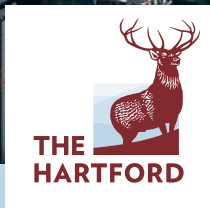


THE BEST SOLUTIONS START
WITH A STRONG PARTNER.





THE HARTFORD & WILLIS TOWERS WATSON

When it comes to delivering solutions for captives, you want partners that help deliver better economic outcomes. Willis Towers Watson's Homestead group captive with The Hartford does just that by bringing together an ideal combination of flexibility, consistency and experience.

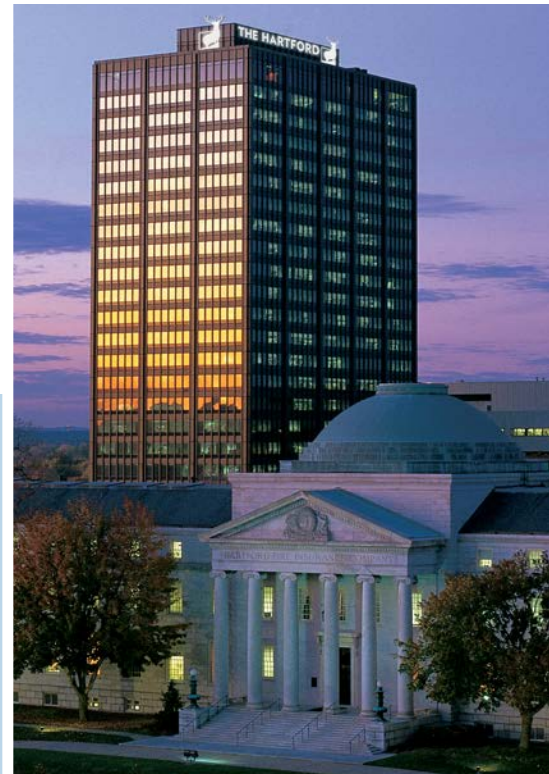
Additionally, The Hartford also offers coverages like property, umbrella/excess, multinational and directors & officers liability which can be combined to provide the right protection for complex risks – all delivered by a carrier you can count on.

CAPTIVE OVERVIEW

PROVEN EXPERIENCE HELPS BUILD SOLUTIONS THAT WORK

In addition to providing strong coverage offerings like captives, property, umbrella/excess, multinational and directors & officers liability, The Hartford also provides:

- » **Broad Risk Appetite.** Regardless of your client's business or size, The Hartford has extensive coverage offerings for them.
- » **Innovation.** We have a proven track record of adapting to meet our customers' needs. We're improving the use of technology, data and analytics to advance your clients' experience and save time and money.
- » **Knowledgeable Underwriters.** We'll work with you to provide customized coverages that address your clients' unique risks – and adjust coverage as their business needs change.
- » **TPA Oversight.** Our TPA Services team is focused solely on delivering the ideal combination of experience and expertise to help unbundled customers effectively manage their risk.
- » **Effective Risk Engineering Team.** We partner with our customers to help make workplaces safer and more efficient, saving our customers money. Our work in this category has won us a rating of 4.7 out of 5 stars.¹



OUR STRENGTHS HELP DELIVER BETTER OUTCOMES FOR CAPTIVES

Flexibility

- Collateral options to meet your clients' needs
- Flexible Claim Management (through Sedgwick TPA) and Risk Engineering solutions focused on lowering the clients' total cost of risk

Consistency

- A consistent approach to all aspects of our business
- Single point-of-service contact provides exceptional solutions that our customers applaud
- Comprehensive underwriting solutions and service excellence

Experience

- 30+ years² of commitment to serving the captive space
- A readily accessible and responsive captive team that's empowered to make decisions and relentlessly focus on your clients' satisfaction

COVERAGES

Core:

- Auto Liability/Auto Physical Damage
- General Liability
- Workers' Compensation (primary)

Ancillary:

- Property
- Umbrella /Excess
- Multinational
- D&O

OUR APPETITE FOR CAPTIVES

Most Desired Industries³ (Not All Inclusive)

- Finance
- Food Suppliers, Distributors and Processors
- Insurance
- Manufacturing/Distribution
- Real Estate
- Restaurants and Caterers
- Retail
- Service Industries
- Wholesale Trade

Industries Outside of Appetite⁴

- Ambulance, Bus, Limo, Taxi
- Aviation (except Industrial Aid Aircraft), Marine and Rail
- Heavy Hazmat
- High Risk Latent Injury, Mass Tort
- Professional Employer Organizations

TARGET MEMBER CRITERIA

- Up to \$1M in guaranteed cost primary casualty premium
- Favorable 5-10 year loss history, under 50% loss ratio
- Owned auto fleets

PROGRAM STRUCTURE

- Fronted by The Hartford
- Individual members retain primary \$125,000 of risk
- Captive members share in risk between \$125,000 and \$350,000
- The Hartford provides insurance excess of \$350,000 per loss up to \$1,000,000 (workers' comp is statutory)

CHOOSE A PARTNER WHO KNOWS HOW TO PROTECT YOUR BUSINESS.

Learn more at TheHartford.com

¹ 2019 customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

² Captive Division in force as of July 2019.

³ All prospects are subject to underwriting review and approval.

⁴ "Industries Outside of" appetite is applied to class/coverage combinations that Captives will consider if the price, program, terms, conditions and controls allow for adequate balance between risk and reward.

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. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of

these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of July 2020.

In Texas and California, the insurance is 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 or Sentinel Insurance Company, Ltd.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.

20-ML-402676 © July 2020 The Hartford



Business Insurance
Employee Benefits
Auto
Home