

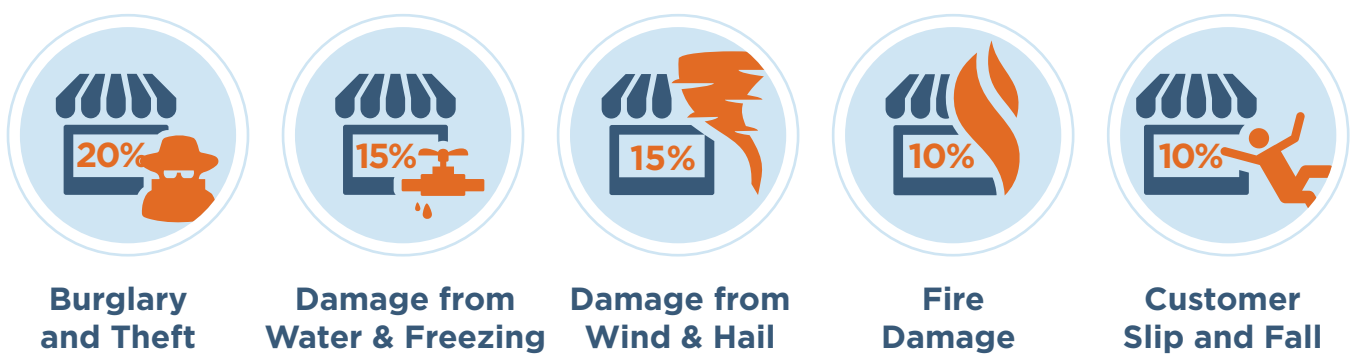
# HELPING SMALL BUSINESSES MANAGE RISK AND PREVENT LOSS



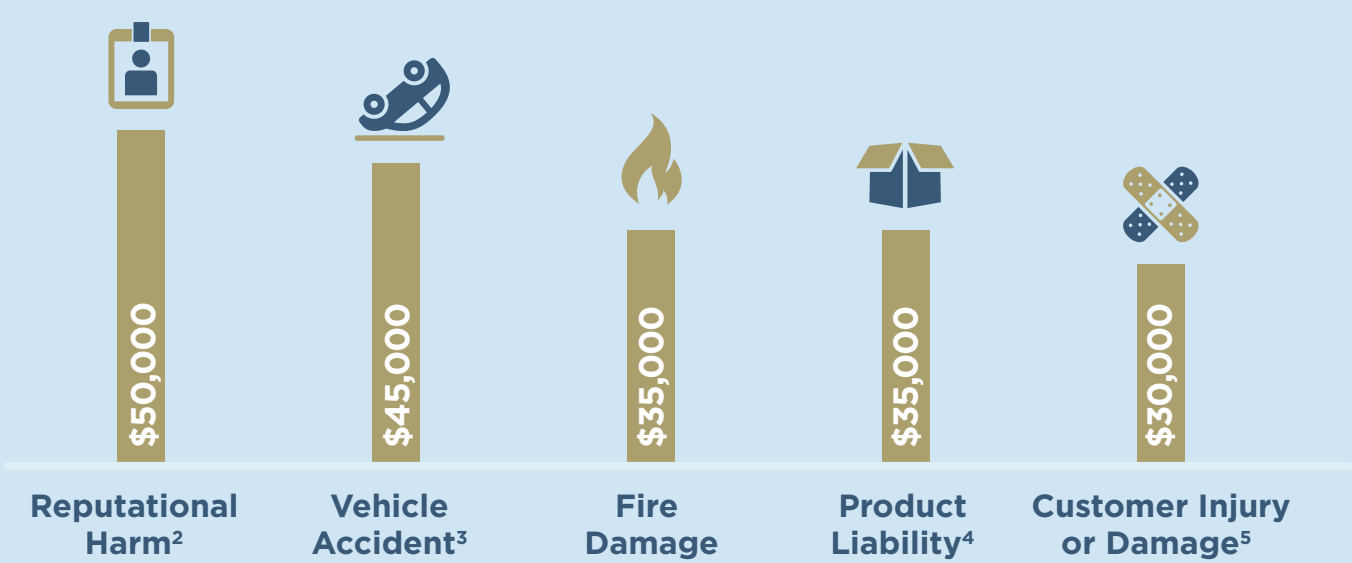
Business Insurance  
Employee Benefits  
Auto  
Home

Four out of 10 small business owners are likely to experience a property or general liability claim in the next 10 years, according to an analysis of The Hartford's small business claims.<sup>1</sup>

## MOST COMMON PROPERTY AND GENERAL LIABILITY CLAIMS FOR SMALL BUSINESSES

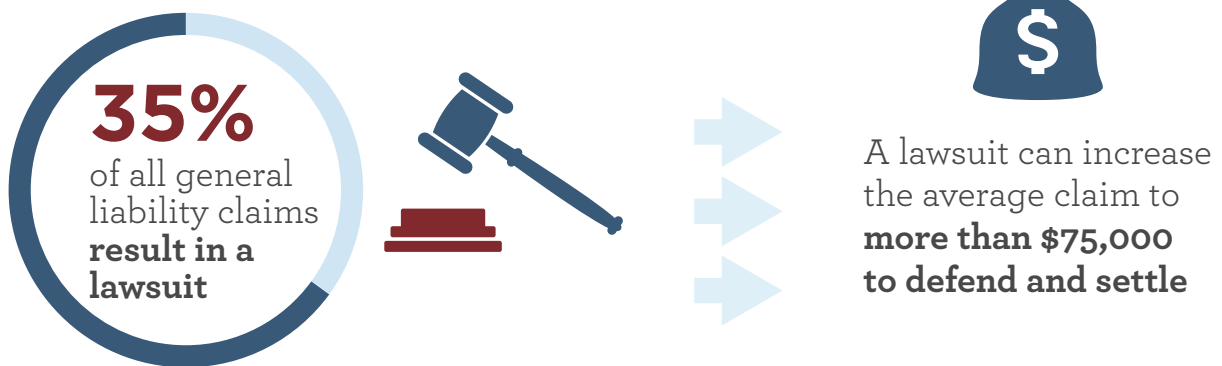


## MOST COSTLY PROPERTY AND GENERAL LIABILITY CLAIMS FOR SMALL BUSINESSES



\*The costs represent an average per claim.

## LAWSUITS LEAD TO HIGHER COSTS



## TIPS FOR PREVENTING THE MOST COMMON CLAIM; BURGLARY AND THEFT

Conduct background checks



Have adequate devices installed to control unauthorized entry into your business



## TIPS FOR PREVENTING THE MOST COSTLY CLAIM; REPUTATIONAL HARM



Avoid criticizing a competitor publicly or to customers



Be sure to have permission to post photos or other content on your website to avoid copyright infringement

Prepare. Protect. Prevail. With The Hartford.<sup>SM</sup>

For more information visit: <http://www.thehartford.com/loss-control/>

<sup>1</sup> The information outlined in this infographic is based on an analysis of five years of claims data (2010-2014) from more than one million Hartford Business Owner's policies.

<sup>2</sup> Reputational harm claims include financial damages from libel, slander, defaming products or services, or violating privacy.

<sup>3</sup> Vehicle accidents include accidents involving employees of the small business owner who use their personal vehicles for business purposes. Average costs can be higher if a lawsuit is involved.

<sup>4</sup> Product liability insurance may apply to injury or damage arising out of the use of a covered product.

<sup>5</sup> Customer injury and damage covers damage to the customer's property and injury to the customer caused by the insured small business owner.