

International General Liability



Your Underwriting Team

We're available in the Lloyd's of London Box 1221 daily.



Tom Smith
Head of General Liability

44 (0) 20 7220 3993
tom.smith@thehartford.com

Tom leads the General Liability team with over 20 years of experience in the industry and is acknowledged as a leader within the International Construction sector.



Adrian Dench
Senior Underwriter

44 (0) 78 5074 7943
adrian.dench@thehartford.com

Adrian has over 25 years of liability underwriting experience both in London and overseas and is a leader for technical, open market/subscription and facility focused business.



Gina Harding
Underwriter

44 (0) 20 7220 3948
gina.harding@thehartford.com

Gina joined the team back in 2014 having worked in the general liability market since 2005 for various company and syndicate markets. Focus industries include construction, energy and manufacturing on both an open market and DUA basis.



Callum Wallace
Underwriter

44 (0) 75 5734 4132
callum.wallace@thehartford.com

Callum has 10 years of insurance experience in the London market and is ACII qualified. He joined the team in 2022 and writes business across a range of sectors with a focus on international construction.



Xavier Williams
Underwriter

44 (0) 20 7220 6984
xavier.williams@thehartford.com

Xavier has seven years of experience working at various Lloyd's of London syndicates. Focus industries include manufacturing, transportation, utilities, mining and municipalities on both an open market and DUA basis.



Jessica Henry
Underwriter

44 (0) 79 8368 6315
jessica.henry@thehartford.com

Jessica joined the team in 2022 and previously worked in the general liability market for three years in various insurance roles. Focus industries include construction, manufacturing and municipalities on both an open market and DUA basis.

These talented underwriters are a part of the growing International Casualty team, made up of General Liability, Environmental and Life Sciences.

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 General Liability team has over 75 years of collective underwriting experience. Our client-focused approach with a strong commitment to excellent service and our adaptable underwriting approach provides adaptable solutions within niche market sectors.”

– Tom Smith
Head of General Liability



About The Hartford & Syndicate 1221

Customised Offerings >	• Employers', Public and Product legal liability to pay compensation and claimant's costs and expenses in the event of third-party property damage or bodily injury which includes death, illness and disease caused during the period of insurance. • Our focus is on higher-hazard industry groups such as utilities, construction, transportation, public entities, energy, and mining and manufacturing. We can offer solutions on both a primary and excess basis, either as open market placement or under binding authority placements. • Construction projects: We write projects globally (excluding USA domiciled) on both a primary and excess basis across the spectrum of the construction sector, from heavy civil projects to residential builds.
Limits of Liability Offered >	• Up to USD/CAD/AUD/EURO/GBP 25M on any one insured.
Lines of Business >	• Employers' Liability • Public Liability • Products Liability • Pollution Liability • Contractual Liability • Excess of Loss • Single Project Construction Policies
Geographic Reach >	• Worldwide offering in over 200 countries, excluding United States of America (domiciled).

The Hartford's General Liability Appetite

Within Appetite	Outside of Appetite
✓ Chemicals ✓ Construction Liability (annual and project placements) ✓ Engineering ✓ Hospitality ✓ Manufacturing ✓ Mining ✓ Municipalities & Public Bodies ✓ Oil & Gas ✓ Retail & Wholesale Trades ✓ Services Industry (including Security Guards) ✓ Transportation & Logistics ✓ Utilities ✓ Waste Management (in conjunction with our Environmental Impairment Liability team)	✗ Adult Entertainment Trades ✗ Animal Feeds ✗ Baby or Toy Products ✗ Errors and Omissions for a fee or Medical Malpractice and Treatment Risk (other than incidental) ✗ Firearms/Ammunition ✗ Life Sciences Exposures: pharmaceuticals or cosmetics ✗ Manufacture of Cannabis and/or E-cigarettes ✗ Marine Liability (other than incidental exposures) ✗ Nightclubs ✗ Social Media ✗ Sports & Leisure-related Trades ✗ Tour Operators ✗ U.S.A. Auto Exposures

International Growth

The International organisation is a part of Global Specialty, The Hartford's specialty commercial division. Global Specialty writes both retail and wholesale products.

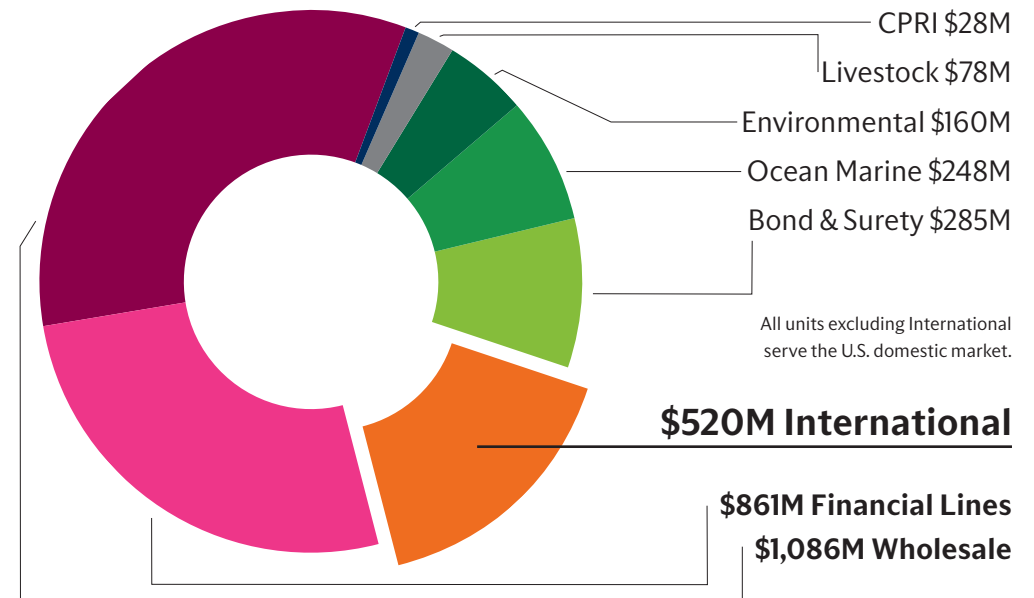
We are positioned with significant headroom for growth across all business lines.

- 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

International Claims



Nick Doyle
Head of Claims

Count on us

With personnel set across the world, our claims professionals within The Hartford's International Claims team have the resources and specialised knowledge to help deliver the strongest outcomes on even the most complex or unique claims.

We value your time and strive to provide you a process with speed and ease. Our specialists communicate effectively with you to analyse claims, address loss drivers and develop tailored solutions to help lower costs.



Claims: Key Differentiators

Team	>	• 26 members across 4 offices worldwide including Claims Operations. • A dedicated Casualty team. • 200+ years of helping customers restore their lives.
Quality Service	>	• Email or phone call response within 24 hours. • Market electronic claims system SLA of 3 days for initial advices, interims and settlement.
Expertise	>	• Our team works on numerous commercial specialty claims, organized in the following: Financial Lines, Casualty, Marine & Energy and Political Risks. • The team has led complex losses in conflict jurisdictions with significant quantum.
Award Winning	>	• The Hartford Claims team provides a top-level claims service through our technical expertise and speed of response. • Top Quartile Performing Insurer by Gracechurch. The team demonstrates strength and due diligence in quality of service and technical knowledge.

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 General Liability 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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