



GIVE YOUR GROCERY STORE
CUSTOMERS MORE REASONS
NOT TO SHOP AROUND.



**GROCERS CAN BE SMARTER
CONSUMERS WITH 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

The economy is on the move. Wait times at restaurants are longer, specialty shops are moving into previously empty store fronts and new construction is surging. Grocery stores are also rebounding – with gourmet, organic, deli and ready-meal sections attracting loyal customers.

Steady, knowledgeable employees play a big role in keeping it that way. When an employee is injured on the job, their absence is felt by co-workers as well as customers. So employers are eager to ensure their employees' well-being and quick return to work.

You can help your grocery store customers stay competitive and viable with workers' comp coverage from The Hartford.

WHAT'S ON THE HARTFORD'S SHOPPING LIST

- Independent and franchise grocery stores
- Minimum three years in business
- Standard underwriting guidelines apply for food preparation

No gas pumps included on-site or convenience stores

TARGET STANDARD INDUSTRIAL CLASSIFICATION CODE (SIC)

5411: Grocery Stores, Workers' Compensation Definition

Maximum Payroll per policy (where used as the rating basis): \$6MM

WRITING GROCERY STORES IS EASIER WITH US

Making it easy for you to quote and issue business is our job one. It's why workers' comp for grocery store 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:

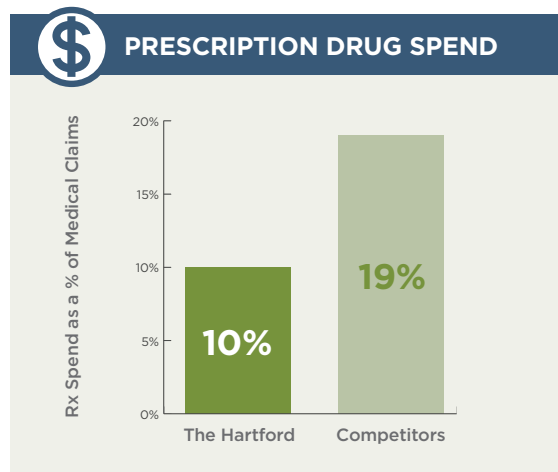
- **Higher retention** - Customers who elect payroll billing retain at two points higher than those who don't.²
- **More sales** - In addition to industry-leading coverage, you're offering a cash flow solution, enhancing your role as a trusted advisor.
- **Improved ROI** - XactPAY helps minimize audit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



Sell your grocery store customers on a better brand of workers' comp coverage. **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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