



## Construction

# Captive Insurance for Construction

In today's challenging construction market, rising premiums, reduced capacity and stricter coverage terms have become the norm. For construction companies seeking effective risk management solutions, captive insurance presents a strategic alternative that offers enhanced efficiency and control.

### CNA's captive insurance capabilities provide construction companies with significant advantages:

- Lower overall risk management costs
- Optimized investment strategies for premium reserves
- Flexibility to redirect surplus capital toward employee benefits and innovation initiatives

By partnering with CNA, construction companies of all sizes can build a more resilient risk management foundation while gaining greater financial control in an increasingly difficult insurance landscape.

### Get to Know CNA's Construction Captive Insurance Programs:

CNA offers three specialized captive insurance programs designed specifically for construction companies. Each captive is strategically domiciled in Grand Cayman and provides comprehensive coverage in key risk areas:

- Commercial auto
- General liability
- Workers' compensation



## CNA's Construction Captives at a Glance:

	Commercial Roofing Captive Program	Construction Captive Program	Commercial General Contractor, Artisan and Trade Captive Program
Minimum Premium	\$175K	\$400K	\$200K
Captive Consultant	Captive Resources	Innovative Risk Management	Captive Resources
Primary Limits (GL, CA, WC)	\$1M/\$2M \$1M Statutory	\$1M/\$2M \$1M Statutory	\$2M/\$4M \$2M Statutory
Retention	\$300K	\$350K	\$400K
Retention Structure	A \$0-\$100K B \$100K-\$300K	A \$0-\$100K B \$100K-\$250K C \$250K-\$350K	A \$0-\$125K B \$125K-\$400K
Natural Effective Date	May 1	Sept. 1	Aug. 1
Board Meetings	Offshore	Onshore	Offshore



## Commercial Roofing Captive Program

- This well-established homogenous commercial roofing captive has two decades of experience, with 190 active members representing 40+ states and \$108M in annualized premiums.
- 75% of members have been in the captive for 10+ years due to its longevity and financial stability. Since inception, the captive has paid \$133M in declared distributions and experienced a 98% historical retention rate.
- The captive's member-driven culture is focused on improving risk management practices and maintaining a positive impact on the commercial roofing industry



## Commercial Construction Captive Program

- This exclusive heterogenous captive is limited to a select group of best-in-class commercial, civil and industrial construction companies.
- Its strategically lean membership enables easier restructuring of captive retention and operational expenses while optimizing risk-sharing position.
- All consultants and service providers to the captive have a high degree of specialized construction expertise



## Commercial General Contractor, Artisan and Trade Captive Program

- This captive program endeavors to be the premier group captive exclusively serving commercial artisan, trade and general contractors.
- CNA's comprehensive terms and conditions support the program with enhanced general liability coverage for contractors and seamless blanket additional insured coverage, reducing administrative burdens for general contractors.
- The captive program aims to bring together forward-thinking industry leaders committed to advancing their insurance risk management programs and creating positive change across the commercial construction sector



## Why Choose CNA for Construction Captives?

- **Focus on Safety:** CNA's industry-leading Risk Control team engages with all captive members to share expertise on enhancing safety and risk management practices.
- **Additional Coverage Opportunities:** CNA also provides coverage for Lead Umbrella, Property, Marine, Professional Liability, Errors & Omissions, and Pollution.
- **Specialized Expertise:** CNA's dedicated Construction captive professionals bring deep industry knowledge to underwrite, service and administer the construction group captives, deliver specialized support tailored to members' unique needs.

Interested in  
learning more?  
**Get in touch:**



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