



SMALL BUSINESS

CNA Small Business currently offers a market for a broad variety of businesses, representing a majority of SICs with several examples contained below. Please note that not all classes may be available in all areas.

Focus Classes have exceptional success across the country including higher hit rates, substantial inforce premium, large market availability and consistent exposure within class.

Healthcare

- Chiropractors
- Community Health Centers
- Dental Labs
- Employee Health Clinics
- Health Practitioners
- Medical Labs
- Medical Offices
- Medical Weight Loss Clinics
- Nurse Practitioners
- Optometrists
- Osteopaths
- Outpatient Rehabilitation Centers
- Outpatient Substance Abuse Centers
- Physical Therapists
- Podiatrists
- Psychiatrists
- Psychologists
- Sleep Centers
- Smoking Clinics
- Speech Therapists
- Student Health Centers

Financial Institutions

- Asset Managers
- Commodity Brokers
- Financial Planners
- Insurance Agents
- Mortgage Brokers
- Mutual Fund Managers
- Private Equity Firms
- Stock Brokers
- Title Agents
- Venture Capital Firms

Professional Services

- Accountants
- Actuarial Services
- Advertising Agencies/
Media Buyers
- Architectural Consulting Services
- Commercial Art & Graphic Design
- Consultants
- Credit and Debt Counseling Services
- Draftsmen
- Engineers/Architects
- Interior Decorators
- Lawyers
- Medical Billing Services
- Photographers and Studios
- Public Relations
- Real Estate Agents
- Surveyors
- Tax Return Preparation Services
- Telemarketing and Research Services
- Veterinarians
- Videographers
- Wedding Consultants

Business Services

- Associations, Not for Profit
- Authors and Playwrights
- Charitable Foundations
- Copy, Duplicating and Quick Print Services
- Direct Mail Advertising Services
- Museums and Art Galleries
- Music and Art Studios
- Publishers
- Recording Studios
- Stenographers/
Court Reporters
- Ticket Agencies
- Travel Agencies

Technology

- Communications Services Management Providers
- Computer and Software Stores
- Computer Consultants
- Computer Facilities Management Services
- Computer Integrated Systems Design
- Computer Programming Vendors
- Internet Access Providers
- Media Duplication
- Pre-Packaged Software-Development and Design
- Web Site Design and Development Services

Retail

- Bicycle Stores
- Book Stores
- Bridal Stores
- Camera and Photographic Equipment Stores
- Card, Stationery and Office Supplies Stores
- Costume/Formal Wear Rental Stores
- Craft, Hobby and Artist Supplies Stores
- Florists
- Hardware Stores
- Hearing Aid Stores
- Housewares Stores
- Maternity Stores
- Medical, Hospital & Surgical Supply Stores
- Painting and Picture/Frame Stores
- Shoe Stores
- Specialty Clothing and Accessories Stores
- Sporting Goods and Apparel Stores

Acceptable Classes share some of the Focus Class qualities and have moderate exposure variation within class.

Business Services

- Accounting/
Business Schools
- Barber Shops
- Beauty/Barber Schools
- Computer Training Schools
- Engravers
- Funeral Homes
- Libraries
- Locksmiths
- Manufacturers' Representatives
- Musical Instrument Tuning/Repair
- Pet Grooming Shops
- Shoe Repair
- Tailors/Dressmakers

Technology

- Computer Manufacturers
- Computer Peripheral Manufacturers

Professional Services

- Claims Adjusters
- Inspection/Appraisal Companies

Real Estate

- Office Buildings – Lessor's Risk

Wholesalers

- Camera/Video Equipment Distributors
- Glass Distributors
- Hardware and Tool Distributors
- Hearing Aid Distributors
- Ophthalmic Goods Distributors

Healthcare

- Ambulatory Surgery Centers
- Dialysis Centers
- Endoscopy Centers
- Imaging Labs
- Lithotripsy Centers
- Pain Management Centers
- Vascular Access Centers

Retail

- Bagel Shops
- Bakeries/Donut Shops without Frying
- Barber/Beauty Supplies
- Candy Stores
- Carpet/Floor Covering Stores
- Cheese Stores
- Clothing Stores
- Coffee/Tea Stores
- Cosmetics Stores
- Drug Stores
- Electronics Stores
- Fabric Stores
- Gift/Novelty Stores
- Ice Cream/Yogurt Stores
- Jewelry Stores
- Luggage/Leather Goods Stores
- Music/Musical Instrument Stores
- Optical Goods Stores
- Paint/Wallcovering Stores
- Pet/Pet Supply Stores
- Pretzel Stores
- Sign Stores

Manufacturing

- Candy and Fudge Manufacturers
- Hand Tool Manufacturers
- Instrument Manufacturers
- Luggage Manufacturers
- Marble/Stone Products Manufacturers
- Office Machine Manufacturers
- Optical Goods Manufacturers
- Radio/TV/Speaker Manufacturers
- Screen Printers
- Sign Manufacturers
- Watch/Clock/Jewelry Manufacturers
- Water Bottlers

Limited Classes have more complex and hazardous exposures that require a greater degree of underwriting review to identify best-in-class accounts.

- Appliance Stores
- Bakery Plants
- Beauty Parlors/Nail Salons
- Cellphone Stores
- Civic, Service or Social Clubs
- Clothing Manufacturers
- Fabricated Metal Manufacturers
- Paper Products Distributors
- Shopping Centers – Lessor's Risk

Small Business Eligible Values

Risks with exposures exceeding the below definitions should be discussed with your underwriter.

CNA Connect®

- Maximum property values per location: \$9MM
- Maximum property values per policy: \$20MM/\$10MM for Manufacturing accounts
- Maximum annual receipts per policy: \$20MM/\$10MM for Manufacturing accounts

Workers' Compensation

- Maximum annual payroll per policy:
 - \$10MM for Technology and most Professional classes
 - \$5MM for Healthcare and some Professional classes
 - \$1.5MM for Manufacturing; \$2MM for all other segments

Commercial Automobile

- Maximum number of vehicles per policy, excluding trailers: 15

Contact Leo Risk Services (727)734-0040 for more information

