TRAVELERS CLAIM

The Compelling Choice

A Team Approach to Effective Claims Management That Can Help Reduce Your Total Loss Costs
On behalf of everyone at Travelers, please let us extend to you our warmest welcome. Our goal is to make the transition to Travelers as smooth and seamless for you as possible, and to provide claim services that are truly in-synch with the intricacies of your business.

Please use this guide to assist you throughout the implementation process. We will continue to work together to make sure that you have the information you need to communicate this change to your employees. Let us know if you have any questions or need any further information.

We look forward to working with you.
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Prompt Claim Reporting Helps Improve Claim Outcome
We encourage you and your employees to promptly report all claims to Travelers, so we can assist you with your claims at the earliest possible moment. Claims can be reported by telephone or online, 24 hours a day, 365 days a year.

REPORT YOUR CLAIM ONLINE:

www.travelers.com

REPORT YOUR CLAIM BY TELEPHONE:

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Phone Number</th>
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</thead>
<tbody>
<tr>
<td>Commercial Accounts</td>
<td>1.800.238.6225</td>
</tr>
<tr>
<td>Construction Accounts</td>
<td>1.877.828.4132</td>
</tr>
<tr>
<td>National Accounts</td>
<td>1.800.832.7839</td>
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<tr>
<td>Select Accounts</td>
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</tr>
<tr>
<td>Specialty Accounts</td>
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Once you report your claim, you will receive a claim number and an experienced claim professional will be assigned to handle your claim.
Automobile Overview – Driving Results

At Travelers, we believe quality and expense management are complementary objectives. We provide auto claim services that can help contain or may even reduce total loss costs, while achieving optimal claim outcomes

People

• 2,000 experienced auto claim professionals are located in 27 claim centers countrywide enabling us to better understand local jurisdictions

• 850 appraisers, averaging 4.5 years of appraisal experience with Travelers, are strategically positioned across the country where our customers live and work

• Appraisers attend extensive training through our Claim University

• Many of our auto appraisers have earned the Automotive Service Excellence (ASE) certification, and all of our New York appraisal staff is I-CAR® Gold certified

• Travelers Specialty and Heavy Equipment Division provides expert advice and performs appraisals on specialty and heavy equipment damage

Process

• We aim to make contact with insureds and third-party claimants within 2 hours of the first notice of loss (FNOL)

• We inspect 62% of vehicles within 48 hours of the FNOL

• We perform over 616,000 appraisals annually

• We re-inspect over 42,000 of the appraised vehicles annually to verify damage evaluation and proper repairs

Technology

• Equipped with wireless technology, our appraisers can receive assignments in real-time, so they can get to you faster and complete estimates on-the-spot

• Our automated appraisal applications help to ensure accurate pricing and calculation

• Our appraisers have real-time access to multiple Web sites so they can search for used parts and get price quotes while inspecting the damaged vehicle
Auto Damage

Automobile Overview – Driving Results

Repair Options

• ConciergeCLAIM program – Over 50 shops across the country are staffed with Travelers claim professionals who inspect your vehicle and manage the entire claim process for you, so that your claim experience is hassle-free. These shops provide a limited lifetime warranty on repairs.

• Direct Auto Repair Program – Authorized shops are available in remote areas across the country and provide a limited lifetime warranty on repairs.

Automobile Subrogation

• Our national automobile subrogation center, located in Fall River, Massachusetts, employs over 140 subrogation professionals who work closely with our claim centers across the country

• Strong partnerships with our field claim professionals and open lines of communication help improve quality of subrogation efforts and recoveries

• Aggressive subrogation efforts help to achieve prompt recoveries and timely reimbursement of deductibles

• Coordinators review over 70,000 claims per year for subrogation potential

• Specialized arbitration and litigation units with technical expertise file arbitration contentions and manage civil litigation

• When necessary, subrogation professionals use various firms to conduct asset services and may choose inter-company arbitration to obtain judgments and help secure favorable resolution of subrogation claims

• Our collections unit works with national vendors to pursue uninsured third parties who may bear some liability for payments made by Travelers
Auto Liability Claim Procedure

Claim Reported

Claim immediately sent electronically to the appropriate office.

Claim Assigned

Claim professionals work closely with in-house resources, including Nurses, Investigative Services, Risk Control, Liability Claim Resource Group, and Staff Counsel for optimal claim management.

Investigation and Evaluation

Collaboration between you and your claim professional helps move the claim to a fair resolution.

Resolution

Unit Manager reviews claim as needed and provides feedback to the claim professional throughout the life of the claim.

Claim Closed

Notice of Loss Coordinator reviews and assigns claim based on territory and exposure.
Auto Liability Overview

A focused approach to Auto Liability Claim Handling:

- Experienced professionals undergo continuous training to enhance and develop technical skills
  - Auto liability claim professionals average 14+ years experience
  - Complex case claim professionals average 20+ years experience
- Focus on Best Practices of investigation, evaluation, negotiation & litigation management as appropriate from first notice of loss to resolution
- Outside claim representatives conduct on-site investigations when appropriate
- Documented evaluation rationale required within 30 days of assignment
- Continually manage severity through ongoing claim file reviews
- Encourage staff training and mentoring programs

Specialized Resources

Specialized resources, integrated locally within our claim centers, help investigate, evaluate and resolve claims.

