

# High-risk customers have high expectations. We'll help you exceed them.

We specialize in creative solutions that meet the demands of a dynamic excess market. Our broad appetite runs across multiple industries with a strong commitment to the construction space.

## Target classes

- Commercial & Residential Contractors
- Project Specific Construction Wrap-Ups (OCIP/CCIP)
- Real Estate
- Energy Contractors
- Manufacturing
- Wholesale Distributors
- Retail
- Equipment Dealers
- Hospitality & Leisure

## What sets us apart

- Experienced, responsive underwriters
- Flexibility to provide limits at multiple attachments
- Ability to offer layer participation
- Regionally-based offices to better meet the demands of brokers

## Products available

- Excess Liability
- Follow Form Excess Liability

## Capacity

Up to \$25M in limits

## Minimum premiums

- **Policy:** \$10,000 to \$50,000 (subject to product and territory)
- **Per Million:** \$1,000

## Paper

- **Admitted:** Navigators Insurance Company
- **Non-admitted:** Navigators Specialty Insurance Company

| Financial strength <sup>1</sup> | A.M. BEST | S&P |
|---------------------------------|-----------|-----|
| Navigators Insurance Company    | A+        | A+  |

(As of 2024)



**Turn to the team with the experience and industry expertise you need.**

Contact us now or learn more at [TheHartford.com/navigators](https://TheHartford.com/navigators)

<sup>1</sup> 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.

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