

THERE'S NOTHING STANDARD ABOUT THE HARTFORD'S WORKERS' COMPENSATION COVERAGE.



While the price among policies may be similar, how insurers offer coverage can be very different. Our Broad Form Endorsement includes six additional coverage features and is automatically added to every workers' compensation policy we write, at no additional cost.

A REAL TIME SAVER

Our bundled approach helps save you time by eliminating separate elections for each coverage feature. Plus, it helps take the guesswork out of offering your customers the coverage they need while providing them with real value for their insurance dollar.

COMPARE OUR COVERAGE WITH THE INDUSTRY STANDARD

BASIC BROAD FORM COVERAGE FEATURES	THE HARTFORD BROAD FORM	INDUSTRY STANDARD
<p>Pay for reasonable expenses including loss of earnings incurred at The Hartford's request as part of any claim, suit or proceeding we defend.</p>	COVERED	NOT COVERED
<p>Claim scenario: An employer needs to pay an employee overtime so she can attend a deposition, at The Hartford's request, related to a workers' compensation claim for an injured worker. The overtime amount is an eligible expense.</p>		
<p>Voluntary compensation Extends coverage to employees not entitled to benefits under the workers' compensation act and to volunteers where allowed by law, helping to avoid a potential coverage gap.</p>	COVERED	BY ENDORSEMENT
<p>Claim scenario: Mary, a volunteer, injures her back when she trips and falls while walking dogs for the owner of her local veterinary hospital. With voluntary compensation coverage, Mary's injury is eligible for coverage.</p>		
<p>Employers' liability stop gap in monopolistic states. Provides coverage if an employer is sued by an employee for work-related injuries, helping to avoid a potential coverage gap.</p>	COVERED	BY ENDORSEMENT
<p>Claim scenario: On her way to a seminar, a sales rep travels from Pennsylvania to Ohio, where she is injured in an auto accident. The employee files suit against her employer in Ohio, a monopolistic state, claiming the employer did not properly maintain the company vehicle. Employers' liability stop gap coverage may apply to this exposure.</p>		
<p>Other states notification The period of time an employer has to notify the insurance company that they have employees beginning work in a state not listed in 3.A of the Policy Information page.</p>	60 DAYS	30 DAYS
<p>Claim scenario: Prior to policy renewal, a consulting firm is awarded an out-of-state contract but doesn't notify their agent until 50 days after the new policy has been in force. While the standard reporting requirement is within 30 days of the policy effective date, The Hartford would provide coverage since we automatically extend the reporting requirement to 60 days.</p>		
<p>Transfer of rights & duties notification If the employer dies and we receive notice within 60 days after their death, we will cover their legal representative as the insured.</p>	60 DAYS	30 DAYS
<p>Claim scenario: A restaurant owner dies. His daughter, who is also his legal representative, takes over the management of the restaurant while she looks for a buyer. The Hartford learns of the owner's death 45 days later when an injured worker files a claim. Since we automatically extend the reporting requirement to 60 days, there is coverage for the injured worker's claim.</p>		
<p>Cancellation notice We provide 15 days advance notice of policy cancellation.</p>	15 DAYS	10 DAYS

With The Hartford,
it's about more than
insurance coverage.



PROGRAMS TO HELP KEEP EMPLOYEES AND BUSINESS HEALTHY

Customers of The Hartford have access to programs that could improve the health of their businesses and the safety and well-being of their employees. Through special arrangements with Shoes for Crews®, The Naturally Slim Program®, Herman Miller and Aurico, your customers could receive significant discounts on products and services that may reduce the likelihood, and potentially the severity, of work-related injuries. Helping control claim costs could have a positive impact on future premiums, which is great news for your customers.



Shoes for Crews®

15% to 25% discounts on footwear designed for better traction and balance to help prevent slips, trips and falls.



Herman Miller®

Special pricing through an exclusive partnership on Herman Miller ergonomic office furniture.



The Naturally Slim Program®

A wellness program where employees learn healthier eating habits, leading to a better quality of life and healthier workforce.



Aurico

In-depth employee screening services including background checks, drug testing, and employment/licensing verification at 25% to 60% off regular rates.

Businesses that need workers' compensation coverage need The Hartford.
Quote us today.

The Hartford receives no compensation for customer's enrollment in or use of these programs and services.

The Hartford does not offer or provide the Shoes for Crews, Naturally Slim, Aurico 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, Naturally Slim, Aurico or Herman Miller, respectively.

Herman Miller® is a registered trademark of Herman Miller, Inc.

Claims scenarios are provided for illustrative purposes only. This document contains only general descriptions of coverages which may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Certain coverage and features may not be available in all states or to all insureds.

In the event of a loss, the terms of the policy and circumstances of the loss will determine the coverage provided. This insurance is underwritten by Hartford Fire Insurance Company, Inc., and its property and casualty affiliates, Hartford, CT. **In TX, this insurance is written by Sentinel Insurance Company, Ltd., Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest and Trumbull Insurance Company.** In CA, this insurance is written by Hartford Fire Insurance Company (CA license #7268) and its property and casualty insurance affiliates.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT.



Business Insurance
Employee Benefits
Auto
Home

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

Prepare. Protect. Prevail.SM

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 loss control** – Since 1914, our Loss Control 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 Loss Control 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 six times since 2008.
- 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 Loss Control 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. Ease of doing business** - 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/WORKER-COMPENSATION.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. 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 and all claims for coverage are subject to claims adjusting. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford 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. All information and representations herein are as of January 2015.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT.



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home