

FAST-TRACK MORE BUSINESS WITH MONOLINE WORKERS' COMP.

STRENGTH AND LEADERSHIP

\$1.9B

total written premium

#2

workers' comp insurance
writer in the U.S.

20+ years

of outperforming the industry
on combined ratio*

* Source: The Hartford's accident year claim data for 2016 - 2018.

The faster you can move through your work, the more chances you have to win. That's why we've made selling our workers' comp as business-friendly as possible with seamless quoting, quick turnarounds, and flexible, competitive pricing. And with our monoline policies, you have even more opportunities to move the needle.

BROAD RANGE OF BUSINESSES



- ▶ Up to \$20M payroll thresholds
(view our [Small Commercial Definition](#) for details)
- ▶ 500 classes in our Top 10 industries with yield ratios that average 30%+
- ▶ We want to write your monoline business; see reverse side for highest yielding classes.

FASTER, EASIER QUOTING AND ISSUING



- ▶ 50%+ of accounts ready for immediate issue; no underwriting referrals
- ▶ Greater pricing flexibility; up to 50% when risk characteristics warrant it and most quotes remain bindable
- ▶ Fast response times by your underwriter if a referral is triggered

AVAILABLE PAYROLL BILLING



- ▶ Improved Policy Retention
 - 2 points higher¹ on policies with our payroll billing option
- ▶ Customer Cash Flow Benefits
 - Zero down payments
 - No monthly billing and fees
 - Reduced premium audit adjustments

EXPERIENCE HIGHER YIELDS WHEN WRITING MONOLINE POLICIES FOR THESE CLASSES.