- Outside Claim Representatives
- Liability Nurse Consultants
- Liability Claim Resource Group
- Investigative Services (See Investigative Services section)
- Risk Control (See Risk Control section)
Outside Claim Representatives

- Establish prompt quality voice-to-voice contact with the claimant and insured
- Complete timely and thorough field investigations to address coverage and liability issues and preserve claim evidence
- Provide exceptional customer service through proactive communications and constant rapport building with our customers
- Implement aggressive and effective resolution plans that are focused on prompt and fair claim resolution
- Early recognition of claims that should be transferred to claim professionals specializing in claims of increasing complexity or severity

Liability Nurse Consultants

- Located in each claim office
- Consult with claim professional and defense counsel on causality of injury, medical-relatedness of treatment and resolution strategies
- Participate in file reviews, round tables, suit committees, mediations, depositions, pre-trial conferences and/or trials as needed

Liability Claim Resource Group

- Over 80 experienced claim professionals located countrywide handle high severity, complex claims
- Employees average over 20 years of experience
- Strategically located within our claim centers to provide technical guidance to local claim professionals
- Cases are assigned by geographic territory so claim professionals can provide jurisdictional expertise
Construction

Teams of claim professionals that specialize in Construction related claims are strategically placed in over 55 locations across the country and work side-by-side with Construction underwriters and safety specialists.

- Construction claim professionals, who average 20 years of experience in claim handling, take a proactive approach to helping contractors mitigate losses and resolve claims.
- Construction Defect team provides superior service and specialized expertise in handling all property damage claims involving residential or commercial construction activities.
- Construction claims undergo careful analysis of indemnity clauses, additional insured status, and other contractual responsibilities.
- Focused on enforcing effective risk transfer and aggressive subrogation against responsible parties.
- Claims assigned based on the individual experience of our claim professionals and the nature of the loss, so we can better manage the claim and its related outcome.
- Our Major Case claim professionals, who average 25 years of experience, are assigned by geographic territory to complex, high severity cases focused on producing the best possible results.
- The Claim Professionals work closely with all internal resources including Emergency Response Teams, the Risk Control Lab, and engineers to maximize the effective evaluation of causation, damages and liability.
- Investigative Services Unit helps to identify potential insurance-related fraud using specialized resources, including forensic audit, assisting with fire investigations, and tools to help conduct due diligence reviews on claims presented.
- Co-located claim and medical professionals work together to investigate, manage and provide fair resolution on construction-related workers compensation claims.
- Staff counsel is strategically placed in locations countrywide with Construction and Construction Defect dedicated attorneys who understand the local legal climate.

Report Your Construction Claim
24 hours a day / 7 days a week

877.828.4132
Claim professionals work closely with in-house resources, including Liability Nurse Consultants, Investigative Services, and Risk Control for optimal claim management.

Collaboration between you and your claim professional helps move the claim to a fair resolution.

Claim immediately sent electronically to the appropriate office and assigned to the appropriate claim professional, depending on the complexity or severity of the claim.

Unit Manager reviews claim, as needed, and provides feedback to the claim professional throughout the life of the claim.
General Liability Overview

We are committed to protecting your business
Travelers General Liability Claim Team is an experienced, resolution-focused and forward thinking organization with the ability to deliver industry-leading service to our customers. We have the expertise and resources to manage the most severe cases, but at the same time employ a cost-effective approach to handle claims that occur with greater frequency. We are an organization focused on your business with claim professionals who understand the risks you face.

- 24 claim centers: 7 regional and 17 local field claim offices
- 900+ claim professionals averaging 11 years of experience with Travelers delivers local service with jurisdictional expertise. On average, we resolve 120,000 claims annually
- A national network of 230 field investigators respond promptly to the scene to freeze the facts
- Our focus on frequency and severity claim management ensures that claims are assigned to the appropriate resolution-focused claim professional
- Specialty claim handling areas include: Retail/Service Liability Unit, Products Liability Unit, Construction and Construction Defects Units, and Public Sector.
- Claim handling expertise and industry-designated staff in a variety of business areas, including: retail, restaurants, public entities, construction and construction defect, severe products, imported products, medical equipment, architects and engineers, plastics, auto dealers, technology, healthcare, hotels and food

The Power of Scale Gives Us the Resource Advantage

- Investigative Services personnel proactively pursue and prosecute fraud to the fullest extent of the law
- Risk Control consultants provide expertise in fire/explosion, product defect and other investigations
- Dedicated liability nurse consultants located in each Claim Service Center ensure that claimants’ injuries and treatment plans are related to the accident
- The Complex Claims group manages claims involving severe exposures or emerging or novel legal issues
- The Excess Claims group handles severe exposure claims under unsupported excess policies
- The Business Torts Group manages cases presenting advertising-injury or personal-injury exposures (e.g., intellectual property, privacy violations and data breaches, product disparagement, false advertising) and manages liability claims for unique industries and business insurance products
Travelers Claim University training facility offers state-of-the-art training and development in support of our long-standing commitment to talent development.

We continue to listen to and partner with our customers to find innovative solutions to the emerging issues we face. Our forward thinking approach to GL claim management helps us identify trends and develop proactive strategies to address changing legal climates and legislative environments.

