

# Primary casualty solutions for clients with \$1 million or more total cost of risk

## NATIONAL ACCOUNTS

Our local, experienced underwriting and service professionals, broad products and services portfolio, and proprietary risk management information system work together to design and execute the most effective solutions to clients' risk management challenges and to help them achieve their strategic objectives.



### Travelers loss-responsive solutions

Large-deductible and retrospectively-rated plans, self-insured retention plans, customized retention plans, unbundled individual risk transfer, captives and stand-alone claim services.

- **Insurance products** – Primary casualty coverage including workers compensation, general/product liability and auto liability. We also offer single-parent, group and association captive programs.
- **Loss-cost management** – Integrated claim, risk control and management information best practices and tools that can drive significant reductions in an organization's loss costs.
- **Risk Management Information Services**  
Consolidated risk data with multi-level data analysis, in an intuitive and user friendly system. **e-CARMA**<sup>®</sup> offers an all-encompassing, single platform to assist in analyzing the overall cost of risk. Dedicated Information Account Executives serve as members of the Travelers service team and an extension of your risk management department.
- **Claim services** – Delivered locally or regionally and backed by our national claim infrastructure. Field-based claim account executives support customers' claim service requirements. Flexibility in workers compensation claim handling via *TravComp*<sup>®</sup>, our specialized model or *CustomComp*<sup>®</sup>, our component-based, single adjuster model.
- **Risk control** – Customized safety and occupational health risk assessments and consultative services. Backed by our state-of-the-art analytical laboratory.



### Bundled casualty products and services

Loss-responsive strategies designed to help customers satisfy both their risk appetite and their service needs. Bundled programs consist of Travelers insurance, excess/aggregate risk transfer and claim services. Options include deductible or retrospectively rated plans, both with closeout options, baseball retro, corridor deductible arrangements and/or single-parent captives.

### Unbundled individual risk transfer

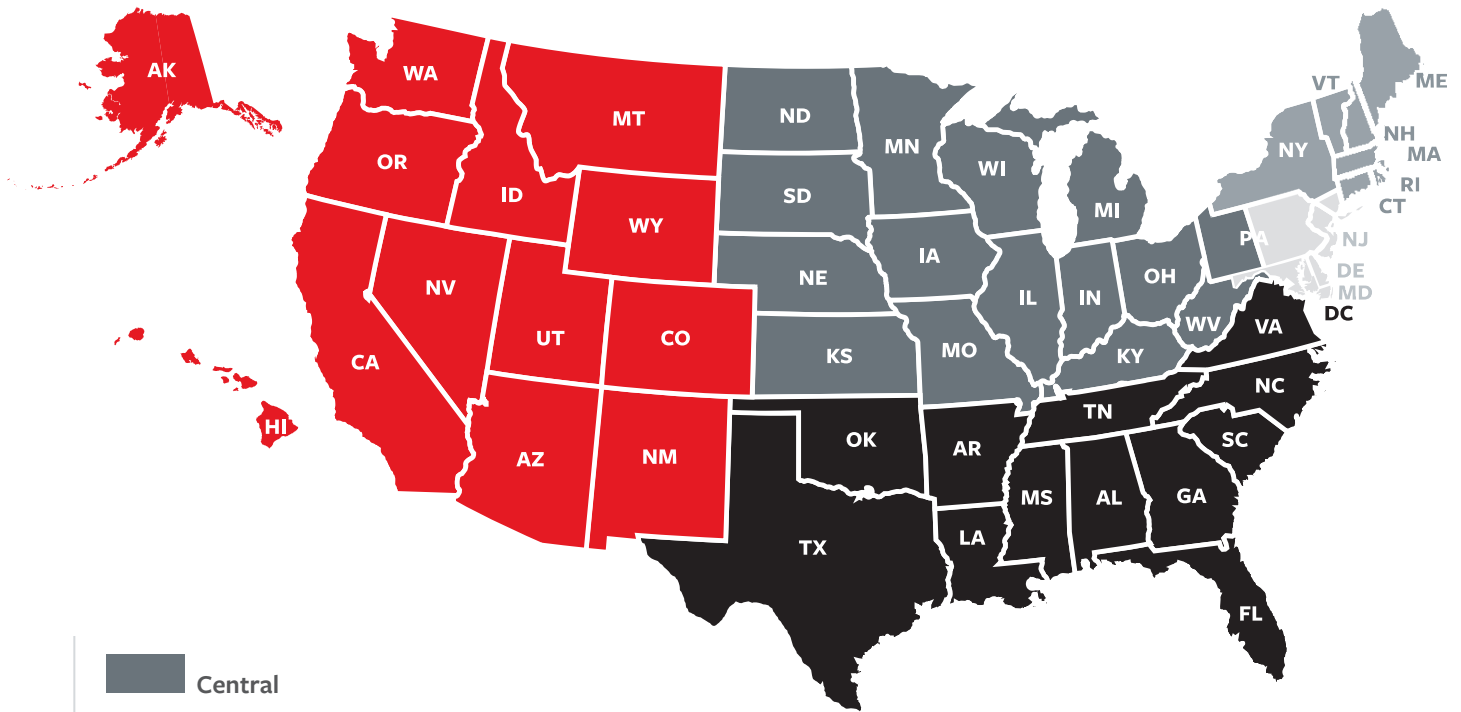
We forge long-term relationships and a team concept with customers with the goal of lowering total cost of risk. Travelers offers unbundled individual risk transfer and captive program solutions.

Our unbundled individual risk transfer products offer insurance for customers that take risk in the primary layer through loss-responsive solutions such as retros, deductibles or self-insured retentions. Travelers' unbundled captive unit provides fronting policies for group or association captive programs.

### Unbundled claim administration

Constitution State Services LLC, a subsidiary of The Travelers Indemnity Company, specializes in delivering customized claim administration services required by self-insurers or customers who purchase services on a contract basis. Single or multi-line services are designed to respond to clients' unique needs and environment, and to center on the critical relationship between risk management services and an organization's bottom line.

# Travelers National Accounts marketing contacts



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