Your solution for hard-to-place risks.

E&S Advantage | Alternative Market Placement

About AMP

- **Definition**: Broader and larger options when E&S Advantage (Maxum Solution) isn't the right fit.
- **Lines of business:** General Liability, Property, Package - General Liability and Property, Professional Liability, Excess/Umbrella, Liquor Liability, Cyber, EPLI, Directors & Officers, and more. NOTE: AMP does not cover workers' comp or auto.
- **New business quoting:** Submissions can now be put through ICON.
- **Brokers:** AmWINS, Burns and Wilcox, RT Specialty, RPS and others provide broad access across wholesale markets.
- **Commission:** Determined by carrier. New Business Split 50/50, Renewal Split 30/70. Quote turnaround time varies and is based on account complexities and available markets.

Alternative Market Placement (AMP), part of Nutmeg Insurance Agency, is an internal agency owned by The Hartford that offers out-of-appetite placement services.

AMP places business outside of The Hartford for high risk businesses (admitted and non-admitted).

AMP finds solutions through our network of wholesale brokers with E&S products that The Hartford cannot write.

AMP shops the business through our broker partners to find a carrier, working directly with customers or with agents to get any necessary information.

AMP's consultative approach and expertise in specialized markets enhances servicing capabilities while providing industry-leading experience.

What good looks like

- We specialize in hard-to-find markets through wholesale brokers.
- We offer end-to-end policy service with The Hartford's Account Managers. This includes certificates of insurance, all mid-term servicing, handling of a complex renewal process, and My Account access for the business owner.
- Simplified billing for customers with one bill combining all policies with multiple payment options and no premium financing.
- Dedicated and licensed Account Managers to consult on coverage recommendations, partnership on Diligent Efforts and work hand-in-hand with the agent.

The Hartford

Submission requirements

- Acord Application
- Loss Runs
- Supplemental Application
  (will vary by line of business and coverage)
- Reason for Marketing
- Diligent Efforts
  (if required for non-admitted placement)

Ways to contact us:

- Submit through ICON
- Email us at AlternativeMarketsSmallCommercial@TheHartford.com
- Call us 800-910-2179 (Monday - Friday 8 am - 5 pm EST)

Estimated minimum premiums* and turnaround times		
Technology E&O	$1,500 (less than $100,000 in revenue)	2-3 Days
Misc. Professional E&O	$1,250 + Tax + Fee	3-5 Days
Architect & Engineer E&O	$1,500-$2,000	3-5 Days
Non-profit D&O	$650	2-3 Days
For-profit D&O	$1,500	3-5 Days
EPLI	$1,000 (1-49 employees) $3,500 (50-100 employees)	4-5 Days
SAM	$5,000	2-3 Days
Package (GL/Prop)	$2,000 + Tax + Fee	3-5 Days**
Wind/Hail/Quake	No field minimum	1-2 Days**
General Liability	$750 + Tax + Fee	3 Days**
Products Liability – High Hazard	$7,500 + Tax + Fee	5 Days
Products Liability – Light Hazard	$5,000 + Tax + Fee	5 Days
Umbrella/Excess	$900	5 Days**
Property <$5M / IM	$1,000 + Tax + Fee	3-5 Days**
Property >$5M	Varies	7-10 Days**

Contact your territory manager to learn more.

The Hartford

*This is a broad countrywide perspective. Minimum premiums may vary by state with each risk ultimately qualifying based upon its own individual underwriting merits.

**Provided we have all the information needed to underwrite the account and the risk falls within our Wholesaler/MGA's binding authority. Higher exposure and limits will typically need to be submitted through Brokerage. Brokerage business is a 7-day minimum turnaround and requires hard copy currently valued loss runs. Umbrella turnaround varies by limits requested, and each layer must have the underlying layer(s) quoted first.

Nutmeg Insurance Agency, Inc. (Nutmeg) acts exclusively as a non-agent intermediary or as an agent and representative of the insurers whose products we distribute. We may also provide services to you on behalf of such insurers. Nutmeg does not act as a broker, advisor or representative of the applicant or policyholder. Nutmeg receives compensation from its insurers and other intermediaries for the sale and/or service of their products, including a base commission, compensation based upon the amount of business we place with some insurers and/or the profitability of such business, and other fees and forms of compensation. **Nutmeg is a subsidiary of The Hartford. Policies offered through Nutmeg are not underwritten by The Hartford, except when placed with Maxum Indemnity Company, Hartford Fire Insurance Company and/or Twin City Fire Insurance Company, which are subsidiaries of The Hartford and affiliates of Nutmeg.**

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