

# Top 10 Reasons to Place Higher Hazard GL with The Hartford

*We put our strength to work for you by helping to round out small, midsize and large accounts.*

1. General liability, auto and workers' compensation premium written with The Hartford's Individual Risk department is included in producers' Incentive Bonus Agreement (IBA).
2. The Hartford has a proven track record with hard-to-place risks and is committed to growing Individual Risk. We have a dedicated unit of experienced products liability underwriting, loss control and claim experts, which offers a value-added component that the excess & surplus market doesn't.
3. Hartford underwriters talk to each other. Your underwriters will coordinate your multiple coverage needs across a spectrum of Hartford products. Plus, all your local Hartford underwriters report to the same Regional Vice President.
4. Individual Risk reduces your need to go to wholesalers. We offer both admitted and non-admitted paper. However, almost every policy we produce is written on admitted paper. This means no surplus lines taxes, less paperwork and no need to split your commission with a wholesaler.
5. We can provide your quote quickly, sometimes in as few as two days. Provide us with the necessary underwriting information and we'll demonstrate our capability.
6. We offer a number of installment billing options for commercial general liability and product liability accounts with premiums of \$25,000 or more.
7. Our centralized claim manager is an attorney with extensive product liability litigation experience. In addition to monitoring every Individual Risk claim, he focuses on controlling and containing claim costs. This is especially important for insureds with deductible or self insured retention (SIR) programs. Our centralized claim manager is also available to answer questions—either yours or the insured's.
8. The Hartford's Independent Commercial General Liability Policy provides broad coverage with many standard endorsements built into the policy form.
9. Individual Risk expands The Hartford's underwriting window for your small, midsize and large accounts, helping you round them out. Individual Risk lines also can be written standalone.
10. You and the insured can enjoy the peace of mind that comes from binding coverage with a strong, stable, financially secure company. Hartford Fire is rated A+ by A.M. Best and AA- by S&P.

This document outlines general coverage terms. The actual coverages, conditions and terms of your policy prevail.

