



CNA / HARDY

Casualty: Lloyd's

Specialist Insurance Solutions

At a Glance

CNA Hardy provides specialist insurance solutions for commercial businesses and professionals from our network of offices in the UK, Continental Europe and Syndicate 382 at Lloyd's.

We are part of CNA Financial Corporation, one of the largest U.S. commercial insurance companies with a gross written premium in excess of \$11 billion:

70+

CNA offices across the USA, Canada & Europe

200+

Countries and territories covered

1m+

Businesses and professionals insured worldwide

125+

Years in business

CNA Financial Corporation Financial Strength Ratings

A.M. Best:

A
(Excellent) with stable outlook

Moody's:

A2
with stable outlook

Standard & Poor's:

A+
(Strong) with stable outlook

Fitch:

A+
with stable outlook

The World's Leading Insurance Marketplace

We are proud to be part of the world's specialist (re)insurance market, writing business at Lloyd's of London for nearly 50 years through our Syndicate 382.

Our clients benefit from:

-  Access to unrivalled specialist underwriters with deep industry expertise
-  Innovative, flexible and timely solutions tailored to your unique requirements and exposures
-  Truly global reach insuring people and businesses in 200+ countries and territories worldwide

- ✓ Casualty
- ✓ Financial Institutions
- ✓ Fine Art & Specie
- ✓ Healthcare
- ✓ Life Science
- ✓ Management Liability
- ✓ Marine Cargo
- ✓ Marine Liability
- ✓ Natural Resources
- ✓ Professional Indemnity
- ✓ Property
- ✓ Technology
- ✓ Transport & Logistics

1975
Year established

£380m
Stamp Capacity

15+
Lines of Business

Our winning client proposition

Specialist Underwriting

We specialise in Property, Casualty, Marine and Financial Lines insurance products in the Construction, Energy, Financial Institutions, Healthcare, Life Science, Manufacturing, Natural Resources, Professional Services and Technology sectors.

We provide insurance solutions in response to our policyholders' emerging exposures and ever-changing needs, and offer a flexible approach enabling us to consider complex and unusual risks.

We underwrite primary and excess limits as well as take lead and follow positions in our specialist areas.

Expert Risk Control

Businesses trust us because we understand the intricacies of the risks they face.

Our risk control engineers, who hold professional qualifications in the sectors in which we operate, support policyholders by minimising risk across their business.

We believe that prevention is better than cure which is why we not only provide best in class risk control consultancy but also create effective risk management programmes, undertake on-site and remote loss prevention surveys and deliver tailored training.

Client-led Claims

Our claims team is ready to work with you quickly, openly and efficiently to achieve resolution in the shortest possible time and with the best possible outcome.

We have specialists in every class of business so that each and every claim, no matter how large or small, how simple or complex, gets immediate attention from the right people in the right place at the right time.

We recognise the importance of reputation and will act swiftly to support you in resolving any claims in a professional and timely manner.

International Solutions

As businesses expand internationally, their exposure to new and complex risks increases.

We provide locally compliant coverage under one controlled master policy, making it easier for policyholders to manage their cover, premiums and claims in one place so they are always in control.

We know that establishing a best-in-class network, with all parties sharing a common operational vision and culture is critically important to the success of a joined-up, multinational programme.

Why clients choose CNA Hardy?

Our Lloyd's Casualty team is a centre of expertise providing innovative products for the world's most complex, high hazard and difficult to place risks. Our clients choose us for the following benefits:

-  Wide range of cover with value-add services
-  Direct access to experienced underwriters at the box
-  Underwriters have wide-ranging authorities enabling fast decision making
-  Quick turnaround times for quotes & midterm adjustments
-  First-class claims service
-  Market-leading Risk Control engineers, centre of excellence for the Mining and Energy sectors

Available from our **Lloyd's Syndicate 382**, we offer global insurance solutions for a wide variety of Casualty risks.

-  Retail and Wholesale
-  Primary and Excess of Loss
-  Umbrella solutions
-  Lead and Follow
-  Direct basis or as reinsurance

Who do we cover?

We provide insurance solutions for a wide range of global industry sectors, as demonstrated in our core appetite.

Please get in touch with one of our expert underwriters to discuss how we can assist in providing you with suitable coverage.

Core Appetite	Limited or No Appetite
Specialist and General contractors	Primary plumbers or Heating, Ventilation & Air conditioning
Single Project Construction	Snow removal on public highways
Mining	Standalone liquid midstream
Downstream Energy	Pure transmission & distribution of electricity where there is a wildfire/ bushfire exposure
Upstream Energy	Pharmaceuticals
Power Generation	Children's toys or products
Chemical and Petrochemicals	Heavy leisure activities
Manufacturing (Industrial Goods)	Municipalities
Transportation and Logistics (inc Public Transportation)	
Railway operating companies and rail infrastructure	



What do we cover?

We understand the complex nature of Casualty risks and underwrite a comprehensive global portfolio of business, diversified both by product and distribution. Our core coverage as standard includes:

- ✓ Employers Liability (UK)
- ✓ Public Liability
- ✓ Products Liability
- ✓ Sudden & Accidental Pollution Liability
- ✓ Incidental Professional Indemnity
- ✓ Umbrella Auto Liability (Canada)
- ✓ Product Recall (Automotive component parts)
- ✓ Broad reinsurance treaty

We cater for insureds on a worldwide basis, with a focus on the following territories:

- ✓ Canada
- ✓ Australia
- ✓ UK
- ✓ Continental Europe
- ✓ Middle East Asia





Industries
Construction
Financial Institutions
Healthcare
Life Science
Manufacturing
Natural Resources
Professional Services
Technology
Wholesale Durable Goods

Products
Casualty
Management Liability
Marine
Package
Professional Indemnity
Property

Get in touch with one of our specialist underwriters to discuss your client’s risk management and insurance needs
cnahardy.com/contacts/underwriting-contacts

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