WORKERS' COMP

THAT DELIVERS EVERYTHING THAT MATTERS TO YOU AND YOUR CLIENTS.

Getting injured workers back on the job quickly can improve the bottom line for your clients – and create almost endless growth opportunities for you. Backed by over 200 years of insurance expertise, we continue to set the standard for value, innovation and injured worker care. And our competitive product features help you deliver the best possible outcomes.

Here's how we do it:

FASTER QUOTING SAVES TIME

- 82% of accounts ready for immediate issue; no underwriting referrals
- Greater pricing flexibility[1]; up to 50%[2] when risk characteristics warrant it, and most quotes remain bindable
- Fast response times by your underwriter if a referral is triggered

SERVING A BROAD RANGE OF BUSINESSES

- Up to $20M payroll thresholds: Small Commercial Definition
- 500 classes in our Top 10 industries with yield ratios that average 30%+
- We'll write your monoline business; check out the highest yielding classes

DIGITAL CAPABILITIES INCREASE EFFICIENCY

For You:

- EBC provides easy access to a billing dashboard, policy information and digital service – all in one place

For the Customer:

- My Account offers 24/7 policy access to services anytime and anywhere it's convenient
- Go paperless to receive documents and statements via email
- Send us documents with easy upload
- Get most Certificates of Insurance instantly
- File a claim at your convenience
- Online bill pay
- Track status and payments with real-time updates
- Streamlined Premium Audit

For the Injured Worker:

My Workers' Comp Connection:
Injured Worker Claim Portal

- Enroll in direct deposit (EFT)
- Obtain their digital medical services card
- Search for network providers
- Opt-in to receive certain communications digitally
- Self-service and 24-hour access to information

PAYROLL BILLING OPTION HELPS CUSTOMERS IMPROVE CASH FLOW

- Customers avoid down payments, monthly billing fees, audit surprises and more
- Agencies see retention rates that are 3 points higher than policies without it[3]
- Over 1,000 integrated payroll companies make setup easy in ICON
- Plus, SmartPay options for those payroll companies not integrated with The Hartford

PROGRAMS THAT CAN HELP KEEP EMPLOYEES AND BUSINESSES HEALTHY[4]

- Shoes For Crews® offers a 15-25% discount on slip-resistant footwear
- Herman Miller® offers special pricing on ergonomic office furniture

COMPETITIVE PRODUCT FEATURES THAT ARE ANYTHING BUT STANDARD

Broad Form endorsement bundles six coverage features and is automatically added to every workers' compensation policy we write – no separate elections or premium charges[5]

Extended Broad Form endorsement includes five additional coverages for only one to three percent of our standard policy premium[6]

PROVEN CLAIM MANAGEMENT

300+
medical clinicians help manage claims

1M+
network medical providers

60%
average savings on medical bills through network providers

4.8
★★★★★
claim star rating[7]

CHOOSE A TRUSTED MARKET LEADER FOR WORKERS' COMP.

Our sales team can show you how our rates, classes and capabilities can produce results.

THE HARTFORD

Property
Liability
Workers' Comp
Business Auto

[1] Limited to a.) states with scheduled rating and are premium eligible, b.) single-state risks only.

[2] Varies by state, state law, location.

[3] Based on The Hartford's renewal data (2021 – 2022).

[4] The Hartford does not offer or provide the Shoes for Crews and Herman Miller products and cannot make any claims or promises that use of those products or services will result in lower workers' compensation losses. All such products and services are provided by Shoes for Crews, Herman Miller, respectively. Herman Miller® is a registered trademark of Herman Miller, Inc. The use of research provided in this document is not an endorsement by the researchers or their associated organizations.

[5] Not available in FL, MN, NC, NJ, NY, TX, WI.

[6] Not available in FL, MA, MN, NC, NJ, NY, TN, TX, WI.

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