Our extensive experience, valuable resources and specialization help us deliver a results-driven claim service that is in-synch with our customers.

*Important note regarding Professional Liability Coverage offered by the Travelers Public Sector Services business unit:*

If you have purchased one or more of the Professional Liability coverage parts or forms listed below, please note your duties to notify us, set forth in Paragraph 2. of SECTION V – CONDITIONS of your policy. Failure to properly notify us could possibly result in a denial of coverage.

- Public Entity Management Liability;
- CyberFirst Liability;
- Law Enforcement Liability;
- Tribal Business Management Liability; or

* If you have purchased Public Entity Employment-Related Practices Liability Coverage (EPL) as part of your policy with Travelers, please note that a “governmental administrative proceeding,” including an Equal Employment Opportunity Commission (EEOC) proceeding, is considered to be a “suit” under the EPL policy. If a claim or “suit,” including an EEOC proceeding, is made or brought against any insured, you must notify us as soon as practicable. Failure to do so could possibly result in a denial of coverage.
Products Liability Unit

Certain products can present severe claim exposures. For more than 35 years, Travelers has specialized in handling complex product liability claims to help manage the high claim cost potential associated with these types of products. Travelers Product Liability Unit manages claims for a variety of industries, including consumer products, commercial and industrial products, auto/trucking, medical, fabrics, construction and distributors’ products.

Dedicated Product Liability Claim Professionals

- Our claim professionals, averaging over 20 years experience, work with your product specialists and engineers to learn how your products are designed and how they work before a claim is filed
- Actively develop and pursue strategies to help manage loss costs
- Work closely with you to develop claim service plans and delivery and proactively communicate claim and associated financial information to you
- Self-contained unit focuses on cases until closed – no hand-offs

Focused Claim and Litigation Management

- We learn your product liability claim history and defense strategies
- We conduct product inspections with your experts to help assess damages
- We may recommend law firms and attorneys who have achieved results in complex, high-exposure products liability litigation
- We employ alternative dispute resolution and structured settlements to help manage payout

For more information about our Products Liability Unit, please contact your Travelers representative.
Retail/Service Liability Unit

At Travelers, we understand one-size claim service solutions do not fit all. That is why we created two designated Retail/Service Liability claim centers, located in Charlotte, NC and Indianapolis, IN, to provide specialized claim handling for businesses with exposure to high frequency premises operation losses.

- For over a decade, the Retail/Service Liability Unit has served grocery stores, retail stores, restaurants, hotel chains, and other classes of business
- Our claim professionals average over 20 years of experience and are licensed in all jurisdictions. The unit handles claims countrywide and offers skill sets for all levels of claim severity.
- Backed by integrated resources, including Major Case and Risk Control to help manage your exposures, and staff and panel counsel to help manage your litigation risks.

For more information about our Retail/Service Liability Unit, please contact your Travelers representative.
New notices of loss are triaged and assigned to the appropriate claim professional based on complexity, severity and location of loss.

Unit Manager reviews claim and provides direction as needed to the claim professional throughout the life of the claim.

Technologically advanced damage estimating tools, as well as comprehensive internal support services, provide additional resources to help our claim professionals investigate and evaluate your claim.

Claim professionals are equipped to resolve your claim expediently and fairly.

Claim immediately sent electronically to the appropriate office.
Property Overview

Our commitment to rapid response and top-tier customer service has helped us meet the needs of our customers for decades. Our claim professionals use state-of-the-art technology and industry-leading resources to promptly respond to property losses wherever and whenever they occur.

Quality Claim Handling:

- Our claim professionals will make prompt contact with you (usually the same or next business day that the claim was reported) and can be out to inspect your property quickly, often within 48 hours
- Our claim professionals use wireless technology and state-of-the-art estimating equipment to help ensure immediate response, prompt inspection and accurate resolution
- Claim professionals are trained to assess building damage by our dedicated property trainers in our state-of-the-art training facility
- Quality control procedures help ensure that claims are handled appropriately
- Claim professional expertise is matched to type, size and complexity of claim

Property Major Case Unit

- Our staff of dedicated general adjusters has extensive experience in handling large and complicated losses
- Highly complex losses are handled by Major Case Directors who average over 20 years of claim handling experience
Catastrophe Response Unit

In the event of a weather emergency or national disaster, we stand ready to assist you following a loss, 24 hours a day, 7 days a week.

• **A National Catastrophe Center** provides centralized command and control outside the affected area

• **Dedicated Catastrophe Response Teams** are on call around-the-clock and prepared to respond to a disaster anywhere in the country within 24 hours

• **Enterprise Response Team** consists of hundreds of trained catastrophe response volunteers drawn from our employee base of 32,000 insurance professionals. By tapping into the knowledge, skills and customer focus of our own people, we are able to respond to a catastrophic event while minimizing our need to rely on outside professional services. This strategy helps us to make sure that our customers are always treated with the highest degree of respect, professionalism, and skill.

• **A fleet of Mobile Claim Offices**, self-contained claim offices on wheels, are completely outfitted with the necessary equipment to process claims in the midst of a catastrophe. They have onboard computers and databases, printers, photocopiers, satellite communications capability, cell phones, fax machines, and their own power generators.

