

Running your own business comes with making many important decisions.

Choosing the right workers compensation insurance company can help protect your business and safeguard your most valuable asset – your people.

Protecting your employees protects your business.

In most states, employers are required to carry workers compensation insurance – even for temporary or seasonal staff. Workers compensation coverage can provide protection for you and your employees after a work-related injury or illness. For the injured employee, it helps provide important benefits like medical care, lost wages and more. For your business, you'll have the peace of mind knowing that your valuable – and vital – employees will get the help they need to recover and return to work as soon as medically appropriate.



Workers Compensation

PROTECT YOUR MOST VALUABLE ASSET – **YOUR PEOPLE.**



Comprehensive claim capabilities and injury management solutions

Workplace accidents happen. And when your injured employees are out of work, business operations could be affected. *Travelers Medical Advantage*[®] – our integrated set of medical management capabilities – helps get your injured employees back to work as soon as medically appropriate. In fact, two-thirds of injured employees return to work within 30 days with our return-to-work focus.¹



Proprietary risk control services

Today's workplace risks may not always be obvious ones, but they could be costly. The most effective way to avoid workers compensation claims is to be proactive in preventing them. As a Travelers customer, you have round-the-clock exclusive access to proprietary tools and resources to promote safety and prevent accidents, including industry-leading education and training. You'll also have the expertise of over 600 safety and risk management professionals to help you understand your workplace risks.



Convenient and flexible payment options

As a business owner, you're always looking for solutions to help manage cash flow. Flexible payment options are available to suit every need – easily accessed and managed online through the *MyTravelers*[®] customer portal. Electronic Funds Transfer (EFT) and Automatic Recurring Payments (ARP) are convenient one-time or recurring payment options. Or take advantage of *TravPay*[®], our innovative, pay-as-you-go billing option that aligns your premium payment with actual payroll through your payroll services provider. And, the convenience of our 24/7 Electronic Policyholder Report (ePHR[®]) allows you to complete your annual premium audit online – saving you time and hassle.

Preferred carrier.

- Travelers is the number one choice of business owners² – you demand the best and we deliver.

Responsive claim service.

- 24/7 claim reporting capabilities, providing easy and convenient options to quickly submit a claim.

Travelers *ConciergeCLAIM*[®] Nurse program provides injured employees support and guidance throughout the workers compensation claim process.

- Strategically placed in urgent care clinics across the country, *ConciergeCLAIM* nurses meet in person with injured employees to discuss their injury and treatment plan developed by the treating physician. Our nurses partner with the treating physician, the employer and the injured employee to identify potential opportunities for medically appropriate return to work.

MyTravelers[®] for Injured Employees – digital capabilities that enhance our industry-leading *TravComp*[®] claim handling model.

- A secure, web-based and mobile-enabled digital portal that injured employees can access 24/7 for detailed claim and payment information or to communicate with their Workers Compensation Claim Team. This centralized access point allows injured employees to have more control over important decisions throughout their claim experience.

Exclusive risk control services.

- Access to proprietary tools and resources – available only for Travelers customers – to help you promote better safety and prevent accidents.

Flexible and convenient payment options.

- A full range of payment options to suit every need, including EFT, ARP and *TravPay*.

WHY CHOOSE TRAVELERS FOR WORKERS COMP?



¹National Accounts 3-year average 2015–2017 – 12-month valuations, evaluated in 2018

²2017 SNL WC Market Share Results



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