

Service 360  
Comprehensive solutions and support  
that **revolve around you.**



## An Unending Commitment

Coverage is only part of the equation. Providing consistent service to agents and clients, especially in moments of need, is what brings the experience full circle. In Middle & Large Business, we combine our coverage and deep industry specialization with service capabilities designed to deliver the most value at every step of the customer journey. This creates a holistic and consultative End-to-End experience that's distinctly ours, building trust and respect that can stand the test of time.

**Our coverage, deep industry specialization and service capabilities combined create a holistic and consultative experience like no other.**

### Client Service Team

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We deliver an exceptional end-to-end experience for our customers. We'll provide responsive interactions and efficient, transparent collaboration that provides value to agents and brokers when delivering to their clients.

### Digital Services

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We make the jobs of agents and brokers easier and more efficient.

- The EBC allows agents and brokers to view policy activity and reports, track and submit endorsements, make policy changes and more.
- My Account offers customers easy online service, including real-time policy changes and reminders.
- TREQ, our RMIS solution provides rich data, robust functionality, flexibility and dynamic reporting, as well as simplified claims management.

### Claims

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We create tailored claims services for each customer's needs, and only our most experienced adjusters focus on complex claims. This includes analyzing claims, addressing the loss drivers and developing tailored solutions to help lower costs.

## IoT Solutions

We help customers predict, prevent, detect and mitigate risk while leveraging data to provide unique value and insights.

- Our IoT solutions deliver value by combining connected devices such as water sensors, worker safety and productivity technology (including wearables and computer vision) and telematics with actionable risk management solutions.

## Operations

Our team's commitment to creating differentiated experiences with speed and ease allows us to provide personalized service throughout the new business process, leading to subsequent endorsement requests and renewal of policy.

## Premium Audit

We communicate proactively and responsively for our partners through our high touch model. This gives the customer, agent and underwriter a better understanding of what to expect at every step of the audit process.

- Complex accounts will be subject to a specialized audit model, including a post audit consultation.

## Risk Engineering

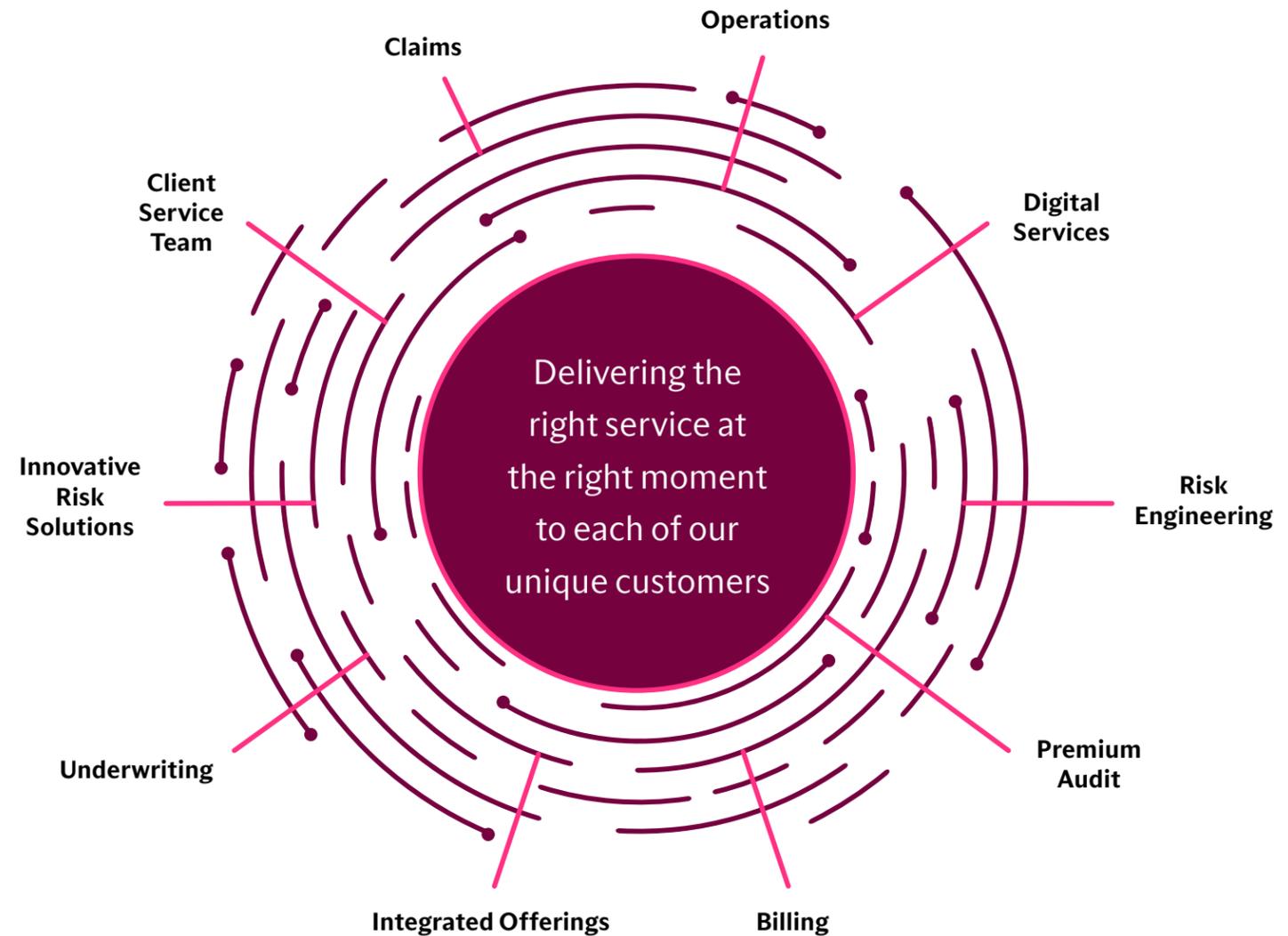
The Hartford has invested deeply in risk engineering services that help businesses reduce claims.

