



# Complex risks demand creative thinking. Look no further.

## Target Classes

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

The Primary Casualty group of Navigators, a Brand of The Hartford, is a market leader in providing casualty coverage and superior service.

With our underwriting experience, we provide wholesale brokers with creative solutions that address their most complex risks.

- **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.

## What sets us apart

- Wholesale dedicated products
- Long history of E&S participation
- Storied commitment to the construction industry class
- Individual risk underwriting
- Coverages for the unique requirements of each insured
- Product Specialists in regionally based offices to understand the specific needs and nuances of our clients

## Capabilities

- **Limits:** 2/4/4 per location/project\*
- **Deductible:** \$2,500 – \$50,000
- **SIR:** \$25,000+
- **Minimum premiums:** \$15,000 target\*

\*May vary due to individual risk characteristics



**Turn to the team with the experience you need.**

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

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