

# Protecting your large casualty clients.

Your large casualty clients face some of the most complex risks. Our National Accounts team offers a wide range of products and capabilities to cover these exposures while also helping your customers mitigate losses and their total cost of risk.

By leveraging specialized industry knowledge and expertise, proprietary data and analytics, as well as an array of structure, claims and risk engineering solutions, we're able to meet a business's unique needs.

## What Sets Us Apart

With our deep understanding of large casualty risk in a variety of industries, we help large businesses achieve better economic outcomes for their primary casualty programs. We bring together a combination of flexibility, consistency and experience in managing the cost of risk:

### Consistent Excellence

We strive to provide programs with an optimal structure to minimize TCOR, at consistent and sustainable pricing delivered with excellent customer service.

### Flexible Options

Customers benefit from a range of comprehensive program structures, collateral, claims handling (bundled and unbundled) and risk engineering options for their programs.

### A Broad Array of Expertise

A seasoned team with 17+ years of experience on average, our employees are empowered to make decisions that foster customer satisfaction.

### Dedicated Account Team to Support You

Working with our Practice Leader and Underwriters, your Account Manager will provide service throughout the annual cycle of our relationship.

### #2 Workers' Comp Carrier and #3 Group Life and Disability Carrier<sup>1</sup>

We help get employees back to work faster, reducing insurance costs for customers and decreasing employee lost time.

## Key Features

### ▶ Primary Program

- » Loss Projection: \$500K to \$25M

### ▶ Structure

- » Workers' comp minimum retention \$100K
- » GL/Auto guaranteed cost and retention
- » Deductibles, Retros, SIR's and Fronted Programs

### ▶ Lines of Business

- » Workers' comp focus
- » All lines, any combination (WC, GL, AL)

### ▶ Credit Rating: B and above

### ▶ Risk Management Culture

- » Safety, Loss Mitigations and Total Cost of Risk approach

### ▶ Claim Handler: Bundled/Unbundled

## Target Industries

- Healthcare
- Manufacturing
- Wholesale & Retail Services
- Insurance Companies
- Business & Professional Services
- Education
- Commercial Real Estate
- Financial Institutions
- Hospitality & Lodging
- Restaurants
- Retail
- Food Processing

# How We Help Our Clients Manage Risk

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## Customer Tools

### TREO

Designed to simplify claims management and help your clients effectively lower loss costs.

### TCOR Analytics Suite

What gets measured gets managed. Our analytical suite provides line of sight into cost drivers from end to end.

## Customer Services

### Risk Engineering

Partnering with customers to create practical solutions that help minimize loss and improve overall operations.

### Claim File Review

Claim and data professionals focused on delivering customized and flexible support.

### Client Service Executive

Insightful consultation and exceptional service.

### ClaimPlus Team®

Claims operations laser focused on financial outcomes and restoring lives.

### Special Handling Instructions

Ensuring we meet your communication and claim management needs.

### TPA Services

Claim and data professionals focused on delivering customized and flexible support for those who opted for unbundled claim services.

### Stewardship

Annual review of your account performance, accomplishments and opportunities.



**Offer your accounts the coverage they need.**

Scan the QR code to visit our [National Accounts site](#).



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<sup>1</sup> LIMRA year-end 2023 survey

#### General Product Description

This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

#### About Surplus Lines Coverage

The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declination, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

#### About The Hartford Underwriting Companies

The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc.

In Arizona, California, New Hampshire, Texas and Washington the insurance may be 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, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, 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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