



## Casualty

# Primary Casualty

## Customized Solutions for Unique Casualty Exposures

As litigation increases, punitive awards skyrocket and major cultural shifts emerge, CNA understands that a “one size fits all” approach isn’t enough. Our dedicated Primary Casualty team works with brokers to review the challenges, exposures and business types that make every situation unique, then develops a coverage solution to meet the client’s specific needs.

### A Comprehensive, Collaborative Approach

CNA’s Primary Casualty program is designed to serve a wide range of clients and industries and our collaborative, flexible approach helps us respond quickly to the needs of brokers, agents and policyholders.

- Primary Casualty coverage plans include General Liability, Automobile Liability, Physical Damage and more, and can be part of a holistic insurance solution across property, casualty and financial lines.
- CNA’s expansive branch network allows underwriters, who have broad authority to structure complex coverages, to provide regionally relevant solutions to brokers and agencies across Canada, U.S. and worldwide.
- We serve clients of all sizes, specializing in accounts with loss picks between \$2M and \$10M.
- With capabilities spanning Guaranteed Cost through Loss Sensitive/Risk Sharing program structures including captive, large deductible, retention and large SIRs, we work with each client to design a program that works best for them.
- Our competitive approach includes collateral management for inforce and legacy clients.
- Our best-in-class risk control and claim services include the option to “unbundle” claim management.
- Our strong international capabilities provide an edge to brokers serving complex multinational organizations.
- We have a limited distribution model focusing on the largest national and regional brokers.

### Broad Underwriting Appetite

CNA’s appetite for primary Casualty risks is focused on the following industries:

- Financial Institutions
- Hospitality
- Manufacturing
- Professional Services
- Real Estate
- Retail
- Technology
- Wholesale

We also have an appetite for numerous other industries if certain parameters are met (e.g., appropriate program structure, collaborative risk control philosophy).

\*Excluded industries: Agriculture, Chemicals, Professional Employer Organizations (PEOs)/Temp Staffing, and Trucking/Transportation

### Global Capabilities

Our vast international reach is rooted in a strong local presence. We support multinational organizations with complex local policy requirements through dedicated CNA Casualty teams in the U.S., Canada and Europe, 226 strategic business partners spanning 190 countries, and the state-of-the-art CNA ComPass™ technology platform that allows us to write and manage local admitted placements worldwide in real-time.

### Dedicated Team of Claims Professionals

Casualty claims 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.

### 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.

## 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.

For more information, please contact your local Primary Casualty underwriter or visit [cna.ca](https://cna.ca).