

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:

CNA offices across the USA, Canada & Europe

200 — Countries and territories covered

Businesses and professionals insured worldwide

Businesses and Years in business

CNA Financial Corporation Financial Strength Ratings

A.M. Best:

(Excellent) with stable outlook

Moody's:

with stable outlook

Standard & Poor's:

(Strong) with stable outlook

Fitch:

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-inclass 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 costeffective & 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.



Flexible, comprehensive solutions for businesses without borders

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

Our broad product array and underwriting appetite includes:

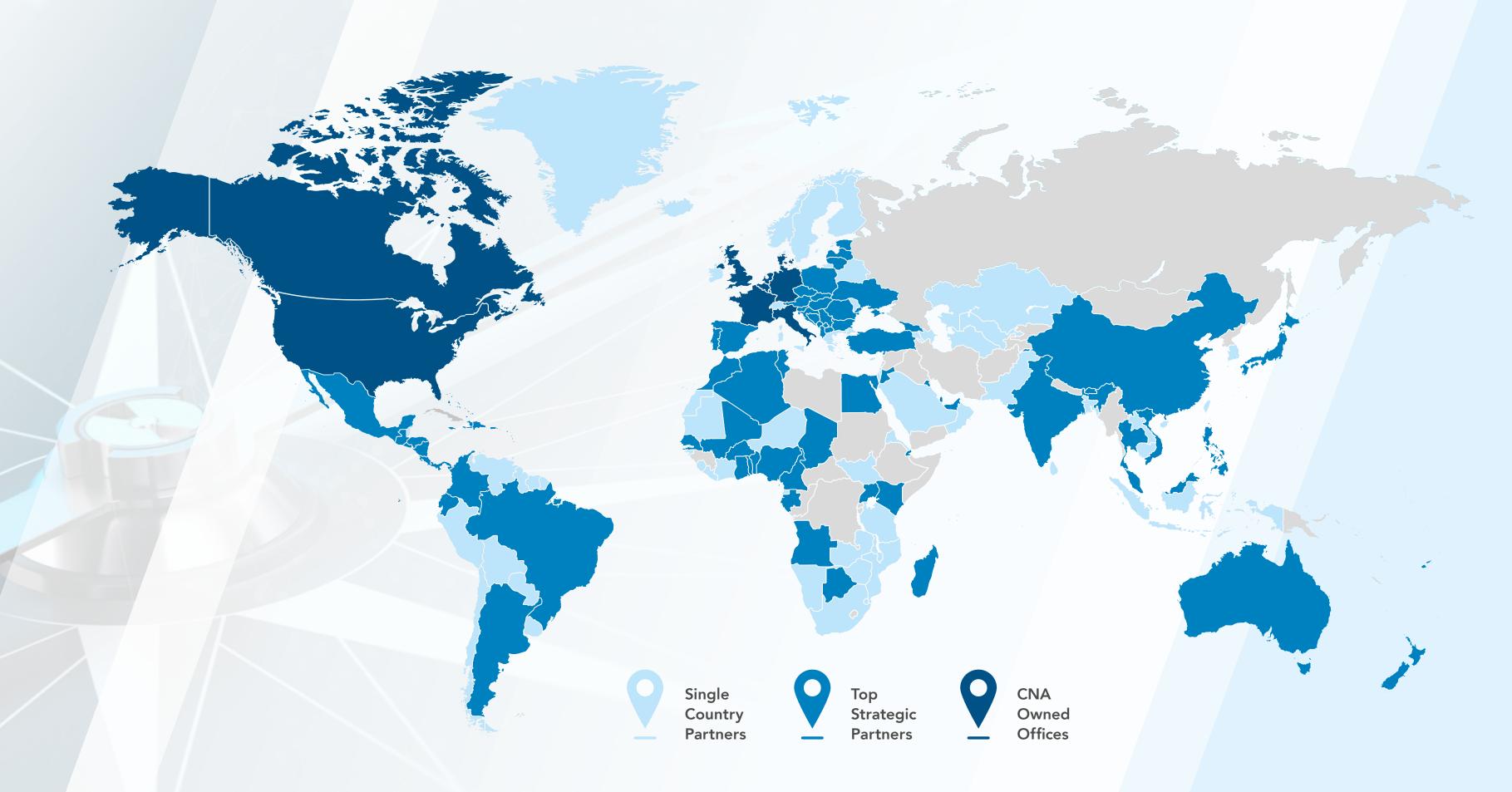




Broad Global Reach, Strong Local Presence

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.





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



13th Floor 20 Fenchurch Street London EC3M 3BY United Kingdom. Tel +44 (0)20 7743 6800

The information contained in this document does not represent a complete analysis of the topics presented and is provided for information purposes only. It is not intended as legal advice and no responsibility can be accepted by CNA Hardy for any reliance placed upon it. Legal advice should always be obtained before applying any information to the particular circumstances. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products may not be available in all countries. CNA Hardy is a trading name of CNA Insurance Company Limited ("CICL", company registration number 950) and/or CNA Services (UK) Limited ("CNASL", company registration number 8836589) and/or CNA Insurance Company (Europe) S.A., UK Branch ("CICE UK", company registration number FC035780). CICL, HUAL and CICE UK are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and 822283 respectively). The above entities are all registered office at 20 Fenchurch Street, London, EC3M 3BY. VAT number 667557779.