

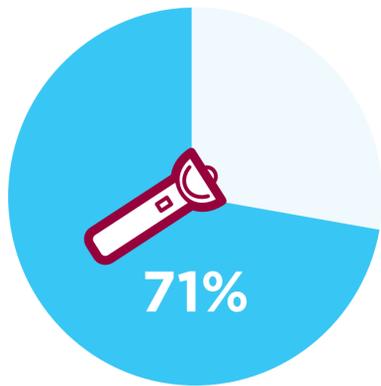
The Hartford 2013 Small Business Pulse: Storm Sandy



The Hartford 2013 Small Business Pulse Survey: Storm Sandy was developed by The Hartford to reveal the challenges that impacted small business owners faced during Storm Sandy and key lessons learned. A total of 451 small business owners were interviewed in affected areas of New York, New Jersey and Connecticut between January 3, 2013 and February 13, 2013.

Storm Sandy: The Aftermath

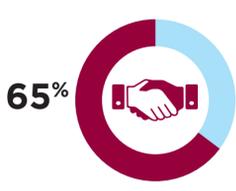
71 percent of impacted small business owners experienced a power outage as a result of Storm Sandy



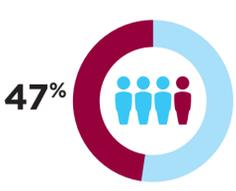
52 percent of impacted small business owners experienced loss of sales or revenue



Top challenges for small business during or after the storm were:



Customer issues



Employee issues

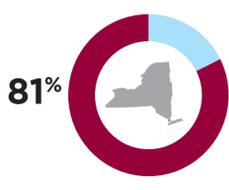


Supplier issues

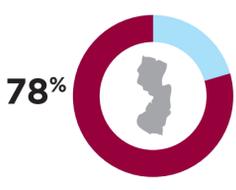


Approximately three-quarters of respondents had to close their businesses for a period of time following the storm.

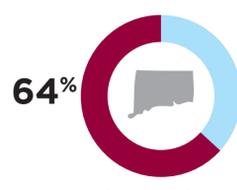
And more so in New York and New Jersey, than in Connecticut.



New York

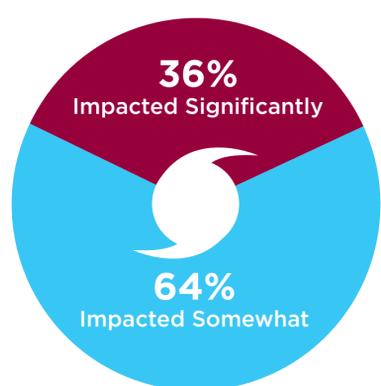


New Jersey

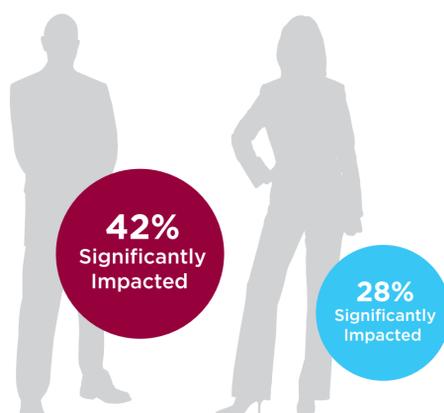


Connecticut

Approximately one-third of impacted small business owners said that they were impacted significantly and 64% said they were impacted somewhat.



More male small business owners reported that they were significantly impacted compared to female small business owners.



Among those who had to close their business,

44 percent

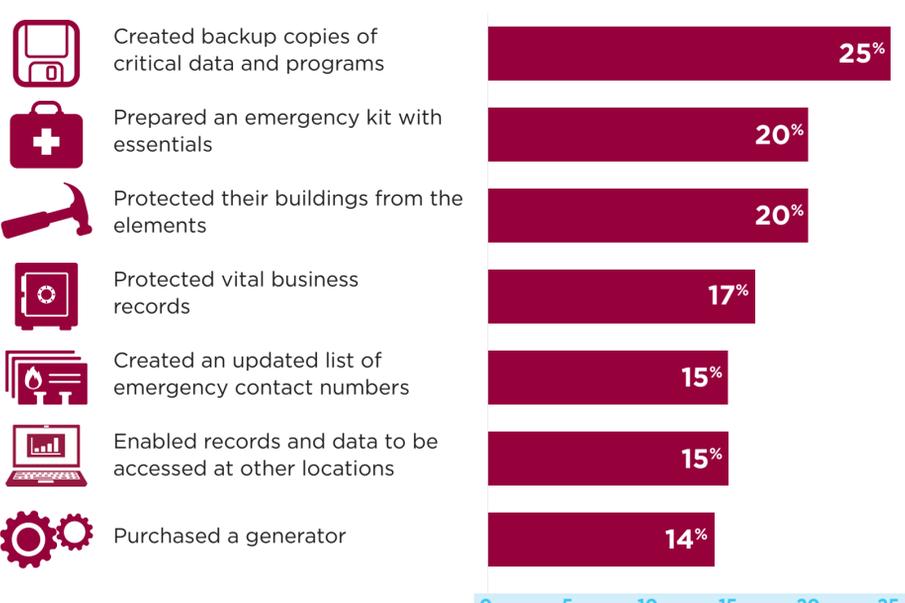
reported that it took

seven days or more to open their doors again.



Preparing For When Disaster Hits

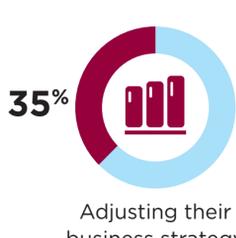
In preparing for Storm Sandy, impacted small business owners:



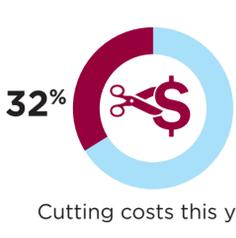
Despite the notable impact of the storm, **87 percent** said that they were **equally or better prepared** than other impacted small business owners.

Prevailing in the Months Ahead

In order to recover from Storm Sandy, financially impacted small business owners are taking the following actions:



Adjusting their business strategy

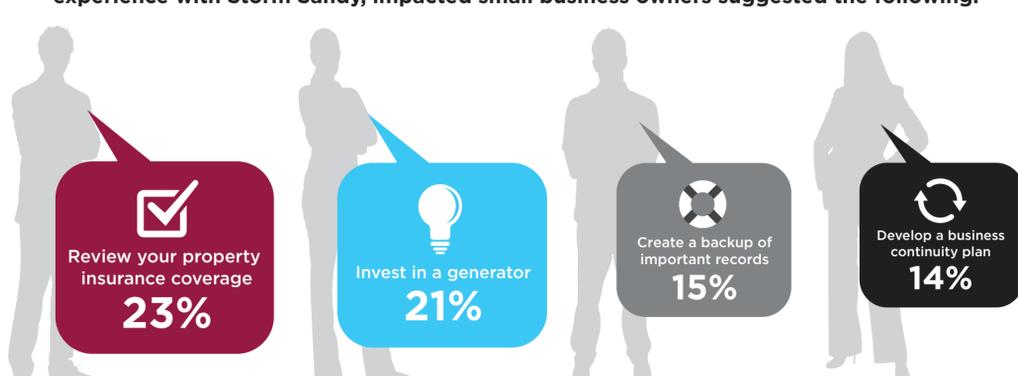


Cutting costs this year



Stop/scale back hiring new employees

When asked what advice they would give other small business owners based on their own experience with Storm Sandy, impacted small business owners suggested the following:



For more information on how small business owners can weather the unexpected, visit www.thehartford.com/smallbizahead