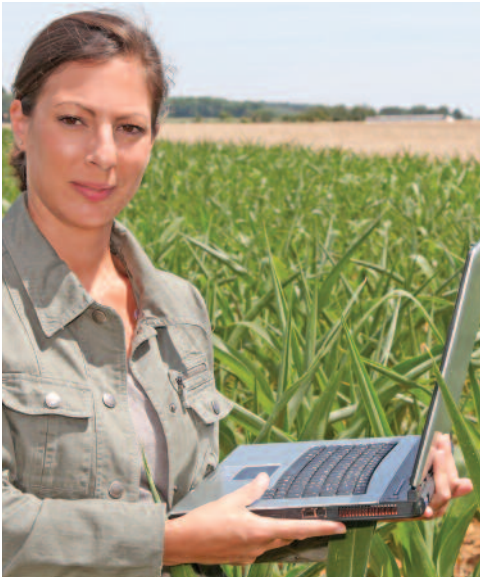


# FAST FACTS

THE HARTFORD: Your solution for  
Consulting Services.



## Size of Opportunity

U. S. Consulting Services	580,000 + businesses*
Combined premium for workers' compensation, business liability, property and commercial auto	Approximately \$420 million*

## Appetite

We define "small" as consulting services having up to \$15 million per location and sales up to \$10 million per account, payroll up to \$6 million for monoline workers' compensation, and up to 25 power units for monoline auto. Larger workers' compensation and auto policies may be written in conjunction with a Spectrum® policy.

SIC	Type of Business
8748	<b>Business Consulting Services NEC</b>
8742	<b>Management Consulting Services</b>
7378	<b>Computer Installation, Repair, Maintenance &amp; Service</b>
7373	<b>Computer Systems Integration Services</b>
8748	<b>Consultant - Agricultural</b> Provides advisory and planning services. Risks providing farm management services or operating a farm are not eligible.
7379	<b>Consultant - Computer</b> Provides information technology related advice. Programming or leasing services are not eligible

\* MarketStance Commercial Lines Database, 2009

8748	<b>Consultant – Audio</b>
	Provides testing of noise levels and hearing loss for commercial and industrial clients. Risks that provide the services of licensed nurses or physicians are not eligible.
0851	<b>Consultant – Forestry</b>
	Risks that provide advisory and planning services for timber production, wood technology or forestry economics and services on a contract fee basis. This class does not include establishments or individuals engaged in actual forestry management, reforestation, timber harvesting, timber buying, or cruising services.
8742	<b>Consultant – Structured Settlement</b>
8748	<b>Wedding Consultant</b>
7371	<b>Software &amp; Internet Design Services</b>

## Industry Outlook

Growth in this industry is dependent on a good economy. When times are tough, consulting services are delayed until profits return. Potential clients include businesses, non-profit institutions and government agencies. Top states for this class of business include Texas, Virginia, New York and Illinois.

## Why Consultants Choose The Hartford

### Spectrum® Business Owners Policy

- **Accounts receivable can be high.** Collection can range between 30 to 120 days. Tough times and client downsizing may mean that collection is even tougher than usual.  
Spectrum has a \$25,000 limit for Accounts Receivable coverage built into the form for both on and off premises exposures. This limit may be increased up to \$2 million. Additional limits are provided by the blanket limit included in our Super Stretch endorsements. Accounts Receivable coverage responds to losses caused by the inability to collect outstanding balances as a result of lost or damaged records.
- **The use of sophisticated software and computer systems is extensive.** Consultants often sell their “expertise” within certain industries. Knowledge management systems (KM) capture and share a firm’s collective expertise.

**Consultants depend on laptop computers to get the job done.** Consultants must work on obtaining future engagements by preparing detailed proposals while completing current assignments. Much work is completed “after hours” while traveling on business so laptop computers are essential to success.

Spectrum includes Computers and Media as covered business personal property and protects our insured’s investment in computer technology by reimbursing them for physical loss or damage to computer hardware. Coverage is extended to loss of or damage to data or computer software on a more limited basis.

The optional Computers and Media coverage form provides built-in coverage for virus damage to computer equipment, software and data. Limits are available up to \$2 million.

Each of our Stretch endorsements for Business Services contains coverage for laptop computers worldwide.

- **Valuable Papers and Records coverage is necessary.** Records, statements and documentation must be kept to detail service agreements for each project.  
Spectrum is designed to cover Valuable Papers up to a \$25,000 limit both on and off the premises. This limit may be increased up to \$2 million. Additional limits are provided by the blanket limit included in our Super Stretch endorsements. We provide coverage for the cost to research and re-create copies of client’s files.

### Workers’ Compensation

- **Foreign travel has become the norm.** Consulting firms have followed the expansion of U.S. industry abroad.  
As one of the largest and most experienced workers’ compensation carriers in the country, we offer Broad Coverage for your insureds including our Broad Form Endorsement at no additional premium charge and our Extended Broad Form Endorsement offered for a nominal charge. Among other important coverages, the Extended Broad Form Endorsement provides Foreign Voluntary Compensation which extends a business owner’s workers’ compensation insurance to cover employees who suffer an employment related injury or illness while traveling on business outside of the policy territory.
- **Acceptance of contingency payments can lead to cash flow issues.** It is becoming more common for corporate clients to tie consultants’ fees to bottom line performance. Additionally, many assignments last less than one year adding to cash flow problems.

The Hartford offers a convenient way to manage cash flow with XactPAY® our patent pending payroll billing solution for Hartford workers' compensation policyholders. Benefits to small business owners include:

- No large down-payment
- Pay-as-you-go premium charges based on actual payroll
- Lessening of audit surprises at the end of the policy period

## Commercial Auto

- **Many times consultants use their own automobiles to travel back and forth to client's offices.** A significant non-owned auto exposure exists.

Our Broad Form endorsement is automatically added to most policies at no cost to the insured. Among its provisions we include **Employees as Insureds**. If an employee has an accident while driving their own car on company business, personal liability coverage is provided to the employee in excess of the employee's own personal auto insurance

- **Owners may lease or purchase expensive vehicles for themselves.** Vehicles depreciate quickly and in the event of a total loss the outstanding value of the lease may exceed the actual cash value of the vehicle.

Our Broad Form endorsement includes **Lease Gap Coverage** - In the event of a total loss to a covered leased auto for which the lessor has been added as an additional insured, we will pay the outstanding balance of the lease if it exceeds actual cash value. It also includes **Loan Gap Coverage** - In the event of a total loss to a covered auto for which the insureds outstanding loan balance is greater than the actual cash value of the vehicle, we will pay the difference between the outstanding loan balance and the actual cash value.

- **Like other professionals, many consultants may want their next car to be a hybrid.** Many professionals are drawn to the clean energy and high mileage aspects of hybrid cars.

**Hybrid Car Replacement** is included in our Broad Form endorsement. If a businesses' non-hybrid auto is a total loss, and is replaced by a hybrid auto, we will pay an additional 10% of actual cash value up to a maximum of \$2,500.

**With The Hartford Behind You, Achieve What's Ahead of You.**

Don't forget to visit our small commercial site at:  
**[sb.thehartford.com](http://sb.thehartford.com)**

This flyer contains only a general description of coverages that may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Certain coverages, features and credits vary by state and may not be available to all insureds. You should consult the actual policy language and speak with the appropriate Hartford representative if you have questions. In the event of a loss, the terms of the policy issued will determine the coverage provided. Coverages are underwritten by Hartford Fire Insurance Company and its property and casualty affiliates, Hartford Plaza, Hartford CT 06155, CA lic.# 5152.