WORKERS' COMPENSATION

EXCEEDING EXPECTATIONS IN WORKERS' COMP THAT GOES FAR BEYOND PRICE.

Today's competitive workers' comp market means you have many choices. With The Hartford, we make choosing easier.

With our decades of experience, we've mastered the details that help deliver the best possible outcomes. For your customers, that means getting their injured workers back on the job quickly – and positively impacting their bottom line. For you, that means helping you grow quickly and efficiently.

With our products, tools, technology and people all working seamlessly together, we deliver the ease you need – and the value your customers expect.

INDUSTRY-LEADING CAPABILITIES THAT HELP YOU DO MORE BUSINESS IN LESS TIME

- Go from quote to issue in about 5 minutes
- Responsive underwriting
  - » Not bindable? No problem – refer it. You'll often have same day answers on accounts you refer
- Pricing flexibility puts you in control
  - » Many pricing requests don't require underwriter approval[1]
  - » Additional pricing flexibility is still available through your underwriter

CLAIMS MANAGEMENT APPROACH HELPS IMPROVE OUTCOMES AND RETURN EMPLOYEES TO WORK SOONER

- **1MM+** network providers optimized for each state, including physicians with experience treating workplace injuries
- **Renowned care center relationships** for the most severe injuries (trauma)
- **65K+** network pharmacy locations nationwide
- **60%** average savings on billed medical expenses through negotiated rates[2]
- **30%** savings on total billed pharmacy costs[2]

continued

THE HARTFORD

COMPETITIVE PRODUCT FEATURES THAT ARE ANYTHING BUT STANDARD

Broad form endorsement bundles six coverage features and is automatically added to every workers' compensation policy we write – no separate elections or premium charges[3]

Extended broad form endorsement includes five additional coverages for only 1 – 3% of our standard policy premium[4]

PROGRAMS THAT CAN HELP KEEP EMPLOYEES AND BUSINESSES HEALTHY

Shoes For Crews® offers a 15-25% discount on slip-resistant footwear

The Naturally Slim® Program is a wellness and weight-loss program, offered at a volume-based discount, which can help employees reduce risk factors for metabolic syndrome

Aurico® offers a 25-60% discount on employment-related services (e.g., background checks, drug testing, employment license verification)

Herman Miller® offers special pricing on ergonomic office furniture

NEEDLESTICK PROGRAM FOR HEALTHCARE PRACTICES

Our approach to sharps and needlestick injuries helps cover the initial testing of the source patient; not just the injured worker.

PAYROLL BILLING SOLUTIONS THAT CAN HELP SMALL BUSINESS OWNERS CONTROL CASH FLOW

- Available on accounts with an annual premium of $1,000 or more
- Options calculate premium based on actual payroll. Choose:
  - » XactPAY®[5] for customers that use a payroll provider with whom The Hartford has partnered[6]
  - » XactPAY Xpress® for customers that don't use a payroll provider or use one that's not partnered with The Hartford

WHY THE HARTFORD

200+ YEARS

★★★★★ 4.8 STAR CLAIMS EXPERIENCE[7]

1MM+ SMALL BUSINESS CUSTOMERS

FOR WORKERS' COMP, QUOTE US FIRST.

Talk to your sales representative from The Hartford today.

THE HARTFORD

Property
Liability
Workers' Comp
Business Auto

[1] Excludes FL, ND, OH, WA, WY

[2] Based on The Hartford's claim data

[3] Not available in FL, MN, NJ, NY, TX, WI

[4] Not available in FL, MA, MN, NJ, NY, TN, TX, WI

[5] This product may be covered by one or more pending or issued patents, including U.S. Patent 8112,333, U.S. Patent 8,355,971, U.S. Patent 8,452,623 and U.S. Patent 8,515,787.

[6] ACE Payroll, JetPay Payroll, Balance Point Payroll (NJ), Complete Payroll Processing, Complete Payroll Solutions, HigherUP Payroll, Green 60 Payroll Services, Heartland Payroll, Intuit (QuickBooks and Online), Payce Payroll, Paymedia LLC, PayNet, Payroll Data Processing, Prime Point, Proliant, Inc, USA Payroll NJ.

[7] Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

The Hartford does not offer or provide the Shoes for Crews, Naturally Slim, Aurico and Herman Miller products and cannot make any claims or promises that use of those products or services will result in lower workers' compensation losses. All such products and services are provided by Shoes for Crews, Naturally Slim, Aurico or Herman Miller, respectively.

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