



# 8 WORKERS COMPENSATION CAPABILITIES AND SERVICE ADVANTAGES FOR TECHNOLOGY COMPANIES


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## Travelers Advantage #1 Alternate Employer Coverage

Sometimes, customers may require an endorsement of your policy with alternate employer coverage when your employees work onsite at their location. This applies Workers Compensation and Employers Liability coverages as though your customer is insured under your policy. Travelers will not ask any other insurer of your customer to share with us a loss covered by the endorsement.

### Lost Leasing Opportunity

Your customer wants to lease your employees to work at its site but only if your policy protects it for claims brought against it by your employees.



## Travelers Advantage #2 Blanket Waiver of Subrogation

Written contracts with your customers may require you to waive your recovery rights against them in the event that they may have some responsibility for bodily injury to your employee. In most states, our policy can be endorsed to provide a blanket waiver of our subrogation rights against your customers to the extent such waiver is required by your written contracts that are signed prior to the loss.

### Sales Delayed

A large business opportunity with a potential new customer is held up by your current insurance carrier's inability to provide a blanket waiver of subrogation rights arising out of an injury to your employees.



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### Travelers Advantage #3

## Nationally Accredited Industrial Hygiene Laboratory

Travelers Industrial Hygiene (IH) Laboratory is accredited by the American Industrial Hygiene Association and is committed to providing customers with the best tools to evaluate their employees' occupational health. Unlike other labs, our primary focus is on IH analysis. This keeps us abreast of evolving IH issues while keeping our customers on budget with trusted results. Our experienced staff is able to provide customers with reliable information to help assess employee exposures and improve occupational health.

#### Airborne Menace

Several of your employees develop respiratory issues in your new manufacturing plant, and you're unable to identify a cause or take corrective action.



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### Travelers Advantage #4

## Medical Cost Containment Strategies

Our team of over 40 Specialized Medical Audit and Review Team (SMART) members provides a higher-level, more detailed review of medical bills than an automated medical payment system can provide. Nearly 25 percent of submitted medical bills are identified through complex predictive models and protocols to be further reviewed by one of our nurses who specialize in the workers compensation field. SMART, in combination with Travelers' other medical bill management strategies, contributes to an average of 61 cents saved for every medical dollar billed.

#### Billing Blunders

Your workers compensation costs begin to increase significantly, yet the amount and type of injuries remain the same. You suspect that medical providers may be billing incorrectly.



### Travelers Advantage #5

## Industry-first Resource Website for Injured Employees

We designed myWCinfo.com as an online resource to help injured English-speaking and Spanish-speaking employees understand the workers compensation process. It offers access to network medical providers, workers compensation statutes and regulations, common forms, and claims payment status.

#### Frustrated Recovery

Injured employees can become frustrated with navigating a workers compensation claim.



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### Travelers Advantage #6

## Specialized Workers Compensation Claim Handling Model

TravComp®, Travelers' specialized claim handling model, makes our deep functional expertise available to customers. We combine an in-house team of nurses with over 2,000 strategically located workers compensation claim professionals to give our customers local service with broad jurisdictional knowledge.

#### Processing Errors

Your regional carrier's claim professional is not aware of the requirements for a workers compensation claim in your state. The claim's resolution is delayed.



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**As technology companies continue to grow, they can become vulnerable to complex workers compensation risks that their current insurance provider may not be equipped to handle.**

## Travelers Advantage #7 Multilingual Nurse Line for Injured Employees

A workplace injury can create questions about medical treatment for injured employees. Employers need an easy, efficient process for employees to seek medical advice and get answers to their questions.

TravCare® nurses are available to immediately determine the appropriate level of medical care for English-speaking or Spanish-speaking employees so they can return to work as soon as medically possible.

### Injured Without Help

One of your Spanish-speaking employees is injured on the job and needs immediate advice on how to manage the injury.



## Travelers Advantage #8 Risk Control Resources

Travelers customers have a variety of resources available to help address their safety and risk exposures. Helpful tools, including online safety training programs and risk management resources, are available at no additional cost to policyholders.

### Truncated Training Programs



Your internal safety training budget is cut, and you need a cost-effective way to provide workplace safety training to new employees.

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**Workers compensation risks can be very costly for technology companies. Discuss the capabilities and service advantages of Workers Compensation from Travelers with your agent or broker.**



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