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Filing date: **02/01/2019**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

Proceeding	92067396
Party	Plaintiff The Travelers Indemnity Company
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Date	02/01/2019
Attachments	Group 7 Cover.pdf(79517 bytes) Morris Exhibit 29_Part1.pdf(5130934 bytes) Morris Exhibit 29_Part2.pdf(5047291 bytes) Morris Exhibit 29_Part3.pdf(1020841 bytes) Morris Exhibit 30_Part1.pdf(5225669 bytes) Morris Exhibit 30_Part2.pdf(4869097 bytes) Morris Exhibit 30_Part3.pdf(5178057 bytes) Morris Exhibit 30_Part4.pdf(3109202 bytes) Morris Exhibit 31.pdf(4404690 bytes) Morris Exhibit 32.pdf(5107326 bytes)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD**

<p>THE TRAVELERS INDEMNITY COMPANY,</p> <p style="text-align: right;">Petitioner,</p> <p style="text-align: center;">v.</p> <p>TROV, INC.,</p> <p style="text-align: right;">Respondent.</p>	<p>Cancellation No.: 92067396</p> <p>Mark: TRÖV Reg. No. 4884473 Issued: January 12, 2016</p>
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TESTIMONIAL DECLARATION OF JOHN MORRIS

Exhibits 29-32

Declaration of John Morris

EXHIBIT 29

MyTravelers® for Injured Employees

Travelers is proud to introduce MyTravelers® for Injured Employees—digital capabilities that enhance our industry-leading TravComp® model. As a resource that supports employee engagement and effective return-to-work planning, MyTravelers for Injured Employees complements Travelers' existing Workers Compensation Claim value proposition and the Travelers Workforce Advantage™ marketing and consulting framework.

We encourage you to take advantage of this opportunity by educating your customers about this innovative digital platform which further demonstrates Travelers' sustained commitment to investing in leading workers compensation claim capabilities.

- [TravComp Digital Capabilities Video](#)
- [TravComp Digital Capabilities Sell Sheet](#)

Click [here](#) to order and email TravComp Digital capabilities marketing materials through the BI MRC.

Business Insurance Claim Reporting

[Contacts](#)

Related Links

[Travelers Business Risk Index](#)

[Marketing Resources Including Claim and Risk Control Material](#)

For Your Customers

[New! MyTravelers® for Injured Employees](#)

[Property Customer Claim Guides](#)

[Auto Customer Claim Guides](#)

[Workers Compensation State Resource Guides](#)

Introduce Travelers customers to MyTravelers®

Top 5 Reasons to Promote *MyTravelers.com*:

- 1 ▶ Consumers want online service.** Online self-service is becoming increasingly important to consumers. One recent report shows 90 percent expect online self-service when making a purchasing decision.¹
- 2 ▶ Range of online service options.** Your customers will have easy access to policy, bill and claim information, they will be able to:
 - Report an auto, home or boat claim
 - Pay their bill
 - View, download and print auto ID card(s)
 - Check their coverage
 - Check their effective date
- 3 ▶ 24/7 customer service.** Customers want information on their own terms and time. The challenge is that, in many agent offices, customer service representatives are not available 24/7. MyTravelers.com presents the opportunity for you to offer customer service, 24/7, providing you with a distinct competitive advantage.
- 4 ▶ Increase customer retention.** According to J.D. Power & Associates and Forrester, a great online experience is a key contributor to customer satisfaction, which improves retention rates.^{2,3}
- 5 ▶ Increase agency efficiency.** Make the most of your valuable time and resources with *MyTravelers.com*. Let *MyTravelers.com* offer these services to your customers so that you can spend more time growing your business. Your business benefits from every timesaving practice you put in place.

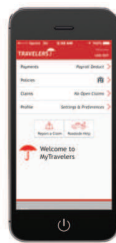
The Evolving Consumer...

90 percent of consumers expect online self-service when making a purchasing decision.¹

Over 75 percent of customers prefer to use self-service.²

A great online experience is a key contributor to customer satisfaction, which improves retention rates.^{2,3}

MyTravelers.com
is your customer's
source for quick, easy,
paperless service



Contact your sales executive today to learn more.

¹ Global State of Multichannel Customer Service Report, 2015
² Forrester Survey, The State of Digital Experience Delivery, 2014
³ J.D. Powers, Insurance Digital Evaluation Study, 2016



Step into the driver's seat

For information at your convenience,
sign up for MyTravelers®



TRAVELERS-003782

Make insurance quick & easy with MyTravelers®

Go online or access MyTravelers® through the Travelers Mobile app to:

- See your policy information and auto discounts
- Choose AutoPay to make bill payments effortless
- Check the status of a claim
- View your insurance cards

Download the Travelers Mobile app — now with secure Touch ID® sign-in!





NOT REGISTERED YET?

Sign up today at [MyTravelers.com/Register](https://www.mytravelers.com/register).

It's fast and easy with your policy number.

PL-17896

* Touch ID® is a registered trademark of Apple Inc.

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Coverage Across Vehicles 		
COVERAGE		PREMIUM
For others if an accident is your fault		
Bodily Injury Liability	\$100,000 per person \$300,000 per incident	\$95
Property Damage Liability	\$100,000 per incident	\$51
SUBTOTALS		
2005 CHEVROLET UPLANDER LS		\$51
Property Damage Liability Coverage (PD) can help pay the cost of damage your vehicle does to another person's property. More...		
For you and your passengers in an accident		
Medical Payments	\$5,000 per person	\$5
Uninsured Motorists Bodily Injury	\$100,000 per person \$300,000 per incident	\$36

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Technology to make your life easier

Choose AutoPay to make bill payments effortless.

If you sign up for paperless billing, we can send you automatic confirmations and reminders.

Download the Travelers Mobile app for easy account access — now with **Touch ID**[®] for secure sign-in!



Not registered for MyTravelers[®]?

- Sign up today with your policy number
- Take a minute to enroll in AutoPay

*Touch ID[®] is a registered trademark of Apple Inc.

TRAVELERS 

PL-17897

TRAVELERS-003784

Enjoy 24/7 access with MyTravelers®

Go online or access MyTravelers® through the Travelers Mobile app to:

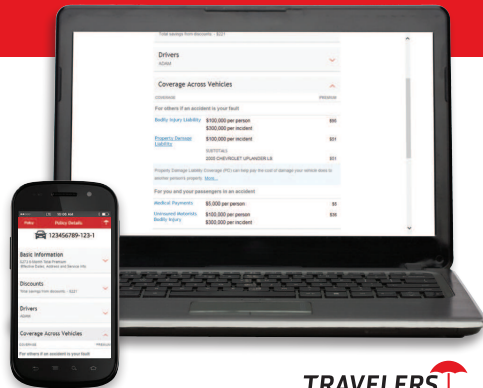
- See your policy information and auto discounts
- Choose AutoPay to make bill payments effortless
- Check the status of a claim
- View your insurance cards

Download the Travelers Mobile app — now with Touch ID® sign-in!



NOT REGISTERED YET?

Sign up today at MyTravelers.com/Register.
It's fast and easy with your policy number.



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You've got more than enough paperwork



TRAVELERS-003786

Go paperless and more with MyTravelers®

Go online or access MyTravelers® through the Travelers Mobile app to:

- See your policy information
- Choose AutoPay to make bill payments effortless
- Find answers to questions using our online help center

Download the Travelers Mobile app for easy account access
— now with secure **Touch ID®** sign-in!

*Touch ID® is a registered trademark of Apple Inc.

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NOT REGISTERED YET?

Sign up today!

[MyTravelers.com/Register](https://www.travelers.com/register)

It's fast and easy with your
policy number.

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PL-17898

TRAVELERS-003787


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Video: MyTravelers® - Easy Claims

MyTravelers® makes reporting and reviewing claims easier.

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Video: MyTravelers - Insurance Cards

MyTravelers is an easy, online way for customers to access their auto insurance card.

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THE QUICK WAY TO MANAGE ALL YOUR TRAVELERS POLICIES.

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eCard: MyTravelers.com "Go Paperless"

Focus on retention by sending this ecard to existing customers not already signed up for Paperless.

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Go Paperless with Travelers.

[[Salutation:Dear]]

Did you know you can now view your billing and policy documents at [MyTravelers](#)®?

Simply log on to [MyTravelers](#)®, visit [My Profile](#) and select **Delivery Preferences**. Choose the billing accounts and policies you want paperless and enjoy the convenience.

[MyTravelers](#)® is now the source for quick, easy and paperless service on any device.

- View policy, bill and claim information
- Report an auto, home or boat claim
- View and print auto ID card(s)
- Make a payment

Don't wait! [Sign up](#) for paperless today. Have your policy number or billing account number ready.



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Insurance is underwritten by: The Travelers Indemnity Company or one of its member company affiliates. One

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Video: MyTravelers - Breadth of Services

MyTravelers offers customers all kinds of ways to save all kinds of time.

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Home Payments Policies Claims Profile My Account LOG OUT

000012345-000-2
455 W 8th St
06002-0000 to 03/05/2017

000012345-000-1
1 Vehicle
02/23/2016 to 03/03/2016
[View another policy](#)

EFFECTIVE 03/05/2016 to 03/05/2017

BILLING ACCOUNT: 12345678

YOUR AGENT: ABC INS AGCY INC
555 S MAIN ST
ANYTOWN, CT 06000
555.555.1212

Policy Documents Report a Claim

Property Covered

455 S MAIN ST
ANYTOWN, CT 06000

Link Contact View of Service Privacy & Security Feedback

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eCard: MyTravelers - Welcome New Business

Send out this relationship building ecard to all of your Travelers new business. Promotes the value you provide as an independent agent as well as the benefits of MyTravelers.com.

[Customize](#)

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 [save to favorites](#)



Policy service at your fingertips.

[[Salutation:Dear]]

Welcome to our agency! As an independent agent, we pride ourselves on exceptional service. Which is why, as a new customer to Travelers, we urge you to take advantage of the benefits at MyTravelers.com.

Access your account whenever, wherever you want.

- View policy, bill and claim information
- Report an auto, home or boat claim
- View, download and print insurance card(s)
- Make a payment
- Sign up for paperless

Don't wait! [Sign up](#) today! Have your policy number or billing account number ready.

Again, thank you for putting your trust in our agency and do not hesitate to contact us at any time.



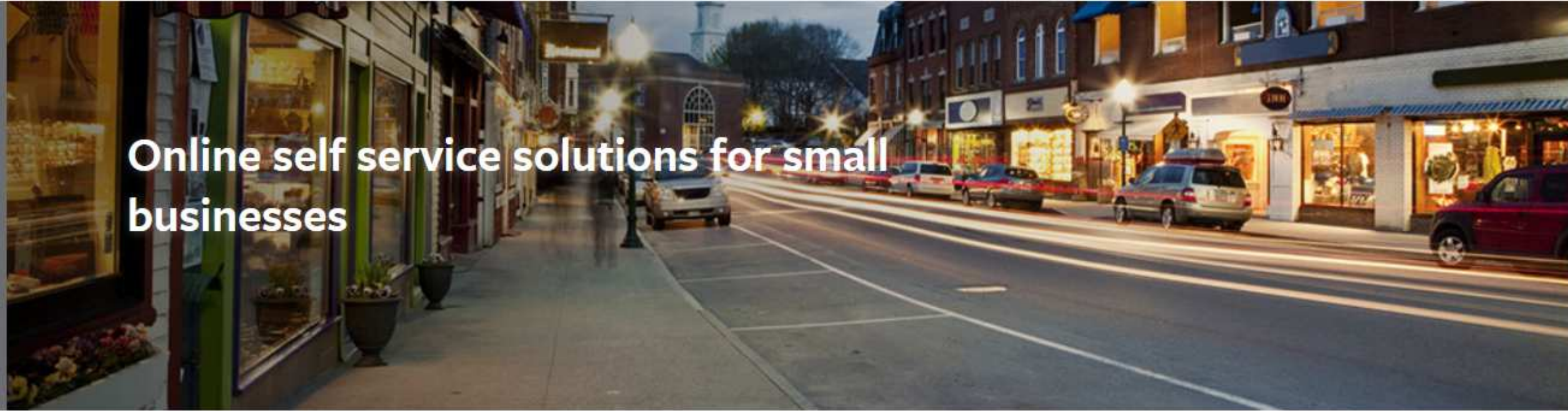
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Insurance is underwritten by The Travelers Indemnity Company or one of its member casualty affiliates. One



MyTravelers® for Business



MyTravelers® for Business supports small business policy holders. This online service offers a fast and easy way to manage all your Travelers small business policies and billing accounts from one secure location. It provides a variety of convenient self-service capabilities.

Once logged in, you will be able to:

- Check you coverage
- View and pay your bill
- View billing and payment history
- Report a claim or check a claim status
- Access our proprietary risk management tools and resources
- Complete and review annual premium audits
- Link and view multiple accounts
- Obtain certificates of insurance in real time*

See what MyTravelers for Business can do for your small business.

[Register Today](#)

*Certificates that result in policy changes or require review may take longer.



Find Solutions

Discover products by industry:

Small Business

Select your Business

[Find Solutions](#)

Need an Agent?

ZIP Code

[Find an Agent](#)

Not a customer, but need proof of insurance for one of our customers?

[Request proof of insurance using our online form.](#)

For Agents

[Agent Website](#)

[Become an Agent](#)

[Find an Agent](#)

Get the personal service and attention that an agent provides.

ZIP Code

[Find an Agent](#)



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Convenient online access. Anytime, anywhere.

MyTravelers[®] for Business is an enhanced online experience that provides convenient self-service capabilities for your customers that can also benefit your agency. Benefits include:

INCREASED AGENCY EFFICIENCY

The convenience and efficiency **MyTravelers** delivers to your customers will reduce some of your day-to-day administrative tasks. That means you'll have more time to grow your book of business and focus on your customers' coverage needs.

A ONE-STOP SHOP

Your customers will experience a consolidated and simplified registration process for **MyTravelers**, e-Pay, Premium Audit and Risk Control. Customers will be able to:

- Check coverage for all policies associated with an account.
- Obtain copies of policy documents.
- View and pay a bill.
- View billing and payment history.
- Print auto ID cards.
- Access proprietary risk management tools and resources.
- Report or check the status of a claim.
- Complete or review the status of annual premium audits.
- Obtain certificates of insurance in real time.*

*Certificates that result in policy changes or require review may take longer.

ONLINE SERVICE OPTIONS

Your customers need to get information when it's convenient for them. With **MyTravelers**, your customers will have access to the services they need – even when your office is closed.

INCREASED CUSTOMER RETENTION

According to J.D. Power & Associates and Forrester, a great online experience is a key contributor to customer satisfaction, which improves retention rates.^{1,2}

MEETING BUSINESS OWNERS' EXPECTATIONS

Online self-service has become increasingly important to all consumers, including business owners. More than 90 percent of consumers expect online self-service options when making a purchasing decision.³

Encourage your small business customers to register for MyTravelers today so they can manage their accounts on their terms.

Over 75% of customers prefer to use self-service.¹

¹Forrester Survey, The State of Digital Experience Delivery, 2014

²J.D. Powers, Insurance Digital Evaluation Study, 2016

³Global State of Multichannel Customer Service Report, 2015



It's better under the umbrella[®]

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TRAVELERS-003794



Convenient online access. Anytime, anywhere.

As a small business owner, your business hours are often spent taking care of customers – which can leave you with after hours for taking care of your business. You need access to information and services when the time is right for you. **MyTravelers[®]** is ready when you are.

MyTravelers provides convenient online access – so you can manage your business insurance account on your schedule. Once logged into **MyTravelers**, you'll see a consolidated view of your Travelers policies and billing accounts. You'll also find a wide variety of options to:

- Check your coverage.
- View and pay your bill.
- View billing and payment history.
- Report a claim or check a claim status.
- Access proprietary risk management tools and resources.
- Complete and review annual premium audits.
- Link and view multiple accounts.
- Obtain certificates of insurance in real time.*
- And more ...

Best of all, **MyTravelers** is available anytime, anywhere.

*Certificates that result in policy changes or require review may take longer.

It's easy to register!

If you haven't registered yet, please take a quick moment to create your **MyTravelers** profile so we can customize your experience to fit your business. Have your Travelers policy number handy and follow these simple steps:

1. **Go to travelers.com/register.**
2. **Choose "Small Business Services" listed under "Small Business."**
3. **Enter your Travelers policy number.**
4. **Create your **MyTravelers** profile.**

If you need assistance registering, please contact Travelers Technical Support at **844.505.7208**.

Thank you for choosing Travelers.

It's better under the umbrella[®]



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eCard: MyTravelers.com "An Easy Way to Interact with Travelers"

Promote self service to your customers for things like viewing policy and billing information, reporting a claim, printing auto ID card(s) and more.

[Customize](#) [View eCard Library](#)

 [save to favorites](#)



Travelers Offers Self-Service at Your Fingertips with a Mobile App and Website!

[[Salutation:Dear]]

Create your [MyTravelers®](#) profile to access your account whenever, wherever you want.

- View policy, bill and claim information
- Report an auto, home or boat claim
- View and print auto ID card(s)
- Make a payment
- Sign up for paperless

MyTravelers is now the source for quick, easy and paperless service on any device.

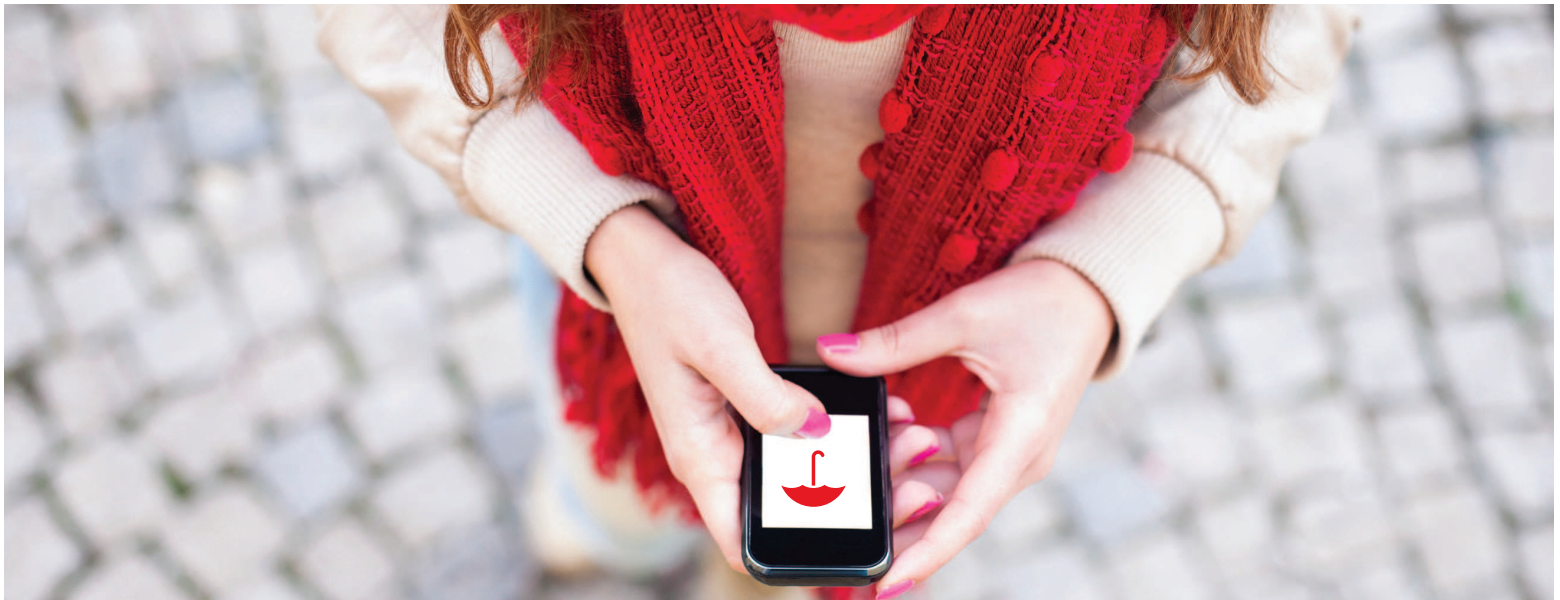
Don't wait! [Sign up today](#). Have your policy number or billing account number ready.



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Access your Travelers account with MyTravelers®

Travelers is doing business your way. *MyTravelers®* is now your source for quick, easy paperless service on any device. Access your Travelers personal insurance account anywhere any time. Sign up today.

At *MyTravelers®*, you can:

- View policy, bill and claim information
- Report an auto, home or boat claim
- Pay your bill
- View and print your auto ID card(s)

It's easy

- ✓ Go to MyTravelers.com/Register
- ✓ Register for *MyTravelers®*
- ✓ Complete the requested information
(Be sure to have your Travelers policy number on hand for reference)

Pay your bill online

With *MyTravelers®*, you can enjoy the convenience of viewing and paying your bill online. You can also view billing details and access past billing activity.

Access information about your claim

The information you need is at your fingertips. When you log in to *MyTravelers®*, you can:

- Check the status of an existing claim
- Report a new claim

Visit *MyTravelers®* for convenient access to our online services

- Pay your bill
- Enroll in one of our automatic payment plans
- Check the status of an existing claim
- Report a new claim
- View your billing activity, payment details and policy information
- Locate a repair shop
- Find answers to your questions 365 days a year

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TRAVELERS-003797

Why eBill? Instant Communication about key billing activity

Enrolling customers in eBill is fast, easy and you don't have to worry about issues with the mail causing payment or policy interruptions.

Lost, stolen or delayed mail can lead to delayed or missed payments, late charges, cancellation notices, potential stolen identity and frustration.

- Mail delays spiked in 2015 after the USPS closed 141 facilities as part of consolidation plan to "right-size" its operations and workforce.¹
- According to the Federal Trade Commission, in 2016, approximately 400,000 Americans had their mail and their identities stolen.²

Why take the risk? Sign up for eBill on *MyTravelers* today.



