




SOLVE MORE OF YOUR CUSTOMERS' PROTECTION NEEDS WITH E&S ADVANTAGE.

TOP 3 REASONS AGENTS PREFER E&S ADVANTAGE

- **DIRECT BILL OPTION COMBINES ADMITTED | NON-ADMITTED POLICIES**
 - Installment options offered; no premium financing required
 - Bill pay available through My Account
- **MIDTERM SERVICING THROUGH OUR POLICYHOLDER SERVICES (PHS) CENTER**
- **RENEWAL PROCESSING HANDLED BY THE HARTFORD**

If you have a risk that's ineligible for coverage in the standard market, The Hartford can help. Through our **E&S Advantage program**, you have access to non-admitted solutions for:

- Property
- General Liability (GL)
- Package (Property | GL)

Risks within appetite include:

- Coastal Properties
- Contractors
- Manufacturers
- Real Estate | Lessors Risk Only (LRO)
- Churches
- Gas Stations
- Convenience Stores
- Bars & Restaurants
- Self-storage Facilities and more



Easily accessible in ICON



48-HOUR TURNAROUND ON QUOTE REQUESTS

While every risk is different, you can generally expect to receive a quote from AmWINS, our national wholesale partner, within 48 hours (can be longer for more complex risks).

PROCESS

AMWINS™

SUBMIT QUOTE REQUEST

- Enter and attach risk information in ICON
- Click Submit Quote Request
- Your request is sent to AmWINS

AMWINS REVIEWS

- Within 48 hours, AmWINS contacts you with any follow-up questions or if additional information is needed
- With their broad market access, AmWINS secures competitive solutions quickly and easily

RECEIVE A QUOTE

- AmWINS emails you a competitive quote



LET'S GET STARTED

Request a quote for non-admitted coverage in ICON using the same screen flows you use today. No new systems to learn!

- Simply **Add a New Customer** and **Classify the Business** like you normally do.
- On the **Add New Line of Business** screen, the **Request Quote** button for E&S Advantage appears in green if the risk is eligible for a non-admitted solution through us. Click **Request Quote** to continue.

The screenshot shows the 'Add New Line of Business' interface. On the left, a list of business lines includes 'Spectrum Property & Liability', 'Spectrum Liability Only', 'Spectrum Property Only', 'Management Liability (D&O/EPL)', 'Professional Liability (E&O)', 'Workers' Compensation', 'Business Automobile', and 'E&S Advantage'. Each line has a 'Start' button, except for 'E&S Advantage' which has a 'Request Quote' button. The 'E&S Advantage' row is highlighted with an orange box. On the right, 'Customer Information' and 'Classification' sections are visible. The 'Request Quote' button for 'E&S Advantage' is green, indicating eligibility for a non-admitted solution.

- A completed submission includes:
 - » Fully completed ACORD app and supplemental information, if required
 - » Loss history or no loss letter
 - » Declarations page of the underlying policy(ies) for excess liability coverage
- Look for a confirmation email immediately after clicking **Submit Quote Request**.



WE'RE HERE TO HELP

For assistance requesting a quote or for status on a quote request you submitted, contact ESAdvantageQuestions@thehartford.com.

MULTIPLY THE SOLUTIONS YOU HAVE TO OFFER THROUGH US.

Contact your sales representative or underwriter to learn more about E&S Advantage.



Property
Liability
Workers' Comp
Business Auto