CNA / HARDY

Natural Resources

We can show you more.®

We partner with customers to help protect assets and operations in the best possible way; a partner with cross class expertise that understands both Natural Resources and its risk control challenges.

A leading specialist commercial insurance provider for clients trading within the Lloyd's and company markets, we offer a highly specialised and comprehensive portfolio of innovative and market leading solutions.

Our dedicated Natural Resources team across Underwriting, Risk Control and Claims understands the issues faced by natural resources organisations on a daily basis.

Working together, we ensure that risk identification, risk retention and risk mitigation tools are harnessed effectively.

Our Specialty Focus

- Property
- Energy and Marine
- Casualty
- Construction
- Power & Utilities
- Terrorism
- Renewables
- Mining
- Cargo

CNA Financial Profile

CNA P&C	Moody's	S&P	Fitch	A.M.Best
Financial Strength Rating	A2	A	A	A
Outlook	Stable	Stable	Stable	Stable
Ratings Upgraded	Jun 2012[1]	Jun 2013	Sep 2013	-

[1]Moody's upgraded debt rating

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Find out more: www.cnahardy.com/business-capabilities/**natural-resources**

Our Service Proposition: Risk Control & Claims

Our global capability is supported by our holistic service proposition. Our services help insureds better understand their risks, reduce claims, restore operations, and increase productivity.

Risk Control

Our approach is to work with each of our insureds to provide loss prevention advice and to build long term partnerships. We provide best practice risk control advice, which is based on common root causes of loss and we aim to share learnings from historical incidents.

We work with each of our insureds to determine an effective risk control programme, which may involve, group account meetings, on-site loss prevention surveys, training and the provision of risk control guidance documents.

Claims

Effective planning and preparing for a loss, allows businesses to get back on their feet ahead of competitors. Starting early in the customer relationship, we work closely with our underwriters and risk management engineers so they're better prepared to address the claim in the unfortunate event there is a loss.

Consistently ranked in the top quartile by **The Gracechurch London Claims Report**, our in-house Claims handlers have deep industry knowledge and expertise across the spectrum of natural resources organisations.

GRACECHURCH 2017 OUTSTANDING
UK MID-MARKET CLAIMS
SERVICE QUALITY

"They are very personable. They are a small but good team who regularly update us, which is what brokers need.

They are fast to respond, knowledgeable and helpful. They are also commercial and will help facilitate a settlement. Responsive, knowledgeable and helpful."

Gracechurch UK Mid-Market Claims Report, 2017

Power & Utilities

We write a global book of business, which reflects the world's power generation capabilities, on a wide scale; from small independent power producers to large multinational utilities.

Risks are written on a direct or facultative reinsurance basis with a flexible approach allowing us to consider Primary, Excess of Loss and Quota Share business.

Covers Available

- All risks including Business Interruption and Machinery Breakdown
- Contingent Business Interruption
- Natural Catastrophe Cover such as Earthquake, Flood and Windstorm

Core Appetite

- Conventional Thermal Power Generation eg: coal, gas and oil
- Large Hydroelectric
- Biomass
- Renewables

Renewable Energy

We insure all phases of onshore and offshore projects, ensuring seamless coverage.

Covers Available

- Onshore Property Damage and Machinery Breakdown
- Loss of Production Income and Business Interruption
- Contingent Business Interruption
- General Third Party Liabilities (TPL)
- Natural Catastrophe covers

Core Appetite

- Onshore and Offshore Wind Farms
- Solar PV
- River Hydro
- Biomass

Upstream Energy

We provide bespoke solutions at each stage of development – exploration, construction, production and eventual dismantlement.

Covers Available

- Offshore and Onshore Property Damage to both fixed and mobile contractor assets
- Loss of Production Income, Business Interruption and Loss of Hire
- Operators Extra and Re-drill Expenses
- Construction and Abandonment
- Legal, Contractual and General Third Party Liabilities (TPL)

Core Appetite

We will consider most risks, and are well known for our market leading capabilities.

