

GLOBAL CAPABILITIES FOR FINANCIAL AND EXECUTIVE LIABILITY RISK.

Developing a Global Multinational Program

Why The Hartford?

- ✓ Fewer coverage gaps
- ✓ Broad appetite
- ✓ Customized coverage
- ✓ Reliable claims services
- ✓ Local standard policies for foreign risks – to comply with local regulations
- ✓ Specialized environmental claims and underwriting teams
- ✓ Growth potential – ability to grow while your business grows
- ✓ Proven reputation



DELIVERING ON
OUR PROMISES



FINANCIAL INSTITUTIONS COVERAGE

Financial institutions have a lot to balance. It's important to meet the increasing needs and wants of customers and employees, while improving performance and complying with changing laws and regulations. With specialized knowledge, our underwriters have a better understanding of what financial institutions face, allowing us to develop solutions tailored to those unique needs.

PUBLIC COMPANY D&O

Directors and officers face unique exposures navigating mergers and acquisitions, accounting issues and corporate governance decisions. These business decisions and the related disclosures to shareholders create heightened risk that warrants unique protection. For decades, we've provided public company clients innovative coverage solutions and in-house claims expertise.

ONE COORDINATED SOLUTION

By combining our U.S. and international capabilities with local admitted policies, in one coordinated insurance program, we provide broad, market leading coverage you can expect with our multinational expertise and local placement capabilities. We provide clients with globally compliant programs, addressing local requirements for companies with operations in foreign jurisdictions. For local policies, our master program includes difference in limits and difference in conditions coverage to ensure no gaps for your client's complex operations.

	U.S. FI/EXECUTIVE LIABILITY TEAM	LONDON FI/EXECUTIVE LIABILITY TEAM	MULTINATIONAL TEAM
PROGRAM DETAILS	U.S. Program	Policy written out of London, Hong Kong or Miami (LatAm)	Canadian policy written with Hartford Fire Insurance Company, Canada Branch Rest of the world (local) policies are issued by a partner carrier within The Hartford Global Insurer Network, seamlessly handled by our multinational underwriters
JURISDICTION AND TERRITORIES	U.S.	Access to Lloyd's licensing agreements in many countries around the world	Locally admitted capability in 220 countries around the world, our dedicated multinational team coordinates with insurers within The Hartford Global Insurer Network
COORDINATION	Coordinated through U.S. broker	Coordinated through Lloyd's of London broker	Locally admitted capability in many countries around the world, our dedicated multinational team coordinates with insurers within The Hartford Global Insurer Network
CAPACITY	Capacity of \$25M	London and Hong Kong: Syndicate capacity of \$15M Miami: Company capacity of \$15M	Capacity of \$25M
FINANCIAL STRENGTH	Hartford Fire Insurance Company • A+ (A.M. Best) • A1 (Moody's) • A+ (S&P)	Hartford Syndicate 1221 at Lloyd's • A (A.M. Best) • NR (Moody's) • A+ (S&P) Navigators Insurance Company (U.K. Branch) • A+ (A.M. Best) • NR (Moody's) • A (S&P)	Hartford Fire Insurance Company • A+ (A.M. Best) • A1 (Moody's) • A+ (S&P)



Our award-winning Global Online (GO) Portal allows for fast and efficient trading of information among involved parties in real time and provides our clients with access to the data they need to make informed decisions regarding coverage and claims.

MEET ALL YOUR FINANCIAL AND EXECUTIVE LIABILITY RISK.

Visit our websites to learn more.

U.S. Coverage | Multinational Coverage | International Coverage



Business Insurance
Employee Benefits
Auto
Home

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 are on 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.

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 Financial Services Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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