



TECHNOLOGY PRACTICE GROUP

# The Insurance Solution for Technology Businesses that You've Been Waiting for

*The Hartford offers comprehensive coverage for a broad range of technology businesses*



To grow a profitable book of business in the technology industry, you need expertise and focus. Technology is a rapidly evolving industry and new exposures present themselves every day. It is critical that technology business be closely underwritten with an understanding of the growth potential of an individual business and the associated exposures.

That's why The Hartford has developed an exciting new approach to providing coverage for technology companies – a single, unified business unit called the Technology Practice Group. This new technology business model provides a comprehensive, long-term approach to tech that will catapult The Hartford into the lead position as carrier of choice for the technology businesses in your area.

### **Technology Practice Group**

This new group brings together all of the technology expertise that has resided in various business units at The Hartford. This team of professional underwriters is committed solely to technology business. Your dedicated tech underwriter is responsible for both standard lines (Property, General Liability, Workers' Compensation, etc.) and Technology E&O.

What do these enhancements mean for you? Streamlined touch points and processes, making our responsiveness faster and more efficient. You and your customers will be working with individuals who are dedicated to understanding the unique needs of tech accounts.

The Technology Practice Group has been designed to be as flexible as you need it to be.

### **Flexibility Means Long-Term Commitment**

Since the industry's early stages in the mid-1980's, technological advancements have been lightning fast and the years ahead promise even greater leaps and bounds in new and developing areas. This dynamic industry needs insurance solutions that can keep up with the changes and growth that are inevitable. Unlike many competitors, The Hartford has the ability to stay with a technology business as it grows. As the coverage needs of a technology company change, upgrade options and alternative packages can be added to reduce risk exposure.

Throughout the life cycle of a technology company, The Hartford has comprehensive solutions and a solid appetite that can range from small business needs through middle market and up to large accounts.

### **Broad Range of Coverage, Extraordinary Service**

The Hartford offers:

- The convenience of going to one dedicated tech practice underwriter for all lines of technology business
- Three different technology professional liability policies that provide increasingly robust levels of coverage for growing companies with FailSafe®: MEGA, GIGA, TERA.
- A cost-effective, comprehensive insurance program designed especially for small businesses with Spectrum®; Spectrum Xpand®
- Broad coverage for midsize businesses with The Hartford's innovative Property Choice® and General Liability Choice products
- Best-in-class claim and loss control services
- For U.S. tech firms with international operations, The Hartford can provide worldwide coverage through our strategic alliance with ACE USA, US International, providing in-depth knowledge of about 140 jurisdictions where they can write business

### **Our Broad Appetite**

The Hartford's Technology Practice Group has a broad definition encompassing three distinct business sectors:

- *Electronics Manufacturers/Computer Hardware Manufacturers* – manufacturers of components or finished computer and office equipment, consumer electronics and communications equipment, along with Value Added Resellers (VARs) of these products
- *Software and Computer-Related Services* – packaged or custom software developers, computer consultants, system integrators (hardware and software), data processors, data storage, Internet Service Providers (ISPs), Application Service Providers (ASPs)
- *Telecommunications Service Providers* – traditional and new age; Competitive Local Exchange Carriers (CLECs), Incumbent Local Exchange Carriers (ILECs), Wireless Telecommunication Carriers, Long Distance Telecommunications Carriers

### **Get More Information Today**

Your Hartford Tech Practice Underwriter/Small Commercial Sales Representative can help you find the most comprehensive solutions for your tech needs. In addition to answering appetite questions, they can highlight our industry-leading products so that you can grow a more robust book of profitable tech business.

