

WORKERS' COMPENSATION | HOTELS



YOUR HOTEL CLIENTS CAN REST EASY WITH WORKERS' COMP COVERAGE FROM THE HARTFORD.



A WAKEUP CALL FOR YOUR BUSINESS – XACTPAY®.

Our XactPAY® payroll billing option helps your customers better manage cash flow and that's good for you!

It can mean:

- Higher retention
- More sales
- Improved ROI

In many areas, signs of an improving economy are hard to miss. Wait times at restaurants are longer, specialty shops are moving into previously empty store fronts and new construction is surging. The hospitality industry is also rebounding – with smaller, independent hotels becoming more popular among travelers looking for convenience, ambience and local charm.

Franchise and independent hotel owners are also aware of the critical role their employees play in keeping guests coming back. When an employee is injured on the job, their absence can affect the whole team and the guest experience. So employers are eager to ensure the employee's well-being and quick return to work.

You can help your hotel customers sleep soundly with workers' comp coverage from The Hartford.

Here's What Makes a Hotel Account An Ideal Guest for The Hartford

- Independent and franchise hotels with interior guest room access
- Minimum three years in business
- New purchase if the owner has at least 3 years ownership of another hotel
- Standard underwriting guidelines apply to restaurant operations and any other on-site services offered
- Incidental shuttle service for airport and local business drop offs is eligible

Prepare. Protect. Prevail.®

continued



TARGET STANDARD INDUSTRIAL CLASSIFICATION CODE (SIC)

7011: Hotels and Motels, Workers' Compensation

Definition

Maximum Payroll per policy (where used as the rating basis): \$2M

Writing Hotels Is Easier With Us

Making it easy for you to quote and issue business is our job one. It's why workers' comp for hotel accounts can be quoted and issued in ICON - no supplemental application, as some carriers require.

Key Program Features

Greater Value. Our broad form endorsement is added to every workers' comp policy we write, at no additional cost.¹ It includes six coverage features so customers are better protected. For example, it helps pay for reasonable expenses when incurred at our request (e.g., loss of earnings) as part of any claim, lawsuit or proceeding we defend. These expenses are not generally covered by a workers' comp policy.

A Billing Solution With Cash Flow Benefits.

Help customers manage cash flow with our XactPAY payroll billing option. And payroll billing can be good for your agency as well:

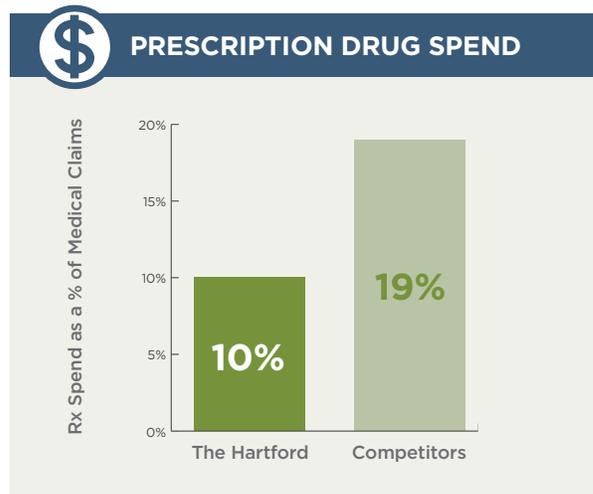
- **Higher retention** - Customers who elect payroll billing retain at 2 points higher than those who don't.²
- **More sales** - In addition to industry-leading coverage, you're offering a cash flow solution, enhancing your role as a trusted advisor.
- **Improved ROI** - XactPAY helps minimize audit surprises, so you spend less time on calls into your agency.

Managing Medical Expenses: Every Dollar. Every Day.

We know that price is a key consideration for a business owner when selecting a workers' comp program. However, nothing is more important than managing medical costs. Because in the end, medical expenses affect every customer's claim costs and can have an impact on future premiums.

HERE ARE SOME OF THE WAYS WE DO IT

- **1M+ network providers** who specialize in treating workplace injuries
 - » We're successful in using network providers on 90% of all lost-time claims
 - » Negotiated rates ensure appropriate costs, which mean savings for our customers
- **65K+ network pharmacies**
 - » 24/7 customer assistance, including access to a registered pharmacist
 - » "First Fill" feature allows an injured worker to get a 30-day supply of medication before a claim is established - no out-of-pocket expense
- **Prescription drug review saves \$48M annually**
 - » We screen every prescription to help:
 - a. ensure prescribed drugs are appropriate for covered injuries;
 - b. recognize possible fraud; and
 - c. identify potential narcotics abuse
 - » Our prescription spend as a percentage of medical claim costs is lower than our competitors



Offer your hotel customers workers' comp coverage that keeps them coming back.
Quote The Hartford today.



Property
Liability
Workers' Comp
Business Auto

¹ Broad form endorsement not available in all states.

² Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2016 - 2017.

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CONTACT US @ www.networkedins.com | 800.682.8476 