



CNA / HARDY

Property Direct & Facultative

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?

From office buildings to heavy industrial sites and available from our Lloyd's Syndicate 382, we offer global insurance solutions for a wide variety of commercial properties.



Established lead market in Lloyd's



Direct basis or as reinsurance



International and U.S. property business



Primary and Excess of Loss

\$30m

Maximum Capacity

Clients choose us because:



Our People

Experienced underwriters with the knowledge and flexibility to accommodate complex programme structures and coverage requirements.



Level of service

Our agile team's flat structure means fast response times and turnarounds with easy access to underwriting decision makers.



Appetite & Capacity

Clearly defined appetite with sufficient capacity for meaningful lead lines as well as the ability to co insure or offer excess capacity.



Multinational Solutions

We write across over 200+ territories worldwide through local partnerships and our network of over 70 dedicated offices across the USA, Canada and Europe.



Risk Control

Highly technical advice from a team with real-world industrial experience underpins our underwriting decisions and builds valuable partnerships with our clients.

What do we cover?

We write Property Damage and Business Interruption for all risks including Nat Cat with the flexibility to accommodate bespoke wordings and extensions.

- ✓ All risks including Natural Catastrophe
- ✓ Property Damage
- ✓ Business Interruption
- ✓ Machinery Breakdown
- ✓ Bespoke wordings and extensions

Core Appetite	Coverage Available	Limited or No Appetite
Real estate Transport Manufacturing, including: - Metal processing - Electrical equipment and appliances - Pharmaceutical - Plastics - Healthcare Heavy Industry, including: - Metal smelting - Pulp and paper Telecommunications and technology Beverages	Textiles Food and grain Chemicals Municipalities Retail	Beachfront hotels Sawmills Properties with EPS panelling





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

CNA / HARDY

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