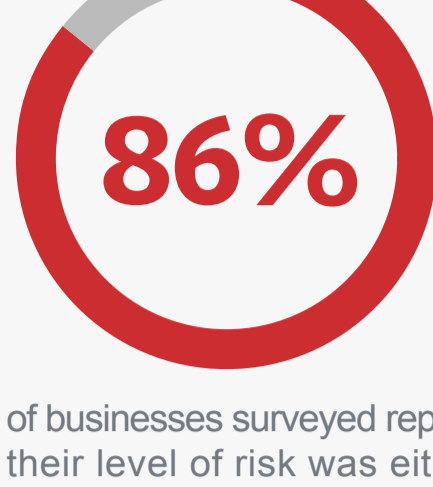


Are U.S. Businesses READY FOR RISK TODAY?

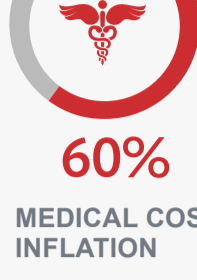
2014 BUSINESS RISK INDEX

AMERICAN BUSINESSES BELIEVE THE WORLD IS GETTING RISKIER

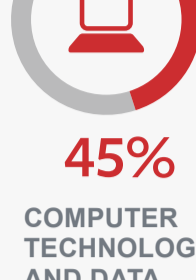


of businesses surveyed reported their level of risk was either increasing or staying the same ¹

3 LEADING EXPOSURES THAT INCREASED THE MOST OVER THE PAST 5-10 YEARS ARE:



MEDICAL COST INFLATION



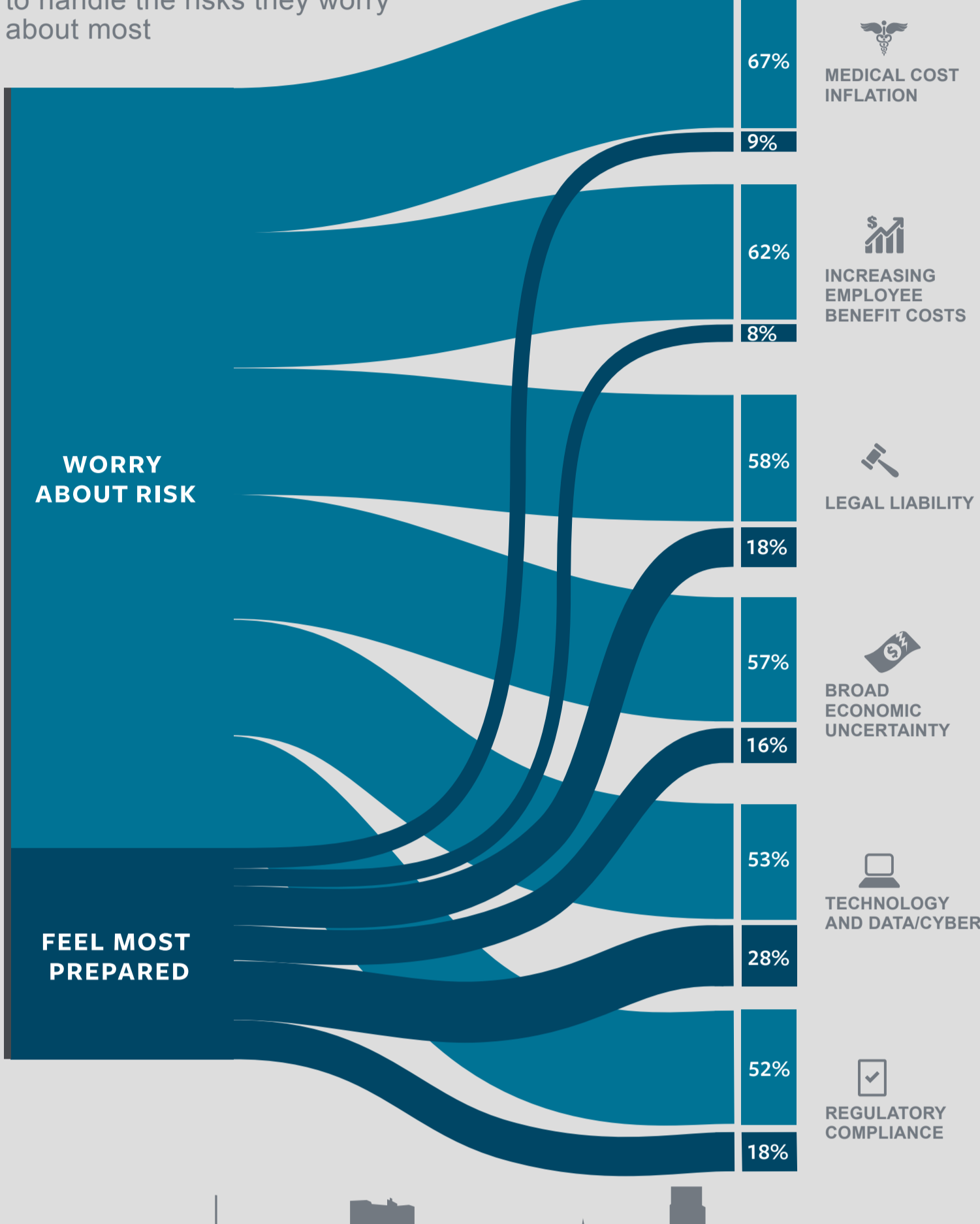
COMPUTER TECHNOLOGY AND DATA



LEGAL LIABILITY

MANY COMPANIES WORRY ABOUT RISK

More than half of all companies surveyed feel the least prepared to handle the risks they worry about most



MOST BUSINESSES COULD BE DOING MORE TO MANAGE RISK

45%

DO NOT HAVE A FORMAL BUSINESS CONTINUITY OR DISASTER RECOVERY PLAN

55%

HAVE NOT CONSULTED WITH THEIR INSURANCE COMPANY'S SAFETY, LOSS CONTROL OR RISK CONTROL SPECIALIST

76%

DO NOT MAKE RISK MANAGEMENT A STRATEGIC PRIORITY

GETTING READY FOR RISK IS SMART BUSINESS

IDENTIFY AND ASSESS THREATS TO YOUR BUSINESS OPERATIONS



9 IN 10 of the costliest, worldwide natural disasters in 2012 occurred in the U.S., but most business losses are actually caused by minor, isolated events unique to a specific business environment ²

CREATE A COMPREHENSIVE BUSINESS CONTINUITY PLAN



1 OF 4 small businesses—which are also the least likely to have a comprehensive, tested, and up-to-date business recovery plan—fail to reopen following a major interruption or disaster ³

MAINTAIN ADEQUATE COVERAGE FOR YOUR BUSINESS RISKS



of commercial buildings are underinsured by an average of 40% ⁴

MAKING RISK PREVENTION A STRATEGIC PRIORITY IS GOOD FOR YOUR BOTTOM LINE IN MORE WAYS THAN ONE



54%

of companies reporting to pay the closest attention to risk management also self-report **HIGHER PERFORMANCE** over other companies in their industry ⁵

Download the full 2014 Business Risk Index Report

TRAVELERS.COM/BUSINESSRISKINDEX

#HARNESSRISK

SOURCES: 1 Travelers 2014 Business Risk Index Report.
2 <http://www.insurancejournal.com/news/national/2013/03/27/286235.htm>
3 Insurance Institute of Business & Home Safety; <http://www.disastersafety.org>
4 Marshall & Swift/Boeckh 4Q 2011 RTC Product Bulletin.
5 Travelers 2014 Business Risk Index Report.