Specialized Resources

• Highly experienced fire investigators, many with former fire department or law enforcement backgrounds, help to determine the cause and origin of fires in connection with reported claims (See **Special Investigations Unit** section)

• Over 60 staff members in our Risk Control lab are dedicated to industrial hygiene and forensics issues and help customers mitigate losses (See **Risk Control** section)
Property Subrogation

• Our National Property Recovery Center, located in Waukesha, Wisconsin, is staffed with over 125 subrogation professionals who aggressively pursue opportunities to recover money from third parties who may bear some liability in connection with a claim.

• Early identification of claims with subrogation recovery potential helps to ensure prompt investigation of subrogation potential, proper evidence management, and prompt claim resolution—leading to superior recovery results.

• We deliver value to our customers by helping to reduce loss costs through subrogation recoveries that can improve bottom lines.

• Subrogation professionals are dedicated by jurisdiction and claim center with additional specialization for Fidelity, Inland Marine, Boiler & Machinery and CAT losses.

• Subrogation Major Case Unit manages subrogation efforts on complex, high severity claims. The team of more than 35 professionals average over 20 years of experience and are strategically located across the country within our claim centers.
Inland Marine

Our dedicated Inland Marine team consists of claim professionals located across the country who specialize in the many different business segments requiring Inland Marine insurance.

Areas of expertise:

- **Dedicated Specialty and Heavy Equipment Division** provides consultative services to our claim professionals and performs expert appraisals on a wide range of heavy equipment, including cranes, tractor trailers and RVs. All heavy equipment appraisers are I-CAR® and ASE certified.

- **Specialized Transportation-Logistics Operation** is staffed with claim professionals who understand the risks associated with shipping goods, as well as the complex liability exposures associated with shipping documents and contracts. Our claim professionals work closely with expert salvors, marine surveyors, and investigators throughout the country to provide optimal claim solutions for cargo in peril.

- **Centralized Program & Valuables Team** located in Tampa, Florida, specializes in claims related to programs and valuables, such as fine arts, jeweler’s block, couriers, antique autos, auto racing teams, photography equipment, and equipment dealers.

- **Builder’s Risk Expertise** is provided by skilled commercial property claim professionals. These individuals understand the importance of project management and contractual obligations and work closely with Travelers Risk Control to deliver prompt, effective solutions to manage the claim, mitigate damages, minimize delays, and protect the project plan.

- **Investigative Services Unit** conducts theft investigations, stolen property and cargo recovery services, and focuses on fighting insurance fraud.
Claim Reported

Claim immediately sent electronically to the appropriate office.

“No Lost-Time” Claims

Medical Only
- No lost-time or lost wages
- No litigation or subrogation
- The system checks for closure at 45 day intervals

Return-to-Work Claim
- Co-located medical case managers and claim case managers engage the injured employee in obtaining appropriate medical treatment
- Begin return-to-work planning

“Lost-Time” Claims

Investigative Claim
- Investigate for coverage, compensability, and subrogation potential
- Non-compensable claims remain here

Critical Claim
- High-exposure claims
- Supported by specialized Major Case Unit
Workers Compensation Overview

To help the long-term success of your business, it is important that your business is properly prepared, educated, and equipped to manage workers compensation claims in a medically-driven environment. At Travelers, we employ a unique workers compensation claim management process, TravComp®, to meet your business needs.

Industry expertise at work

• 2,100 Workers Compensation claim professionals across the country, averaging 15 years of experience, deliver local service with jurisdictional expertise.
• Specialized claim handling model ensures expert investigation at the right time.
• Patented nurse triage process uses state-of-the-art predictive modeling and a “sports medicine” treatment philosophy to engage nurses at the right time to ensure timely return to work.
• Catastrophic case management expertise ensures appropriate treatment for the most seriously injured employees

Comprehensive Medical Management Strategies

• Pharmacy management network may aid in reducing overuse, misfills, early refills, drug interactions, and payment for unrelated drugs.
• In-house nurse resources and medical directors work closely with claim professionals to provide medical knowledge, often aiding in the reduction of days out of work.
• Industry-only Specialized Medical Audit Review Team (SMART) analyzes bills to ensure accuracy and provide additional savings.

Resources working for you

• Investigative Services Team enforces our zero-tolerance policy for insurance-related fraud with resources focused on combating provider and medical fraud and reporting offenders for prosecution.
• Staff Counsel organization has more than 500 experienced litigators on staff with a proven record of success.
• Risk Control consultants located throughout the country assist with cause and origin investigations and provide pro-active loss prevention strategies.
• No hidden charges, e.g., Medicare reporting, Medicare set-aside expertise and medical director.
• Industry-first injured employee website, mywcinfo.com, provides secure access to payment details and reference material to help injured workers understand the process of getting back to work.
Investigative Claim Unit

All lost-time claims and certain medical-only claims are sent to our Investigative Claim Unit. The claim professionals within this unit will:

- Make prompt contact with you, your injured employee, the medical care providers, and witnesses to gather the facts of the case.
- Conduct an appropriate and thorough investigation
- Work with in-house resources to determine causality of injury, medical-relatedness of treatment, and identification of any potential insurance-related fraud

By working together and leveraging in-house resources, our Investigative Claim Unit can help lead to the right compensability determination.

- On average, 17%* of claims deemed non-compensable by our claim professionals have the determination upheld when non-compensability is appealed.

