



# THE HARTFORD PRODUCTIVITY ADVANTAGE.

One company. Multiple leaves. Powerful returns.<sup>SM</sup>

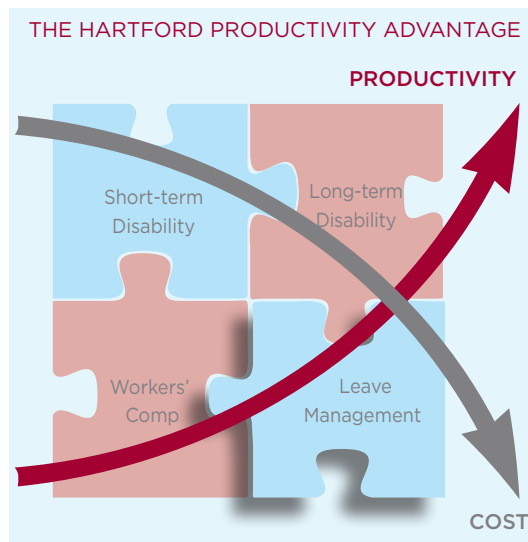
It's a simple calculation. If your employees aren't at work, productivity takes a hit.

Your CFO, risk and benefits managers and frontline supervisors are all challenged with the same issue — managing the risks, costs and impact of lost time. An integrated approach to managing employee leaves — whether work-related or not — is a critical part of the solution.

The Hartford offers a single company solution that integrates disability, workers' compensation and leave management while delivering the flexibility to expand into other time-off programs. The Hartford Productivity Advantage provides a customizable range of services that can be phased in over time to achieve your goals and help protect your bottom line.

For employers, the benefits of The Hartford Productivity Advantage are significant:

- **Bottom line.** Vendor consolidation, relief from administering multiple leaves, and reduced benefit overpayments and other duplicate claims costs.
- **Productivity.** Reduced claims durations, strategies focused on loss prevention and mitigation, and industry-leading return-to-work programs and expertise.
- **Improved compliance.** We manage multiple leaves based on complex and changing leave legislation.
- **Consolidated reporting and analytics.** Measures effectiveness of programs, identifies trends/issues, and helps manage day-to-day absence.
- **Simplicity.** One call starts the management process for multiple types of leaves.



A track record of helping employees return to work and stay at work.

## Why The Hartford? The answer is in the outcomes.

With The Hartford handling leave management, employers can focus on what they do best.

### Leadership and expertise.

- The Hartford is ranked No. 1 in disability insurance sales,<sup>1</sup> is the fourth largest workers' compensation provider<sup>2</sup> and includes the third largest workers' compensation TPA for claims management.<sup>3</sup>
- In 2008, The Hartford managed 406,000 disability claims, assisted 103,000 employees with Family Medical Leave (FML) claims and handled 427,000 workers' compensation claims.

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## Integration is the best practice.

We are uniquely positioned to provide The Hartford Productivity Advantage based on our experience and industry leadership in leave management, disability insurance, workers' compensation, claims management and information management services.



### Claims experts backed by strong clinical support.

- In 2008, The Hartford's STD durations were, on average, four days shorter than the industry.<sup>4</sup>
- In 2008, The Hartford closed workers' compensation claims faster than the industry, and the average paid on workers' compensation claims was 5.7 percent less than the industry.<sup>5</sup>
- The Hartford's medical bill review operations for workers' compensation claims saved our clients more than \$900 million in 2008.<sup>5</sup>

### Increased percentage of successful, sustained returns to work.

- Our return-to-work approach for disability has helped employees return to productivity nearly 12 days sooner than initially estimated by their physicians.<sup>6</sup>

### Consistent, fair, responsive service.

- Our integrated approach consistently applies leave practices across both work and non-work absences.
- Employees can count on swift response and support every step of the way.

### One solution.

One consistent process. One approach to managing occupational and non-occupational leaves. One integrated view of program performance through consolidated reporting.

### One choice. The Hartford.

## Need more facts?

Just call your insurance or benefits representative.  
And visit our Web site at [thehartford.com/productivity](http://thehartford.com/productivity).



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This document outlines in general terms certain benefits and services that may be afforded under a Hartford policy or service contract. In the event of a conflict, the terms and conditions of the policies and contracts prevail. All Hartford policies and services described in this document may be offered by one or more subsidiaries of The Hartford Financial Services Group, Inc.

<sup>1</sup> LIMRA's U.S. Group Disability and Life Sales Report: Summary of full-year 2009 Results.

<sup>2</sup> A.M. Best, 2008.

<sup>3</sup> Business Insurance Study, 2009.

<sup>4</sup> JHA Disability Fact Book, 2008.

<sup>5</sup> This is combined data for all of The Hartford's workers' compensation claims organizations. This includes The Hartford's Property-Casualty Claims Operations, as well as those of its wholly owned subsidiary, Specialty Risk Services, LLC.

<sup>6</sup> These statistics are based on internal data and research by The Hartford as of December 31, 2009.