GLOBAL SPECIALTY
FINANCIAL LINES

PRODUCT OFFERINGS GUIDE

THE HARTFORD

A STRONG, EXPERIENCED PARTNER

WHY CHOOSE THE HARTFORD?

We're a reliable insurance leader with a solid history of superior ratings by A.M. Best, Moody's and S&P. We've delivered on our promises for 200+ years, while being named one of the "World's Most Ethical Companies®"[1] by the Ethisphere Institute fourteen times.

2023 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE 14-TIME HONOREE™

★★★★★ 4.8/5 Risk Engineering & Claims Experience[2]

200+ YEARS Experience Insuring Business

FINANCIAL STRENGTH[3]	A.M. BEST	MOODY'S	S&P
Hartford Fire Insurance Company	A+	A1	A+
Hartford Life and Accident Insurance Company	A+	A1	A+
Navigators Insurance Company	A+	NR	A
The Hartford Syndicate 1221 – Lloyd's of London	A	NR	A+

- Hartford Fire Insurance Company and Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's, and Standard and Poor's
- Maxum Casualty Insurance Company and Maxum Indemnity Company ratings are on stable outlook at A.M. Best
- Navigators Insurance Company and Navigators Specialty Insurance Company are on stable outlook at A.M. Best and on stable outlook at Standard and Poor's
- The Hartford owns and operates Syndicate 1221 at Lloyd's of London. The ratings shown above are Lloyd's ratings

NR = Not rated

DISCOVER THE VALUE TRUE SERVICE CAN BRING

The Hartford Pronto℠: Makes quoting easy for you and your clients.

- Answer only the questions relevant to selected coverages – the system completes the application for you.
- Insureds can access the online application and complete sections before returning to you if necessary.

HERE'S WHO'S ELIGIBLE

- Privately-owned companies with up to 250 employees and $50M in revenue or assets.
- Nonprofit organizations with up to
  - 50 employees
  - $5M in revenue
  - $100M in assets (applies to foundations)
- Subject to eligibility, the following coverages are available for quoting:
  - Employment Practices Liability (EPL)
  - Directors & Officers Liability (D&O)
  - Crime Coverage
  - Fiduciary Liability

We offer instant, bindable quotes for hundreds of classes of eligible risks:[4]

- Every submission and quote is supported by the same experienced, local underwriting team.
- Most accounts will be eligible for auto-renewal – meaning three years with no renewal information to submit while they continue to qualify.
- Direct billing, payment plans and e-signature help your clients put coverage in place quickly and easily.
- Marketing materials, claims scenarios and information regarding The Hartford's industry-leading EPL risk management services, all in one location.

In addition to our strong coverage, we're behind you with these valuable resources:

- **Hartford HELP®**: Exclusive web-based, on-demand training and information system that's a 24/7, one stop resource for HR-related training, model policies and related information. Available for EPL policyholders.
- **The Jackson Lewis Help Line**: Personalized risk management service available for EPL policyholders at 866-620-0014.
- **The Hartford Cyber Center**: A portal with access to resources, tools and information about cyber security.
- **CyberChoice First Responders®**: A panel of third-party cybersecurity service providers with deep cyber attack and breach response experience.
- **Cyber Services Portfolio**: Five steps to help you prevent, protect and prevail through a cyber breach.
- **The Hartford's Global Specialty Insights Center:** An exclusive research hub that's positioned to help our clients maximize global opportunities by providing macroeconomic, geopolitical and sectoral risk research and insights. It's information that goes beyond the general global headlines and delivers actionable insights with a client-centered focus. Visit TheHartford.com/insights/global-specialty-insights-center

  See how we take a stance on trends in the market with exclusive interviews from leaders within the organization:

  - Cyber Articles
  - Data Articles
  - Financial Services Articles
  - General Liability Articles

