



# Top to bottom solutions for complex properties.

Focusing on the placement of specialty property risks within the United States, we offer capacity on a non-admitted format, specifically for a select group of wholesale producers. With experienced underwriters dedicated to addressing your unique challenges – and potential threats – we’re committed to finding creative resolutions to unique and diverse property exposures.

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

(As of 2024)

## What sets us apart

- Senior-level experience and decision-making capability at the point of sale
- Comprehensive approach to meet our clients’ coverage and service needs
- Extensive protection for clients’ specific requirements
- Thoughtful solutions to complex challenges
- Superior customer service

## Target space

- No maximum TIV
- Minimum TIV: \$10M
- Target minimum premium: \$50K
- Catastrophe appetite:
  - » Wind
  - » Earthquake
  - » Flood
  - » Wildfire

## Target capacity

- Maximum capacity: \$25M (used on a limited basis)
- Targeted maximum capacity: \$10M
- High hazard accounts limited to \$2.5M - \$5M

## Position

- Primary
- Lower Excess
- Quota Share
- Target of 60/40 split between primary/full limit and excess, dependent upon market conditions.

## Submission requirements

- Specifications particular to the risk, including suggested layering and limits, desired coverage, target pricing, expiring carrier and program information
- Description of covered property, including all COPE information
- Description of the process of the insured, and all hazards involved, plus any specific underwriting issues surrounding or affecting the requested coverage
- Minimum of five-year loss history including current year
- Current statement of values in electronic format compatible for CAT modeling engines

## Target classes

- Real Estate
- Hotels/Motels
- Shopping Centers
- Offices
- Public Entity
- Institutional
- Manufacturing
- Specified peril coverage for earthquake or wind
- Healthcare



Place your U.S. property risk with us.

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

\* All financial ratings are as of October 2024.

<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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