

The right **partner** anticipates the needs of Small Business.



The Power to Connect with Small Business.

CNA ConnectSM



Broad Protection in an Ever-changing World.

CNA Connect is an innovative, new product that provides small businesses superior protection in an unpredictable business environment.

Broad Automatic Coverage.

With CNA Connect, agents can offer small business clients broad and relevant protection, with a wide range of coverages, limits and deductible options that go well beyond industry standards. Following are some of the highlights:

Equipment Breakdown — Most businesses own equipment that is dependent on electricity. Unfortunately, they often have exposures not covered by the typical property coverage form, such as loss or damage as a result of electrical spikes, surges, arcing and other causes of loss.

Business Income and Extra Expense from Dependent Property — Many small businesses are reliant on other businesses, either as a supplier or as a customer. This reliance is so prevalent in small business that it creates exposures not contemplated by many policies. With CNA Connect, an automatic \$10,000 is included with the option of increasing limits to \$500,000, if needed.

Interruption of Computer Operations — With more than 85 percent of all businesses having some reliance on computers for their business operations, it is important that those exposures be analyzed and clients be adequately protected. With CNA Connect you can extend your Business Income and Extra Expense coverage to apply to a suspension of operations caused by an interruption of your Electronic Data Processing Equipment due to a covered cause of loss. A limit of \$25,000 is included in the base policy with the option of increasing limits.

Expanded Limits for Theft of Money and Securities — Things change fast in business and a dollar certainly doesn't go as far as it did five, ten or fifteen years ago. However, many BOP products in the market still have the same limits for money and securities they had 15 years ago. CNA Connect offers clients broad protection for money and securities with coverage automatically included up to the Business Personal Property limits you select on the policy.

Superior Flexibility and Choice.

CNA Connect allows agents to provide an industry-leading coverage portfolio for a wider range of needs in today's changing and varied small business marketplace. More than 300 optional coverage endorsements exist with increased deductible options and a broad range of limit options for both Property and General Liability coverages.

CNA Connect Choice Endorsements

Choice Endorsements offer multiple coverages at a nominal price. When combined with broad automatic coverages, our agents offer a unique and powerful coverage portfolio in a competitive marketplace.

- EDP Equipment while "In-transit" – \$50,000
- Computer Fraud – \$5,000
- Accounts Receivable – \$100,000 per premises
- Accounts Receivable, In-transit – \$100,000
- Extended Business Income – 90 Days
- Claim Data Expense – \$10,000
- Limited Building Coverage, Tenant Obligation – \$5,000
- Outdoor Trees and Shrubs – \$5,000
- Ordinance or Law – Includes Tenants Improvements and Betterments Ordinance or Law, Increased Period of Restoration – \$50,000
- Brands and Labels – \$25,000
- Lost Key Consequential Loss – \$500 per premises
- Unauthorized Business Card Use – \$5,000
- Utility Services, Direct Damage – \$2,500
- Off-Premises Utility Services Business Income – \$2,500
- Business Income, EE for Dependent Property – \$15,000
- Business Income, Newly Acquired Premises – \$500,000
- Newly Acquired BPP – \$500,000

CNA Connect Choice Endorsements by Industry

- Accountant's Choice
- Building Owner's Choice
- Eating Establishment's Choice
- Lawyer's Choice
- Medical and Dental Choice
- Architects, Engineers and Surveyor's Property Extension

CNA Connect Offers Unique and Relevant Coverage Options for More Small Businesses.

This creates a distinct advantage for agents to tailor coverage and create real value to a wider potential customer base. In fact, many of the CNA Connect coverage options are uniquely designed and not typically offered in today's competitive marketplace.

Enhanced Replacement Cost — The cost of building materials can vary greatly after natural disasters, leaving many customers underinsured. Through the new Enhanced Replacement Cost* option, we can offer an additional 25 percent above the stated replacement cost limit in the event of a covered building loss.

*Note: Applies to Building Coverage only.

Inland Marine Coverages — Including Builders' Risk, Installation Floaters, EDP, Transportation, Personal Property of Others and more.

Professional Liability Optional Coverages Available

- Pet Groomers
- Veterinarians
- Beauty Shops
- Barber Shops
- Florists
- Funeral Directors
- Hearing Aid Establishments

Additional Options

- Computer Fraud Coverage
- Employment Practices Liability
- Employee Benefits Liability
- Increased Electronic Data Processing Coverage — up to \$10,000,000
- Directors & Officers (Condo Classes)
- Printer's E&O: Correction of Work
- Fellow Employee Suits
- Stop Gap
- Hired Auto and Non-Owned Auto Liability
- Liquor Liability
- Product Recall and Replacement
- Legal Expense for Disposal of Medical Waste (Medical/Dental classes only)
- Global Technology Errors & Omissions



Broader Market Reach — Going Beyond SIC Codes.

