WHAT DOES 360° of protection LOOK LIKE?
Granite is an igneous rock made up of multidimensional crystals. Often used in the foundations and pillars of buildings, it is known for its unparalleled strength and stability. Much like granite, The Hartford is built on a strong and stable foundation and is a reliable source for your multidimensional coverage, risk management and loss control needs.
IT’S COMPREHENSIVE.
IT’S CUSTOMIZABLE.
IT’S 360° OF PROTECTION
FROM THE HARTFORD — AND
IT’S DESIGNED FOR FINANCIAL SERVICES
COMPANIES LIKE YOURS.
The Hartford understands the world of finance and the challenges you face. We’ve designed tailored, industry-specific insurance products for financial services companies like yours. The result? You get 360° of protection for your company from one provider.

We understand the complexities of your business and what keeps you up at night. You are responsible for managing other people’s money and, ultimately, looking out for their financial security. We have created a host of products that will help you manage risks and protect your employees and your customers. The Hartford is a leader, offering forward-thinking innovative solutions that meet the unique needs of your industry. Here’s just a sample of the coverages and services we offer:

- **Mortgage Protection Insurance**: Protects lending institutions from physical damage to mortgaged properties, as well as liability and error & omission allegations related to administering and servicing mortgages.
- **Foreclosed Property/Other Real Estate Owned (OREO) Coverage**: Extends your property and liability coverage to buildings your institution acquires as a result of foreclosure proceedings.
- **Trust Property**: Offers property and liability coverage for real estate held in trust that your company is acting as a trustee for.
- **Repossessed Auto Coverage**: Provides physical damage and liability protection for automobiles repossessed on behalf of your financial institution.
- **Mail Transportation Coverage**: Protects lenders from financial loss associated with securities that are lost or stolen after being mailed to customers and other financial institutions.
- **Automatic Teller Machine (ATM)**: Automatically provides property and liability coverage for automatic teller machines at your location and those you have strategically placed at others’ locations for your customers’ convenience.
- **Group Benefits**: A top provider of Group Life, Disability and Accident insurance, The Hartford has tailored benefit solutions for financial services companies since the 1950s.

And protecting your company, employees and customers, while pleasing investors and exceeding profitability goals, are your top priorities. You need insurance and group benefits solutions designed specifically for the unique needs of Financial Services companies.
• **Emergency Preparedness Planning:** Experienced Loss Control consultants to assist you with critical emergency preparedness planning.

• **Pay-As-You-Go Workers’ Compensation:** We help you manage your cash flow and mitigate audit surprises by basing your premium payments on actual, not estimated, payroll – one pay period at a time. This flexibility can be critical to companies that are experiencing staffing changes.

**We’ve got the financial strength and ability to support your business.**

In business since 1810, The Hartford serves millions of customers worldwide – including thousands of financial services companies like yours. The Hartford is known for its commitment to providing superior coverage solutions and delivering on our promises when you need us the most.

We put our years of experience with financial services companies such as yours to work for you. Whether your company is a community bank, credit union, mortgage banker, investment firm, or insurance company, we understand your business and have customized plans to protect what’s most important to you. That’s why we call it 360° of protection. And it’s only available from The Hartford.

How can you help protect personal banking and business customers from electronic funds transfer fraud?

We all know they are out there. Hackers. Money launderers. Nefarious individuals looking for vulnerabilities, exposures and ways they can profit by hijacking electronic fund transfers and money orders. How can you help protect your customers and your company? With a little foresight, many issues can be avoided.

We recommend training your employees and your customers to protect themselves and their money. Here are a few simple ways to help reduce risk:

• Encourage customers and employees to change their online passwords frequently.

• Make sure your company uses encryption and powerful anti-virus protection software.

• Advise everyone to think twice before opening emails and other links. If they look suspect, simply delete them.

• Tell your customers and employees to carefully review financial statements.

• Make sure your anti-money laundering policies, procedures and processes follow current rules, regulations and orders.
### Property

**Property Choice® for financial services companies** offers coverage addressing common insurance exposures, as well as those that are unique to your industry.