*2009 accidents evaluated as of 12/31/09

Return-to-Work Case Managers

Our return-to-work case managers will work with you, the injured employee, and the treating provider(s) to get your injured employee back to work as soon as medically appropriate.

Return-to-Work Case Managers:

- Are accountable for all lost-time claims
- Consult co-located medical case managers on medical outcomes
- Develop stay-at-work or return-to-work plans to help reduce employer costs associated with having to hire and train replacement workers

An internal study has shown that appropriate return-to-work case management can help to reduce an employer’s average paid costs by 8-10%.
Workers Compensation

Medical Case Managers

Based on injury type, anticipated surgery, and lost-time, TravComp® identifies which claims should be assigned to one of our 550 medical case managers. These medical case managers help identify and manage appropriate medical intervention, advise on treatment protocols, and work with co-located case managers to help attain optimal claim outcomes. They also maintain communication with medical care providers. Medical case managers meet state-specific accreditation requirements where appropriate.

Benefits of our Medical Case Managers:

- Help control medical and indemnity costs
- Help return employees to productive work as soon as medically appropriate

Results of our Medical Case Management Process:

- Our data demonstrates that early medical intervention on lost-time claims has helped Travelers to reduce medical case management costs by 60-65% when compared against results prior to the introduction of TravComp®

Critical Claims Case Unit

On average, 15% of claims account for 85% of total loss costs. That is why it is important to have a specialized, local resource dedicated to your critical claims.

Critical Claims Case Managers:

- Manage traumatic injury and long-term workers compensation claims
- Carry minimal case loads so they can devote more time to each claim
- Average over 20 years experience
- Collaborate with our Major Case Unit on high exposure claims exceeding $1 million

These dedicated and experienced professionals work diligently to provide the best possible outcomes on your critical claims.
Workers Compensation

Major Case Unit

The Major Case Unit is a dedicated group of claim directors and medical examiners who work closely with our field office claim professionals to co-manage catastrophic, complex diagnosis, and high exposure workers compensation claims. Our MCU Major Case Specialists and Medical Major Case Specialists average 25 years of experience in handling these types of complex and challenging claims.

This is an internal resource, unique to Travelers, which has produced a positive return on investment for our customers. Catastrophic and complex diagnosis claims present extraordinary high medical and indemnity exposure. It takes significant expertise in guiding injured workers and their families through a traumatic experience. The MCU assists in obtaining medical care in Centers for Excellence, arranging for timely and safe discharge home or to a proper facility, and then properly preparing for long term medical management of these high exposure claims.

Workers Compensation Subrogation

A dedicated workers compensation subrogation center in Reading, Pennsylvania, focuses on optimizing recoveries, while taking into consideration our customers’ sensitivities around business relationships with potentially responsible third parties.

Subrogation Expertise

Our dedicated subrogation center, coupled with Subrogation Major Case Directors across the country, help maximize appropriate recoveries and can have a positive impact on ultimate claim payout.

Subrogation professionals:
- Understand state subrogation laws
- Keep abreast of new case law
- Provide jurisdictional knowledge
- Employ liability expertise
- Manage evidence
- Maintain a global view of claim to assess subrogation impact

Claim + Subrogation = Recovery

We focus on early identification, investigation, and intervention of subrogation claims, as well as collaboration with our claim professionals to help mitigate future exposures.
Preferred Provider and Pharmacy Networks

Travelers offers extensive medical and pharmacy networks to help effectively manage your workers compensation claim costs. Appropriate use of these networks allows injured employees to receive quality care and prescription medications at a competitive market price and can help you achieve better return-to-work results.

Preferred Provider Network Benefits and Savings

Benefits of Using our Preferred Provider Network (PPN):

- **Focused on Return-to-Work** – Travelers PPN adheres to strict credentialing and contracting requirements for treating providers. Travelers focused treatment approach is designed to achieve better return-to-work results for the employer.
- **Available Discounts** – Travelers PPN covers 80% of the working population with discounts that can be 15-20% below Workers Compensation table amounts as determined by statute.
- **Local Presence** – Travelers PPN consists of more than 425,000 physicians and 5,000 hospitals across the country.

How To Improve your Network Penetration Savings

- **Review your current list of PPN providers** – [Click here](#) to see if your current providers are included on our PPN list or visit [www.Travelers.com](http://www.Travelers.com)
- Where appropriate, choose providers who are in the network
- **Nominate providers** – Provide the name, address, phone number, tax ID number, and contact person for providers that you would like Travelers to consider for nomination to participate in the PPN.
- **Display a provider list for your staff** – Provide a posting of the PPN providers in a designated employee area at each of your locations. Educate your safety coordinators on the appropriate medical referral or recommendation processes.
Workers Compensation

Managed Pharmacy Network Services

Travelers receives pharmacy network management services from Healthe for prescription drug retail sales and home delivery. The network includes over 90% of all retail pharmacies (national chains, regional chains and local stores).

- Appropriate use of the pharmacy network allows injured employees to obtain prescription medications for work-related illness or injury from their local pharmacy with no out-of-pocket expense and at available discounted rates.

