

Workers' compensation insurance is increasingly seen and sold as a commodity product. Many states now require that most employers—even sometimes those with as few as one employee—carry workers' compensation insurance, and the price of coverage can be comparable among insurers.

While the price among policies may be similar, how insurers offer coverage can be very different. For example, some insurance companies may offer coverage features that go beyond standard policy requirements or programs that promote workplace safety. Others do a far better job at managing injured worker care, helping small business owners control claims and premium costs.

Given these differences, it makes sense for agents to consider the level of service and extra features provided by each insurer and policy they're considering. This is a win-win for agents: it helps ensure they're offering customers the greatest value for their insurance dollar and, in turn, can help them sell more workers' compensation policies.



WORKERS' COMPENSATION IS ONLY A COMMODITY IF YOU SELL IT LIKE ONE.

Prepare. Protect. Prevail.™

ASK. UNDERSTAND. DELIVER VALUE.

Here are three steps that can help agents find the right fit for their small business clients:

1. Agents should seek to understand each employer's unique culture and what's important to it when it comes to protecting its business and employees. For example, some small employers may want to demonstrate their commitment to a healthy and safe workforce. Having a workers' compensation carrier that makes wellness and safety programs available to employees can help them do that.
2. Once they understand the employer, agents should present information about policy features that meet (or address) the business' culture. That may include focusing on the price—if price is most important—or explaining the various extra features a policy offers. However, business owners should understand that the cheapest policy may end up costing them more money in the long run if it doesn't provide the necessary protection and services.
3. Finally, agents should reinforce how workers' compensation coverage can be an investment in the well-being of a small business' employees and how carriers can help employers control claims costs and improve employee safety.

WHAT BEST-IN-CLASS SMALL BUSINESS COVERAGE LOOKS LIKE.

For over a century, The Hartford's workers' compensation program has set the standard for value, innovation and injured worker care. Its unique approach to claim management helps control costs and return employees back to work quickly, which could positively impact a customer's future premiums.

Customers of The Hartford also have access to valuable, cost-saving programs that help promote workplace safety and employee wellness. These programs include:

- **Shoes for Crews**®, which offers a 15 - 25 percent discount on slip-resistant footwear, ideal for industries where slips, trips and falls are common
- **The Naturally Slim Program**®, a weight-loss and health improvement program aimed at reducing obesity-related diseases, such as heart disease and diabetes, offered at a volume-based discount
- **Herman Miller**®, which provides customers special pricing on high-quality ergonomic office furniture

With more than one million small business customers, The Hartford can help agents offer a workers' compensation policy and services that meet their customers' needs and help grow their business.

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