International Power & Renewables

The Hartford

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.[1]

The Hartford

About The Hartford & Syndicate 1221

Customised Offerings	• Servicing the needs of power and energy customers transitioning their business to clean energy sources • Broad appetite for power & renewables and multi-occupancy accounts including offshore wind • Conventional power domestic clients, renewables developers and larger utilities all considered
Geographic Reach	• Worldwide offering in around 200 countries, normal sanctions exclusions/screening to apply
Classes of Business	• Operational power gen and renewables, construction renewables (solar, wind, BESS) and ancillary energy (EF) classes for common clients (e.g., green hydrogen and biofuels) **Risk codes:** PG, R1-R4, EF • We offer Operational All Risk cover providing Physical Damage (PD) including machinery breakdown and Business Interruption (BI) coverage and Construction All Risks cover (CAR) providing Physical Damage (PD) and Delay in Start-up (DSU) coverage
Capacity	• Up to USD 50M any one risk on a Primary, Quota Share and Excess of Loss basis

The Hartford's Power Appetite

TIER 1:

Target Appetite

Clients:
- Mid-size conventional power
- Independent power producers

Sectors:
- CCGT and conventional steam power (gas/oil/geo)
- Hydroelectric

TIER 2:

Opportunistic Appetite

Clients:
- Multinational and large power facilities
- New facilities/first year operations

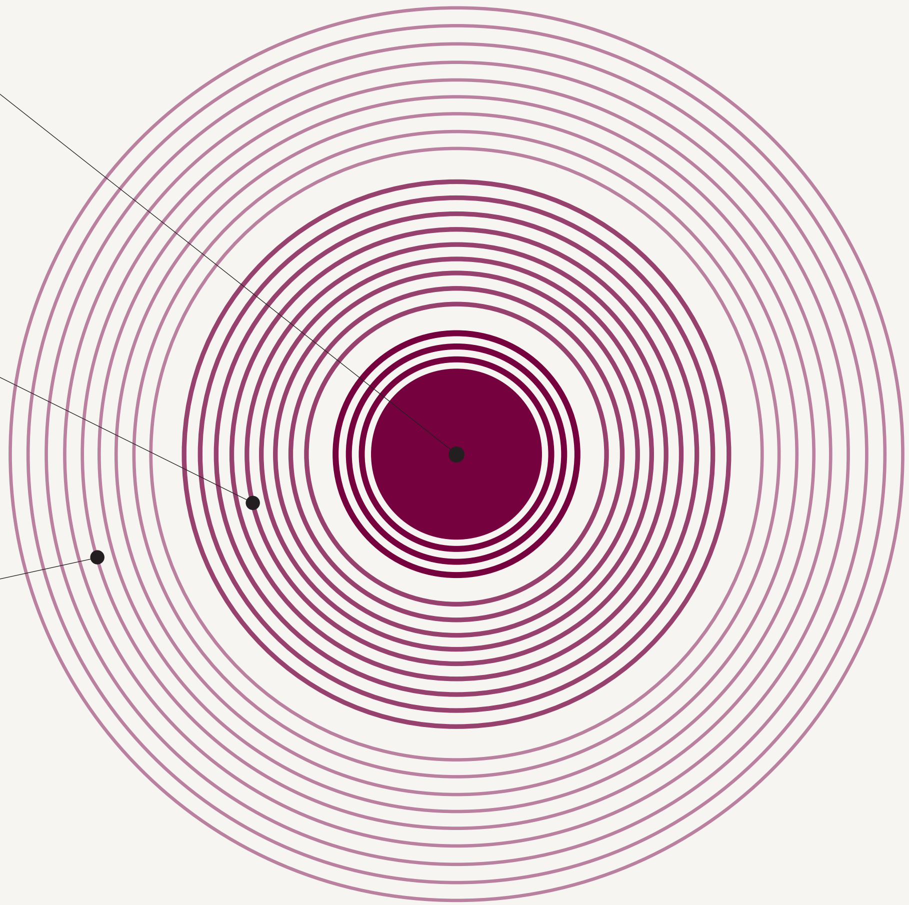
Sectors:
- Diesel engine
- Solar CSP

TIER 3:

Open to Consideration Appetite

Sectors (any client type):
- Waste to energy
- Biomass and AD plants
- Carbon capture
- Hydrogen/fuel cell

No-go: Standalone coal (or coal >25% production), nuclear, T&D



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The Hartford's Renewables Appetite

