

HEALTHY WORKFORCE, HEALTHY BUSINESS

> HELP KEEP EMPLOYEES HEALTHY AND ON THE JOB

As a leading insurance carrier for mid-to-large-size businesses, we see every day how important employee safety, health and productivity are to construction businesses. That's why we partner with industry leading clinical service vendors to offer innovative injury prevention and wellness solutions tailored to fit the unique needs of the construction industry.

The Numbers Tell the Story

4TH

Construction is the fourth most dangerous profession, based on the number of injuries each year¹

\$1B

Employers pay an estimated \$1 billion per week in direct costs because of workers' compensation claims²

32%

32% of nonfatal workplace injuries result in days away from work³

87%

Employers pay 87% of the business cost of lost workdays which includes costs related to productivity and labor replacement⁴

> SCOPE OF SERVICES



> IMPROVING HEALTH, SAFETY AND PRODUCTIVITY

- Immediate first-aid treatment and triage to reduce time between injury and treatment and to mitigate unnecessary visits off-site
- Seamless coordination of random drug-testing program to reduce time away from work for employees
- Partnership between clinicians and safety teams to customize site-specific safety talks, orientation, stretching, and more to improve safety, health and wellness on-site
- Continued analysis on injury trends to allow risk engineer, clinician and safety teams to make site-specific improvements



> CUSTOMER SPOTLIGHT

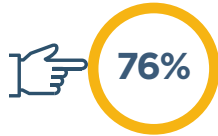
Situation:

Global e-commerce and technology employer working on a multi-year project across 960 acres and employing 9,300 people to construct an 800,000 square foot building

Solution:

Trusted clinical partners delivered 24/7 on-site solutions including immediate first-aid treatment, random and post-accident drug testing and telemedicine

Results:



of employees who were treated at an on-site medical clinic were able to return to the job without needing to submit a claim⁵



avoided claim costs for medical expenses and lost wages⁵



> WHY PARTNER WITH THE HARTFORD?

- Support from a dedicated consultant
- Adherence to strict data protection and privacy protocols
- Management of all aspects of the clinical provider relationship, including vetting, contracting, billing and issue resolution
- Access to data analytic reporting and peer benchmarking

> THE BOTTOM LINE⁶

- Healthier workforce and a lower number of workplace injuries
- Fewer employee absences due to work-related injuries
- Potentially lower Total Recordable Incident Rate (TRIR)

For more information, visit us at TheHartford.com/ips or contact a representative at HealthServices@thehartford.com



Business Insurance
Employee Benefits
Auto
Home

¹ Bureau of Labor Statistics, National Census of Fatal Occupational Injuries published December 16, 2021

² United States Department of Labor, OSHA, Business Case for Safety and Health, 2021

³ United States Department of Labor Statistics, TED: The Economics Daily, August 26, 2021

⁴ Indirect costs come from Society for Human Resource Management, Bureau of Labor Statistics, and other studies including The Hartford's internal research, May 2019

⁵ Data based on analysis of avoided claim costs plus indirect savings related to costs associated with employees who received on-site drug testing

⁶ Potential program benefits

These services are offered by Hartford Productivity Services, LLC (HPS) a subsidiary of Hartford Fire Insurance Company (The Hartford). This is not an insurance product. These services do not provide insurance coverage and does not alter the terms, conditions and coverages of a commercial insurance contract. Services are performed by vendors. HPS will charge a fee in addition to the vendor service charges. Additional safety or precautionary measures may be required based on the situation and/or jurisdiction. The Hartford does not warrant that the services will result in the elimination of all unsafe conditions at your business locations or with respect to your business operations. The Hartford assumes no responsibility for the control or correction of hazards or legal compliance with respect to your business practices, and the services shall not constitute our undertaking, on your behalf or for the benefit of others, to determine or warrant that your business premises, locations or operations are safe or healthful, or are in compliance with any law, rule or regulation. Consultation with your professional insurance representative and legal counsel is recommended. Services not available in all states. Pricing may vary depending on selected package and services. Please contact us for availability.

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.

22-HS-1532190 © November 2022 The Hartford