

We Can Help You Manage the Challenge of Rising Claim Costs – The world of workers compensation claim management is changing. While the frequency of workers compensation claims is leveling off, the severity has shifted from indemnity to medical.* To help the long-term success of your business, it is important that your business is properly prepared, educated, and equipped to effectively manage claims in a more medically-driven environment.

The TravComp® Advantage

TravComp® is Travelers unique workers compensation claim management process. It joins the work of co-located medical and claim professionals to promptly handle, thoroughly investigate and fairly resolve your workers compensation claim. Our mission is to effectively manage loss costs, increase injured worker productivity as appropriate, and assist employees in their safe return to productive work as soon as medically appropriate.

*Source: NCCI Holdings, Inc. 2005

TravComp® Value Proposition

Component	Impact
Early Reporting/Prompt assignment	Better outcomes
Prompt and accurate determination of compensability	Appropriate claims are paid
Preferred provider and pharmacy networks	Quality Medical care with physicians who know workers compensation and are paid at competitive prices
Stay-at-work or return-to-work planning	Fewer replacement workers and improved productivity

TravComp® Results

Medical provider network discounts	Can be 15-20% (below state schedules)
Network medical providers	More than 425,000 physicians and 5,000 hospitals
Average network penetration	70%+ (on all medical dollars)
Medically appropriate return-to-work savings	In 70% of lost-time cases, employees were able to return to work within 30 days.

*Source: Numbers reflect Travelers' 2005 workers compensation claim results as compiled by Travelers.

Better Performance Leads to Better Results

TravComp® is recognized as an advanced and specialized approach to managing workers compensation claims, with many business advantages for customers. Early assignment, advanced technology, a focused strategy for medically appropriate return-to-work, and availability of network savings all play a part in helping to keep total loss costs under control.



- **Local Point of Contact** – A Travelers case manager, acting as your local point of contact throughout the claim process, will help maintain open lines of communication between you, the injured employee and the medical provider regarding the claim and will assist in return-to-work planning.
- **Technology with a Human Touch** – Our technology platform adds value for our customers by allowing Travelers case managers, along with other claim professionals working on your claim, to transmit and access as appropriate critical claim, medical and billing information in real time. This enhanced capability increases efficiency.
- **The Industry's First Injured Worker Web Site** – Injured employees can visit mywcinfo.com online to securely access state workers compensation benefit information, review their claim payment information, and obtain medical self-care tips and other workers compensation reference material. The site is also available in Spanish.
- **Broad Networks of Medical Professionals** – Travelers medical networks include more than 425,000 physicians and 5,000 hospitals across the country. Appropriate use of these networks allows injured workers to receive quality care at a competitive market price. Travelers focused treatment approach is designed to achieve better return-to-work results for employers.
- **An Integrated Medical Bill Management Process** – Sophisticated technology seamlessly integrates our claim, medical and billing platform so we can more effectively manage your injured employee's medical bills and payments. This process helps ensure that payments are issued only for appropriate bills – adding value to your overall cost containment strategy.
- **24-Hour Claim Reporting** – Early claim reporting and assignment can help lead to better outcomes. We offer several claim reporting options, available anytime, day or night.

Report Your Claims Directly – Online: Travelers.com

Telephone: 800.238.6225



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