

Hanleigh

The Hanleigh Complete Overview

Specialized Service & Support for
Special Risks



WHY CHOOSE HANLEIGH?

For over 45 years, Hanleigh Insurance has created, distributed and underwritten proprietary insurance products for corporate, entertainment, sports and other specialty markets. Being experts of high-limit disability, personal accident, contingency and other niche insurance commodities, we are consistently able to provide risk solutions for your most challenging cases. As a division of CRC Group- part of the insurance division of Truist Bank and one of the largest providers of Property & Casualty Insurance in the U.S. - Hanleigh's clients are assured of both exceptional financial stability and the highest-caliber data protection capabilities available.

UNMATCHED EXPERTISE

Pioneering as the 1st U.S. Broker admitted by Lloyd's of London, Hanleigh has brought unmatched ingenuity and know-how to insurance professionals longer than any other MGU in the Life/Accident and Health space. The Hanleigh Team is a diverse group of experienced insurance professionals with unique backgrounds in many different facets of the Insurance World, keeping us at the forefront of product knowledge and innovation.

THE BEST SOLUTIONS

Hanleigh utilizes a balanced approach of discipline, creativity and industry leading sales support to provide insurance solutions quickly, competitively and accurately. In a marketplace where all competitors can generally supply the same rudimentary products, we set ourselves apart by continuously reinventing offerings to enhance coverage capabilities and expand our client base, which includes some of the most successful athletes, entertainers and organizations in the world.

FOCUS ON SERVICE

As an Organization we are committed to superior service within all aspects of our business and pride ourselves on sales finesse, market knowledge and unique, consultative strategies. Having assembled a robust leadership team with substantial backgrounds in a variety of Domestic and Surplus Lines environments, Hanleigh is able to execute adaptive and creative results on both sales and underwriting fronts.

HOW WE CAN HELP

Don't let Traditional Market shortfalls prohibit your ability to obtain suitable coverage for your clients. Hanleigh's products are especially geared towards supplying risk solutions for personal and third-party needs where domestic coverage options either cannot supply the necessary level of benefits or plainly do not exist. Below are some examples of common domestic carrier shortcomings.

Executives - Ask any Disability Insurance Professional and they will tell you that all individuals should have 65% of their income protected; however, Domestic Carrier benefit limits typically max-out around \$30K/mnth, leaving high-earning clients exposed and under insured.

Athletes - Unfortunately, due to the nature of the occupational risk, clients in this industry typically do not have the option of a traditional domestic solution. Hanleigh is able to offer protection against career ending injury, draft protection, loss of value, team indemnification and a variety of other products for all sports types of global sports placements.

Entertainers - Whether a result of un-comfortability with non-traditional income structures, lifestyles, travel or occupational hazards, Entertainers have historically been considered too risky for domestic carriers. To address this underserved market segment, Hanleigh has a suite of products exclusively designed for all types professionals in the Entertainment Business.

Featured Program	What It Means	Coverage	Coverage Definition
The Income Protector	Designed to provide highly compensated executives and professionals with the same level of disability protection that is available to their employees. Coverage can be placed on an individual basis or to insure a corporate employment contract.	Accident and Sickness Temporary Total Disability and / or Permanent Total Disability	Own Occupation Protection; Elimination Periods of 90 and / or 180 Days; Residual Benefits Available; Limits Available up to \$250,000 Monthly or \$50M Lump Sum
The Talent Protector	Key Person disability insurance that can be tailored to a corporation's specific financial needs.	Accident and Sickness Temporary Total Disability and / or Permanent Total Disability	Own Occupation Protection; Elimination Periods of 3 to 12 months; Limits Available up to \$50,000 Monthly or \$50M Lump Sum
The Equity Protector	Designed to provide business owners up to 100% funding of contractual disability buy-out needs.	Accident and Sickness Permanent Total Disability	Own Occupation Protection; Elimination Periods of 12, 18 and 24 Months; Limits Available up to \$100M Lump Sum; Monthly Benefits Available for Specific Contractual Situations
The Executive Protector	Designed to meet the needs of those executives whose group or individual carriers leave them underinsured due to benefit caps.	Accident and Sickness Temporary Total Disability and / or Permanent Total Disability	Own Occupation Protection; Elimination Periods of 90 and / or 180 Days; Residual Benefits Available; Limits Available up to \$25,000 Monthly or \$2M Lump Sum
The Human Capital Protector	Provides interim coverage for corporate transactions while traditional life and disability underwriting takes place.		Third Party Corporately Owned Only; Policy Terms of 30, 60, or 90 Days up to 180 Days Max; Premium Required to Bind and Fully Earned; Lump Sum Benefit Payable
Accidental Death & Dismemberment	An excellent solution where traditional life is not available or feasible or when the risk of loss is mostly accident related	Accidental Death and/or Dismemberment	Limits from \$500,000 up to \$100M; Individual or Groups; Worldwide Protection



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