

WORKERS' COMPENSATION



OFFER BROADER PROTECTION AND COST-SAVING SERVICES TO YOUR WORKERS' COMP CLIENTS.

COMPREHENSIVE COVERAGE - ALL IN ONE PLACE

Offer your clients the protection they need. Combine our workers' compensation coverage with our competitive:

 Property

 General liability

 Commercial auto

 Umbrella

 Marine

Count on The Hartford for broader workers' compensation coverage and cost-saving services that your customers need. As one of the largest insurers in the country, we offer:

- **Quality risk management and cost control services**

Our valuable services help provide quality care to injured employees and manage the incidence and cost of workplace injuries. For example, our proprietary Permanent Partial Disability (PPD) review process helps ensure accuracy in PPD ratings and the associated benefits and costs.

- **Smooth payroll billing experience**

When multiple payments come due at once, your customers can have a difficult time managing cash flow. Our XactPAY® billing matches workers' compensation premium payments to your customers' actual payroll. This option helps your customers to:

- » Smooth out cash flow
- » Mitigate audit surprises

Together We Prevail™

continued



- **Broad protection beyond the standard contract**

Our broad form endorsements protect your customers from exposures that aren't covered by a standard workers' compensation contract. For example, at no additional charge, we:

- » Provide employers liability stopgap for states where workers' compensation is provided by a monopolistic state fund
- » Offer, for a small additional charge, foreign voluntary compensation for employees who travel on business overseas

WIDE RANGE OF INDUSTRY CAPABILITIES

Our underwriters are ready to work with you to help you tailor coverage that's likely to be the cornerstone of your customers' risk management program. Our appetite crosses a broad range of industries, including:

- Business & Professional Services
- Healthcare
- Communications
- Manufacturing
- Construction
- Real Estate
- Education
- Technology & Life Science
- Financial Services
- Wholesale

FLEXIBLE ACCOUNT OPPORTUNITIES

Your underwriter can assess account opportunities in industries or emerging markets not included in the list above. While we prefer to write workers' compensation as part of a multiline account, we will consider monoline workers' compensation for the right opportunities.

COUNT ON US AFTER THE POLICY IS ISSUED

- **Reliable risk engineering services** – Since 1914, our Risk Engineering team has been helping businesses protect their assets through:

- » Personable phone, online and on-site services
- » Free technical information papers (TIPS) on controlling losses and limiting exposures
- » Technical knowledge and tools to address potential workers' compensation losses
- » Risk assessment in ergonomics, machine safeguarding, driver safety and more

The Hartford's Risk Engineering Laboratory (ID 100124) is accredited by the AIHA Laboratory Accreditation Programs (AIHA-LAP), LLC for Industrial Hygiene and Unique Scopes as documented by the Scope of Accreditation Certificate and associated Scope.

- **Specialized claims service** – Our suite of workers' compensation claims services is unparalleled.

We offer:

- » Preferred medical provider networks
- » A network referral unit
- » Nurse case managers
- » Pharmacy benefit management
- » Prescription drug review
- » Permanent partial disability review
- » Medical bill review
- » Knowledgeable claims handlers
- » Traumatic injury capabilities
- » A Team•Work program that can bring claims handlers and nurse case managers together with employers, doctors and employees to help facilitate return to work.

10 REASONS TO PLACE WORKERS' COMPENSATION WITH THE HARTFORD

- 1. Trusted consistency** – Despite a challenging marketplace, our appetite has remained stable. We've been writing workers' compensation from the beginning, so you and your customers can count on us today and in the future.
- 2. Proven reputation** – For more than 200 years, we've been delivering on our promises. And, we've been named one of the World's Most Ethical Companies by the Ethisphere Institute ten times.
- 3. Knowledgeable underwriters** – Your Middle Market underwriter is your source for competitive multiline coverage.
- 4. Deep industry experience** – Our industry team specialists have deep knowledge of their respective industries and can help you tailor coverage to meet unique industry exposures.
- 5. Return-to-work program** – When a worker is injured, our Team•Work return-to-work program can help your customers to:
 - Maintain productivity
 - Minimize lost-time costsOur underwriters factor in a proactive return-to-work program when underwriting an account.
- 6. Easier cash flow management** – Our XactPAY workers' compensation billing solutions can help your customers:
 - Reduce large premium down payments
 - Avoid billing charges
 - Smooth cash flow
 - Mitigate audit surprises
- 7. Dedicated Risk Engineering consultants** – These knowledgeable individuals can recommend practical solutions and training geared toward improving operations.
- 8. Timely and fair claims handling** – Our proprietary claims customer loyalty program provides real-time feedback on customers' experience. Our Claims team brings together the resources needed to:
 - Provide quality care
 - Get injured workers back on the job as soon as medically appropriate
 - Manage costs
- 9. Comprehensive coverage** – Because customer needs differ, The Hartford offers two versions of a broad form endorsement that can cover your customers for unknown or unanticipated exposures.
- 10. Simple and convenient** – The Hartford invests millions of dollars to improve underwriting tools and data to make writing workers' compensation easier, faster and more accurate.

LEARN MORE.

Visit thehartford.com/mmagent.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of April 2018.

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In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home