts and risk management specialists, we provide tools and techniques to incorporate into our policyholders' daily practices. CNA also delivers an online learning curriculum, live webinars, online tools, engagement letter templates and other risk management solutions.

To help EPL policyholders manage employmentrelated risks, provide solutions like direct support via our HR Help Line. We offer property

policyholders a variety of tools to help keep their facilities and equipment operational, and give cyber liability policyholders access to a network of cybersecurity professionals and services through CNA CyberPrep.



## Property

CNA provides a variety of helpful materials, checklists and tools to help insureds keep their facilities and equipment running smoothly and maintain the integrity of their operations. To help policyholders safeguard their property, assets and products, we offer resources that include business resilience consulting services, fire protection plan review, property hazard assessment/consulting, electrical and mechanical infrared thermography services, and PrepWise® preparedness campaigns.



#### **Real Estate**

CNA is the largest insurer of real estate agents in the country. Our distribution partner Victor and the National Association of Realtors® have partnered under the Realtor Benefits® Program to provide a first-class errors and omissions (E&O) insurance program to Realtors®. Several premium credits are available, as allowed by state law, including a credit for being an NAR member, holding select designations, continuing education, use of standard contracts, use of home warranties and implementing risk management programs. Each broker/firm or individual agent Victor policy comes with important risk management resources and timely newsletters. In addition, CNA provides insureds with the Property solutions listed in the above section.



## Technology

From data privacy to blockchain technology to cloud computing, the exposures organizations encounter are complex and evolving. Our dedicated technology professionals deliver specialized solutions to support the needs of policyholders in the U.S., Canada and Europe, including services to support CNA's cyber liability coverages.



## Workers' Compensation

Across all industries, CNA provides workers' compensation-related services to help organizations keep their employees safe while on the job. Our experienced Risk Control professionals understand program control solutions for workplace risks, including occupational diseases, industrial and office ergonomics, substance abuse, workplace violence, machine guarding and equipment safety.

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Digital **Solutions** 

Deep **Expertise** 

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# Digital Solutions

Technology continues to bring greater efficiency and opportunity to manage risks. CNA offers innovative resources that can help insureds save time and mitigate the risk of costly claims by identifying and addressing hidden exposures.



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### eRiskHub®

Defending against cyber threats requires the right cybercrime mitigation tactics and attack response recommendations. CNA cyber policyholders receive access to eRiskHub®, an online web portal powered by NetDiligence<sup>®</sup>, loaded with tools and resources to help them understand their exposures, respond effectively and minimize the effects of a breach on their organizations.



### **HR Help Line**

Eligible EPL policyholders may also receive complimentary legal assistance through the HR Help Line. All calls are returned by an attorney who can provide general information regarding employment laws and risk control strategies.\*



## PrepWise+™

This online hub allows policyholders, underwriters, brokers and Risk Control professionals to quickly access and share information – making it easier for insureds to respond to our recommendations and streamline their risk control needs.



# Remote Worker Office Ergonomics Assessments

Using a detailed questionnaire and photos of an employee's workstation, we can assess their individual needs and provide an in-depth report with recommendations to maximize comfort and reduce risk.



## Self-Reporting Technology

Policyholders can receive a virtual evaluation of their facility simply by sending photos to their Risk Control professional.



### **Virtual Client Consulting Services**

Leveraging our proven consultative approach to risk management, we support clients' service needs and deliver solutions virtually.



#### Virtual Risk Assessment

CNA is among the first carriers to offer a Virtual Risk Assessment without an in-person visit. All it takes is an interview and virtual facility tour using policyholder-preferred video conference technology, plus any necessary documents and photos.

<sup>\*</sup> The HR Helpline is not intended to provide legal advice on specific employment actions such as termination decisions, the adequacy of a response to a claim of harassment or discrimination, a particular employee's status under wage hour or other laws, or the need for a reasonable accommodation. For legal advice on specific employment situations, policyholders should retain an attorney to conduct an appropriate review of all relevant facts and circumstances. The Helpline cannot be used to report claims under any policy, or to answer any questions regarding insurance requirements or coverage.

