

Risk Control

Reduce risk. Prevent loss. Save lives.

Your organization faces risks daily that can undermine operations. However, many business owners, focused intently on day-to-day operations, may not even be aware of all their exposures or how to best mitigate them. Travelers Bond & Financial Products Risk Control Services can help. We have the people and products in place to identify your particular risks and prevent loss.

Customized services meet your risk control needs

Every business has unique risks. For you it may be exposures from your company's automobiles, product liability or workers compensation. For others it may be industrial hygiene and property exposures. We can address these as well as exposures for employment practices liability, general liability and those associated with the Employee Retirement Income Security Act (ERISA). With Travelers Risk Control Services you'll receive:

Consultation – Our risk control specialists in ergonomics, industrial hygiene, product liability, workers compensation and other disciplines can help you identify risks and develop solutions for your particular needs.

Support through risk control services Web site – You'll receive cutting edge products and services through Risk Management PLUS+ Online® and travelers.com/riskcontrol.

Training

Risk management exposure guides

Get support with ERISA

Those who administer your employee benefits can be held personally responsible if they do not closely follow the duties and responsibilities that are outlined in ERISA. If you're like many employers, the complex rules imposed by the act and other related regulations, can be daunting. With Travelers Risk Control Services, you'll get the support you need. We'll keep you abreast of new legislation to ensure your plan fiduciaries – and your firm – are protected.

Easy online access to risk control

Employment practices professionals and property/casualty clients can receive special risk control support through Travelers' alliance with Risk Management PLUS+ Online and at travelers.com/riskcontrol.

For employment practices professionals

- Online training
- Employment policies and forms
- Valuable reference material published four times weekly
- Best practices audits
- Links to key state/federal agencies and legislation
- Simplified employee registration functionality

Visit rmpplusonlineepc.com for complete details.

Risk Control

Reduce risk. Prevent loss. Save lives.

For property/casualty clients

Access to the Customer Resource Center (CRC), a secure page on the Travelers Web site that allows policyholders to customize risk management resources to their unique needs. The CRC includes a “Small Business Center” section to help you start your own risk control program. You’ll also receive access to:

- Risk control and safety documents
- News alerts
- Risk Control’s extensive database
- Training
- Education courses

Visit travelers.com/riskcontrol for more information.

Live, online training available

In addition to online training available at Risk Management PLUS+ Online®, you can receive free live training with our online Safety Academy. Policyholders and agents can take safety courses appropriate for any organization, regardless of its size or industry. Courses focus on areas such as effective supervision; protecting the public from slips, trips and falls; fire prevention and protection and accident investigation.

Manage your risk

You can learn more about how to minimize exposures and risks with Travelers’ management exposure guides. Current guides include:

- Financial Institutions Business Continuity
- Employment Practices Liability
- Slips, Trips & Falls
- Fleet
- Ergonomics
- Workers’ Compensation Best Practices
- Risk Transfer
- Premises Security & Burglary

Find out more about Travelers Risk Control Services by visiting travelers.com/riskcontrol or email us at Ask-Risk-Control@travelers.com. For more information about Risk Management PLUS+ Online®, visit rmpplusonlinepc.com.



Travelers Casualty and Surety Company of America and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelersbond.com

.....
This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2008 The Travelers Companies, Inc. All rights reserved. 59863 Rev. 1-09