

ONE RESOURCE FOR ALL THE WAYS TO HELP MANAGE RISK.

> REDUCING RISK WITH CUSTOMIZED SOLUTIONS

In addition to being an industry leading carrier for workers' compensation, we offer employers comprehensive risk management solutions regardless of industry type, business size, location or work model. Customers receive tailored recommendations and consultation to fit the needs and exposures within their organization.

We offer services¹ both in-person and virtually, delivering a comprehensive, collaborative and consultative approach.

EMPLOYEE EXPOSURE MITIGATION AND ACCOMMODATION

Our Risk Engineering consultants meet with customers to evaluate exposures and controls while trusted medical professionals (athletic trainers, nurses, physical therapy assistants, EMT paramedics) provide preventative care and OSHA approved first aid. Working in-person or virtually with a focus on core exposures, we can help reduce employee injuries and mitigate losses using:

- Ergonomics
- Machine safeguarding
- Industrial Hygiene Practice
 - » One of four U.S. carriers with an AIHA Accredited Industrial Hygiene Lab²
- Physical demands analysis
- Physical ability/post-offer employment tests
- Immunizations, drug and alcohol testing, biometric and audiometric tests
- Health and wellness counseling
- Fit for duty and preventative stretch and exercise programs
- 24/7 telehealth assessment

THE FUTURE OF EMPLOYEE SAFETY

Our unique approach to innovation uses connected devices to help predict, prevent, detect and mitigate losses. We scan the market for emerging technologies and partner across organizations to gain insight into issues customers are dealing with. We have customized programs that feature this innovative technology for qualifying customers:

- Imagery
- Wearables
- Telematics



THE RESULTS
SPEAK FOR
THEMSELVES

98%

of our risk management
customers say they'd **recommend**
our services to a friend.³

In-person injury prevention
services can reduce
musculoskeletal injuries by

50%-60%⁴

Customers who use our
risk engineering and injury
prevention services typically
experience **lower claim frequency**
compared to those who don't.

A CONSULTATIVE APPROACH WITH AN EMPHASIS ON PREVENTION

Our consultants understand the importance of an employer's bottom line and provide practical solutions to help eliminate or reduce risk, while improving overall operations and productivity. We have a wide variety of innovative solutions built to meet ever-changing employer needs.



CHOOSE A COMPLETE RISK SERVICES PARTNER.

To learn more, talk to your representative or visit us online.

[Risk Engineering Website](#)



Business Insurance
Employee Benefits
Auto
Home

¹Some services are provided at an additional cost. Reach out to your contact at The Hartford for more information regarding services and pricing.

²The Hartford's Risk Engineering Laboratory (ID 100124) is accredited by the AIHA Laboratory Accreditation Programs AIHA LAP, LLC for Industrial Hygiene and Unique Scopes as documented by the Scope of Accreditation Certificate and associated Scope.

³Customer reviews are collected and tabulated by The Hartford and not representative of all customers.

⁴Data based on a study done by Concentra for customers who have had on-site services in place for at least one year.

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