

Pacific Excess has CNA

-
- *Connect - Sm. Business Package*
 - *Custom Xpress*
 - *Mid Market*
-

- *Retail*
 - *Technology*
 - *Distributors*
 - *Professional Services*
 - *Business Services*
 - *And More*
-

“From main street enterprises to Fortune 500 companies, businesses count on CNA for thoughtful solutions, solid products and dedicated services.”

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Pacific Excess Insurance Marketing

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**Mailing Address:
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Cypress, CA 90630**



Small Business CNA ConnectSM



A more flexible and adaptable business package policy

CNA ConnectSM sets the standard for small business package policies. With a broad array of classes and industries and more than 400 rating territories nationwide, you'll be able to work smarter and faster, and more accurately assess risk, business by business. Increased flexibility and adaptability simplifies underwriting while increasing options and reducing time to quote by as much as 20 percent:

- More coverage and higher limits on a single policy
- The ability to exclude coverages to reduce premiums
- Increased deductible options for controlling risk
- A larger number of coverages with increased limit options
- Scheduled coverage for specific property items
- Over 300 optional coverage endorsements
- Dedicated Small Business Service Center
- Improved technology including access to the focus classes on CNA Central

Number of CNA ConnectSM classes by industry group

Industry Group	TOTAL Classes by Final Release of CNA Connect SM
Office	103
Restaurant	20
Business	68
Building	16
Store	205
Condo	7
Technology	*
Wholesale	551
Contractor	62
Manufacturing	976
Garage	16
Apartment	6
Religious/Schools	11
TOTALS	2041
LOW	379
MODERATE	522
HIGH	1140
TOTALS	2041

*Included w/ IG

Property Coverages To Be Included with Base Policy



PROPERTY COVERAGES	CNA Connect SM
Building & Business Personal Property	Insured Need
Business Income & Extra Expense	12 Month Actual Loss Sustained
Extended Business Income	60 Days
Seasonal Increase	25%
Additional Coverages and Coverage Extensions	
Accounts Receivable	\$25,000
Appurtenant Buildings & Structures	\$50,000
Arson & Theft Reward	\$5,000
BI & Extra Expense - Dependent Property	\$10,000
BI & Extra Expense - Newly Acquired Property	\$250,000
Building Glass	Included in Building/BPP Limit
Business Personal Property Off Premises	BPP Limit
Civil Authority	3 Weeks/24 Hour Deductible
Claim Data Expense	\$5,000
Debris Removal	25% + \$25,000
Electronic Data Processing	\$50,000
Employee Dishonesty	\$25,000
Equipment Breakdown	Included
Equipment Breakdown - Pollutants	\$25,000
Expediting Expenses	\$25,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Protective Equipment Discharge	\$10,000
Forgery or Alteration	\$25,000
Interruption of Computer Operations	\$25,000 Annual Total
Lease Assessment	Available
Lock and Key Replacement	None
Money and Securities	Included
Money Orders & Counterfeit Paper	BPP Limits
Newly Acquired/Constructed Property	\$500K Bldg., \$250K BPP, 180 Days
Non Owned Detached Trailers	\$5,000
Ordinance or Law	\$25,000
Outdoor Property	\$10,000
Outdoor Trees, Shrubs, Plants, Lawns	\$3,000
Personal Effects	\$25,000
Pollutant Clean Up & Removal	\$25,000 Annual Total
Preservation of Property	BPP limit up to 90 Days
Signs	Included in Building/BPP Limit
Spoilage - Consequential Loss	Included in BPP Limit
Temporary Relocation of Property	\$50,000 up to 90 Days
Tenant Glass	Included in BPP Limit
Theft Damage to Rented Property	Included in BPP Limit
Valuable Papers & Records	\$25,000
Water Damage	Included in Building/BPP Limit
Liability Coverage	
General Liability	\$1,000,000
Medical Expenses	\$10,000
Fire Legal Liability	\$300,000
Products/Completed Operations	GL Limit

Coverage comparison as of 9/20/05

One or more of the CNA insurance companies underwrite the products and services described. Information is for illustrative purposes only and is not a contract. This document is intended to provide a general overview of products and services described. Remember that only the policy can provide the actual description, terms, conditions and exclusions. All coverages not available in all states. CNA is a service mark registered with the United States Patent and Trademark Office. Copyright © 2005 Continental Casualty Company.



Small Business

CNA Connect

Maximum Property Values: \$9,000,000 per location
\$20,000,000 per policy

Exceptions:

- Maximum Property for Manufacturing is \$9,000,000 per location, \$10,000,000 per policy.
- If risk is LRO and occupant is either a Wholesale or a Service exposure, maximum Property is \$10,000,000 per policy.

Maximum Receipts: \$20,000,000 per location
\$20,000,000 per policy

Exception:

- Maximum Receipts for Restaurants is \$5,000,000 per location, \$20,000,000 per policy.

Maximum Payroll: No maximum Payroll for Connect package.

