

NEW CRANE ELIMINATES LIFTING STRAINS WHILE SAVING TIME.



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		A manufacturer of wires and cables for the tech industry
RISK		Severe ergonomic risk (SC injuries, strains and sprains) due to a lifting task. At the plant's strip-cutting line, employees were required to manually lift and maneuver coil reels that weighed as much as 150 pounds. The two-person process was repeated an average of 10 times per day, requiring five minutes per change of reel. Strains and sprains resulted, representing 55% of injuries over three years, costing the company an average \$33,560 per claim.
SOLUTION		Installation of a mechanical overhead crane. The new device eliminated the lifting task, requiring only one employee to operate it. Adding the lift also cut the time in half for coil reel changes, saving four hours per employee per week (50 minutes per day). Most important, it will help reduce costly strain incidences.
SAVINGS		For an investment of only \$15K, the company eliminated costly lifting exposures related to coiling line process. The device also cut time and labor for the reel change process in half, resulting in an additional six hours of productive time per week. Implementation Cost: \$15,080 Operational Gains/Efficiencies: \$6,864 Direct Loss Cost Avoidance: \$33,560 Indirect Loss Avoidance Factor: [2] \$67,120 Total Cost Savings/Avoidance: \$107,544 Return on Investment: 7:1 Return on Investment: \$92,464



Before: Spools shipped in and lifted manually using the old process.



Before: Manual loading of coil.



After: Newly installed lifting arm loads coil onto the cutter line.



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).

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.

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