

Leverage our experience to bring **new solutions** to your clients.

For Broker Use Only

With an extensive book of business, The Hartford is a leading provider of Life, Disability, Accident, TRICARE Supplement and Hospital Indemnity insurance to the Association/Affinity marketplace. For over 50 years, we have been bringing innovative solutions, customized plan designs and world-class service to our customers. Dedicated account managers, financial underwriters and marketing professionals enable us to develop products that provide real value to association members and offer a robust suite of marketing support.

Our goal is to raise awareness of the solutions The Hartford can offer in this marketplace.

**Our customers
have counted on us
since 1810.**



2023 CATALYST AWARD

winner



Terms Defined

- **Association:** a group of individuals who are members of an organization due to a common profession, interest or business-related affiliation. Members usually pay dues to be part of the association.
- **Affinity Group:** a group formed around a shared interest or common goal, to which individuals formally or informally belong. Affinity groups are generally precluded from being under the influence of any governmental agency, and their purpose must be primarily non-commercial.

Profile of a “Good” Group

- There is no true “employer/employee” relationship
- 100,000 members or more
- Strong loyalty
- Access to member mailing/email lists
- The third-party administrator (TPA) typically provides all of the administrative services in order to manage the plan. This includes application processing, certificate issuance, billing, claim submission, and overall customer service.
- Members are billed directly by the TPA on a monthly, quarterly, semi-annual, or annual basis. The TPA remits the premiums to The Hartford, net of commissions.

Available Options

The Hartford's promise to you is to leverage our experience in the Association/Affinity marketplace to further solidify the relationship between the sponsoring organization and its membership. Offering insurance products can be key to attracting new members and building member loyalty.

Please call us to discuss your opportunity further:

Samuel Diphilippo

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- The Hartford's dedicated marketing team can provide support in several key areas:
 - » Multi-channel marketing plan formation Creative campaign design and development
 - » Digital strategy development and execution, including social media, email and content marketing
 - » Modeling and analytics
 - » Website creation and online enrollment platform Direct mail print production
 - » Retention and cross-sell strategy development
- The avidity of an Association/Affinity prospect is important because it increases the likelihood that members will purchase insurance through the endorsed program. Factors that influence the strength of a prospective group are:
 - » Annual dues
 - » Size and demographic footprint of current membership
 - » Membership tenure

Key Questions to Ask Regarding an Association/Affinity Opportunity

- Name and situs state of the association. Constitution, by-laws and articles of incorporation.
- Number of eligible members/lives. Is a census available that includes age, gender and resident state?
- Broker information (name, location and capabilities). To issue a binding proposal, the broker needs to be licensed and appointed by The Hartford in the situs state, as well as in all states where the insurance product will be marketed and sold.
- For takeover opportunities, 3-5 years of loss experience, premiums and plan designs are required.

Visit [TheHartford.com/association](https://www.TheHartford.com/association)



The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident 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. © 2025 The Hartford

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