

# Accident Control = Operations Control

*See for yourself how controlling accidents can have far-reaching benefits to your operations and to your bottom line.*

As an employer today, you know that workplace safety is a must. Not only because you are required by law to maintain a safe work environment, but also because accidents disrupt your operations, decrease your productivity, and have a negative impact on your business's bottom line. Besides, making sure your workers are safe is simply the right thing to do.

As your provider of workers' compensation insurance, The Hartford recommends that you go above and beyond legislative or regulatory compliance – and make your operations as safe as possible for the benefit of your employees and for the fiscal health of your business.

## **Prevention is Key**

The best way to control workplace injuries is to prevent them in the first place. This is where we can help. The fifth largest provider of workers' compensation insurance in the United States, The Hartford has the expertise and experienced staff to help you prevent accidents and control both the direct costs (such as medical care for injured workers) and indirect costs (such as lost productivity) associated with workplace injuries.

## **Control Accidents, Improve Operational Efficiency**

We have proven many times over that, if we can identify what causes an accident at your premises, we will also uncover an operational problem that needs addressing. By suggesting ways to improve safety to prevent the same type of accident, we can also improve the efficiency of your operations and that will have a positive impact on your bottom line.

## **Proven Services Available to You**

As a workers' compensation insured of The Hartford, you have access to these outstanding services to improve workplace safety:

- Early return to work – Using a team approach, The Hartford coordinates medical care and services to help get injured workers back on the job as soon as possible, which can help to control your losses.

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IN 2005, AN INSURED PRESENTED THE HARTFORD'S LOSS CONTROL TEAM WITH A CERTIFICATE OF APPRECIATION FOR HELPING TO IMPROVE HIS COMPANY'S ACCIDENT FREQUENCY RATE. "WE ARE GETTING THE HIGH RATE DOWN, AND THE HARTFORD IS THE BEST EXPERIENCE I HAVE HAD (WITH LOSS CONTROL)."

SAFETY DIRECTOR,  
WHOLESALER

INDIRECT COSTS FROM EMPLOYEE INJURIES (SUCH AS LOST PRODUCTIVITY) ARE 1 TO 10 TIMES THE DIRECT COSTS (SUCH AS MEDICAL CARE).

SOURCE: 2001 AMERICAN SOCIETY OF SAFETY ENGINEERS PROFESSIONAL DEVELOPMENT CONFERENCE



- **Expert analysis from our in-house laboratory** – Whether you have your own safety staff or not, our Certified Industrial Hygienists and Certified Chemists can help you to identify, understand and solve potential health hazards, such as chemical use and storage, noise and radiation.
- **Machine safeguarding** – We can help you to recognize, reduce and eliminate hazards associated with operating and maintaining machines.
- **Online tools** – You can obtain answers to loss control questions through “Ask a Professional,” available via our Web site: [www.thehartford.com](http://www.thehartford.com). The Hartford’s Losstimator can help you understand how losses can impact your overall business operations. To access this tool, go to [lb.thehartford.com](http://lb.thehartford.com), click on Control Your Risk, then Losstimator.
- **Driver training** – Whether you employ fleet drivers or you ask an employee to drive short distances for your business, you can benefit from The Hartford’s 3-D DRIVING program. For more than 25 years, this training has helped businesses improve driver performance, reduce collisions, increase productivity, and lower losses.
- **Ergonomics assessment and training** – We can assess your operations and suggest ways to enhance your employees’ comfort, productivity and job satisfaction – all of which can impact your business’s profitability. You can also take advantage of discounts on award-winning ergonomics training programs from The Hartford and high-quality vendors.
- **Loss control management course** – Take advantage of our 2 1/2-day, hands-on course that provides you with tools to build and maintain a successful loss control program.
- **Emergency preparedness planning seminar** – This 1-day course shows you how to prepare for business continuity should the “worst” happen and provides you with an understanding of the latest techniques in developing a plan for preparedness, recovery and response.

### **For More Information**

To learn more about how The Hartford can help your business prevent accidents, control costs and improve profitability, talk with your Hartford Agent or contact your local manager. You can also visit us on the Web at [www.thehartford.com/corporate/losscontrol](http://www.thehartford.com/corporate/losscontrol).

The Hartford does not warrant that the implementation of any loss control recommendation will result in the elimination of any unsafe conditions at your business locations or with respect to your business operations. Further, we do not warrant that the implementation of any loss control recommendation will result in compliance with the health, fire, safety standards or codes of any local, state, or federal ordinance, regulation, statute or law. We assume no responsibility for the control or correction of hazards. The provision of loss control recommendations shall not constitute our undertaking, on your behalf or for the benefit of others, to determine or warrant that your business locations or business operations are safe or healthful, or are in compliance with any law, rule or regulation.