

Small Business

2026 CNA Small Business Appetite Guide

Small Business Insurance Made Simple

Fast quotes, specialized coverage and trusted expertise from CNA help small businesses stay ahead.

Tailored Coverage & Simplified Experience

CNA understands your clients' small business needs, and we make it easy for you to deliver. With industry specialization, competitive rates and tech-enabled efficiency, we help you provide market-leading coverage backed by more than 125 years of CNA's experience as a commercial insurer.

Start your quote on CNAC today!

Coverage Availability Key**

✓ Actively written – within appetite
* Potential P&C program capability – subject to underwriting criteria
X Selectively or not written

Small Business segments and sub-classifications		BOP	AUTO+	WORKERS' COMP	UMBRELLA
Life Sciences	Biological / tissue products manufacturing and distribution	✓	✓	✓	✓
	Pharmaceutical, nutraceutical and vitamin manufacturing and distribution	✓	✓	✓	✓
	Medical device manufacturing (including contract manufacturers)	✓	✓	✓	✓
	Medical, dental and laboratory equipment manufacturing and distribution	✓	✓	✓	✓
	Contract research organizations (CROs)	✓	✓	✓	✓
	Biological, medical device and pharmaceutical R&D	✓	✓	✓	✓
Technology	Computer programming and software development	✓	✓	✓	✓
	Computer and IT consulting	✓	✓	✓	✓
	Data hosting, cloud computing and co-location services	✓	✓	✓	✓
	Computer manufacturing and peripherals	✓	✓	✓	✓
	Electronic component manufacturing	✓	✓	✓	✓
	Internet access providers	✓	✓	✓	✓
Financial Institutions	Financial planners	✓	✓	✓	✓
	Investors (NEC)	✓	✓	✓	✓
	Insurance agents	✓	✓	✓	✓

Small Business segments and sub-classifications		BOP	AUTO+	WORKERS' COMP	UMBRELLA
Financial Institutions	Commodity brokers	✓	✓	✓	✓
	Stockbrokers	✓	✓	✓	✓
	Title, abstract and closing agents	✓	✓	✓	✓
Professional Services	Accounting and bookkeeping services	✓	✓	✓	✓
	Architectural and engineering consulting	✓	✓	✓	✓
	Business management consultants	✓	✓	✓	✓
	Credit and debt counseling	✓	✓	✓	✓
	Interior decorators	✓	✓	✓	✓
	Law offices	✓	✓	✓	✓
	Real estate agents	✓	✓	✓	✓
	Appraisers of: Auto, Personal Property, Claims Adjusters, Real Estate Inspection, Insurance / Appraisal Inspection	✓	✓	✓	✓
	Graphic designers and commercial artists	✓	✓	✓	✓
	Tax preparers	✓	✓	✓	✓
	Travel agencies	✓	✓	✓	✓
Construction & Trade Contractors	Electrical work (within buildings)	✓	X	✓	✓
	Plumbing - residential and commercial	✓	X	✓	✓
	Painting - interior and exterior (exterior painting limited to three stories or less)	✓	X	✓	✓
	Landscaping and lawn services	✓	X	✓	✓
	Pool installation and service	✓	X	✓	✓
	HVAC installation and service	✓	X	✓	✓
	Flooring installation	✓	X	*/✓	✓
	Concrete construction	✓	X	*	✓
	Paving - limited to driveways, parking areas and sidewalks	✓	X	*	✓
	Countertop installation	✓	X	*	✓
	Garage and auto services	*	*	*	X
Healthcare	Ambulatory surgery centers	✓	✓	✓	✓
	Medical offices and clinics	✓	✓	✓	✓
	Outpatient therapy and rehabilitation	✓	✓	✓	✓
	Imaging centers	✓	✓	✓	✓
	Laboratories	✓	✓	✓	✓
	Dental offices and labs	✓	✓	✓	✓
	Chiropractors, physiotherapists and occupational therapists	✓	✓	✓	✓
	Mental health and outpatient clinics	✓	✓	✓	✓

Small Business segments and sub-classifications		BOP	AUTO+	WORKERS' COMP	UMBRELLA
Retail (includes restaurants & real estate)	Apparel and footwear stores	✓	✓	✓	✓
	Home goods and furnishings	✓	✓	✓	✓
	Electronics and appliance stores	✓	✓	✓	✓
	Jewelry stores	✓	✓	✓	✓
	Sporting goods	✓	✓	✓	✓
	Food and specialty food stores	✓	✓	✓	✓
	Coffee shops, bakeries and cafés	✓	✓	✓	✓
	Full-service restaurants	✓	✓	✓	✓
	Fast food and take-out restaurants	✓	✓	✓	✓
	Shopping centers and commercial units: as Lessor's Risk	✓	✓	✓	✓
Wholesale Distributors & Manufacturing	Household goods distributors	✓	X	✓	✓
	Industrial supplies distribution	✓	X	✓	✓
	Paper and packaging distributors	✓	X	✓	✓
	Electrical, hardware and tool distributors	✓	X	✓	✓
	Plumbing and HVAC distributors	✓	X	✓	✓
	Scientific distributors	✓	X	✓	X
	Metal, plastic, textile and apparel manufacturing	✓	X	✓	✓
	Food and beverage manufacturing	✓	X	✓	✓
	Printing and paper products manufacturing	✓	X	✓	✓
	Sign, lighting, fixtures and fabrication shops	✓	X	✓	✓

Rely on Experts for these P&C Programs

Amynta Franchised Auto Dealer Program
Amynta Independent Auto Dealer Program
Best Choice Workers' Compensation Program
Best Choice Contractor's General Liability Program
Method Workers' Compensation Program

Ready to Learn More?

Email sbsalesagencysupport@cna.com
Call 866-891-7247, option 1
Visit cna.com/smallbusiness

** Appetite does not guarantee quote issuance of binding. Availability is subject to underwriting approval.

+CNA Small Business is modernizing our appetite to better align with evolving market needs. Certain coverage lines — including Auto — may be written selectively until our expanded 2026 appetite is fully deployed. CNA's auto and repair services available via our program administrator Amynta.

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