NATIONAL ACCOUNTS

THE HARTFORD

COMMITTED TO EXCELLENCE

The Hartford's dedicated approach to National Accounts Business

From large retail chains to manufacturing plants and hospitals, The Hartford's National Accounts team custom-designs risk management programs to provide solutions to the many risks and exposures today's large businesses face.

WHY THE HARTFORD?

Our dedicated team of experienced National Accounts professionals understand the risk management needs of each client and specialize in creating custom tailored solutions that seek to minimize the total cost of risk for large loss sensitive businesses. Our collaborative approach is distinct in its flexibility, transparency, and consistency.

Flexibility

- **Claims Handling.** We customize both bundled and unbundled loss sensitive insurance programs designed to address client's distinctive issues and opportunities. Our clients have their choice of claim service provider from The Hartford Claim*Plus* Team℠ or other industry-leading TPAs.
- **Rating Plans**. We offer a variety of loss sensitive rating plans, from retrospective rated to large deductible and self insured retention options. Additionally, we offer a total absence solution via The Hartford's Productivity Advantage which integrates disability, workers' compensation and leave management to provide a customizable range of services to help clients achieve their goals and protect their bottom line.
- **Collateral.** We offer a variety of program structures which incorporate various types of collateral options, including:

  — Letter of Credit — Funds Held
  — Services Trust — Cash

Continued

Transparency

- We make transparency not just standard practice, but part of the contract. We spell out adjustments dates and loss sensitive development factors in the proposal and insuring agreement.
- Our @venture® RMIS (Risk Management Information System) provides a portal into all aspects of the client's program, including policy, billing, service and claim information.

Consistency

- **Single point of contact.** A dedicated National Accounts professional is responsible for serving a client before, during and after they partner with The Hartford. Clients have the benefit of working with an individual that they come to know and trust to effectively manage their risk management program.
- **Focus on long-term relationships.** We are committed to developing long-term relationships with all of our clients. We have clients that have been with us for more than 60 years. With our strength, you can partner with The Hartford with confidence.

OUR PRODUCTS & SERVICES

We have a singular focus on managing total cost of risk – premiums, retained losses, security, fees and taxes, outside services and risk administration. With this approach, large clients can receive a broad insurance solution from The Hartford.

Risk Financing (retention and transfer)

- Coverages
  - Primary casualty – Workers' Compensation, General/Products Liability and Automobile – underwritten by National Account specialists
  - Companion lines – Property, Marine, Bond, D&O, E&O – underwritten by affiliated Hartford specialists
  - Group Benefits – Life, Disability, AD&D – underwritten by one of two Hartford issuing companies
- Rating plans
  - Large deductibles: Standard; Pre-funded; Step-Down; Hybrid
  - Retrospective rating: Incurred loss; paid loss
  - Self-Insured Retentions
  - Guaranteed cost for liability lines

Risk Control (bundled and unbundled)

- Choice of The Hartford Claim*Plus* Team or other industry-leading TPAs
- Loss control – data-driven, results-oriented
- @venture RMIS (visit ***https://venture.thehartford.com*** and enter **abc** for both user name and password)
- Actuarial analysis

OUR APPETITE

We write a wide range of industries, including, but not limited to:

- Manufacturing
- Healthcare
- Retail
- Services
- Restaurants
- Wholesale

We can provide tailored coverage customized for the unique needs of specific industries, so bring us your business today!

Ideally, we partner with clients who:

- Understand total cost of risk, the discipline of risk management, and value high quality risk management services
- Investment Grade Risk
- Desire a loss-sensitive Workers' Compensation rating plan:
  - Workers' Compensation loss retention: typically $250,000 and greater
- Want a face-to-face meeting to discuss needs and how The Hartford can respond
- Can provide:
  - Current, audited financials and interim financials (income & balance sheet) early on
  - Five full years of loss and exposure data, plus current year
  - At least one month lead time to develop proposal

TRUST THE HARTFORD FOR NATIONAL ACCOUNTS PROTECTION

A Trusted Leader

For four consecutive years (2008-2011), The Hartford has been named one of the "World's Most Ethical Companies" by the Ethisphere Institute.

Long-standing Experience

- The Hartford has been a commercial insurer since 1810.
- A dedicated team of experienced National Accounts professionals provide customized, creative and sophisticated solutions to meet the unique needs of large accounts.

Lets Work Together

For 200 years, The Hartford and its independent agents and producers have worked together to help our customers pursue their dreams with confidence. Experience The Hartford's strong suite of products and service capabilities for your large accounts. Simply contact your local Hartford representative.

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. All information and representations herein are as of November 2011.

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