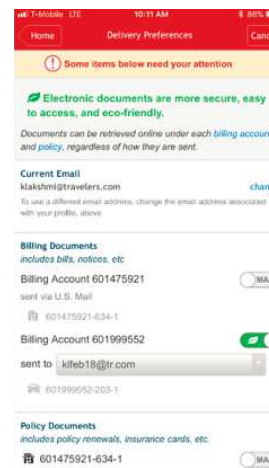
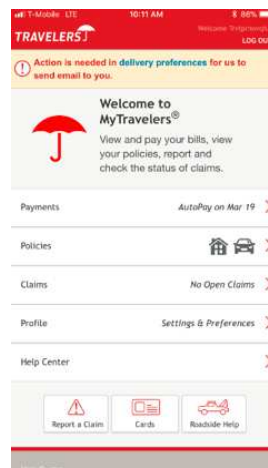
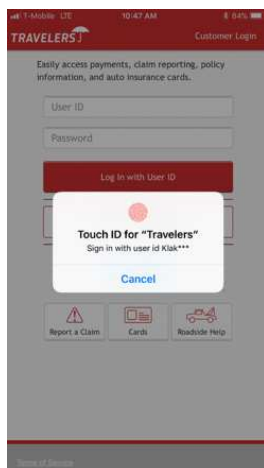
MyTravelers® keeps customer policy, billing preferences and payment information all in one place, 24/7.

Prevent dropped policies. It's easy to switch customers to eBill on *MyTravelers*.

- Step 1** – The customer visits *MyTravelers* either by downloading the Travelers Mobile App OR visiting the *MyTravelers.com* website.
- Step 2** – They click on "Profile" and select "Delivery Preferences" and enroll in Paperless Delivery of Billing or Policy Documents.
- Step 3** – Paying their bill couldn't be easier. They will receive an email with their information 20 days before the due date. They simply click on the "View and Pay Bill" button and are routed to *MyTravelers* to make their payment.

MyTravelers eBill ...

Mobile steps:



Talking Points

- "Travelers offers paperless delivery for billing and policy documents. Do you like to do paperless bills?"
- "Is this the email you would like to receive your bill and policy documents?"
- "Welcome to paperless! Travelers will send you an invitation to consent and enroll in paperless delivery of your policy documents and future bills. Just to confirm your email address is..."

¹ <https://www.govexec.com/management/2017/09/senators-want-heads-roll-after-postal-service-underestimates-delayed-mail-2-billion-pieces/141136/>

² <http://abcnews.go.com/GMA/story?id=128024> – Is Your Mailbox a Lure for Identity Theft?

Why eBill? It can improve first-year retention by 1pt*

Enrolling in eBill is fast and easy and can help prevent unintended cancellations and late payments due to forgetting to pay your bill.

Lost, stolen or delayed mail can lead to delayed or missed payments, which can cause late charges, cancellation notices and frustration.

- Mail delays spiked in 2015 after the USPS closed 141 facilities as part of consolidation plan to “right-size” its operations and workforce.¹
- According to the Federal Trade Commission, in 2016, approximately 400,000 Americans had their mail and their identities stolen.²

Why take the risk? Sign up for eBill on MyTravelers today.



MyTravelers® keeps customer policy and billing delivery preferences, payment information and documents all in one place, 24/7.

Help new business retention. It’s easy to invite your customers to enroll.

- Step 1** – Ensure during New Business Purchase that the CSRs are aware that their policy setting will default to paperless already. They can change if needed.
- Step 2** – Fill in the customer’s email address.
- Step 3** – Inform the customer that they will be invited (via email) to register for MyTravelers and confirm their paperless preference for billing and policy.

MyTravelers eBill... QH2.0 System View

Selecting the Paperless Option

Enter customer email. The customer’s policies will already be defaulted to Yes for the paperless delivery option. Your customer will be sent an email where they confirm their consent for paperless delivery. MyTravelers allows them to update or customize their preferences at any time.

Talking Points

“Is this the email where you would like to receive your bill and policy document notifications?”

Messaging provides instructions on information the agent should remind and provide the customer.

Set the expectations...

- Inform the customer they need to enroll and consent in MyTravelers within 3 days or policy documents will be sent via US mail in 7 to 10 days.
- A separate email will notify the customer their documents are ready to view.
- Billing notices will come electronically in the email provided by the customer.

*Travelers 2017 PI Business Analytics & PI R&D

¹ <https://www.govexec.com/management/2017/09/senators-want-heads-roll-after-postal-service-underestimates-delayed-mail-2-billion-pieces/141136/>

² <http://abcnews.go.com/GMA/story?id=128024> – Is Your Mailbox a Lure for Identity Theft?

Why eBill? It can improve first-year retention by 1pt*

Enrolling in eBill is fast and easy and can help prevent unintended cancellations and late payments due to forgetting to pay your bill.

Lost, stolen or delayed mail can lead to delayed or missed payments, which can cause late charges, cancellation notices and frustration.

- Mail delays spiked in 2015 after the USPS closed 141 facilities as part of consolidation plan to “right-size” its operations and workforce.¹
- According to the Federal Trade Commission, in 2016, approximately 400,000 Americans had their mail and their identities stolen.²

Why take the risk? Sign up for eBill on *MyTravelers* today.



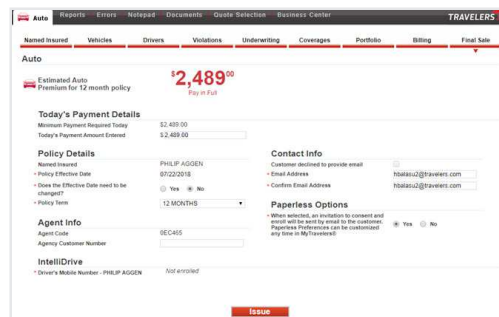
MyTravelers® keeps customer policy and billing delivery preferences, payment information and documents all in one place, 24/7.

Help new business retention. It’s easy to invite your customers to enroll.

- Step 1** – Ensure during New Business Purchase that the CSRs are aware that their policy setting will default to paperless. They can change if needed.
- Step 2** – Fill in the customer’s email address.
- Step 3** – Inform the customer that they will be invited (via email) to register for *MyTravelers* and confirm their paperless preference for billing and policies.

MyTravelers eBill ... Non-QH2 System View

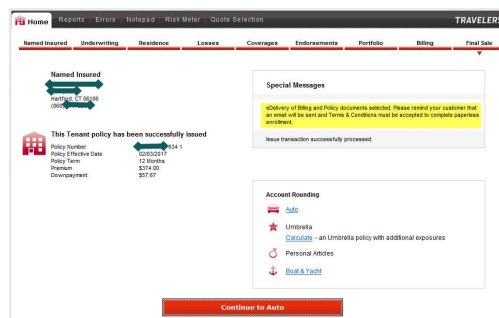
Selecting the Paperless Option



Enter customer email. The customer’s policies will already be defaulted to “Yes” for the paperless delivery option. Your customer will be sent an email where they confirm their consent for paperless delivery. *MyTravelers* allows them to update or customize their preferences at any time.

Talking Points

“Would you like to receive your bills and policy document notifications at this email address?”



Messaging provides instructions on information the agent should remind and provide the customer.

Set the expectations ...

- Inform the customer that they need to enroll and consent in *MyTravelers* within 3 days or policy documents will be sent via U.S. mail in 7 to 10 days.
- A separate email will notify the customer that their documents are ready to view.
- Billing notices will come electronically in the email provided by the customer.

*Travelers 2017 PI Business Analytics & PI R&D

¹ <https://www.govexec.com/management/2017/09/senators-want-heads-roll-after-postal-service-underestimates-delayed-mail-2-billion-pieces/141136/>

² <http://abcnews.go.com/GMA/story?id=128024> – Is Your Mailbox a Lure for Identity Theft?



Step into the driver's seat

For information at your convenience,
sign up for MyTravelers®



Make insurance quick & easy with MyTravelers®

Go online or access MyTravelers® through the Travelers Mobile app to:

- See your policy information and auto discounts
- Choose AutoPay to make bill payments effortless
- Check the status of a claim
- View your insurance cards

Download the Travelers Mobile app — now with secure Touch ID® sign-in!



NOT REGISTERED YET?

Sign up today at MyTravelers.com/Register.
It's fast and easy with your policy number.

PL-17896

*Touch ID® is a registered trademark of Apple Inc.

TRAVELERS		
Coverage Across Vehicles		
COVERAGE		PREMIUM
For others if an accident is your fault		
Bodily Injury Liability	\$100,000 per person \$300,000 per incident	\$95
Property Damage Liability	\$100,000 per incident	\$51
SUBTOTALS		
	2005 CHEVROLET UPLANDER LS	\$51
Property Damage Liability Coverage (PD) can help pay the cost of damage your vehicle does to another person's property. More...		
For you and your passengers in an accident		
Medical Payments	\$5,000 per person	\$5
Uninsured Motorists Bodily Injury	\$100,000 per person \$300,000 per incident	\$36

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Technology to make your life easier

Choose AutoPay to make bill payments effortless.

If you sign up for paperless billing, we can send you automatic confirmations and reminders.

Download the Travelers Mobile app for easy account access — now with **Touch ID**[®] for secure sign-in!



Not registered for MyTravelers[®]?

- Sign up today with your policy number
- Take a minute to enroll in AutoPay

*Touch ID[®] is a registered trademark of Apple Inc.

TRAVELERS 

PL-17897

Enjoy 24/7 access with MyTravelers®

Go online or access MyTravelers® through the Travelers Mobile app to:

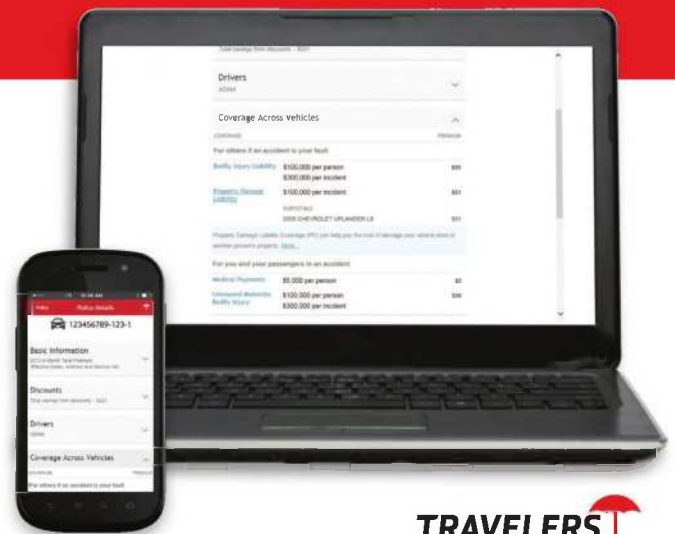
- See your policy information and auto discounts
- Choose AutoPay to make bill payments effortless
- Check the status of a claim
- View your insurance cards

Download the Travelers Mobile app — now with Touch ID® sign-in!



NOT REGISTERED YET?

Sign up today at [MyTravelers.com/Register](https://www.mytravelers.com/register).
It's fast and easy with your policy number.



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You've got more than enough paperwork

TRAVELERS 



Go paperless and more with MyTravelers®

Go online or access MyTravelers® through the Travelers Mobile app to:

- See your policy information
- Choose AutoPay to make bill payments effortless
- Find answers to questions using our online help center

Download the Travelers Mobile app for easy account access
— now with secure **Touch ID®** sign-in!

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NOT REGISTERED YET?

Sign up today!

[MyTravelers.com/Register](https://www.travelers.com/register)

It's fast and easy with your
policy number.

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PL-17898

AGENCY LOGO

ABC Insurance Agency
456 Main Street
P O Box 789
Peoria IL 61615



Sam and Sally Sample
123 Main Street
P O Box 456
Anytown US 12345-6789



Service at your fingertips

Dear Sam and Sally Sample,

As your independent insurance agency, we know service and timely information are important to you. You can now access your Travelers insurance account wherever, whenever you want. Simply create your MyTravelers® profile to:

- View policy and bill information
- Report an auto, home or boat claim
- View, print and download insurance card(s)
- Sign up for paperless documents
- Plus more!

Thank you for being a valued customer of ABC Insurance Agency.

Sincerely,

John O. Agent

John O. Agent, CPCU
Personal Lines Manager

**Sign up for quick, easy
account access today.**

As a Travelers customer, you can use your desktop, tablet or smartphone to access your account.

Just visit **MyTravelers.com/signup** and register with your policy number.

Boat 6123789456132
Umbrella 6789123458132
Home 2145678956231
Personal Articles 8765432195468

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TRAVELERS-006982

Go Paperless for Your Bills and Policies



TRAVELERS 

TRAVELERS-006983

Did you know you can view your Travelers billing and policy documents online? MyTravelers® is the source to access information about your account wherever and whenever from your computer or mobile device. Plus, you can reduce paper by signing up for electronic delivery of your insurance documents.

Go to MyTravelers.com/Signup

- Set up your profile
- Select Delivery Preferences
- Choose the billing accounts and policies you want electronically

Enjoy the convenience of MyTravelers®!

Thank you for being a valued customer of ABC Insurance Agency and Travelers.



ABC Insurance Agency
456 Main Street
P O Box 789
Peoria IL 61615
516.627.9999 ext. 2222
www.agentoptional@travelers.com

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P O Box 456
Anytown US 12345-6789



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07/11/16
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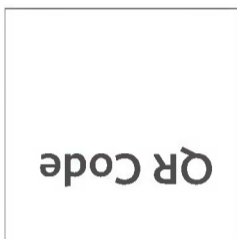
1" Slit

Score/Fold

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My Travelers My Way
Whenever... wherever... however... you want to
manage your insurance.



LEARN MORE Use this code to link to a video demo of this new mobile Web and app.

Score/Fold



Calling employees who have Travelers policies: Help test the new Travelers.com/MyTravelers and win an iPad® Air!

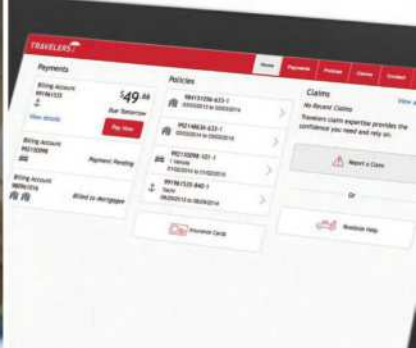
SIGN UP Visit inside to complete a brief survey by March 12 and automatically be entered into the drawing.

PROVIDE FEEDBACK If selected, you will be emailed testing instructions within the week. Participants who provide feedback by April 30 will receive two additional entries into the drawing to be held May 5.



Score/Fold

1" Slit



Introducing Travelers.com/MyTravelers

MY TRAVELERS MY WAY

We need testers for this and future technology. If you are an employee and Travelers policyholder, we invite you to join the Digital Research Team to help us test in the “real world” before we release Travelers.com/MyTravelers to the public. Those who join by March 12 to be the first to try Travelers.com/MyTravelers will be entered to win an iPad® Air!

Are you an employee who also is a Travelers policyholder?

In May, we will introduce Travelers.com/MyTravelers, a tool you can access from your smart phone or tablet to manage your insurance – when, where and how you want. You will be able to:

- Pay a bill
- Report a claim
- View auto ID card
- Access important insurance information
- Get the roadside assistance phone number and information
- Contact an agent or Travelers representative

How to sign up: Visit inside to complete a brief survey by March 12. After completing the survey, you will automatically be entered into the drawing and within a week, will be emailed testing instructions. Participants who provide feedback by April 30 will receive two additional entries into the drawing to be held May 5.

What is the testing period? MyTravelers Mobile will be tested from March 16 to April 30.

When will customers begin receiving the tool? May.

Can't wait to learn more?

Use this code to link to a video demo of this new mobile Web and app.

QR Code

My Travelers My Way

Whenever... wherever... however... you want to manage your insurance.

travelers.com

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Access your Travelers account with MyTravelers.com

Travelers is doing business your way. MyTravelers® is now your source for quick, easy paperless service on any device. Access your Travelers personal insurance account anywhere any time. Sign up today.

At MyTravelers®, you can:

- View policy, bill and claim information
- Report an auto, home or boat claim
- Pay your bill
- View and print your auto ID card(s)

It's easy

- ✓ Go to MyTravelers.com/signup
- ✓ Create your MyTravelers® profile
- ✓ Complete the requested information
(Be sure to have your Travelers policy number on hand for reference)

Pay your bill online

With MyTravelers®, you can enjoy the convenience of viewing and paying your bill online. You can also view billing details and access past billing activity.

Access information about your claim

The information you need is at your fingertips. When you log in to MyTravelers®, you can:

- Check the status of an existing claim
- Report a new claim
- Find ConciergeCLAIM® nearest you

Visit MyTravelers® for convenient access to our online services

- Pay your bill
- Enroll in one of our automatic payment plans
- Check the status of an existing claim
- Report a new claim
- View your billing activity, payment details and policy information
- Locate a repair shop
- Find answers to your questions 365 days a year



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Go Paperless for Your Bills and Policies



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Did you know you can view your Travelers billing and policy documents online? MyTravelers® is the source to access information about your account wherever and whenever from your computer or mobile device. Plus, you can reduce paper by signing up for electronic delivery of your insurance documents.

Go to MyTravelers.com/Signup

- Set up your profile
- Select Delivery Preferences
- Choose the billing accounts and policies you want electronically

Enjoy the convenience of MyTravelers!

Thank you for being a valued customer of ABC Insurance Agency and Travelers.

Sincerely,

John R. Agent

John R. Agent, AAI, ARM

Customer Service Representative

**AGENCY
LOGO**

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Agency Logo

ABC Agency
Email: abc@agency.com
Phone: 555.555.5555 ext 555



WE'RE GOING **YOU** THE DISTANCE FOR

TO SAVE YOU TIME WITH MYTRAVELERS.COM

first_name,

Have you checked out [MyTravelers®](#)? If not, you're missing out. Travelers make things quick and easy for you with convenient features, such as:

- Going paperless
- The option to enroll in AutoPay
- Access to your auto ID cards
- Policy, bill and claim information all in one place

Delivering improved convenience is another way we're going the distance for our customers.



**CLICK to register
or log on today**

ABC Agency
123 Main Street
P. O. Box 123
Anytown, US 12345-6789
Email: abc@agency.com



TRAVELERS MOBILE APP

Available on:  



To ensure that important Travelers emails about your policy reach your inbox, please add us to your address book. To stop receiving Travelers Personal Insurance marketing emails, please [unsubscribe](#).

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Convenient online access. Anytime, anywhere.

As a small business owner, your business hours are often spent taking care of customers – which can leave you with after hours for taking care of your business. You need access to information and services when the time is right for you. **MyTravelers®** is ready when you are.

MyTravelers provides convenient online access – so you can manage your business insurance account on your schedule. Once logged in to **MyTravelers**, you'll see a consolidated view of your Travelers policies and billing accounts. You'll also find a wide variety of options to:

- Check your coverage.
- View and pay your bill.
- View billing and payment history.
- Report a claim or check a claim status.
- Access proprietary risk management tools and resources.
- Complete and review annual premium audits.
- Link and view multiple accounts.
- Obtain certificates of insurance in real time.*
- And more ...

*Certificates that result in policy changes or require review may take longer.

It's easy
to register

Sign up today ▶

If you need assistance registering, please contact Travelers Technical Support at **844.505.7208**.

TRAVELERS 

It's better under the umbrella®



Convenient online access. Anytime, anywhere.

MyTravelers[®] for Business is an enhanced online experience that provides convenient self-service capabilities for your customers that can also benefit your agency. Benefits include:

INCREASED AGENCY EFFICIENCY

The convenience and efficiency **MyTravelers** delivers to your customers will reduce some of your day-to-day administrative tasks. That means you'll have more time to grow your book of business and focus on your customers' coverage needs.

A ONE-STOP SHOP

Your customers will experience a consolidated and simplified registration process for **MyTravelers**, e-Pay, Premium Audit and Risk Control. Customers will be able to:

- Check coverage for all policies associated with an account.
- Obtain copies of policy documents.
- View and pay a bill.
- View billing and payment history.
- Print auto ID cards.
- Access proprietary risk management tools and resources.
- Report or check the status of a claim.
- Complete or review the status of annual premium audits.
- Obtain certificates of insurance in real time.*

*Certificates that result in policy changes or require review may take longer.

ONLINE SERVICE OPTIONS

Your customers need to get information when it's convenient for them. With **MyTravelers**, your customers will have access to the services they need – even when your office is closed.

INCREASED CUSTOMER RETENTION

According to J.D. Power & Associates and Forrester, a great online experience is a key contributor to customer satisfaction, which improves retention rates.^{1,2}

MEETING BUSINESS OWNERS' EXPECTATIONS

Online self-service has become increasingly important to all consumers, including business owners. More than 90 percent of consumers expect online self-service options when making a purchasing decision.³

Encourage your small business customers to register for MyTravelers today so they can manage their accounts on their terms.

Over 75% of customers prefer to use self-service.¹

¹Forrester Survey, The State of Digital Experience Delivery, 2014

²J.D. Powers, Insurance Digital Evaluation Study, 2016

³Global State of Multichannel Customer Service Report, 2015



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It's better under the umbrella[®]



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1600 PENNSYLVANIA AVE NW,
WASHINGTON, DC 20500



Save time | Save paper | Save a stamp
Go paperless at [MyTravelers.com](https://www.mytravelers.com).



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FRANCIS J. UNDERWOOD
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WASHINGTON, DC 20500



Save time | Save paper | Save a stamp
Go paperless at [MyTravelers.com](https://www.mytravelers.com).



Go paperless at MyTravelers.com – enroll today.

More Secure | Access anywhere, anytime | Eco-friendly

Message

From: Travelers Personal Insurance Marketing [Personal_Insurance@ems.travelers.com]
Sent: 7/5/2016 7:30:58 PM
To: Leslie, Cynthia Ann [/o=Travelers/ou=First Administrative Group/cn=Recipients/cn=CLESLIE]
Subject: Promote MyTravelers(R) to New Customers Today!

If you are having trouble viewing this email. [Click Here](#)



Timely Tips

FOR TRAVELERS AGENTS

MyTravelers.com Campaign Now Available

Increase Agency Efficiency and Promote MyTravelers.com Today!



In today's digital world, 90% of consumers expect online self-service.*

That's where MyTravelers.com comes in. Traveler customers can easily access billing, policy and claim information 24/7 on MyTravelers.com. Promote these many features with this new, three-week, digital marketing campaign.

Send your Travelers customers eCards and videos; post messages on your agency Facebook pages; or simply download [support materials](#) to learn more.

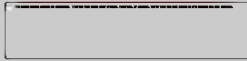


Start promoting MyTravelers.com to all your

Travelers customers.

Visit our online [marketing kit](#) for easy access to everything you need to start promoting the benefits of MyTravelers.com today!

**Reported in the 2015 Global State of Multichannel Customer Service Report, Microsoft*



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This email was intended for cleslie@travelers.com.



Declaration of John Morris

EXHIBIT 30

Message

From: Travelers Bond & Specialty Insurance [bondandspecialtyinsurance@ems.travelers.com]
Sent: 10/10/2017 6:50:31 PM
To: Phelps,Cristina K [CKPHELPS@travelers.com]
Subject: We Miss You

If you are having trouble viewing this email, [click here](#).

