



Major Case Unit

There may be no greater cause for concern for an employer than a workers compensation claim carrying the potential of a multi-million-dollar exposure. Helping businesses manage such injuries is the specialty of Travelers' Major Case Unit (MCU), which possesses unparalleled medical and legal expertise.

By their very nature, certain workers compensation claims are more complex and financially perilous. Examples include claims involving amputations, burns or major trauma, as well as situations where unusual jurisdictional questions may come into play, such as foreign voluntary coverage for employees injured while working outside the United States.

When a company faces these exposures, Travelers' MCU can help ensure that the impact on its business operations is mitigated at the same time the needs of injured employees and their families are being met. Our dedicated MCU team consists of both claim professionals and nurse professionals who are highly experienced in handling intricate medical and claim matters. In turn, they partner with Travelers' extensive Legal, Fraud, Risk Control and Subrogation resources to deal with related legal and recovery issues that may arise.

The involvement of Travelers' MCU means all of the following components of a claim will be thoroughly investigated and analyzed by our specialized team:

- Compensability and coverage questions
- Offsets and subrogation opportunities
- Medical diagnoses and treatment management
- Access to leading medical facilities designated as national "Centers of Excellence"
- Predictive models, e.g., chronic pain
- Medical cost containment and utilization review
- On-site medical case management when required
- Indemnity and medical reserve forecasting
- Dedicated catastrophic nurses and claim professionals
- National Medical Director

Travelers MCU provides the type of extraordinary management that helps to minimize litigation and other costly elements of these precarious claims, thereby improving the recovery and lives of the most critically injured workers while also protecting customers' profitability.

For more information, please contact your Travelers representative.

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