

YOUR SOLUTION FOR HARD-TO-PLACE RISKS.

Alternative Market Placement (AMP), part of Nutmeg Insurance Agency, is an internal agency owned by The Hartford that offers out-of-appetite placement services.

- › AMP places business outside of The Hartford for high-risk businesses (admitted and non-admitted).
- › AMP finds solutions through our network of wholesale brokers with E&S products that The Hartford cannot write.
- › AMP shops the business through our broker partners to find a carrier, working directly with insureds or with agents to get any necessary information.
- › AMP's consultative approach and expertise in specialized markets enhances servicing capabilities while providing industry-leading experience.

HOW YOU BENEFIT

- › We specialize in hard-to-find markets through wholesale brokers.
- › We offer end-to-end policy service with The Hartford's Account Managers. This includes certificates of insurance, all mid-term servicing, handling of a complex renewal process, and My Account access for the business owner.
- › Simplified billing for customers with one bill combining all policies with multiple payment options and no premium financing.
- › Dedicated and licensed Account Managers to consult on coverage recommendations, partnership on Diligent Efforts and work hand-in-hand with the agent.

MORE ABOUT AMP

DEFINITION:

Broader and larger options when E&S Advantage (Maxum Solution) isn't the right fit.

LINES OF BUSINESS:

General Liability, Property, Package - General Liability and Property, Professional Liability, Excess/Umbrella, Liquor Liability, Cyber, EPLI, Directors & Officers, and more. NOTE: AMP does not cover workers' comp or auto.

NEW BUSINESS QUOTING:

Submissions can now be put through ICON.

BROKERS:

AmWINS, Burns and Wilcox, RT Specialty, RPS and others provide broad access across wholesale markets.

COMMISSION:

Determined by carrier. New Business Split 50/50, Renewal Split 30/70. Quote turnaround time varies and is based on account complexities and available markets.

SUBMISSION REQUIREMENTS



- › Acord Application
- › Loss Runs
- › Supplemental Application (will vary by line of business and coverage)
- › Marketing Situation
- › Diligent Efforts (if required for non-admitted placement)



Provided by Nutmeg Insurance Agency, Inc.
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PREMIUM* AND TURNAROUND TIMES

Technology E&O	\$1,500 (less than \$100,000 in revenue)	2-3 Days
Misc. Professional E&O	\$1,250 + Tax + Fee	3-5 Days
Architect & Engineer E&O	\$1,500-\$2,000	3-5 Days
Non-profit D&O	\$650	2-3 Days
For-profit D&O	\$1,500	3-5 Days
EPLI	\$1,000 (1-49 employees) \$3,500 (50-100 employees)	4-5 Days
SAM	\$5,000	2-3 Days
Package (GL/Prop)	\$2,000 + Tax + Fee	3-5 Days**
Wind/Hail/Quake	No field minimum	1-2 Days**
General Liability	\$750 + Tax + Fee	3 Days**
Products Liability - High Hazard	\$7,500 + Tax + Fee	5 Days
Products Liability - Light Hazard	\$5,000 + Tax + Fee	5 Days
Umbrella/Excess	\$900	5 Days**
Property <\$5M/IM	\$1,000 + Tax + Fee	3-5 Days**
Property >\$5M	Varies	7-10 Days**

*This is a broad countrywide perspective. Minimum premiums may vary by state with each risk ultimately qualifying based upon its own individual underwriting merits.

**Provided we have all the information needed to underwrite the account and the risk falls within our Wholesaler/MGA's binding authority. Higher exposure and limits will typically need to be submitted through Brokerage. Brokerage business is a 7-day minimum turnaround and requires hard copy currently valued loss runs. Umbrella turnaround varies by limits requested, and each layer must have the underlying layer(s) quoted first.

Total account solutions start with bigger thinking. Contact AMP today at AlternativeMarketsSmallCommercial@thehartford.com or call **800-910-2179**.



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