FINANCIAL LINES: MARKET LEADING SOLUTIONS

PURPOSE-DRIVEN INSURANCE LEADER

The Hartford is a leader in property and casualty insurance, group benefits and mutual funds. We are proud to be widely recognized for our customer service excellence, sustainability practices, trust and integrity.

FINANCIAL HIGHLIGHTS (as of 12/31/2022)

$22.4B Revenues

$13.7B Shareholder equity

THE HARTFORD FINANCIAL LINES TEAM

123 underwriters

68 underwriting support

65 claims professionals

FINANCIAL STRENGTH	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+

• 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

NR – Not rated

AWARDS AND RECOGNITION

The Hartford ranks
No. 174
in the 2023 Fortune 500

REACH OUT TO US

View all our contacts by team here.

OUR COMMITMENT TO SERVICE

We promise to provide you exceptional service and competitive terms with the goal to be your preferred trusted partner. 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.

QUOTING AND BINDING MADE EASY

- Our online quoting portal The Hartford Pronto enables agents to submit, quote and sell management liability package solutions online with ease in minutes.
- The Hartford's 1StepSurety system for issuing ERISA/ Fidelity makes it easy to satisfy ERISA requirements and protect employee benefit plans against fraud or dishonesty.

SUITE OF PRODUCTS

OFFERING	HIGHLIGHTS
CRIME (FIDELITY/ERISA BONDS)	Protection against losses due to employee theft (Crime/Fidelity) and coverage extensions for social engineering and virtual currency. 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.
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.
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.
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.
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.
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.
TECH ERRORS & OMISSIONS	Provides 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.

THE HARTFORD

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 • Manufacturers • Printers • Technology Professionals	Capacity of $5M 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 Estate 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 seller	Capacity of $50M Minimum premium of $120K
TECH ERRORS & OMISSIONS	Businesses providing products or services in the following categories: • Communications & Telecommunications • Software • Technology Services • Electronics Manufacturing • Consumer On Demand	Capacity of $5M

CONNECT WITH AN IDEAL COMBINATION OF VALUE AND SERVICE.
Visit **TheHartford.com/fl** to learn more about Financial Lines.

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.

The Hartford Financial Services Group, Inc., (NYSE: *HIG*) operates through its subsidiaries, under the brand name, The Hartford®. For more details about The Hartford Financial Services Group, Inc., refer to our most recent Form 10-K and/or 10-Q and the other filings we make with the Securities and Exchange Commission. All of these are available at the Investor Relations section of The Hartford's website: https://ir.thehartford.com. Current financial information can also be obtained from the latest Investor Financial Supplement accessible through the Investor Relations website. We assume no obligation to update this fact sheet, which speaks as of the dates indicated.

THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home