



Workers Compensation Claim Services

Getting injured employees back to work as soon as medically appropriate, is critical to keeping our customers' businesses running smoothly. Our specialized *TravComp*[®] workers compensation claims- handling model utilizes 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.

Proven results

- 81 percent of treatment occurs within our network of medical providers.¹
- Nearly two-thirds of injured employees are safely back at work within 30 days with our return-to-work focus.²
- Networks, SMART and other medical cost containment strategies contribute an average savings of 63 cents per medical dollar billed.³
- Pharmacy Management Network provides a 47 percent reduction in overall pharmacy costs with 87 percent pharmacy network penetration.⁴

Industry expertise at work for our customers

- Approximately 2,000 workers compensation Claim professionals strategically located across the country, averaging 15 years of experience, deliver local service and 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 ensures appropriate and timely treatment for the most seriously injured employees.

Industry-first injured employee website, **myWCinfo.com**, provides secure access to payment details and reference material to help our customers and their injured employees better understand the workers compensation claim process.

Comprehensive medical management strategies

- 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 Specialized Medical Audit and Review Team (SMART) analyzes medical bills to help ensure accuracy and provide additional savings beyond those achieved from our automated bill review process.
- A reduction in paid losses can, over time, contribute to a lower experience modification and a lower future cost of insurance.

Power of enterprise resources

- Travelers Investigative Services Team has one of the largest and most comprehensive investigative units in the industry. We have more than 250 trained experts who work closely with our Claim professionals to identify and investigate fraudulent claims. Seventy-five percent of our staff has prior law enforcement training, and 75 percent are field-based, dedicated to outside investigative work.
- Staff Counsel organization has over 675 experienced litigators on staff with a proven record of success.
- Risk Control specialists located throughout the country assist with cause and origin investigations and provide our customers with proactive loss-prevention strategies.

For more information, please contact your Travelers representative.

¹ All Markets 2016 Accident year ² 65% RTW within 30 days All Markets 3 year average - 12 mo valuations 2014-2016 ³ All Markets three calendar year average 2014-2016 ⁴ Services paid in 2015, evaluated as of 2016

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