

OUR WORKERS' COMP APPETITE NOW HAS CONVENIENCE STORES IN STOCK.



CONVENIENCE STORES

New!

Sells a limited line of goods (e.g., milk, bread, soda, snacks); customers generally purchase a few items per visit.

Class code: 54921 (Convenience store)

Class code: 54941 (Convenience store with gas pumps)

Maximum payroll per policy: \$6M

WHAT GOOD LOOKS LIKE

- 3+ years in business
- Well-maintained premises; good housekeeping
- Not open beyond 11 p.m.
- Employs between 5 and 10 people
- 2 people on duty when open



GROCERY STORES

Offers a complete line of groceries, meat and produce; customers have the ability to purchase a full week's worth of groceries.

Class code: 54111

Maximum payroll per policy: \$6M

WHAT GOOD LOOKS LIKE

- 3+ years in business
- Independent and franchise grocery stores
- Employs between 30 to 75 employees per location
- Delivery completed by third party



OUT OF APPETITE

- Armed security
- Dollar Store operations

- Full-service gas operations (gas pumped by attendant)

- On-site filling of propane tanks
- Open 24 hours

WHY YOU SHOULD MAKE US YOUR "GO TO" FOR WORKERS' COMPENSATION

Higher Retention

Our payroll billing option can boost policy retention by 3 points while offering customers cash flow benefits!

[See more benefits.](#)

Faster, Easier Policy Changes

Almost every workers' comp policy change is available through the EBC and most are processed in real time

[View all capabilities.](#)

A Better Audit Experience

Audit dashboard offers transparency into customers' audit status; availability of ACORD messages alert you when an audit is going into estimation

[Check out the dashboard.](#)

PUT OUT THE OPEN SIGN TO MORE CUSTOMERS.

Learn more about our expanded appetite from your sales rep.



Property
Liability
Workers' Comp
Business Auto

¹ 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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