



Better claims. Better outcomes. Better business.

Workers' Compensation

Today's competitive workers' comp market gives you many choices.

By helping get your injured workers back on the job as quickly as possible, increasing your efficiency and positively impacting your bottom line, we make choosing a little easier.

With decades of experience, we've mastered the details that help deliver outcomes that exceed expectations. Our products, tools, technology and people all work together seamlessly to deliver the ease you need and the value you expect.

A claims management approach helps improve outcomes and return employees to work sooner.

- 1M+ network providers optimized for each state, including physicians with experience treating workplace injuries
- Renowned care center relationships for the most severe injuries (trauma)
- 65K+ network pharmacy locations nationwide
- 60% average savings on medical bills through network providers¹
- 30% savings on total billed pharmacy costs¹

Competitive product features that are anything but standard.

Broad Form endorsement bundles six coverage features and is automatically added to every workers' compensation policy we write – no separate elections or premium charges²

Extended Broad Form endorsement includes five additional coverages for only one to three percent of our standard policy premium³

Programs that can help employees and businesses stay healthy.⁴

- **Shoes For Crews**[®] offers a 15-25% discount on slip-resistant footwear
- **Herman Miller**[®] offers special pricing on ergonomic office furniture

Needlestick program for healthcare practices.

Our approach to sharps and needlestick injuries helps cover the initial testing of the source patient; not just the injured worker.

Payroll billing solutions that can help small business owners control cash flow.

Options calculate premium based on actual payroll. Choose:

- Payroll Billing for customers who use a payroll company with whom we've partnered
- SmartPay for customers who don't use a payroll provider or use one that's not partnered with us

Contact your Small Business sales representative.



¹ Based on The Hartford's claim data.

² Not available in FL, MN, NC, NJ, NY, TX, WI.

³ Not available in FL, MA, MN, NC, NJ, NY, TN, TX, WI.

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