- **Comprehensive business personal property** protects computers, specialized software, and databases that are critical to your company’s daily operations.
- **Valuable Papers** helps you recapture the information you need to maintain in the event that your original documents are damaged during a loss event.
- Coverage for business property, such as laptops and trade show exhibits taken on worldwide travel by your employees.
- **Built-in equipment breakdown coverage** that pays to repair or replace sophisticated equipment and data from incidents like power surges and electrical arcing.
- Generous built-in coverage for new buildings and business property.
- Our optional **business interruption** coverage is one of the broadest in the industry, including coverage for extra expenses incurred while you keep your business moving forward after a loss.

### General Liability (GL)

**General Liability Choice®** provides broad liability coverage for bodily injury and property damage arising from premises and operations of your financial services firm. Our automatic **additional named insured** adds newly formed or acquired organizations. The extended reporting period makes it easy to maintain general liability coverage for fast moving financial services companies.

Optional coverage to **protect you from claims made** if someone is injured on a property that is held in trust by your company or at a foreclosed property.

**Personal and advertising injury** coverage, including libel, slander, defamation and product disparagement.

### Commercial Automobile

**Coverage for accidents involving vehicles owned, leased or rented** by financial services companies.

**Auto broad form endorsement** includes coverage enhancements (at no additional cost) that may be especially valuable to financial services companies.

- **Hired auto physical damage.** If you purchase physical damage and liability coverage for your owned autos, The Hartford automatically covers physical damage and loss to any auto your company rents, loans or leases, up to $100,000 per loss.
- **Employees as additional insureds.** Provides liability coverage if your employees use their personal autos for business purposes.
- **Lease or loan gap.** As long as physical damage coverage is purchased, this pays the difference between the outstanding lease or loan balance and actual cash value (ACV), if the auto is a total loss and the outstanding balance is greater than actual cash value.
<table>
<thead>
<tr>
<th>INSURANCE COVERAGE</th>
<th>THE HARTFORD OFFERS</th>
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| Workers’ Compensation | **Comprehensive coverage**  
  • **Workers’ compensation broad form endorsements** help protect against certain work-related injury and illness not typically covered by a standard policy  
  • **Basic option**, automatically included at no extra cost, includes employers’ liability stopgap for monopolistic states and voluntary compensation  
  • **Extended option**, available for an additional charge, includes increased limits for employers’ liability and foreign voluntary compensation |
| Risk management services |  
  • **Team•Work return-to-work program** gets injured employees back on the job as soon as medically appropriate  
  • **Claim-fraud investigators** save customers of The Hartford thousands of dollars in unfounded and unwarranted claims |
| XactPAY payroll billing option |  
  • Offered at no extra cost, **premium payments based on actual payroll**, timed to your organization’s payroll schedule |
| Commercial Umbrella | **Comprehensive, catastrophic liability coverage**  
  **Up to $25 million policy limits** |
| International | **The Hartford offers a suite of international coverages for clients who sell and service outside of the U.S. with limited physical presence overseas.** Additional coverages are available including property, liability, employer responsibility, kidnap and extortion, claims services, and global support services |
| Cyber Liability |  
  • **Data Privacy Liability** helps protect against claims alleging that your negligence resulted in the following:  
    - **Breach or violation of a data privacy law** whether or not it is due to the unauthorized access or unauthorized use of computer system – whether the computer system is owned or leased and operated by the insured  
    - **Improper dissemination** of non-public personal information  
    - Up to $10 million limits available  
  • **Cyber investigation expense** covers expenses incurred for services provided by a third-party vendor to investigate and determine the source or cause of a data privacy wrongful act or network security wrongful act  
  • **Notification expense and credit monitoring expense** incurred to comply with statutory mandates to notify individuals of a loss or theft of non-public personal information (may also include courtesy notifications) |
| Professional Liability | **Our Professional Liability offering protects your assets from errors and omissions related to rendering professional investment or fund advice** |

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1 Some coverages may not be available in all states.
360° OF PROTECTION

Group Benefits

A top seller of Group Life, Disability and Accident insurance, The Hartford has been meeting employer benefit needs for more than 60 years. Our tailored solutions and innovative services help reduce costly errors and administrative burdens, while increasing productivity. For example, The Hartford offers absence management tracking on every level from workers’ compensation to family medical leave. Our Short-term Disability (STD) claim durations, on average, are 12 days shorter than the industry average. In today’s economy, controlling costs while providing a benefits package that attracts and retains quality employees can be vital to an employer’s bottom line.