Midstream

The Midstream sector often presents some of the most difficult logistical challenges in the world. Our highly experienced team of underwriters are able to provide bespoke solutions for our customers.

Covers Available

- All risks including Business Interruption and Machinery Breakdown
- Contingent Business Interruption
- Natural Catastrophe Covers such as Earthquake, Flood and Windstorm

Core Appetite

- Field Gathering
- Processing
- Transportation & Storage

Downstream

As a key market for excess placements, we have a wealth of experience in these technically challenging occupancies. We offer capacity on an excess basis to clients involved in processing and refining through to the finished product.

Covers Available

- All Risk Property Damage
- Machinery Breakdown
- Fire
- Natural Catastrophe Covers such as Earthquake, Flood and Windstorm

Core Appetite

- Refineries
- Petrochemical Plants
- Gas Companies

Casualty

We write a comprehensive portfolio of Casualty business diversified both by product and distribution. We provide solutions for marine and energy risks world-wide.

Covers Available

- General Liability
- Ancillary Classes:
  - Incidental Professional Indemnity
  - Employers Liability
  - Non-conventional Solutions
- Marine, Non-marine and Energy Risks worldwide, midstream, Downstream and all elements of related Transportation Risks

Mining

Our specialist underwriting expertise allows us to provide bespoke insurance solutions to our many clients worldwide. We write a wide range of mining and mineral processing operations for all mining and commodity types on primary or excess basis.

Covers Available

- All Risk Property Damage
- Machinery Breakdown
- Business Interruption
- Natural Catastrophe Covers such as Earthquake, Flood and Windstorm

Core Appetite

- Mid-Tier commodity focused miners
- Hard Rock Extraction (surface & underground)

CAR/EAR

With most claims arising where concrete meets soil or water, our experience and specialist knowledge as engineers equips us to handle business complexities and any potential peril. We underwrite a diverse range of single project construction risks, offering specialist cover on a worldwide basis.

Covers Available

- Material Damage all risks:
  - Contractors All Risk (CAR)
  - Erection All Risk (EAR)
  - Seamless cover available from construction to operations
- Third Party Liability (TPL) - Associated with CAR / EAR only
- Delay in Start Up (DSU) Delay as a result of a material damage loss
- Contractors Plant and Equipment (CPE)

Core Appetite

- Power Generation
- Mining
- Oil and Gas (onshore and offshore)
- Petrochemical
- Renewables
- Heavy Industry

Terrorism

Combining almost 50 years' of experience, we provide both lead and support capacity on a wide range of global risks.

Covers Available

We write worldwide terrorism and political violence risks (excl. UK), covering damage to assets and resultant business interruption arising from:

- Civil Commotion
- Civil War
- Coup d'Etat
- Insurrection
- Looting
- Malicious Damage
- Mutiny
- Political Violence
- Rebellion
- Revolution
- Riots
- Sabotage
- Strikes
- Terrorism
- War

Why **choose CNA Hardy?**

For us, the customer comes first.

Our winning proposition is our **commitment to our customers:**
We offer more than just a policy – we deliver distinctive insurance solutions and we promise a superior customer service.

How we deliver on this commitment is what sets us apart from the competition.

Here are just some of the reasons you should choose us:

- **People:** We recognise that our staff bring our commitment to our customers to life. Our priority is to be a great place to work so we continue to attract, retain and develop the best talent in the market.
- **Product and service:** We develop innovative and specialised solutions by product and industry specialism and create certainty for customers through the delivery of underwriting and service excellence. This comprehensive global product offering supported by superior claim and risk control services is hard to replicate.
- **Partnership:** We believe in building enduring relationships and want to focus our energy on partnering with customers and producers who value our approach and seek the same.
- **Proven track record:** Our financial strength underpins our contract with our customers. We receive consistently high ratings from AM Best and Standard & Poor's proving our ability to deliver on our commitment should the worst happen.

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