

FAST FACTS | FINANCE AND INSURANCE



HOW FINANCE AND INSURANCE CUSTOMERS CAN STIMULATE YOUR BUSINESS

Today, there's more reason than ever to be bullish on finance and insurance customers. The economy is up, business is up, and so are the opportunities to grow your business. As an insurance agent you're uniquely qualified to help these customers prepare for the unexpected.

Coverage That's Ahead of the Market

Finance and insurance is one of the top 10 fastest growing industries. Not only is this industry growing, so are the risks it's facing. Computer fraud can swipe millions of dollars in nanoseconds. Hackers can steal gigabytes of personal data, while new digital tools make pixel-perfect forgeries. Protecting your finance and insurance customers' businesses requires coverage that's equally as advanced.

A Full Portfolio of Protection

The Hartford's Spectrum® Business Owner's Policy (BOP) makes it easy to tailor coverage specifically for finance and insurance companies including insurance agencies, investment advisors, loan brokers, mortgage brokers and trust companies. Simply add Stretch endorsements like The Hartford's Financial Services Stretch to your customers' BOP to help protect their business against the unique risks they face.

We offer a wide range of optional coverages for a program that's more of a custom fit. Some of these optional coverages are included in our Financial Services Stretch endorsement.¹

Data Breach coverage helps pay for expenses associated with the loss or theft of customer or employee personally identifiable information. It helps pay for the cost of first party expenses like notifying impacted parties, crisis management, monitoring services, good faith advertising, legal and forensic services. It also covers defense and liability costs for third party claims.

Example: An employee of a mortgage company mistakenly sends an email, which includes the social security numbers of clients, to the wrong email address.

Computers & Media coverage helps protect against the physical loss or damage to hardware, software and data along with damage caused by computer viruses. In addition, it helps cover lost business income due to a suspension of operations caused by loss or damage to computers, software or data.

Example: The software program used by a loan brokerage firm is corrupted by a virus. In addition to purchasing a new software program, the information lost on the old program needs to be restored.

Employee Dishonesty coverage provides coverage for loss of money, securities and other covered property resulting from dishonest or fraudulent acts of a business' employees.

Example: The accounts payable manager of a credit union sets his wife up as a payee in the computer system and begins sending her checks on a weekly basis.

Forgery coverage helps protect customers from loss if their checks, endorsements, bank drafts or other financial instruments are altered or forged by others.

Example: A customer's bank account is overdrawn. Upon examination of checks cashed, they notice a check made payable for \$1,000 was altered and deposited for \$10,000.

Prepare. Protect. Prevail.®



¹ This is not intended as an exhaustive list of available endorsements. Should your customer need others, additional endorsements are available in ICON, or call your Hartford representative with questions.

Workers' Compensation

Some of the largest investments a finance or insurance company makes is in its employees. If an employee gets sick or hurt on the job, it can impact the entire company's performance. It's why for more than a century, The Hartford's workers' compensation program has set the standard for value, innovation and injured worker care. Our claim management programs promote better outcomes and help employees return to work quickly. This helps keep medical costs low, which could have a positive impact on future premiums.

And don't forget our Broad Form Endorsement, which is added to all workers' comp policies, at no additional cost. It includes 6 additional coverage features that make it easy for you to sell value.

Business Auto

Markets crash. Things go wrong. No one knows this better than your finance and insurance customers. It's no wonder why they will appreciate The Hartford's business auto coverage – another example of the superior value we deliver to your customers. Our Broad Form Endorsement is included on all policies and features 19 coverage enhancements. In addition, our Fender Bender and Accident Forgiveness programs reward customers for making safe choices, which may help control premium costs.

These features and more make The Hartford's business auto coverage a safe investment all around.

The Hartford – Always at Your Service

The Hartford is dedicated to helping build your book of business. It's why high potential, high profit industries like the finance and insurance sector – are just one of the Top 10 industries we're targeting for growth. To demonstrate our commitment, pricing is available on all three lines of businesses for accounts that warrant it. And, if your quote isn't bindable with pricing added, or you believe the account justifies more, **REFER IT!** Our underwriters want to help you write business. You can expect a quick turnaround – often the same day.

Quote The Hartford – Build your portfolio of finance and insurance customers.

Helping Small Businesses Prevail

For more than 200 years, The Hartford has helped prepare and protect over 1 million small businesses so they can prevail when the unexpected strikes.



Competitive Quotes. Unbeatable Service.

Our ICON system is a relationship-building tool. You can respond to client quote requests quickly and confidently because it lets you:

- Prepare quotes in just 5 minutes
- Produce bindable quotes 50% of the time
- Compare quotes side-by-side

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This document provides an overview of coverages and services. Examples are provided for illustrative purposes only. Coverages may differ by state. All coverages are individually underwritten. For a complete description of coverage terms, including limitations, exclusions and conditions, refer to the insurance policy. In the event of a loss, the terms of the policy issued will determine the coverage provided.

First party data breach coverage must be purchased in order to have data breach defense and liability coverage.

