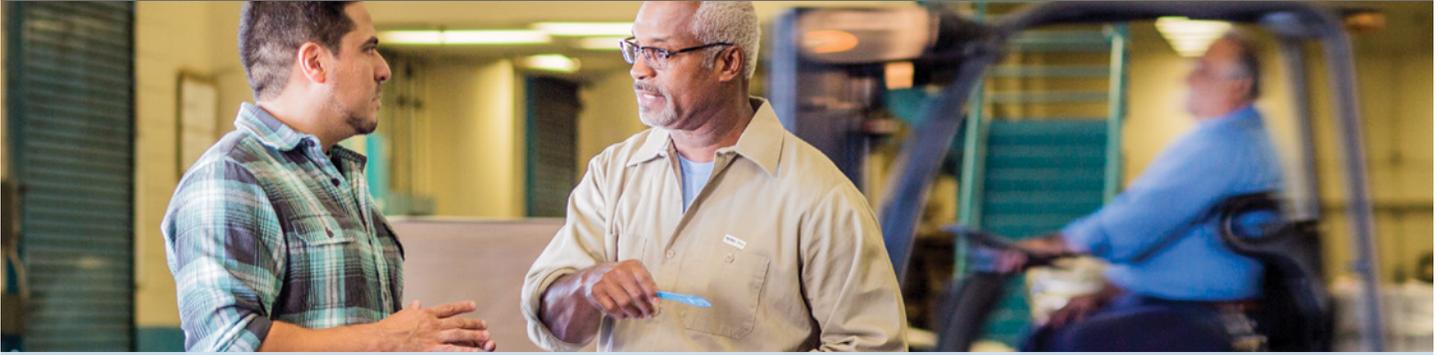


MULTI-LINE: WORKERS' COMPENSATION, COMMERCIAL AUTO AND GENERAL LIABILITY



SAVE TIME AND MONEY, AND IMPROVE OUTCOMES WITH OUR MULTI-LINE SOLUTION.

3 Broad coverages. 1 Multi-line solution.

- 3 coverages: workers' compensation, commercial auto and general liability
- 1 point of contact
- 1 claims contact
- 1 versatile risk management information system
- 1 experienced, multi-line carrier: The Hartford
- 1 integrated, multi-line solution

NATIONAL ACCOUNTS BROKERS AND EMPLOYERS TELL US THAT WE MAKE IT EASIER FOR THEM TO DO BUSINESS

Particularly when we provide coverage and services for all three lines of business: workers' compensation, commercial auto and general liability. Up to \$25M umbrella/excess coverage is also available for National Accounts based on primary underlying placement guidelines, risk appetite and underwriting criteria.

And they're right.

Through The Hartford's multi-line solution, which includes a comprehensive, integrated approach to managing multi-line risk, our National Accounts customers can:

- Save time
- Improve outcomes
- Save money
- Enjoy ease of doing business

During our many years as a multi-line carrier, we've fine-tuned our approach to deliver better economic outcomes and help customers manage the cost of risk. We do it with a combination of:

A seasoned team with 15+ years of experience on average,¹ relentlessly focused on customer satisfaction.

Consistency in our approach to all aspects of business. It adds up to high service ratings in claims, recognition as one of the World's Most Ethical Companies and a demonstrated track record of customer retention. In fact, some have been with us for 60+ years.²

Flexibility. We offer more collateral options, comprehensive coverage, bundled/unbundled program availability and an innovative RMIS platform that helps customers effectively manage risk.

THE HARTFORD'S MULTI-LINE SOLUTION FOR NATIONAL ACCOUNTS - AT A GLANCE.



3 BROAD COVERAGES

- Workers' compensation
- Commercial auto
- General liability



1 POINT OF CONTACT

- Helps to meet individual account needs



1 VERSATILE RISK MANAGEMENT INFORMATION SYSTEM

- Enables the power of data and analytics
- Creates transparency, highlighting proof points and identifying the root causes of cost drivers
- Allows individual and portfolio claims management
- Lets you customize claims-trend tracking



1 INTEGRATED, MULTI-LINE SOLUTION

- Saves time
- Saves money
- Improves outcomes
- Makes it easier to do business

1 CLAIMS CONTACT

- Reduces complexity with 1 claim review for all 3 lines of business
- Helps you understand how auto or general liability impact workers' compensation
- Increases savings from Other Underwriting Expenses (OUE) for multiple lines
- Eliminates the need to untangle multi-line clash losses from separate carriers, saving time and money
- Eliminates the need for separate claim review meetings with different carriers, saving time and money



1 EXPERIENCED, MULTI-LINE CARRIER: THE HARTFORD

- Gives you peace of mind with our 200+ years of underwriting and claims experience, and financial strength
- Provides consistency across all lines, enhancing comprehension and reducing complexity:
 - » Same billing, premium audit and account coordination
 - » Same risk management information system
 - » Common language
 - » Same best practices for claims

200+
YEARS

TO LEARN MORE, VISIT thehartford.com/tcor.



Business Insurance
Employee Benefits
Auto
Home

¹ Reflects National Accounts team average as of November 2016.

² National Accounts In Force as of August 2016.

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 August 2017.

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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