

Workers' Comp + Life



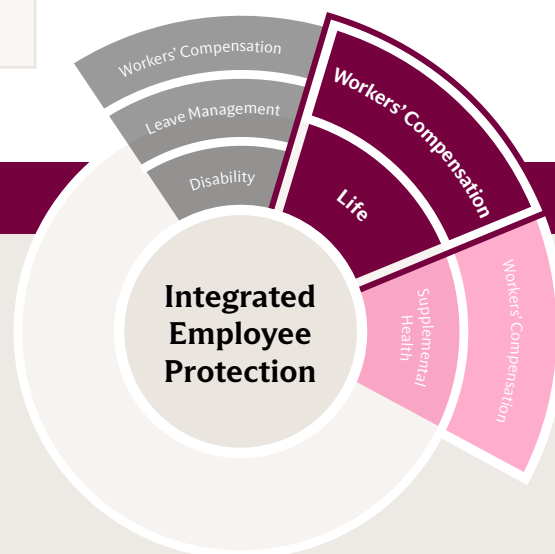
A streamlined Employee Benefits and Workers' Comp experience for you and your team.

Simplifying the claims experience after a loss of life.

Integrated support when you need it most.

When an employee loses their life on the job it's an unthinkable tragedy, one that even the most prepared employer may not be ready for. We're here to help navigate the difficult steps that lie ahead.

Employers who have workers' compensation and life insurance coverage with us can experience a greater level of support through increased coordination.



Workers' Comp + Life

If you have our workers' compensation and life coverage and a work-related loss of life takes place, you'll receive compassionate support from our knowledgeable professionals to help:

- Determine the insurance coverages and services that apply from the workers' compensation claim
- Access life insurance benefits by engaging our Employee Benefits Life Care Advocates
- Expedite benefit payments to beneficiaries

Their focus is on providing a seamless claims experience that reduces confusion for employers and beneficiaries.



Workers' compensation claim includes a loss of life.*



Employer is contacted by The Hartford to assist in accessing Life benefits for beneficiary.



Life Care Advocate reaches out to provide compassionate care, guiding the beneficiary through each step.



Employer and beneficiary have a streamlined and simplified experience.

*Loss of life may occur after claim is filed.

Our compassion in practice.

Active Support from our Claims and Life Care Teams*

- While completing job-related tasks, an employee falls from an elevated height, resulting in loss of life.
- The employer has their workers' compensation and Life insurance with The Hartford.
- We're notified of the tragedy when the workers' compensation claim is submitted.
- One of our claims consultants proactively reaches out to the employer contact to assist them in accessing Life benefits.
- Once the Life benefits are initiated, our Life Care Advocate guides the beneficiary through each step of their claim.

* This example is for illustrative purposes only.

No time to grieve – the financial stress of loss.

For beneficiaries, sorting out financial matters takes a toll on time and energy.

15
months

The average time it takes families to complete all post-loss tasks (an increase from 12.5 months in 2023).¹

**A part-time
job**

Families spend the equivalent of a part-time job over 15-18 months resolving a loved one's affairs.²

For more information, click [here](#) or contact your representative from The Hartford.



^{1,2} According to Empathy "Cost of Dying" report for 2024.

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Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

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