We Miss You

It's been awhile since you processed a new bond in **Travelers Click**, and we want you to know we've missed you!

Travelers Click is your one-stop shop for online bond processing & ERISA Fidelity policies. It's simple, easy to use design, helps you accomplish the task of online bond processing – quickly!

Get Rewarded

Using **Travelers Click** has its perks – one of which, is MyClick Rewards. For every bond you process in **Travelers Click** — you can earn 500 points in the MyClick Rewards program. The points you earn can be cashed in for gifts of your choosing – from retail and restaurant gift cards to sports equipment to travel items – there are thousands of items to choose from. We also run exciting seasonal promotions, allowing you to earn points even faster!

100% of our MyClick Rewards users say it's easy to use!*



Questions?

Contact your Bond & Specialty Insurance underwriter today!

*August 2016 survey of MyClick Rewards users



Forgot your Travelers password?
Simply go to [Travelers For Agents](#) to reset your password



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[Learn more](#) about the MyClick Rewards program



[Register for MyClick Rewards](#)



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travelersbond.com

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[Update your marketing preferences](#), or [unsubscribe from all Travelers marketing emails](#). Please note that you may still receive non-marketing emails from Travelers.

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This email was intended for ckphelps@travelers.com.

Message

From: Travelers Bond & Specialty Insurance [bondandspecialtyinsurance@ems.travelers.com]
Sent: 2/6/2018 4:06:28 PM
To: Phelps,Cristina K [CKPHELPS@travelers.com]
Subject: Snow Possible Way

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There is **snow** possible way you should miss these double points

MYCLICK REWARDS | GO AHEAD...REWARD YOURSELF

In honor of the Winter Games starting on February 9th, we're awarding you double the **MyClick Rewards** Points! **MyClick Rewards** participants will earn double points in the **MyClick Rewards** program for every bond or policy issued in Travelers Click that has an effective date between February 9 – 25, 2018. That's 1,000 points per qualifying bond!*

[Visit Travelers Click® Today](#)

What is MyClick Rewards?

MyClick Rewards is a Travelers loyalty program for processing bonds and ERISA policies through **Travelers Click**.

How does it work?

- **It's simple** – enrolled participants earn points for every new bond processed through **Travelers Click**. The more points you rack up, the more prizes you can claim.
- **Your rewards, your style** – choose from brand name merchandise, gift cards and more! We have a selection of prizes geared towards a variety of tastes.

Not a MyClick Rewards participant?

[Sign up today](#) and you will receive points for all of the bonds you have processed in **Travelers Click** to date!

[Watch](#) how easy using **MyClick Rewards** really is.

[Read](#) for more information on this contest.

*Double points will only be awarded for eligible bonds processed through **Travelers Click** between 02/09/18-02/25/18. Bonds with effective dates outside of this time period will be awarded the traditional amount of points per qualifying bond.

17-BOND-3652



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This email was intended for ckphelps@travelers.com.

Message

From: Travelers Bond & Specialty Insurance [bondandspecialtyinsurance@ems.travelers.com]
Sent: 7/17/2018 2:19:05 PM
To: Phelps,Cristina K [CKPHELPS@travelers.com]
Subject: Double without the trouble

If you are having trouble viewing this email, [click here](#).

Double without the trouble

MYCLICK REWARDS | GO AHEAD...REWARD YOURSELF

For every ERISA Fidelity policy processed and booked in **Travelers Click** during the month of July, you will earn double points in the **MyClick Rewards** program. That's 1,000 points per qualifying bond!

All other eligible bonds processed in **Travelers Click** will continue to be awarded 500 points per bond.

[Click here](#) for more information on this MyClick Rewards contest.

What is MyClick Rewards?

MyClick Rewards is a Travelers loyalty program for processing bonds and ERISA policies through **Travelers Click**.

How does it work?

- **It's simple** – earn points for every new bond you process through **Travelers Click**. The more points you rack up, the more prizes you can claim.
- **Your rewards, your style** – choose from brand name merchandise, gift cards and more! We have selected prizes geared towards a variety of tastes.

Not a MyClick Rewards participant? [Sign up today](#) and you will receive points for all of the bonds you have processed in **Travelers Click** to date!

[Watch](#) how easy using **MyClick Rewards** really is.



This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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This email was intended for ckphelps@travelers.com.



Thank you for issuing a bond on **Travelers Click**!

We hope that your recent experience was simple, straight forward and fast.

Travelers Click is your solution for processing bonds such as:


- License & permit
- Notary
- Probate
- ERISA Fidelity and more!


Travelers Click Makes it Easy

Processing a bond is easy – just five simple steps. From fast reprints of issued bonds to price indications to verification certificates to flexible payment options – **Travelers Click** helps you manage your book of business.

MyClick Rewards

Remember – you can enroll in MyClick Rewards. For every eligible bond processed through **Travelers Click**, MyClick Rewards participants earn points towards prizes of their choosing. The more bonds you process, the more points you get! With over 10,000 prizes to choose from – from gift cards for major retailers to brand name electronics – you are sure to find something you like.

 [MyClick Rewards Information](#)

 [Register for MyClick Rewards](#)

Travelers Click @ your fingertips





Travelers Click®

Is online bond processing as easy as it should be? Now it can be with **Travelers Click!**

Today's demands require a next-generation solution

Many online systems are running on yesterday's technology, while you're dealing with today's demands.

Interruptions like "drop everything" phone calls, crisis emails, and impromptu meetings often cause you to lose track of your submission, and outdated systems don't save your work.

With today's technologies, online bond processing should be the most hassle-free activity of your day.

Check out **Travelers Click** and experience the difference.

Contact your Travelers Bond & Specialty Insurance underwriter to find out more.

Travelers Click – success @ your fingertips

With **Travelers Click**, our online bond processing system, you'll experience:

- **simplenavigation@yourfingertips** – The simple, intuitive design of **Travelers Click** allows you to issue bonds in just five easy steps. A helpful "Progress Bar" shows you exactly where you are at all times.
- **immediacy@yourfingertips** – For eligible business, receive immediate underwriting decisions. Referrals, when needed, are automatic and billing reprints are available on demand.
- **functionality@yourfingertips** – Powered with state-of-the-art technology, **Travelers Click** is a multi-tasker's dream. While some systems time out or don't save unfinished transactions, **Travelers Click** prompts you to save your work before you exit.
- **support@yourfingertips** – If you have system questions, our **Travelers Click** Help Desk experts are easily accessible. And, as always, your Travelers underwriter is just a phone call away.

Travelers Click @ your fingertips

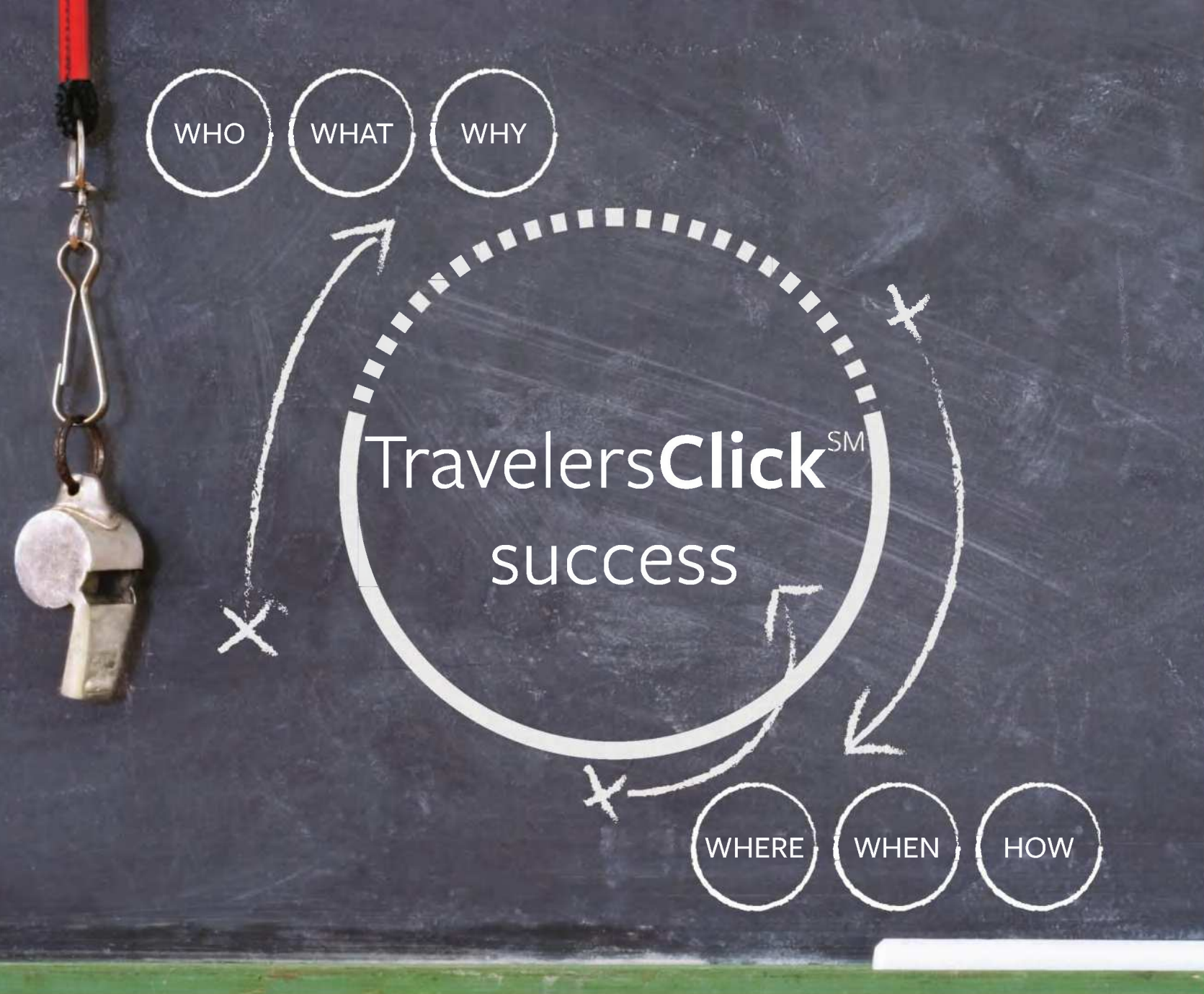


travelers.com/click

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TravelersClick Playbook

YOUR ONE-STOP RESOURCE FOR LAUNCHING TRAVELERS **CLICK**

Welcome to the Travelers **Click**SM Playbook


THE WHO, WHAT, WHY, WHERE, WHEN AND HOW TO A SUCCESSFUL LAUNCH OF THIS DYNAMIC NEW RESOURCE. THE PLAYBOOK INCLUDES THE LATEST INFORMATION ON THE MARKETING TOOLS, THE NEW MY CLICK REWARDS PROGRAM, AGENCY MEETING CHECKLISTS AND MORE.

Welcome to Travelers **Click**SM!

A Message from Tom Kunkel

IT'S HERE! TRAVELERS **CLICK** IS LAUNCHING NATIONWIDE AND I'M EXCITED ABOUT THE OPPORTUNITY WE HAVE TO BECOME A SIGNIFICANT PLAYER IN THE ECOMMERCE MARKET SPACE FOR SURETY. WE HAVE INVESTED SIGNIFICANT RESOURCES IN DEVELOPING A STATE-OF-THE-ART WEBSITE, PILOTING THE SITE WITH A NUMBER OF OUR AGENTS, AND COLLECTING THEIR FEEDBACK. I'M CONFIDENT WE ARE NOW READY TO TAKE TRAVELERS **CLICK** ON THE ROAD TO EFFECTIVELY SELL THE SITE'S:

- SIMPLE **NAVIGATION**,
- **IMMEDIATE** UNDERWRITING DECISIONS,
- ENHANCED **FUNCTIONALITY**, ALL DELIVERED WITH:
- **LOCAL** SUPPORT



We designed this Playbook to serve as a simple and straightforward guide to help you successfully navigate the Travelers **Click**SM rollout process. It will tell you **what** you need to know, **why** it's important and **how** to get more information if you need it.

And remember, the Travelers **Click** Project Team always stands behind you, ready to help you make Travelers **Click** the website of choice for transactional surety.

On behalf of the Travelers **Click** Project Team, I wish you great success!
Ready. Set. Click!

Best regards,



TRAVELERS **CLICK** PROJECT LEADERS

RUSSELL VANCE

JOE PERSCHY

610.458.2207

610.458.2213

rvance@travelers.com

jperschy@travelers.com

“We have taken a fresh approach with the Travelers ClickSM sales and marketing materials. They emphasize how simple and easy it is for agents and CSRs to process a bond with Travelers Click. The materials have a clean, streamlined look and feel, reflecting the key features of the site.”

– Holly Christie, Strategic Marketing & Communications

Marketing and Communication Support Highlights

MARKETING TOOLS YOU CAN USE



Marketing and Communication Support Highlights

MARKETING TOOLS YOU CAN USE

Marketing Tools You Can Use

WHAT

TOOLS CAN I USE?

We developed a suite of materials to help you get the word out about Travelers **Click**SM. They're easy to use and are built to help you simplify the on-boarding process for our agents.

WHY

SHOULD I USE THEM?

The materials are very user friendly, helping you effectively organize your sales and marketing activities.

WHERE

DO I GO TO LEARN EVEN MORE ABOUT TRAVELERS **CLICK**?

A Travelers **Click** Resource Guide was developed to serve as an in depth resource for you. It incorporates "flipbook" technology that makes combing through the material fast and efficient. We are constantly working to update the Resource Guide with the freshest information to help you with the Travelers **Click** rollout.



The Travelers **Click** Resource Guide can be found on Compass on the Commercial Surety tab in the Travelers **Click** section.

PROMOTIONAL ITEMS



927205

Travelers **Click** Mouse

Click the button and you are automatically sent to the Travelers **Click** page on travelers.com!



927204

Travelers **Click** Mouse Pad

A simple way to keep Travelers **Click** top of mind and on their desks.



927206

Travelers **Click** Post-it Notes

Use as a giveaway or include a handwritten note with a sell sheet as a follow-up to your meeting.



927207

Travelers **Click** Pen

Sleek with the Travelers **Click** logo and a subtle five-circle detail.

COMMUNICATION TOOLS – READY FOR YOU TO USE!

We developed Travelers **Click** branded correspondence for you to easily send communications to your agents. Tools include:

- Travelers **Click** email templates
- Travelers **Click** PowerPoint template
- Travelers **Click** welcome letter
- Travelers **Click** thank you card

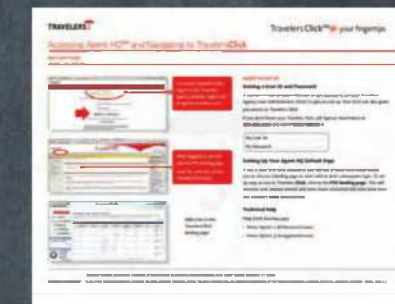
ALL COMMUNICATION TOOLS CAN BE FOUND ON COMPASS ON THE COMMERCIAL SURETY PAGE IN THE TRAVELERS **CLICK** SECTION.

AGENT MATERIALS



59891

Travelers **Click** QuickNav Guide



59907

Accessing Agent HQSM and Navigating to Travelers **Click**



59892

Travelers **Click** Overview Highlight Sheet

Agent Materials and Promotional items are ready to order in Ariba



My Click Rewards

HELPING TO CREATE AND BUILD LASTING RELATIONSHIPS WITH OUR CUSTOMERS

Helping to create and build lasting relationships with our customers

WHAT

IS IT?

My Click Rewards is our special loyalty program for agents and CSRs. The more bonds they process – the more reward points they get! With an entire catalog of gifts to choose from, there is something for everyone!

WHY

SHOULD I USE IT?

My Click Rewards program is designed to get CSRs and agents even more excited about using Travelers **Click**SM. Promoting the rewards program will help build awareness of Travelers **Click** in the marketplace. Use the brochures and reward cards to keep Travelers **Click** and our My Click Rewards loyalty program fresh in the minds of CSRs and agents.

WHEN

WILL IT BE AVAILABLE?

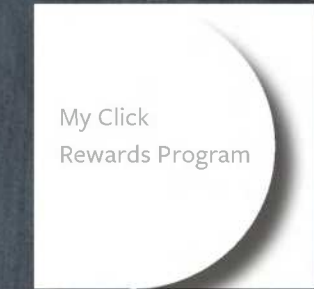
The My Click Rewards loyalty program will launch this summer. More details coming soon.

HOW

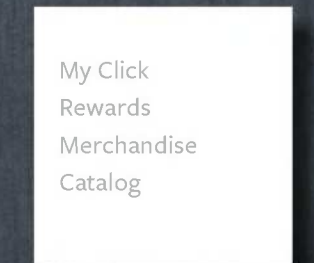
WILL I USE THE MY CLICK REWARDS SUPPORT TOOLS?

We're excited about this program. We're taking a fresh and modern approach with the My Click Rewards support tools. The materials will detail the loyalty program features. You can use them as talking points and as giveaways during appointments, or as follow-up touch points. The design as well as the look and feel will stand out amongst other materials you may have seen.

THE FOLLOWING AGENT MATERIALS ARE CURRENTLY IN DEVELOPMENT:



59953
My Click Rewards Folder



59952
My Click Rewards Brochure and Merchandise Catalog



59957
My Click Rewards Bonus Points Card

“The My Click Rewards program is designed to help take Travelers Click usage to the next level. The rewards process is simple and the gifts are great. There is something for everyone – regardless of the size of their book of business.”

– Scott Gill, Field Management, Operations and Marketing



“We know the set up process can be challenging. We appreciate the up-front investment of time and energy from you and your team to make the set up as smooth as possible for your agents. It’s sure to pay great dividends as it positions your agents to take full advantage of all that Travelers ClickSM has to offer.”

– Joe Perschy, Travelers **Click**

Agency Set Up

MAKING SURE YOUR AGENCIES ARE READY TO GO WITH TRAVELERS **CLICK**SM

AGENCY
SET UP



Agency Set Up

MAKING SURE YOUR AGENCIES ARE READY TO GO WITH TRAVELERS **CLICK**SM

Making sure your agencies are ready to go with Travelers **Click**

- WHAT** DO I NEED TO DO?

Read the Agency rollout information on the next pages, follow the steps and you're on your way.
- WHY** DO I NEED TO DO THIS?

You are the central person in making Travelers **Click** work effectively for your agencies!
- WHAT** ELSE IS IMPORTANT?

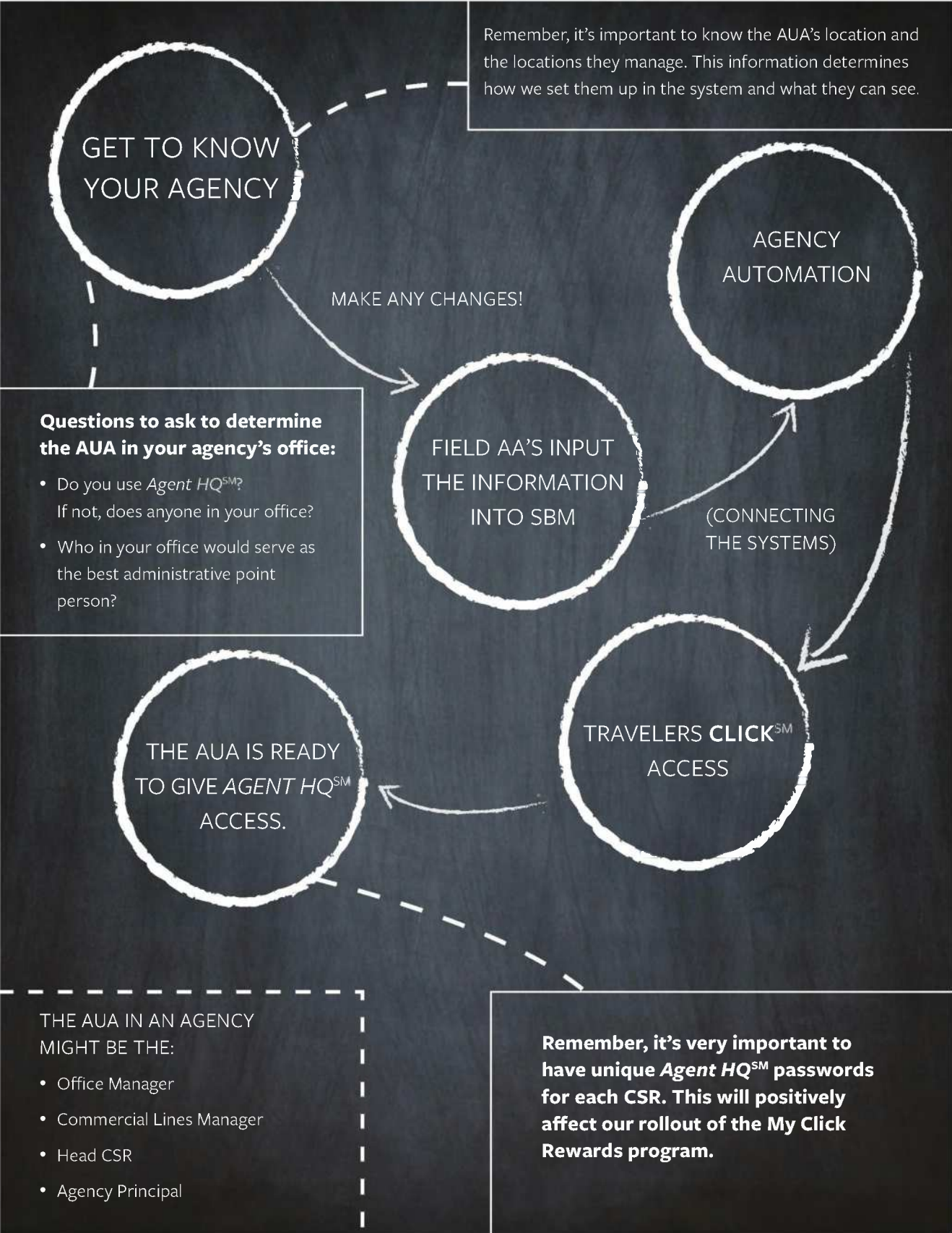
Be sure to advise the agencies to set up individual *Agent HQ*SM ID's for every person in the office responsible for processing bonds through Travelers **Click**. This is an important step in the process as it will allow for the smoothest experience with the My Click Rewards program.
- WHERE** DO I GO FOR MORE DETAILED INSTRUCTIONS?

Detailed agency pre-work documents have been posted on Compass on the Commercial Surety page in the Travelers **Click** section to help walk you through the process.

