



INDUSTRYEdge®

Accountants, Auditors and Bookkeepers

COMMERCIAL ACCOUNTS | DIFFERENTIATORS

Did you know?

880 million

records have been breached since 2005.¹



\$70,000

is the average cost for on-the-job motor vehicle accidents that can occur driving to client visits.²



86%

of office workers report discomfort from their office furniture and equipment.³



32%

of all workplace injury and illness cases are due to musculoskeletal disorders (MSDs).⁴

Accounting, auditing and bookkeeping firms are charged with protecting their clients, and it's important that they are also protected. Travelers understands that any interruption to your business, whether from a cyber attack or an injury to an employee, can be detrimental, and we are here to help.

Tailored protection for accountants, auditors and bookkeepers

- ✓ **CyberRisk Coverage:** Accountants, auditors and bookkeepers face ever-present cyber risks, from viruses to a breach of customers' private information. Travelers has the breadth of coverage and expertise to help address this exposure.
- ✓ **Xtend Endorsement® for Service Industries:** Bundles 16 commonly requested general liability coverage extensions within a single endorsement including Broadened Named Insured and Damage to Premises Rented to You.
- ✓ **Deluxe Property:** Includes Electronic Data Processing Coverage which covers damage to or theft of electronic data processing equipment used in inventory and customer management systems. Also covers valuable papers and accounts receivable.
- ✓ **Global CompanionSM:** Today's accountants, auditors and bookkeepers engage in travel and operations domestically and abroad. *Global Companion* provides protection for their unique and complex overseas exposures.

Your accounting, auditing and bookkeeping business is protected with Travelers.

Risk Control

Travelers has been in the loss prevention business since 1904 with our Risk Control consultants having an average tenure of over 20 years. We have the experience and technical proficiency that can help accountants, auditors and bookkeepers assess and manage their risk. Areas of specialization include:

Protecting your business

- A growing asset to claim investigations is in the form of digital information. From mobile phones to security systems, cyber attacks and social media, Travelers has a digital forensics capability in its staff and facilities that enable us to fully leverage the information and apply it to more fully understand what happened and why.
- Business continuity planning – Risk Control has developed a four-part Strategy Guide for Business Continuity Planning, including a sample workbook.
- Travelers' **eRisk Hub**^{®*} is a risk management web portal available to Travelers cyber insurance policyholders.

*eRisk Hub is a registered trademark of NetDiligence

Employee safety

- Ergonomic specialists to help customers identify and reduce their ergonomic risk factors associated with office work and business-related driving.
- Assessments to help customers evaluate their premises for physical conditions and traffic-flow patterns that may contribute to slip, trip and fall incidents.

On-site/Online/On-Demand Services

We offer our customers a flexible range of options for accessing our Risk Control safety resources:



On-site:

- Hazard recognition and exposure assessments.
- 700+ safety professionals.



Online:

- Resources that support your unique safety training needs, including computer-based training; webinars; and newsletters – helping you stay current on safety-related topics and issues.
- **Travelers Virtual Risk Manager**SM self-assessment tool.



On-Demand:

- **Risk Control On-Demand**[®]: Prompt access to our specialized safety professionals using screen-share technology.
- Consults available for your key exposures – including slip, trip and fall prevention; ergonomics; and post-injury management.

Claim Services

Our Claim professionals have specialized experience with the types of losses you face.

Protecting your business, brand and reputation

- General liability Claim professionals deliver local service and jurisdictional knowledge, countrywide.
- Claim professionals skilled in proactive litigation management assess the needs of the claim and select the most appropriate counsel from our top-quality legal resources.
- On average, Travelers-selected defense counsel returns successful trial verdicts 79% of the time, including 65% outright defense verdicts and 14% verdicts less than the last offer/estimate.⁵
- Travelers Investigative Services performs expert, on-site investigations to help mitigate and protect you from potential fraud.
- Our Business Torts Claim Group specializes in handling complex cyber claims, including those related to data breaches.

Your employees are highly skilled professionals with unique knowledge and expertise

- Travelers has invested in industry-leading workers compensation claim solutions to help get injured employees back to work as soon as medically appropriate.
- Our specialized **TravComp**[®] claim-handling model co-locates in-house nurses with Claim professionals in an integrated workers compensation claim-handling model for optimal claim results.

Nearly two-thirds of injured employees return to work within 30 days⁶

Getting you back on the road and back to business

Driving to meet with clients, often in unfamiliar locations, is a critical part of your business.

- Travelers **ConciergeCLAIM**[®] program is a one-stop shopping experience for auto estimates and repairs, guaranteed for as long as you own your vehicle. You always have the right to choose where your vehicle is appraised and repaired.
- Travelers delivers optimal claim outcomes for our customers including efficient resolution of auto claims, appropriate settlement values, and low legal and medical expense.⁷



¹ 2016 Identity Theft Resource Center, ² Osha.gov, ³ 2014 Staples.com, ⁴ 2016 Bureau of Labor Statistics, ⁵ Travelers Claim Legal trial data – calendar year 2012, ⁶ All markets three year average 2014-2016 – 12 month valuations, ⁷ 44% of alleged injury claims appropriately closed without payment; claims resolved directly with unrepresented individuals on 59% of all injury losses; 47% of all losses appropriately closed within 1 month, and 92% within 6 months – 2015 Comparison Counsel

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