



Special Risk: A Strategic Overview of Tailored Support and Solutions

For over 50 years, Hanleigh has been designing and underwriting products for high-limit disability, personal life and accident, special risk contingency, and other niche insurance needs for professionals, athletes, entertainers, and organizations worldwide.

Unmatched Experience

As the first United States broker admitted by Lloyd's of London, Hanleigh has led the way in innovation and experience longer than any other managing general underwriter in the life, accident, and health insurance industry. Our team is a dynamic group of seasoned professionals with diverse backgrounds across the insurance landscape. This breadth of experience keeps Hanleigh at the cutting edge of product development and industry insight.

Elevating Expectations

At Hanleigh, we combine disciplined strategy, creative thinking, and industry-leading sales support to deliver insurance solutions that are fast, competitive, and precise. In a market where many offer similar core products, we distinguish ourselves by continuously evolving our offerings — enhancing coverage capabilities and expanding our reach. Our clientele includes some of the world's most prominent athletes, entertainers, and organizations.

Dedicated Service

Hanleigh is deeply committed to delivering exceptional service across every aspect of our business. Our reputation is built on sales experience, deep market knowledge, and a consultative approach tailored to each client. With a strong leadership team experienced in both domestic and surplus lines markets, Hanleigh consistently delivers innovative, adaptive solutions in both sales and underwriting.

Tailored Solutions

Traditional markets often fall short when it comes to providing adequate coverage for high-net-worth individuals or those in specialized professions. Hanleigh bridges these gaps with tailored risk solutions designed for both personal and third-party needs — especially where domestic carriers are unable or unwilling to meet the necessary benefit levels.

These examples show how Hanleigh can offer tailored solutions where others might not:

- **Executives** — Most disability insurance professionals agree: individuals should have at least 65% of their income protected. However, domestic carriers typically cap monthly benefits around \$30,000 — leaving high-earning executives significantly underinsured. Hanleigh offers supplemental coverage to close this gap and ensure comprehensive protection.
- **Athletes** — Due to the inherent risks of their profession, athletes often find themselves excluded from traditional coverage options. Hanleigh provides specialized products including career-ending injury protection, draft insurance, loss of value coverage, team indemnification, and more — customized for all levels and types of global sports placements.
- **Entertainers** — Non-traditional income structures, frequent travel, and perceived lifestyle risks often make entertainers uninsurable through standard markets. Hanleigh addresses this underserved segment with a suite of exclusive products tailored for professionals across the entertainment industry — from musicians and actors to influencers and production teams.

Program	Program Definition	Coverage	Coverage Definition
Accidental Death and Dismemberment	Financial protection in the event of accidental death or serious injury, especially when traditional life insurance is not available or practical.	Accidental; Death and/or Dismemberment	Limits from \$500,000 - \$1 million (M); individual or group coverage; and worldwide protection
Equity Protector	Business owners protected with up to 100% funding to fulfill contractual disability buy-out obligations in the event of a partner's disabling illness or injury.	Accident and Sickness Permanent Total Disability (PTD)	Own occupation protection; elimination periods: 12, 18, 24 months; limits up to \$100M lump sum; monthly benefits available for specific contractual situations
Executive Protector	Supplemental coverage for executives whose individual or group disability benefits are limited by income caps, ensuring their compensation is adequately protected.	Accident and Sickness Temporary Total Disability (TTD) and/or PTD	Own occupation protection; elimination periods: 90 or 180 days; residual benefits available; limits available up to \$25,000 monthly or \$2M lump sum
Human Capital Protector	Temporary life or disability coverage during corporate transactions, bridging the gap while traditional underwriting is in progress.	Temporary Life or Disability Coverage	Third-party corporately owned only; policy terms: 30, 60, or 90 days up to 180 days maximum; premium required to bind and fully earned; lump sum payable
Income Protector	Ensures highly compensated executives and professionals receive disability coverage that matches their income level, either individually or through corporate employment contract protection.	Accident and Sickness TTD and/or PTD	Own occupation protection; elimination periods: 90 or 180 days; residual benefits available; limits available up to \$250,000 monthly or \$50M lump sum
Talent Protector	Customized key person disability insurance designed to safeguard a company's financial stability by covering the specific economic impact of losing a critical executive or employee to disability.	Accident and Sickness TTD and/or PTD	Own occupation protection; elimination periods: 3 to 12 months; limits up to \$50,000 monthly or \$50M lump sum

Contact your Hanleigh Team at 800.443.2922
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*Actual case studies are offered to show how Hanleigh can provide insurance solutions in the specialty marketplace. Results may vary, and this example does not guarantee a similar result.

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