

Middle Market Programs

The Hartford's unique approach to program business.

The Hartford provides agents with a leading and entrepreneurial advantage in today's competitive market place for program business. A program opportunity may be focused around a class of business, a difficult coverage, a higher-hazard exposure, or a specific distribution channel. Backed by The Hartford's financial strength and solid, dependable reputation of an A+ rated carrier, we have proven success with program business and are committed to exploring new opportunities.

Middle Market Programs provides agents a solution to place individual accounts of small to midsize risks within our current programs:

OPEN ACCESS PROGRAMS

(These programs can be accessed directly by all Hartford agents. For agents who participate in an IBA, risks written in these five classes of business count towards agents' IBAs.)

Alarm Contractors Program

An all-lines program for businesses that install, repair and monitor security systems for residential and commercial use.

Arborist Program

An all-lines program, excluding workers' compensation, for the arborist/tree care industry which can include incidental landscaping or lawn care.

Business-Oriented Hotel Program

An all-lines program, excluding workers' compensation, for franchised hotels defined as limited service and midsize. Hotels must have a minimum of 25 rooms and a minimum of 50% of receipts from room rates.

Pool & Spa Program

An all-lines program, excluding workers' compensation, for pool and spa installation and service contractors, wholesalers/distributors, retailers and manufacturers of vinyl liners, pumps or filters.

Specialized Truck Equipment Program (STEP®)

An all-lines program designed specifically for manufacturers, distributors, installers and repairers of various truck bodies and trailers including fire trucks and other related equipment.

Contact Information for Open Access Programs:

Individual submissions for Middle Market Programs can be sent via mail:

The Hartford/Middle Market Programs
T-18-1, Hartford Plaza
Hartford, CT 06115
Phone: (800) 533-7824

e-mail: mmprograms@thehartford.com

Fax: (877) 905-6236

ADMINISTERED PROGRAMS

(These programs are available to all agents, but must be accessed through the Program Administrator.)

Fine & Casual Dining Program

A program designed for full-service fine dining and family restaurants, offering a commercial package including Property, General Liability, Liquor Liability and Auto coverages. Hartford agents should have an established book of business of \$250,000 or larger to participate in this program.

Contact information for Program Administrator:

Innovative Coverage Concepts (ICC)

Loretta Fischer

Phone: (866) 577-7007 x. 212

e-mail: lorettaf@innocov.com



LimoPro Program

An all-lines program, excluding workers' compensation, for limousine operators providing prearranged transportation for executive business travel, weddings, funerals and social occasions.

Contact information for Program Administrator:

Managing Agency Group

Raymond Gooley

Phone: (800) 332-5564

e-mail: raymond.gooley@hrh.com

Orthotic & Prosthetic Professionals Program

An all-lines program for O & P practitioners, manufacturers and distributors. Offering full range of property and general liability coverages – and featuring the professional liability coverage that's essential to these businesses.

Contact information for Program Administrator:

Chittenden Insurance Group

Brian Courcy, CIC

Phone: (800) 543-3827

e-mail: programs@chittendeninsurance.com

Railroad Protector Plan

An all-lines program, excluding workers' compensation, for manufacturers, contractors and wholesalers who support the railroad industry. Coverage automatically includes work within 50 feet of the track and Railroad Protective Liability is also available.

Contact information for Program Administrator:

Insurance Administration Center (IAC), a division of Brown & Brown Insurance in Tampa, Florida

Kathy Reimann

Phone: (800) 338-1935 x. 4025

e-mail: kreimann@bbprograms.com

WellGuardSM Program

An all-lines program specifically designed to protect contractors, suppliers and manufacturers in the water well drilling industry providing ground water to homes and businesses.

Contact information for Program Administrator:

Willis Programs

Nicole Croteau

Phone: (603) 334-3084

e-mail: nicole.croteau@willis.com

NEW PROGRAM OPPORTUNITIES

We have an expansive appetite for new program opportunities. Our appetite focuses on programs with the following characteristics:

- Existing programs or books with profitable track records that are able to generate \$5 million in premium the first year and have future growth potential
- Standard lines programs involving homogeneous accounts
- High hazard or unique exposures
- Small to midsize accounts for regional or national programs

Contact information for New Programs:

Bob Glass

Assistant Director, Middle Market Programs

The Hartford Financial Services Group, Inc.

Phone: (860) 547-4359

e-mail: robert.glass@thehartford.com

For more information, visit our Middle Market Programs site on the EBC at ebc.thehartford.com. Select Commercial Home, Products & Services, Middle Market & Specialty Commercial, then click on Programs, Middle Market Programs.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.