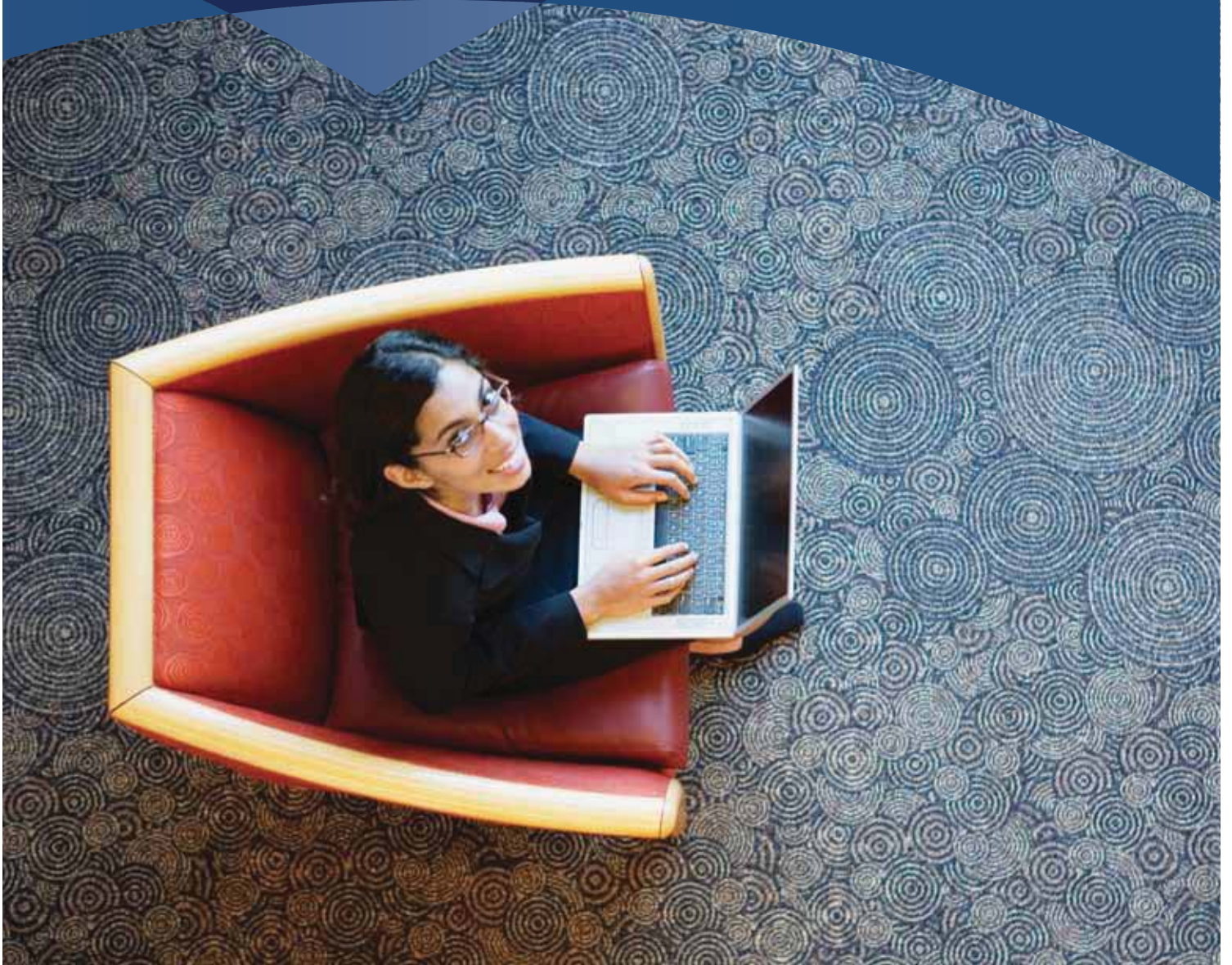


# Workers Compensation

Travelers Workers Compensation coverage provides advanced claim and medical technology to promptly handle and fairly resolve workers compensation claims and can be written on a monoline basis!



**Choosing Insurance for your client’s business is an important decision. In today’s ever-changing workers compensation climate, it is critical to have the best carrier working with you to fight rising loss cost trends.**

In every area, Travelers uses the latest and best tools, integrating them in the most effective fashion, to produce industry-leading outcomes.

Early intervention, advanced claim and medical technology, an appropriate return-to-work strategy, and network savings all play a part in helping to keep loss costs under control.

With Travelers Select Workers Compensation, you can count on medical and claim professionals to promptly handle, thoroughly investigate and fairly resolve your workers compensation claims, all at a price your clients can afford.

***Travelers has a strong commitment to achieving results; our workers compensation services are designed to suit your business needs.***

**GENERAL PRODUCT FEATURES**

- ▶ **Monoline Workers Compensation** — NO supporting lines required.
- ▶ Ability to rate, quote and issue new business in **IENet<sup>SM</sup>**.
- ▶ Workers Compensation **Quote Proposal** — a standardized WC quote proposal with the flexibility to tailor to fit your clients’ needs.
- ▶ **Local** Underwriting and Sales teams.
- ▶ A **National Carrier** with the capacity to write **multi-state** exposures on one policy.
- ▶ **Convenient billing** plans.
- ▶ **Risk Control Customer Care** — A customer care website that is available for you and your clients’ risk control needs. This site offers a list of products, resources, and training tools that can help reduce risk exposures.

## GENERAL PRODUCT FEATURES (continued)

► **24-Hour Claim Reporting** — 24-hour claim reporting is available, including Internet-based claim reporting with HR data prefills. Call our claim reporting service at 800.238.6225, and find out more at [www.travelers.com](http://www.travelers.com).

**Early Intervention:** Once a claim notice is received, a case manager will strive to call you, your employee and the medical provider within 24 hours after receipt. In addition to providing contact information, the case manager will discuss the employee's workers compensation benefits and return-to-work goals. Travelers state-of-the-art claim systems allow case managers to transmit and access critical claim and medical information in real time. This enhanced communication capability saves time and increases efficiency.

**Workers Compensation Website:** Travelers brings information directly to the injured employee via the Internet. Employees can go online at [mywcinfo.com](http://mywcinfo.com) to securely access state benefit information, review their claim payment information, obtain medical self-care tips and find a doctor using our online directory.

**Network of highly qualified medical professionals:** Travelers has access to medical networks of more than 425,000 physicians and 10,000 hospitals across the country. Countrywide presence leverages jurisdictional knowledge and local medical relationships.

**Prompt and accurate determination of compensability:** More than 3,000 co-located medical and claim professionals thoroughly investigate and fairly resolve claims to ensure only appropriate claims are paid.

**On-site access to medical expertise:** Our nurse and claim case managers work side-by-side to provide medical expertise.

**Stay-at-work or return-to-work plan:** Travelers works with the employer to create a program that specifically targets the unique needs of each employee. Our claim professionals work with the physician(s) and the employee to arrange modified or temporary duty so that your injured employee can resume work as soon as medically appropriate.

