



CNA / HARDY

Financial Institutions

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.

Award-winning Cover for Financial Institutions

In an uncertain world facing increased regulation and scrutiny, our innovative and specialised insurance solutions provide certainty to our comprehensive, global portfolio of Financial Institution clients.

Maximum capacity:

£15m / \$20m / €20m



Gracechurch

The Gracechurch Street Survey ranked our London team as a leading Financial Lines insurer.

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 by brokers as the second best claims service for FINPRO lines.



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 Financial Institutions insurance appetite is broad. We insure all sizes and types of companies, in a variety of industries and territories on both a primary and excess capacity basis.

- ✓ Professional Indemnity/Civil Liability
- ✓ Bankers' Blanket Bond/Crime
- ✓ Directors' & Officers' Liability
- ✓ Investment Managers' Insurance
- ✓ Pension Trustees' Liability
- ✓ Employment Practices Liability
- ✓ Public Offering Securities Insurance/Prospectus Liability
- ✓ ERISA

Asset Fund Management	Banks	Non-Bank Lending	Insurance Companies	Other FI
Asset Manager/Fund Manager Hedge Fund Manager Investment Funds/Investment Trusts Private Equity/Venture Capital Fund Manager Property Fund Manager/Real Estate Investment Companies Credit Funds Predominant EIS (Enterprise Investment Scheme) Focused Strategies	Commercial/Retail/Bank Private Bank (other than Swiss) Savings Bank Central Banks Investment Banks International Bank (Retail) Swiss Private Banks	Non-Bank Lender/Credit Provider Clearing/Settlement House/Depository	Insurance Company (General) Mutual Insurance Company Lloyd's Managing Agent/ Syndicate Insurance Company (Life)	Corporate Finance/Advisory Wealth Management Stockbroker (Predominantly Executionary only) LS Title Agent Money Exchange/Forex Payment processor Security Brokers/Dealers Stock Exchange Stockbroker (Predominantly Advisory only)
Super Manco's Fund of Hedge Funds Life Settlements Valuables Strategies (fine art/wine/classic cars etc.) Proprietary Traders (i.e. no 3rd party investors) Mortgage Funds Shipping Funds Agriculture Funds Film Finance (tax shelters)		Asset Finance (predominant service/ product offering) Peer2Peer Lenders Crowd Funding Invoice Factoring Any form of unregulated lending	MGA's/MGU's Lloyd's Members Agent	Fund Administrator (Hedge Fund only) Crypto Currency Focussed Companies Director Services Firms Financial Planners (Aus) IFA's Litigation Funders Mortgage Brokers Pension Administrator Insurance Brokers Family Office Fund Administrator (all other than Hedge Fund) Trust Companies/Domiciliation Company/Fiduciaire



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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