



CNA / HARDY

International Solutions *Atlas*

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.

Why choose CNA Hardy?

Being international is core to who we are. Our clients choose us for our extensive worldwide network, broad product array, customer-focused underwriting and superior service.



Global Reach

Our best-in-class network spans 200+ countries and territories and is built on a shared vision and culture, guaranteeing the same level of service wherever you do business.



Local Presence

Our dedicated team focuses solely on providing innovative, tailored solutions for international organisations, underpinned by trusted, local Claims and Risk Control experts.



Specialist Solutions

CNA ComPass™ is an end to end global execution tool & comprehensive solution for international programmes.



Flexibility

Our team go beyond basic programme underwriting, by developing bespoke structures that are both cost-effective & compliant.



Innovative Thinking

We believe in challenging the status quo to provide the best service and enhanced solutions for our customers.



Financial Strength

We are small enough to be nimble yet big enough to be a safe bet. We benefit from both CNA and Lloyd's strong financial ratings and platforms.

What do we cover?

Our innovative insurance solutions help clients of all sizes navigate the ever-evolving, country-specific regulations and compliance issues that come with international risk exposures.

We provide tailored controlled master programmes for every specialist industry and product we write at CNA Hardy including, but not limited to, P&C, Technology, Financial Institutions, Management Liability, Marine, Life Science and Healthcare.

Our flexible, comprehensive cover for businesses without borders includes:

- ✓ Property Damage/Business Interruption
- ✓ General Liability
- ✓ Worker's Compensation/
Employer's Liability
- ✓ US Scheduled Auto/ Hired & Non-Owned Liability
- ✓ Other covers tailored to local regulatory requirements

Introducing *Atlas*: Specialist Products for International Businesses

Our built-in *Atlas* multinational wording provides flexible, comprehensive and fully-embedded coverage that boosts efficiency and speed of service by removing the need for burdensome and often complex additional bolt-on endorsements.

With a single, tailor-made policy, clients can more easily manage their cover, premiums and claims in one place so they are always in control.



MANUFACTURING



PROFESSIONAL SERVICES



WHOLESALE DURABLE GOODS



LIFE SCIENCE

Coming soon...



TECHNOLOGY

Coming soon...

Eligibility:

\$1m-500m

Revenue/turnover per annum

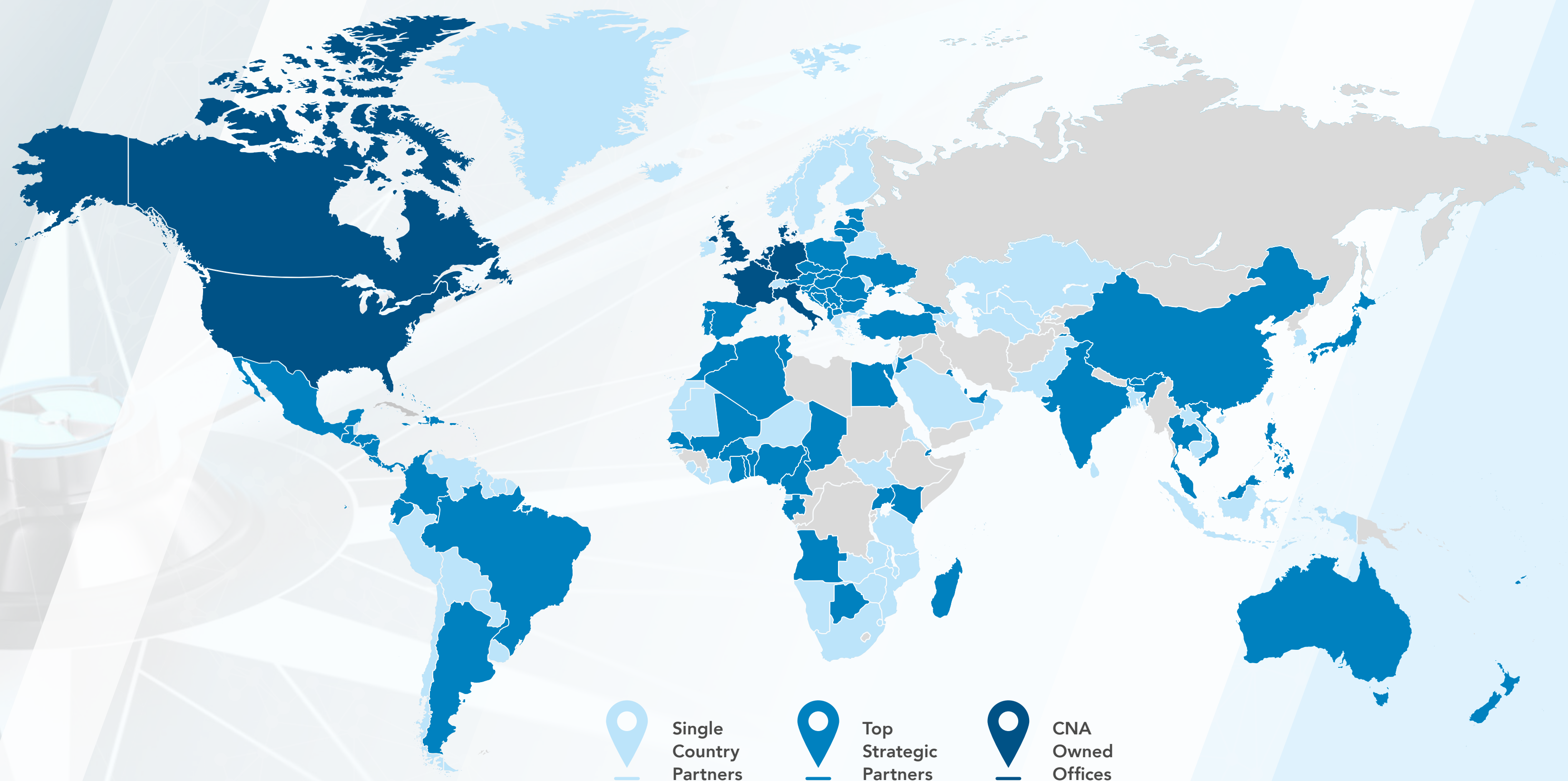
2+

countries with exposures

Broad Global Reach, Strong Local Presence

Our offices and established strategic network partners enable us to provide timely support wherever you do business. You can count on:

- ✓ Expertly-trained, dedicated specialists in 200+ countries and territories
- ✓ Compliant and cost-effective programmes that accommodate key regulatory and logistical barriers
- ✓ Consistent standards of service regardless of company size, location, time zone and language.
- ✓ Customer-focused approach, tailored to your unique global business requirements.





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

Find out more about our dedicated multinational capabilities
cnahardy.com/international-solutions

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