WHO DO I CONTACT IF I NEED ADDITIONAL HELP?
 JOE PERSCHY
 610.458.2213
 jperschy@travelers.com

Get to Know Your Agency

LOCATION, LOCATION, LOCATION



Travelers ClickSM Agency Rollout

FOLLOW THESE 4 STEPS

STEP 1

Identify Agency*

REVIEW AGENCY DATA TO DETERMINE:

- A. Agency Grouping**
(the combination of master/sub codes in place for the agency)
- B. Booking list**
(i.e. Master or Sub agency code – see Travelers Click Resource Guide for more information)
- C. Viewing list**
(i.e. Master or Sub agency code – see Travelers Click Resource Guide for more information)
- D. Authority level**
(ref. Authority Schedule Grid – can be found on Compass)
- E. Commission**
(ref. How to Add Travelers Click Commission in MIS for Agency, How to Search Agency Commission in MIS - can be found on Compass)
- F. Existing AUA name and location**
(“Agency User Administrator”, i.e. designated admin contact at agency)

* Agency groupings as of January 2012. This information is contained in the agency spreadsheets provided by Home Office on 2/7/12.

STEP 2

Contact Agency

THE AGENCY MUST HAVE POA IN ORDER TO USE TRAVELERS CLICK

- A. Confirm if agency is contracted and appointed with Travelers and has both POA and licensed producers. Be sure to verify the Booking List code is the same as the Agency code in the POA database.**
- B. If there is no POA, determine if the agency’s surety business qualifies them for POA. To set up POA, the POA user manual can be found on Compass**
- C. Confirm Internet connection type****
- D. Discuss the AUA structure with the Agency:**
 - who will be the AUA(s)?
 - where do the AUA(s) reside?
 - what locations do the AUA(s) manage?
 - what business should be seen in Travelers Click for each location (i.e. confirm viewing lists)

**Technology requirements for Travelers Click:

- A. One of the following browser versions (or a newer version): Internet Explorer 7.X, Internet Explorer 8.X, Internet Explorer 9.X, Firefox 3.X or above, Apple Safari 4.X or above.
- B. Ensure that JavaScript is enabled for the browser (typically found within the browser options).
- C. Adobe Reader version 9.X or above - We need version 9.X or higher because we use version 9.4.5 internally to test the forms.
- D. Click the “Configure Browser” link at the top of the logon page before entering the ID and password (this will set up a certificate for the user’s browser).

STEP 3

Provide Information to TRV Field Admin (AA)

ONCE CONFIRMED WITH AGENCY, PROVIDE:

- A. AUA name and physical location**
- B. Agency office location(s) for which the AUA is expected to manage user IDs**
- C. AUA phone number and email**
- D. Whether that AUA will need to manage other user IDs outside of their agency location**
(if so, provide the agency name and full address of the other locations, as well as the bond producer codes being used for all additional locations)

Once the steps above have been completed, the Agency Automation team will enable *Agent HQSM* and Travelers ClickSM access. When complete, the Field AA will be contacted by Agency Automation to confirm the setup.

Agency Automation will indicate if existing IDs have been updated or if new IDs have been created. If new IDs have been created the user’s temporary password = ‘password1’

STEP 4

Grant Travelers Click Access to Agency

- A. Advise AUA that Travelers Click has been enabled**
- B. Work with the AUA to identify agency users who need Travelers Click access**
(ref. AUA Administration Tool Reference Guide – can be found on Compass)
- C. Be sure to advise agency that each individual user must have THEIR OWN individual ID. This is important for the rollout of My Click Rewards. If an ID is shared, only the person who is associated with that ID will earn Travelers Click reward benefits.**
- D. Verify that AUA/Travelers Click users can access Travelers Click site**
 - If so, schedule rollout appointment
 - If not, determine what technical issue the agent is experiencing

“TheVAULT and its impact on our territorial sales success has been invaluable. It’s easy to use and in conjunction with TheLync, has helped guide us to the right agencies at the right time for the right business.”

– Mark Lear, Midwest Region

Mapping Out Your Sales Plan: TheVAULT and TheLync

UNLOCK THE POWER OF OUR GREAT PROSPECTING AND SALES TOOLS



Mapping Out Your Sales Plan: TheVAULT and TheLync

UNLOCK THE POWER OF OUR GREAT PROSPECTING AND SALES TOOLS

TheVAULT

WHAT

IS IT?

TheVAULT helps you easily access account information for your agents, summarized in alignment with national strategies. Easily identify Travelers **Click**SM growth opportunities in your region with TheVAULT – it's immediate, effective and at your fingertips.

HOW

DO I USE IT?

Go to the Commercial Surety tab and select the Travelers **Click** search.

WHY

SHOULD I USE IT?

- **Help Prioritize Your Visibility**
TheVAULT's Travelers **Click** search in the Commercial Surety tab produces a view that shows you which agents have the most opportunity for growth with Travelers **Click** business.
- **Create Visibility with a Purpose**
The Travelers **Click** search produces a list of prospect accounts within an agency that are eligible for Travelers **Click** business. Share this list with your agency to enhance interest in Travelers **Click**.

WHERE

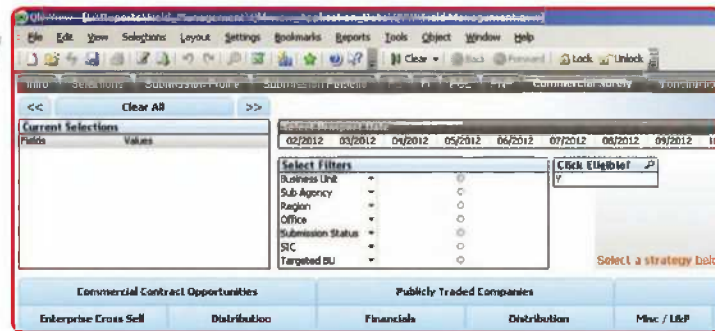
DO I GO TO GET MORE INFORMATION?

We have developed Brainshark and PowerPoint presentations that guide you through the inner workings of TheVAULT. They can be found on Compass on the Commercial Surety tab in the Travelers **Click** section.

WHAT

HAPPENS IF I FIND A PROSPECT THAT DOESN'T HAVE ACCESS TO TRAVELERS **CLICK**?

Contact your LSO or Field AA to get the agency set up process started.



WHO

DO I CONTACT FOR MORE INFORMATION?

Contact your local Subject Matter Expert in your region to attend the upcoming "Springboard to Launch" webinar series – this series was developed to help you get the most out of these sales and prospecting tools.

SPRINGBOARD TO LAUNCH WEBINAR SERIES

Topics to include:

- Your Keys to TheVAULT
- Tips from the Road
- Guiding Your AUAs

BE ON THE LOOKOUT FOR MORE INFORMATION SOON!

IF IT ISN'T IN THELYNC, IT DIDN'T HAPPEN!

TheLync

Visibility with a purpose begins with planning and documenting your efforts in TheLync. We have enhanced TheLync to make it easier for you to track your sales efforts related to Travelers **Click**SM.

ENHANCED FEATURES INCLUDE:

- A new "Travelers **Click**" call type
- The Travelers team in TheLync will now show a member of the Commercial Surety team as the Travelers **Click** representative for the agency
- The Bond & FP Visibility Report will pull all Travelers **Click** activities as a stand-alone report
- TheLync will provide a Travelers **Click** agency profile screen, allowing you to record key attributes of the agency

WHAT

DO I NEED TO DO?

Be sure to label your appointments and calls with the "Travelers **Click**" indicator as shown on the right. This will help us measure all efforts across all regions.

- Choose the correct type of meeting from the drop down list
- Choose Travelers **Click** from the call type drop down. Consistently using "Travelers **Click**" as the call type will allow for accurate reports to determine activity levels. In addition, be sure to include the phrase "Travelers **Click**" in the subject field (e.g. Travelers **Click** Meeting)

LABELING YOUR APPOINTMENTS

TheLync call type

QUICK TIPS:

- Plan and record all Travelers **Click** related activities in TheLync
- Document and clearly describe any takeaways from phone calls and meetings
- Take advantage of all the reporting features TheLync has to offer – they will help you implement and execute your Travelers **Click** rollout strategy

And remember... if it isn't in TheLync, it didn't happen!



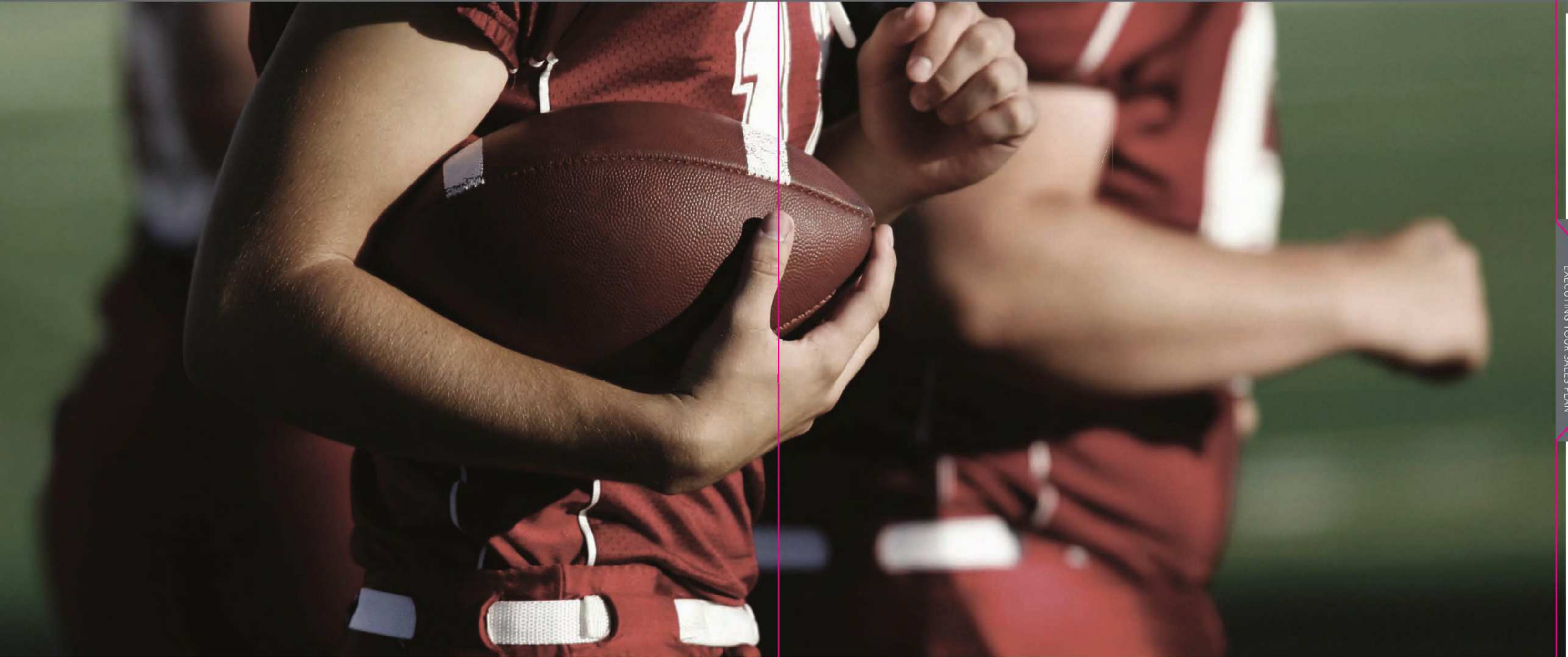
“Here’s where all the puzzle pieces fit together. Planning your approach with an agency will help guide you and your agents through the transition to Travelers ClickSM. When you consider our marketing tools, PSS training, the power of TheVAULT, the organization in TheLync, the Playbook checklists – combined with the best underwriting professionals in the business...we can’t help but be excited for the opportunity that lies ahead.”

– George Thompson, Commercial Surety

Developing and Executing Your Sales Plan

MY TRAVELERS **CLICKSM** CHECKLISTS

DEVELOPING AND EXECUTING A WELL-PREPARED SALES PLAN IS THE KEY TO SUCCESS



Developing and Executing Your Sales Plan

MY TRAVELERS **CLICK**SM CHECKLISTS

PRE-MEETING CHECKLIST

Kick off the Travelers Click relationship.

- Call main contact with agency
 - Schedule face-to-face or virtual meeting
 - Confirm that each user can log on and access Travelers **Click**
- Put meeting in TheLync (include all individuals that are participating), in your email include:
 - Agenda (A sample agenda can be found on Compass)
 - Link to *Agent HQ*SM
 - Rate Chart - Risk Factor 1-4
 - Electronic Business Card
(Tip: This can be found in Microsoft Outlook)
- Issue a bond in Travelers **Click** from start to finish
 - Remember, this is a live site and no test bonds should be put through the system
- Review "Other Features"
 - Bring bond numbers and account names for searching/demonstration purposes
 - Pull commission from MIS to discuss during Travelers **Click** training
- Explain My Click Rewards program (when available)
 - Bring My Click Rewards program kit and ensure each person responsible for processing bonds in the office receives one (when available)
- Allow time for questions and feedback

MEETING CHECKLIST

Make sure your meeting is as productive as possible.

- Bring Travelers **Click** QuickNav Guide
- Bring state-specific rate chart to refer to during your presentation
- Bring Travelers **Click** branded promotional items
- Recap meeting agenda and introductions
- Reference the key talking points
- Review bonds that can be processed in Travelers **Click** - Risk Factor 1-4
 - Refer to state-specific rate chart during your presentation

POST MEETING CHECKLIST

Tie up loose ends and follow through as smoothly as possible.

- Put meeting notes in TheLync
- Schedule a call in TheLync to follow-up with agency in 2 - 3 weeks
- Send a "Thank You" email
 - Travelers **Click** branded email templates can be found on Compass on the Commercial Surety tab in the Travelers **Click** section

"Incorporating agent feedback has been our key strategy during the pilot of Travelers Click. We can proudly say, and stand by the fact, that Travelers Click was designed by and for our agents."

- Russell Vance

Your Phone Call

PREPARING FOR YOUR PHONE CALL

Using Sales Skills to Maximize Travelers ClickSM

- How do you currently handle your transactional surety business?
- What is important to you when handling this business?
- What has your experience been with other online sites?
- What are the sticking points you experience with respect to the transactional surety systems you currently use?

WE'VE DEVELOPED A CUSTOM TRAVELERS **CLICK** PSS CALL PLANNER

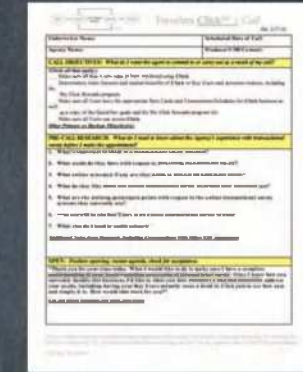
It can be found on Compass on the Commercial Surety page in the Travelers **Click** section.

KEY TALKING POINTS FOR TRAVELERS **CLICK**

- Only 5 simple steps to issue a bond
- Easy to navigate backwards and reprint issued bonds
- Quick delivery of premium indicators
- Immediate online underwriting decisions
- Automatic referrals
- Work-in-progress queue
- Professional help desk
- Local underwriting support

POINTS OF RESISTANCE

As with any new product, you may encounter some resistance. Refer to this document for potential Agency points of resistance and suggested responses.



Travelers **Click** PSS Call Planner



Agency Points of Resistance and Suggested Responses

INTERESTED IN EVEN MORE DETAILED SALES PLANNING DOCUMENTS?

They can be found on Compass on the Commercial Surety tab in the Travelers **Click** section.



Notes

TRACK YOUR PROGRESS



Your Feedback Is Important!

WE'RE WORKING HARD TO DEVELOP TOOLS YOU CAN USE THROUGHOUT THE ROLLOUT OF TRAVELERS **CLICK**SM AND BEYOND. HAVE SUGGESTIONS? TELL US!

Travelers**Click**SM @your fingertips



navigation immediacy support functionality Travelers

A white chalk-like circle is drawn on a dark, textured chalkboard background. Inside the circle, the text "TravelersClickSM" is written in a clean, white, sans-serif font. The background of the entire page is a photograph of a chalkboard with a white chalk eraser resting on a green chalk tray at the bottom edge.

TravelersClickSM

TRAVELERS 

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TRAVELERS-007002



Travelers Click[®]

There is **snow** possible way you should miss these double points

In honor of the Winter Games starting on February 9th, we're awarding you double the **MyClick Rewards** Points! **MyClick Rewards** participants will earn double points in the **MyClick Rewards** program for every eligible bond or policy issued in Travelers Click that has an effective date between February 9 – 25, 2018. That's 1,000 points per qualifying bond!

Bond types vary from state to state – check the Bond Forms Library for the most up-to-date listing, to determine which bonds qualify for this contest in your area.

Contest rules

- The double points period runs from February 9, 2018 – February 25, 2018. All agents who are enrolled in the MyClick Rewards Program (the “Program”) are eligible to participate.
- Only new bonds processed through **Travelers Click** with effective dates between February 9, 2018 – February 25, 2018 will be eligible for double the MyClick Rewards points.
- The MyClick Rewards Program (the “Program”) is not an entitlement. The Program is an incentive rewards program. Points are not commissions, overrides, payroll or profit sharing.
- Travelers reserves the right to alter or terminate the Program at any time for any reason.
- To be eligible for points, participants and agency/broker companies must be properly licensed and must be enrolled in the Program.
- The Program is not available to agency/broker companies who have chosen not to participate.
- Participants or agency/broker companies may choose to opt out of the Program at any time and in doing so they will forfeit all points earned.
- To be eligible to redeem points for rewards, participants must be active employees of the same agency/broker company where points were earned.
- It is the responsibility of the Program participant to notify Travelers should they leave the agency/broker company.
- Points cannot be pooled and are non-transferable among point recipients.
- Leftover points cannot be returned, transferred or redeemed for cash. Points may be saved and combined with future points earned.
- Points do not expire at the end of the calendar year.
- A bond must be issued and effective in order to become eligible for points.
- Travelers is not responsible for providing rewards in the exact amount of points a participant may have.
- Any tax liability incurred is the sole responsibility of the participant. Points will be issued in the name of individual participants. Prizes are reportable by the participant as taxable income on federal income tax returns. Federal 1099 tax forms will be issued to participants who redeem points each calendar year, or as otherwise required.
- Travelers reserves the right to replace rewards that may become obsolete or unavailable with similar items of an equal or greater value.
- Travelers, any agency/broker company or any individual participant may disclose the terms, conditions and existence of the Program to any third parties. Agency/broker companies, participants and administrators will comply with all laws, regulations and other legal requirements that require any disclosure concerning the existence of the Program, its terms, conditions or rewards. Travelers assumes no responsibility to make such disclosure on behalf of any agency/broker company, participant or administrator.
- Neither Travelers nor its suppliers shall be held responsible for typographical errors, omissions in specifications, point value errors or errors in reward point requirements.
- Travelers reserves the right for final interpretation of all Program rules.
- By participating in the Program, agency/broker companies and participants expressly (a) agree to release and hold harmless the Travelers Indemnity Company, its parents, subsidiaries, affiliates and their officers, directors, agents and employees (for purposes of the Program, collectively “Travelers”) from any and all liability for any claims, costs, injuries, inconveniences, losses or damages of any kind caused by their participation in the Program, including but not limited to the acceptance, possession, use or misuse of any reward, and (b) acknowledge that Travelers makes no warranty, representation or guarantee, express or implied, in fact or at law, relative to any reward, including but not limited to the warranties of merchantability and fitness for a particular purpose.

travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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TRAVELERS-007003

Travelers Click® @ your fingertips

Simple Navigation – 5 steps and you are done



Step 1: Bond Type & Customer

- Search by product, select a bond type and enter a customer

Step 2: Bond Details

- Complete:
- “Bond Details” tab
 - “Underwriting” tab (not applicable for notary bonds)

Step 3: Underwriting Decision

- Approved immediately along with premium, or
- Declined immediately, or
- Referred to an underwriter

Step 4: Bill & Issue

- Provide billing details
- Complete the bond form and preview the package
- Issue the bond

Step 5: Print Package

- Save or print the final bond package
- Upload supporting documents

In addition to simple navigation, Travelers Click offers many features and benefits that help you process business quickly and efficiently.

Immediacy

- Underwriting decision in step 3 – 90%-plus are approved online!
- Referrals sent electronically to the underwriter dedicated to your agency
- Approved referrals returned to you for online issuing
- Product package can include e-signature, Power of Attorney, and completed application

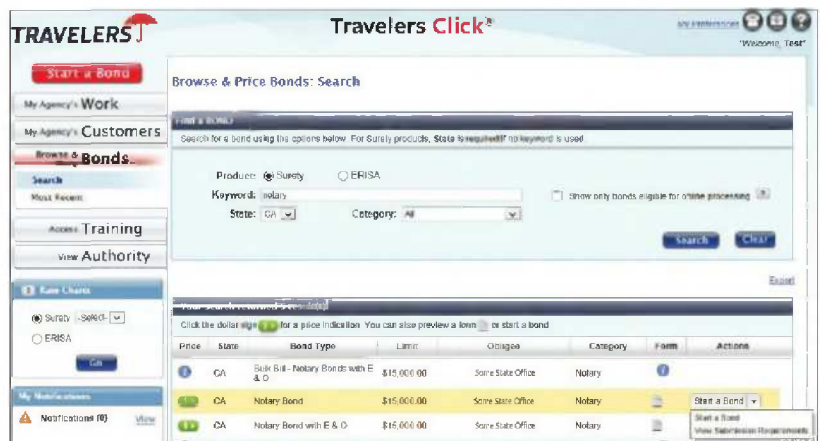
Underwriting Decision

APPROVED! Please click Next to continue to bill and issue this bond.

