



CNA / HARDY

Casualty

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

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.

Flexible, Bespoke Casualty Solutions

Our underwriters understand that a “one size fits all” approach doesn’t work. We work in partnership with brokers and clients to design bespoke programs tailored to their individual requirements and specific complexities, giving clients the confidence that they have the right cover in place to protect their business and staff should things go wrong.

We provide Casualty solutions for Primary and Excess of Loss, across Employers Liability, Public Liability and Products Liability, for businesses domiciled or headquartered in the UK*, with limits up to £25m.

*To find out more about Casualty solutions for companies headquartered outside of the UK, please refer to our Lloyd’s capabilities.

Why do businesses choose us?



Diverse Program Structures

We have capabilities spanning guaranteed cost through to loss sensitive and risk sharing program structures including non-conventional, captive, large deductibles and self-insured retentions.



Local Responsiveness

CNA’s branch network with local Casualty underwriting expertise provide solutions for brokers and customers throughout the UK. Our limited distribution model ensures our service is targeted to our most important brokers.



Multinational Solutions

Our dedicated International Solutions team write across over 200+ countries and territories worldwide, ensuring global covers are placed efficiently and are fully compliant with local requirements. The state-of-the-art CNA ComPass™ technology platform gives clients real time access to view and manage their local admitted placements worldwide in real time.



Claims

Casualty claims are highly complex. Our experienced team has the expertise, local jurisdictional knowledge and catastrophic claim proficiency to provide high standards of support and service for every policyholder. Our panel of trusted third party loss adjuster and law firm partners can provide bespoke solutions for non-conventional and loss sensitive program structures.



Risk Control

Our dedicated Risk Control team helps clients identify exposures before they become claims. Using cutting edge technology and deep industry expertise, our Risk Control consultants offer systematic, sustainable solutions that can help companies mitigate risk and protect their bottom line.

Primary Casualty

Our Primary Casualty solutions are designed to serve a wide range of clients and industries. Our collaborative, flexible approach helps us to respond quickly to the needs of brokers and policyholders.

Our comprehensive policy wording provides numerous enhanced covers as standard.

Who do we insure?

We specialise in providing standalone, bespoke Casualty solutions for large or complex customers.

We have a broad appetite and are able to tailor coverages and program structures to meet the needs of individual customers and their brokers.

Target Industry Sectors:

- ✓ Professional, financial, administrative and support services
- ✓ Wholesale, distribution and warehousing
- ✓ Retail
- ✓ Real Estate
- ✓ Hospitality, leisure and entertainment
- ✓ Manufacturing

Out of appetite:

- ✗ Chemicals
- ✗ Agriculture
- ✗ Local authorities
- ✗ Aircraft and aerospace products

Find out more about our [Rehabilitation](#) services and complementary [IOSH Managing Safely](#) training.



Excess of Loss

The importance of having sufficient liability cover has never been greater for businesses. Even relatively small incidents can exceed standard limits and result in large claims that can have a catastrophic impact on a company's balance sheet and their reputation.

We have very broad appetite for Excess of Loss Casualty across a wide range of industry sectors and customer sizes, providing capacity up to £25m. Brokers can access our Excess of Loss cover either through our team of specialist underwriters across the UK or via our online Excess of Loss platform – CNA Online.

Capabilities include:

- ✓ Excess Public & Products Liability
- ✓ Excess Employers Liability
- ✓ Excess Non Negligence 6.5.1
- ✓ Excess Motor Third Party Liability
- ✓ Excess Multinational General Liability
- ✓ Single Project Construction Excess of Loss
- ✓ Shared & layered; lead and follow

Why buy higher limits of insurance?

Many insurers are reducing their primary limits, yet businesses are demanding greater protection against large liability claims that could impact their solvency and reputation. Some of the reasons for this demand are:

Personal injury claims are getting larger

- Advances in medical science, longer life expectancies and increasing care costs mean that claim payments can more frequently exceed £10M
- Discount rate changes mean catastrophic injury claims have increased significantly

Changing contractual demands

- Companies working for local authorities, property owners or contractors are often required to hold £10m+ indemnity limits prior to commencing work

Multiple injuries occurring from a single event

- Companies with large number of employees or visitors within the same building face the potential for a single incident to cause multiple injuries that can quickly add up to claims that exceed traditional primary limits of indemnity

