

more incentive to look to The Hartford for the right products to offer their clients.

The Hartford's Group Benefits Division's (GBD) Producer View Web portal enables group benefits brokers to manage their books of business and track commissions and premium payments online. It's also a resource for product brochures and other marketing material. GBD's Employer View portal meets benefits managers' increasing demands for self-service. In 2001 GBD added online billing capability to the portal, which also features access to forms and status reports on premium payments and claims, among other functions.

The property-casualty operation's Electronic Business Center (EBC) has transformed the way agents do business. They can obtain quotes almost instantly, check billing and loss information, track claims payments and perform a host of other daily tasks. Because it's their virtual back office, agents have more time to do what's right for them: build their business. The EBC is proving especially valuable in the high-growth small-business market, where service is as important as price.

The EBC saves hours of administrative time, allowing agents to sell commercial insurance products much more profitably.

The EBC also came into its own as a decision-support tool in 2001. Among other new features, its scoring tool evaluates potential small-business customers based on factors such as the number of employees and the size and type of the business. The score helps identify businesses The Hartford is likely to accept and minimizes the complexity of agents' decisions.

Technology introduced in 2001 also enhanced customers' interaction with our personal lines operation. Computer-telephony integration (CTI) at call centers immediately directs calls to the right customer service representative based on whether the caller is an auto or homeowner's policyholder. CTI also automatically calls up the customer's record on the customer service representative's screen so service is faster and doing business is easier—the embodiment of The Hartford Experience.