<p style="text-align: center; margin: 0;">Obligee</p> <p style="font-size: small; margin: 0;">Name: Some State Office Address 1: Some Division Address 2: 123 Street, 1st Floor City, State, Zip Code: SomeCity, ST, 12345</p>	<p>Total Premium</p> <p style="font-size: large; font-weight: bold; color: green;">\$38.00</p>
--	---

Functionality

- Choose an agency work queue – in progress, in force, or in renewal
- Browse over 3,000 forms and view their submission requirements
- Indicate price
- Set your user preferences
- Pay by credit card
- Default to electronic signature and seal



Servicing as your customer needs it

- Make changes – issue riders or switch billing method
- Reprint the product package
- Issue certificates – continuation or verification
- Request cancellation



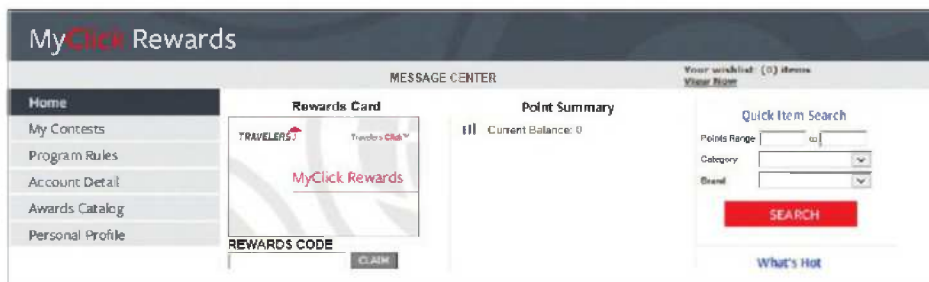
Support

- Agency Help Desk 800.842.2522
- Access to a dedicated underwriting support team
- Online reference material



MyClick Rewards

- Visit travelersmyclickrewards.com to enroll
- Call or email for assistance. 888.314.9398, 9 a.m. – 5 p.m. ET or support@travelersmyclickrewards.com



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A cool treat in the summer heat

For all new eligible business issued through **Travelers Click®** you will earn double points. That's 1,000 points per qualifying policy for the month of August. Bond types vary from state to state – check the Bond Forms Library for the most up-to-date listing, to determine which bonds qualify for this contest in your area.

Contest rules

- The contest runs from August 1, 2017 – August 31, 2017. Subject to the following rules, this awards contest is for enrolled agency employees.
- Only new business transactions processed through Travelers Click are eligible. The bond becomes eligible for MyClick Rewards once it has reached its effective date.
- The MyClick Rewards Program (the “Program”) is not an entitlement. The Program is an incentive rewards program. Points are not commissions, overrides, payroll or profit sharing.
- Travelers reserves the right to alter or terminate the Program at any time for any reason.
- To be eligible for points, participants and agency/broker companies must be properly licensed and must be enrolled in the Program.
- The Program is not available to agency/broker companies who have chosen not to participate.
- Participants or agency/broker companies may choose to opt out of the Program at any time and in doing so they will forfeit all points earned.
- To be eligible to redeem points for rewards, participants must be active employees of the same agency/broker company where points were earned.
- It is the responsibility of the Program participant to notify Travelers should they leave the agency/broker company.
- Points cannot be pooled and are non-transferable among point recipients.
- Leftover points cannot be returned, transferred or redeemed for cash. Points may be saved and combined with future points earned.
- Points do not expire at the end of the calendar year.
- A bond must be issued and effective in order to become eligible for points.
- Travelers is not responsible for providing rewards in the exact amount of points a participant may have.
- Tax liability incurred is the sole responsibility of the recipient. Points will be issued in the name of individual participants. Prizes are reportable by the recipient as taxable income on federal income tax returns. Federal 1099 tax forms will be issued to recipients who redeem points each calendar year, or as otherwise required.
- Travelers reserves the right to replace rewards that may become obsolete or unavailable with similar items of an equal or greater value.
- Travelers, any agency/broker company or any individual participant may disclose the terms, conditions and existence of the Program to any third parties. Agency/broker companies, participants and administrators will comply with all laws, regulations and other legal requirements that require any disclosure concerning the existence of the Program, its terms, conditions or rewards. Travelers assumes no responsibility to make such disclosure on behalf of any agency/broker company, participant or administrator.
- Neither Travelers nor its suppliers can be held responsible for typographical errors, omissions in specifications, point value errors or errors in reward point requirements.
- Travelers reserves the right for final interpretation of all contest rules.
- By participating in the Program, agency/broker companies' participants expressly (a) agree to release and hold harmless the Travelers Indemnity Company, its parents, subsidiaries, affiliates and their officers, directors, agents and employees (for purposes of the Program, collectively “Travelers”) from any and all liability for any claims, costs, injuries, inconveniences, losses or damages of any kind caused by their participation in the Program, including but not limited to the acceptance, possession, use or misuse of any reward, and (b) acknowledge that Travelers makes no warranty, representation or guarantee, expressed or implied, in fact or at law, relative to any reward, including but not limited to warranties of merchantability.

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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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[Start a Bond](#)

My Agency's **Work**

My Agency's **Customers**

Browse & Price **Bonds**

Access **Training**

View **Authority**

My Notifications
 Notifications (0) [View](#)

My Underwriter
Surety:
Lisa L McDaniel
800-873-1477
Ext. 458-2212
[eMail](#)
ERISA:
Vanessa F Oldfield
800-873-1477
Ext. 458-2227
[eMail](#)
[View all contacts](#)

My Tools
[Bond Forms Library](#)
[Rate Charts](#)

My Agency's Work: Work in Progress

Your agency's online submissions appear below. Click the plus sign (+) to view additional information. Select **Open** to continue with a submission or select **Withdraw** to remove a submission from the queue.

Work In Progress							
Submission #	Principal/Insured	Obligee	Bond Type	Agency Processor	Last Updated	Status	Actions

<< first < prev 1 2 3 4 5 6 (1 of 6) next > last >>

Show / page

Start a Bond

My Agency's Work

My Agency's Customers

Browse & Price Bonds

Access Training

Browse & Price Bonds

Search
Most Recent

Access Training

View Authority

My Notifications

Notifications (0) [View](#)

My Underwriter

Surety:
Lisa L. McDaniel
800-873-1477
Ext. 458-2212

[Call](#)

ERISA:

Browse & Price Bonds: Search

Find a BOND

Search for a bond using the options below. For Surety products, **State** is required if no keyword is used.

Product: Surety

ERISA

Keyword:

State:

Category:

In the Find a Bond area, next to Product, select ERISA.

is eligible for online processing [?](#)

Search

Clear

Your search returned 1 result(s).

Complete the fields below and click Price. You can also preview the form or start a bond.

Price	Bond Type	Form	Action
	ERISA Fidelity		Start a Bond
	Insured State: <input type="text" value="CT"/> Billing Option: <input type="text" value="3 Year prepaid"/> Term From: <input type="text" value="10/05/2015"/>		
	Limit (\$): <input type="text" value="10000"/>	Price	\$100.00

This is a non-binding premium indication which is an estimate and does not indicate a risk is acceptable without prior underwriting review. It does not include any potential taxes and surcharges and is subject to change based on additional information provided on the Travelers ERISA

Select the Insured State, the Billing Option, Term date and Limit amount, then select Price to indicate the Bond amount. To continue, select Start a Bond and continue completing the applicable fields.

Start a Bond

My Agency's **Work**

My Agency's **Customers**

Browse & Price **Bonds**

Access **Training**

Browse & Price **Bonds**

Search
Most Recent

Access **Training**

View **Authority**

My Notifications
 **Notifications (0)**


My Underwriter
Surety:
Lisa L McDaniel
800-873-1477
Ext. 458-2212

ERISA:
Vanessa E Oldfield

Browse & Price Bonds: Search



Find a BOND
Search for a bond using the options below. For Surety products, State is required if no keyword is used.





Product: Surety ERISA

Keyword: Show only bonds eligible for online processing 

State: **Category:**

[Export](#)

Your search returned 2 result(s).
Click the dollar sign  for a price indication. You can also preview a form  or start a bond.

Price	State	Bond Type	Limit	Obligee	Category	Form	Action
	CA	Auctioneer/Auction Company Bond	\$20,000.00	California Secretary of State	Miscellaneous		<input type="button" value="Start a Bond"/>
	CA	U.S. Bankruptcy Court Auctioneer's Bond	\$0.00	Various	Miscellaneous		

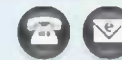


Start a BOND

Submission #:

Principal/Insured:

Bond Type: Auctioneer/Auction Company Bond



1. Bond Type & Customer ?

2. Bond Details ?

3. Underwriting Decision ?

4. Bill & Issue ?

5. Print Package ?

Bond Type

Customer

Find a BOND

Search for a bond using the options below. For Surety products, State is required if no keyword is used.

Product: Surety ERISA

Keyword:

State:

Category:

Enter type of Bond you want to issue

Search

Clear

Export

Your search returned 2 result(s).

Click the dollar sign  for a price indication. You can also preview a form  or proceed with a submission.

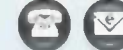
Price	State	Bond Type	Limit	Obligee	Category	Form
	CT	Auctioneer Bond	\$0.00	Various	California Secretary of State	Miscellaneous 
	CT	U.S. Bankruptcy Court Auctioneer's Bond	\$0.00	Various		Miscellaneous 



< Previous

Exit

Next >



Underwriting Decision

APPROVED! Please click Next to continue to bill and issue this bond.

The underwriting decision for the bond appears right on this page!

Obligee

Name: Massachusetts Office of Consumer Affairs and Business Regulation
Address 1: One Ashburton Place, Room 1115
Address 2: Standards Division
City, State, Zip Code: BOSTON, MA 02108

Current Billing Term

From: 05/14/2015
To: 05/14/2016

Limit

Bond Limit: \$10,000.00

Total Premium

\$100.00

Total Commission \$30.00 (included in premium)

30.0%

Premium Details

Bond Premium: \$100.00
Commission %: 30.0%
Commission \$: \$30.00
Surcharge: \$0.00
Total Premium: \$100.00

< Previous

Exit

Next >



Billing Information

Issue Package

Select billing options for the Current and Next Billing Term for this bond.

Current Billing Term

From: 05/14/2015 To: 05/14/2016

Billing Option:

- Agency Bill
- Direct Bill

Choose a payment method

- Invoice
- Credit Card *



*You will be asked to provide payment details after Issue Package.

Next Billing Term

From: 05/14/2016 To: 05/14/2017

Billing Option:

- Agency Bill
- Direct Bill - Invoice

Choose to have the bond agency billed or direct billed by clicking the appropriate radio button.

Add Billing Details

Direct Bill #	Bill To	Name	Address 1	Address 2	City	State	Zip Code

* Required

< Previous

Exit

Next >



✓ Billing Information

Issue Package

The bond package is almost ready to be issued. Complete any blank fields on the bond form when indicated. Check the box below if you prefer to use a form you already have, and upload it next. When a form is unavailable, you **must** supply your own. Please click **Preview Bond Package** before continuing.

I will supply my own form.

Forms
Bond Execution Instructions
Premium Evidence
Auctioneer License Bond
Power of Attorney
Producer Compensation Letter

Preview Bond Package

Some fields may not be displayed until after Bill & Issue.

You can preview your bond package.

< Previous

Exit

Next >

REAL SIMPLE

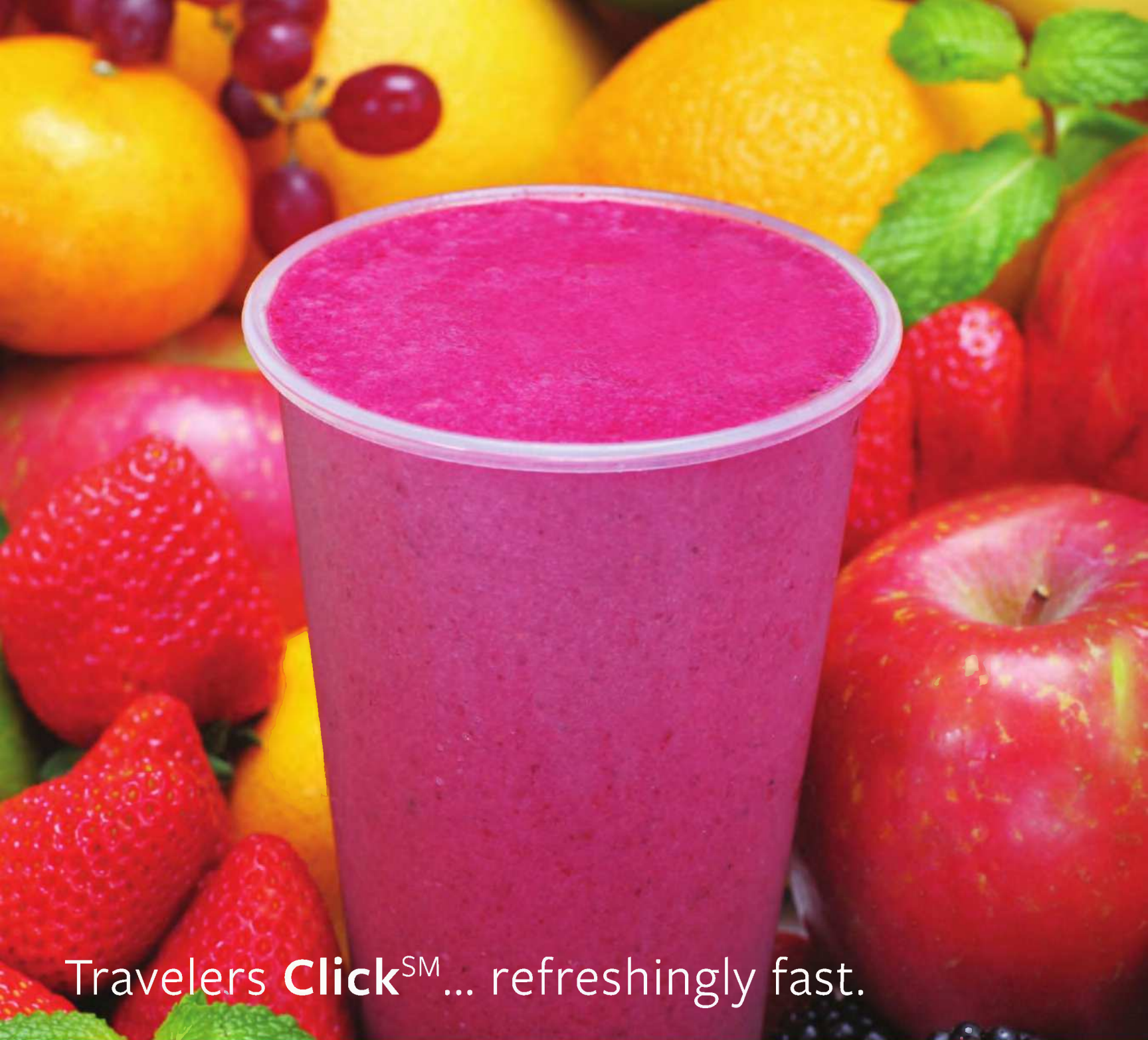
TRAVELERS 

RESULTS IN AN INSTANT.



Receive immediate underwriting decisions through the Travelers **Click**SM platform - our fast, online surety processing system.

Through special arrangements with the publisher, this Travelers informational cover wrap has been placed on a limited number of copies of Real Simple® magazine. It does not constitute an endorsement by Real Simple and no endorsement is implied. Real Simple is a registered trademark of Time Inc.



Travelers **Click**SM... refreshingly fast.

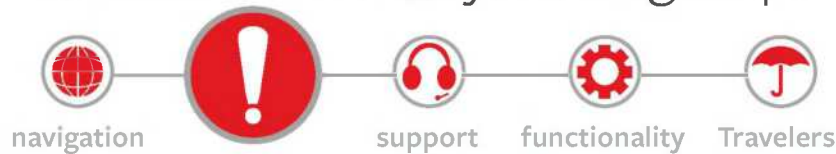
Bond underwriting decisions made fast.

The only thing better than getting what you want is getting it right away. With Travelers **Click** you'll be able to meet the demands of your day quickly with simple navigation, immediate underwriting decisions, state-of-the art functionality and expert support.

success @ your fingertips

WITH TRAVELERS **CLICK**SM OUR ONLINE SURETY PROCESSING SYSTEM, YOU'LL EXPERIENCE:

Travelers **Click** @ your fingertips



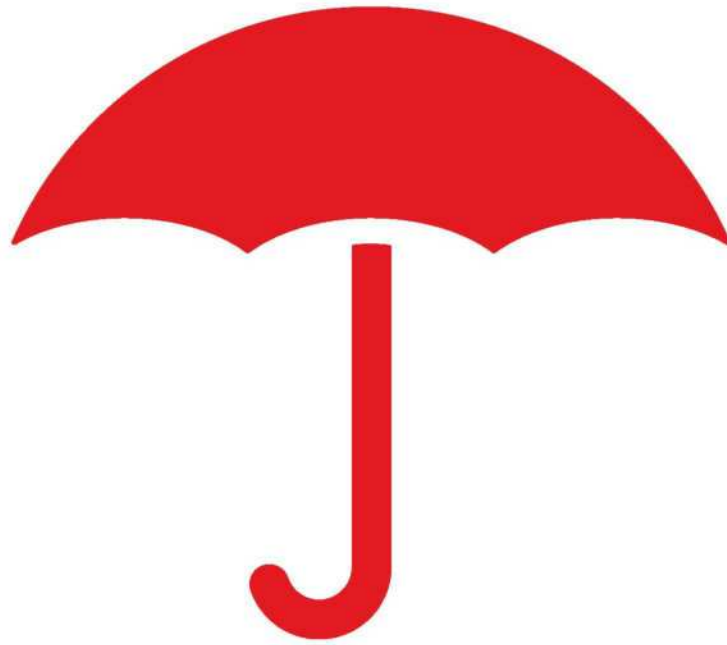
immediacy

immediacy @ your fingertips –
For eligible business, receive immediate underwriting decisions. Referrals, when needed, are automatic.

simple navigation @ your fingertips –
The simple, intuitive design of Travelers **Click** allows you to issue bonds in just five easy steps. A helpful “Progress Bar” shows you exactly where you are at all times.

functionality @ your fingertips –
Powered with state-of-the-art technology, Travelers **Click** is a multi-tasker’s dream. While some systems time out or don’t save unfinished transactions, Travelers **Click** prompts you to save your work before you exit.

support @ your fingertips –
If you have system questions, our Travelers **Click** Help Desk experts are easily accessible. And, as always, your Travelers underwriter is just a phone call away.



Travelers **Click**SM @ your fingertips



navigation



immediacy



support



functionality



Travelers

TRAVELERS

travelersbond.com

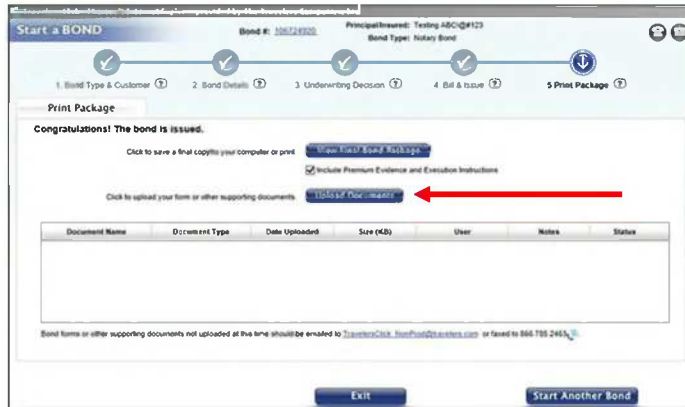
Travelers Casualty and Surety Company of America and its property casualty affiliates One Tower Square Hartford, CT 06183

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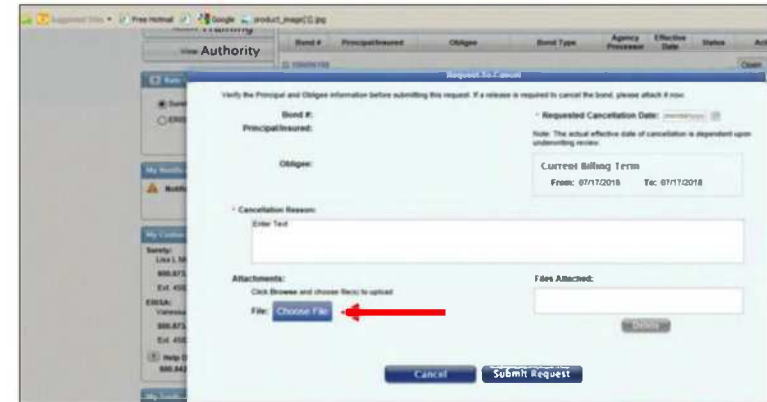
TRAVELERS-007017

Did you know... You can upload documents in **Travelers Click** in several locations.

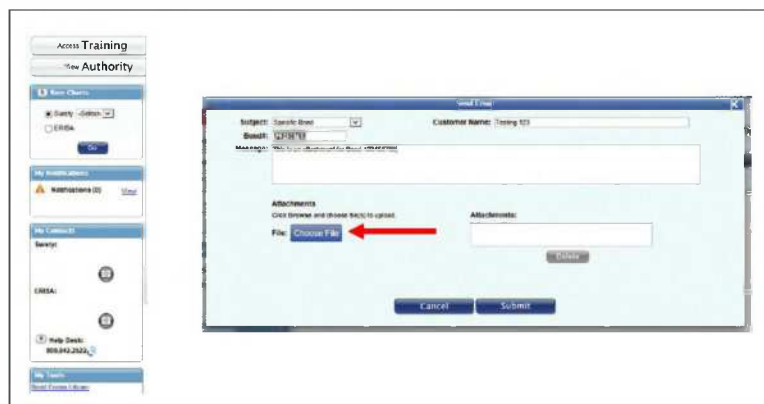
At the end of the **New Business and Bond Change** workflows on the Print Package Screen:



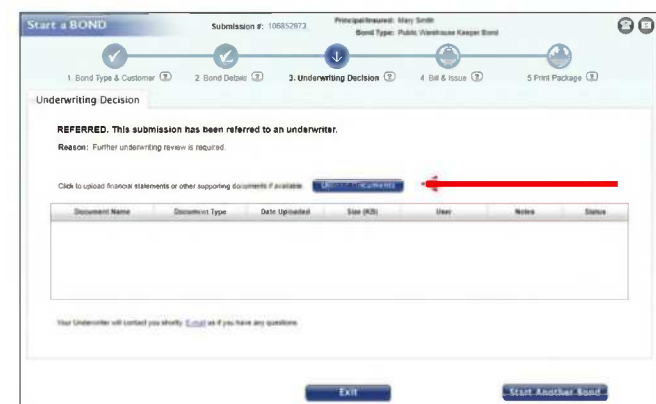
In the **'Request to Cancel'** screen:



When **emailing an underwriter** through **Travelers Click** screens; you can even select a specific bond and attach anything pertinent to that bond:



When a bond is getting **referred to an underwriter** for further underwriting review:



Travelers Click® @ your fingertips

Simple Navigation – 5 steps and you are done



Step 1: Bond Type & Customer

- Search by product, select a bond type and enter a customer

Step 2: Bond Details

- Complete:
- “Bond Details” tab
 - “Underwriting” tab (not applicable for notary bonds)

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- Approved immediately along with premium, or
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- Underwriting decision in step 3 – 90%-plus are approved online!
- Referrals sent electronically to the underwriter dedicated to your agency
- Approved referrals returned to you for online issuing
- Product package can include e-signature, Power of Attorney, and completed application

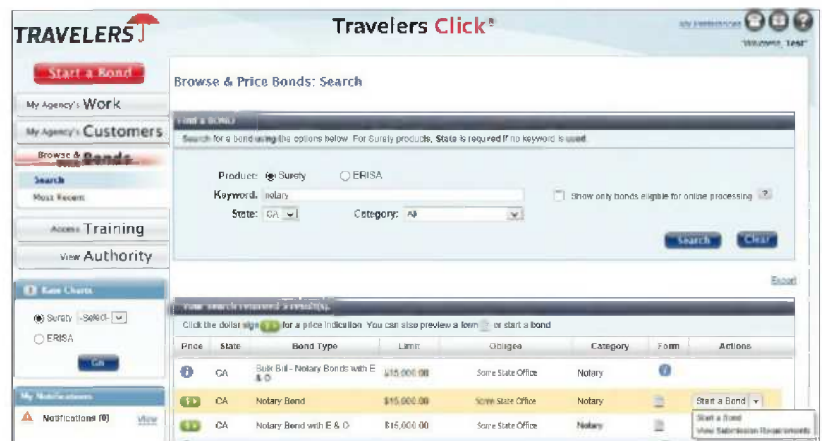
Underwriting Decision

APPROVED! Please click Next to continue to bill and issue this bond.

