

# Workers' comp that delivers everything that matters to you and your clients.

## Workers' Compensation

Getting injured workers back on the job quickly can improve the bottom line for your clients – and create almost endless growth opportunities for you. Backed by over 200 years of insurance expertise, we continue to set the standard for value, innovation and injured worker care. And our competitive product features help you deliver the best possible outcomes.

### Faster quoting saves time.

- 82% of accounts ready for immediate issue; no underwriting referrals
- [Greater pricing flexibility](#)<sup>1</sup>; up to 50%<sup>2</sup> when risk characteristics warrant it, and most quotes remain bindable
- Fast response times by your underwriter if a referral is triggered

### Ready to serve a broad range of businesses.

- Up to \$20M payroll thresholds: [Small Business Definition](#)
- 500 classes in our Top 10 industries with yield ratios that average 30%+
- We'll write your monoline business; check out the [highest yielding classes](#)

### Digital capabilities that increase efficiency.

#### For You:

- [EBC](#) provides easy access to a billing dashboard, policy information and digital service – all in one place

#### For Your Customer:

- [My Account](#) offers 24/7 policy access to services anytime and anywhere it's convenient
- Go paperless to receive documents and statements via email
- Send us documents with easy upload
- Get most Certificates of Insurance instantly
- File a claim at your convenience
- Online bill pay
- Track status and payments with real-time updates
- Streamlined [Premium Audit](#)

#### For the Injured Worker:

- My Workers' Comp Connection: [Injured Worker Claim Portal](#)
- Enroll in direct deposit (EFT)
- Obtain their digital medical services card
- Search for network providers
- Opt-in to receive certain communications digitally
- Self-service and 24-hour access to information

## Payroll billing option helps customers improve cash flow.

- Customers avoid down payments, monthly billing fees, audit surprises and more
- Agencies see retention rates that are 3 points higher than policies without it<sup>3</sup>
- Over 1,000 integrated payroll companies make setup easy in ICON
- Plus, SmartPay options for those payroll companies not integrated with The Hartford

## 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 charges.<sup>4</sup>

Extended Broad Form endorsement includes five additional coverages for only one to three percent of our standard policy premium.<sup>5</sup>

## Proven Claim Management

**300+**  
medical clinicians help  
manage claims

**1M+**  
network medical providers

**60%**  
average savings on  
medical bills through  
network providers

★★★★★  
4.8 star claims experience<sup>6</sup>

## Quote our workers' comp today.



<sup>1</sup> Limited to a.) states with scheduled rating and are premium eligible, b.) single-state risks only.

<sup>2</sup> Varies by state, state law, location.

<sup>3</sup> Based on The Hartford's renewal data (2023 – 2024).

<sup>4</sup> Not available in FL, MN, NC, NJ, NY, TX, WI.

<sup>5</sup> Not available in FL, MA, MN, NC, NJ, NY, TN, TX, WI.

<sup>6</sup> Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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