

## MARINE INSURANCE: APPETITE GUIDE



## OPPORTUNITIES AROUND IN THE MARINE SECTOR. CAPTURE MORE OF THEM WITH THE HARTFORD.

### GROW YOUR BUSINESS WITH MARINE

**\$15 billion**

That's the estimated potential premiums that inland and ocean marine insurance represents in the U.S. Quite an opportunity to tap.

Plus, with marine insurance as an anchor, you can build your business through The Hartford with other policies, like:

- Property
- Commercial auto
- Workers' compensation
- Umbrella
- General liability

As part of your plan to prosper, you'd like to capture a larger share of the marine market. The Hartford's investments in marine can help.

We've hired respected professionals with deep experience in specialty marine lines including Claims and Risk Engineering. And we've expanded our appetite and product portfolio.

### LAUNCH MORE MARINE BUSINESS

Consider The Hartford for Marine program opportunities:

- Inland and ocean opportunities
- Existing books with a profitable track record
- Homogeneous accounts

Prepare. Protect. Prevail.®

continued



## THE RIGHT MARINE CAPABILITIES.

Our underwriters have the knowledge and creativity to develop solutions for your customers – whatever specialized marine coverage they need.

### OCEAN MARINE

#### Ocean cargo



We provide coverage for businesses that ship commodities by air, land or sea to or from destinations outside the United States. Our appetite includes:

- Installers and processors
- Manufacturers
- Technology companies
- Wholesalers and distributors

#### Hull and P&I



Brown water only, for:

- Workboats including supply and utility boats
- Marine spill response vessels
- Brown water tug and barge fleets
- Tow vessels
- Hull builder's risk covers builder or owner of vessel during construction period
- Marine contractors vessels
- Private and commercial ferry boats
- Research vessels
- Sightseeing boats

#### Marine general liability



Offer your customers comprehensive general liability, including products and completed operations, third-party bodily injury/property damage, fire legal liability and charterer's. Our appetite includes:

- Ship repairers, including artisan contractors
- Wharfingers
- Stevedores
- Terminal operators

### INLAND MARINE

#### Construction



We can help you complete your construction customers' insurance program with these coverages:

- Builder's risk
- Contractor's equipment
- Cranes and riggers liability
- Installation
- Renewable energy course of construction
- Related property

#### Technology



Make The Hartford your go-to insurer for tech companies, including those involved in renewable energy research and development, with these coverages:

- Communication towers
- Installation
- Renewable energy equipment
- Electronic equipment

#### Transportation



For your customers who ship or store goods, we offer coverage for:

- Motor truck cargo
- Related property
- Rolling stock
- Shipper's interest
- Warehouse and logistics companies

#### Equipment



Businesses that stock or use equipment of all kinds can purchase specific coverage, including:

- Agricultural and landscaping
- Computer
- Electronic
- Entertainment
- Floor plan
- Medical
- Party and special event
- Sales and rental dealers

#### Miscellaneous inland marine



Many inland marine forms are available, each of them tailored for:

- Bailees
- Collectibles
- Exhibitions
- Fine arts
- Musical instruments
- Patterns and dies
- Signs
- Vending machines

## PREVAIL WITH THE HARTFORD.

Earning the respect of agents and customers around the world has a lot to do with the way we handle claims. And how we persistently offer clients ways of reducing loss with applied risk engineering.

Doing the right thing is the way we do business. For you, that means:

**Offering total solutions.** We're one of the few carriers that offers marine underwriting expertise and products as part of a multi-line solution or as monoline coverage. So you miss no opportunity.

**Helping clients take control over loss.** We're firm believers in helping your clients reduce their losses. So we complement our broad product portfolio with specialized marine risk engineering education and training.

**Being a hero when claims happen.** When a loss occurs, we handle it swiftly and accurately. Our transportation claims specialists handle losses to goods in transit, together with an international network of claims adjusters.

**Being part of a great tradition.** For more than 200 years, The Hartford has been delivering on our promises. And for seven years, we've been named one of the "World's Most Ethical Companies" by the Ethisphere Institute.



**Making your agency stand out.** You can differentiate your agency by offering marine as part of a multi-line solution from The Hartford. Develop marine programs with specialized coverage for groups of customers with similar needs.

**LEARN MORE ABOUT MARINE OPPORTUNITIES.** Talk with your Marine underwriter from The Hartford today. And visit [thehartford.com/marine](http://thehartford.com/marine).

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of August 2015.

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The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



Business Insurance  
Employee Benefits  
Auto  
Home