

National Accounts Property

Built for complexity. Driven by expertise.

Businesses today are navigating shifting exposures and supply chain volatility, while brokers are servicing increasingly compressed placement cycles – challenges that require more than just capacity. This is where CNA's National Accounts Property team truly stands apart. Our expertise is in managing complex, high-hazard engineered property risks, leveraging precision underwriting, making disciplined decisions and sharing robust engineering insights. We work closely with brokers and insureds, engaging early to address pressure points and bring clarity and structure to even the most challenging placements. When faced with complexity, our team leans in to solve problems and move programs forward with confidence – where others might hesitate, we underwrite.



The CNA Difference

Specialized Expertise

Our deep technical knowledge and sector leadership enable us to quickly understand complex risk profiles and shape innovative solutions that others may miss.

Service at Speed

Direct access to collaborative decision-makers keeps deals moving. We're fully aligned with both insureds and brokers, addressing challenges early and building solutions that support their objectives.

Confidence with Complexity

We bring a fresh, informed perspective that helps brokers and clients zero in on the real risk drivers and navigate uncertainty with confidence and clarity. Complexity is our comfort zone.

Consistent Global Execution

Our dedicated team of Underwriters, Claims and Risk Engineers are backed by CNA's Global Property framework – delivering consistent, efficient placements worldwide.



Target Appetite

Large Complex Property

Manufacturing

- Metal (primary steel, foundry)
- Rubber
- Plastics
- Chemical & Allied Products
- Lumber & Wood
- Food

Real Estate

- Industrial
- Commercial
- Residential
- Retail
- Distribution/ Warehousing
- Healthcare
- Life Sciences
- Financial Institutions

Infrastructure

- Airports
- Bridges
- Terminals
- Transit
- Transportation
- Data Centers
- Communications

Equipment Breakdown

Construction

- Large Contractors
- Course of Construction
- Erection All Risk (EAR)
- Standalone Contractors' Equipment Floater (CEF) Schedules
- Master Builder's Risk
- Equipment Breakdown

Energy & Natural Resources

Renewable Energy

- Onshore Wind
- Solar
- Hydro
- Bioenergy

- Conventional Power Generation (incl. cold side of nuclear)
- Electrical Transmission/ Distribution
- Battery Energy Storage Systems (BESS)

- Mining
- Oil & Gas Transmission/ Distribution (mid-stream)
- Equipment Breakdown



Coverage Highlights

Flexible primary, excess, shared and layered placement structures

Our underwriting approach delivers broad property and equipment coverage, structured to support complex programs and varied risk profiles.



Coverages We Provide

- All Risks Property & Equipment Breakdown on:
 - Monoline basis
 - Combined basis
 - Ground-Up basis
 - Shared and Layered basis
- Natural Catastrophe Property Damage
- Time Element including Business Interruption and Extra Expense
- Course of Construction including Delay in Start-up



Capacity & Program Structure

- Capacity deployed on a coinsured (subscribed) basis
- Available across ground-up, primary and excess placements
- Typical line shares range from 10% to 25%
- Retentions aligned to underlying exposures to support program stability and effective risk transfer
- Designed to provide brokers with maximum flexibility in structuring complex programs



Target Accounts

- Original insureds domiciled in Canada with operations domestically and abroad
- Minimum exposure: \$500 million
- Best suited for organizations with:
 - Strong risk management practices
 - Robust management systems
 - Active human element programs
 - Ongoing engineering engagement



Policy Forms & Wordings

- Broker manuscript forms
- Other carrier policy wordings
- CNA company wordings
- A combination of the above, to meet client and broker preferences



Visit [CNA National Accounts Property](#) for more information