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<tr>
<th>INSURANCE COVERAGE</th>
<th>THE HARTFORD OFFERS</th>
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<tbody>
<tr>
<td><strong>Group Life</strong></td>
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<td>Employer and employee (voluntary) paid options (see also Voluntary Benefits) Available coverage up to a specified amount without medical underwriting in the event of a total disability Continuation of coverage when employment ends through a conversion and/or portability offering Living benefit option as much as 80% up to $500,000 Value-added services, such as travel assistance, identity theft services, estate guidance, and funeral planning</td>
<td></td>
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<tr>
<td><strong>Accidental Death and Dismemberment (AD&amp;D)</strong></td>
<td>Group and Standalone AD&amp;D Insurance 24-hour worldwide business and pleasure protection, available as part of the Group Life policy or as a standalone policy: • Provides partial payments for accidental losses other than loss of life • AD&amp;D amount is based on the severity of the loss • Rider packages or customized options available</td>
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<tr>
<td><strong>Group Disability – STD &amp; LTD</strong></td>
<td>Both Short-term Disability (STD) and Long-term Disability (LTD) include employer-paid and voluntary options, return-to-work incentives and professional coordinators, as well as rehabilitation programs STD plans include three work incentive options plus flexible features: • Weekly benefits of up to 70% of an employee’s lost income • Waiting periods for accident and sickness of one to 30 days • Maximum benefit durations of 13, 26 and 52 weeks LTD plans focus on productivity, financially encouraging employees who want to work • Comprehensive disability definition satisfies the elimination period with a loss of duties only, while recurrent disability language helps encourage return-to-work attempts • Return-to-work incentives that increase overall replacement income • Rehabilitation assistance with family care credit • Value-added features like Ability Assist, which provides emotional, legal and financial counseling</td>
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6
## INSURANCE COVERAGE

### THE HARTFORD OFFERS

<table>
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<tr>
<th>Integrated Benefits</th>
<th>Companies that offer The Hartford’s Short-term and Long-term Disability and Life plans benefit from:</th>
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<tbody>
<tr>
<td></td>
<td>• A seamless transition between STD, LTD and Life Premium Waiver, with the Basic and Supplemental Life Premium Waiver elimination period matching the LTD elimination period</td>
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<td></td>
<td>• Continuation of basic and supplemental life coverage at group rates while an employee is receiving LTD and earning 20% to 80% of pre-disability earnings</td>
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<tr>
<th>Business Travel Accident</th>
<th>Business Travel Accident benefit offers:</th>
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<tr>
<td></td>
<td>• High coverage limits available for all employees or specific groups up to 10 times salary</td>
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<tr>
<td></td>
<td>• 24-hour protection, with benefits payable for losses that occur within 365 days of the accident</td>
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<tr>
<td></td>
<td>• Full range of coverage options plus emergency travel assistance and other services</td>
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<tr>
<th>Voluntary Benefits</th>
<th>Disability income, life and AD&amp;D insurance protection for employees with shared or no cost to the employer</th>
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<tr>
<td></td>
<td>The Hartford’s voluntary enrollment consultants can customize enrollment to an employer’s employee profile</td>
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<td>Guaranteed-issue options and real-time decision notification with online EOI</td>
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<td>On-site support available to give employees an overview of their insurance benefits in plain English or Spanish</td>
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<td>Flexible end-to-end enrollment services, including 24/7 call center support, self-service reporting and eligibility and beneficiary data management</td>
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<td></td>
<td>Consumer and broker education that outlines the value of voluntary solutions and integrates with our analytical capabilities to help optimize enrollment results</td>
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<td>Dedicated and local account support</td>
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<tr>
<th>Group Retiree Health</th>
<th>A fully insured program that works with Medicare to cover many of the deductibles, co-payments and out-of-pocket expenses that Medicare doesn’t cover, like preventative care and at-home recovery services</th>
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<tbody>
<tr>
<td></td>
<td>Covers retirees, their spouses, widow(er)s and domestic partners who are age 65+ and entitled to Medicare</td>
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<tr>
<td></td>
<td>A variety of prescription drug options to fit retirees’ needs</td>
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<tr>
<td></td>
<td>Multiple billing payment and timing options</td>
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2 LIMRA’s U.S. Group Disability and Life Sales Report Summary, full-year results for 2011: #1 in new AD&D sales, #4 in new combined fully insured Disability sales, and #5 in Group Life sales.

