

Solutions That Work for Large Guaranteed Cost Accounts

The Hartford delivers greater value to you and your large account clients with products, services and expertise that help manage their total cost.

ACCOUNTS ON A
LOSS-RESPONSIVE PLAN
ARE HANDLED BY
THE HARTFORD'S
RISK MANAGEMENT PRACTICE.

Meeting Key Needs

Large guaranteed cost accounts expect more than just comprehensive coverage from their insurance advisor and carrier. Two things are key to meeting their needs and expectations – helping them manage their total cost and placing their business with a financially strong and stable insurer. With The Hartford, you get both.

Effectively Managing Risk

Purchasing solid insurance coverage is just one step in managing a business's total cost. For large business managers and their agents, it's also important to maintain a competitive edge by understanding and monitoring loss patterns, trends and costs, and continually strengthening the effectiveness of loss prevention and claim management.

@venture®

@venture is our exclusive Web-based tool designed to help you and your clients understand their loss trends so that they can focus their risk management efforts where they are most needed and will have the greatest impact on both soft and hard costs. Originally developed to meet the needs of professional risk managers, @venture puts the same tools at the fingertips of your large account clients, including:

- claim analysis and monitoring tools to track a single claim or a group of claims.
- preformatted and customizable report formats.
- access to claim adjuster's notes.
- e-mail alerts about changes to individual claims or groups of claims.

Losstimator

When an employee is injured on the job, medical and indemnity costs are only the tip of the iceberg. Every workers' compensation incident results not only in these direct costs, but also in soft costs such as managers' time spent on paper-work, increased demands on other employees, or recruiting and training a replacement worker. With The Hartford's Losstimator, your client simply inputs a few variables, and the software estimates those "hidden" costs – helping your client to understand the total cost of loss and the benefits of investing in employee safety and return-to-work programs.



Claim Services

Our research shows that getting fair and fast claim service is one of the top concerns of business insurance decision makers. The Hartford delivers on both counts.

- We consistently earn “very satisfied” ratings from our clients.
- The NCCI (National Council on Compensation Insurance) studies show that The Hartford closes claims more quickly than the industry average which impacts the cost of losses used in calculating a business’s experience modification.

With The Hartford, your large account clients will also get these benefits and more:

- Claim centers staffed by Hartford employees with dedicated expertise in workers’ compensation, general liability, property, auto, ocean and inland marine.
- Networks of preferred medical providers delivering quality care at discounted rates. These savings – more than \$30 million in 2003 – are passed on in the form of rates, premiums and experience modifications.
- Medical management savings reports that demonstrate the individual accounts medical bill submission activity and the adjudication results of all submitted bills.
- The Hartford’s Team•WorkSM, an innovative approach that focuses on the abilities of injured employees to effectively return them to productive work as soon as medically appropriate.
- A direct auto repair program that guarantees repairs for as long as the business owns the vehicle. The program earned one of the top rankings for ease of doing business in a 2003 J.D. Powers study.
- 24/7 teleclaim reporting.

Loss Control and Risk Management

As anyone in business knows, it’s impossible to avoid risks and losses completely. It is possible, however, to reduce their likelihood and severity. Our top notch loss control consultants develop and implement customized, results-oriented service plans with that objective in mind.

In addition, your large commercial clients get access to:

- Local service capabilities through a countrywide network of professionals.
- A full range of risk management and technical consulting services including risk management program reviews, machine guarding and ergonomic

studies, property protection and product safety studies, emergency preparedness assessments, and more.

- Staff development and training seminars in key metro areas or at the client’s location.
- Accredited industrial hygiene lab offering analytical services and consultations as well as loans of occupational health sampling equipment.
- A library of loss control publications.
- Preferred pricing on services and products from Hartford partners including Hartford Steam Boiler, Medtronic, PrimeMedia, and JJ Keller.

Complete Insurance Solutions with Innovative Products

Effectively managing the total cost of risk requires the right coverage with the right limits. The Hartford has the proven ability to provide the right protection to meet the needs of large businesses for domestic and international coverage*. We also have the expertise to tailor coverage for specific industries and address the needs of companies with tough product exposures. Our innovative products include General Liability Choice, Property Choice[®] with updated SPICE endorsements, auto, umbrella, newly enhanced Ocean Cargo and Motor Truck Cargo, Private Choice EncoreSM, and professional liability products such as FailSafe[®].

Stack Up the Benefits

The Hartford is focused on making it easy for you to do business with us. That’s why you’ll appreciate a single point of contact with us, your Middle Market Sales Team. From our streamlined processing through ACORD XML to the skilled automation support offered to your agency from our Business Technology Solutions Managers – we make it easy. Our guaranteed cost policies mean your large account clients know exactly what their direct insurance costs are and they have the peace of mind that comes from insuring with a carrier known for its underwriting expertise, financial stability and strength.

You can meet the needs of your large account clients confidently with The Hartford. To learn more about our solutions for your large business client, contact your Hartford Middle Market underwriter today.

*Coverage provided through a strategic alliance with ACE USA US International.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail. A fee may apply for some services.