



### Workers compensation

Getting injured employees back to work as soon as medically appropriate is critical to keeping our customers' businesses running smoothly.

- **Thousands of workers compensation Claim professionals** strategically located across the U.S., averaging 15 years of experience, deliver local service and state jurisdictional expertise
- **Patented nurse triage process** uses state-of-the-art predictive modeling and a 'sports medicine' treatment philosophy to engage the right medical resources at the right time to ensure a medically appropriate return to work
- **Catastrophic case management expertise** provides appropriate and timely treatment for the most seriously injured employees

### Comprehensive medical management strategies

In the U.S. our specialised *TravComp*<sup>®</sup> workers compensation claim handling model utilises dedicated return-to-work teams of nurses and Claim professionals. We help manage the challenges of a workplace injury, which contributes to a better claim experience for injured employees and improved loss outcomes for our customers.

- Over 500 in-house nurses are co-located and partner with Claim professionals to provide medical expertise and work closely with our customers, injured employees and medical providers to help minimize days out of work
- An extensive countrywide medical network ensures that injured employees have access to qualified medical providers
- Pharmacy management network reduces overuse, misfills, drug interactions and payment for unrelated drugs
- Industry-first Specialised Medical Audit and Review Team (SMART) analyses medical bills to help ensure accuracy and provide additional savings beyond those achieved from our automated bill review process

<sup>\*</sup>SNL Financial Travelers WC statutory combined ratio (2009-2013).

### TRAVELERS MEDICAL ADVANTAGE<sup>®</sup>

Medical is the largest portion of casualty loss costs in the U.S. Travelers' investments in industry-leading medical management capabilities and expertise have contributed to workers compensation results that, on average, outperformed the industry average by 13 points, on a calendar year basis over the past 5 years.\*



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# Global Claim Solutions

SUPERIOR CLAIM SERVICE, WHERE YOU DO BUSINESS



## Protecting your business's exposures in the U.S. and Canada

Travelers has thousands of Claim professionals in the U.S. and Canada so that your company's overseas operations are protected locally through a range of solutions, all aimed at consistency and continuity in managing your claims.

**Travelers Client Advantage<sup>SM</sup>** – Provides layers of services that can help mitigate losses and deliver prompt, fair claim payment when a covered loss occurs. We offer the power and resources of a global company, with local expertise and autonomy.

**Claim information you need, when you want it** – Despite the distance between you and your business interests in the U.S., Travelers can provide access to your claim activity through our Risk Management Information Services (RMIS), including:

- **Claim Status** provides real-time claim information and access to claim notes and payment information
- **e-CARMA<sup>®</sup>** loss reports is an innovative loss analysis tool with a library of customisable reports and claim activity listings allowing you to subscribe to daily e-Alerts specific to your policy. Quick reports can be delivered at the click of a button.

## Property claim solutions

Routine property claims shouldn't slow down your business and severe claims don't have to bring operations to a standstill.

- **Thousands of in-house property Claim professionals** are based across the U.S. and Canada and backed by exceptional resources that allow them to handle the most important job: being there for our customers
- **Dedicated Major Case Unit** offers extensive industry experience for large, complex losses supporting our customers locally in the event of a large loss
- **Business interruption support** to help calculate lost income with help from our in-house Claim Accounting Services
- **Loss prevention** offering responsive Risk Control services to help our customers prevent and mitigate risk exposures 24/7, on site, online and Risk Control On-Demand<sup>SM</sup>; nearly 400 Risk Control specialists, approximately 90 of whom are dedicated to property; lending their expertise to help prevent losses from occurring
- **U.S. Accredited Industrial Hygiene and Forensics Lab** with engineers and scientists supporting our Claim professionals and working to identify emerging risks and issues, enhance our products and services, and help to deliver consistent, high quality services which lead to optimal outcomes for our customers
- **Travelers Investigative Services** has a Fire Unit that works closely with Travelers Risk Control and Forensic Analysis Unit engineers to create a seamless method for investigating the origins of fires and explosions. Our special investigations unit of skillfully trained investigators can actively pursue recovery 24/7/365 for all cargo and other specialty losses your business may incur.
- **Proactive approach to operational intelligence** – Sophisticated weather and claim trend monitoring models make sure we deploy the appropriate resources at the right time



## Automotive claim solutions

Customers who have U.S. or Canada motor exposures will receive the same exceptional claim service that they do in the U.K. and Ireland.

Travelers helps our customers get back to business. With our size, scale and financial strength, we continually invest in our own dedicated, talented staff and give them the resources they need to deliver high-quality service and to handle motor claims, quickly.

**Travelers will be there when you need us.**

- **We were the first** – We issued our first automobile policy in the U.S. in 1897 and lead the market as one of the top insurers for business auto
- **We are close by** – We have thousands of auto Claim professionals located throughout claim centers across the U.S. and Canada
- **Always ready** – U.S. and Canadian medical claims can be complex. Our dedicated auto catastrophe/large event management team uses advanced geospatial technology to proactively monitor weather and naturally occurring or manmade events to help position resources to better respond to customers' needs.
- **Looking out for your business** – Our medical professionals and dedicated nurses help to achieve optimal outcomes by partnering and consulting with Claim professionals on first party and third party medical claims. They provide critical insight on matters such as causation, necessity for future medical treatment, future costs, appropriateness of treatment, and complex conditions and co-morbidities.



**Outstanding claim support**

- **Superior training** – Our Claim professionals and appraisers receive rigorous and ongoing training on the latest mechanical, electrical and vehicle body systems at Travelers Claim University, our state-of-the-art training facility
- **We know your business** – Some businesses that rely on heavy and specialty equipment have their own unique set of challenges. That's why we have specialised claim solutions and a dedicated team of technical specialists who know heavy and specialty equipment to provide those customers with superior claim service and optimal claim outcomes.

## Liability claim solutions

Travelers' liability claim services protect what matters most to our customers – their business, brand and reputation. We recognise that a liability claim can have implications for our customer's business which extend well beyond the cost of the claim. Through partnership and collaboration with our customers, we are committed to understanding the unique elements of their businesses.

**Specialised industry expertise**

- **Specialised Expertise** to manage both high volume low severity claims and less frequent high severity claims
- **A Complex Claim Team** with over 80 Major Case Claim specialists manage the most catastrophic and complex matters
- **Dedicated Products Liability and Mass Torts** teams handle unique and complex claims
- **Contractual risk transfer** expertise to ensure that the risk is borne by the appropriate party
- **Claim University**, our exceptional learning facility reinforces our commitment to continuous talent development through state-of-the-art training and education



**Strategic medical solutions**

- **Travelers' state-of-the-art medical tools and resources** help Claim and nurse professionals evaluate and optimally resolve claims
- **Travelers nurse professionals**, dedicated to general liability, partner and consult with Claim professionals on issues of medical causation, appropriateness of treatment and complex conditions
- **Our nurse professionals are available** to attend mediations, arbitrations, depositions and trials to provide critical medical insights on injuries and medical testimony
- **Medical record summarization process**, performed by medical professionals rather than attorneys, provides an organised chronology and history of the medical treatment on complex claims