



Renewable energy

CLAIM SERVICES

Travelers understands renewable energy businesses

Wind and solar claims can be complex and expensive. Travelers is committed to working with you to help resolve claims quickly, utilizing our Claim professionals who know this industry. Our national breadth, local presence and resources provide our renewable energy customers the expertise they have come to expect and rely upon.

General liability

Careful assessment of the manufacturing process and contractual risk transfer are critical in achieving resolution excellence. Comprehensive end-to-end resolution strategies help ensure that claims are resolved quickly and fairly with the best possible outcome.

- We have strategically located high-severity Claim professionals familiar with jurisdictional nuances and resolution strategies that effectively manage costs
- Our specialized claim units focus on the most complex claims, including mass torts, business torts and catastrophic losses

Products liability

- Specially trained Claim professionals understand the manufacturing, installation and technology processes associated with wind and solar energy
- Forensic laboratory staff with expertise in wind and solar accident reconstruction
- Proactive claim management throughout each phase of the claim process – from investigation and evaluation to negotiation and settlement

Workers Compensation

Medical is the largest portion of casualty loss costs. Travelers' investments in industry-leading medical management capabilities and expertise have contributed to workers compensation results that, on average, outperformed the industry average by 11 points on a calendar year basis over the past 5 years.¹

Understanding the complexity of wind and solar claims is a key component in handling work-related injuries associated with this industry.

- Our specialized TravComp® model co-locates in-house nurses with Claim professionals in our integrated workers compensation claim handling model
- Catastrophic case management expertise ensures appropriate and timely treatment for the most serious cases, such as a fall from a wind turbine tower
- Nearly two-thirds of injured workers return to work within 30 days²
- myWCinfo.com, our industry-first injured employee website, provides injured employees with secure access to payment details and reference materials to support them through the workers compensation claim process

Inland Marine

- Dedicated Claim professionals work specifically on solar and wind power claims
- Specialty and Heavy Equipment team performs job-site appraisals on a wide range of equipment, including cranes (our appraisers are I-CAR® and ASE certified)
- Our Claim Transportation and Logistics team knows the vital importance of the safe and timely arrival of unique, oversized and overweight materials and equipment, such as photovoltaic panels, turbine blades and nacelles

¹SNL Financial 2011-2015: Workers Compensation Statutory Combined Ratio

²66% RTW within 30 days NAT Accts 3 year average - 12 mo valuations 2014 -2016

Construction

- Dedicated construction-related general liability and construction defect expertise offered as part of our national claim organization with 50 locations across the country
- Construction defect claims are managed by Claim professionals who specialize in the complex and unique exposures faced by general contractors, subcontractors and trades
- Dedicated forensic engineers work collaboratively with Claim professionals and understand contractor exposures

Over 150 dedicated staff attorneys focus on worksite injury claims and third-party property damage claims. We enforce contractual risk transfer with appropriate subrogation against responsible parties.

Specialized resources support our local claim units

Mass tort claim team coordinates and manages large product liability claims, focusing on multi-claim exposures.

In-house nurses work directly with our Claim professionals providing consultation on loss causation, treatment and injury, with a special focus on getting injured employees back to work.

Staff Counsel organization, strategically located in all major metropolitan areas, which understands your business and the jurisdictional nuances of your area.

Claim Accounting Services has dedicated accountants that assist with the calculation of business income for renewable energy.

Travelers Forensic Lab experts provide specialized insight into causation, product failure and accident analysis.

Risk Control consultants help determine the cause of loss in liability investigations related to products.

Travelers Investigative Services uses its deep expertise and unique services to combat fraud, reducing your total cost of risk.

Travelers Claim University, our state-of-the-art training facility – complete with auto, heavy equipment and medical labs – provides hands-on, real-world skill building for both our Claim professionals and appraisers.



For more information, please contact your Travelers representative.



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