

THIRD-PARTY ADMINISTRATOR SERVICES



PARTNERING WITH YOU AND YOUR TPA TO BRING YOU EVEN BETTER CLAIMS SERVICE.



FAST FACTS

THE HARTFORD'S TPA SERVICES TEAM:

- Successfully partners with a variety of leading TPAs
- Oversees approximately \$3 billion in total open incurred claims
- Is responsible for an average of 4,700+ newly reported claims each month
- Provides oversight of large losses
- Reconciles 50,000+ processed claims transactions monthly
- Performs 80+ quality reviews per year, involving 2,500+ claims files

Fast Facts reflect statistics as of June 1, 2017.

When our National Accounts, Captives and Construction customers opt for unbundled claims services, they look for a third-party administrator (TPA) that delivers quality service and superior claims outcomes. But not all TPAs provide the customized support that our customers need.

PARTNERING WITH YOU AND YOUR TPAS TO HELP LOWER THE COST OF RISK AND DELIVER EXCEPTIONAL CUSTOMER SERVICE

Our TPA Services team is focused on delivering the ideal combination of advantages companies need to lower costs. At the same time, we deliver an exceptional customer experience.

Count on:

Flexibility. Creative solutions that accommodate the needs of our customers and our TPA partners.

Consistency. TPA Services applies The Hartford's knowledge and strength to handling unbundled claims. We're providing oversight and guidance in combination with our reputation as one of the "World's Most Ethical Companies" by the Ethisphere® Institute.

Great people. A seasoned team of claim professionals with 23 years of experience on average,¹ relentlessly focused on delivering customer value.

Prepare. Protect. Prevail.®

continued





HOW THE HARTFORD'S TPA SERVICES TEAM ADDS VALUE

FLEXIBLE CUSTOMER SUPPORT

A single point of contact for flexible, consistent, experienced assistance.

Before a policy is issued, our dedicated TPA Claim Account Executive will partner with our customer and the selected TPA to:

- Properly onboard the account
- Ensure that claims loss-funding responsibilities are understood
- Clearly define roles

After the policy is issued, our TPA Claim Account Executives are available to provide consultative expertise and solutions to the most complex claims-management issues.

Experienced claims consultants afford peace of mind.

With an average of 24 years of experience,² our seasoned claims consultants:

- Assist with the most complex of claim issues
- Are readily available to answer questions, regardless of claim type or amount
- Regularly engage with our customers and their TPAs to provide claims guidance and insight
- Actively participate in negotiations and mediations

CONSISTENTLY DELIVERING SUPERIOR RESULTS

Quality specialists drive enhanced claims outcomes.

Through the audit process, our quality team focuses on TPA performance as it relates to key claims-handling responsibilities, to identify trends and opportunities.

We then partner with our TPAs to implement and monitor action plans for improving performance.

OUR EXCLUSIVE SCORECARD QUANTIFIES PERFORMANCE WHILE DRIVING IMPROVEMENTS

As with any outcome-based initiative, measuring key performance indicators is critical for success. Our TPA Services team has developed a proprietary scorecard that provides insight into TPA performance in claim financial outcomes, claim quality and data integrity. The TPA scorecard and stewardship process enables The Hartford to:

- Quantify the performance of our TPA partners
- Create service expectations centered on continuous improvement for our customers
- Drive improvements

State-of-the-art technology improves service.

Our TPA Services team includes a dedicated data quality and controls group that's focused entirely on TPA claims data integrity and financial accuracy. Data quality is critical to ensure appropriate collateral calculations, accurate funding by The Hartford of claims loss payments and timely reinsurance transactions.

Through our substantial investment in the automation of loss-payment funding for The Hartford's liabilities, our payable system:

- Automatically and promptly funds the TPA for losses that occur outside of our customer's retained layer
- Helps ensure that our customers aren't paying for claims losses that are The Hartford's responsibility

Learn more about The Hartford's TPA Services team and our approved TPAs by visiting thehartford.com/tpa-services.



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

¹ Reflects the average experience as of August 2017 for the TPA Services' claim professionals.

² Reflects the average experience as of August 2017 for the TPA Services' claim consultants.

* Applicable to The Hartford customers with a deductible policy(s) or first dollar coverage(s).

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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