

Sharing risk shouldn't be a risky business. Partner with The Hartford and Strategic Risk Solutions



For effective captive solutions, you want partners who can help deliver superior economic results. HartBuild, IC – a member-owned commercial construction captive – in partnership with The Hartford as the insurer and Strategic Risk Solutions¹ as the Captive Manager, achieves this by offering an ideal blend of flexibility, consistency and expertise.

Our customers often need more coverage than what's typically included in a captive program. To meet these needs, we can work with you to customize additional product solutions, outside of the captive structure, which can include property, umbrella/excess, professional/pollution, multinational and directors & officers liability. These can be combined to provide complete protection for your clients' complex risks – all from a carrier you can count on.

Captive Overview

Our strengths help deliver better outcomes for captives.

Knowledge & Strength	Customer Experience	Program Structure	Target Classes
• 30+ years of experience in the captive and construction space • Issuing carrier with an A+ financial rating from A.M. Best provides solid support for the captive • A dedicated captive team that's empowered to make decisions and resolutely focuses on your clients' satisfaction • Single point-of-contact provides efficient and exceptional underwriting and service solutions	• The Hartford's Claim Management and Risk Engineering solutions focus on lowering the clients' total cost of risk • Member-owned, ensuring that you have a direct stake in the decision-making and collaborative growth of the group • Real-time monthly loss performance reports for individual members and overall group • The Hartford's IoT Lab utilizes connected devices to help predict risk and mitigate loss	• Vermont domicile • Retention \$250K: \$75K A Fund and \$175K B Fund • ALAE is in addition to and pro-rated • Limits: » GL \$2M occurrence/ \$4M aggregate » Auto \$2M • Reinsurers attachment is 2A +B Funds • \$350K minimum gross written premium • Workers' Compensation (primary) • General Liability • Auto Liability/Auto Physical Damage • Owners and Contractors Protective Liability • Railroad Protective Liability	• Concrete • Electrical • Excavation • General Contractors • Mechanical • Steel Additional Coverages Offered Outside of the Captive Structure • Contractors Professional and Protective Indemnity • Contractors Pollution Liability • Directors & Officers Liability • Marine • Multinational • Property • Umbrella/Excess Restricted States • New York (any exposure) • Louisiana, Washington, Florida (risks headquartered)

Proven experience helps build solutions that work.

Customizable coverage solutions

Your clients have unique risks. Our underwriters work with you, bringing their experience and knowledge of the industry, to provide solutions that fit your clients' needs and adjust coverage as they change.

Consultative service

Get insightful guidance and personal, efficient service from our experienced Client Service Executives. Customized Special Handling Instructions ensure we meet your communication and claim management needs.

Reduced risk

Our Risk Engineering consultants partner with customers to help make workplaces safer and more efficient. Our work in this category, including our survey services, Industrial Hygiene Lab, OSHA training and resource library, has earned us a rating of 4.7 out of 5 stars.²

Contacts

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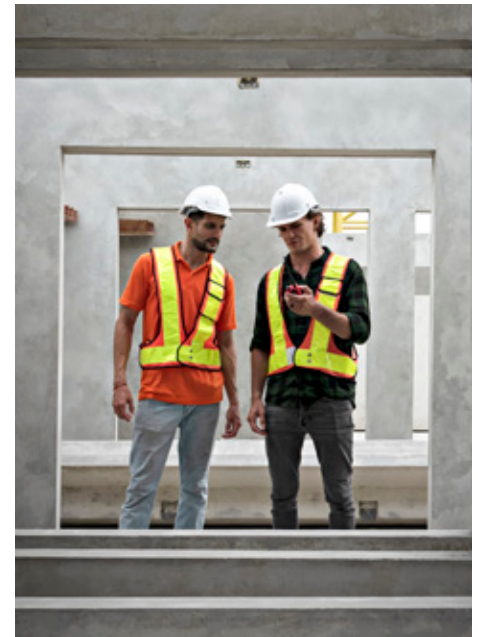
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Deliver risk-sharing solutions with a partner you can count on.

Learn more at [TheHartford.com/captives](https://www.TheHartford.com/captives)



Financial Strength

A.M. Best	Moody's	S&P
A+	A1	A+



Experience
Insuring Business



4.7 star claims experience



¹ Strategic Risk Solutions, the Captive Manager responsible for day to day operation of HartBuild, IC is an independent company that is not affiliated with The Hartford.

² Customer reviews are collected and tabulated by The Hartford and not representative of all customers.

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. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of April 2025.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc.

In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford or Sentinel Insurance Company, Ltd.

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