

## CLAIMS SERVICE PROOF POINTS

## CLAIM MORE BUSINESS WITH A PARTNER THAT PREVAILS IN CLAIMS SERVICES.



A carrier's reputation depends on customer service in all categories. But the claims experience is pivotal. Because after a loss, lives and livelihoods depend on getting back to business.

The Hartford's Claims team has been helping customers restore their lives and businesses for more than 200 years. We care about the customer experience and we never stop improving, based on the feedback we receive.

Take a look at how we do it.



### 4.8 STAR CLAIMS EXPERIENCE

For all of the doors we've helped reopen, the vehicles we've restored to the road, the employees we've helped get back on their feet and the fraud we've prevented, our Middle Market customers rate us 4.8 out of 5 stars for claims service.

#### WORKERS' COMPENSATION

**Exceptional medical management.** On average, we save customers 60 percent on every medical bill.

**More insight.** With 220 clinical medical staff we drive costs down for customers and help return injured workers to work faster.

**A vigilant return-to-work program.** We put our medical professionals to work on 90 percent of all medically complex claims. Helping return employees to work safely and sooner.

**Tough on PPD.** No other carrier manages PPD (permanent partial disability) like The Hartford. Our nurses review every single file, saving 9 percent on average.

**Shrinking Rx costs.** Through careful medical review, we've held pharmacy spend to 10 percent of workers' comp medical costs\* and carefully managed narcotics overuse. And we've saved customers 30 percent on billed pharmacy expenses.

\*Compare that with 19% for other insurers. (NCCI Workers Compensation Prescription Drug Study: 2013).

Prepare. Protect. Prevail.®

continued



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### GENERAL LIABILITY

**Not afraid to litigate.** We have 200 in-house defense attorneys who manage 70 percent of our policyholder litigation for only a fraction of the cost of engaging an outside law firm.

**Fact finders.** We scour our insureds' contracts to find responsible parties to defend and indemnify our insureds while giving them and their agents the facts to protect themselves.

**Standing up to slip-and-fall fraud.** Our tenacious slip and fall stance results in about 50 percent of claims being withdrawn, canceled or denied. And our motions for summary judgment nullify many cases.

### PROPERTY

**A team of forensic accountants.** They make it faster and easier to resolve business interruption claims, so our customers can open their doors faster after a major loss.

**Extreme response.** Through our Catastrophe Claim Operation, we send expert staff in mobile response trucks that serve as on-site bases. So insureds receive Wi-Fi access and other support right where they need it.

**Legally tenacious.** We preserve evidence and pursue subrogation on losses of \$50K+ versus the typical industry threshold of \$100K.

**Experience.** With 54 dedicated major case handlers, we have the ability to take on claims at \$100K versus the typical industry threshold of \$250K+.

**40%** of businesses never reopen after a major property loss.<sup>1</sup> We're proud to be part of the reason the other 60% prevail.

### AUTO

**In-house claims consultants.** They provide handling and reserving guidance on complex, high-exposure auto claims.

**4 regional auto claims centers.** Pros with jurisdictional expertise are always available.

**Repair guarantee.** Our repair shop option offers more than 2,000 preferred repair shops nationwide. And we guarantee the work on the covered repairs.

**Glass to go.** More than 12,000 windshield repair shops, most with mobile service, are in our network. If the windshield can be repaired, we waive the deductible.

**A great deal.** Through selected dealers, we can offer preferred pricing on replacement vehicles with a huge inventory searchable online.

### CONTACT YOUR MIDDLE MARKET UNDERWRITER.

Learn more about The Hartford's Claims team and all the ways we can help your customers prevail.

<sup>1</sup>The U.S. Department of Labor.

Reported results are based on The Hartford's past performance and not a guarantee of future results. Individual account results may vary from the average.

