

# Casualty

Powerful Capabilities for Primary, Excess  
and International Casualty Insurance



Start

# Overview

## Customized Solutions for Unique Casualty Exposures

As litigation increases, punitive awards skyrocket and multinational business operations grow more complex, CNA understands that a “one size fits all” approach to casualty insurance isn’t enough.

Our Casualty team works with brokers to review the challenges, exposures and business types that make every situation unique, then develops a coverage approach to meet each client’s specific needs.

The result of our flexible, collaborative process? CNA provides customized insurance solutions for General Liability, Umbrella and Excess Liability, Automobile Liability and Workers’ Compensation.

## The CNA Difference

Working closely with brokers, CNA’s Casualty team uses creative collaboration, a broad appetite and specialized teams to address the specific insurance needs of each policyholder.



**Creative Collaboration.** Our dedicated, experienced Casualty team is known for being an agile and responsive partner, able to provide deep expertise and move quickly to achieve the best result. CNA’s expansive branch network allows underwriters, who are empowered with broad authority to structure complex coverages, to provide regionally relevant solutions to brokers across Canada and the U.S.



**Broad Appetite.** CNA delivers expansive coverage solutions that address numerous complex factors. We offer flexible program structures and a broad Casualty appetite that encompasses a variety of industries, including financial institutions, professional services, technology and many other preferred classes.



**Specialized Teams.** CNA’s dedicated Casualty team offers deep, wide-ranging expertise that spans company sizes, business types, industry trends, geographies and exposures. We offer underwriting experience, stability and financial strength that brokers and policyholders can count on, and our dedicated Risk Control, Claims and International Solutions teams provide exceptional support throughout the insurance process.





# Primary

CNA's Primary Casualty program is designed to serve a wide range of clients and industries, and respond quickly to the needs of brokers and policyholders. With capabilities spanning Guaranteed Cost through Loss Sensitive/Risk Sharing program structures including captive, large deductible, retention and large SIRs, we work with clients of all sizes and specialize in accounts with loss picks between \$2M and \$10M.

Our competitive approach includes:

- Collateral management for inforce and legacy clients
- Best-in-class risk control and claim services that include the option to "unbundle" claim management
- A limited distribution model focusing on the largest national and regional brokers

## **Broad Underwriting Appetite**

CNA's Primary Casualty coverage plans include Workers' Compensation, General Liability, Automobile Liability, Physical Damage and more, and can be part of a holistic insurance solution across property, casualty and financial lines.

Our appetite for Primary Casualty risks is focused on the following industries:

- Construction
- Energy
- 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).



### Resources:

[CNA Casualty](#)

### Related Products:

[Commercial Auto](#)

[General Liability](#)

# Excess and Umbrella

CNA's Umbrella & Excess coverage helps businesses of all sizes prepare for the unexpected, providing lead umbrella and excess policies that deliver critical coverage and support when it matters most. As one of the first domestic insurance carriers to offer an umbrella policy, CNA has more than 50 years of consistent, stable capacity in the umbrella and excess marketplace.

## Lead Umbrella Coverage Enhancements

- Duty to Defend
- Per Project/Per Location Aggregate (follows underlying limits)
- Primary Non Contributory (where required by contract and provided by underlying policy)
- Waiver of Rights of Recovery
- Recognition of Non Concurrency
- Named Peril Time Element Pollution coverage for sudden/accidental pollution events (via endorsement)
- Exhaustion of underlying limits also known as "Shaving of Limits" (via endorsement)