## Injury Prevention Services

In partnership with clinical vendors, we offer a comprehensive suite of injury prevention solutions to help businesses keep their employees safe and healthy on the job. These services can be delivered in-person or virtually.

## Workers' Compensation and Employee Benefits Integration

As the #1 fully insured disability† and #2 workers' compensation carrier\*, we are positioned to provide integrated services, from coordinated claims management to data-driven insights that give employers more time to focus on the needs of their employees and their business.



## Underwriting

Our underwriters are empowered with the right tools and technology to deliver best-in-class support, including timely responses and results-oriented solutions.

## Billing

Equipped with a complete understanding of the complex products being sold for their customer, a dedicated Billing Analyst is accountable for communication and problem solving on billing, collections and billing process-related issues.

## Expired Accounts

We want to make the account transition process as seamless as possible by providing support and transparency.

Email [Service360@thehartford.com](mailto:Service360@thehartford.com) for all general post-policy expiration service requests with your name, company, contact information and policy number.

- Fee-for-service options may include, but are not limited to, claims status reports, claim file review and extended TREO access.
- Options available vary by customer.

# Risk Engineering

## Results Speak for Themselves

Thanks to our consultative approach, our risk management customers are having a great experience and are rating us at nearly five stars when it comes to our service.

★★★★★  
**4.8 Customers' experience star rating<sup>1</sup>**

## Our Value Proposition

Making workplaces safer is one key way to save money on costly claims. To help create practical solutions that minimize loss and improve overall operations, our Risk Engineering consultants take a consultative approach from survey to service – and everything in between. How?

- **Technical expertise and consultation** provide results-oriented solutions and value to our business customers.
- **The right consultant for each customer** can tailor solutions, drive lower loss ratios and improve bottom-line results.
- **Satisfied customers** with the success stories to prove it; customers say we consistently exceed their expectations.



## Savings Generated

A sample of recommendations made by our Risk Engineering consultants generated these savings on average<sup>2</sup>:

Operational efficiencies	Direct cost avoidance	Indirect cost avoidance	Total return on investment
<b>\$18K</b>	<b>\$151K</b>	<b>\$211K</b>	<b>\$374K</b>

## Our Consultative Approach

- **Focused** – We evaluate customers' end-to-end processes and provide practical solutions to manage risks, while improving operations.
- **Bottom-line oriented** – We deliver positive financial outcomes for our customers.

## Professional Designations

Our specialists are regionally located to address the needs of our customers across the country.

**75%+** of our consultants are professionally certified or have advanced degrees, including:

- Associates in Risk Management (ARM)
- Certified Fire Protection Specialist (CFPS)
- Construction Health & Safety Technician (CHST)
- Certified Industrial Hygienist (CIH)
- Certified Loss Control Specialist (CLCS)
- Certified Professional Ergonomist (CPE)
- Certified Safety and Health Manager (CSHM)
- Certified Safety Professional (CSP)

## Specialized Service

- » **Customized** - Tailored solutions specific to the customer's business.
- » **Virtual capabilities** - Consultation and technical support remotely by phone, email or live video streaming.
- » **Specialized services** - Ergonomics, certified industrial hygiene consulting services, Fleet Telematics and Technical Property Specialty Services.
- » **In-house lab** - Our AIHA-accredited<sup>3</sup> industrial hygiene lab is one of only three in the United States.
- » **Robust training** - Technical information safety papers and E-learning on a variety of important topics.

<sup>1</sup> Customer reviews were collected and tabulated by The Hartford through September 2024. Reviews are not representative of all customers.

<sup>2</sup> Based on a six-month sampling of more than 100 customers that chose to invest in The Hartford's Risk Engineering team recommendations.

<sup>3</sup> The Hartford's Risk Engineering 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.