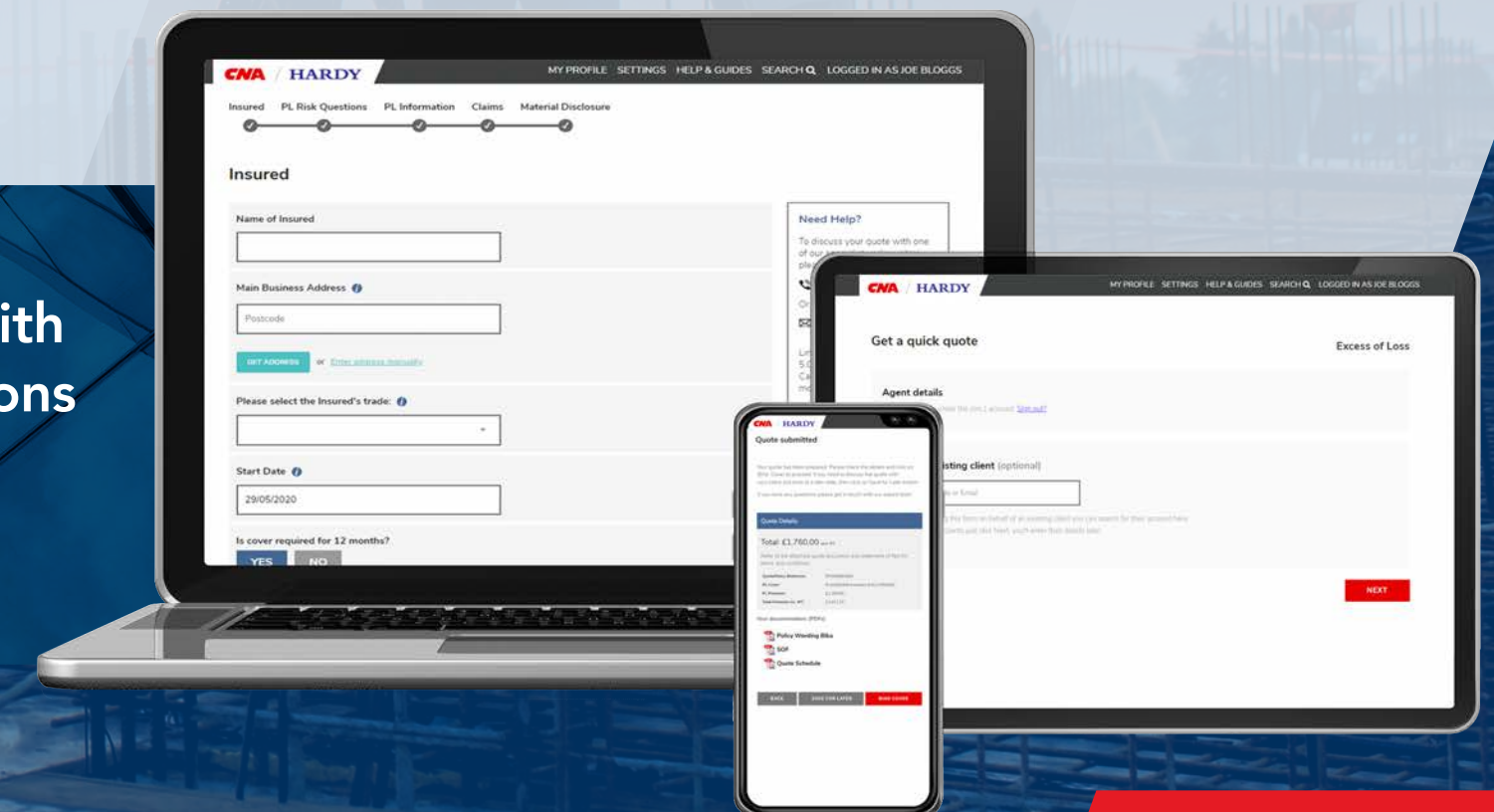
Third party property values

- Many of the largest public liability claims are a result of fire caused by heat. Public liability indemnity limits should cover the damage to 3rd party property and any business interruption suffered as a result which can often exceed standard cover limits

Critical products exposures

- It can be difficult to quantify the claims potential of a product, especially when that product is a component part. Brokers and their clients need to consider the end usage of their products, the potential for product failure to result in injury or damage and whether there are exports to North America where claim values can be much higher.

CNA's online solution – CNA Online - provides brokers with access to instant and competitive Excess of Loss quotations and the ability to bind cover, manage renewals and deal with mid-term alterations. [Find out more.](#)





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 Direct & Facultative

Please get in touch with one of our specialist underwriters to discuss your clients’ risk management and insurance needs.
Contact details can be found on our website cnahardy.com

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