



Construction

Large & Complex Construction

Advanced, loss sensitive insurance solutions for contractors ready to retain risk

CNA's Large & Complex Construction insurance solutions are designed for sophisticated contractors with the financial strength, controls and appetite to assume risk. Our customized loss sensitive structures deliver advisory level underwriting and coordinated solutions for some of the most complex construction projects in the market.

CNA brings deep loss sensitive expertise, construction specialized underwriters and collaborative broker engagement to structure solutions that align with each client's financial and operational goals.



Our value to contractors:

- Loss sensitive programs require precision, transparency and trust
- Contractors benefit from lower premiums when they are willing to retain and manage risk
- Coverage offerings align across primary, excess, builders risk and project insurance



Our value to agents and brokers:

- Access to sophisticated underwriting expertise for complex placements
- Ability to meet client financial objectives with flexible collateral and program structures
- Critical early engagement and collaboration with all parties

Coverage / Product Details

CNA offers a broad range of loss sensitive and alternative risk solutions, including:

- Large deductible programs (starting at \$100,000 and up)
- Loss sensitive primary coverages:
 - Workers' Compensation
 - General Liability
 - Commercial Auto
 - Auto Physical Damage (APD)
- Wrap-up programs (for owners and contractors)
- Project specific programs supporting large and complex insureds
- SIRs and fronted programs, where available
- Retrospectively rated programs
- Single parent captive solutions

We recognize that many risks may span both Umbrella & Excess and Large & Complex portfolios.

Our teams align Underwriting, Risk Control, Claims and technical expertise to deliver consistent, comprehensive support. This integrated model allows us to address exposures with both targeted discipline and broader, strategic insight.

Coverage coordination with supported excess teams and other CNA product areas helps ensure alignment across the full insurance tower.

Appetite

Our Large & Complex solutions are geared toward commercial construction accounts of significant scale, including:

- General Contractors
- Mechanical Contractors
- Electrical Contractors
- Roofing Contractors

A limited amount of residential exposure may be considered within a predominantly commercial operation

What defines this vertical:

- Contractors with sufficient premium volume to support loss sensitive programs
- Insureds willing to share in risk through deductibles, aggregate limits, or structured programs
- More complex risk profiles

Large deductibles generally begin at \$100,000, with structures tailored based on financial strength, controls and program design.

Other Products and Services

CNA's enterprise capabilities allow this group to coordinate seamlessly with:

- Builders Risk/Property
- Excess and umbrella coverage
- Specialized casualty teams

This synchronized approach helps brokers deliver cohesive solutions across multiple coverage lines and project types.

Claims

Claims handling is critical when insureds are directly funding losses. To ensure that claims are handled with accuracy, speed and accountability, CNA offers in-house claims capabilities along with approved third-party administrators (TPAs) for loss sensitive programs. Construction defect matters are managed by a specialized team averaging more than 20 years of experience, with dedicated claim professionals supported by highly experienced construction counsel.

The CNA Difference

Unmatched underwriting expertise. Our loss sensitive construction underwriters bring decades of technical and industry experience. We understand construction operations, coverage mechanics, pricing and program structures – and can discuss complex projects.

Advisory level engagement. This includes collaborative discussions with insureds and brokers, focused on risk, structure and long term performance. Our underwriters act as strategic advisors, not just quote providers.

Flexible collateral solutions. We offer flexible collateral options, including standard letter of credit, collateral trust or the ability to utilize surety – a key differentiator for sophisticated insureds managing cash flow and financial commitments.

Enterprise coordination. Coverage limits and structures are aligned across CNA teams, helping ensure consistency.

Risk Control

For large and complex construction risks, CNA delivers a highly consultative Risk Control approach tailored to sophisticated operations and high-value portfolios. Our dedicated construction safety professionals, many with contractor backgrounds, bring deep industry expertise and remain actively engaged in the construction community.

We develop customized service plans for qualifying accounts, combining onsite and virtual engagement with advanced technical capabilities, including industrial hygiene and ergonomics. As a trusted technical resource, we collaborate closely with brokers and clients to verify controls, assess risk quality during prospecting and provide data-informed insights throughout the account lifecycle. We also help manage complex exposures, strengthen performance and support long-term retention.



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