## Claims

**4.8** Customers' experience star rating<sup>4</sup>  
★★★★★



History as a commercial insurer

**90%** Vigilant return-to-work program of all medically complex claims are worked on by our medical professionals

**60%** Exceptional medical management savings (on average) for customers on every medical bill<sup>5</sup>

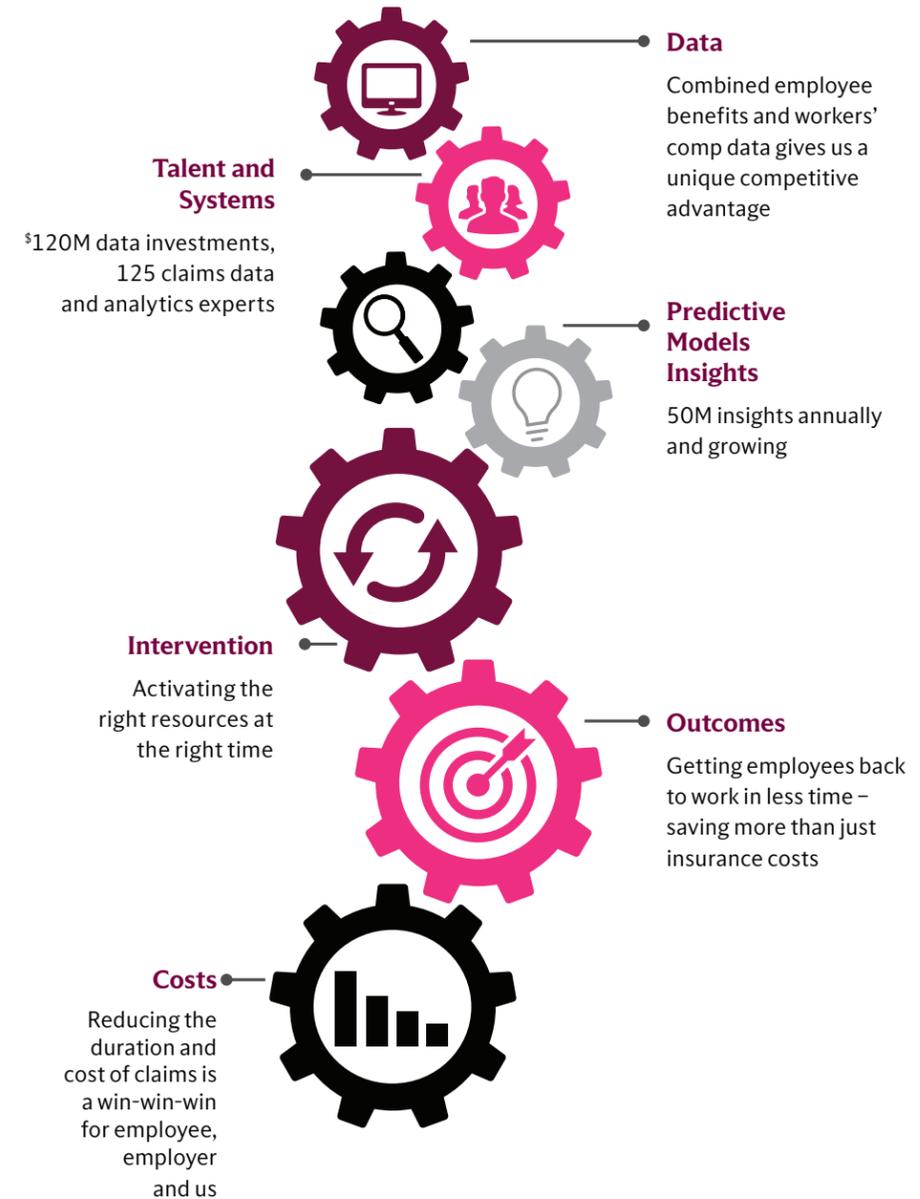
### Ensuring an Outstanding Claims Experience

A carrier's reputation depends on customer service in all categories. But the claims experience is pivotal, because after a loss, lives and livelihoods depend on getting back to business.

Our Claims team has been helping customers restore their lives and businesses for over 200 years. We care about the customer experience, and we never stop improving, based on the feedback we receive.

## Better Data Helps Achieve Better Outcomes

**Our Insight Factory<sup>SM</sup>** is an entire process built around better outcomes for customers. Not only do we have more data from both employee benefits and workers' compensation, but we also have the people who know what to do with it. Our claims experts are using data for root-cause analysis to identify the biological, psychological and social characteristics that can impact a claim; then leveraging that data for greater insight into developing actionable claims solutions.



<sup>4</sup> As of September 2024. Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.  
<sup>5</sup> Reported results are based on The Hartford's past performance and not a guarantee of future results. Individual account results may vary from the average.

**To learn more, contact your underwriter from The Hartford today.**  
Or visit [TheHartford.com](https://www.TheHartford.com)



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

<sup>\*</sup> S&P Global Data, 2023.

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This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. 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. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of July 2025.

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