- Our “First Fill Program” available through the pharmacy network allows injured employees to get a modified supply of prescription medication after an injury. Since dispensing of medications for a new injury frequently takes place within hours after the injury occurs and before the first notice of injury has been fully processed, Travelers has agreed to authorize a modified 10-day supply for work-related “first-fill” prescriptions.

- The “First Fill Program” is available in over 170 pharmacy chains nationwide.

We can provide a letter (available in both English and Spanish) that your injured employees can give to a pharmacist to inform the pharmacist on how to process the “First Fill” prescription medication order. This letter can be used at facilities with an on-site nurse or Human Resources person to expedite the First Fill process.

Benefits of our First Fill program:

- Reduces the occasions where an injured employee may be asked to pay out-of-pocket for the “first fill” of a work-related prescription medication
- Helps to ensure pharmacy network savings for the employer
- Reduces the volume of paper bills that may be received from pharmacies for “first fill” medication orders

Retail Pharmacy:
Phone: 800-758-5779
Email: help@healthe.com

Home Delivery Pharmacy (Walgreens):
Phone: 1-877-528-9497
Employee Education

In the age of advanced technology and increased litigation, we believe it is imperative that employers take an active role in educating their employees on the benefits available to them when they are injured on the job. We want to assist you in this mission by offering information you may share with your employees:

- State-Specific Resources
- Transitional Duty Program
- Travelers Workers Compensation Web Site – mywcinfo.com

State Specific Resources

Click here to visit our state-specific resources page for up-to-date information pertinent to workers compensation in your area

Transitional Duty Program

We believe that appropriate care of injured employees includes providing transitional duty work on a temporary basis whenever appropriate. The Transitional Duty Program can be a “win-win” situation for both the injured employee and your company:

- The employee benefits by continuing to earn wages during the recuperation period
- The company benefits by having experienced, trained employees remain in the workforce, thereby reducing training or hiring expenditures

Each time the injured employee visits their physician, we will ask the physician to tell us if there are any medical restrictions. With those restrictions in hand, we will work closely with the employer to identify appropriate work opportunities for the injured employee at the employer’s worksite. Our goal is to find productive work that does not put your employee at risk for re-injury.
Injured Workers Web Site (mywcinfo.com)

Travelers unique Web site, mywcinfo.com, offers a clear and easy approach to engage and educate your employees on workers compensation. It provides answers to frequently asked questions, empowers employees to read and understand their roles and responsibilities in the workers compensation process, encourages discussion with management, and provides financial information related to the claim.

Employees have access to this Web site as soon as they are hired and trained, so they can participate early in their recovery process. This participation can help to alleviate their concerns and may facilitate their return-to-work. The Web site is available in English and Spanish.

Injured Employee Process

We want to promote a prompt, safe return to work for your injured employees. Our goals are to:

- Provide access to quality medical care and prescription medications at competitive market prices
- Provide timely processing of medical bills and employee workers compensation benefits
- Help your employee return to work as soon as medically appropriate
- Investigate the root cause of the accident and help you take corrective actions to prevent a similar accident from happening again

If an injury/illness is determined to be work-related, workers compensation insurance will generally cover payment the following (subject to applicable state laws and rules):

- Authorized medical bills including doctors visits, hospitalizations, surgery, physical therapy, and prescription medication
- A percentage of the employee’s pre-injury/illness average weekly wage, up to a state designated maximum amount

*Compensation benefits usually begin after a state-designated waiting period.*
Customer Training

Claim Academy

We believe that informed and educated employers can have a significant impact on reducing the costs of workers compensation. To assist you with this task, Travelers has developed a training school that provides an overview of workers compensation and informs you of jurisdictional laws that may potentially affect your workers compensation program.

The Claim Academy also outlines key actions that employers can take to help reduce the costs of workers compensation, such as communication with employees about workers compensation, the claim management process, loss prevention and work-site safety, and pre- and post-injury management. Ask your Travelers representative about the next Claim Academy near you.

Please click on the link below to access Past and Upcoming Educational Webinars and Claim Academy Workshops for Business Insurance Customers.

General Liability Tours

Office Tours:
Liability tours are available in our claim centers to inform and educate you on how we manage your claims. During these tours, you will meet local claim professionals who will discuss our general liability claim process, including litigation management, available in-house resources, and the advanced technology we use to help us effectively manage your claims.

Virtual Tours:
For a better understanding of our Products Liability Unit or Retail/Service Liability Unit, virtual tours are available that will guide you through our customized claim handling process from the comfort and convenience of your home or office.

Workers Compensation Tours

TravComp® Tours
TravComp® Tours (virtual & live) are available in any of our offices to inform and educate you on how we manage workers compensation claims. These tours demonstrate Travelers unique claim process where co-located medical and claim professionals work together and use integrated systems to manage and resolve your workers compensation claims.

*If you are interested in a tour, please contact your agent, broker or the nearest Travelers claim office.*
Risk Control Capabilities
With more than 100 years of experience in the field of risk control, Travelers is an industry leader in delivering innovative risk management solutions to a broad range of businesses and industries, from small businesses to those with global reach.

