



## Public Sector Claim Solutions

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TRAVELERS UNDERSTANDS  
THE UNIQUE EXPOSURES  
YOU FACE AS A PUBLIC ENTITY.

That's why we have a dedicated team of Public Sector Claim professionals with the experience, national insight and local expertise to deliver optimal claim outcomes.

# TRAVELERS HAS THE POWER AND INSIGHT OF A NATIONAL CARRIER WITH ROBUST ENTERPRISE RESOURCES, DELIVERED LOCALLY.

## Protecting your public entity and reputation

Our dedicated, experienced General Liability Claim professionals help you protect what matters most — your public entity and reputation.

- Travelers Claim professionals understand federal and state-specific exposures and have extensive knowledge of the immunities and special defenses afforded to public entities
- Strategically located national public sector service hubs enable us to identify **emerging claim exposures that may affect you locally**



## Getting you back on the road

Travelers specialized Auto Claim services can manage auto exposures ranging from police chases to snow plow operations.

- Dedicated auto injury and property damage Claim professionals at each public sector service hub
- Heavy Equipment Technical Specialists partner with you to get vehicles, heavy equipment, and machinery returned to service as quickly as possible
- Dedicated Auto Subrogation center pursues recoveries from appropriate parties
- Expertise to help public entities understand how to use telematics data to provide effective driver feedback and coaching

## Helping you so you can help your constituents

Routine property claims shouldn't slow you down – and severe claims don't have to bring operations to a complete standstill.

- Nearly 2,000 property Claim professionals countrywide to help you locally
- Nationally recognized Catastrophe Response Unit, including a fleet of custom-built Mobile Claim Offices, allows us to quickly respond to customers after a catastrophic event
- Specialized expertise in evaluating property damage to multiple buildings and sites, including historic properties

## Getting your employees back to work

Your employees are critical to keeping your public entity running smoothly. *Travelers Medical Advantage*® provides integrated medical cost-management solutions to help manage your total cost of risk.

- Specialized *TravComp*® model co-locates Travelers nurses and Claim professionals in an integrated workers compensation claim-handling model, helping employees return to work as soon as medically appropriate



## Why do public sector specialized claim services matter to your public entity?

Lee F., Risk Manager, Travelers Customer says: *"It's incredibly valuable to have people that understand the operations of municipal government ... they understand the situation that we're confronted with, whether it's an infrastructure issue or if it's a safety issue ... they have a wonderful team that has experience in municipal government that I find valuable."*



## Travelers proprietary resources

Claim professionals partner with in-house resources to identify and understand developing exposures and provide training and actionable information to your public entity.

- Travelers Investigative Services has over 300 trained experts; 75 percent with law enforcement training and experience investigating insurance-related fraud to reduce your total cost of risk
- Dedicated Risk Control consultants have specialization in ergonomics, industrial hygiene, transportation, fire protection, construction and continuity of operations for public entities
- Travelers has engineers, scientists and technical investigators at our in-house, nationally accredited industrial hygiene and forensics lab
- Dedicated liability nurses help evaluate medical records and attend mediations, arbitrations, depositions and trials to provide critical insights on injuries and medical testimony

## Expert defense

Travelers has access to top quality legal counsel with the expertise needed to provide the most effective defense to our customer.

- In-house public sector attorneys have deep knowledge of laws and unique issues — including the application of tort caps and immunities — that arise in the representation of public entities



## Specialized account management

If appropriate, a Claim Account Executive will be assigned to your account. These relationship managers can help create special account communications that will be used by our Claim professionals to ensure consistency and meet your unique claim needs.

