

What is CustomXpressSM?

CustomXpressSM from CNA is a streamlined underwriting approach for a business segment that is too large for the small commercial model, yet not large enough for the typical middle market model. These lower-medium hazard middle-market accounts will receive **customized** underwriting along with **express** risk control services via our new TeleNETSM approach. While this segment has traditionally been underserved in the marketplace, CNA is putting dedicated underwriters in your local branch to provide the right level of underwriting and service for these accounts.

What types of accounts are eligible for CustomXpressSM?

While all individual accounts will be reviewed and underwritten on their own merits regardless of their CustomXpressSM eligibility, over 450 SIC codes in diverse classes of business are eligible for this customized underwriting approach. These include industries such as:

- Banks/Stockbrokers/Real Estate
- Commercial Property Owners
- Dealers and Distributors
- Light Manufacturing
- Printers/Publishers/Lithographing
- Retail/Mercantile Store
- Service Companies

How is this different from the CNA Small Business appetite?

CustomXpressSM complements our Small Business appetite in that many of the classes on the surface appear to be eligible for Small Business. However, once the exposures exceed the following limits, the account is no longer eligible for Small Business:

- Sales/Receipts > \$6M per location or > \$20M per policy
- Property/IM TIV > \$9M per location or > \$20M per policy
- Auto Fleets > 15 vehicles
- Payrolls > \$600K

When you combine dedicated branch underwriting and risk control resources with a flexible and competitive product platform, you have the customized product/services you need to win in this account segment.

If the account has outgrown the traditional Small Business underwriting model, or was just a little too unique for a small commercial product/platform, it now has a home with CustomXpressSM.

How does CustomXpressSM benefit your agency?

CNA is dedicating local branch resources to pursue and service this segment of the business. We are looking for ways we both can write more new business. Local branch underwriting and risk control resources allow us to be familiar with the specifics of your marketplace and respond to them quickly.

What products does CNA have for CustomXpressSM?

We already have great products. The product platform is our full suite of Custom Portfolio products featuring the CNA Flexible Package policies – allowing us to tailor the coverage and pricing on accounts that traditionally have fallen into the “gap” between Small Business and Middle Market. CNA is dedicating local branch resources to pursue and service this segment of the business. We are looking for ways we both can write more new business.

How do you make a CustomXpressSM account submission?

Submit your business just as you always have – either through your branch or through your Small Business underwriter. Your business will be routed to the appropriate underwriter.

Contact your local branch underwriter for more information on this exciting new approach to Middle Market accounts.



One or more of the CNA Insurance Companies underwrite the products and services described. Information is for illustrative purposes only and is not a contract. This document is intended to provide a general overview of products and services described. Remember that only the policy can provide the actual description, terms, conditions, and exclusions. All coverages not available in all states.

CustomXpressSM – the smaller middle market account segment *(or larger small commercial account segment)*

CustomXpressSM is a solution from CNA to handle smaller middle market accounts in over 450 SIC codes whose typical account premium falls between \$25,000 and \$150,000.

What makes an account CustomXpressSM? Territory-specific requirements will be determined within your CNA branch, but generally the account is –

- Hazard grades 1-4, low and moderate.
- Not eligible as a Small Business account (due to exposures exceeding the eligibility requirements for small commercial).
- Not Construction.

What do we mean by solution? Basically, our efforts will focus on you, our agency partner. It is not our intention to create just another catchy phrase, but to formalize a strategic plan between you and CNA to profitably grow and respond to the underwriting and servicing needs of this account size.

What can you expect? You can expect to have increased attention by a dedicated branch underwriter to your accounts in this segment, as well as information and materials to support your middle market growth. Today, you'll find materials for the CNA Custom Portfolio Flexible Package Policies via the new CNA Central Sales Center. They will help you promote our General Liability and Property (TCP^{plus}SM) offerings as well as target clients in manufacturing.

Be sure to check the CNA Central Sales Center often. We'll let you know when additional materials become available.

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