

Construction

Core Construction

Consistent insurance solutions built for evolving contractor needs

CNA delivers flexible insurance solutions for general contractors and trade contractors across the country. Backed by deep construction expertise, individual account underwriting and a strong local presence, we help brokers place coverage with confidence as contractors grow, diversify and take on increasingly complex projects.

Our Core Construction book reflects a broad, diversified appetite and one of the largest construction portfolios in the industry. We underwrite individual accounts, allowing us to evaluate risks holistically and craft solutions that truly reflect how contractors operate.



Our value to contractors:

- Although insurance renews annually, contractors bid work years in advance. Our focus on stability, predictable underwriting and consistent coverage helps contractors plan and perform with confidence.
- To support the full lifecycle of a contractor's business – from contractor's operating in a single location to contractor's who operate in all 50 states and internationally – CNA provides tailored insurance solutions designed for consistency, responsiveness and long-term partnership.



Our value to agents and brokers:

- We have a broad appetite and the flexibility to reduce placement friction.
- Individual account underwriting allows for thoughtful solutions on complex or evolving risks.
- Our consistent underwriting approach supports long-term broker-client relationships and help streamline the policy lifecycle.

Coverage / Product Details

CNA provides an integrated suite of coverages designed to protect contractors, their employees and their projects, including:

- **Commercial General Liability** with enhanced coverage forms (including a comprehensive GL enhancement endorsement)
- **Workers' Compensation**
- **Commercial Auto**
- **Umbrella and Excess Liability**
- **Builders Risk** and project-specific coverages

CNA supports both **practice policies** that renew annually to cover ongoing operations and **project-specific solutions** designed to insure large, standalone construction projects, including wrap-ups that cover all parties on the jobsite.

Appetite

CNA maintains one of the broadest appetites in the construction marketplace. Our primary segments include:

- General Contractors (the largest segment of CNA's Core Construction portfolio)
- Trade Contractors, including:
 - Electrical
 - Roofing
 - HVAC
 - Mechanical
 - Plumbing
 - Utility contractors

CNA focuses primarily on commercial construction and considers risks aligned with SIC codes 15, 16 and 17. Submissions are encouraged across geographies, with thoughtful capacity management in select states.

Underwriting Approach

- Individual account underwriting (not program-driven)
- Willingness to review complex risks, joint ventures
- Open to new opportunities that fit the core construction profile

Other Products and Services

As contractors grow their business, CNA can support them across additional structures and solutions, including:

- Wrap-up programs for large, multi-year projects
- Excess and umbrella programs
- Captive solutions (coordinated within our broader enterprise)
- Additional specialty coverages as contractor operations evolve

The CNA Difference

One Construction organization. Unlike carriers where construction, captives, umbrellas and specialty programs sit in separate silos, all major construction capabilities sit within CNA's Construction business unit – providing brokers and insureds with consistency, alignment and streamlined decision-making.

Local presence, national footprint. CNA's dedicated construction underwriting teams are located in major cities nationwide, delivering deep regional market knowledge paired with national scale. The result? Our strong broker relationships are developed face to face, not just through centralized hubs.

Consistency brokers can rely on. CNA prioritizes stable underwriting, predictable coverage and sustainable pricing – critical for contractors who have already committed to long-term project bids.

Risk Control

CNA delivers dedicated construction Risk Control support through experienced professionals who understand jobsite realities and contractor operations firsthand. As a practical, go-to resource, we work closely with brokers and insureds to provide on-demand guidance, both virtually and onsite, including safety insights drawn from evolving industry trends and claims experience. Our expertise, including industrial hygiene and ergonomics, help identify and reduce jobsite risks such as repetitive strain and hazardous material exposure.

Claims

CNA's construction claims capabilities are purpose-built for the industry, including a dedicated Construction Defect unit focused exclusively on managing construction defect claims, as well as claim liaisons who help coordinate communication between adjusters, brokers and insureds. The result is responsive service, industry-informed resolution strategies, and fewer surprises during the claims process.



Ready to learn more?

Visit [our Construction page](#) or contact your local Construction underwriter.