



INTERNATIONAL FINANCIAL INSTITUTIONS

ABOUT THE HARTFORD & SYNDICATE 1221

With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, group benefits and mutual funds.

- The Hartford's Lloyd's of London Syndicate 1221 provides insurance solutions for businesses requiring specialty coverages or facing complex, hard-to-place risks.
- In 2023, the international division generated \$520mil GWP with approximately 90% of the business written through Syndicate 1221.
- Syndicate 1221 has been recognised as an "outperforming" Syndicate by Lloyd's, contributing approximately 1% of the total Lloyd's marketplace.
- Independently ranked by brokers as a Top 5 Underwriting Performer in the London Market in 2023 by Gracechurch.¹



“With specialized knowledge, our underwriters have a better understanding of what financial institutions face, allowing us to develop solutions tailored to their unique needs. We provide broad, market leading coverage with our multinational expertise and local placement capabilities.”

– Matthew Ward
Head of Financial Institutions and Management Liability



ABOUT THE HARTFORD & SYNDICATE 1221

CLASSES OF BUSINESS



- USD/GBP/EUR 10m capacity for Crime/PI
- USD/GBP/EUR 15m capacity for D&O
- Directors, officers, and entity liability coverage (D&O insurance)
- Errors and omissions (Professional Liability)
- Employment practices liability (EPL) coverage
- Fiduciary coverage
- Crime coverage

GEOGRAPHIC REACH



Worldwide offering in over 200 countries

INDUSTRIES



Inclusive of but not limited to:

- Large Banks
- Regional Banks
- Insurance
- Fund Managers
- Real Estate
- Private Equity
- De-SPACs
- Venture Capital
- Hedge Funds
- Misc. Other

THE HARTFORD'S FINANCIAL INSTITUTIONS APPETITE

EXCESS						
INDUSTRIES						
	Primary	PI	Crime/BBB	ABC	AB	Side A DIC
Anything Apart from the Below	✓	✓	✓	✓	✓	✓
Large Banks	○	✓	✓	✓	✓	✓
Regional Banks	○	✓	✓	✓	✓	✓
Insurance	○	✓	✓	✓	✓	✓
Fund Managers	✓	✓	✓	✓	✓	✓
Real Estate	○	✓	✓	✓	✓	✓
Private Equity	✓	✓	✓	✓	✓	✓
De-SPACs	○	✓	✓	✓	✓	✓
Crypto	✗	✗	✗	✗	✗	✗

EXCESS						
LOCATIONS						
	Primary	PI	Crime/BBB	ABC	AB	Side A DIC
UK	✓	✓	✓	✓	✓	✓
USA	○	✓	✓	✓	✓	✓
Israel	○	✓	✓	✓	✓	✓
Australia	○	✓	✓	✓	✓	✓
European Economic Area (EEA)	○	✓	✓	✓	✓	✓
Middle East	✗	✓	✓	✓	✓	✓
Asia (via Hong Kong Office)	✓	✓	✓	✓	✓	✓
Canada	○	✓	✓	✓	✓	✓

✓ In Appetite ○ Limited ✗ No Appetite

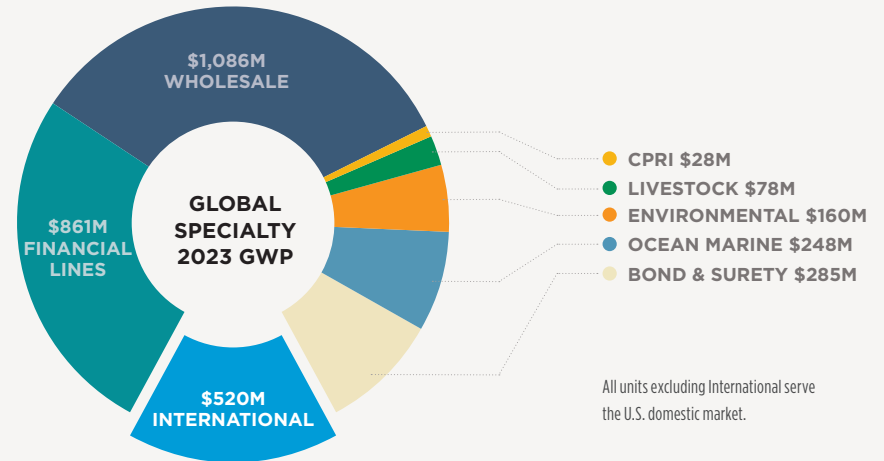
INTERNATIONAL GROWTH

The International organisation is apart of Global Specialty, The Hartford's specialty commercial division. Global Specialty writes both retail and wholesale products.

