

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, it helps get your valuable – and vital – employees back to work quickly to keep your business running smoothly. Plus, you'll have peace of mind knowing that your 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.**



Injury management solutions and back-to-work strategies

Even in the safest workplaces, accidents can happen. Our Claim professionals will partner with you, your injured employees and medical providers to help get injured employees back on their feet. The patented *Travelers Medical Advantage*[®] program includes a national team of 550+ nurses, 2,000+ Claim professionals and a network of doctors and pharmacists with specialized expertise to develop and recommend innovative injury management strategies to ensure a smooth transition back to work – when medically appropriate. In fact, two-thirds of injured employees are safely back 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 better safety and prevent accidents, including industry-leading education and training to help you build a strong safety culture. You'll also have the expertise and support of over 700 safety and risk management professionals to help you assess and manage workplace risks. And with access to Travelers' innovative *Risk Control On-Demand*[®], you can engage almost immediately with risk control specialists. Think of it as having a virtual risk manager available at your fingertips.



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 MyTravelers[®] customer portal. Electronic Funds Transfer (EFT) and Automatic Recurring Payments (ARP) are convenient one-time or recurring payment options. Or take advantage of TravPaySM, 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 #1 writer of workers compensation in the U.S.²

Employees come first.

Comprehensive medical solutions for injured workers, with a dedicated injured employee website, access to physician and pharmacy networks, and a *ConciergeCLAIM*[®] Nurse program.

Fast and responsive claim service.

We'll be there when you need us – with fast, accurate and fair service.

Exclusive risk control services.

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

Local presence.

Claim and risk control operations are located throughout the country so you get responsive, personal service.

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 COMPENSATION?



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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¹National Accounts 3-year average 2013–2015 – 12-month valuations

²According to SNL Financial, Travelers is the #1 writer of workers compensation since 2012.