

International Marine Cargo



Your Underwriting Team



Mike Giles
Head of First Party Marine

Mike leads the Cargo team in London having over 20 years of experience in the industry. He's an established market leader in Liquid and Hard commodities and a member of the Joint Cargo Committee.



Alex Howard
Senior Underwriter

Alex joined in 2017 having worked previously within the marine market for six years in both analyst and underwriter roles. He has a particular focus on U.S. manufactured goods and Latin America business.



Dan Norman
Assistant Underwriter

Dan joined the market in early 2022. He supports the team in all areas of underwriting whilst continuing to learn life long career skills.

About The Hartford & Syndicate 1221

With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, employee benefits and mutual funds.

- The Hartford's Lloyd's of London Syndicate 1221 provides insurance solutions for businesses requiring specialty coverages or facing complex, hard-to-place risks.
- In 2023, the International division generated \$520M GWP with approximately 90% of the business written through Syndicate 1221.
- Syndicate 1221 has been recognised as an "outperforming" Syndicate by Lloyd's, contributing approximately 1% of the total Lloyd's marketplace.
- Independently ranked by brokers as a Top Underwriting Performer in the London Market in 2025 by Gracechurch!



"The Hartford's specialised cargo risk management group has over 65 years of combined experience supporting businesses for their specific exposures to supply chain risks associated with worldwide trade."

– Mike Giles
Head of First Party Marine



About The Hartford & Syndicate 1221

Customised Offerings >	• Accident while on the carrying conveyance; vessel sinking, aircraft losses, road haulage accidents • Theft, pilferage, robbery, hijacking, misappropriation • Handling damage while in storage and in transit • From startups to large construction projects, any delays resulting from physical loss or damage to critical materials in transit to project sit
Classes of Business >	We underwrite up to \$30 million USD for the following: • Primary and excess stock • Transit only • Warehouse legal liability • Project cargo • Stock throughput • Stock throughput including retail
Geographic Reach >	Worldwide offering in over 200 countries
Products >	• Aircraft spares • Agricultural commodities • Clothing and consumer goods • Foodstuffs • General commodities • Machinery and equipment • Manufactured consumer goods • Minerals and ores • Oil and gas • Pharmaceuticals/biotech • Renewables

The Hartford's Marine Cargo Appetite

TIER 1: ●

Target Appetite

- Liquid commodities – crude oil, products and gas
- Manufactured goods
- Aviation spares
- Hard commodities
- Processed foods
- Timber

