



## 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
- Mutual Fund Managers
- Stock Brokers
- Title Agents
- Mortgage Brokers

### 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
- 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
- Veterinarians

### Technology

- Communications Services Management Providers
- Computer and Software Stores
- Computer Consultants
- Computer Facilities Management Services
- Computer Integrated Systems Design
- Computer Programming
- Data Communications 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 your underwriter or field sales specialist for more information.**

