

Winter 2016

TRAVELERS 

The Next Desk

Managing risk in the modern, small business workplace



Today's workplace
looks remarkably
different ...





... so we take a remarkably different look.

At the Next Desk, we're taking a closer look at the latest trends in the modern workplace to help you avoid claims by understanding the new risks you may face.

Cubicles are so five years ago.

These days, there's no such thing as a typical workplace. In this entrepreneurial age, "the office" can be a 21st century tech startup in a 19th century warehouse renovation with a climbing wall in the break room and a take-no-breaks-take-no-prisoners culture. It can be a graphic design firm in a small studio with a half-dozen computer monitors, a temperamental flatbed scanner and a French bulldog named Mister Spacely.

(Yes, you get bonus points for knowing that Spacely was the name of George Jetson's boss. Also, how do you know this? The Jetsons came out in 1962.)

Of course, many of today's employees are still toiling in traditional cubicles with desktop computers. But they're just as likely to be clocking in at a craft brewery, a food truck, or a gluten-free bakery.

The next generation of small business is facing an uncharted landscape of atypical environments, each presenting its own unique workers compensation challenges. The widespread and constant use of tablets and mobile phones bring new ergonomic concerns. The presence of pets brings an increased risk of allergic reactions – not to mention unpredictable behavior. The combination of new technology and old wiring can be literally shocking.

An insurer who understands the complex and evolving nature of the modern workplace can be a business owner's best friend and invaluable resource. At Travelers, we deliver more than a policy. We offer help to avoid claims before they happen. We anticipate and identify risks others haven't thought of. We consider how business and the workplace are evolving, and work to protect what business owners work so hard to build.



Workplace
1.0

Workplace
2.0

EXPOSURE:

**Slips, trips
and falls**

**Distracted
employees**

**Unexpected
injuries**

**Soft-tissue
injuries**

**Workspace
clutter**



Are you as up-to-date about workplace risk as you think? Here's a quick summary of the difference between commonplace perception and next gen reality.



The workforce is changing

As the older generation continues to retire from the workforce, there is a natural transition to new, younger employees. Millennials and even younger employees are bringing fresh energy and new contributions – along with different kinds of risks.

In a shifting workforce, it's important to consider job responsibilities and their specific risks for workers of different ages. For example, if you're a gift shop or a bakery, you may employ a wide age group of employees who all represent varying risks.

Younger, less experienced employees are part of a multitasking generation. Multitasking distractions represent a whole new category of risk in the workplace and can also lead to accidents or injuries. Meanwhile, your experienced baby boomers may be more at risk for certain types of injuries than Millennials or high-school applicants.

No matter what type of business you own, it's important to consider the types of injuries that can occur at different stages of the employee lifecycle. Staying mindful of the experiences and life stages of your employees can help you anticipate and consider the associated risks.



Shifts in the workforce bring fresh energy and new ideas – along with different kinds of risks.



Now more than ever, unexpected workplace injuries can be difficult to predict or prevent. That's why choosing the right workers compensation insurance company is so important.

TRAVELERS 

travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

©2015 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. BSLNL0003-D New 12-15

