



TRAVELERS 

CULTURAL ADVANTAGE

CAPABILITIES THAT ENABLE
US TO CONNECT



**TRAVELERS
CULTURAL
ADVANTAGE**
PIONEERS
AND INDUSTRY
LEADERS

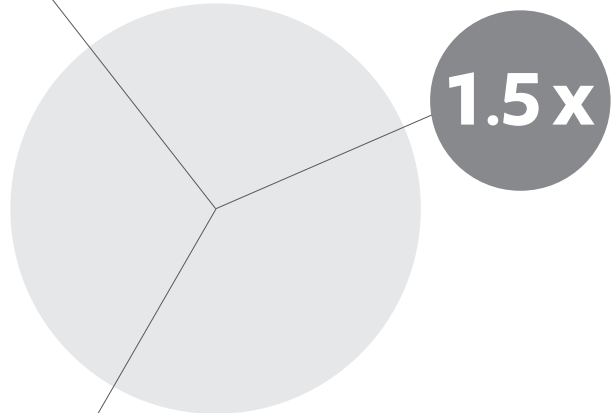
Continuing to **MEET MARKET DEMAND** by investing in transformational capabilities like Travelers Cultural Advantage for our customers.

Uniquely Travelers

HISPANIC BUSINESSES
ARE GROWING AT
2.5 TIMES THE RATE
OF ALL U.S. FIRMS¹



HISPANICS ARE THE FASTEST-GROWING PORTION OF THE WORKFORCE, AND ARE **1.5 TIMES** MORE LIKELY THAN THE GENERAL POPULATION TO OWN A BUSINESS²



There is demonstrated demand for Travelers Cultural Advantage capabilities.

The changing environment presents a unique opportunity to respond to the demand for culturally aligned claim and risk control services.



HISPANIC ENTREPRENEURS HAVE BEEN STARTING BUSINESSES AT A PACE **15 TIMES** THE NATIONAL AVERAGE OVER THE LAST DECADE³

¹ Geoscape – Hispanic Businesses & Entrepreneurs Drive Growth in the New Economy 4th Annual Report 2016

² The Kauffman Index of Entrepreneurial Activity – 2015

³ Geoscape – Hispanic Businesses & Entrepreneurs Drive Growth in the New Economy 3rd Annual Report 2015



**TRAVELERS
CULTURAL
ADVANTAGE**
DEFINED BY OUR
SERVICE AND
INDUSTRY-LEADING
OUTCOMES

**WE LOOK AT OURSELVES THROUGH
THE EYES OF THOSE WE SERVE** because
our customers trust and rely on us to provide
comprehensive claim services when they
need us most.

Uniquely Travelers

8%

→ 8% reduction in total claim payout*

→ 23% reduction in attorney
representation*

→ 24% improvement in return to work
within 30 days over non-Cultural
Advantage claims*

23%

24%

*Southern California claims, accident years 2014-2016,
evaluated at 12 months.



TRAVELERS CULTURAL ADVANTAGE

INNOVATIVE,
TAILORED CLAIM
AND RISK CONTROL
SERVICES

WE DON'T BELIEVE THAT ONE SIZE FITS ALL.

Our culturally aligned workers compensation Claim, Medical and Risk Control professionals, through clear communication and excellent claim handling, enhance our relationship of trust with our customers and their injured employees.

Uniquely Travelers

We know that cultural connections require capabilities beyond language translation services. Our strategically-located, countrywide, Spanish-speaking Claim and medical professionals work closely with customers to bridge language barriers. They quickly and accurately capture information while providing continuing support to injured employees throughout the claim process.

670

In addition to English, almost **670** field Claim professionals are fluent in other languages, representing approximately **10%** of our field staff.

Of those, **more than half** speak Spanish

SPECIFIC TO WORKERS COMPENSATION

- In California, **almost 25%** of our field Claim professionals speak Spanish
- In Texas, **over 11%** of our field Claim professionals speak Spanish
- In Florida, **over 8%** of our field Claim professionals speak Spanish
- Travelers also has fluent Spanish-speaking Risk Control, Investigative Services and Legal professionals, and Claim Account Executives
 - Over **25** Spanish-speaking Risk Control professionals in Florida, California and Texas
 - Over **30** Spanish-speaking Legal professionals
 - Spanish-speaking *ConciergeCLAIM*® Nurses
- Risk Control Customer Portal offers Spanish customer content



TRAVELERS CULTURAL ADVANTAGE

OUR JOURNEY
AHEAD

OUR SIZE AND SCALE allow us to invest in countrywide claim and risk control capabilities. While you are dealing with the challenges of today, we're dedicated to helping you prepare for the opportunities of tomorrow.

Uniquely Travelers

End-to-End Seamless Optimal Expanded

- **DELIVER AN END-TO-END** digital experience with capabilities such as *MyTravelers*® – our workers compensation injured employee portal, available in Spanish
- **SEAMLESS LANGUAGE CAPABILITIES** based on interaction preference
- **OPTIMAL CLAIM OUTCOMES** – increase impact on Claim outcomes and services
- **EXPANDED CAPABILITIES** from California, Florida and Texas to Arizona, Colorado, Illinois, Nevada, New Mexico and Utah, across all lines of business, and Claim, Risk Control, Subrogation and Travelers Investigative Services



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