

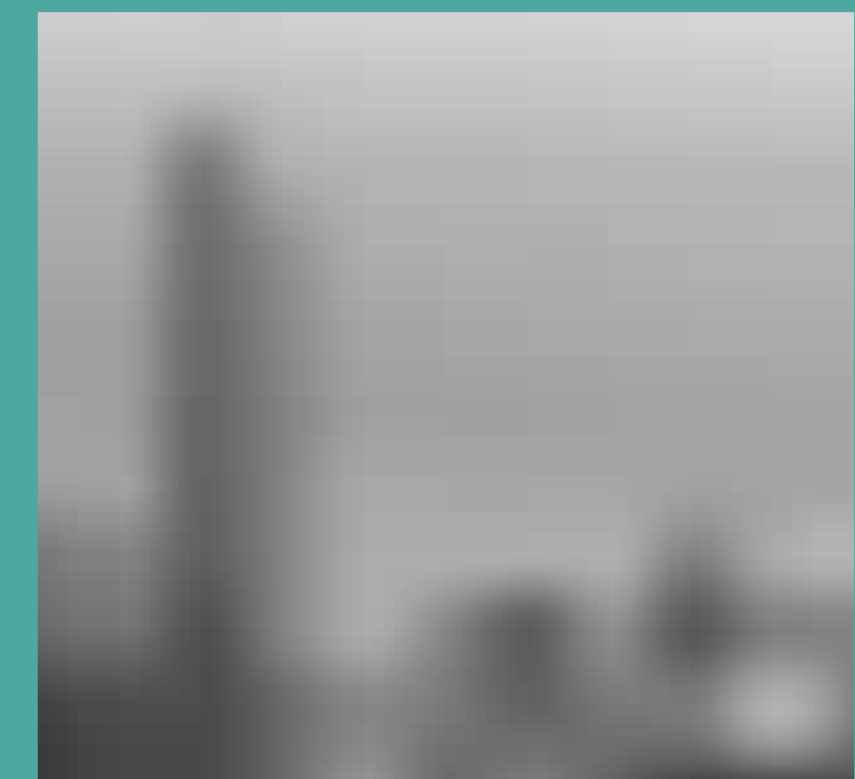


The Hartford E&S Advantage: Making E&S Simple



One Stop Solution for Surplus Lines

- Direct Bill
- No Interest
- Total Policy Services
- Automatic Renewals
- Fees Negotiable
- Competitive
- Access to Leading E&S Companies



Agency Client Services

The Hartford's financial strength and Top Rated Customer Service Center has partnered with Am WINS, the nation's largest wholesale brokerage.

The Hartford's E&S (excess and surplus) Advantage can help make your job easier by giving you a total account solution. This business model gives you a streamlined, 'admitted-like' placement and service experience.

From quote to issue, you'll get these time-saving benefits:

- ONE combined direct bill with installment options and zero interest payments
- ONE stop submission in The Hartford's quoting platform, ICON
- ONE commission statement
- ONE service and renewal experience through Policyholder Services (PHS)

The Hartford partners with AmWINs to give you the most competitive quote from multiple carriers all in under 24 hours.

The Law of Insurance
Contracts

The Hartford's E&S PDF