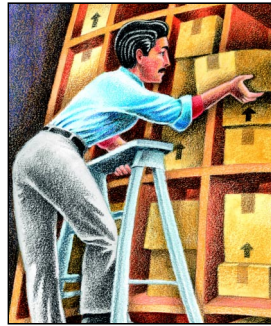


Select Customer Products



Think all Workers' Compensation insurance is created equal? Think again. The Hartford's coverage includes value-added extras that will definitely work to your advantage. Particularly in the small commercial market, where every employee is a key employee. And every opportunity to minimize losses is an opportunity to maximize retention.

Workers' Compensation

Put Our Industry Leadership to Work for You

Can I get the coverage I need? Can I afford the protection I want? Two questions you can answer "yes" to -- if you offer your small business clients workers' compensation insurance from The Hartford. It's accessible. And affordable. And packed with extras.

Distinguish Your Solutions from the Competition

No other insurance carrier offers as many enhancements as our Workers' Compensation Broad Form.* Both our no-cost basic version and our affordable extended options plan go well beyond standard ISO policies to provide true competitive advantages.

Offer Solid Basic Protection — At No Cost

Your clients will find it hard to beat The Hartford's Basic Options endorsement. It provides coverage in many areas of particular value to small business owners -- including Voluntary Compensation and Employers' Liability Stop Gap. Better yet, you can offer it to your eligible accounts at no extra charge.

Expand Coverage for a Nominal Charge

For a nominal charge, our Extended Options endorsement provides even greater protection for your clients' businesses. It expands coverage in 11 areas -- those in the Basic Options Endorsement plus Employers' Liability Insurance, Foreign Voluntary Compensation, Longshore and Harbor Workers' Compensation and more.

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*Not available in all states.



Workers' Compensation

Show Your Clients How Managing Care Can Manage Costs

The Hartford's Workers' Compensation plan is designed to protect the health of your clients' employees as well as their operations. We've developed a host of managed care techniques to help speed an employee's return to productive work -- while limiting an employer's losses. Depending on the area, these services may include:

- **Provider Networks** -- partnerships with providers who are experienced in workers' compensation cases and committed to quality care at the lowest possible cost
- **Nurse Case Managers** -- registered nurses equipped with state-of-the-art medical software who ensure that injured employees receive prompt, appropriate care
- **Utilization Management** -- careful assessment of treatment plans using objective criteria before costs are incurred
- **Vocational Rehabilitation Counselors** -- master's degree staff specialists who work with the employer and injured employee to return the worker to the job at the earliest appropriate time
- **Medical Bill Review** -- computerized analysis of all medical bills, which recently resulted in more than 38% average savings over initial charges
- **Return-to-Work Program** -- programs that offer small businesses the guidance they need to get injured workers back to productive work
- **Fraud Investigation** -- special units that detect and investigate fraudulent claims so that crime doesn't make us all pay more for insurance, as well as a national toll-free number (1-800-547-WARN) for reporting suspected fraud

Provide Fast, Efficient Claim Service

Whenever your clients need us most, we'll be at our best. Our more than 2,000 claims professionals stand ready to respond to your clients' calls -- at claim centers around the country. We even offer a special toll-free service that enables your clients to quickly report claims by phone -- without any paperwork!

Offer Convenience of Payment Plans

With The Hartford's flexible payment plans, you can make it even easier for your clients to pay for their workers' compensation coverage. For a low installment fee, clients can have the convenience of spreading their payments over time.

To learn how The Hartford's Workers' Compensation insurance can offer a healthy boost to your small commercial solutions, call your Select Customer Representative for more details.