## Broad Underwriting Appetite

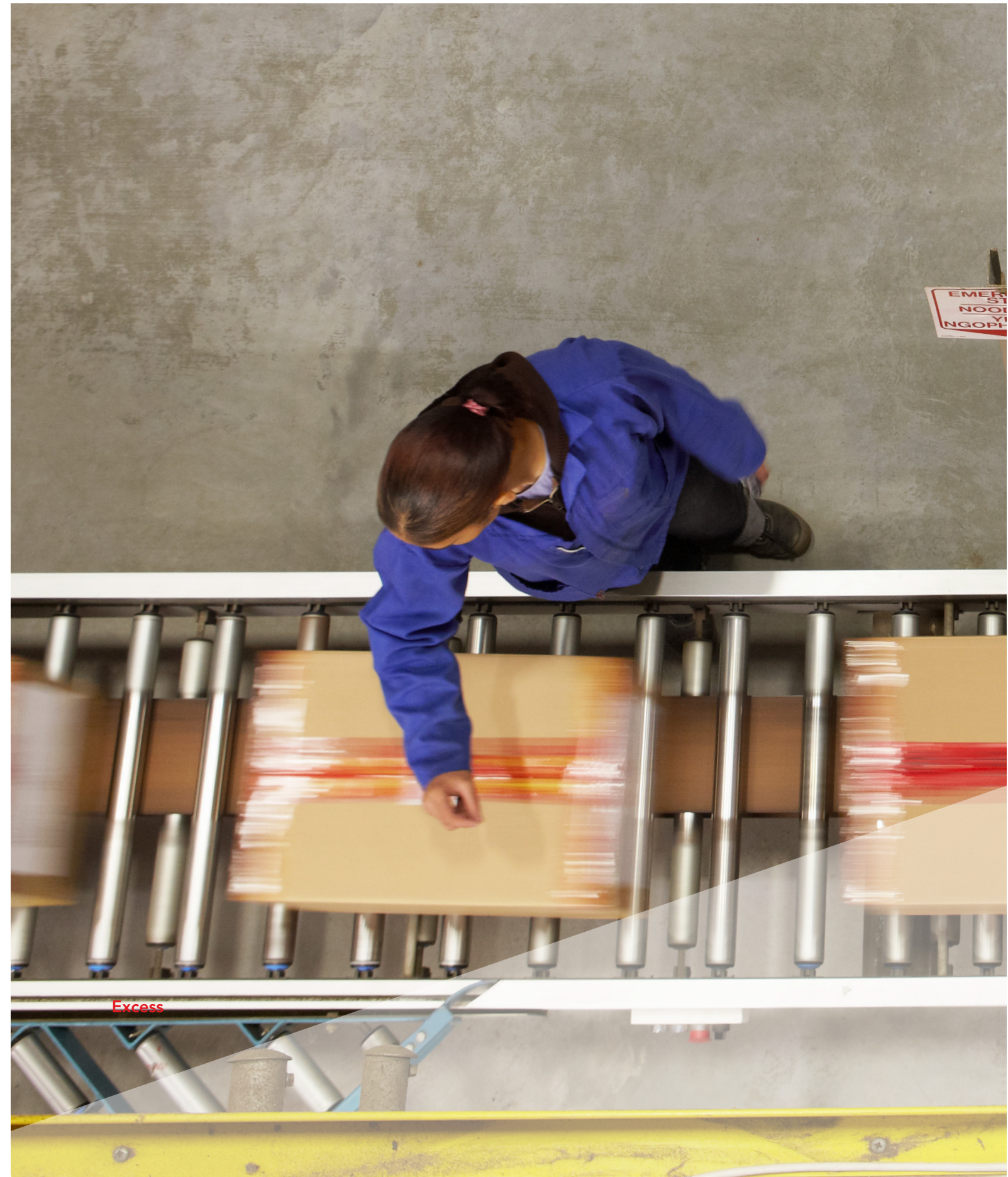
Empowered with broad authority to structure complex coverages, CNA underwriters are positioned in markets across Canada and the U.S. and can provide regionally relevant guidance to brokers nationwide.

Our appetite for umbrella and excess casualty risks is focused on the following industries:

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



Resources:  
[CNA Umbrella & Excess Casualty](#)



# International

Large multinational organizations are highly complex – and so are the risks and exposures they face every day. CNA's International Casualty team has the experience, technical expertise and global reach to deliver critical coverage and support around the globe. After more than 30 years of providing international insurance solutions, including large and complex casualty placements, CNA can deliver end-to-end global support for commercial clients with operations worldwide.

## **Broad Underwriting Appetite**

CNA's appetite for International 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).

## **Global Capabilities**

CNA's Casualty team has strong international capabilities rooted in a local presence overseas, with owned offices and a Strategic Partner Network spanning 190 countries. Our comprehensive approach enables us to better support multinational organizations with complex local policy requirements.

- The state-of-the-art CNA ComPass™ technology platform allows us to manage local admitted placements worldwide in real-time, making it easier than ever to quote, write, and track and service global placements.
- Dedicated CNA Casualty teams in teams in Canada, U.S. and Europe are able to recognize unique situations, client sizes/types, geographies and exposures, and provide customized solutions for each client.
- We have strong relationships with our non-owned network partners, including service-level agreements that ensure fast, effective service worldwide.



### **Resources:**

[CNA International Solutions](#)

# Claims + Risk Control

## 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 the greatest benefit for every policyholder.

## Industry-Leading Risk Control Services

CNA's 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 – our Risk Control consultants offer systematic, sustainable solutions that can help companies mitigate risk and protect their bottom line.



### Resources:

[CNA Risk Control](#)

[PrepWise® Resources](#)

[School of Risk Control Excellence \(SORCE®\) Catalog](#)



# 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 property and casualty 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 resources around how agents and 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

For more information, contact your local underwriter or visit [cnacanada.ca](http://cnacanada.ca).