Program business

CFC is a specialist insurance provider and leader in emerging risk. For over 20 years we have been writing professional liability insurance for a range of professionals, industries and companies.

We love program business and have the underwriting capabilities to assist businesses that engage with a large number of subcontractors or vertical distribution channels and can provide individual cover through a single program agreement. Our modular, package policies are designed for the wide range of exposures that SMEs face and can be tailored.

We're powered by technology and driven by innovation. The CFC Connect tool and its application programming interface (API), enables us to offer single-question quoting & broker self-service for high volume SME business, with zero-touch from underwriters.

What we like

- Companies dependent on subcontractors - who require all subcontractors to have their own insurance
- Franchisors requiring each independent franchisee to have their own insurance
- Other central affinity or membership groups where the members want / need insurance, including bookkeepers, life coaches, management consultants, and more
- Staffing agencies - who place a large number of subcontractors requiring individual insurance coverage
- Trade associations – for their members
- A collection of individuals or SMEs that provide similar services or work

Highlights

- Connect is our single-question quoting & broker self-service platform
- API functionality
- We respond to 90% new business enquiries in 24-hrs or less
- Experts in SME program business
- Program agreed pricing
- Direct billing
- Ability to quote general liability on a standalone basis on O&G focused risks

Check out some of the recent risks we've written:

Oil & gas contractors

GL limit: Up to $5M

We were approached by a broker who insures a large energy company in Alberta who wanted to arrange an insurance program for their 200+ subcontractors.

Staffing agency

GL limit: Up to $5M | E&O limit: Up to $2M

Our insured, a staffing agency, won a contract to supply a large number of engineering contractors to a manufacturing company who required they all hold their own insurance. We put together an online platform for all the individual contractors to purchase their own policies.

Trade association

GL limit: Up to $5M | E&O limit: Up to $2M

A trade association for massage therapists needed to organise individual insurance policies for their 3,000 members. They required a fixed price for all members and the cover had to be written under one contract.

For any questions, please email programs@cfcunderwriting.com