



When it comes to real estate,
location matters.
So does a carrier that's
really there for you.

Real estate companies face unique, complex and evolving risks. We'll put our years of experience in commercial real estate to work for your client, providing coverages and superior services to help address each client's unique risk needs.

Target Asset Classes

With our focus on the following target asset classes, we'll partner with you to win new business and support your real estate clients for the long term.

- Class A/B Office
- Light industrial
- Mixed use
- Property managers (Non-residential)
- Property owners (Non-residential)
- Real estate agents and managers
- REITs
- Triple net lease properties

Specialized Protection

We're committed to providing a broad range of insurance offerings that help support the entire life cycle of the real estate market. Our products include:

- Property including shared & layered and quota share
- General Liability Guaranteed Cost with SIR and Deductible options
- Commercial Auto
- Workers' Compensation
- Umbrella up to \$25M capacity
- Excess Liability
- D&O Public REITs
- Site Pollution
- Builder's Risk and more...

What Success Looks Like

Class A/B Commercial Office	
Lines Written	Property, General Liability, Umbrella
Premium	\$547K
Reasons for Success	• Strong underwriting approach • Robust service contracts and risk transfer addressing labor law • Provided a coverage solution and solved for partial occupancy

Class A/B Commercial Office Property	
Lines Written	Property, General Liability
Premium	\$360K
Reasons for Success	• Competitive pricing • Streamlined coverage approach • Provided risk mitigation solutions

Class A/B Commercial Office	
Lines Written	Property, General Liability, Auto, Umbrella, Excess Solutions
Premium	\$675K
Reasons for Success	• Early collaboration with Real Estate Industry team and Large Property partners • Speed to market - we were the only carrier to meet the customer's need-by date

Office and Industrial Lessor's Risk Only	
Lines Written	Property, General Liability, Auto, Workers' Compensation, Umbrella
Premium	\$830K
Reasons for Success	• Provided an all-line solution • Insured and agent were looking for a long-term carrier partnership with excellent service • Collaboration, transparency and responsiveness between The Hartford, the agent and insured

Industry know-how you can count on.

We take a holistic approach to risk management by providing a customizable suite of products and services to help protect your real estate clients' assets and operations. Our experienced teams across underwriting, claims and risk engineering are ready to support you and your clients today and as their business evolves.

Learn more.

Explore more of our REIT coverage solutions at
[TheHartford.com/real-estate](https://www.TheHartford.com/real-estate)



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 December 2025.

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