



**CNA / HARDY**

# Claims

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



# 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.

# Our Claims Commitment

We offer more than just a policy – we deliver distinctive insurance solutions and we promise a superior customer service.

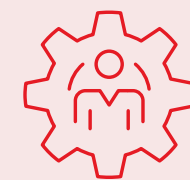
Whether it's property damage, theft or liability, our claims team is ready to work with our clients quickly, openly and efficiently to achieve resolution in the shortest possible time and with the best possible outcome.

We have technical claims specialists in every class of business we write at CNA Hardy and a global network of legal and claims experts 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.

Global reach,  
local presence



**7** Dedicated offices  
across Europe



**12** Specialist markets  
and industries



Claims

Manchester

London

Paris

Lyon

Copenhagen

Amsterdam

Cologne  
Brussels

Milan



# Our Expertise

Our specialist, highly-trained claims professionals are experienced in handling claims for a broad range of sectors.





# Boosting Efficiency with Our Express Claims Team

No matter how large or small, how simple or complex, when you face a claim you want it to be handled efficiently and effectively.

Our Express Claims Team facilitates effective triaging of claims across all lines of business so that less complex claims can be handled quickly by the Express Claims team whilst more complex claims can be allocated to the appropriate specialist technical claims teams.

The Express Claims Team is closely aligned with our technical claims teams to ensure consistency of service whatever the complexity of the claim at hand.

Claims

**29.5%**  
of all new claims were  
handled by our Express  
Claims team in 2023.





**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](http://cnahardy.com/contacts/underwriting-contacts)

**CNA / HARDY**

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