Wholesale product capabilities

Insurance products through wholesale relationships, including traditional E&S placements as well as reduced hazard placements that wholesale brokers are aggregating for their retail clients.

Offering	Highlights	Target Classes		Details
Primary Casualty	Coverage for a broad array of industries that enter the E&S market, including construction, manufacturing and other classes of business.	• Construction Practice • Construction Projects	• Manufacturing • Select Premises	• Limits: 2/4/4 • Deductible: $2.5K - $50K • SIR: $25K+
Excess Casualty	Providing creative solutions to meet the demands of a dynamic excess market, covering hard-to-place construction, manufacturing, real estate and wholesale businesses. **Products available:** • Excess Liability • Follow Form Excess Liability	• Commercial & Residential Contractors • Energy Contractors • Equipment Dealers • Hospitality & Leisure • Manufacturing & Distributing	• Project Specific & Wrap-Ups (OCIP/CCIPs) • Real Estate • Retail Services • Agriculture	**Capacity:** • Up to $25M in limits
Transportation	Primary coverage for transportation and other operations. • Physical Damage offered in addition to liability	• Commercial Waste • Contractors • Dump Trucks • Energy • Manufacturers	• Real Estate • Retail/Wholesale • Service/Hospitality • Transfer Stations • Truckers	**Capacity:** • Up to $1M Primary
Environmental	Integrated solutions for casualty, pollution liability and other related risks.	**Site Pollution Target Classes** • Downstream & Renewable Energy • Institutional (Educational, Healthcare, Municipalities) • Manufacturing • Retail & Commercial Real Estate • Transactional & Redevelopment • Warehouse/Distribution **Contractors Pollution Target Classes** • Excavation & Grading • General Contractors • Mechanical/Industrial • Renewable Energy • Steel Erection • Street & Road • Trades Contractors • Utilities (Communications, Natural Gas, Water/Sewer)	**Integrated Casualty** • Chemical Products Mfg/Blending/Dist • Drum Mfg/Cleaning • Electronic Products & Components/Dist • Glass Products Mfg/Dist • Leather Products Mfg/Dist • Lubricant/Grease/Oils Mfg/Dist • Machinery/Machinery Parts Mfg/Dist • Paint/Pigment/Ink/Dyes Mfg/Dist • Plastics/Plastic Parts Mfg/Dist • Pollution Control Equipment Mfg/Dist • Rubber/Rubber Parts Mfg/Dist • Waste Treatment Facilities **Environmental Excess Liability** Follow Form over Site Pollution, Contractors Pollution or Integrated Casualty	**Capacity:** • **Site Pollution:** $25M • **Contractors Pollution:** $25M • **Integrated Casualty:** $26M (Including XS) • **Environmental Excess Liability:** $25M

Offering	Highlights	Target Classes		Details
Financial Lines	Coverage for Directors & Officers and Professional Liability E&O, Miscellaneous Professional Liability (MPL), Accountants Professional Liability (APL) and Architects & Engineers (A&E), Professional Liability E&O, Cyber	**Management Liability** • Manufacturing • Professional & Technical Services • Wholesale Trade • Construction • Computer, Software • Total assets up to $1B • Employee count to 1,000 • Any class considered **except:** » Auto Dealers » Cannabis » Collection Agencies » Crypto » Governmental » Financial Institutions » Hospitals » Law Firms » Nursing Homes	**Professional Liability** • E&O **MPL:** Consultants (broad appetite- excluding FI risks, collection agents, insurance agents), Commercial Real Estate • Agents/Managers **APL:** Accounting firms any size excluding top 8 • A&E: Architects, Civil Engineers, Electrical Engineers, Engineers, Forensic Engineers, Geotech Engineers, Interior Designers, Landscape Architects, Mechanical Engineers, Structural Engineers, Surveyors **Cyber** • Business Services • Construction • Financial • Insurance • Manufacturing • Professional Services (except law firms) • Real Estate • Transportation • Wholesale Distribution	**Management Liability Capacity:** • Up to $10M in limits, primary or excess **Professional Liability E&O + Cyber Capacity:** • Up to $5M in limits, primary or excess
Property	Fine-tuned coverage for a time-sensitive market servicing commercial real estate, manufacturing, retail and more.	• Healthcare • Hospitality • Manufacturers • Municipalities • Offices	• Real Estate Schedules • Restaurants • Retail • Warehousing	**Capacity:** • $25M • $5M to $10M working line capacity, including critical CAT • Position: primary, quota share, excess
Inland Marine	Insuring moveable property, from bulldozers to fine art.	• Commercial Output Policy • Construction • Builder's Risk	• Specialty • Transportation	**Capacity:** • $20M all classes
E&S Binding	The small business arm of wholesale that provides a broad array of coverage options and non-admitted solutions for small to midsize accounts.	• Apartments • Artisan Contractors • Churches • COA/TOA/HOA • Convenience Stores • Daycares • Dwellings • Gas Stations • LROs	• Manufacturers (light-medium) • Mercantile • Offices • Remodelers • Restaurants • Shopping Centers • Truckers • Warehouses	**General Liability:** up to $2M/$2M **Property:** up to $5M per policy TIV

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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.

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