



CNA / HARDY

Management Liability

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 Management Liability Cover

With our management liability cover, you can be confident that the financial wellbeing of both your company and the personal wealth of your directors is protected.

We are proud to work in partnership with brokers to find creative, bespoke solutions to risks across the globe.

£15m / \$20m / €20m

Maximum capacity

Clients choose us because:



Our People

Our 39-strong team of experienced, specialist Financial Institutions and Management Liability underwriters based across seven European countries.



Platforms

Writing on both Company and Lloyd's platforms offers brokers the flexibility to find the best solution for their clients.



Dedicated Claims

Our market-leading claims team were voted the second best claims service for FINPRO lines by a top tier broker.



Appetite & Capacity

We insure all sizes and types of companies in a variety of industries and territories on both a primary and excess capacity basis.



What do we cover?

Our management liability solutions respond to the management exposures of public, private and non-profit companies arising from a range of situations including:



Direct financial loss from employee dishonesty



Health & Safety investigations following injury to an employee



Employment disputes including those involving allegations of harassment or discrimination



Claims by investors, creditors, other third parties and organisations, and by fellow directors, officers and employees



Regulatory investigations

We write the following cover:

- ✓ Directors' and Officers' Liability
- ✓ Public Offering of Securities Insurance / Prospectus Liability
- ✓ Commercial Crime
- ✓ Employment Practices Liability
- ✓ Pension Trustee Liability

Who do we insure?

Our Management Liability appetite is broad however we have restricted appetite for the following:

Industry:

- ✗ Tobacco and E-cigarette manufacturers
- ✗ Religious and other Faith-based
- ✗ Pornography
- ✗ Gambling-related
- ✗ Direct Cannabis exposure
- ✗ Weapons sales/manufacturers
- ✗ Professional Sports clubs
- ✗ Thermal coal mining
- ✗ Nuclear fuel production/operation of power plants
- ✗ Aircraft Leasing
- ✗ Litigation Funding firms





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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