



NEWS RELEASE

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Contact: Cecelia Taylor (202) 401-3059 cecelia.taylor@sba.gov

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Cynthia Michener (860) 547-5624 Cynthia.michener@thehartford.com

RISK MANAGEMENT TOOLS AVAILABLE FOR SMALL BUSINESS OWNERS THROUGH SBA AND THE HARTFORD

Cosponsorship Makes Resources Available Via Internet, Local SBA Offices Across U.S.

WASHINGTON ? As part of a shared commitment to protect the financial health of small businesses, the U.S. Small Business Administration and The Hartford Financial Services Group, Inc., have teamed up to provide state-of-the-art risk management educational materials and online interactive tools and training for small business owners. Materials developed by The Hartford's loss control experts are available to small businesses via the SBA's Web site and countrywide network of local offices.

"Each year, a large number of small businesses experience first hand the devastation that a disaster causes," said SBA Administrator Hector V. Barreto. **"It is a top priority for the SBA to provide America's small business owners tools and information on business preparedness and protection. We are pleased to work with The Hartford to offer risk management expertise and educational tools to help small businesses protect themselves against the unexpected."**

"Having been in the business of protecting businesses for 190 years, we are very excited to be working with the SBA to help small businesses thrive and grow," said Ramani Ayer, chairman and CEO of The Hartford. **"This cosponsorship will give small business owners access to risk management resources that usually are available only to larger companies."**

Small business owners now have access to a library of educational materials developed by The Hartford's loss control experts, available at selected SBA service locations nationwide. Offerings include a business insurance primer; audio tapes with practical tips for small business owners about how to maximize profits by minimizing everyday risks; and printed materials to help small businesses manage their risks quickly and effectively.

As part of the cosponsorship in the upcoming months, several risk management seminars for small business owners will be held at sites around the country. The topics will include: controlling overall business costs; managing workers' compensation costs; understanding ergonomics; developing strategies for disaster preparedness, response and recovery; surviving business interruption; and implementing employment practices to limit liability exposures for small businesses.

In addition, recognizing that many entrepreneurs cannot take time away from their businesses to attend seminars in person, The Hartford and the SBA are providing a series of online courses to address key business insurance coverages for small businesses, including understanding business owners' commercial auto and workers' compensation insurance.

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Small business owners can now access the first of these courses via the SBA's Small Business Classroom Web site at www.sba.gov/classroom or The Hartford's Small Business Insurance Center at www.sb.thehartford.com/sbareources. They can also "Ask the Expert Online" and receive answers to questions regarding safety, health, property protection and other risk management and business insurance issues, and participate in periodic online forums on a variety of risk management topics.

The Hartford (NYSE: HIG) is an investment and insurance company with 2001 revenues of \$15.1 billion. As of September 30, 2002, The Hartford had assets of \$ 175.5 billion and shareholders' equity of \$10.9 billion. The company is a provider of investment products, life insurance and group benefits; automobile and homeowners products; business property and casualty insurance; and reinsurance.

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For more information about all of the SBA's programs for small businesses, call the SBA Answer Desk at 1-800 U ASK SBA, or visit the SBA's extensive Web site at www.sba.gov.

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