



CNA / HARDY

Risk Control

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 Choose CNA Hardy

Any loss or incident has the potential to impact a business. Clients choose us for our Risk Control team's long-term approach to risk management, based on the sharing of good practice and realistic future development planning.

Our Risk Control team supports all our European underwriting operations with clients ranging from single standalone companies through to leading multinationals. We cover all our industry specialisms across our Lloyd's Syndicate and company Commercial and Specialty platforms.

Fundamentally, we aim to develop long-term relationships, between the client, the broker and ourselves.

Our approach is to make sure we understand your business and its operations to enable the management of risk based on the common root causes of loss.



Industry-Leading Risk Control Services

At the heart of our client proposition is our consultative approach to identifying hazards and effective controls, which can help protect employees, customers, products and property.

Working closely with our underwriters and the broker, our Risk Control engineers and approved contractors provide clients with specialised risk management expertise, potential cost saving measures and safety reinforcement.

-  Pre-inception surveys
-  Initial surveys
-  Resurveys
-  Business Impact Analysis surveys
-  On-site and virtual global surveys available
-  Global support from CNA's U.S. and Canada teams

A Wide Range of Risk Control Support

We combine our surveying and assessment expertise with a range of tools, training and services to create a unique Risk Control proposition for clients:

PrepWise®

PrepWise makes it easier to reduce risk and enhance productivity. Beyond our impactful tools and actionable risk management resources, we offer customized services tailored to the unique offerings and opportunities of various businesses.

RISCAuthority

As a corporate member of the RISCAuthority, we have access to a range of technical guidance and large loss databases, which aids in the sharing of learning from incidents and emerging hazards.

IChemE Safety Centre

As a corporate member of the ISC, we have access to a range of specialised products including a number of interactive case studies.

IOSH Managing Safely

We run a number of face-to-face and virtual certificated three day IOSH Managing Safely courses each year.

eRiskHub®

Defending against cyber threats requires the right cybercrime mitigation tactics and attack response recommendations. CNA cyber policyholders receive access to eRiskHub®, an online web portal powered by NetDiligence®, loaded with tools and resources to help them understand their exposures, respond effectively and minimize the effects of a breach on their organizations.

Our Credentials

Our experienced engineers provide technical support gained through extensive industrial knowledge which has been acquired in our clients' sectors, including the operation and safe management of similar risks. This insight enables us to provide thought leadership and specialist advice within our specialist portfolio.

Our Risk Control professionals have wide-ranging designations including Chartered Engineer, Chartered Member of IOSH and Chartered Insurer. Furthermore, we are corporate members of IChemE Safety Centre, RISCAuthority and Transported Asset Protection Association.

You can count on our Risk Control team to apply both breadth and depth of knowledge to every application, with an international network of professionals who bring industry expertise to their practice.





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

Please get in touch with one of our Risk Control specialists to discuss your client’s risk management and insurance needs.
Contact details can be found on our website cnahardy.com

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