

## Working Together Toward Success

For businesses that stay at the forefront of technology solutions, CNA stays at the forefront of solutions to protect them. Through our expertise and collaboration with you, we can respond to your clients' insurance needs so we can all stay focused on success.

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## CNA Connects Client with a Complete Solution

A large broker came to CNA with a software company looking for a comprehensive insurance solution from a single carrier. The client produces a product that allows automobile dealers to connect with financing resources through the Internet to find the most attractive financing deal for their customer. The client's current insurance program was split between two insurance carriers that specialized in programs for the technology industry.

### CNA Advantage

After CNA underwriters reviewed the program, they determined that the company's major exposure — the inability of the automobile dealers to access financing information quickly — wasn't properly covered. The current general liability policy would not address damage to intangible property. Although Technology Errors & Omissions (Tech E&O) coverage is extremely important for IT companies, when their operations also involve Web hosting and the storage of private information, network security and privacy also become an issue.

CNA put together a comprehensive program that included standard line coverages — Property, General Liability, Workers' Compensation, Automobile and Umbrella — as well as a CNA NetProtect<sup>SM</sup> policy that includes Tech E&O. By coordinating the General Liability, E&O and CNA NetProtect<sup>SM</sup>, the client's new insurance program eliminated many of the gaps in coverage that existed in the prior program without creating any overlaps. The agent was able to leverage the broad product portfolio of CNA and the expertise of our underwriters to develop a program that met all of the client's business insurance needs.

## Coverage Gaps Addressed by CNA's Robust Portfolio

A regional competitive local exchange carrier diversified their operations to include wireless telephone, Internet and cable television services, in addition to the traditional wireline telephone operations. To keep up with the company's changing operations, its insurance agency moved the account from carrier to carrier, looking for the best price for a variety of coverages. After three years of inconsistent carrier relationships, the company expressed concerns that there were coverage gaps in their insurance program.

### CNA Advantage

The agency brought the account to CNA for evaluation. Our underwriters reviewed the company's current insurance program and identified two key areas where the company was vulnerable. By coordinating Tech E&O and CNA NetProtect<sup>SM</sup> for network security, content and privacy liability with CNA's broad property and casualty products, the gaps in coverage were closed without duplicating coverage. CNA had provided the company with a comprehensive property and casualty insurance program that seamlessly integrated the Tech E&O and broadened CNA NetProtect<sup>SM</sup> policy — all from one insurance carrier.

The account resulted in more than \$1 million in premium but our services were worth much more to the company's owners, who were pleased to partner with a carrier that could manage changes to their insurance needs. The agency was able to fill a gap in coverage that should help them retain the account for years to come.

### CNA Displays Efficiency to Win Multinational Account

A world leader in programmable electronic signs, digital displays and electronic scoreboards was looking for a carrier that could handle their entire commercial insurance program. With almost 2,000 employees in 112 locations worldwide and \$270 million in sales, the account required careful handling by specialists with expertise in technology, manufacturing and international business.

#### CNA Advantage

Our dedicated Technology underwriter was able to collaborate with the agent and identify the account's various exposures. It was critical that the agent work with an insurance carrier like CNA that could provide a "one-stop shop," along with value-added services to help the agent retain the account. Before the agent asked, CNA's Risk Control consultants were at the company's facility for a full evaluation. Within just 30 days, the CNA team put together all the domestic, foreign and specialty lines. In this labor intensive account where a timely response and interactive meetings were a prerequisite, CNA became the agency's proactive partner, bringing together all of the players to produce an all-lines product offering — seamlessly and efficiently.

### Comprehensive Coverage for an Electronics Manufacturer

An electronics manufacturer that produces a product used to clean trays, jigs and other industrial parts for the semi-conductor industry realized that, due to their growth and acquisition activity, they needed some major changes to their insurance program. This required an agent and insurance company with expertise in the technology area and the ability to provide coverage for all of their unique exposures.

#### CNA Advantage

Through a combined effort of our Technology underwriter and Risk Control consultant, CNA was able to put together a solid program with the Professional Liability coverage, Umbrella, D&O, Fiduciary, EPL, General Liability, Auto and the superior coverage of our Legacy Property and Tech E&O forms. The company recently made an acquisition and CNA stepped in to provide that coverage as well. The account resulted in more than \$800,000 in premium. The insured gained a strong underwriting team, Risk Control professionals and superior coverage. The agent gained a strengthened relationship and secured an excellent account.

### Service Keeps Fast-Growth Client on Board

An existing CNA policyholder of nine years tripled in size within 12 months through a series of acquisitions. The company, a manufacturer of an analytical instrument used by manufacturers to identify defects in the manufacturing process, assembled the final product with component parts secured from an overseas supplier. Through its acquisitions, the insured acquired a property location listed in an unprotected area, as well as other liability exposures that were not addressed in their current program.

#### CNA Advantage

CNA's Risk Control consultant and Technology underwriter both visited the newly acquired manufacturing plant and discovered a fire station was situated just five miles from the facility. By assisting the new owner through risk control recommendations and reclassifying the protection class at the facility, CNA was able to include the new property location for the client. To address the liabilities faced in partnering with an overseas supplier, CNA not only offered contingent business interruption coverage but also recommended a business continuity plan whereby contracts with alternate suppliers were secured. The client was provided a quote for a Passport® policy to address their employees' travel overseas and the additional liability exposures from their foreign sales. By providing value-added services and expertise, CNA was able to create an insurance program that kept up with the client's growing needs as their business rapidly expanded. The broker's relationship with the client was strengthened by CNA's efforts to work together seamlessly and effectively.

**For more information about CNA insurance solutions for technology companies, contact your local branch or visit [www.cna.com](http://www.cna.com)**

