

Property claims capabilities that support continuity, confidence and partnership.

Deep Experience with First-Party Property Claims

First-party property losses are handled by a dedicated team in The Hartford's Property Major Case Unit, where adjusters have an average tenure of 20+ years and significant experience with high value assets, layered programs and unique exposures.

Broker-Focused Collaboration

We understand your role and your customers' expectations. Our claims approach emphasizes transparency, responsiveness and collaboration with brokers and their advocates before, during and after a loss. As lead carrier, we work within that structure. Our focus is on aligning the subscribing market, supporting the adjusting team and maintaining clear communication so brokers and their advocates can remain engaged partners without unnecessary complexity.

Coordinated Resources

Our broad network of external partners supports complex property losses, with centralized oversight to help ensure consistent service and performance. These capabilities are reinforced by The Hartford's in-house resources like Property Major Case field adjusters, accountants and our forensic lab. Advanced tools such as AI-driven satellite imagery are used to quickly identify damage and speed up the claims triage process.

Claims Strength You Can Count On



4.7 out of 5 stars for
Business Claims Experience¹

\$14B

in paid losses
in 2025

2M

new claims
in 2025²

5,400+

claims
professionals

200+

data and analytics
specialists



Backed by The Hartford's
200+ year history of being there
when it matters most

Learn more about Navigators property solutions
at [TheHartford.com/navigators](https://www.TheHartford.com/navigators)



¹ Customer reviews were collected and tabulated by The Hartford and are not representative of all customers.

² Based on The Hartford's internal claims data, 2025.

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