

\$200 IN PROTECTIVE EQUIPMENT HELPS CUSTOMER AVOID \$360,000 POTENTIAL LOSS.



A CONSULTATIVE APPROACH WITH AN EMPHASIS ON PREVENTION

At The Hartford, risk engineering services encompass two important steps:

Step 1: Provide risk management expertise to reduce risk exposures.

Step 2: Implement tailored business solutions that reduce risk and promote financial success for our clients.

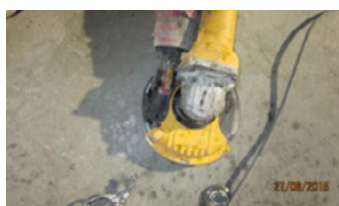
Our dedicated risk engineering team members function as business consultants. They partner with our customers to create practical solutions that minimize loss and improve overall operations. And they get results. Positive business outcomes are a direct result of our unique approach to assessing and actively managing risk, leading to fewer claim incidents.

Customers who access our risk management services experience fewer claim frequencies, as supported by a multi-year actuarial study of our book of business.

And **97 percent** of customers say The Hartford's Risk Engineering services **meet or exceed their expectations.**¹

CUSTOMER DETAILS

BUSINESS TYPE		Construction: Loss-Sensitive Contractor Controlled Insurance Program (CCIP)										
RISKS		Lung disease. During construction of a sports arena, workers who cut and grind concrete were potentially exposed to Crystalline Silica (Silicon Dioxide) SiO ₂ , a significant hazard that can cause lung disease. Two safeguards had been installed (local exhaust ventilation and respiratory protection).										
SOLUTIONS		We conducted an industrial hygiene survey to: • Assess the exact SiO₂ exposure • Determine the effectiveness of current controls (i.e., local exhaust ventilation and respirator selection) Survey results indicated the SiO₂ exposure exceeded the ACGIH TLV and the new OSHA SiO₂ PEL Standard (effective 2016). To improve current and future controls and reduce exposures, we recommended the customer improve exhaust ventilation by: • Using the correct adaptor for the hose to the grinder • Installing an improved filter • Providing superior respiratory protection for the workers Total investment: \$200										
SAVINGS		<table><tr><td>Operational Gains/Efficiencies:</td><td>\$600</td></tr><tr><td>Direct loss cost avoidance:</td><td>\$360,000</td></tr><tr><td>Indirect loss avoidance factor:</td><td>\$720,000</td></tr><tr><td>Total cost savings/avoidance:</td><td>\$1,080,600</td></tr><tr><td>Potential return on investment:</td><td>5,403:1 = \$1,080,400</td></tr></table>	Operational Gains/Efficiencies:	\$600	Direct loss cost avoidance:	\$360,000	Indirect loss avoidance factor:	\$720,000	Total cost savings/avoidance:	\$1,080,600	Potential return on investment:	5,403:1 = \$1,080,400
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BEFORE: Hose is not sealed on the cutting/grinding tool. There's significant loss of capture velocity.



After: Concrete grinding.



TECHNICAL EXPERTISE

Business continuity, workers' compensation, property, ergonomics, transportation, products liability, industrial hygiene lab, machine safeguarding, automobile, general liability.

RISK MANAGEMENT SOLUTIONS (RMS)

For qualifying accounts, The Hartford's Risk Management Solutions (RMS) provides protection by integrating underwriting and risk engineering with claims services. It's a holistic approach to reducing claims that helps ensure winning results. The Hartford will work with you and your broker to:

- Understand your risk management requirements
- Customize a program to meet your needs
- Show you the results

PROFESSIONAL DESIGNATIONS

Over 75 percent of our consultants are professionally certified or have advanced degrees.

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).

INDUSTRIAL HYGIENE LABORATORY

The Hartford's fully accredited² IHL is one of only three insurance company-owned labs in the U.S. With a focus on industrial hygiene you'll get better quality results you can rely upon. This full-service lab offers analytical services, industrial hygiene equipment, forensic studies and direct consultation.

EDUCATION

Business partners and prospects have access to training offerings through:

- On-site training
- Local seminars
- On-demand webinars
- Online courses

We also offer a wide variety of online technical information papers (TIPS).

Prepare. Protect. Prevail. With The Hartford.®

Choose The Hartford to protect your customers.

¹ Based on 420 customer service feedback responses, January - December 2015.

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.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



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