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 Services[2]	• Advertising agencies • Association	• Consultants	• Law firms
Construction	• Bridges • Cable • Commercial general con tractors • Concrete	• Electrical • Excavation/grading • HVAC • Interior carpentry • Iron or steel	• Masonry • Millwright • Sheet metal • Utility
Education[3]	• 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

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+ years[4] 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.

CAPTIVE INTERNATIONAL CAYMAN AWARDS 2022 WINNER FRONTING FIRM The Hartford

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE™

Let's build a strong captive program together.

Visit **TheHartford.com/captives** to learn more.

The Hartford

[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.