<p>Obligee</p> <p>Name: Some State Office Address 1: Some Division Address 2: 123 Street, 1st Floor City, State, Zip Code: Some City, ST, 12345</p>	<p>Total Premium</p> <p>\$38.00</p>
---	---

Functionality

- Choose an agency work queue – in progress, in force, or in renewal
- Browse over 3,000 forms and view their submission requirements
- Indicate price
- Set your user preferences
- Pay by credit card
- Default to electronic signature and seal



The screenshot shows the 'Travelers Click' web application. On the left is a navigation menu with options like 'Start a Bond', 'My Agency's Work', 'My Agency's Customers', 'Browse & Price Bonds', 'Search', 'Most Recent', 'Access Training', 'View Authority', 'Save Charts', and 'My Notifications'. The main content area is titled 'Browse & Price Bonds: Search'. It includes a search bar and filters for Product (Surety/ERISA), Keyword (Notary), and State (GA). Below the search filters is a table of search results:

Price	State	Bond Type	Limit	Obligee	Category	Form	Actions
	GA	State Bill - Notary Bonds with E & O	\$15,000.00	Some State Office	Notary		
	GA	Notary Bond	\$15,000.00	Some State Office	Notary		Start a Bond
	GA	Notary Bond with E & O	\$15,000.00	Some State Office	Notary		Start a Bond

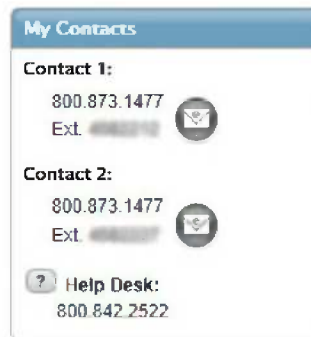
Servicing as your customer needs it

- Make changes – issue riders or switch billing method
- Reprint the product package
- Issue certificates – continuation or verification
- Request cancellation



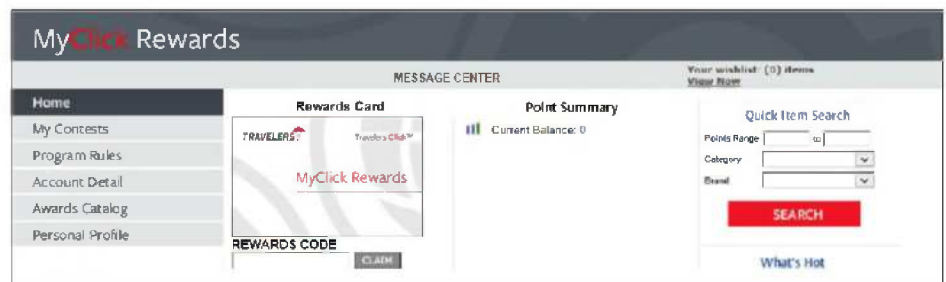
Support

- Agency Help Desk 800.842.2522
- Access to a dedicated underwriting support team
- Online reference material



MyClick Rewards

- Visit travelersmyclickrewards.com to enroll
- Call or email for assistance. 888.314.9398, 9 a.m. – 5 p.m. ET or support@travelersmyclickrewards.com



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MyClick Rewards Index

MyClick Rewards Kit

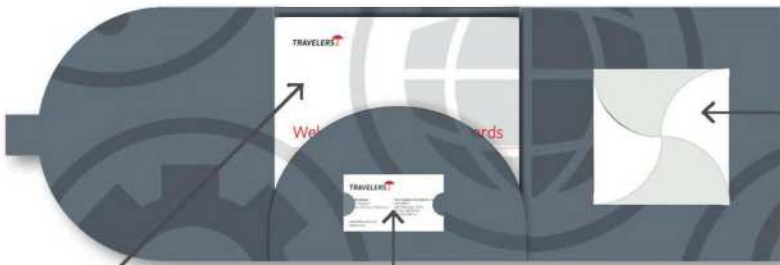
MyClick Rewards kit - 56146 includes everything shown below



MyClick Rewards brochure



Large envelope to mail kit



Personalize with your business card!



MyClick Rewards points card

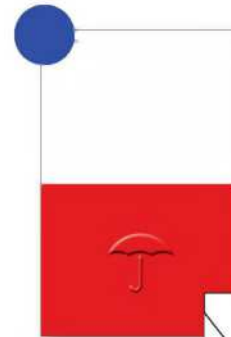


MyClick Rewards brochure

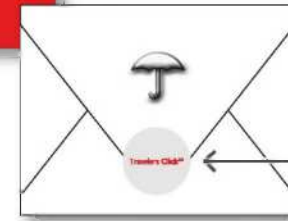


MyClick Rewards welcome letter

Communication Tools



Blank note card and envelope - 25 per pack 59996



Travelers ClickSM seal (clear) - 50 per roll 56139



MyClick Rewards email templates



Agency notification letter

Travelers ClickSM



Ready. Set. Click!

Travelers **Click** @ your fingertips



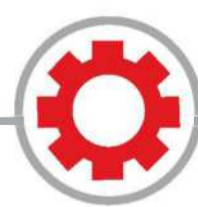
navigation



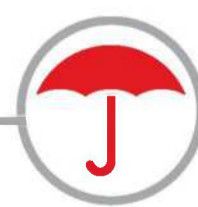
immediacy



support



functionality

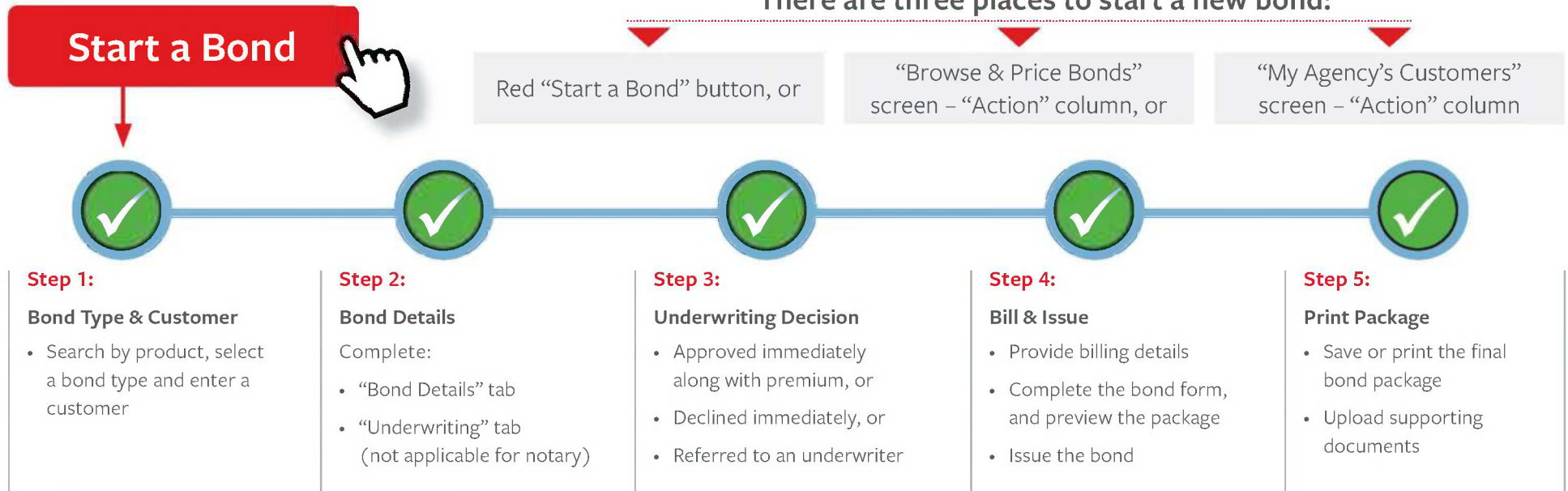


Travelers

www.travelers.com/click

QuickNav Guide

There are three places to start a new bond:



My agency's work

Work in progress

Active Bonds

Upcoming renewals

Search

Two search options:

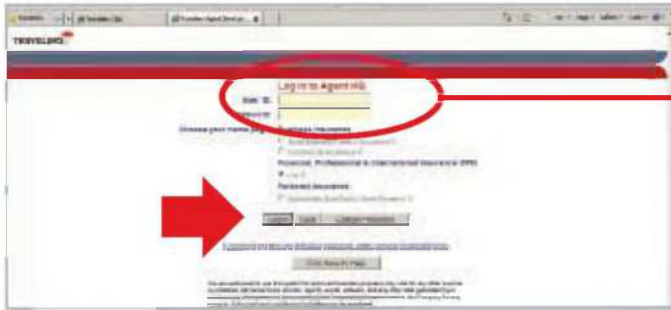
- Bond search
- Submission search
 - In process
 - Referred
 - Declined

Three sets of records available for review

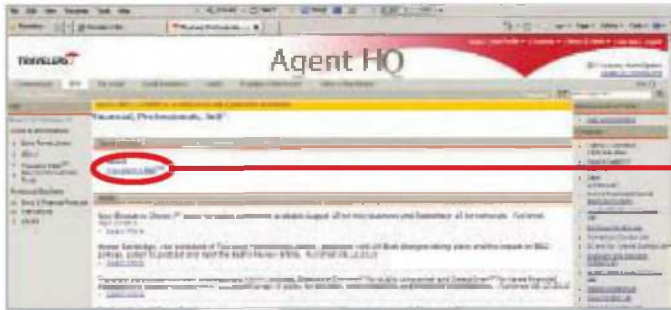
Resume Unfinished Submissions

- Quickly review and update submission information
- Issue the bond
- Easily export data to Microsoft® Office Excel®

Accessing Travelers Click®



To access **Travelers Click**, log in to the Travelers agency website, *Agent HQ*SM at agents.travelers.com.



After logging in, you will see the FPII landing page. Look for and click on the **Travelers Click** link.



Welcome to the **Travelers Click** landing page.

Types of business supported by Travelers Click

Business supported includes:

New business miscellaneous surety bonds (non-contract) with an underwriting guide value of 1 - 8 as shown on our rate chart for your state, which can be found on our website at bondforms.travelers.com. Bonds can be written for both for commercial and construction companies.

Bond types include:

- License and permit
- Judicial
- Fiduciary
- Notary
- Public official
- Miscellaneous non-contract
- ERISA fidelity

Getting help

Educational resources:

On the left side of the landing page, click on the “Access Training” button for tips, FAQs and other resources.

Technical help:

Help Desk: 800.842.2522

- Menu Option 1: ID/Password issues
- Menu Option 3: Navigational issues



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40th Anniversary!

In Celebration of ERISA

Travelers Click®

TRAVELERS CLICK AND MYCLICK REWARDS CONTEST

1974: ERISA was born and we want to celebrate!

In celebration of the 40th anniversary of the Employee Retirement Income Security Act (ERISA) this month, we want to reward you! For all new ERISA policies processed through **Travelers Click**, we will give you double the MyClick Rewards points. That's 1,000 points for every ERISA policy!

Questions?

Contact your local Bond & Financial Products Underwriter today!

MyClick Rewards

MyClick Rewards is simple - for every bond or policy processed through **Travelers Click** - you earn 500 points. The more bonds you process, the more points you earn. You can then redeem your points for prizes of your choosing.

Contest rules

- The contest runs from September 1, 2014 - October 31, 2014. Subject to the following rules, this awards contest is for enrolled agency employees.
- Only new business transactions processed through **Travelers Click** are eligible with effective dates during the contest period. The bond becomes eligible for MyClick Rewards once it has reached its effective date.
- The MyClick Rewards Program (the "Program") is not an entitlement. The Program is an incentive rewards program. Points are not commissions, overrides, payroll, or profit sharing.
- Travelers reserves the right to alter or terminate the Program at any time for any reason.
- To be eligible for points, participants and agency/broker companies must be properly licensed and must be enrolled in the Program.
- The Program is not available to agency/broker companies who have chosen not to participate.
- Participants or agency/broker companies may choose to opt out of the Program at any time and in doing so they will forfeit all points earned.
- To be eligible to redeem points for rewards, participants must be active employees of the same agency/broker company where points were earned.
- It is the responsibility of the Program participant to notify Travelers should they leave the agency/broker company.
- Points cannot be pooled and are non-transferable among point recipients.
- Leftover points cannot be returned, transferred, or redeemed for cash. Points may be saved and combined with future points earned.
- Points do not expire at the end of the calendar year.
- A bond must be issued and effective in order to become eligible for points.
- Travelers is not responsible for providing rewards in the exact amount of points a participant may have.
- Tax liability incurred is the sole responsibility of the recipient. Points will be issued in the name of individual participants. Prizes are reportable by the recipient as taxable income on federal income tax returns. Federal 1099 tax forms will be issued to recipients who redeem points each calendar year, or as otherwise required.
- Travelers reserves the right to replace rewards that may become obsolete or unavailable with similar items of an equal or greater value.
- Travelers, any agency/broker company, or any individual participant may disclose the terms, conditions and existence of the Program to any third parties. Agency/broker companies, participants and administrators will comply with all laws, regulations and other legal requirements that require any disclosure concerning the existence of the Program, its terms, conditions or rewards. Travelers assumes no responsibility to make such disclosure on behalf of any agency/broker company, participant or administrator.
- Neither Travelers, nor its suppliers can be held responsible for typographical errors, omissions in specifications, point value errors or errors in reward point requirements.
- Travelers reserves the right for final interpretation of all contest rules.
- By participating in the Program, agency/broker companies' participants expressly (a) agree to release and hold harmless the Travelers Indemnity Company, its parents, subsidiaries, affiliates and their officers, directors, agents and employees (for purposes of the Program, collectively "Travelers") from any and all liability for any claims, costs, injuries, inconveniences, losses or damages of any kind caused by their participation in the Program, including but not limited to the acceptance, possession, use or misuse of any reward, and (b) acknowledge that Travelers makes no warranty, representation or guarantee, expressed or implied, in fact or at law, relative to any reward, including but not limited to warranties of merchantability,

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TRAVELERS-007025



Travelers ClickSM

We're turning up the heat with a new MyClick Rewards summer contest!

We've added more bond types to the **Travelers Click** platform, allowing you to process even more bonds through the system. And, we want to reward you with more MyClick Rewards points!

For every bond processed in **Travelers Click** that falls into the Risk category of 5-8 – you will earn double points. That's 1,000 points per bond for those that qualify for the months of June, July and August.

Bond types vary from state to state – check the Bond Forms Library for the most up to date listing, to determine which bonds qualify for this contest in your area.

Contest rules

- The contest runs from June 1, 2013 to August 31, 2013. Subject to the following rules, this awards contest is for enrolled agency employees.
- Bonds that fall in the Risk factor 5-8 category qualify for this contest.
- Only new business transactions processed through **Travelers Click** are eligible. The bond becomes eligible for MyClick Rewards once it has reached its effective date.
- The MyClick Rewards Program (the "Program") is not an entitlement. The Program is an incentive rewards program. Points are not commissions, overrides, payroll, or profit sharing.
- Travelers reserves the right to alter or terminate the Program at any time for any reason.
- To be eligible for points, participants and agency/broker companies must be properly licensed and must be enrolled in the Program.
- The Program is not available to agency/broker companies who have chosen not to participate.
- Participants or agency/broker companies may choose to opt out of the Program at any time and in doing so they will forfeit all points earned.
- To be eligible to redeem points for rewards, participants must be active employees of the same agency/broker company where points were earned.
- It is the responsibility of the Program participant to notify Travelers should they leave the agency/broker company.
- Points cannot be pooled and are non-transferable among point recipients.
- Leftover points cannot be returned, transferred, or redeemed for cash. Points may be saved and combined with future points earned.
- Points do not expire at the end of the calendar year.
- A bond must be issued and effective in order to become eligible for points.
- Travelers is not responsible for providing rewards in the exact amount of points a participant may have.
- Tax liability incurred is the sole responsibility of the recipient. Points will be issued in the name of individual participants. Prizes are reportable by the recipient as taxable income on federal income tax returns. Federal 1099 tax forms will be issued to recipients who redeem points each calendar year, or as otherwise required.
- Travelers reserves the right to replace rewards that may become obsolete or unavailable with similar items of an equal or greater value.
- Travelers, any agency/broker company, or any individual participant may disclose the terms, conditions and existence of the Program to any third parties. Agency/broker companies, participants and administrators will comply with all laws, regulations and other legal requirements that require any disclosure concerning the existence of the Program, its terms, conditions or rewards. Travelers assumes no responsibility to make such disclosure on behalf of any agency/broker company, participant or administrator.
- Neither Travelers, nor its suppliers can be held responsible for typographical errors, omissions in specifications, point value errors or errors in reward point requirements.
- Travelers reserves the right for final interpretation of all contest rules.
- By participating in the Program, agency/broker companies' participants expressly (a) agree to release and hold harmless the Travelers Indemnity Company, its parents, subsidiaries, affiliates and their officers, directors, agents and employees (for purposes of the Program, collectively "Travelers") from any and all liability for any claims, costs, injuries, inconveniences, losses or damages of any kind caused by their participation in the Program, including but not limited to the acceptance, possession, use or misuse of any reward, and (b) acknowledge that Travelers makes no warranty, representation or guarantee, expressed or implied, in fact or at law, relative to any reward, including but not limited to warranties of merchantability,

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TRAVELERS-007026



Travelers **Click**SM

Is Online Surety Processing as Easy as It Should Be? Now It Can Be with Travelers **Click**!

TODAY'S DEMANDS REQUIRE A NEXT-GENERATION SOLUTION

Many online systems are running on yesterday's technology, while you're dealing with today's demands.

Interruptions like "drop everything" phone calls, crisis emails, and impromptu meetings often cause you to lose track of your submission, and outdated systems don't save your work.

With today's technologies, online surety processing should be the most hassle-free activity of your day.

TRAVELERS **CLICK** – SUCCESS @ YOUR FINGERTIPS

With Travelers **Click**, our online surety processing system, you'll experience:

- **simplenavigation@yourfingertips** – The simple, intuitive design of Travelers **Click** allows you to issue bonds in just five easy steps. A helpful "Progress Bar" shows you exactly where you are at all times.
- **immediacy@yourfingertips** – For eligible business, receive immediate underwriting decisions. Referrals, when needed, are automatic.
- **functionality@yourfingertips** – Powered with state-of-the-art technology, Travelers **Click** is a multi-tasker's dream. While some systems time out or don't save unfinished transactions, Travelers **Click** prompts you to save your work before you exit.
- **support@yourfingertips** – If you have system questions, our Travelers **Click** Help Desk experts are easily accessible. And, as always, your Travelers underwriter is just a phone call away.

CHECK OUT TRAVELERS **CLICK**, AND EXPERIENCE THE DIFFERENCE

Contact your Travelers Bond & Financial Products underwriter to find out more.

Travelers **Click** @ your fingertips



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WHO

WHAT

WHY

Travelers **Click**SM
success

WHERE

WHEN

HOW

TRAVELERS

Travelers **Click** Playbook

YOUR ONE-STOP RESOURCE FOR LAUNCHING TRAVELERS **CLICK**



Welcome to the Travelers **ClickSM** Playbook

THE WHO, WHAT, WHY, WHERE, WHEN AND HOW TO A SUCCESSFUL LAUNCH OF THIS DYNAMIC NEW RESOURCE. THE PLAYBOOK INCLUDES THE LATEST INFORMATION ON THE MARKETING TOOLS, THE NEW MY CLICK REWARDS PROGRAM, AGENCY MEETING CHECKLISTS AND MORE.

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Mapping Out Your Sales Plan: TheLync _____	13
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Welcome to Travelers **Click**SM!

A Message from Tom Kunkel

IT'S HERE! TRAVELERS CLICK IS LAUNCHING NATIONWIDE AND I'M EXCITED ABOUT THE OPPORTUNITY WE HAVE TO BECOME A SIGNIFICANT PLAYER IN THE ECOMMERCE MARKET SPACE FOR SURETY. WE HAVE INVESTED SIGNIFICANT RESOURCES IN DEVELOPING A STATE-OF-THE-ART WEBSITE, PILOTING THE SITE WITH A NUMBER OF OUR AGENTS, AND COLLECTING THEIR FEEDBACK. I'M CONFIDENT WE ARE NOW READY TO TAKE TRAVELERS CLICK ON THE ROAD TO EFFECTIVELY SELL THE SITE'S:



- Simple **navigation**,
- **Immediate** underwriting decisions,
- Enhanced **functionality**, all delivered with:
- **Local** support

We designed this Playbook to serve as a simple and straightforward guide to help you successfully navigate the Travelers **Click**SM rollout process.

It will tell you **what** you need to know, **why** it's important and **how** to get more information if you need it.

And remember, the Travelers **Click** Project Team always stands behind you, ready to help you make Travelers **Click** the website of choice for transactional surety.

On behalf of the Travelers **Click** Project Team, I wish you great success!

Ready. Set. Click!

Best regards,

TRAVELERS CLICK PROJECT LEADERS

Russell Vance

Joe Perschy

610.458.2207

610.458.2213

rvance@travelers.com

jperschy@travelers.com

Marketing and Communication Support Highlights

MARKETING TOOLS YOU CAN USE

Marketing Tools You Can Use

“We have taken a fresh approach with the Travelers ClickSM sales and marketing materials. They emphasize how simple and easy it is for agents and CSRs to process a bond with Travelers Click. The materials have a clean, streamlined look and feel, reflecting the key features of the site.”

