

A NEW WORKERS' COMP EXPERIENCE THAT GIVES YOU MORE.

MORE FLEXIBILITY, MORE OPTIONS, MORE WINS.



#2 WORKERS'
COMP INSURANCE
WRITER
IN THE U.S.¹

TO WRITE WITH
THE HARTFORD

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With decades of strong underwriting results and 200+ years of experience, The Hartford has been a market leader for workers' compensation insurance, even during the toughest market cycles.

We have continuously delivered solutions that help you:

- Improve agency margins
- Boost policy retention
- Grow your agency

Take a look at how we've stepped up our workers' comp offerings.

NEW, LOWER RATES HELP YOU WIN MORE OFTEN



- Recent changes mean higher bindability from professional services to contractor classes including:

- » Associations
- » Auto Services
- » Concrete & Asphalt Paving
- » Hotels
- » Janitorial Services
- » Painting Contractors

- Experience mod prefills for accounts in California and in NCCI states



- More competitive on hundreds of most-quoted classes
- Price credits available on accounts that warrant it, and bindable quotes remain ready for issue even after credit is added²

BROAD APPETITE LETS YOU SELL INDUSTRY-LEADING PROTECTION TO EVEN MORE CUSTOMERS



- Newly eligible classes heading your way in Q4 2020:
 - » Auto Services Body Shops available in more states
 - » Bed & Breakfasts | Outside Entrance Motels
 - » Construction: Awning Installation, Interior Carpentry, Exterior Painters
 - » Convenience Stores
 - » Property Managers

- Payrolls of various classes up to \$20M are eligible, enabling you to write large accounts with us
- Monoline workers' comp... we want it!

MORE REASONS TO WRITE WORKERS' COMP WITH THE HARTFORD.

PAYROLL BILLING PROVIDES CASH FLOW BENEFITS TO CUSTOMERS AND RETENTION BENEFITS TO AGENCIES



- Customers avoid down payments, monthly billing fees, audit surprises and more
- Agencies see retention rates that are 2 points higher than policies without it³
- 580+ participating payroll providers make setup easy in ICON

DIGITAL SERVICE LOWERS POLICY SERVICE COSTS



- Most workers' comp policy service transactions are available online and processed in real time
- EBC provides easy access to a billing dashboard, policy information and digital service – all in one place
- My Account is the online service portal preferred by 70% of customers

PROVEN CLAIM MANAGEMENT APPROACH HELPS KEEP PREMIUMS LOW



- 300+ medical clinicians help manage claims
- More than 125 experts continuously mine data, uncovering trends and developing insights to improve the claim process and outcomes
- Over 1 million network medical providers
- 60% average savings on medical bills through network providers
- 4.8 of 5 stars claim rating⁴

IT'S A NEW WORKERS' COMP EXPERIENCE, FROM A TRUSTED MARKET LEADER.

A representative from The Hartford can show you how our new rates, new classes and new capabilities can produce improved results.



¹Conning PC Insurance Segment Report Workers' Compensation - Summer Edition 2020

²Not applicable to all quotes in California.

³Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2018-2019.

⁴Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In AZ, CA, NH, TX and WA, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company.