Superior Customer Service:
Risk Control recommends proactive solutions that help our customers protect against potential exposures to loss. Our specialized risk control consultants are experienced in a wide range of business areas. They can help build a customized risk control approach that supports your needs. Some of these business areas include:

- Construction
- General Industry
- Oil and Gas
- Public Sector
- Technology

Specialty Services:
Specialty services also are available in:

- Analytical laboratory services
- Boiler and machinery safety
- Construction safety & construction engineering
- Ergonomics and human factors
- Fire protection
- Industrial hygiene
- Product safety
- Research and development
- Transportation safety
- Workers compensation
Risk Control

Risk Management Products and Tools:

Risk Control offers a variety of proactive risk management products and tools, including:

- Our industry-leading Web site at travelers.com. The Web site can be used as a one-stop shop for customers worldwide who want access to a wealth of risk control information. The site highlights products and services, including alliance information, newsletters, and education and training opportunities. The site also features our Risk Control Customer Portal—a secured section of the Web site that gives registered users exclusive access to a database of more than 1,500 materials, including technical bulletins, checklists, forms, and more.

- TravSourcesSM, a collection of online safety and risk management resources packaged by industry or topic.

- Travelers Virtual Risk ManagerSM, which is a Web-based self-assessment tool to help customers identify opportunities for safety program improvements. The tool is available to registered customers of the Web site and provides a customized action plan, as well as additional resources, based on the user’s response.

- Risk Control Webinars that allow participants to conveniently listen to speakers on their phones while following the presentation on their computers.

- Our Online Education Center where customers can search for training opportunities that fit their schedules. Risk Control training programs are available in a variety of venues and formats, including regional seminars, customized on-site training and interactive computer-based training courses.

Click here to access the Risk Control Web site.
Risk Control Forensic Expertise

Our mission is to help our claim professionals investigate accidents, determine product failures, and apply science to the claim process. Our highly trained consultants, supported by state-of-the-art equipment, can provide customized services to meet the unique challenges of claim investigations.

A staff of approximately 40 chemists and certified industrial hygienists, located in our 40,000-square-foot industrial hygiene (IH) and forensics lab in Windsor, Conn., provides the following Risk Control services:

- Fire/explosion cause and origin investigations
- Product failure and design defect evaluations
- Metallurgical and materials analysis
- Property and casualty accident investigations
- Chemical analysis
- Food contamination/spoilage examination
- Industry/building code and standard evaluations
- Consumer Product Safety Commission recalls and alert reviews
- Document analysis
- Construction engineering and architectural investigations

The Industrial Hygiene Lab has been accredited by the American Industrial Hygiene Association (AIHA) in their Industrial Hygiene Laboratory Accreditation Program (IHLAP) since 1976. In fact, it is one of the longest functioning IH analytical laboratories in the world and one of the best in the business. The laboratory houses state-of-the-art instrumentation and IH equipment to help identify and evaluate workplace health exposures. With approximately 3,000 pieces of equipment and methods for analyzing more than 500 chemicals, the lab offers a full spectrum of technical assistance.
Investigative Services

Investigative Services Unit

Our Investigative Services unit works side-by-side with claim professionals to help identify and detect potential insurance-related fraud or abuse early in the life of a claim. Aided by advanced fraud detection technology, our talented pool of over 280 highly-trained professional investigators will provide tailored expertise and investigative information critical to identifying and deterring fraud.

The right resources for the right results:

- **Special Investigations Unit** thoroughly investigates referred claims and helps our claim professionals make timely and well-informed decisions regarding compensability and appropriate claim payout.

- **Fire Investigative Unit**, made up of experienced former fire marshals and investigators, conducts investigations using staff expertise and a range of support services, including forensics, engineering, reconstruction, and scientific analysis in our engineering laboratory.

- **Medical Fraud Investigative Unit** specializes in identifying and investigating medical providers who engage in fraudulent treatment and/or billing practices.

- **Strategic Analysis Unit** proactively analyzes claim data to identify trends, patterns and organized groups on a regional and countrywide level. We are able to quickly identify and address fraudulent activity, helping to reduce the cost of insurance fraud for our customers.

- **Staff Counsel Investigative Unit** works side-by-side with attorneys in our staff counsel offices to ensure appropriate resolution on every file and help ensure the protection of our clients.
Investigative Services Unit

- **Surveillance Unit** works with claim professionals and customers to develop critical background information and enhance our chances for successful surveillance. These experts also work with Professional Private Investigation (PPI) firms to achieve positive results at an appropriate cost.

- **Prosecution Investigative Unit** works with local, state and federal law enforcement, prosecutors, insurance fraud bureaus and the National Insurance Crime Bureau to prosecute individuals and groups who are alleged to have committed insurance fraud.

- **Workers Compensation Investigative Unit** helps claim professionals address potential fraud issues prior to determining compensability.

- **Specialty Investigations Unit** includes a team of investigative professionals dedicated to claims related to specialty lines of business, such as Ocean Marine and Inland Marine. These professionals focus on losses and recoveries of cargo, art, and antiques.

