

PROOF POSITIVE THAT THE HARTFORD'S RISK ENGINEERING TEAM CAN HELP YOUR BUSINESS.



97% OF OUR CUSTOMERS SAY "YES!"

The Hartford has invested deeply in risk engineering services that help businesses reduce claims.

As a result, our risk management customers experience fewer claim frequencies, as supported by a multi-year actuarial study of our book of business.

That's why 97% of them say:

"The Hartford's Risk Engineering services meet or exceed my expectations."

OUR EXPERTISE DRIVES POSITIVE RESULTS

Making workplaces safer is one key way to save money on costly claims. At The Hartford, our Risk Engineering team partners with our customers to do just that and more.

Our consultants help our business customers create practical solutions that minimize loss and improve overall operations. It's a consultative approach from survey to service – and everything in between. And we get results. How?

- **Technical expertise and consultation.** Our Risk Engineering team provides results-oriented solutions and value to our business customers.
- **The right consultant for each customer.** It's how we deliver tailored solutions, drive lower loss ratios and improve bottom-line results.
- **Satisfied customers.** We have the success stories to prove it. Customers say we consistently exceed their expectations.

Read on to learn more about how our consultative approach and specialized services deliver positive bottom-line results.

OUR CONSULTATIVE APPROACH

- **Focused.** Our consultants evaluate customers' end-to-end processes, focusing on known or potential loss sources.
- **Bottom-line oriented.** Our consultants understand the importance of the bottom line and convey that in their analysis.
- **Practical.** They provide practical solutions that eliminate or reduce risk, while improving overall operations.

SPECIALIZED SERVICE

- **Customized.** We know that one size doesn't fit all when it comes to preventing losses and improving financial outcomes. We provide tailored solutions specific to your business.
- **Industry expertise.** We have industry expertise in construction, healthcare, technology and life science, finance, renewable energy, education, real estate, plastic manufacturing and metalworking.
- **Expertise by LOB and more.** Workers' compensation, property, transportation, products liability, general liability, ergonomics, machine safeguarding and business continuity.
- **In-house lab.** Since 1975, The Hartford's fully accredited industrial hygiene laboratory² has been one of only three insurance company-owned labs in the U.S. Customers will experience extraordinary service and fast turnaround, all at a low cost.
 - » Laboratory services:
 - » Analytical services
 - » Forensic studies
 - » Industrial hygiene equipment
 - » Direct consultation
- **TIPS.** Business partners and prospects have access to training offerings and a wide variety of online Technical Information Papers ("TIPS").
- **Training options.**
 - » On-site
 - » Local seminars
 - » On-demand webinars
 - » Online courses
- **Holistic.** For qualifying accounts, The Hartford's Risk Management Solutions (RMS) integrates underwriting and risk engineering with claims services. It's a holistic approach to reducing claims that helps ensure winning results by:
 - » Understanding your risk management requirements
 - » Customizing a program to meet your needs
 - » Showing you the results

Proof points:

Over 75 percent of our consultants are professionally certified, or have advanced degrees including:

- Associates in Risk Management (ARM)
- Certified Fire Protection Specialist (CFPS)
- Construction Health & Safety Technician (CHST)
- Certified Industrial Hygienist (CIH)
- Certified Loss Control Specialist (CLCS)
- Certified Professional Ergonomist (CPE)
- Certified Safety and Health Manager (CSHM)
- Certified Safety Professional (CSP)
- Our specialists are regionally located to address the needs of our customers across the country.

BOTTOM-LINE RESULTS

- **Track record.** We have a proven track record of delivering positive financial outcomes to our customers.
- **Value.** Our successes demonstrate measurable customer value through loss elimination and avoidance and big gains in operational efficiencies.

Proof points:

A recent sample of Risk Engineering's recommendations generated on average³:

- \$18K in operational efficiencies
- \$151K in direct cost avoidance
- \$211K in indirect cost avoidance
- \$374K in total ROI

CONTACT YOUR LOCAL AGENT TODAY.

And learn how The Hartford's Risk Engineering team can help your business prevail.

¹Based on 420 customers who received service from The Hartford Risk Engineering organization in 2015.

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.

³Based on a six-month sampling of The Hartford's Risk Engineering recommendations to over 100 customers.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial

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HARTFORD**

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