

THE HARTFORD CONSTRUCTION GROUP

EXPERIENCE, INTEGRITY, INSIGHT AND OTHER TOP REASONS CONTRACTORS CHOOSE THE HARTFORD.

WHEN CHOOSING AN INSURANCE CARRIER, YOU LOOK FOR EXPERIENCE AND PERFORMANCE.

<p>TOP 5</p> <p>The Hartford is a leading carrier in workers' compensation</p>	<p>40+</p> <p>The number of years The Hartford has served construction clients</p>	<p>20+</p> <p>On average, the number of years our underwriters have worked with construction companies</p>	<p>1975</p> <p>The year our Risk Engineering Lab was accredited</p>	<p>500,000</p> <p>The approximate number of preferred healthcare providers in our workers' compensation claims support</p>
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A SAFETY PROGRAM THAT'S BEEN HELPING LOWER RISKS SINCE 1975

Construction operations sometimes cause unsafe working conditions that can harm employees and your bottom line. The Hartford's industry-leading safety program provides superior solutions.

Count on The Hartford's AIHA accredited Risk Engineering Lab¹ for these resources:

- As a policyholder, lab services and the use of testing equipment are available to you free of charge.
- Our industrial hygiene lab is staffed by experienced chemists and Certified Industrial Hygienists (CIHs) who are available to consult with you or conduct evaluation surveys to identify, quantify, and control hazardous conditions on your job sites.

Skilled employees are one of your most valuable assets, helping to keep them safe should be a priority. Let The Hartford help with:

- **Free safety training** programs.
- **Additional on-site training** programs, available through The Hartford's Risk Engineering consultants.
- **Materials and tips** posted on our website. Many are available in both English and Spanish.

AN INSIGHTFUL CLAIMS TEAM THAT HELPS YOU CONTROL COSTS

For many policyholders, how claims are handled is the true test of an insurance company. It's important to contain costs while helping employees return to work as soon as possible. The Hartford manages claims with a team of seasoned professionals and specialists:

- **Latent Property Damage Group** specializes in construction defect claims.
- **Large Loss team** focuses exclusively on high value bodily injury and property damage claims.
- **In-house counsel** provides legal support to our construction claims personnel.
- **Defense counsel and construction defect** experts with whom we've established long-term relationships.
- **Network of preferred healthcare providers** with negotiated rates, nurse case managers, medical bill review, and other services.
- **Special investigation unit** comprised of a team of investigators with an average of 20 years experience in detective work.

INSURANCE PROFESSIONALS WHO SPECIALIZE IN THE CONSTRUCTION INDUSTRY



To assure you of overall account satisfaction, we support your business needs with knowledge and experience. Here's what distinguishes our professionals:

- Our team includes a designated program manager, underwriter, risk engineering specialist, claims service consultant, and customer service representative to handle policy issuance, billing, audits, and more.
- Our underwriters work only on construction business and have jurisdictional knowledge of coverage, state regulations and rulings.
- Our Risk Engineering consultants are experienced job site safety directors who pursue ongoing training, keeping them current on construction trends and issues.

SPECIALIZED LIABILITY COVERAGE FOR THE RISKS YOU FACE AS A CONTRACTOR

Having insurance coverage to protect your company's assets and meet clients' requirements is critical to managing risk. The contractor's broad form endorsement advantages include:

- Built-in essential coverage such as additional insured provisions, limited professional liability, and electronic data liability.
- A choice of monoline general liability or workers' compensation or a multi-line program with supplementary coverage such as umbrella, railroad protective liability, owner's and contractor's protective, contractor's equipment and bond coverage.

COMPLETE TRANSPARENCY ON COLLATERAL

It's important to keep a keen eye on collateral required to secure deductible or retrospective rating plan liabilities. We remove the guesswork by:

- Building collateral requirements into each contract.
- Disclosing the details, including what loss development factors are used, how the collateral amount is calculated, how it will be adjusted as claims close, and when it will be released.

A PORTFOLIO OF RATING PLANS

The Hartford can customize a plan to meet your needs by:

- **Fully transferring your insurable risks** with guaranteed cost coverage.
- **Retaining a portion of your losses** through a large deductible, a retrospective rating plan, or a self-insured retention.

TREO | TRACK RISK. EXPLORE OPPORTUNITIES.SM

TREO, our RMIS solution, is designed to simplify claims management by:

- Enabling the power of data and analytics.
- Creating transparency, highlighting proof points and identifying the root causes of cost drivers.
- Allowing individual and portfolio claims management.
- Letting you customize claims-trend tracking.

TREO facilitates the right balance of technology, people and time. The combined experience helps risk professionals focus their energy and resources on the right claim drivers to achieve a greater understanding of cause of loss and effectively lower loss costs.

Learn more facts about The Hartford's Construction Group. Talk to your insurance adviser today, or visit us at thehartford.com/construction.



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

¹ 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.

TREO is available to select insureds only. Some features are not available. Additional charges may apply. Features and benefits are subject to change.

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 June 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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