

Seamless claims service –
wherever you do business.



Advantages At-a-glance

- ▶ Seamless, coordinated worldwide claims handling.
- ▶ Single point of contact in the U.S. for all claims management and oversight.
- ▶ Timely information for optimum financial control.
- ▶ Proactive attention to your company's needs.
- ▶ Experienced approach to claims resolution.

Service that's consistently superior, no matter where your business operates.

Achieving success in the global business arena demands excellence beyond the boundaries of your local area. That's why it's important to have an insurance provider that delivers the broad coverage and consistent claims services you need – in every part of the world where you do business.

We have an efficient, effective and borderless solution.

Our Controlled Master Program (CMP) offers a broad package of coverages for U.S.-based businesses with international operations. We deliver a more effective, efficient way to protect businesses, based on asking the right questions. Along with broad coverage, we offer customized risk solutions that can evolve with your business.

To help you navigate the often-unfamiliar territory of international claims, rely on our specialized, solution-oriented team, including:

- Multinational program architects
- Local coverage specialists
- Experienced claims and delivery resources



We're everywhere you do business.

We can respond to your claims needs around the world, providing continuity and consistency in managing claims by:

- Coordinating all aspects of worldwide claims – for all lines of business.
- Providing a single point of contact in the U.S. – for you and your agent.
- Extending your claims handling preferences and risk management requirements – to overseas operations.

We're internationally connected, on a local level.

To ensure that your company's claims service needs are met with a high level of competence and success, we provide:

- A dedicated international claims handling unit.
- Access to an international network of local claim specialists that provide responsive and efficient claim management.
- Specialists who can tap into local claim investigators and attorneys who know the customs and laws of their respective countries.

We're focused on continuity, at home or overseas.

Our Claims Team is dedicated to businesses like yours – and always just a call away, with:

- Timely information you need for optimum financial control.
- Proactive attention to your company's specific needs.
- Experienced, aggressive approach to effective claims resolution.
- Customer-focused global solutions.

Delivering on our promises for 200+ years

The Hartford has been named one of the “World's Most Ethical Companies” by the Ethisphere Institute fifteen times.



Learn more. To explore global business insurance options with seamless claims management, speak with your agent for The Hartford today.



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 Controlled Master Program 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 Controlled Master Program 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.

Not all coverages are offered in all jurisdictions, and no coverage is provided in jurisdictions where prohibited by law. All policies should be read carefully to identify all exclusions, limitations, and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

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