THE HARTFORD IS THE #1 WRITER OF WORKERS' COMP FOR SMALL BUSINESS

OUR WINNING FORMULA

With decades of strong underwriting results and 200+ years of experience, we're the largest writer of workers' compensation for small businesses in the industry.[1] Our solutions provide more flexibility, more options and more wins to help you improve margins, boost policy retention and grow your agency.

STABILITY



20+

Years of Market-Leading Combined Ratio[2]

APPETITE



500+

Classes in Our Top 10 Industries

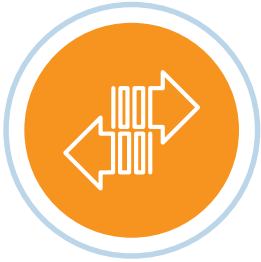
UNDERWRITING



80%+

Quotes Ready for Immediate Issue

INNOVATION



100%

Digital Policy Changes

INDUSTRY-LEADING PERFORMANCE AT EVERY TURN

BROAD APPETITE

You can place more business with the #1 workers' comp carrier for small business:

- Payroll threshold: up to $20M
- 500+ classes in our Top 10 industries; more appetite expansion planned
- Monoline – we want it

THE HARTFORD

INDUSTRY-LEADING PERFORMANCE AT EVERY TURN (CONT.)

EFFECTIVE CASH FLOW SOLUTION

Pay-As-You-Go (PAYG) billing option takes the uncertainty out of customers' cash flow and boosts agency retention:

- Customers want the cash flow benefits of PAYG:
  - ZERO down payment
  - MINIMAL audit adjustments
  - NO monthly billing or finance fees, monthly service charges or late payments
- Enrolling a client in PAYG is as easy as signing them up for direct bill but with better retention benefits:
  - Seamless process in ICON
  - PAYG policies generally retain 3 points higher[3] than direct bill policies
  - 1,000+ payroll partners means we're likely already working with a customer's payroll provider
- SmartPay Reporting Service, offered at no cost, enables most customers, regardless of how they run payroll, to enroll in PAYG

Find payroll billing marketing resources here.

INDUSTRY-LEADING DIGITAL SERVICE

Online service options reduce policy service costs and save you time:

- 100% of workers' comp policy changes are available digitally; most are processed in real time, including Certificates of Insurance requests
- 72% of small business customers rely on My Account for servicing their policies, freeing up agents' time
- 50% of all service transactions are completed digitally; it's the channel of choice
- Available 24/7; 40% of My Account requests are made outside of agents' regular working hours

Find digital services marketing resources here.

TRANSPARENT AUDIT PROCESS

Digital tracker provides customer-level status at every step of the audit:

- New "Audit Messages" option downloads audit data directly into your AMS

Find audit process marketing resources here.

DATA-DRIVEN UNDERWRITING

20+ years of data and analytics help us make better underwriting decisions. For you, this means:

- Faster, easier quoting and issue:
  - 80%+ ready for immediate issue
  - Quicker underwriting decisions on referrals
  - Competitive rates with pricing flexibility – up to 50%; most quotes remain ready for issue
  - Prefill: classification and experience mod
- Accurate pricing:
  - Less rate volatility
  - Less remarketing at renewal

CLAIM EXPERTISE AND INNOVATION

Data-driven decision making helps us deliver better claims outcomes:

- 10 years of using predictive modeling helps us identify potentially volatile claims up front – so we can assign our most skilled staff early
- 125+ experts continuously mine data, uncovering trends and developing insights to improve the claim process and outcomes

Proven claim management approach helps keep premiums low:

- 300 medical clinicians help manage claims
- 1M+ network medical providers; 60% average savings on medical bills for services through network providers
- Experience mods are calculated from claim costs and impact the price customers pay for coverage so tightly managing claim costs is key

OFFER AN UNMATCHED WORKERS' COMP SOLUTION.
Talk to your representative or LEARN MORE.

THE HARTFORD

Property
Liability
Workers' Comp
Business Auto

[1] Based on net written premium analysis of competitor statutory and quarterly financial statements, and internal data as of 2020 year-end.
[2] Workers' Compensation Insurance – As Good As It Gets. Conning Strategic Study Series, 2019. Performance for The Hartford, for the same time period, added for comparison purposes.
[3] Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2019–2020.

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