



## Casualty

# Wholesale Excess

When it comes to preparing for hard-to-place risks, businesses need an insurance carrier that delivers critical coverage when it matters most. CNA helps our brokers respond to market needs and prepare for emerging trends. Our deep industry expertise, broad appetite and flexible underwriting approach help us collaborate with wholesale agents and brokers to develop customized coverage solutions that meet each client's unique needs. Additionally, CNA offers our capacity through the wholesale distribution channel in order to meet the needs of brokers and agents not otherwise appointed with CNA.

### Broad Appetite

Empowered with broad authority to structure complex coverages for clients with less than \$1B in revenue, CNA underwriters are uniquely positioned to create customized solutions for your clients.

#### Core appetite:

- Construction
- Financial Institutions
- Hospitality
- Manufacturing – Light & Heavy including Distribution by Owned Fleets
- Professional Services
- Real Estate
- Retail & Wholesale
- Technology

#### Prohibited classes:

- Aviation Manufacturing & Operations
- Chemicals & Agriculture
- Healthcare (CNA has dedicated Healthcare underwriting units)
- Life Sciences & Pharma (CNA has dedicated Life Sciences units)
- Public Education & Municipalities
- Social Services including Youth Services
- Subsurface Mining
- Tobacco Products including E-Cigs
- Wharfs & Marine Liabilities (CNA has dedicated Marine underwriting units)

#### Expansion classes for Wholesale consideration:

- Consumer Products Manufacturing & Distribution
- Entertainment & Production (excluding Professional Liability)
- Food Packing & Distribution
- Habitational Real Estate
- Transportation & Livery (subject to minimum attachment and limited capacity)
- Surface Mining & Extraction
- *Construction Expansion classes:*
  - Building Structure Raising/Moving
  - Debris Removal
  - Exhibitions/Events – Contractors Risk
  - Foundation Work
  - Machinery/Equipment Dealer/Distribution – Construction Equipment
  - Oil & Gas Lease Work by Contractors (no operation)
  - Pipeline Construction
  - PreFab Building Erection
  - Residential Construction (under three stories)
  - Snow & Ice Removal
  - Tank Construction & Installation
  - Utility Work
- *Construction restricted classes:*
  - Bridge/Elevated Highway Construction
  - Dam/Dyke/Levee Construction
  - Hazardous Material Contractors
  - Railroad Construction
  - Wrecking/Salvage Operations

### Flexible Forms

Our easy-to-use forms facilitate contract certainty.

- **Excess and Umbrella Liability Policy** – an A/B form with streamlined follow form coverage for lead umbrella placements
- **Umbrella Liability Policy** – a standalone form for select lead umbrella placements
- **Excess Liability Policy** – follow form excess that aligns coverage to controlling underlying, including shaving of limits coverage
- CNA has the ability to write coverage on admitted and non-admitted basis, subject to the Underwriter's discretion

### Dedicated Team of Claim Professionals

CNA's Umbrella and Excess claim team has dedicated attorneys with extensive backgrounds in complex litigation. With an average of 20 years of experience resolving claims, our claim professionals use local jurisdictional knowledge and catastrophic claim expertise to mitigate damages and achieve the best possible outcome.

## About CNA

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

For more information, visit [cna.com](https://www.cna.com).

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