



**CNA** / **HARDY**

# Healthcare

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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.

# Market-leading Healthcare Cover

With more than 100 years' experience, our knowledgeable and client-focused Healthcare team is market-leading. We are proud to work in partnership with brokers to find creative, bespoke solutions to complex risks across Europe, Africa and Asia-Pacific on both a company and Lloyd's basis.

## Our Ideal Policyholder Profile

- ✓ Complex and Allied healthcare risks
- ✓ Affinity for dentists and surgeons via special arrangements
- ✓ Domiciled anywhere in the world (exc. USA)
- ✓ Premium calculated by number of patient visits and FTE doctors and dependent on limit required

**£5k**

Typical minimum premium

**£10m**

One claim

**£25m**

In all

# What do we cover?

Our comprehensive cover is one of the broadest available in the market with Medical Malpractice at the heart of what we do. We include both Employers and Public Liability cover as standard and are proud to be underpinned by a strong balance sheet. We write:

- ✓ Medical Malpractice
  - Negligence act / Error & Omission
  - Libel & Slander
  - Abuse
  - Inquest costs
  - Good Samaritan cover
- ✓ Professional Indemnity
- ✓ Public Liability
- ✓ Products Liability
- ✓ Employers Liability

## Our Appetite is wide and varied:

- ✓ Hospitals
- ✓ Dental
- ✓ Dialysis Centres
- ✓ Laboratories
- ✓ Home Health Care
- ✓ Surgical Centres
- ✓ Hospice Care
- ✓ Pharmacy
- ✓ Medical Recruitment Agencies
- ✓ Distressed practitioners
- ✓ Clinics
- ✓ Primary care
- ✓ Cancer Treatment
- ✓ Optometry retail
- ✓ Medical Imaging
- ✓ Pathology labs





**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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