



**The best solutions start
with a strong partner**



The Hartford & WTW

When it comes to delivering solutions for captives, you want partners that help deliver better economic outcomes. WTW'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
- **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 work in this category has won us a rating of

4.7 out of 5 stars.





Our strengths help deliver better outcomes for captives

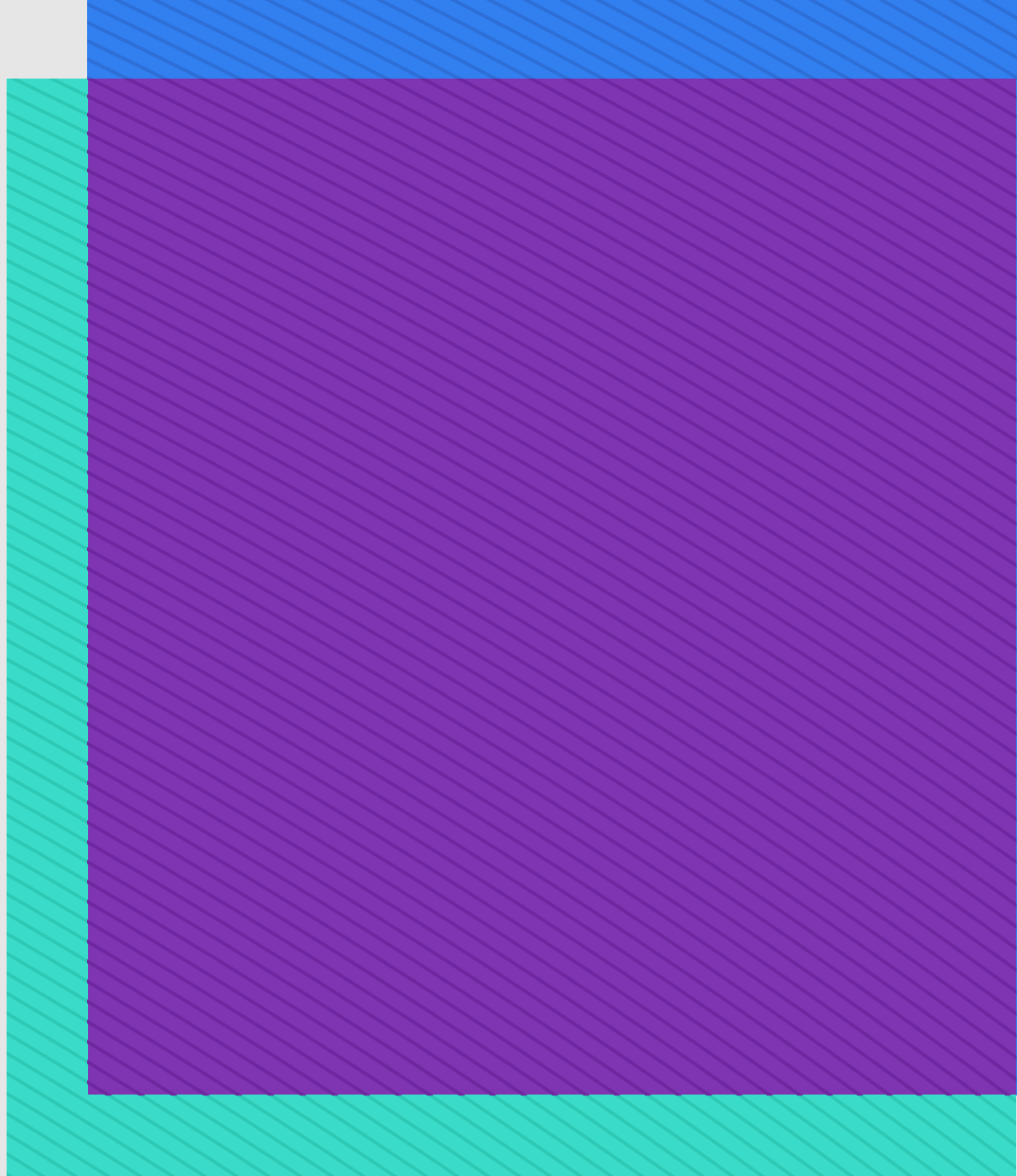
Flexibility	Consistency	Experience
<ul style="list-style-type: none"> • Collateral options to meet your clients' needs • Flexible claim management (through Sedgwick TPA) and risk engineering solutions focused on lowering the clients' total cost of risk 	<ul style="list-style-type: none"> • A consistent 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 	<ul style="list-style-type: none"> • 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		Our appetite for captives
<p>Core</p> <ul style="list-style-type: none"> • Auto liability/auto physical damage • General liability • Workers' compensation (primary) <p>Ancillary</p> <ul style="list-style-type: none"> • Property • Umbrella/excess • Multinational • D&O 	<p>Most desired industries³ (Not all inclusive)</p> <ul style="list-style-type: none"> • Finance • Food suppliers, distributors and processors • Insurance • Manufacturing/distribution • Real estate • Restaurants and caterers • Retail • Service industries • Wholesale trade 	<p>Industries outside of appetite⁴</p> <ul style="list-style-type: none"> • 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	Program structure	
<ul style="list-style-type: none"> • Up to \$1M in guaranteed cost primary casualty premium • Favorable 5 — 10 year loss history, under 50% loss ratio • Owned auto fleets 	<ul style="list-style-type: none"> • 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) 	

¹ 2019 customer reviews were collected and tabulated by The Hartford and reviews are no 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.



Disclaimer

Willis Towers Watson hopes you found the general information provided in this publication informative and helpful. The information contained herein is not intended to constitute legal or other professional advice and should not be relied upon in lieu of consultation with your own legal advisors. In the event you would like more information regarding your insurance coverage, please do not hesitate to reach out to us. In North America, Willis Towers Watson offers insurance products through licensed entities, including Willis Towers Watson Northeast, Inc. (in the United States) and Willis Canada Inc. (in Canada).

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



wtwco.com/social-media

Copyright © 2024 WTW. All rights reserved.
WTW-159505/09/2024

wtwco.com