# Deep Expertise

Industry partnerships, ongoing education and decades of experience keep our Risk Control team ahead of emerging risks and aligned with the latest best practices. This continual growth helps us understand and address new risk exposures, and share our most important insights with brokers and insureds.

#### **Thought Leadership**

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CNA's Risk Control leaders use the <u>From the Experts</u> blog and other online resources to share valuable expertise that can help brokers and insureds grow their success.

#### **Credentialed Professionals**

Count on our Risk Control team to apply both breadth and depth of knowledge to every application, with an international network of professionals who bring industry expertise to their practice.

#### **Allied Vendors**

To help insureds proactively address potential sources of exposure, CNA connects them with a wide array of risk management organizations and their products and services at a discounted rate.



#### **Resources:**

**Property/Casualty Allied Vendors** 

#### **Credentialed Professionals**

**Industry Designations** – Our Risk Control professionals have wide-ranging designations that include:

Accredited Office Ergonomics Evaluator (AOEE)
Associate Business Continuity Professional

(ABCP)

Associate Ergonomics Professional (AEP)

Associate in Loss Control Management (ALCM)

Associate in Risk Management (ARM)

Certificate of Cloud Security Knowledge (CCSK)

Certified Business Continuity Professional (CBCP)

Certified Ethical Hacker (CEH)

Certified Extreme Event Modeler (CEEM)

Certified Fire Protection Specialist (CFPS)

Certified Fraud Examiner (CFE)

Certified Industrial Hygienist (CIH)

Certified Information Privacy Technologist (CIPT)

Certified Information Protection Professional

(CIPP)

Certified Information Security Manager (CISM)

Certified Information Systems Auditor (CISA)

Certified Information Systems Security

Professional (CISSP)

Certified Infrared Thermographer (CIT)

Certified Professional Ergonomist (CPE)

Certified Professional in Healthcare Risk

Management (CPHRM)

Certified Professional in Healthcare Quality

(CPHQ)

Certified Protection Professional (CPP)

Certified Public Accountant (CPA)

Certified Safety Professional (CSP))

Chartered Property Casualty Underwriter (CPCU)

Commercial Lines Coverage Specialist (CLCS)

Construction Risk and Insurance Specialist (CRIS)

Fellow of the Academy of General Dentistry

(FAGD)

Fellow of the Casualty Actuarial Society (FCAS)

Fellow of Information Privacy (FIP)

Fellow of the National Association for Healthcare

Quality (FNAHQ)

Fellow of the Society of Fire Protection Engineers

(FSFPE

Graduate Safety Practitioner (GSP)

Master Business Continuity Professional (MBCP)

National Board of Boiler and Pressure Vessel

Inspectors Commission (NBIC)

Professional Engineer (PE)

UL Certified Risk Professional – Property (CRP)

UL Recognized Risk Engineer (UL RRE)

**Advanced Educational Degrees** – Many Risk Control team members hold master's degrees in Safety Sciences and/or Business Administration, and our professionals have also earned additional degrees that include:

Bachelor of Science in Nursing

Doctor of Civil Engineering

Doctor of Dental Surgery

Doctor of Philosophy

Juris Doctor

Master of Earthquake Engineering

Master of Health Administration

Master of Nursing

Master of Science in Taxation

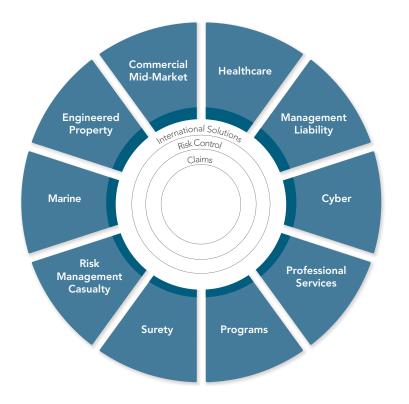
Registered Nurse

Registered Pharmacist

## **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 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

To learn more about managing risk and increasing efficiency, visit cnacanada.ca.

