

Delivering creative solutions for complex inland marine challenges.

We provide insurance solutions to our wholesale partners, designed to protect inland marine businesses from the complex risks they face. Our experienced underwriters are dedicated to addressing your clients' unique challenges – and potential threats – and are focused on finding creative ways to insure their business.

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

(As of 2024)

Benefits of partnering with Navigators, a Brand of The Hartford

- Protection for clients' specific requirements
- Risk Management solutions to complex challenges
- Superior customer service
- Responsiveness
- Competitive terms and pricing

Coverage forms and issuing paper

- AAIS coverage flexibility to accommodate individual risks
- Written on both admitted and non-admitted paper
- Specific carrier form – Follow form for shared/layered and excess business

In-house capacity

Maximum limit of \$25M on any one policy

Minimum premiums

\$50K catastrophe exposed policies, \$25K all other

Out of appetite

- Offshore oil and gas
- Engineered risks
- Stand-alone property
- Financially distressed

Target classes

Commercial output policy

- Warehousing
- Owned goods distributors
- Contractors
- Processors
- Light manufacturing
- Equipment dealers
- Transportation hubs

Transportation

- MTC/APD Package (limited distribution)
- Warehouse legal liability

- Motor truck cargo – monoline available
- Stock Throughput (domestic only)

Construction

- Builder's risk ground up or renovation
- Installation Floater
- Contractors' equipment
- Rigging
- Equipment Dealers

Specialty

- Electronic equipment
- Musical instruments

- Scientific and medical diagnostic equipment
- Communications and broadcasting equipment
- Solar Installations
- Marinas & Docks (Inland only)
- International exposures
- Museum & Library collections
- Bailee's
- Dealers
- Jewelry Floater
- Miscellaneous Floaters

Wholesale Inland Marine Risk Appetite Guide

A sampling of business classes that fall within our appetite:

Industry	Most Desirable ➔			
Contractors	General contractors; builder's risk projects; street and road	Subcontractors (electrician, HVAC) installation projects	Excavation, rigging projects, farm and logging equipment	Deep underground installations, undersea cabling
Distribution	Distribution centers; wholesale	Import/export, commercial goods, warehouse/logistics	Combustibles, grain storage	Fireworks, explosives
Wholesaler	Beverages, general merchandise	Cold storage	High valued electronics	Combustibles, tires, fireworks
Transportation	Warehouse legal liability, motor truck cargo, vehicle physical damage	Millwrights, specialized (air cargo), cash in transit, armored car company	Airports, stock throughput	Household goods, auto haulers, rail and tank storage, ports
Technology	Laboratories, life science (R&D), broadcasting, cable providers, electronic equipment, data storage	Surgical centers, behavioral health, physician and surgeons, architects, research institutes, schools, financial institutions, insurance companies, libraries	Highly specialized scientific instruments, software firms, hardware firms, printers/publishers	Home health, crypto currency ops
Manufacturers	Light industrial	Moderate industrial (fire exposure)	Heavy industrial (fire exposure), food, plastics, wood, rubber and textiles	Chemicals, pulp and paper, plastics
Processors	Assemblers	General merchandise	Steel, foundries, recyclers, garments	Engineered risks
Energy	Solar panel installations	Storage and distribution, well servicing/oil and gas	Renewable energy/green solutions	Oil and gas (offshore), dams, mining, salt water disposal wells
Specialty Classes	Musical instrument dealers, fine art dealers, museums	Entertainment	Jewelers block, dealers, marinas & docks	One of a kind items



Learn more.

Contact us or visit [TheHartford.com/navigators](https://www.TheHartford.com/navigators)

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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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