



Small Business Commercial Market Programs

Start

As a market-leading, A-rated carrier with **120 years of experience**, CNA delivers **efficient** and **specialized** capabilities for small businesses. We are a leading underwriter of program business, with a **total gross written premium of over \$1 billion***. With distinctive and tailored coverage and service solutions, our programs team has the deep industry, product and creative expertise to drive **successful long-term relationships**.

* Includes CNA's Commercial and Affinity programs





Customized Support for Our Program Partners

We specialize in providing insurance solutions for franchises, associations and buying groups homogeneous in nature, including established programs and new programs with profitable performance and well-defined strategy. We seek long-term partnerships for greater success in today's program business marketplace.



Broad Portfolio of Solutions

CNA Connect[®], our flagship business owners' policy, offers more than 300 optional coverage endorsements and is available for over 600 classes of business.

- [Why CNA Connect[®]?](#)
- [Small Business Appetite Finder](#)



Personalized, Collaborative Service

We assemble a specialized team of experts for each program administrator, including a dedicated relationship manager, underwriter, claim professional and risk control expert assigned to your program.



Additional Product Offerings

We provide industry leading Workers' Compensation, Umbrella, Cyber and Commercial Auto* products. For programs that need even broader coverage options, our Affinity partners can provide unique Specialty coverages.

- [Exposure Based Definitions](#)
- [Workers' Compensation](#)

* Considered as an accommodation



Experts working for you

Our Small Business Service Center and Warm Leads Sales Team act as an extension of your agency, with licensed specialists ready to respond on your behalf while providing a personalized experience and coverage consultation for your clients, as well as pursue new business leads.

- [Small Business Service Center](#)
- [Warm Leads Sales Team](#)



Multiple direct-billing payment plan options

We offer online credit card payments for small business direct bill customers through our bill pay web portal, plus pay-as-you-go billing for Workers' Compensation to help small businesses more effectively manage their cash flow.

- [Pay-As-You-Go Workers' Compensation](#)
- [Direct Bill Webpage](#)
- [Direct Billing Portal](#)



Bringing More Value to Our Programs

At CNA, we take a measured, disciplined approach to growing our program business. With innovative tools and resources, and award-winning automation capabilities, we can help you build your business and serve your clients.

Industry-leading online platform

CNA Central, our premier quoting and agency portal makes it easier than ever to quote, bind and issue. Small Business tools and resources include:

Small Business Appetite Finder - Easily learn if your small business customer is within CNA's appetite. Find out if you can instantly quote and bind coverage, or if further assistance may be needed from your CNA underwriter.

CNA Quote Advantage - This single-screen application process quickly provides a bindable quote for CNA Connect® and Workers' Compensation, tailored to your client's specific business.

Custom Coverage Option - Automatically creates a tailored quote option based on your client's unique risk characteristics.

Coverage Playbook - Learn about our coverage advantages designed to give you a competitive edge.

Online Endorsements - When you use CNA Central to process CNA Connect® Online Endorsements, you can quote multiple endorsements in real-time and give your clients information at the point of sale.

Choice Endorsement Comparison Tool - Compare the coverages included in up to three CNA Connect® Choice Endorsements.


- [Small Business Appetite Finder](#)
- [Quote Advantage](#)
- [Automation Solutions](#)



Attentive Claim Handling to Meet Your Clients' Needs

CNA provides dedicated and specialized claim handling for small business policyholders, including information risk claims, litigation management services and a return-to-work job bank.

Through rapid intervention, careful assessment and prompt resolution, we aim to reduce the potential for litigation and lower claim duration and costs – helping protect your clients' brand, business and reputation.

A photograph of two male call center agents in a modern office setting. The agent in the foreground is wearing a headset and smiling, while the agent in the background is looking down. The image is partially obscured by a dark grey text box.

To learn more, email our Program Business Development Leader at sbprograms@cna.com or contact your Sales Specialist.

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