TIER 2: ●

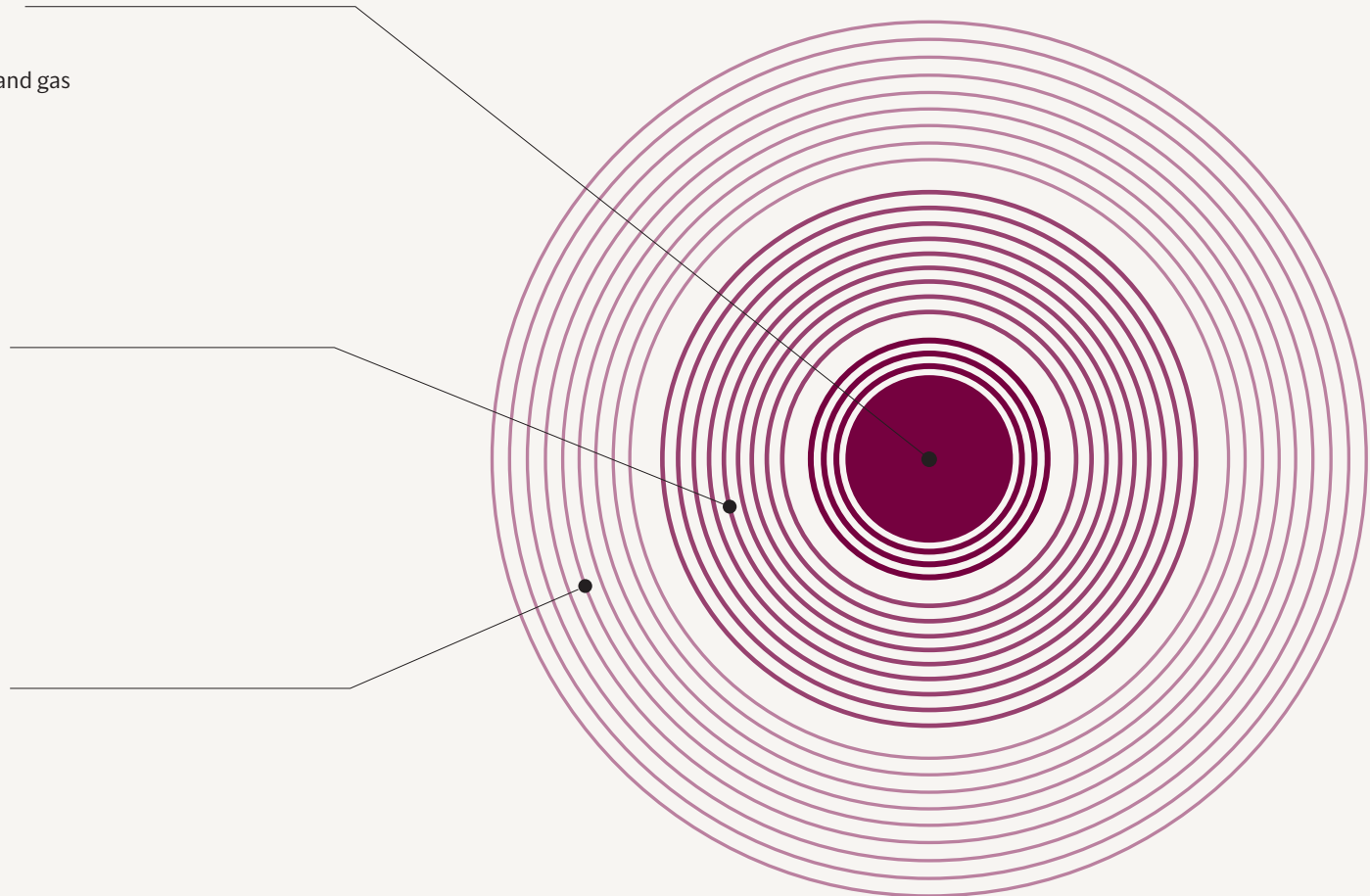
Desired Appetite

- Electronics/computers
- Bottled beer, wines and spirits
- Excess cars
- Unprocessed/perishable foods
- Grains
- Soft commodities

TIER 3: ●

Open to Consideration Appetite

- Fish
- Pharmaceuticals
- Hay



International Growth

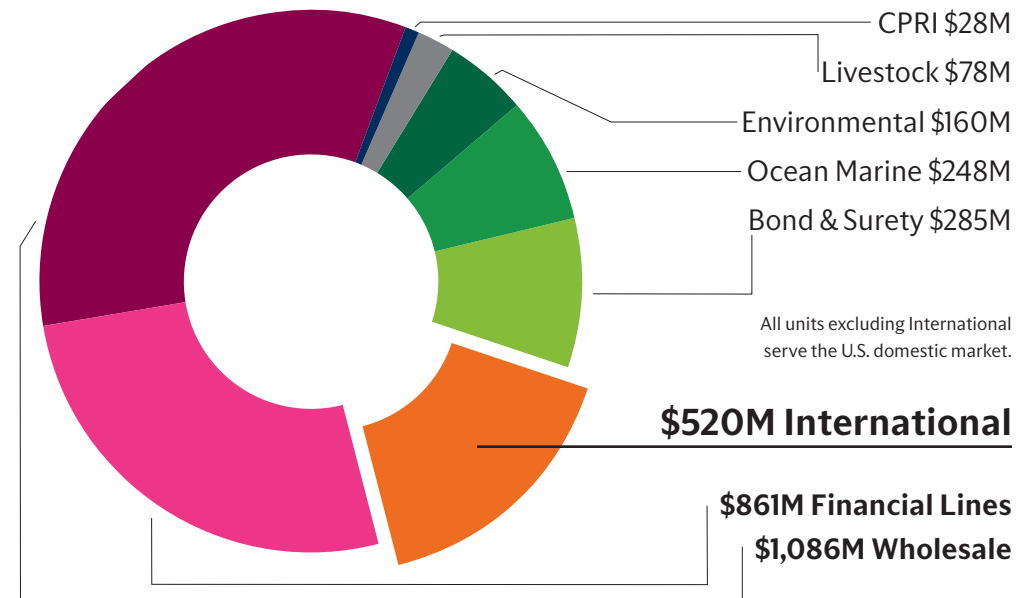
The International organisation is well positioned with significant headroom for growth across all business lines.

- 2023 GWP: **\$520M**
- Strong underwriting performance with **2023 COR 88%** and **AY ROE +15%**
- Broker Net Promoter Score (NPS) of **47**
- Offices in **London, Miami, Hong Kong, Shanghai, and Singapore**

International specialty insurer celebrated for financial performance, character and customer value that:

- Prioritises **Underwriting Excellence**
- Advances **Digital, Data & Technology**
- Delivers a **Notable Broker and Customer Experience**
- Attracts **Leading Talent**

Global Specialty 2023 GWP



International Business Divisions

Marine & Energy

- First Party: Cargo, Specie
- Upstream Energy
- Third Party: Marine Liability, Energy Liability, Transport

Political Risk

- Political Violence & Terrorism
- Credit and Political Risk

Financial Lines

- Commercial Directors & Officers
- Errors & Omissions
- Financial Institutions

Casualty

- General Liability
- Environmental
- Life Sciences

Why The Hartford?

We're ready to help you meet global challenges and prevail – wherever you conduct business.

Proven Reputation

For 200+ years, The Hartford has been delivering on our promises. We've been named one of the "World's Most Ethical Companies" by the Ethisphere Institute sixteen times.²

Financial Strength

A+ ratings from both A.M. Best and S&P for Hartford Fire Insurance Company and Navigators Insurance Company.³

In-house Resources

With access to skilled in-house risk engineer consultants, a dedicated team of claims professionals, and country and credit analysis capabilities, we can provide partners and their clients with valuable services that round out the coverage.

Scale of Enterprise

The Hartford has approximately 18,700 employees across the world.



Learn more about The Hartford's International Cargo solutions at TheHartford.com/London



¹ Gracechurch 2025 Award

² "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

³ Hartford Fire Insurance Company and Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's, Navigators Insurance Company ratings are on stable outlook at A.M. Best and Standard and Poor's. All product information is as of March 2025. Coverage is underwritten by Hartford Underwriting Agency Limited for and on behalf of Hartford Syndicate 1221 at Lloyd's (trading as 'The Hartford'). The Hartford Syndicate 1221. Registered in England and Wales under company number: 01280715.

⁴ Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

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This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail.

Underwriting coverage is subject to the language of the policy as issued. Products may not be available in all countries or localities and policy features may vary by country or locality. Please consult your insurance broker and review the policy for coverage limitations, restrictions, exclusions, terms and conditions.

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