**Confidential Insurance Fraud Reporting Hotline**

Insureds, agents, employees, and the general public can all be instrumental in detecting and reporting insurance-related fraud. If you suspect fraud, please use one of our confidential insurance fraud reporting methods below:

Phone: **800.6.FRAUD.0**

Internet: [www.travelers.com/fraud](http://www.travelers.com/fraud)
Staff Counsel

Through proactive case management, our Staff Counsel helps to achieve the best possible resolution of litigation and provide Travelers and its policy holders a unique and sustained competitive advantage by delivering quality legal services in an efficient manner. Our extensive network includes an organization with over 660 trial attorneys in 54 offices countrywide. Our attorneys handle diverse litigation and concentrate in the following types of cases:

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automobile</td>
<td>General Liability</td>
</tr>
<tr>
<td>Workers Compensation</td>
<td>Subrogation</td>
</tr>
<tr>
<td>Construction</td>
<td>Construction Defect</td>
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<tr>
<td>Premises Liability</td>
<td>Product Liability</td>
</tr>
<tr>
<td>Transportation</td>
<td>Public Sector</td>
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<tr>
<td>Catastrophic Injury/Loss</td>
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**Litigation Management:**
- Our Staff Counsel Offices consist of experienced, proven, and successful trial attorneys with a resolution focus.
- Identify appropriate cases to defend
- Trial-ready experienced defense counsel
- Provide the necessary degree of dedication to achieve the right resolution
- Employ aggressive litigation strategies (e.g., development of defenses, on-going proactive evaluation, suit committees, communication between claim, counsel and customer, and litigation pretrial conference)
- Provide ongoing training and development of attorneys in litigation and trial strategy and techniques
- Routine quality review of files to assure that customer expectations are met
- Comprehensive billing requirements for outside counsel with disciplined legal bill review
- Perform state-by-state reviews of trial counsel to identify appropriate lawyers to handle high exposure cases
- Offer training and development to claim clients in trends and updates on the law as well as litigation and trial strategies and techniques.
- Assist business partners throughout the company by participating in projects requesting legal information and trends
- Established national product lines representatives to have a countrywide understanding of business goals, objectives and expectations.
## Claim Centers

<table>
<thead>
<tr>
<th>Service Center</th>
<th>Number</th>
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<tbody>
<tr>
<td>Albany</td>
<td>800-223-4820</td>
</tr>
<tr>
<td>Albuquerque</td>
<td>800-990-7718</td>
</tr>
<tr>
<td>Alpharetta</td>
<td>800-238-6214</td>
</tr>
<tr>
<td>Baltimore</td>
<td>800-842-0091</td>
</tr>
<tr>
<td>Bedford</td>
<td>800-422-3340</td>
</tr>
<tr>
<td>Boise</td>
<td>866-512-9198</td>
</tr>
<tr>
<td>Brookfield (Subrogation)</td>
<td>800-624-6007</td>
</tr>
<tr>
<td>Buffalo</td>
<td>800-662-2310</td>
</tr>
<tr>
<td>Chantilly</td>
<td>800-368-3562</td>
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<tr>
<td>Charlotte</td>
<td>800-759-6194</td>
</tr>
<tr>
<td>Cleveland</td>
<td>800-321-6833</td>
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<tr>
<td>Dallas</td>
<td>800-238-6208</td>
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<tr>
<td>Denver</td>
<td>800-227-1538</td>
</tr>
<tr>
<td>Diamond Bar</td>
<td>800-258-3710</td>
</tr>
<tr>
<td>Fall River (Subrogation)</td>
<td>800-925-7693</td>
</tr>
<tr>
<td>Hartford</td>
<td>877-828-4110</td>
</tr>
<tr>
<td>Honolulu</td>
<td>888-819-8728</td>
</tr>
<tr>
<td>Houston</td>
<td>800-235-3610</td>
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<tr>
<td>Indianapolis</td>
<td>800-238-6210</td>
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<tr>
<td>Las Vegas</td>
<td>877-250-1683</td>
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<tbody>
<tr>
<td>Melville</td>
<td>800-987-4735</td>
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<tr>
<td>Middleboro</td>
<td>800-422-3340</td>
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<tr>
<td>Minneapolis</td>
<td>800-842-3073</td>
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<tr>
<td>Morristown</td>
<td>800-842-2475</td>
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<tr>
<td>Naperville</td>
<td>800-842-6172</td>
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<tr>
<td>Orlando</td>
<td>800-842-6771</td>
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<tr>
<td>Overland Park</td>
<td>800-348-6944</td>
</tr>
<tr>
<td>Phoenix</td>
<td>800-447-0618</td>
</tr>
<tr>
<td>Pittsburgh</td>
<td>800-238-6285</td>
</tr>
<tr>
<td>Portland, OR</td>
<td>800-898-6883</td>
</tr>
<tr>
<td>Rancho Cordova</td>
<td>800-727-3995</td>
</tr>
<tr>
<td>Reading</td>
<td>800-842-9897</td>
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<tr>
<td>Reading (Subrogation)</td>
<td>800-934-5482</td>
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<tr>
<td>Richmond</td>
<td>800-635-4543</td>
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<tr>
<td>St. Louis</td>
<td>800-932-7147</td>
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<tr>
<td>St. Paul/Twin Cities</td>
<td>800-842-3073</td>
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<tr>
<td>San Antonio</td>
<td>800-292-5628</td>
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<tr>
<td>Seattle</td>
<td>800-562-3325</td>
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<tr>
<td>Tampa Auto &amp; Property:</td>
<td>800-387-8734</td>
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<tr>
<td>Tampa WC:</td>
<td>888-329-6259</td>
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<tr>
<td>Walnut Creek</td>
<td>800-842-7354</td>
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