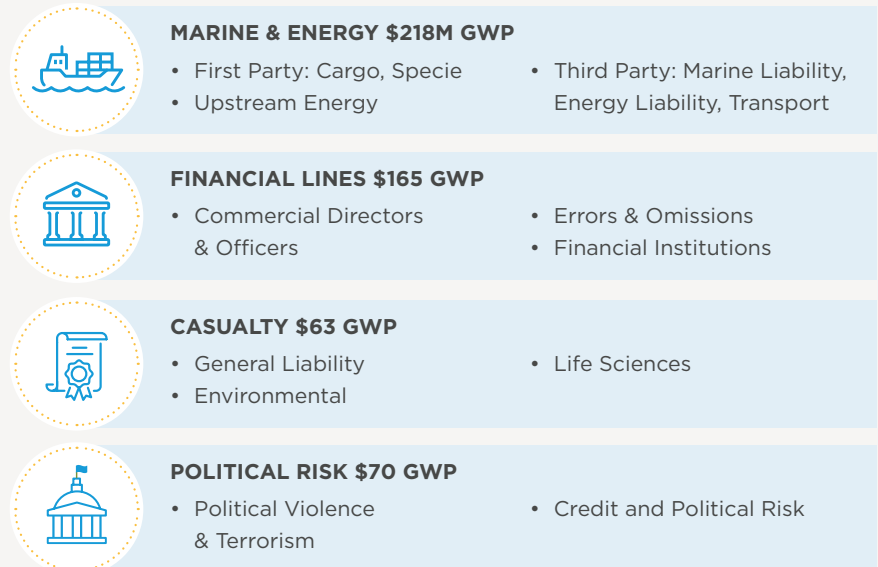
We are well positioned with significant headroom for growth across all business lines.

- **2023 GWP: \$520M**
- **Strong underwriting performance**
with 2023 COR 88% and AY ROE +15%
- **Broker Net Promoter Score (NPS) of 47**
- **Offices in London, Miami, Hong Kong and Shanghai**

International specialty insurer celebrated for financial performance, character and customer value that:



INTERNATIONAL BUSINESS DIVISIONS



WHY THE HARTFORD?

WHY THE HARTFORD?

We're ready to help you meet global challenges and prevail – wherever you conduct business.

Proven Reputation

For 200+ years, The Hartford has been delivering on our promises. We've been named one of the "World's Most Ethical Companies" by the Ethisphere Institute fifteen times.²

Financial Strength

A+ ratings from both A.M. Best and S&P for Hartford Fire Insurance Company and Navigators Insurance Company.³

In-house Resources

With access to skilled in-house risk engineers, a dedicated team of claims professionals, and country and credit analysis capabilities, we can provide partners and their clients with valuable services that round out the coverage.

Scale of Enterprise

The Hartford has approximately 18,700 employees across the world.



The Hartford ranks
No. 166
in the 2024 Fortune 500



Experience Insuring Business

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LEARN MORE

about The Hartford's International Financial Lines solutions at [TheHartford.com/London](https://www.TheHartford.com/London)

¹[Gracechurch 2024 Award](#)

² "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

³ 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, Navigators Insurance Company ratings are on stable outlook at A.M. Best and Standard and Poor's.

All product information is as of June 2024. Coverage is underwritten by Hartford Underwriting Agency Limited for and on behalf of Hartford Syndicate 1221 at Lloyd's (trading as 'The Hartford'). The Hartford Syndicate 1221. Registered in England and Wales under company number: 01280715. Registered office: Floor 8, 6 Bevis Marks, Bury Court, London EC3A 7BA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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.

Underwriting coverage is subject to the language of the policy as issued. Products may not be available in all countries or localities and policy features may vary by country or locality. Please consult your insurance broker and review the policy for coverage limitations, restrictions, exclusions, terms and conditions.

The Hartford Financial Services 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.

24-GS-2652580 © November 2024 The Hartford



Business Insurance
Employee Benefits
Auto
Home