

Multinational Capabilities Overview

Target Industries:

- Manufacturing
- Technology
- Life Sciences
- Education
- Retail
- Financial Services
- Media, Arts & Entertainment

Comprehensive multinational insurance solutions tailored to client needs. Seamless integration with domestic policies when possible. Strong emphasis on compliance, efficiency, and global reach.

Coverage Highlights

- Property
- General Liability
- Auto
- Kidnap, Ransom or Extortion
- Business Travel Accident
- Employer's Liability
- Foreign Voluntary Workers' Comp

Global Network and Support

- Local admitted policy issuance and servicing in 200+ countries
- Hartford Global Online Portal for real-time access and management
- Implementation reports for transparency and tracking
- Travel support services for insureds abroad
- Specialized multinational underwriters and account managers
- Dedicated claims team for multinational clients

Risk Appetite

Flexible underwriting with a preference for pairing with Hartford domestic policies. Ability to place standalone foreign program placements as needed.



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Multinational Capabilities



Foreign local policies are underwritten by locally licensed third-party foreign insurers within The Hartford Global Insurer Network but are not related with The Hartford by ownership. Exporters and CMP policies are underwritten by Hartford Fire Insurance Company in the U.S. and issued to the U.S.-based insured, covering its financial interest relating to its exposures located outside of the U.S. Generally, claims under foreign local policies will be adjusted and paid locally by the local insurer with The Hartford providing oversight and serving as the U.S. insured's point of contact in the U.S. Claims under the Exporters and CMP policies will generally be handled in the U.S. and paid to the U.S. insured in accordance with the terms and conditions of the policies. The Hartford may contract with third-party risk consultants to perform risk engineering services outside of the U.S.

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.

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