

WORKERS' COMPENSATION

EASIER FOR YOU. BETTER FOR YOUR CUSTOMERS.

Today's competitive workers' comp market means you have lots of choices. With The Hartford – your job just got easier. For decades, we've put you and your customers in the best possible position to help keep businesses and their employees healthy. We know how to put workers' comp to work for you.

**SAME EFFORT. MORE GROWTH.**

The Hartford is a market leader because we've mastered the details that can help you grow quickly and efficiently. Our products, tools, technology and people all work seamlessly together to deliver ease to you and value to your customers.

**SOME ACCOUNT WINNING INVESTMENTS**

- **COMPETITIVE RATES** produce higher yields in target classes.
 - » Over the past year we've improved our competitive position in target industries like technology, retail, finance, business services, and professional services and we've also invested in targeted SICs within manufacturing, wholesale, printing & publishing, and entertainment.
- **PRICING FLEXIBILITY** puts you in control.
 - » All pricing options appear in ICON and can be selected for accounts that warrant pricing.¹
 - » The account will remain bindable as long as no other underwriting concerns exist.

**DO MORE BUSINESS IN LESS TIME**

- **ICON** quoting system delivers a quote in < 5 minutes.
- **RESPONSIVE UNDERWRITING**
 - » Not bindable, no problem – you'll often have same day answers on accounts you refer.
- **FLEXIBLE APPROACH**
 - » While we prefer account business, we're open countrywide for monoline workers' comp business as well.

**VALUE ACROSS THE BOARD**

While price is an important consideration in any purchase decision, equally as important is what's being delivered in exchange. Our program excels here, too.

- *Claim capabilities* help control claim costs, which may help reduce future premiums.
- *Payroll billing options* help customers manage cash flow.
- *Broad Form Endorsement* sets the standard for value.
- *Value-add services* could help keep businesses and employees healthy.

Faster. Better. Easier. Get all three when you quote The Hartford.



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¹ Excludes FL, ND, OH, WA, WY

This document contains only a general description of coverage that maybe provided and does not include all of the features, exclusions and conditions of the policies it describes. Coverage is subject to the policy terms and is individually underwritten. Please refer to the actual policies for complete details of coverage and exclusions. In the event of a conflict, only the terms of an actual issued policy will prevail. Coverage may not be available in all states or to all businesses.

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**THE
HARTFORD**

Property
Liability
Workers' Comp
Business Auto