AGRICULTURE	SIC	MANUFACTURING - METAL	SIC	REAL ESTATE	SIC
Consultant - Forestry	0851	Jewelry Manufacturing	3911	Bldg Owner-Lessors Risk Only-office Occupancy	6512
AUTO SERVICES	SIC	Metal Goods Manufacturing - Signs	3469	Bldg Owner-Lessors Risk Only-Retail Occupancy	6512
Automotive Glass Replacement	7536	Metal Goods Mfg - Cold Stamping - Component Parts	3993	Bldg Owner-LRO-Business or Personal Svcs Occupancy	6512
General Automotive Repair (No Gas Pumps)	7538	Metal Goods Mfg - Cutting/Machine/Measuring Tools	3545	Bldg Owner-LRO-Shopping Ctrs Less Than 10 Stores	6512
Quick Lube Centers	7549	Metal Goods Mfg - Sheet Metal Work & Ducts	3444	Cemetery - Independent For Profit	6553
Tire Shop - Automotive (Including Alignment)	7534	Metal Goods Mfg Shop - Decorative or Artistic	3599	Commercial Condo Assoc-Office Occupancy	6512
Transmission - Automotive	7537	Metal Job Shop - Component Parts Only	3599	Real Estate Agency	6531
BUSINESS SERVICES	SIC	Metal Works Shop-Load/Non Load Bearing-Prop Only	3441	Title Agency	6541
Barber Shops & Beauty Parlors	7231	Sign Manufacturing - Vinyl	3993	RESTAURANTS	SIC
Churches and Other Houses of Worship	8661	MANUFACTURING - OTHER	SIC	Coffee Shop With No Cooking	5812
Consultant - Management	8742	Bakery Products Manufacturing	2051	Delicatessen	5812
Consultant - NOC	8748	Clothing Manufacturing - No Children's Wear	2389	Ice Cream Store	5812
Day Care Center	8351	Coffee Manufacturing - Roasted	2095	Juice Bar	5812
Day Spa	7231	Food Products Manufacturing - Dry - No Frying	2099	Restaurant - Buffets	5812
General Office	8999	Fruits & Vegetables-Pickled/Sauces/Seasonings Mfg	2035	Restaurant - Caterers	5812
Nail Salon	7231	Metal Goods Manufacturing - Furniture & Assembly	2514	Restaurant - Fast Food or Quick Svc (Full Cooking)	5812
Sales & Service Organization	8748	Micro Breweries and Other Malt Beverage Mfg	2082	Restaurant - Fine Dining	5812
Tax Preparer	7291	Wood Furniture Manufacturing & Assembly	2511	Restaurant - Full Service (Waiter/Waitress)	5812
CONSTRUCTION	SIC	Wood Products Manufacturing	2499	RETAIL	SIC
Cabinet - Building & Installation	1751	MANUFACTURING - PLASTICS	SIC	Bakery Store With Cooking	5461
Electrical Wiring - Commercial & Residential	1731	Art & Drafting Supplies Store	3089	Beer, Liquor & Wine Store	5921
Floor Covering Installation	1752	Plastic Goods Job Shop - Component Parts Only	3089	Clothing Store - Ladies & Girls	5621
Heating/Combined Heating & AC Equip Install	1711	Plastic Goods Manufacturing - Bottles	3085	Drug Store Without Food	5912
Janitorial Services - Commercial	7349	Plastic Goods Manufacturing - Pipe	3084	Florist Shop	5992
Landscaping	0782	Plastic Goods Manufacturing - Plumbing Fixtures	3088	Furniture Store	5712
Lawn Care	0782	Plastic Goods Manufacturing - Other Finished Prod	3089	Gift Shop	5947
Painting & Wallpapering - Residential Interiors	1721	MEDIA PUBLISHING	SIC	Jewelry Store	5944
Plumbing - Residential	1711	Advertising Agency	7311	Telephone & Pager Store - No Installation	5731
Tile/Stone/Marble/Mosaic/Terrazzo Install-Interior	1743	Graphic Artists & Designers	7336	Tobacco Shop	5993
ENTERTAINMENT	SIC	Radio & TV Broadcasting Station	4832	TECHNOLOGY	SIC
Film Studio - Post Production	7819	PRINTING & PUBLISHING	SIC	Biotechnology Firms Research Only Excl Products	8731
Film Studio - Production	7812	Copying & Duplicating Services	7334	Computer Systems Integration Services	7373
Hotels & Motels Less Than 4 Stories	7011	Court Reporter	7338	Custom Computer Programming & Application Service	7371
Physical Fitness Facility	7991	Engraving	2754	Electronic Components Manufacturing	3679
Ticket Agency	7922	Graphic Artists & Designers	7336	Internet Access & Service Provider	7379
FINANCE & INSURANCE	SIC	Mailing or Addressing Services	7331	Med, Hosp & Surg Equip & Supplies Dist Excl Prod	5047
Banks & Other Financial Institutions	6036	Printing - Screen Printing	2752	Medical Device Manufacturing Excl Products	3842
Charitable Foundation	6099	Printing & Linotype or Lithograph Services	2752	Research Laboratory	8734
Credit Union	6061	Publisher - Newspaper - Local - No Printing	2711	Software & Internet Design Services	7371
Finance Company	6732	Publisher - Other - No Printing Operations	2741	TRANSPORTATION	SIC
Financial Planner	6282	Publisher With Printing Operations	2731	Water Companies	4941
Insurance Agency	6411	PROFESSIONAL SERVICES	SIC	WHOLESALE	SIC
Investment Company	6163	Accounting & Auditing Services	8721	Auto Parts & Supplies Distributor	5013
Market Research Firm	6282	Architects & Architecture Services	8712	Bakery Distributor With Cooking	5149
Mortgage Banker	6162	Engineers & Engineering Services	8711	Clothing Distributor - Ladies & Girls	5137
Mortgage Broker	6163	Lawyers & Law Firms	8111	Electrical Equipment Distributor	5063
		Medical Office - Chiropractor	8041	Floor Covering Distributor	5023
		Medical Office - Dentist	8021	Food Distributor - Packaged - All Other	5142
		Medical Office - Optometrist	8042	Gifts Distributor	5148
		Medical Office - Other	8049	Hardware Distributor	5072
		Medical Office - Physicians & Surgeons	8011	Plumbing Supplies & Fixtures Distributor	5074
		Veterinarian - Small Animals Only	0742	Produce Distributor	5199

Accelerate growth of your workers' comp business.

QUOTE OUR QUICK-TURNAROUND MONOLINE POLICIES.

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 2018-2019. The Hartford[®] is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155. 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 Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Trumbull Insurance Company, Hartford Insurance Company of the Midwest, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company.

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Property
Liability
Workers' Comp
Business Auto