

Dividend programs help you price workers' comp to win.

Workers' Compensation

Our dividend programs are an easy-to-use, additional pricing tool to help you win business.

Dividends are available for a variety of targeted businesses like:

- Business & Professional Services
- Technology
- Finance & Insurance
- Auto Services
- Personal Services
- Manufacturing
- Retail

Quick approvals through ICON

Now Available: Alabama, Arizona, Florida, Idaho, Louisiana, Maryland, Montana, New Jersey, New York, Oregon, Texas, Utah, and Wisconsin policies with dividends may be bindable in ICON.

For all other states, simply use the Refer to Underwriting button in ICON to request underwriter approval of dividends.¹

Note that the dividends are:

- Flat – not loss sensitive
- Calculated after premium audit, on standard (not discounted) premium

Dividends are especially helpful in states with limited or no pricing availability such as AZ, FL, NJ, NY, OR and WI.

Talk to your small business sales rep or underwriter.



¹ Dividend offerings vary by state. Participation in a dividend plan is subject to availability in your state. Dividends can only be declared by and are payable at the discretion of the Board of Directors of the applicable Hartford insurance company subsidiary from earned surplus after expiration of a participating policy. Dividend payments may not be guaranteed and past dividend payments are not indicative of what may be paid in future years.

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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