– Holly Christie,
Strategic Marketing & Communications

WHAT

TOOLS CAN I USE?

We developed a suite of materials to help you get the word out about Travelers **Click**SM. They're easy to use and are built to help you simplify the on-boarding process for our agents.

WHY

SHOULD I USE THEM?

The materials are very user friendly, helping you effectively organize your sales and marketing activities.

WHERE

DO I GO TO LEARN EVEN MORE ABOUT TRAVELERS **CLICK**?

A Travelers **Click** Resource Guide was developed to serve as an in depth resource for you. It incorporates “flipbook” technology that makes combing through the material fast and efficient. We are constantly working to update the Resource Guide with the freshest information to help you with the Travelers **Click** rollout.



The Travelers **Click** Resource Guide can be found on Compass on the Commercial Surety tab in the Travelers **Click** section.

Agent Materials and Promotional items are ready to order in Ariba

PROMOTIONAL ITEMS

AGENT MATERIALS



927205

Travelers Click Mouse

Click the button and you are automatically sent to the Travelers Click page on travelers.com!



927204

Travelers Click Mouse Pad

A simple way to keep Travelers Click top of mind and on their desks.



927206

Travelers Click Post-it Notes

Use as a giveaway or include a handwritten note with a sell sheet as a follow-up to your meeting.



927207

Travelers Click Pen

Sleek with the Travelers Click logo and a subtle five-circle detail.

COMMUNICATION TOOLS – READY FOR YOU TO USE!

We developed Travelers Click branded correspondence for you to easily send communications to your agents.

Tools include:

- Travelers Click email templates
- Travelers Click PowerPoint template
- Travelers Click welcome letter
- Travelers Click thank you card

ALL COMMUNICATION TOOLS CAN BE FOUND ON COMPASS ON THE COMMERCIAL SURETY PAGE IN THE TRAVELERS CLICK SECTION.



59891

Travelers Click QuickNav Guide



59907

Accessing Agent HQSM and Navigating to Travelers Click



59892

Travelers Click Overview Highlight Sheet



My Click Rewards

HELPING TO CREATE AND BUILD LASTING RELATIONSHIPS WITH OUR CUSTOMERS

Helping to create
and build lasting
relationships
with our
customers

WHAT

IS IT?

My Click Rewards is our special loyalty program for agents and CSRs. The more bonds they process – the more reward points they get! With an entire catalog of gifts to choose from, there is something for everyone!

WHY

SHOULD I USE IT?

My Click Rewards program is designed to get CSRs and agents even more excited about using Travelers **Click**SM. Promoting the rewards program will help build awareness of Travelers **Click** in the marketplace. Use the brochures and reward cards to keep Travelers **Click** and our My Click Rewards loyalty program fresh in the minds of CSRs and agents.

“The My Click Rewards program is designed to help take Travelers Click usage to the next level. The rewards process is simple and the gifts are great. There is something for everyone – regardless of the size of their book of business.”

– Scott Gill, Field Management, Operations and Marketing

THE FOLLOWING AGENT MATERIALS
ARE CURRENTLY IN DEVELOPMENT:

WHEN

WILL IT BE AVAILABLE?

The My Click Rewards loyalty program will launch this summer. More details coming soon.

HOW

WILL I USE THE MY CLICK REWARDS SUPPORT TOOLS?

We're excited about this program. We're taking a fresh and modern approach with the My Click Rewards support tools. The materials will detail the loyalty program features. You can use them as talking points and as giveaways during appointments, or as follow-up touch points. The design as well as the look and feel will stand out amongst other materials you may have seen.



My Click
Rewards Program

59953

My Click
Rewards Folder

My Click
Rewards
Merchandise
Catalog

59952

My Click Rewards
Brochure and
Merchandise Catalog

Gift Card

59957

My Click Rewards
Bonus Points Card



Agency Set Up

MAKING SURE YOUR AGENCIES ARE READY TO GO WITH TRAVELERS **CLICK**SM

Making sure
your agencies
are ready
to go with
Travelers
Click

*“We know the set up process can be challenging. We appreciate the up-front investment of time and energy from you and your team to make the set up as smooth as possible for your agents. It’s sure to pay great dividends as it positions your agents to take full advantage of all that Travelers **Click**SM has to offer.”*

– Joe Perschy,
Travelers **Click**

WHAT

DO I NEED TO DO?

Read the Agency rollout information on the next pages, follow the steps and you’re on your way.

WHY

DO I NEED TO DO THIS?

You are the central person in making Travelers **Click** work effectively for your agencies!

WHAT

ELSE IS IMPORTANT?

Be sure to advise the agencies to set up individual *Agent HQ*SM ID’s for every person in the office responsible for processing bonds through Travelers **Click**. This is an important step in the process as it will allow for the smoothest experience with the My Click Rewards program.

WHERE

DO I GO FOR MORE DETAILED INSTRUCTIONS?

Detailed agency pre-work documents have been posted on Compass on the Commercial Surety page in the Travelers **Click** section to help walk you through the process.

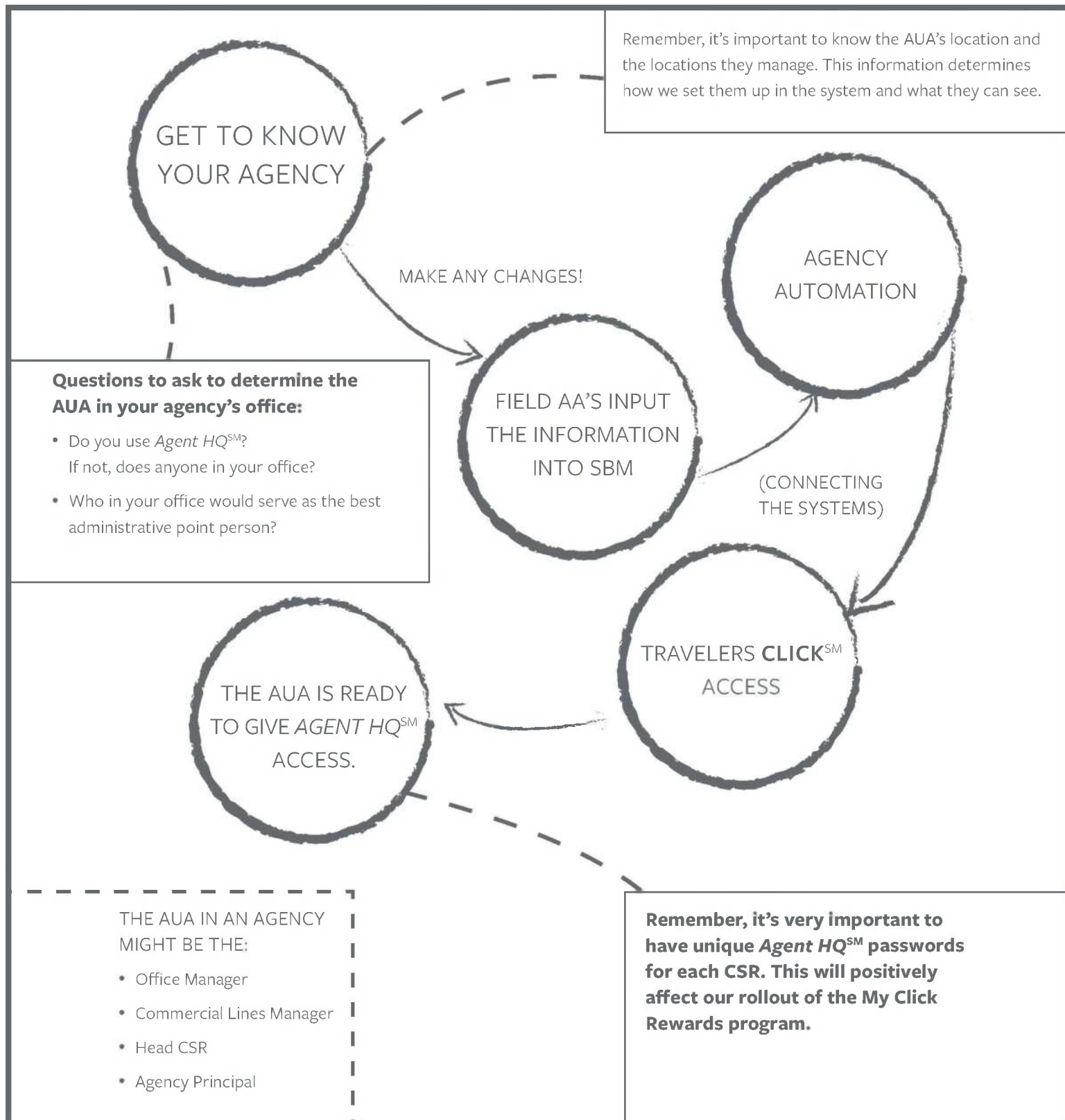
WHO

DO I CONTACT IF I NEED ADDITIONAL HELP?

JOE PERSCHY
610.458.2213
jperschy@travelers.com

Get to Know Your Agency

LOCATION, LOCATION, LOCATION



Travelers ClickSM Agency Rollout

FOLLOW THESE 4 STEPS

STEP 1

Identify Agency*

REVIEW AGENCY DATA TO DETERMINE:

A. Agency Grouping

(the combination of master/sub codes in place for the agency)

B. Booking list

(i.e. Master or Sub agency code – see Travelers Click Resource Guide for more information)

C. Viewing list

(i.e. Master or Sub agency code – see Travelers Click Resource Guide for more information)

D. Authority level

(ref. Authority Schedule Grid – can be found on Compass)

E. Commission

(ref. How to Add Travelers Click Commission in MIS for Agency, How to Search Agency Commission in MIS - can be found on Compass)

F. Existing AUA name and location

(“Agency User Administrator”, i.e. designated admin contact at agency)

* Agency groupings as of January 2012. This information is contained in the agency spreadsheets provided by Home Office on 2/7/12.

STEP 2

Contact Agency

THE AGENCY MUST HAVE POA IN ORDER TO USE TRAVELERS CLICK

A. Confirm if agency is contracted and appointed with Travelers and has both POA and licensed producers. Be sure to verify the Booking List code is the same as the Agency code in the POA database.

B. If there is no POA, determine if the agency’s surety business qualifies them for POA. To set up POA, the POA user manual can be found on Compass

C. Confirm Internet connection type**

D. Discuss the AUA structure with the Agency:

- who will be the AUA(s)?
- where do the AUA(s) reside?
- what locations do the AUA(s) manage?
- what business should be seen in Travelers Click for each location (i.e. confirm viewing lists)

****Technology requirements for Travelers Click:**

- A. One of the following browser versions (or a newer version): Internet Explorer 7.X, Internet Explorer 8.X, Internet Explorer 9.X, Firefox 3.X or above, Apple Safari 4.X or above.
- B. Ensure that JavaScript is enabled for the browser (typically found within the browser options).
- C. Adobe Reader version 9.X or above - We need version 9.X or higher because we use version 9.4.5 internally to test the forms.
- D. Click the “Configure Browser” link at the top of the logon page before entering the ID and password (this will set up a certificate for the user’s browser).

STEP 3

Provide Information to TRV Field Admin (AA)

ONCE CONFIRMED WITH AGENCY, PROVIDE:

- A. AUA name and physical location**
- B. Agency office location(s) for which the AUA is expected to manage user IDs**
- C. AUA phone number and email**
- D. Whether that AUA will need to manage other user IDs outside of their agency location**

(if so, provide the agency name and full address of the other locations, as well as the bond producer codes being used for all additional locations)

Once the steps above have been completed, the Agency Automation team will enable *Agent HQ*SM and Travelers **Click**SM access. When complete, the Field AA will be contacted by Agency Automation to confirm the setup.

Agency Automation will indicate if existing IDs have been updated or if new IDs have been created. If new IDs have been created the user's temporary password = 'password1'

STEP 4

Grant Travelers **Click** Access to Agency

- A. Advise AUA that Travelers Click has been enabled**
- B. Work with the AUA to identify agency users who need Travelers Click access**
(ref. AUA Administration Tool Reference Guide – can be found on Compass)
- C. Be sure to advise agency that each individual user must have THEIR OWN individual ID. This is important for the rollout of My Click Rewards. If an ID is shared, only the person who is associated with that ID will earn Travelers Click reward benefits.**
- D. Verify that AUA/Travelers Click users can access Travelers Click site**
 - If so, schedule rollout appointment
 - If not, determine what technical issue the agent is experiencing

Mapping Out Your Sales Plan: TheVAULT and TheLync

UNLOCK THE POWER OF OUR GREAT PROSPECTING AND SALES TOOLS

TheVAULT

WHAT

IS IT?

TheVAULT helps you easily access account information for your agents, summarized in alignment with national strategies. Easily identify Travelers **Click**SM growth opportunities in your region with TheVAULT – it's immediate, effective and at your fingertips.

HOW

DO I USE IT?

Go to the Commercial Surety tab and select the Travelers **Click** search.

WHY

SHOULD I USE IT?

- **Help Prioritize Your Visibility**
TheVAULT's Travelers **Click** search in the Commercial Surety tab produces a view that shows you which agents have the most opportunity for growth with Travelers **Click** business.
- **Create Visibility with a Purpose**
The Travelers **Click** search produces a list of prospect accounts within an agency that are eligible for Travelers **Click** business. Share this list with your agency to enhance interest in Travelers **Click**.

WHERE

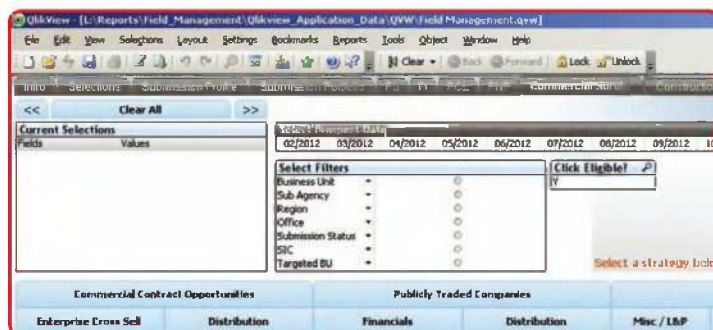
DO I GO TO GET MORE INFORMATION?

We have developed Brainshark and PowerPoint presentations that guide you through the inner workings of TheVAULT. They can be found on Compass on the Commercial Surety tab in the Travelers **Click** section.

WHAT

HAPPENS IF I FIND A PROSPECT THAT DOESN'T HAVE ACCESS TO TRAVELERS **CLICK**?

Contact your LSO or Field AA to get the agency set up process started.



WHO

DO I CONTACT FOR MORE INFORMATION?

Contact your local Subject Matter Expert in your region to attend the upcoming "Springboard to Launch" webinar series – this series was developed to help you get the most out of these sales and prospecting tools.

SPRINGBOARD TO LAUNCH WEBINAR SERIES

Topics to include:

- Your Keys to TheVAULT
- Tips from the Road
- Guiding Your AUAs

BE ON THE LOOKOUT FOR MORE INFORMATION SOON!

IF IT ISN'T IN THELYNC, IT DIDN'T HAPPEN!

LABELING YOUR APPOINTMENTS

TheLync

Visibility with a purpose begins with planning and documenting your efforts in TheLync. We have enhanced TheLync to make it easier for you to track your sales efforts related to Travelers **Click**SM.

ENHANCED FEATURES INCLUDE:

- A new “Travelers **Click**” call type
- The Travelers team in TheLync will now show a member of the Commercial Surety team as the Travelers **Click** representative for the agency
- The Bond & FP Visibility Report will pull all Travelers **Click** activities as a stand-alone report
- TheLync will provide a Travelers **Click** agency profile screen, allowing you to record key attributes of the agency

WHAT DO I NEED TO DO?

Be sure to label your appointments and calls with the “Travelers **Click**” indicator as shown on the right. This will help us measure all efforts across all regions.

- Choose the correct type of meeting from the drop down list
- Choose Travelers **Click** from the call type drop down. Consistently using “Travelers **Click**” as the call type will allow for accurate reports to determine activity levels. In addition, be sure to include the phrase “Travelers **Click**” in the subject field (e.g. Travelers **Click** Meeting)

“TheVAULT and its impact on our territorial sales success has been invaluable. It’s easy to use and in conjunction with TheLync, has helped guide us to the right agencies at the right time for the right business.”

– Mark Lear, Midwest Region

TheLync call type

Create Activity
Overview

Type: Face to face

Subject *:

Location:

Start Date: 08/16/2011 8:00 AM EST

End Date: 08/16/2011 9:00 AM EST

Driving Time: 0 Hour(s) 0 Minutes

Status: Scheduled

Select call types

Call Type(s): Sales Initiatives, Sales Workshop, **Travelers Click**, Training

Rank selected call types

QUICK TIPS:

- Plan and record all Travelers **Click** related activities in TheLync
- Document and clearly describe any takeaways from phone calls and meetings
- Take advantage of all the reporting features TheLync has to offer – they will help you implement and execute your Travelers **Click** rollout strategy

And remember... if it isn't in TheLync, it didn't happen!



Developing and Executing Your Sales Plan

MY TRAVELERS **CLICK**SM CHECKLISTS

PRE-MEETING CHECKLIST

Kick off the Travelers Click relationship.

- Call main contact with agency
 - Schedule face-to-face or virtual meeting
 - Confirm that each user can log on and access Travelers **Click**
- Put meeting in TheLync (include all individuals that are participating), in your email include:
 - Agenda (A sample agenda can be found on Compass)
 - Link to *Agent HQ*SM
 - Rate Chart - Risk Factor 1-4
 - Electronic Business Card
(Tip: This can be found in Microsoft Outlook)

MEETING CHECKLIST

Make sure your meeting is as productive as possible.

- Bring Travelers **Click** QuickNav Guide
- Bring state-specific rate chart to refer to during your presentation
- Bring Travelers **Click** branded promotional items
- Recap meeting agenda and introductions
- Reference the key talking points
- Review bonds that can be processed in Travelers **Click** – Risk Factor 1-4
 - Refer to state-specific rate chart during your presentation
- Issue a bond in Travelers **Click** from start to finish

- Remember, this is a live site and no test bonds should be put through the system
- Review “Other Features”
 - Bring bond numbers and account names for searching/ demonstration purposes
 - Pull commission from MIS to discuss during Travelers **Click** training
- Explain My Click Rewards program (when available)
 - Bring My Click Rewards program kit and ensure each person responsible for processing bonds in the office receives one (when available)
- Allow time for questions and feedback

POST MEETING CHECKLIST

Tie up loose ends and follow through as smoothly as possible.

- Put meeting notes in TheLync
- Schedule a call in TheLync to follow-up with agency in 2 - 3 weeks
- Send a “Thank You” email
 - Travelers **Click** branded email templates can be found on Compass on the Commercial Surety tab in the Travelers **Click** section

Using Sales Skills to Maximize Travelers ClickSM

“Incorporating agent feedback has been our key strategy during the pilot of Travelers Click. We can proudly say, and stand by the fact, that Travelers Click was designed by and for our agents.”

– Russell Vance

Your Phone Call

PREPARING FOR YOUR PHONE CALL

- How do you currently handle your transactional surety business?
- What is important to you when handling this business?
- What has your experience been with other online sites?
- What are the sticking points you experience with respect to the transactional surety systems you currently use?

WE'VE DEVELOPED A CUSTOM TRAVELERS CLICK PSS CALL PLANNER

It can be found on Compass on the Commercial Surety page in the Travelers **Click** section.

KEY TALKING POINTS FOR TRAVELERS CLICK

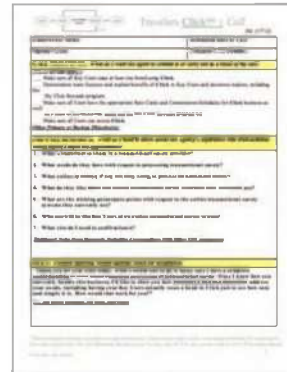
- Only 5 simple steps to issue a bond
- Easy to navigate backwards and reprint issued bonds
- Quick delivery of premium indicators
- Immediate online underwriting decisions
- Automatic referrals
- Work-in-progress queue
- Professional help desk
- Local underwriting support

POINTS OF RESISTANCE

As with any new product, you may encounter some resistance. Refer to this document for potential Agency points of resistance and suggested responses.

“Here’s where all the puzzle pieces fit together. Planning your approach with an agency will help guide you and your agents through the transition to Travelers ClickSM. When you consider our marketing tools, PSS training, the power of TheVAULT, the organization in TheLync, the Playbook checklists – combined with the best underwriting professionals in the business...we can’t help but be excited for the opportunity that lies ahead.”

– George Thompson, Commercial Surety



Travelers **Click**
PSS Call Planner



Agency Points of
Resistance and
Suggested
Responses

INTERESTED IN EVEN MORE DETAILED SALES PLANNING DOCUMENTS?

They can be found on Compass on the Commercial Surety tab in the Travelers **Click** section.



Your Feedback Is Important!

WE'RE WORKING HARD TO DEVELOP TOOLS YOU CAN USE THROUGHOUT THE ROLLOUT OF TRAVELERS **CLICK**SM AND BEYOND. HAVE SUGGESTIONS? TELL US!

Travelers **Click @** your fingertips



The image shows a dark, textured chalkboard background. In the center, a white chalk circle is drawn. Inside the circle, the text "Travelers ClickSM" is written in white. At the bottom of the chalkboard, there is a white chalk eraser and a strip of green chalk.

Travelers ClickSM



Travelers Casualty and Surety Company
of America and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com/click

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TRAVELERS-007064





Travelers Click. You Asked...We Listened.

BOND AND FINANCIAL PRODUCTS

We're pleased to announce key enhancements to Travelers Click, our recently launched surety bond processing system. Resulting from *your* direct feedback, the following enhancements are *now available* in Travelers Click:

- **Reprint bond packages for:**
 - New Business (applies to **Travelers Click**-originated bonds only)
 - Bond Changes (applies to **Travelers Click**-originated changes only)
 - Renewals (applies to all bonds)
- **Pay by credit card** – available for bonds on direct bill only.
- **Issue Verification Certificates & Electronic Power of Attorney Forms** – available for bonds that are currently active.
- **Issue Continuation Certificates & Electronic Power of Attorney Forms** – available for bonds that are currently active and are definite term obligations that require a renewal.
- **Send email cancellation requests directly to your underwriter** – available for both **Travelers Click**-originated and non-**Travelers Click** originated bonds
- **Bill a continuous bond for up to 6 years** – no longer limited to a maximum of 3 years.
- **Utilize flexible expiration dates for definite term bonds** – write short term and extended term bonds in **Travelers Click**.

