

Your 3-Step Guide to Selling Travelers Value

BUSINESS INSURANCE

We all purchase insurance hoping we never need to use it. So if the unfortunate does occur, it is critical to be with the right insurance carrier. All coverages being equal, here are the **3 things** that you must consider when choosing which company to place your trust in.

1. First, you want a local company with the strength of a national carrier.

Why? Quick, quality response when you need it most is important. Our customers benefit from the specialized skills and resources they've come to expect from Travelers.

Travelers has more than 12,000 highly-trained claim professionals strategically located across the country. Our forward-thinking and analytical approach to claim management enables us to identify and provide solutions to the emerging issues business owners face. Travelers' resources provide you with an advantage, including:

- **A staff counsel** organization of 675+ experienced litigators with a proven record of success **by effectively reducing legal expense and overall claim and client costs**
- **Risk control** consultants located throughout the country who assist with cause and origin investigations and provide our customers with proactive loss prevention strategies
- **An investigative services** team that enforces our zero-tolerance policy for insurance-related fraud
- **Dedicated major case units and large loss specialists** support all lines of business, offering extensive experience on large, complex losses in workers compensation, general liability, auto and property
- **Liability nurse consultants** that help evaluate claimants' injuries and treatment and determine if they are causally related to the accident and advise on claimants' injuries, treatment and resolution strategies

Travelers is a Dow 30 company with more than 160 years of experience in the insurance industry. We consistently receive high marks from independent rating agencies for our financial strength and claims-paying ability.¹

2. Second, you want a company that is fast and accurate.

Why? Damage to your business can be an inconvenience. Receiving assistance is a must so you can get back to business faster.

- **24/7 claim reporting with after-hours emergency response teams** that can be on-site within hours after the report of a serious loss. Our average speed to answer is **less than 20 seconds** – even during the highest volume days. **Covered property claims are paid quickly - two-thirds within one week from report of loss², and subrogation opportunities are actively pursued, with 66 percent³ more deductible dollars reimbursed** than the industry average



Scan or click the QR code and share how Travelers responded

Travelers has hundreds of specially trained catastrophe response professionals located in every region of the country. In October 2012, Super Storm Sandy dealt a heavy blow to communities in the Northeast and the Mid-Atlantic.

¹ A.M. Best Consolidated financial rating of A+ for 2012

² Based on 2012 Travelers Property Claim results

³ 2010 National Association of Subrogation Professionals Property Subrogation Benchmarking Study

3. And last, but certainly not least, you want a company that offers specialized solutions that are tailored to your industry.

Why? Should a loss occur, you need the right resources at the right time in order to keep operations running smoothly. Our specialized claim and risk control services help mitigate losses and deliver optimal claim solutions when you and your employees need it most.

- Travelers nationwide staff of risk control professionals provides consultative, practical and cost-effective solutions to help our customers address their industry-specific risk management needs
- *TravComp*[®], our specialized workers compensation claim model, combines state-of-the-art technology with nearly 2,000 co-located claim and medical professionals committed to getting your injured employees back to work as soon as medically appropriate. **Nearly two-thirds of injured workers return to work within 30 days⁴**
- *ConciergeCLAIM*[®] offers one-stop convenience for estimates and repairs that are guaranteed – helping you get back on the road faster **We physically inspect over 90% of all damaged vehicles – most within 48 hours**
- Local presence enables on-site inspections within two days of notice of loss on most property claims. **Severe damage claims are often inspected the same day of notice**
- Strategically located general liability legal organization and extensive panel counsel understand your local jurisdictional nuances and deliver the best outcomes. **Sixty percent of claims are closed without pay – and 99 percent of these claims are never reopened⁵**



⁴ 2012 accidents evaluated as of 12/31/12

⁵ 2012 Core GL closed without pay after investigation and evaluation; sustained at 6 months

If you would like more information or have questions about business risks please go to www.travelers.com/prepare-prevent/protect-your-business



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