



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 sbsalesagency-support@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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