RISK ENGINEERING OVERVIEW



HELP PREVENT AND MANAGE CLAIMS WITH A TAILORED RISK MANAGEMENT PROGRAM.

100+ years

That's how long The Hartford has been providing innovative and effective risk management programs. We've teamed up with numerous companies to successfully reduce their losses and help improve their operations through:

- Individual consultation
- Educational seminars
- Discounts on safety training programs

We can help you evaluate your exposures to loss and advise you on how to improve conditions. So you can run a safer, more profitable business.

At The Hartford, we recognize that every customer has unique operations. It's why we work closely with businesses like yours. Whatever your risks, whatever your concerns, count on us for an effective, realistic, attainable safety and risk management program.

A CONSULTATIVE APPROACH THAT HELPS PREVENT AND MANAGE CLAIMS

Accident prevention begins with self-assessment. We'll help you take an in-depth look at your equipment, material and people to see where potential accidents might occur. And help you put preventive measures in place. Should accidents occur, The Hartford will help you manage them so that they're less severe and less costly.

TECHNICAL KNOW-HOW AND GEOGRAPHIC CAPABILITY AT YOUR SERVICE

Whether you have multiple locations across the country or just one facility, we handle a wide range of hazards with committed resources. Including:

Professionally trained staff

- Available on-site for results-oriented risk management consulting.
- Can provide continuous training for various industries.
- Highly experienced and educated, backed by technical specialists and resources in our Hartford, CT headquarters.

Training programs

- Available on-site or **ONLINE**
- Live and on-demand webinars and podcasts



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- Technical training workshops
- On-site specific training
- Most popular offerings: Construction (OSHA 10- and 30-hour training); 3D driver education; Supervisory/leadership training; Business continuity management; Industrial hygiene; Property and fire protection; Ergonomics; Accident investigations

Technical information

- Available **ONLINE**
- Searchable by industry or exposures
- Provides access to webinars and a listing of our training courses throughout the U.S.
- Online answering service accepts your questions
- Discounts with our partners providing safety products and services

COUNT ON SCIENTIFICALLY BASED DATA AND PROVEN TOOLS

The Hartford is committed to building lasting relationships with our customers, making safety a natural part of doing business. It's why we offer consultative support to risk managers and training for your supervisors. To take your safety program further, we also provide these resources:

Industrial hygiene laboratory. 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.

@Venture® program. The Hartford's Internet-based risk management information tool provides easy access to information on policies, billing, claims and loss control.

INDUSTRY EXPERIENCE	TECHNICAL EXPERTISE	PROFESSIONAL DESIGNATIONS
Construction	Business continuity	Associates in Risk Management (ARM)
Healthcare	Workers' compensation	Certified Fire Protection Specialist (CFPS)
Technology & life science	Property	Construction Health & Safety Technician (CHST)
Finance	Security	Certified Industrial Hygienist (CIH)
Renewable energy	Ergonomics	Certified Loss Control Specialist (CLCS)
Education	Transportation	Certified Professional Ergonomist (CPE)
Real estate	Products liability	Certified Safety & Health Manager (CSHM)
Plastics manufacturing	Industrial hygiene	Certified Safety Professional (CSP)
Metalworkers	Machine safeguarding	Professional Engineer (PE)

TALK TO YOUR AGENT OR VISIT US ONLINE FOR RISK ENGINEERING EXPERTISE.

Help prevent accidents, improve productivity and lower your losses today. **THEHARTFORD.COM/RISK ENGINEERING.**

The information provided in these materials is intended to be general and advisory in nature. It shall not be considered legal advice. The Hartford does not warrant that the implementation of any view or recommendation contained herein will: (i) result in the elimination of any unsafe conditions at your business locations or with respect to your business operations; or (ii) will be an appropriate legal or business practice. The Hartford assumes no responsibility for the control or correction of hazards or legal compliance with respect to your business practices, and the views and recommendations contained herein 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. Readers seeking to resolve specific safety, legal or business issues or concerns related to the information provided in these materials should consult their safety consultant, attorney or business advisors. All information contained herein is as of September 2015.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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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