## KEY FACTS AND DIFFERENTIATORS

### Experience that makes a difference

- The Public Sector Claim team averages more than **15** years of experience and handles more than **6,000** public sector claims a year
- More than **50** Claim professionals countrywide handle general liability, auto liability, and professional liability claims for public entities at public sector service hubs in three strategic locations across the country

### Expert defense

- **71** attorneys in **46** of our offices designated to handle public entity related litigation
- Overall legal expense cost reduction on average of **50%** compared with outside counsel

### Optimal GL claim outcomes

- **90%** of claims are closed without advancing to suit<sup>1</sup>
- **92%** of claims are closed at 6 months and stay closed<sup>2</sup>

### Depth and breadth of auto claim

- Network of over **1,200** direct auto repair shops across the U.S.<sup>3</sup>
- Travelers gross subrogation recovery rates beat the industry benchmark by **51%**<sup>4</sup>

### Optimal property claim outcomes in a catastrophe

- Over **99%** of first contacts made within **3** days<sup>5</sup>
- **90%** of catastrophe claims closed within **30** days<sup>6</sup>
- **80%** of reported catastrophe claims closed within a week of inspection<sup>7</sup>

### Optimal workers compensation outcomes

- **35%** reduction in days out of work with Travelers *ConciergeCLAIM*<sup>®</sup> Nurse program<sup>8</sup>
- Nearly two-thirds of injured employees return to work within **30** days<sup>9</sup>

<sup>1</sup> All GL monthly 2012 developed Clm Lgl Act Suit Inv Cnt over 2012 Notice count

<sup>2</sup> 6-month moving sustained CWOP ratio

<sup>3</sup> Reinspector Report, 2015

<sup>4</sup> 2016 NASP Auto Subrogation Benchmarking Study

<sup>5</sup> 2013 Travelers Claim Analysis

<sup>6</sup> 2013 Travelers Claim Analysis

<sup>7</sup> Travelers Catastrophe Claim Data, 2015

<sup>8</sup> Comparison of Travelers ConciergeCLAIM Nurse claims to non-ConciergeCLAIM Nurse claims for accident years 2013 to 2016

<sup>9</sup> All Markets three-year average, 2013-2015 – 12 month valuations



# LIFE CYCLE OF A LIABILITY CLAIM

## STEP 1

### Report

You should promptly put Travelers on notice as soon as an incident occurs, or if you receive a written demand for damages or any arbitration or suit papers. You can report the matter directly using 1.800.238.6225 or our online claim reporting system at [travelers.com](http://travelers.com).

The Claim professional will remain proactive and engaged throughout the claim life cycle. For some claims, your Claim professional may engage Travelers specialized internal resources, such as Travelers Investigative Services, Risk Control, the Forensics Lab experts, legal counsel, or dedicated Liability Nurses.

## STEP 2

### Assign

Your claim will be assigned to our dedicated Public Sector Services Claim team. These experienced and highly trained Claim professionals understand federal and state-specific exposures and have extensive knowledge of the immunities and special defenses afforded to public entities. This expertise will help provide optimal claim outcomes.

## STEP 3

### Investigate and Evaluate

The first step in this phase is to determine whether the claim or suit is covered by the relevant insurance policy. The Claim professional will then work with the insured to conduct a prompt and thorough investigation to determine legal liability. This may include many methods of fact gathering, such as interviews, document review and site inspections. Using a variety of methods to gather all the pertinent information helps Travelers resolve your claim at the right time, for the right amount.

The Public Sector Claim professional will be nimble in response to developments that may impact the analysis. If it is necessary to retain counsel, the Claim professional will promptly communicate with you regarding attorney selection, and will maintain an ongoing dialogue, working as a team with you and defense counsel.

## STEP 4

### Resolve

The Public Sector Claim team realizes there is no one-size-fits-all approach. Some matters can and should be settled early, while others are best served by mediation or arbitration. Still others may need to be defended through trial.

**Our depth of knowledge and specialized experience allow us to provide proactive, creative claim strategies focused on optimal outcomes for your claim.**

## Read what Travelers public sector customers and risk managers are saying about Travelers' service.

Rodney E., Risk Manager, Travelers public sector customer, recently commented: *"I am really amazed at how professional and attentive all of the claims adjusters are ... Travelers saves time and money by getting the claims closed, and they are so thorough in the management of the claims. Everything that we need or request is addressed immediately. That working together to close out claims quickly is so important to our ultimate costs. We are saving money for our city. The interaction is very impressive."*

Matthew C., Representative, Travelers public sector customer, recently commented: *"The response team immediately post-accident and the legal representation from Travelers subrogation major case professional and staff counsel attorney were superior. I hope the city never incurs another accident like this again, but knowing that the professionalism and knowledge of the Travelers team is there to assist us every step of the way is extremely valuable."*



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