

Global reach. Local knowledge.

Navigators Re is a global specialist reinsurer offering comprehensive coverage options and service across markets worldwide. Since our start in 2011, we've achieved steady growth, profitability and product diversification.

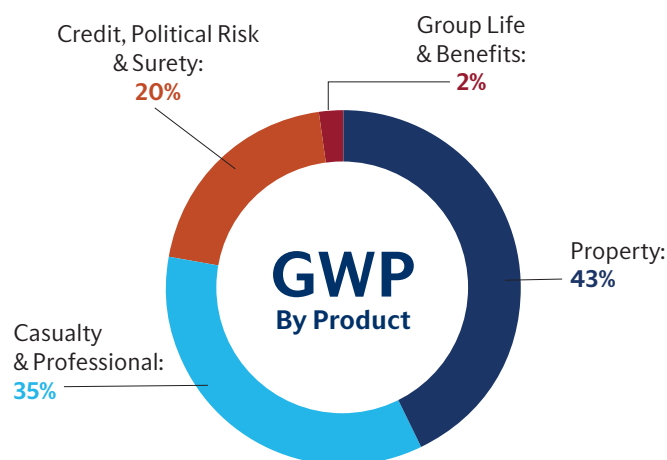
We currently write Property, Casualty, Professional Liability, Surety, Political Risk and Trade Credit from multiple locations across the U.S., London and Europe.

Why Navigators Re?

The Hartford (NYSE: HIG) has been a trusted insurance provider for over 200 years with a policy surplus of \$17.1B as of December 31, 2025. Navigators Re, a brand of The Hartford, is a recognized leader in property and casualty reinsurance for Business, Personal and Employee Benefits.

Premium Distribution

(As of 12/31/25)



Financial Strength ¹	A.M. Best	Standard & Poor's
Navigators Insurance Company	A+	AA-
Hartford Fire Insurance Company*	A+	AA-
Lloyd's of London (The Hartford Syndicate 1221)	A+	AA-

Navigators owns and operates Syndicate 1221 at Lloyd's of London. The ratings shown above are Lloyd's ratings at A.M. Best and Standard & Poor's. Ratings are assigned to the Lloyd's market and not individual syndicates.

*Hartford Fire Insurance Company, Canada Branch, is a registered Canadian (re)insurer.

Appetite

	Core Appetite	Reduced Appetite	Geographic Scope
Property	Proportional and non-proportional On all first-party property lines	Per Risk, MGS sourced business, Aggregate Covers	Global
Casualty	Proportional and non-proportional On all third-party lines	Long stretch excess of loss structures, reverse flow business, MGAs and Startups	
Credit, Political Risk and Surety	Proportional and non-proportional	Facultative reinsurance, Consumer credit, including mortgage	

Key offices include Hartford, CT; Stamford, CT; New York, NY; Morristown, NJ; Chicago, IL; Miami, FL; London, UK; and Zurich, CH.

Contact Information

Clay Bassett

Head of Navigators Re
3001 Summer Street
1st Floor
Stamford, CT 06905
+1 203-905-6336
clay.bassett@thehartford.com

Preneshan Ramaloo, FCAS

Global Property and
Chief Underwriting Officer
3001 Summer Street
1st Floor
Stamford, CT 06905
+1 203-905-6537
preneshan.ramaloo@thehartford.com

Michael Hochkeppel

Casualty and Professional Liability
67 Park Place East
2nd Floor
Morristown, NJ 07960
+1 201-455-0230
michael.hochkeppel@thehartford.com

Julian Spiegel

Global Credit and Surety
Claridenstrasse 40
8002 Zurich, Switzerland
+41 43-210-8471
julian.spiegel@thehartford.com

Liz Beslow, FCAS

Head of Actuarial, Accounting,
Operations and Data
200 W Madison St
Suite 500
Chicago, IL 60606
+1 201-455-0240
elizabeth.beslow@thehartford.com

Operations Inboxes

Accounting and QS Claims
NavReAcctg@thehartford.com

XOL Claims

Latin America & Caribbean
NavReLatAmClaims@thehartford.com

Non-Latam XOL Claims

NavigatorsReNewLoss@thehartford.com

Submission Inboxes

U.S. Property
NavReUSProperty@thehartford.com

Latam Property
NavReLatamProperty@thehartford.com

INTL Property
NavReINTLProperty@thehartford.com

Casualty and Professional Liability
NavReCasualty@thehartford.com

Credit and Surety
NavReCreditSurety@thehartford.com

Learn more.

Visit us at TheHartford.com/NavigatorsRe



¹ Rating determinations made by rating agencies are subject to change from time to time. While the Company attempts to show accurate information, it cannot assure the timeliness of ratings referred to herein and assumes no obligation to monitor the rating actions of any rating agency. The A.M. Best and S&P ratings are as of 05/2026 and are on a stable outlook.

General Product Description | This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About The Hartford Underwriting Companies | The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Texas, Arizona, New Hampshire, Washington and California, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Hartford Insurance Company of Illinois (CT and HI only), Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company Ltd. (except in CT and HI) (not licensed in CA), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.