TIER 1:
Target Appetite

Clients:
- Recognized renewables project developers
- Mid-sized mixed utilities

Sectors:
- Onshore solar PV
- Onshore wind
- Battery storage

TIER 2:
Opportunistic Appetite

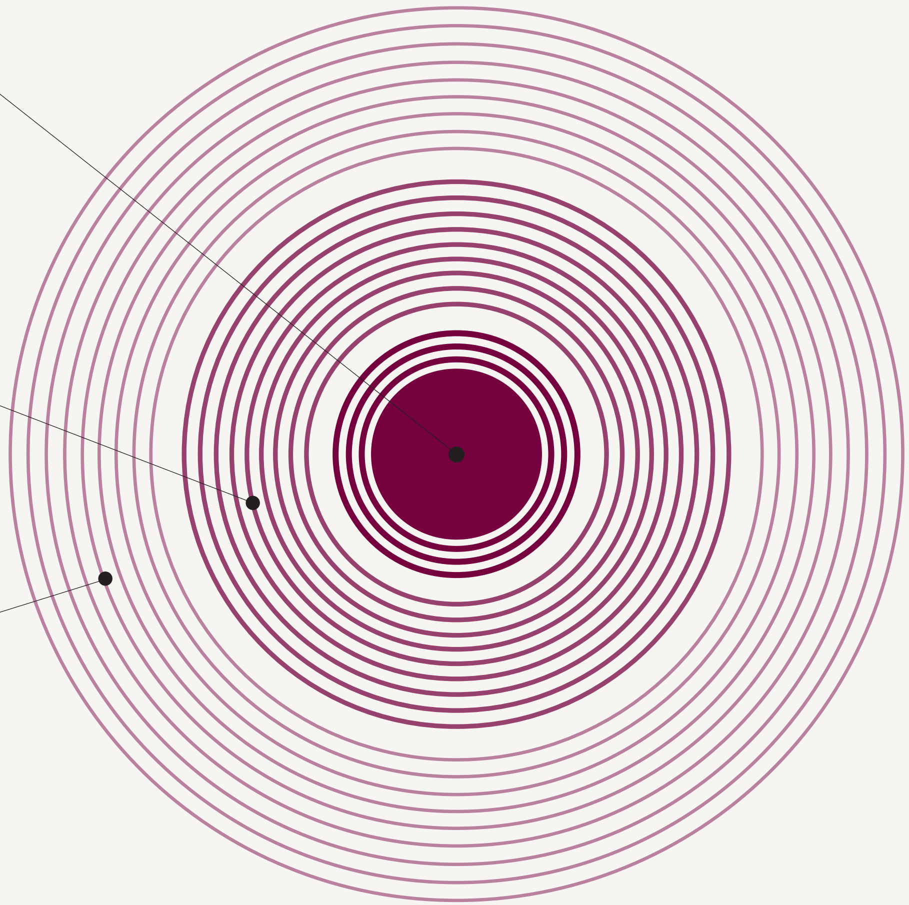
Clients:
- Multinational renewables
- New to market renewables developers

Sectors:
- Rooftop solar (commercial)
- Onshore wind construction

TIER 3:
Open to Consideration Appetite

Sectors (any client type):
- Offshore wind
- Warehouse battery storage

No-go: T&D unless written as a named project T-line



The Hartford

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.

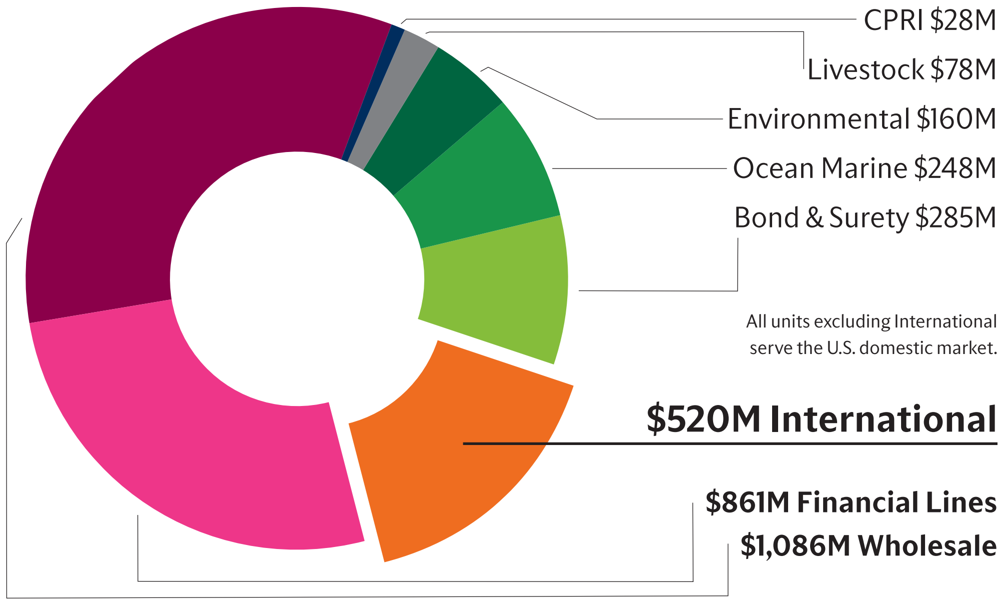
We are positioned with significant headroom for growth across all business lines.

- 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
- Power
- Renewables

Political Risk

- Political Violence & Terrorism
- Credit and Political Risk

Financial Lines

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

Casualty

- General Liability
- Environmental
- Life Sciences

The Hartford

International Claims and Risk Engineering

Risk Engineering

Understanding the technical detail of our client's business is central to The Hartford's Power and Renewables Underwriting approach and wider product offering with this being underpinned by our internal Risk Engineering resource.

Our Risk Engineering consultants, with industry, market and engineering discipline backgrounds, work collaboratively with underwriters, claims professionals, customers and brokers alike to provide:

- Core operational risk assessment, including desk and field surveys
- Claims technical support, including a structured Learning from Experience programme
- Knowledge transfer
- Internal governance support
- Strategic commercial risk engineering services

Power and Renewables focussed Risk Engineering consultants are supported within International by engineers with wider process safety expertise across high hazard industries, and also have access to subject matter experts within our U.S. domestic Risk Engineering team.

Claims: Key Differentiators

Team	• 26 members across 4 offices worldwide including Claims Operations. • 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.

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.

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.

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE

★★★★★ 4.7/5 Risk Engineering & Claims Experience[4]

200 YEARS Experience Insuring Business

Learn more about The Hartford's International Power & Renewable solutions at **TheHartford.com/London**

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[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'sRegistered office: Floor 8, 6 Bevis Marks, Bury Court, London EC3A 7BA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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

All product information is as of February 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. Registered office: Floor 8, 6 Bevis Marks, Bury Court, London EC3A7BA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document outlines in general terms the coverages that may be afforded under apolicy 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.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.