FINANCIAL & PROFESSIONAL LIABILITY

OFFERING	HIGHLIGHTS
CRIME (FIDELITY/ERISA BONDS)	Crime policies that protect against losses due to employee theft (Crime/Fidelity), and which provide coverage extensions for social engineering and virtual currency. Standalone Theft of Client's Property coverage designed to meet contractual requirements imposed on contractors and services providers. Streamlined fidelity bonds that protect managed and employee benefit plan assets in the event of fraud or dishonesty (ERISA).
CYBER RISK	Coverage for a range of cyber risks including data breach, business interruption, and deception fraud. We provide customers direct access to our CyberChoice First Responders® for a quick and seamless resolution to incidents as well as a range of preventative cyber security services.
DIRECTORS & OFFICERS LIABILITY	Coverage designed to help protect directors, officers, management teams and corporate entities from claims alleging, among other things, fraud, breach of duty, mismanagement and conflicts of interest, brought by a variety of potential claimants, including shareholders and regulators.
EMPLOYMENT PRACTICES LIABILITY	Coverage that helps protect companies from claims brought by employees (including independent contractors) and third parties for employment-related wrongful acts. These could include discrimination, sexual harassment, workplace harassment, retaliation, wrongful termination as well as other workplace torts. Policyholders have access to an exclusive web based, on-demand HR training and information system, as well as a helpline provided by Jackson Lewis, one of the largest employment law firms in the country.
ERRORS & OMISSIONS (PROFESSIONAL LIABILITY)	Coverage that helps protect companies and professionals against claims brought by customers alleging mistakes or omissions in the provision of services.
FIDUCIARY LIABILITY	Coverage that helps protect fiduciaries, plan sponsors, plans, trusts, corporate trustee companies and plan committees against claims alleging a breach of the responsibilities, obligations or duties imposed upon fiduciaries by ERISA. Coverage also protects against claims alleging the negligent administration of a plan, as well as claims alleging negligence in the creation, termination or amendment of a plan.
FINANCIAL INSTITUTIONS	Coverage that provides solutions for the complex and continuously evolving litigation and regulatory exposures faced by financial institutions and their respective directors, officers, management teams and employees as they both manage their business and operations on a day to day basis, provide services and/or sell products to customers and interact with business partners.
KIDNAP & RANSOM/EXTORTION	Coverage that can help protect companies from losses due to kidnapping and extortion events, and includes security consultant access.
REPRESENTATIONS & WARRANTIES	Coverage that helps protect companies from third-party claims and first-party losses arising from misrepresentations made to a buyer in an acquisition agreement. Provides lower capital requirements in escrow to facilitate a transaction and provides investment grade financial protection.
TECH ERRORS & OMISSIONS	The FailSafe® Enterprise Liability Product provides professional liability, media and cyber risk insurance coverage to technology companies. Designed to protect a wide range of technology providers against claims that their business service caused financial harm to a third party (usually a customer) and expenses arising from cyber incidents.

FINANCIAL & PROFESSIONAL LIABILITY continued

OFFERING	TARGET CLASSES	DETAILS
CRIME (FIDELITY/ ERISA BONDS)	Public & Private Companies including: • Financial Institutions • For-Profit and Not-for-Profit Organizations	Capacity of $15M
CYBER RISK	• Public & Private Companies	CyberChoice First Response Policy℠ for cyber risks under $250M revenue CyberChoice Secure℠ for cyber risks over $250M revenue
DIRECTORS & OFFICERS LIABILITY	Public & Private Companies including: • Financial Institutions • For-Profit and Not-for-Profit Organizations	Capacity of $15M
EMPLOYMENT PRACTICES LIABILITY	Public & Private Companies including: • Financial Institutions • For-Profit and Not-for-Profit Organizations	Capacity of $15M
ERRORS & OMISSIONS (PROFESSIONAL LIABILITY)	• Accountants • Allied Healthcare • Architects • Associations • Blended Cyber E&O • Consultants • Design Consultants • Employment Agencies • Engineers • Home Inspectors • Lawyers • Printers • Technology Professionals	Capacity of $10M for Miscellaneous, Accountants and Excess Lawyers Professional Liability and CyberChoice Professional℠ Capacity of $5M for Architects, Design Consultants and Engineers Limited capacity within the program space is capped at $5M with some programs having lower limits available
FIDUCIARY LIABILITY	Public & Private Companies including: • Financial Institutions • For-Profit and Not-for-Profit Organizations • Multi-Employer Plans (i.e., union-sponsored pension and welfare plans and multiple-employer plans for associations)	Capacity of $15M
FINANCIAL INSTITUTIONS	Public & Private Companies including: • Banks • Community Banks • Financial Institutions • Insurance Companies • Mutual Funds • Private Fund Managers (venture) – Capital, Private Equity, Real Estate & Hedge Funds • Real Etate Investment Trusts • Registered Investment Advisors	Capacity up to $25M (primary & excess)
KIDNAP & RANSOM/ EXTORTION	Public & Private Companies including: • Financial Institutions • For-Profit and Not-for-Profit Organizations	Capacity of $15M
REPRESENTATIONS & WARRANTIES	• Transactions with enterprise values between $25M and $1B • Coverage available for most business classes except insurance companies, banks and other financial institutions • The policy may insure the buyer or the sellerb	Capacity of $50M Minimum premium of $120K
TECH ERRORS & OMISSIONS	Target classes: businesses providing products or services in the following categories: • Communications & Telecommunications • Software • Technology Services • Electronics Manufacturing • Consumer On Demand	Capacity of $5M

OUR BUSINESS LEADERS

GLOBAL SPECIALTY | FINANCIAL LINES

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View the full guide of product offerings for Commercial Lines at The Hartford **here**.

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THE HARTFORD

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Employee Benefits
Auto
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[1] "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

[2] Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

[3] Rating determinations made by rating agencies are subject to change from time to time. While the Company attempts to show accurate information, it cannot assure the timeliness of ratings referred to herein and assumes no obligation to monitor the rating actions of any rating agency. A.M. Best, S&P and Moody's ratings as of January 2023 and on a stable outlook. A+ rating from A.M. Best represents the 2nd highest rating among 13 rating categories. An A1 rating from Moody's represents the 5th highest rating among 21 rating categories and an A+ from S&P represents the 5th highest rating among 20 rating categories.

[4] May not be available to all businesses in all states (e.g., CA, FL, NJ).