3 Based on The Hartford’s Group Benefits Claims department internal data as of 12/31/10 compared to most recent (2008) Integrated Benefits Institute’s Short-term disability industry duration benchmarks.

4 Assumes employee enrolls when first eligible to do so. Late enrollments and higher amounts of coverage require medical underwriting.

5 Receipt of accelerated benefits may be taxable. Seek assistance from a qualified tax advisor for more information.

6 Ability Assist® is offered through ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.
Specialty Property & Casualty Insurance for Lenders

A local lender is the trusted pillar of a community, providing a solid foundation to stand on. The Hartford has coverages for the complex needs of lending customers, as well as exceptional claims handling and services. In addition to the coverages already mentioned, our product features include the following:

### Lender-Specific Coverages

- **Our comprehensive Mortgage Protection insurance** protects from mortgage-related exposures in key areas, including lender's interest in mortgaged properties and losses related to errors or omissions arising out of real estate and insurance administration services.
- **Foreclosed property coverage** provides property and liability coverage for commercial and residential foreclosed properties, including vacant locations.
- We provide property and liability coverage for **real estate held in trust**.
- We provide coverage for **vehicles repossessed** on behalf of the lender.
- **Mail transportation insurance** provides worldwide protection for stocks, bonds, money orders, and other valuable securities while in transit.
- Property and liability coverage for automatic teller machines (ATM) at your location and those you have strategically placed at others' locations for your customers' convenience.

### Services

Customer focus is one of The Hartford's key values. We listen to our customers so that we can deliver innovative solutions and extraordinary service.

### Underwriting

Knowledgeable and dedicated, industry-experienced underwriters to address emerging industry trends and needs.

### Risk Management

Broad range of consultative and educational services, including:
- Emergency preparedness
- Premises safety
- Cyber liability
- Ergonomic evaluations
- Absence management
- Return-to-work programs

### Claims

- **24/7 claims reporting**
- Specialized claims-handlers for specific coverages
- **Experienced claims and legal assistance** help achieve the best outcomes in even the most difficult claims.
- Networks for medical providers, pharmaceutical providers and medical case management.
- **Patent pending Claims Loyalty Program** gives the customer an opportunity to rate our service as it's happening, not after the fact, so that we ensure we deliver an excellent claim experience.
For More Information

At The Hartford, we have the know-how to provide financial services companies with the insurance protection they need. Specialized coverages address the current and ever-changing needs of your financial services company. We also offer one of the broadest and most comprehensive selections of standard coverage in the industry. Put these together and you’ve got 360° of protection.

To learn more about the many advantages that The Hartford’s 360° of protection can offer your company, please contact your local Hartford agent, benefits consultant or representative.

7 Some coverages may not be available in all states.
This document outlines in general terms the coverages that may be afforded under a Hartford policy, but in no way changes or affects the policy as actually issued. 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. All claims for coverage are subject to claims adjusting. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the insurance company subsidiaries of The Hartford Financial Services Group, Inc. Policies underwritten by the issuing companies listed below detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state’s Department of Insurance or The Hartford at 1-888-203-3823.

The Hartford is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT.

All benefits are subject to the terms and conditions of the policy. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

The Hartford is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company and its property and casualty insurance company affiliates. Home Office of Hartford Fire Insurance Company is Hartford, CT. All benefits are subject to the terms and conditions of the policy.