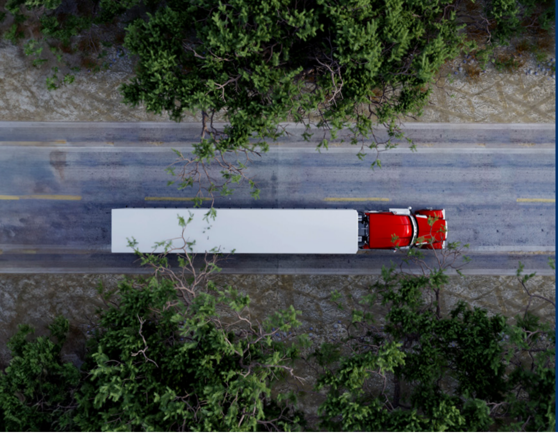

Wholesale Transportation
Appetite Guide | For Agents and Brokers Only

Driving specialized solutions for complicated risks.

Target Industries

Transportation

- Truckers

Business Auto

- Commercial debris hauler
- Contractors
- Dump trucks
- Hospitality
- Healthcare
- Manufacturers
- Retail
- Real estate
- Services
- Social services
- Transfer stations
- Waste and recyclers
- Wholesalers

Financial strength[1]	A.M. BEST	S&P
Navigators Insurance Company	A+	A+

(As of 2024)

Responsive products – We offer products to address the most hard-to-place risks.

Deep industry expertise – Our specialty underwriters are experienced in their fields, ensuring that each broker receives the specialty service their insured deserves.

Swift decisions – Our underwriters are empowered to make decisions in the field to deliver quick, educated turnaround times.

Minimum premium

- $50,000 Business Auto Risks
- $100,000 Transportation

Capabilities

- Auto Liability-$1M Primary CSL
- Auto Physical Damage offered in conjunction with Auto Liability

Territories where this product can be provided

United States (except Alaska, Hawaii and Massachusetts)

What sets us apart

- Franchise value for your businesses through limited wholesale distribution
- Admitted paper; non-admitted available in certain states
- Business auto or motor carrier policy
- Proprietary and ISO coverage forms
- Committed to the auto coverage line
- Experienced staff
- Individual risk underwriting
- Financial strength and backing of The Hartford Insurance Company who has an A+ rating from A.M. Best

NAVIGATORS
A Brand of The Hartford

Turn to the team with the experience you need.
Contact us now or learn more at TheHartford.com/navigators

[1] Rating determinations made by rating agencies are subject to change from time to time. While the Company attempts to show accurate information, it cannot assure the timeliness of ratings referred to herein and assumes no obligation to monitor the rating actions of any rating agency. The A.M. Best and S&P ratings are as of 2024 and are on a stable outlook. A+ rating from A.M. Best represents the 2nd highest rating among 13 rating categories and an A+ from Standard & Poor's represents the 5th highest rating among 20 rating categories.

General Product Description | This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About Surplus Lines Coverage | The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declination, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

About The Hartford Underwriting Companies | The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Texas, Arizona, New Hampshire, Washington and California, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Hartford Insurance Company of Illinois (CT and HI only), Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company Ltd. (except in CT and HI) (not licensed in CA), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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