Construction

Grounded in Experience. Built for Complexity.

Construction risk evolves with every phase, decision, and shift on site. CNA's integrated approach helps identify exposures early and manage them proactively. By aligning underwriting, risk control, and claims as one team, we deliver consistency from placement through to resolution—driving fewer disruptions, greater predictability, and stronger confidence in how coverage performs across every stage of the build.

Why Choose CNA?

20+ Years of Underwriting Expertise

Complex construction isn't for generalists. Our team of seasoned, cross-functional experts understand the nuance behind complex, high-hazard, multi-phase projects - and underwrite accordingly.

Built for the Pace of Construction

We work directly with contractors, often on-site, to understand operations firsthand, enabling faster quoting, fewer follow-ups, and decisions that reflect how projects actually run.

Consistency you can plan around

CNA prioritizes disciplined underwriting over short-term volume, supporting more stable pricing and long-term capacity.

Local authority, backed by global strength

Canadian underwriting authority, supported by CNA's A+ (AM Best) financial strength, to deliver the stability, capacity, confidence and speed complex construction demands.

One Team, From Quote to Claim

Underwriting, Risk Control, and Claims operate as one coordinated team – backed by 50+ dedicated construction specialists – reducing handoffs, aligning decisions, and improving continuity across the project lifecycle.

Dedicated, in-house Canadian claims handling

Local, dedicated claims handling by experienced construction specialists, ensuring responsiveness and informed resolution.

Built-in risk control support

Practical, on-site risk control, at no additional cost, tailored to operations, with early identification of risks and clear guidance to manage them.
Solutions include:

- On-site project surveys
- Managing fleet safety & prevention
- Hazard analysis and product liability consulting

Target Appetite

- Building construction – general/trade/subcontractors
- Drilling contractors – includes oil & gas, water and core sample drilling
- Electrical contractors and systems contractors
- Forming and concrete contractors
- HVAC, mechanical and sheet metal fabricating contractors
- Land improvement and earth-moving contractors
- Lawn care professionals, landscape management contractors, design/build/installation professionals
- Renewable energy contractors specializing in wind, solar and geothermal energy
- Road paving contractors – asphalt and concrete
- Utility contractors, such as water, sewer, gas and underground infrastructure construction

Target accounts with annual revenues exceeding $50 million and/or Contractor's Equipment Floater (CEF) values exceeding $10 million.

Builder's Risk placements with project of values up to $250 million or greater.

Key Coverage Features

Available Coverages

- Automobile
- Crime
- General Liability
- Contractor's Equipment Loss of Income Coverage
- Contractor's Professional Liability
- Inland Marine, including:
  - Builder's Risk
  - Contractor's Equipment
  - Installation Floaters
  - Motor Truck Cargo Liability
  - Riggers' Liability
- Property
- U.S. Workers' Compensation
- Umbrella

Specialized Coverages

Specialized coverages are available for risks that meet requisite underwriting criteria:

- Annual Aggregate Limits Per Project Extension Endorsement
- Broadened Liability Coverage for Damage to Your Work
- Building Materials Rework/Replacement
- Concrete Construction Rework Expense
- Construction Wrap-up Difference in Deductible
- Enhanced Builder's Risk Policy
- Fungi/Mould Extension
- Wrap-up Liability

Learn more about CNA's Construction capabilities. Learn more

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