



## Cross border solutions

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### HAVE CLIENTS WITH U.S. EXPOSURES? WE CAN HELP.

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Travelers Canada delivers complete cross border account solutions that are accessible, efficient and proven for Canadian domiciled accounts with U.S. exposures.

Working with a dedicated team of Travelers specialists in the U.S., we are able to offer seamless cross-border solutions featuring:

- Locally admitted coverage
- Local market presence with technical underwriting expertise
- Knowledge of state and federal compliance issues, rates, forms, and compulsory lines such as workers compensation and auto
- Superior depth and breadth of product offerings
- Access to over 700 risk control consultants
- Fast, fair and effective claims handling with over 12,000 claim professionals

We provide U.S. primary insurance products including:

- Property and inland marine
- Commercial general liability
- Umbrella/Excess liability
- Automobile fleet
- Crime and fidelity
- Boiler and machinery
- Cyber liability
- Workers compensation

#### **Feel confident placing your cross-border business with Travelers:**

- Second-largest writer of commercial U.S. property casualty insurance
- Largest and leading company for workers compensation in the U.S.
- Named best overall U.S. commercial carrier in a 2014 national broker survey
- A.M. Best rating of A++ for our principal U.S. insurance companies
- The only insurance company on the Dow Jones Industrial Average
- Strong distribution presence with broad geographic presence across the U.S.

# Travelers Medical Advantage<sup>SM</sup> – A benefit for your cross border clients

## INTEGRATED COST-MANAGEMENT SOLUTIONS

Medical is the largest portion of casualty loss costs. Travelers' investments in industry-leading medical management capabilities and expertise have contributed to workers compensation results that, on average, outperformed the industry average by 10 points, on a calendar year basis over the past five years.<sup>1</sup> Our medical management capabilities can help you lower your total cost of risk in the future.

### Travelers is ready

Over the past decade, Travelers has invested heavily in strategies to manage medical and mitigate loss costs for our customers. We continue to build on the investments we've made in anticipation of the challenges and uncertainty associated with the U.S. healthcare environment.

### Medical is the single largest casualty loss-cost driver

50% of total casualty claims payout (GL, Auto, and WC) and 60% of WC loss costs today are from medical and are projected to increase to 67% by 2019<sup>2</sup>.

### Travelers Medical Advantage<sup>SM</sup>

Travelers' responsive local service and industry-leading medical cost management capabilities can help control your future total cost of risk.

**Innovation** – Travelers has a long history of innovation in medical cost management. Our specialized TravComp<sup>®</sup> model co-locates in-house nurses with claim professionals in an integrated workers compensation claim handling model.

New innovations, such as the patented *ConciergeCLAIM*<sup>®</sup> Nurse program, which places a Travelers nurse in a provider's clinic, continue to help us achieve better claim outcomes.

**Talent and expertise** – Over 12,000 Claim professionals strategically located across the country, that are supported by 550+ nurses, 700 risk control consultants, medical directors and a pharmacist, industrial hygienists, a specialized medical fraud team

and dozens of others with specialized expertise to design and execute on our medical management strategies.

**Data and analytics** – Our robust data warehouse containing several million pieces of detailed medical data supports the development of sophisticated predictive modeling tools that provide our claim professionals with deeper insights to help inform smarter claim decisions.

**Prevention** – Our risk control resources help customers develop comprehensive risk mitigation strategies that address employee best practices and issues unique to an aging workforce.

### Proven Results – Workers Compensation

- Two-thirds of injured workers return to work within 30 days<sup>3</sup>
- 80% of medical treatment occurs within network<sup>4</sup>
- Travelers medical advantage cost-containment strategies can contribute an average savings of 61 cents per medical dollar billed<sup>4</sup>
- Pharmacy management strategies lead to a 47% reduction in pharmacy costs, with 87% pharmacy network penetration<sup>5</sup>
- Pharmacy – 10% of medical spend vs. 14% for the industry<sup>6</sup>

<sup>1</sup> Travelers WC Combined Ratio vs. Industry (AM Best - 2008-2012).

<sup>2</sup> Source: Insurance Information Institute.

<sup>3</sup> National Accounts three year average – 12 mo. valuations 2011-2013.

<sup>4</sup> All markets, three calendar year average, 2011-2013.

<sup>5</sup> Services billed in 2012, evaluated as of 2013.

<sup>6</sup> NCCI WC Prescription Drug Study 2011 Update – August 2011.

For more information about Travelers Canada and our global capabilities, contact your local Account Executive or visit us at [www.travelerscanada.ca](http://www.travelerscanada.ca).



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