



Travelers Client Advantage[®]

FOR MIDSIZED BUSINESSES

Travelers Client Advantage provides customized protection for all customers based on exposures they may face every day.

Our industry expertise, along with a deep understanding of business needs, helps ensure we deliver service plans designed specifically for our customers.

- Valuable service offerings that increase ease of doing business.
- Tailored solutions for unique exposures.
- Potential cost savings associated with complimentary, value-added services.
- In-depth analysis of exposures, losses and trends to support informed decision-making about business operations.
- Minimized business disruption due to timely, accurate claim resolution ... so customers can do what they do best – run their businesses!

Superior claim resolution

With over 12,000 claim professionals across the country, we are always ready to respond to the needs of customers. Driven by skill, integrity and discipline, we are committed to providing customers with exceptional service experiences that help them get back to business as usual.

General liability

- More than 900 general liability claim professionals deliver local service with jurisdictional expertise across 21 claim centers nationwide.
- Staff counsel organization with 650+ experienced litigators with a proven record of success.
- Highly qualified complex claim units specializing in mass torts, business torts, products and catastrophic losses help manage customers' exposures and reputation.
- Prompt and fair payments result in fewer lawsuits.

Property

- More than 2,100 dedicated Travelers property adjusters across the country, not a third party, ensure consistent, professional service.
- Hundreds of specially trained catastrophe response experts located in every region of the country who are prepared to be deployed within 24 hours or less.
- Our Major Case Unit handles the most severe and sensitive claims.
- Claim Accounting Services unit consists of internal forensic accountants who assist on business interruption losses.



Auto

- Real-time dispatch technology from our 24 auto claim centers enables physical inspection of more than 90% of damaged vehicles (most within 48 hours).
- Early resolution and direct settlement strategies ensure claims are closed as quickly as possible.
- If your company's vehicle is damaged in an accident, your company has access to hundreds of convenient repair locations across the country.¹ This network of shops has high-quality repair standards and the repairs are guaranteed for as long as your company owns the vehicle.
- Highly trained team of specialists is dedicated to heavy equipment claims.

Workers compensation

- *TravComp*[®] model includes dedicated teams of co-located nurse and claim professionals focused on ensuring access to appropriate medical care so injured employees are returned to work promptly.
- Nearly two-thirds of injured employees are safely back to work within 30 days with our return-to-work focus.²
- Countrywide medical and pharmacy networks provide access to credentialed occupational physicians and medication at negotiated prices. The results: a 45% reduction in overall pharmacy costs,³ with 81% of medical treatment that occurs within our network of medical providers.⁴
- Comprehensive medical management and cost containment strategies (e.g., bill review processes, predictive models) contribute to improved medical outcomes and loss experiences.

Loss prevention solutions

Our Risk Assessment services provide practical, prioritized recommendations that are based on our customers' unique business exposures.

- 700 professionals who know and assess customers' business risk.
- Access to full-time, dedicated technical specialists for unique or complex exposures.

¹Customers have the right to choose where their vehicle will be appraised (depending on the state) or repaired.

²2012 accidents evaluated as of 12/31/12

³Based on services paid in 2011

⁴2012 accidents evaluated as of 12/31/12

Loss-focused Risk Control services can help control losses and keep expenses in check.

- Access to Travelers' industry-leading Risk Control website, featuring more than 1,000 useful resources (riskcontrol.com).
- Industry-specific resources (*TravSources*[®]) and self-assessment tools (*Travelers Virtual Risk Manager*SM).
- *Corridor of Care*[®] post-injury management process.
- Practical training and education for supervisors and employees (webinar, classroom and self-paced options).

High-quality policy services

We are committed to providing prompt, knowledgeable and productive interactions with our business partners and insureds with:

- Over 1,000 policy service reps averaging more than 15 years' experience.
- Local presence with 69+ locations countrywide.
- 90% of policies issued within 25 days of effective date.
- 90% of endorsements processed within 30 days of receipt.



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