CNA Connect is designed to go beyond the limitations of SIC codes to allow agents to focus on more specific classes with higher success. CNA Connect offers 1,558 classes today, with an additional 450+ classes by the end of 2006.

Number of CNA ConnectSM Classes by Industry Group

Industry Group	Current Release of CNA Connect SM	Classes by Final Release of CNA Connect SM
Office	86	86
Restaurant	20	20
Business	60	60
Building	16	16
Store	204	204
Condo	7	7
Technology	57	67
Wholesale	551	551
Contractor	0	62
Manufacturing	557	936
Garage	0	16
Apartment	0	6
Religious/Schools	0	11
TOTALS	1558	2042

Competitive Price Structure.

CNA Connect allows for more competitive and forward-looking pricing. In addition, the architecture of CNA Connect is much more specific than the industry norm in terms of class and territory flexibility. This flexibility allows for improved competitive capability and stability into the future.

Fast, Easy and Accurate.

The new CNA Connect product allows for faster quotes, fewer questions and screens and an accurate, "once and done" process for writing new business. 100 percent of all CNA Connect business can be quoted and submitted through CNA Central with an average quote time of five minutes or less on most accounts. It's just an easier way for everyone to do business.

Stronger Relationships = Greater Agency Authority.

Our Field Sales Specialists and our local branches have the capability of offering expanded authority in pricing and underwriting to those agents who are committed to a strong CNA Small Business relationship and the ability to accurately source and underwrite business. CNA Connect offers access to a wide range of low-, moderate- and high-hazard classes in addition to expanded pricing tools. For more information, please contact your local Branch Field Sales Specialist.

More Opportunities to Connect!

- Workers' Compensation
- Business Automobile
- Commercial Umbrella
- International Coverage through Passport®
- CNA HealthPro
- CNA Pro
- CustomXpressSM
- Middle Market
- Directors & Officers
- Technology Specialization
- Manufacturing Specialization
- Many more!

CNA ConnectSM

Ready to Get Connected?

Many carriers say they connect with Small Business, but can they offer you all that CNA Connect can?

- Local Decisions, National and International Capabilities
- Broad Market Availability
- Innovative and Competitive Products
- High Service Standards with Service Center Capabilities and Knowledge
- Enabling Technology
- Strong Agency Relationships Reciprocated with Underwriting and Pricing Authority

Consider all these points and you'll agree that CNA has made a real and significant investment in creating a competitive and financially compelling opportunity for agents to connect to more small businesses.



For questions on how you can connect, please contact your local CNA Field Sales Specialist today, or visit www.cna.com



CNA Connect Choice Endorsement

Superior Flexibility

Your business isn't the same as the one next door, so why should your insurance coverage be the same? CNA Connect Choice Endorsement allows you to easily customize your insurance to your business needs by combining the most common options under one endorsement.

Broad Coverage, Easy Choice

CNA Connect Choice Endorsement provides the wide range of coverage limits listed below at a nominal price. Additionally, increased limits may be available for an even more customized insurance solution.

Property Coverages Included

Accounts Receivable	Additional \$100,000
Brands or Labels	\$25,000
Extended Business Income and Extra Expense	90 Days
Business Income and Extra Expense - Newly Acquired Premise	\$500,000
Business Income and Extra Expense - Dependent Property	Additional \$15,000
Claim Data Expense	\$10,000
Computer Fraud	\$5,000
Electronic Data Processing Equipment	\$50,000, including off premises exposures
Limited Building Coverage - Tenant Obligation	\$5,000
Lost Key Consequential Loss	\$500 per premises
Newly Acquired or Constructed Property	\$500,000
Ordinance or Law	\$25,000, including Tenant Improvements or Betterments
Ordinance or Law - Increased Period of Restoration	\$50,000
Outdoor Trees, Shrubs, Plants and Lawns	\$5,000
Unauthorized Business Card Use	\$5,000
Utility Services - Direct Damage	\$2,500
Utility Services - Time Element	\$2,500

Key Coverage Definitions

Accounts Receivable — Covers the reconstruction and reimbursement of uncollectible money from your customers due to a covered cause of loss.

Unauthorized Business Card Use — Provides up to \$5,000 reimbursement in the event your business' credit or debit cards are fraudulently used.

Lost Key Consequential Loss — Provides up to \$500 per premises for replacement of locks and keys in the event a key is accidentally lost.

Business Income and Extra Expense –

Dependent Property — Provides an additional \$15,000 over the base policy in the event that your business income is reduced because of damage to a critical supplier or customer's property.

Extended Business Income — Extends restoration period for 90 days after you resume operation in order for you to regain customers to the level prior to loss.

Utility Services – Direct Damage — Pays for direct physical loss or damage to covered property caused by an interruption of electrical power, communications or water supply services not located on the described premises.

Utility Services – Time Element — Reimburses you for your lost income during an interruption of electrical or water supply services as above.