Minimum Premium: \$500

Auto

Maximum number of Vehicles: 15, excluding trailers

No monoline Auto, must be supported by Connect package

Workers' Comp

Maximum Payroll (excl. officers, clerical, & sales personnel): \$750,000

Exception:

- Maximum Payroll for Office classes is \$2,000,000

No monoline WC, must be supported by Connect package.

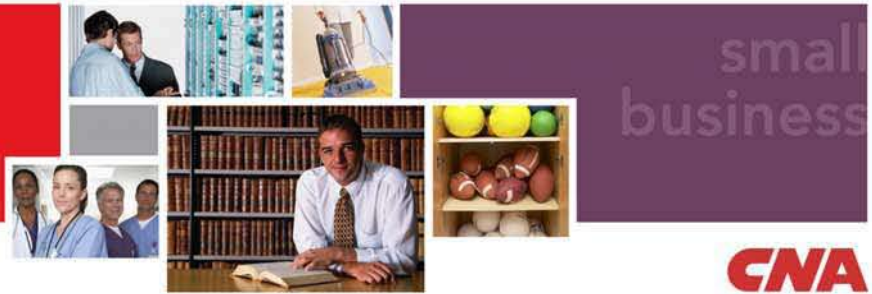
Minimum Premium: \$250

Umbrella

Maximum Limit: \$5,000,000

No monoline Umbrella, must be supported by Connect package.

Small Business Success List



CNA

CNA Small Business currently offers a market for a broad variety of businesses, representing a majority of SICs. The list below represents a sample of those SICs where we have experienced exceptional success locally.

Contact your Underwriter for more information!

Retail

50471 Medical, Hospital & Surgical Supply Store
 5661 Shoe Store
 5719 Housewares Store
 5731 Radio, TV, Consumer Electronics & Music Store
 5736 Musical Instrument Store
 5942 Book Store
 59942 News Dealers-Stand
 5941 Sporting Goods Store
 5947 Gifts, Novelty, Souvenir Store
 5949 Fabric Store
 59995 Pet Store
 5961 Catalog and Mail Order House
 5962 Vending Machine Operations
 59991 Painting and Picture / Frame Store
 79222 Ticket Agency
 78410 Video Tape Rental Store

Technology

4813 Telephone Communications
 4841 Cable & Other Pay TV Services
 4899 Communication Services
 5045 Computers & Computer Peripheral Equipment Distributor
 51990 Audio Visual Equipment and Supplies Distributor
 5734 Computer / Computer Software Store
 7371 Computer Programming / Software Design / Website Development
 7372 Pre-Packaged Software
 7373 Computer Integrated System Design
 7374 Media Duplication
 7375 Data Processing
 7376 Computer Facilities Management Service
 7377 Computer Renting or Leasing
 7378 Computer Maintenance & Repair
 7379 Computer Consultant

Services

51910 Lawn Care and Maintenance
 73898 Swimming Pool Maintenance

Healthcare

8071 Medical Lab
 8072 Dental Lab
 8031 Osteopathic Physician Office
 8041 Chiropractors Office
 8042 Optometrists Office
 8043 Podiatrists Office
 8049 Health Practitioners Office
 8011 Offices & Clinics of Medical Doctors
 8011 X-Ray, MRI and Imaging Lab

Financial Services

6211 Security & Commodity Broker and Dealer
 6211 Financial Planner
 64111 Appraiser and Claims Adjuster
 64112 Insurance Agent, Broker
 7291 Tax Return Preparation Service
 8721 Accounting, Auditing & Bookkeeping
 8721 Medical Billing Service

Professional Services

0742 Veterinary Service
 65312 Real Estate Agent
 72611 Funeral Homes
 7311 Advertising Agency
 81111 Lawyers Office
 8711 Engineering Service
 8712 Architectural Service
 8713 Surveying Service

Business Services

07521 Dog/Pet Training
 4724 Travel Agency
 7251 Shoe Repair and Shoe Shine
 7217 Carpet and Upholstery Cleaner
 73190 Manufacturers Representative
 7330 Stenography, Typing and Court Reporting
 7331 Direct Mail Service
 7334 Photocopy, Duplicating Service
 7336 Commercial Art & Graphic Design
 7359 Office Equipment Rental & Leasing
 7384 Photofinishing Lab
 73891 Recording Studio
 7622 Radio, Stereo, TV Repair
 7629 Appliance Repair
 7991 Spas or Personal Enhancement Facilities

Distributors

50470 Hearing Aid Distributor
 5192 Books, Periodicals & Newspapers Wholesale
 51990 Wig Distributor
 51991 Beverage Coolers Wholesale
 51991 Clocks & Watches Wholesale
 51991 Dry Cleaning Plant Equipment & Supplies Wholesale
 51991 Leather Goods Wholesale
 51991 Pet Supplies Wholesale
 51991 Religious Goods Wholesale
 51991 Signs Wholesale
 51992 Baskets Wholesale
 51992 Candles Wholesale
 51992 Gifts, Novelties & Souvenirs Wholesale
 51992 Jewelry Boxes Wholesale
 51993 Ice Cream and Ice Wholesale