

One resource for all the ways to help manage risk.

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.

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 services 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 three 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

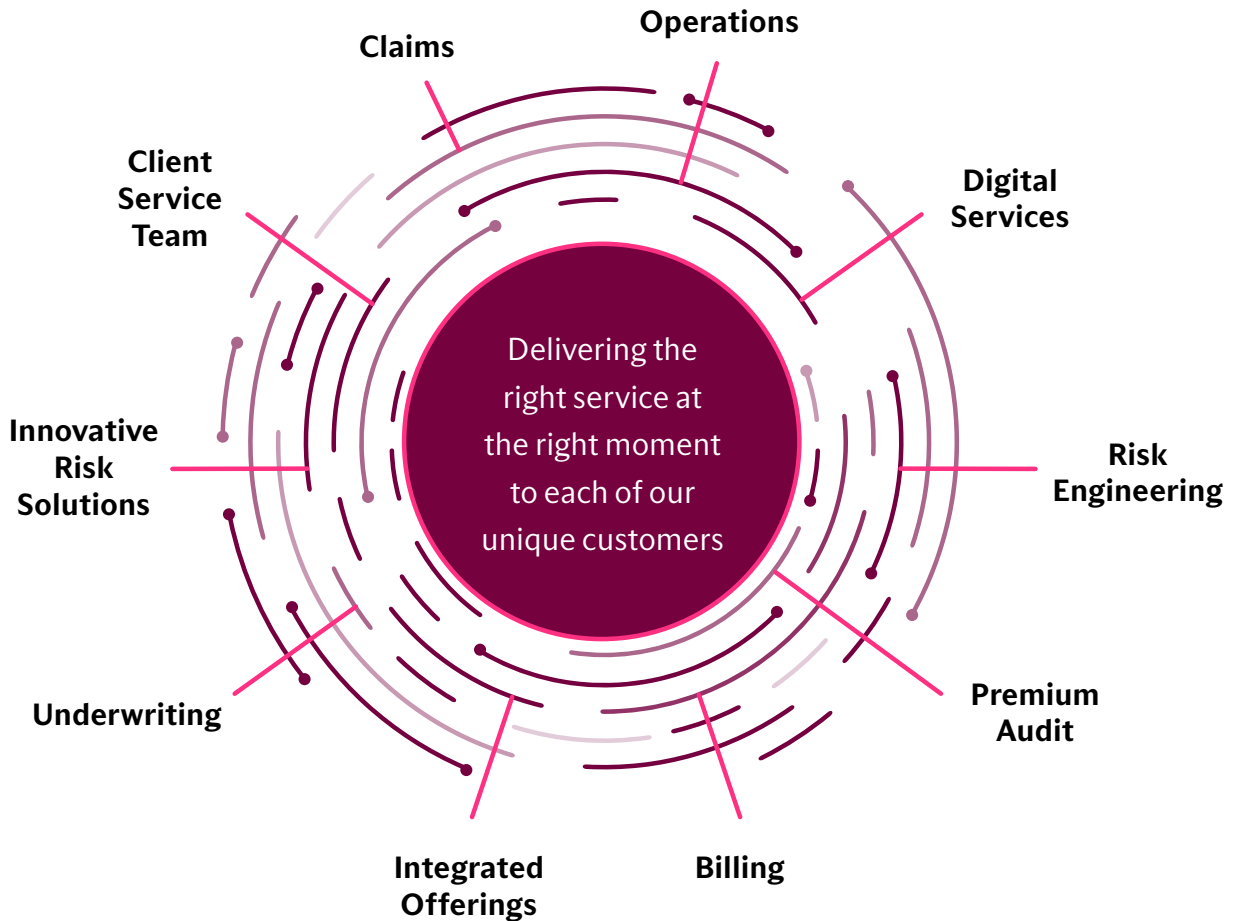
The Future of Employee Safety

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

A Customer-Centric 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](#).



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

² The 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.

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

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

Some of 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. The information provided in these materials is intended to be general and advisory in nature and shall not be considered legal advice. Readers seeking to resolve specific safety, legal or business issues related to the information in these materials should consult their safety consultant, attorney or business advisors. All information and representations herein are as of May 2025.

Services not available in all states. Please contact us for availability.

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