Generate new multinational business by knowing what to listen for.

The Hartford

72%

of U.S. midsize businesses currently sell products or provide services outside of the U.S.

32%

of leaders do not believe their company has specific international insurance coverage that protects their company from losses related to any of their operations outside of the U.S.[1]

Help us bring that number to 0%.

Do your clients have multinational exposures?

Their needs – including what's important to them and what they're aware of – may surprise you.

According to our research, nearly 80% of midsize businesses in the United States have some level of multinational exposure, yet nearly 40% of mid- to large-size businesses have never spoken with their agent or broker about their multinational risks. In addition, 68% of business owners surveyed are worried that they don't have adequate coverage for their international operations. These concerns may be well founded. Domestic policies may not provide protection for multinational exposures, possibly leaving many mid- to large-size businesses in the United States uninsured, underinsured or improperly insured.

Show them you understand where they're coming from.

It's important to pay close attention to your customer's cues to uncover their risks and identify corresponding coverage needs. Additionally, if your customer isn't doing business internationally today, that could change. Be sure to determine whether their future plans include foreign business or travel.

Use the helpful chart on the next page to uncover multinational exposures and opportunities.

The Hartford

Here's what to listen for.	Here's how to respond.
I send (or I have) employees overseas.	**You have the following potential exposures, which The Hartford can cover:**
	FVWC (foreign voluntary workers' compensation): Coverage for possible gaps in coverage not provided by a U.S. domestic policy.
	Business Auto: Coverage for damage to a hired auto, auto medical payments, or liability arising out of their usage while abroad.
	Commercial Property: Coverage for stolen or damaged property while traveling abroad (samples, prototypes, etc.).
	Commercial General Liability: Coverage for bodily injury or property damage caused by your employees' negligence while traveling abroad.
	Emergency Political and Medical Evacuation: 24/7 access for travel, medical assistance and medical transport as needed.
	BTA (business travel accident): Covering accidental injury and death while traveling on business.
	KRE (kidnap, ransom and extortion): Access to a dedicated consulting team to provide advice in such event.
My company sells products overseas.	You need a policy that provides broad geographic coverage of loss occurrence and jurisdiction of potential suit. Our policy can address many of the gaps that exist in a U.S. domestic policy.
We have goods warehoused (or We have equipment located) overseas.	You need a policy that will specifically address the first party insurance for those goods/equipment.
Our company has overseas locations.	You likely need a locally admitted policy issued in local language that's compliant with local laws – and consistent with local business norms. The use of a local policy allows your insurer to directly represent you and pay claims on your behalf in the event of a loss.
	The Hartford can arrange local placements in over 220 countries through local insurers within The Hartford Global Insurer Network.
	You're likely employing foreign nationals and may need to understand employer's liability in the local market.
Our company has foreign suppliers and/or customers.	You may have exposures that could impact your balance sheet that may not be adequately covered by your domestic policy.

Learn more.

To explore our Multinational coverage options, talk with your local underwriter from The Hartford or visit **TheHartford.com/multinational**

The Hartford

[1] Survey methodology: The Hartford's Decision Maker: Multinational Exposure Study Report fielded in May 2023. Approximately 200 business insurance decision-makers of midsize businesses headquartered in the U.S. with international business risk and exposures participated in the survey.

Travel support assistance services are provided by our service provider, Global Guardian. These entities are not affiliated with The Hartford and are not providers of any insurance coverage.

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.

The Hartford Insurance 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.