



Umbrella of Services

Travelers **Umbrella of Services** provides customized protection for all customers based on exposures they may face every day.

Our industry expertise, along with a deep understanding of your business needs, ensures we deliver a service plan designed specifically for you.

- **Valuable service offerings** that increase ease of doing business
 - **Tailored solutions** for unique exposures
 - **Cost savings** associated with complimentary, value-added services
 - **Informed decision making** about business operations based on analysis of exposures, losses, and trends
 - **Minimized business disruption** due to timely, accurate claim resolution
- ...so you can do what you do best – run your business!



Superior Claim Resolution

With nearly 13,000 claim professionals across the country, we are always ready to respond to the needs of customers. Driven by skill, integrity and discipline, we are committed to providing customer with exceptional service experiences that help them get back to business as usual.

General Liability

- More than 900 claim professionals deliver local service jurisdictional expertise across 23 claim centers nationwide.
- Highly qualified complex claim units specializing in mass torts, business torts, products and catastrophic losses, help manage customers' exposures and reputation.
- Prompt and fair payments result in fewer lawsuits.

Property

- More than 2,100 dedicated Travelers property adjusters across the country, not a third party, ensuring consistent, professional service.
- Industry leading catastrophe response model helps predict claim volume, ensuring we deploy our response team within 24 hours of a major event so customers are back in business as soon as possible.
- Our major case unit handles the most severe and sensitive claims.
- Claim Accounting Services unit consists of internal forensic accountants who assist on business interruption losses.

Auto

- Real-time dispatch technology from our 24 auto claim centers enables physical inspection of more than 90% of damaged vehicles (most within 48 hours).
- Early resolution and direct settlement strategies ensure claims are closed as quickly as possible.
- ConciergeCLAIM[®], our one-stop resource for vehicle estimate, rental, and guaranteed repair, handles light commercial vehicles quickly and efficiently.
- Highly trained team of specialists are dedicated to heavy equipment claims.

Workers Compensation

- TravComp® model includes dedicated teams of co-located nurse and claim professionals focused on ensuring access to appropriate medical care so injured employees are returned to work promptly.
- Specialized focus on return to work reduces lost time – 50% of injured employees return to work within 14 days, 67% within 30 days, and 82% within 60 days.*
- Countrywide medical and pharmacy networks provide access to credentialed occupational medicine physicians and necessary prescription medication at negotiated rates.
- myWCinfo.com, our industry-first web site, offers injured employees secure access to payment details and reference materials to support them through the claim process.
- Comprehensive medical management and cost containment strategies (e.g., bill review processes, predictive models) contribute to improved medical outcomes and loss experiences.

* Source: 2009 accidents evaluated as of 12/31/09

Loss Prevention Solutions

Our Risk Assessment services provide practical, prioritized recommendations that are based on our customers' unique business exposures.

- 750+ highly experienced professionals who know and assess customers' business risk.
- Access to full-time, dedicated technical specialists for unique or complex exposures.

Loss-focused Risk Control services help control losses and keep expenses in check.

- Access to Travelers' industry-leading Risk Control website, featuring over 1,500 useful products (travelers.com/riskcontrol).
- Industry-specific resources (TravSources®) and self-assessment tools (Travelers Virtual Risk ManagerSM).
- Assistance in hiring safe employees/drivers (JCP® Job Candidate ProfileSM) and controlling injury costs.
- Practical training and education for supervisors and employees (webinar, classroom, and self-paced options)

High Quality Policy Services

We are committed to providing prompt, knowledgeable and productive interactions with our business partners and insureds with:

- Over 1,000 policy service reps averaging over 15 years experience.
- Local presence with 69+ locations countrywide.
- 90% of policies issued within 25 days of effective date.
- 90% of endorsements processed within 30 days of receipt.



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