

Exceptional outcomes for captives means more opportunities for you.

Our Captive team offers a wide range of commercial coverages to meet your customers' needs. We provide innovative solutions for even the most complex mid- to large-size businesses. Plus, services that make it easier to prevent and recover from a loss.

Before you quote

Think of us first. When your customers need prevention or protection, we have their back with solutions that can help them succeed.

Industries to Target	Appetite ¹		
Business & Professional Services²	- Advertising agencies - Association	Consultants	Law firms
Construction	- Bridges - Cable - Commercial general contractors - Concrete	- Electrical - Excavation/grading - HVAC - Interior carpentry - Iron or steel	- Masonry - Millwright - Sheet metal - Utility
Education³	Charter schools	Private colleges	Private K-12 schools
Energy	- Midstream oil and gas - Power generation and utilities	Renewable energy	Upstream oil and gas
Financial Institutions	- Banks/credit unions - Insurance	- Investors - Mortgage bankers	- Security brokers - Trusts
Healthcare	Inpatient – general, medical, and specialty hospitals	Outpatient – doctors and dentists, medical and dental labs, surgery centers, occupational and physical therapists	
Manufacturing	- Auto parts and accessories - Clothing and apparel - Fabricated metal products	- Food processors - Industrial machinery - Plastic bottles and containers	- Printers and publishers - Wood and paper products
Media, Arts & Entertainment	- Motion picture producers - Publishers	Radio broadcasters	TV broadcasters
Real Estate	- Commercial, non-residential building owners - Commercial property managers	- Lifestyle centers - Light industrial tenants	- Office Class A and B space - Mixed use (retail 1st floor)
Technology	Electronics	Telecommunications and integrated communications services	Software and information technology
Wholesalers & Distributors	- Beverage distributors - Clothing and apparel - Electrical goods and supplies	- Furniture and home furnishings - Machinery, equipment and supplies - Motor vehicle parts and supplies	- Paper products - Professional and commercial equipment



The Hartford's Captives solutions empower businesses to take control of their risk financing through tailored, loss-sensitive structures that deliver long-term value. With deep underwriting experience, innovative products and dedicated support across multiple captive types—Group, Single Parent and Agency—we help clients reduce volatility, enhance operational efficiency and outperform industry peers.

Four ways we help deliver better outcomes for captives.

1. Flexibility

- Variety of collateral options and coverages to meet your clients' needs
- Bundled or unbundled claims handling
- Wide range of approved third-party administrator partners
- Flexible solutions for help managing risk from our experienced Risk Engineering team

2. Consistency

- A consistent approach to all aspects of our business
- Single point-of-service contact provides exceptional solutions that our customers applaud

3. Experience

- 40+ years⁴ of commitment to serving the captive space
- A readily accessible and responsive captive team that's empowered to make the right decisions and relentlessly focused on your clients' satisfaction

4. Innovation

We've simplified claims management through our proprietary Risk Management Information System (RMIS) analysis tool: **TREO | Track Risk. Explore Opportunities.**sm This innovative system allows our customers to focus on the right claim drivers to achieve a greater understanding of cause of loss and effectively lower loss costs.

Our IoT Innovation Lab is focused on exploring how connected devices can either mitigate insurance claims or provide actionable insights on risks. Our goal is to utilize IoT technology to help:

- Keep workers and customers safe
- Bring operational efficiency
- Reduce loss expenses

We scan the market for emerging technologies, pilot the technologies and identify opportunities to bring successful pilot programs to scale. And we partner across organizations throughout The Hartford to gain insight into issues customers are dealing with.



Let's build a strong captive program together.

Visit TheHartford.com/captives to learn more.



¹ Appetite may differ by line of coverage for GL. The Hartford Captives team will consider other class/coverage combinations if the price, program, terms, conditions and controls allow for adequate balance between risk and reward.

² Professional liability and E&O coverage excluded.

³ Sexual assault and molestation excluded.

⁴ Captive Division in force as of July 2025.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of October 2025.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, and Property & Casualty Insurance Company of Hartford 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.