



CNA / HARDY

Mining, Metals & Minerals

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.

Mining, Metals & Minerals

Mining operations have a raft of risks and exposures to reckon with, arguably more so than other industry sectors, and many of which are unique. With a background in the mining sector, our underwriting, risk engineering and claims teams understand the complex, unique issues facing mining operations and provide comprehensive, tailored solutions.

CNA Hardy is a leading mining insurer offering bespoke insurance products to our mining clients worldwide. We offer capacity through our Lloyd's platform, Syndicate 382, and through The Mining Consortium at Lloyd's 4977 for which we are the lead underwriter.

In addition to the provision of financial protection, clients consider our risk engineering services an invaluable benefit to them. Our risk engineers are able to clearly identify those risks and hazards particular to mining and provide pragmatic, rather than prescriptive, risk improvement advice and, in doing so, develop the basis for long-term partnerships with our clients.

\$30m

CNA Hardy Syndicate 382 Capacity

\$20m

Mining Consortium at Lloyd's 4977 Capacity

Our Appetite

We insure metal and mineral mining operations, both open pit and underground, for a wide range of commodities. We do not underwrite coal risks except as part of a larger diversified mining portfolio.

Core Appetite Commodities

- ✓ Gold
- ✓ Copper
- ✓ Base Metals incl. Zinc and Nickel
- ✓ Platinum Group Metals
- ✓ Diamonds

We have the ability to insure mining companies throughout the world with particular experience and expertise in the continents of North and South America, Africa and Australasia.

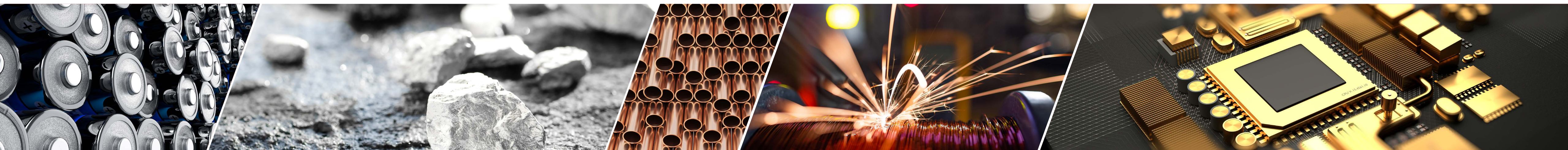
Our underwriting philosophy dictates that each and every risk is assessed by our specialist risk engineers to ensure coverage is tailored to the specific needs of the policyholder. We prefer mid-sized miners, with fewer than ten operational assets, to enable a deep-dive technical assessment of their entire mining portfolio.

Mid-sized miners in which we specialise:

- ✓ <10 Operational Assets

Worldwide with geographic expertise in:

- ✓ Americas, Africa & Australasia



Our Cover

We ensure that coverage is suitable to each risk assessed. Due to the vast array of exposures associated with different mining operations, there is no level of 'standard' cover. Instead we will use our underwriting expertise and risk engineering knowledge to tailor coverage to each risk according to the exposures presented.

Core Coverage

- ✓ Property
- ✓ Machinery Breakdown
- ✓ Business Interruption

Additional Coverage Available

- ✓ Casualty
- ✓ Marine Cargo

- ✓ All risks Property Damage including Machinery Breakdown and consequential Business Interruption
- ✓ In conjunction with CNA Hardy underwriting teams, we can offer coverage for additional classes including Casualty and Marine Cargo
- ✓ Risks are written on a direct or facultative basis with a flexible approach allows us to consider Primary, Excess of Loss, and Quota Share business



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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