Take a look at these new features – we think you'll like what you see!

Thank you for using **Travelers Click**!

Travelers ClickSM

With **Travelers Click** you get:

- ✓ Simple Navigation
- ✓ Immediate Underwriting Decisions
- ✓ Easy to Use Functionality
- ✓ Travelers Support

Questions?

Refer to the resources available in **Travelers Click** under "Access Training" or contact your Bond Express underwriter at 800.873.1477.



navigation immediacy support functionality Travelers

Travelers Click @ your fingertips



navigation



immediacy



support



functionality



Travelers

Introducing TravPaySM Small Business for Workers Compensation.

Pay As You Go Workers Compensation

**WELLS
FARGO**

Travelers now offers a new billing option for your small business clients called **TravPay**. This valuable feature is offered to Workers Compensation clients. It allows employers to combine payroll processing with their Workers Compensation insurance payments, making it easier than ever to manage their cash flow and minimize the guesswork of insurance costs. And, this newest payment option provides a full-spectrum solution for customers seeking to align Workers Compensation premium payments with their payroll trends.

Key Features and Benefits of the TravPay Billing Option that clients will receive are:

- No down payment.
- Opportunity to improve cash flow.
- Reduction of audit exposure — reduced risk of large additional or return audit premiums.
- Insurance payments based on real-time payroll data.

Just one more reason to choose Travelers.

Upon purchasing a Workers Compensation policy, TravPay clients will be contacted to complete the enrollment process, which involves signing a billing agreement and electronic payment authorization.

Questions about TravPay? Contact your Wells Fargo Agent today at 916-566-2800 or email us at Lola.Krist@wellsfargo.com today!

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One Tower Square
Hartford, CT 06183

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TRAVELERS 

Travelers Click SM

MyClick Rewards

1000 POINTS

MYCLICK REWARDS CODE

To redeem your rewards card you must be enrolled in Travelers MyClick Rewards, please visit: travelersmyclickrewards.com. Enter MyClick Rewards User ID and Password or click on "New User" to enroll. Enter your MyClick Rewards Code. Your new point summary will show your bonus points. Please read the Program Rules for further details on the MyClick Rewards program. Promotional use only, no cash value, not for resale, only valid in the USA. Travelers reserves the right to amend, alter, or terminate this contest at any time.



TRAVELERS 

Travelers Click[®]

Headline copy

SUBHEAD SUBHEAD SUBHEAD

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[Links Go Here](#)

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Travelers Click[®] @ your fingertips



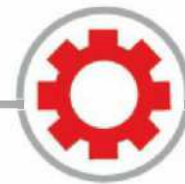
navigation



immediacy



support



functionality



Travelers





TRAVELERS KNOWS SURETY

**OVER 100 YEARS OF SURETY
EXPERIENCE**

FINANCIAL STRENGTH

CUTTING-EDGE TECHNOLOGY

**SUPERIOR PRODUCTS,
VALUE-ADDED SERVICES &
CLAIMS HANDLING**

Travelers Click[®]

Travelers Click[®] @ your fingertips



navigation



immediacy



support



functionality



Travelers



Is online bond processing as easy as it should be?



It is – when you use **Travelers Click!**

Many online systems are running on yesterday’s technology, while you’re dealing with today’s demands.

With **Travelers Click** – online bond processing will be the most hassle-free activity of your day. It’s easy to use with its simple, intuitive design.

Use **Travelers Click** for surety bonds for both Commercial and Construction companies as well as ERISA policies for your commercial clients.

With **Travelers Click**, you gain access to:

- Surety bonds for both Commercial + Construction companies
 - ERISA Fidelity
 - E-signature and seal capabilities
 - Flexible Direct Bill and credit card payment options
 - On demand Continuation and Verification certificates
 - MyClick Rewards, the Travelers Click loyalty program**
- And more...!

travelers.com/click

Check out **Travelers Click** and experience the difference. Contact your Travelers Bond & Specialty Insurance underwriter to find out more.

travelersbond.com

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 - MyClick Rewards, the Travelers Click loyalty program**
- And more...!

travelers.com/click

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Travelers Click[®]

In celebration of you.

Please accept this birthday gift as a token
of our appreciation of your use
of **Travelers Click.**

May all your birthday wishes come true!

Your local **Travelers Click** team

Summer...it's not over yet!

For every bond processed in **Travelers Click**[®] you will earn double points. That's 1,000 points per qualifying policy for the month of August.

Bond types vary from state to state – check the Bond Forms Library for the most up-to-date listing, to determine which bonds qualify for this contest in your area.

Contest rules

- The contest runs from July 1, 2015–July 31, 2015. Subject to the following rules, this awards contest is for enrolled agency employees.
- Only new business transactions processed through Travelers Click are eligible. The bond becomes eligible for MyClick Rewards once it has reached its effective date.
- The MyClick Rewards Program (the “Program”) is not an entitlement. The Program is an incentive rewards program. Points are not commissions, overrides, payroll or profit sharing.
- Travelers reserves the right to alter or terminate the Program at any time for any reason.
- To be eligible for points, participants and agency/broker companies must be properly licensed and must be enrolled in the Program.
- The Program is not available to agency/broker companies who have chosen not to participate.
- Participants or agency/broker companies may choose to opt out of the Program at any time and in doing so they will forfeit all points earned.
- To be eligible to redeem points for rewards, participants must be active employees of the same agency/broker company where points were earned.
- It is the responsibility of the Program participant to notify Travelers should they leave the agency/broker company.
- Points cannot be pooled and are non-transferable among point recipients.
- Leftover points cannot be returned, transferred or redeemed for cash. Points may be saved and combined with future points earned.
- Points do not expire at the end of the calendar year.
- A bond must be issued and effective in order to become eligible for points.
- Travelers is not responsible for providing rewards in the exact amount of points a participant may have.
- Tax liability incurred is the sole responsibility of the recipient. Points will be issued in the name of individual participants. Prizes are reportable by the recipient as taxable income on federal income tax returns. Federal 1099 tax forms will be issued to recipients who redeem points each calendar year, or as otherwise required.
- Travelers reserves the right to replace rewards that may become obsolete or unavailable with similar items of an equal or greater value.
- Travelers, any agency/broker company or any individual participant may disclose the terms, conditions and existence of the Program to any third parties. Agency/broker companies, participants and administrators will comply with all laws, regulations and other legal requirements that require any disclosure concerning the existence of the Program, its terms, conditions or rewards. Travelers assumes no responsibility to make such disclosure on behalf of any agency/broker company, participant or administrator.
- Neither Travelers nor its suppliers can be held responsible for typographical errors, omissions in specifications, point value errors or errors in reward point requirements.
- Travelers reserves the right for final interpretation of all contest rules.
- By participating in the Program, agency/broker companies' participants expressly (a) agree to release and hold harmless the Travelers Indemnity Company, its parents, subsidiaries, affiliates and their officers, directors, agents and employees (for purposes of the Program, collectively “Travelers”) from any and all liability for any claims, costs, injuries, inconveniences, losses or damages of any kind caused by their participation in the Program, including but not limited to the acceptance, possession, use or misuse of any reward, and (b) acknowledge that Travelers makes no warranty, representation or guarantee, expressed or implied, in fact or at law, relative to any reward, including but not limited to warranties of merchantability.

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Summer...it's not over yet!

For every bond processed in **Travelers Click[®]** you will earn double points. That's 1,000 points per qualifying policy for the month of August.

Bond types vary from state to state – check the Bond Forms Library for the most up-to-date listing, to determine which bonds qualify for this contest in your area.

Contest rules

- The contest runs from August 1, 2016 - August 31, 2016. Subject to the following rules, this awards contest is for enrolled agency employees.
- Only new business transactions processed through Travelers Click are eligible. The bond becomes eligible for MyClick Rewards once it has reached its effective date.
- The MyClick Rewards Program (the "Program") is not an entitlement. The Program is an incentive rewards program. Points are not commissions, overrides, payroll or profit sharing.
- Travelers reserves the right to alter or terminate the Program at any time for any reason.
- To be eligible for points, participants and agency/broker companies must be properly licensed and must be enrolled in the Program.
- The Program is not available to agency/broker companies who have chosen not to participate.
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- Travelers reserves the right to replace rewards that may become obsolete or unavailable with similar items of an equal or greater value.
- Travelers, any agency/broker company or any individual participant may disclose the terms, conditions and existence of the Program to any third parties. Agency/broker companies, participants and administrators will comply with all laws, regulations and other legal requirements that require any disclosure concerning the existence of the Program, its terms, conditions or rewards. Travelers assumes no responsibility to make such disclosure on behalf of any agency/broker company, participant or administrator.
- Neither Travelers nor its suppliers can be held responsible for typographical errors, omissions in specifications, point value errors or errors in reward point requirements.
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Travelers Click® @ your fingertips

Simple Navigation – 5 steps and you are done



Step 1: Bond Type & Customer

- Search by product, select a bond type and enter a customer

Step 2: Bond Details

- Complete:
- “Bond Details” tab
 - “Underwriting” tab (not applicable for notary bonds)

Step 3: Underwriting Decision

- Approved immediately along with premium, or
- Declined immediately, or
- Referred to an underwriter

Step 4: Bill & Issue

- Provide billing details
- Complete the bond form and preview the package
- Issue the bond

Step 5: Print Package

- Save or print the final bond package
- Upload supporting documents

In addition to simple navigation, Travelers Click offers many features and benefits that help you process business quickly and efficiently.

Immediacy

- Underwriting decision in step 3 – 90%-plus are approved online!
- Referrals sent electronically to the underwriter dedicated to your agency
- Approved referrals returned to you for online issuing
- Product package can include e-signature, Power of Attorney, and completed application

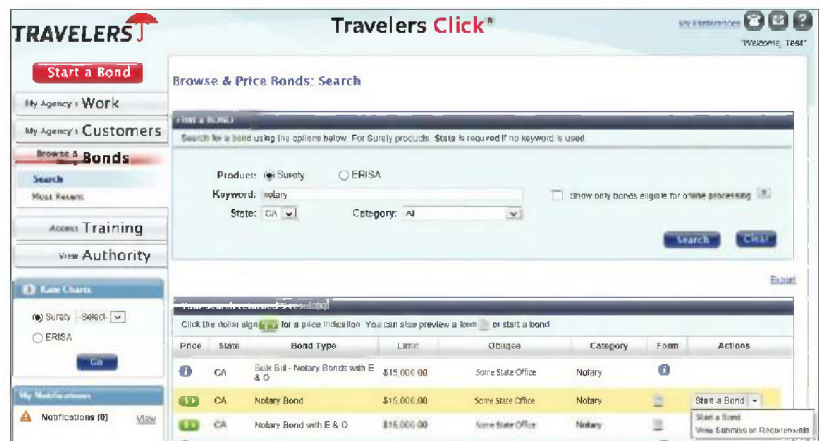
Underwriting Decision

APPROVED! Please click Next to continue to bill and issue this bond.

<p style="text-align: center; margin: 0;">Obligee</p> <p style="font-size: small; margin: 0;">Name: Some State Office Address 1: Some Division Address 2: 123 Street, 1st Floor City, State, Zip Code: Some City, ST, 12345</p>	<p>Total Premium</p> <p style="font-size: large; font-weight: bold; color: yellow; background-color: black; padding: 5px;">\$38.00</p>
---	---

Functionality

- Choose an agency work queue – in progress, in force, or in renewal
- Browse over 3,000 forms and view their submission requirements
- Indicate price
- Set your user preferences
- Pay by credit card
- Default to electronic signature and seal



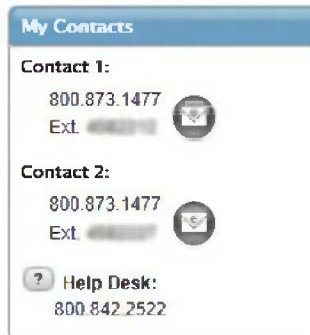
Servicing as your customer needs it

- Make changes – issue riders or switch billing method
- Reprint the product package
- Issue certificates – continuation or verification
- Request cancellation



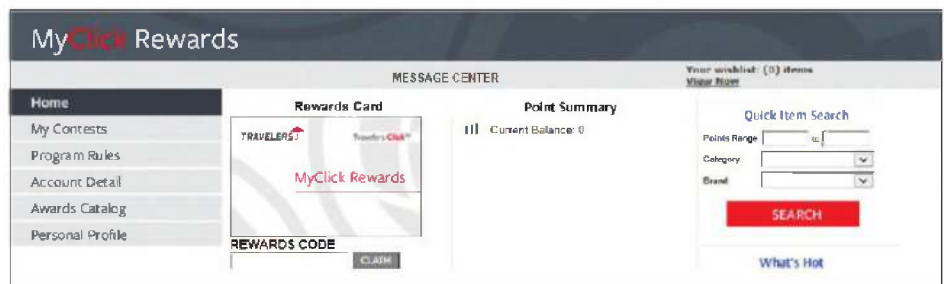
Support

- Agency Help Desk 800.842.2522
- Access to a dedicated underwriting support team
- Online reference material



MyClick Rewards

- Visit travelersmyclickrewards.com to enroll
- Call or email for assistance. 888.314.9398, 9 a.m. – 5 p.m. ET or support@travelersmyclickrewards.com



Travelers Click @ your fingertips



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Did you know... You can upload documents in Travelers Click in several locations.

Uploading necessary documents in Travelers Click is easy – and fast!

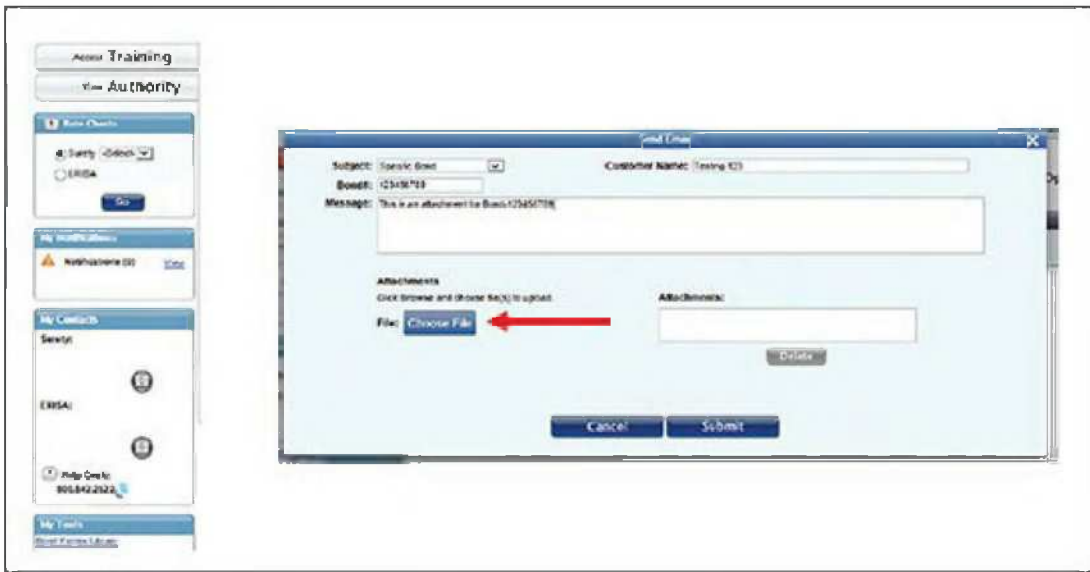
Use Travelers Click for your surety bond needs and get more time back in your day. Check out travelers.com/click

Questions?
Contact your Bond & Specialty Insurance Underwriter today!

At the end of the New Business and Bond Change workflows on the Print Package Screen:



When emailing an underwriter through Travelers Click screens; you can even select a specific bond and attach anything pertinent to that bond:



In the 'Request to Cancel' screen:



When a bond is getting referred to an underwriter for further underwriting review:



Travelers Click @ your fingertips



Message

From: Travelers Bond & Specialty Insurance [bondandspecialtyinsurance@ems.travelers.com]
Sent: 11/9/2017 3:34:06 PM
To: Levesque,Aubrey Y [/o=Travelers/ou=Exchange Administrative Group (FYDIBOHF23SPDLT)/cn=Recipients/cn=N613D2fdc]
Subject: Drain Layer Bonds

If you are having trouble viewing this email, [click here](#).

If water runs through it, we do it!

City of Chicago Drain Layer Bonds can be placed through **Travelers Click** in minutes.

City of Chicago Drain Layer Bond Highlights

Limit:

\$1-\$10,000 no credit check
\$10,001-\$50,000 with acceptable credit score
\$50,001 submit to underwriter for review


Obligation: Principal will comply with laws that apply to its trade and will complete contract work according to established standards

Premium: \$100 minimum premium, \$5.00 rate per \$1,000 with 3 year prepaid discount options


The benefits of putting this bond through **Travelers Click** include:

- It's fast! Just 5 easy steps – just minutes from start to finish
- Earn MyClick Rewards points*

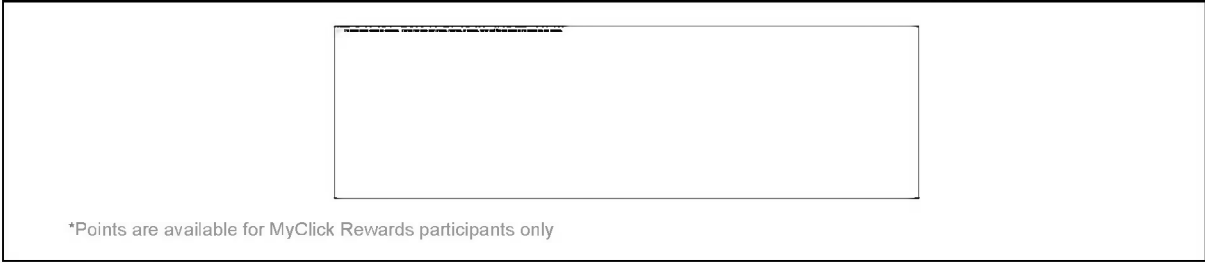
Get *Clicking* with **Travelers Click**!



Visit [Travelers Click](#) Today!



Register [Here](#) for MyClick Rewards



17-BOND-3331



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[Update your marketing preferences](#), or [unsubscribe from all Travelers marketing emails](#). Please note that you may still receive non-marketing emails from Travelers.

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This email was intended for alevesqu@travelers.com.

Declaration of John Morris

EXHIBIT 31



Support for Business

Auto	+
Property	+
Workers Compensation	-
ConciergeCLAIM Nurse	
State Resources	
Workers Compensation Office Locations	
General Liability	+
Specialized Industries & Risks	
Management & Professional Liability and Surety Bonds	

Workers Compensation Claims

Despite your company's best efforts to create a safe work environment, accidents can happen. Our Claim professionals will partner with you, your injured employees and medical providers to ensure your employees return to work safely and as soon as medically appropriate. Our specialized TravComp® model focuses on outcomes, assigning key parts of the process to specific Claim professionals, making sure we engage the right resources at the right time.

Below you will find resources to check the status of your workers compensation claim, download your state-specific workers compensation forms and find a network medical provider and pharmacy.

Resources for Injured Employees

Our [MyTravelers® for Injured Employees](#) portal is your single access point for information about your workers compensation claim and enables you to take an active role in your recovery.

MyTravelers® for Injured Employees can be accessed on any device - computer, smart phone, or tablet and provides:

- Detailed disability and medical payment information
- Fast and easy provider and pharmacy search
- Email notification alerts regarding updates about your claim
- Easy and secure messaging with your Claim team
- Answers to frequently asked questions

[Register for MyTravelers® for Injured Employees](#)

Resources for Employers

- [Find a network medical provider](#)
- [Find a pharmacy](#)
- [State-specific workers compensation information](#)
- [Find a workers compensation claim office](#)
- [Workplace safety](#)
- [ConciergeCLAIM® Nurse](#)



MyTravelers® for Injured Employees

Travelers is proud to introduce MyTravelers® for Injured Employees—digital capabilities that enhance our industry-leading TravComp® model.



TravComp[®]
Helping employers do more for their workforce.

▶ 0:39 / 0:44

⏸ 🔊 🗄 ⋮

A video player interface showing a red background with a faint image of a person's hand holding a pen. The text 'TravComp[®] Helping employers do more for their workforce.' is centered. At the bottom, there is a progress bar with a play button, a timestamp '0:39 / 0:44', and control icons for volume, full screen, and settings.

Review

TRAVELERS

TravComp® Workers Compensation Services

⊕ HOW TO NAVIGATE THIS BOOK

Welcome to the
TRAVCOMP VIRTUAL TOUR

BEGIN >

Navigation icons: back, forward, search, and volume.



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C-25209 Rev. 3-08

Workers Compensation Best Practices

TravComp[®]
The Compelling ChoiceSM

TRAVELERS-003666

Travelers Workers Compensation Best Practices

Best Practices for claim handling are only a part of the equation in managing a customer's loss costs and pursuing a plan for an early return to work for injured employees. We have identified critical success factors that, when paired with our Best Practices, can achieve optimal results in the critical areas of payout, cost and service. These are: team ownership and accountability, ongoing training, TravComp® claim and medical management strategies, employer empowerment, focused performance objectives, and industry-leading technology.

Guiding Principles

- Deal professionally and fairly with the employer and injured worker.
- Make every attempt to document our file clearly, concisely and efficiently, including specific and current comments regarding reserve rationale and resolution strategies on all lost-time claims.
- Promptly conduct a complete investigation on the appropriate claims.
- Strive to contact the employer, the injured employee and the physician within 24 hours of receiving the claim. Maintain regular follow-up contact throughout the disability.
- Work with the employer to manage lost work days by educating them on the importance of early reporting of losses and suggesting nearby network medical providers for injured workers.
- Provide early medical intervention on all lost-time claims to determine whether the medical care is related, reasonable and necessary.

- Achieve open communication with the employer throughout the management of the claim.
- Actively resolve cases while achieving optimal payout. Proactively manage cases to reach appropriate resolution quickly, effectively and efficiently.

Early Intervention and Thorough Investigation

- Prompt, effective contact on all lost-time claims. Contact injured worker, employer, and physician within 24 hours.
- Early use of our medical provider networks in all appropriate cases.
- Adequate and timely investigation to identify and resolve issues of policy coverage, compensability, medical causality, fraud/abuse and offsets/subrogation.
- Timely indemnity.
- Timely decision.

Appropriate Resource Assigned to the File

- File assigned to the appropriate claim professional based upon case complexity and potential financial exposure.
- Timely recognition of financial exposure, including potential entitlement to lifetime benefits. Case incurreds reflect ultimate probable payout at all times.
- Compliance with jurisdictional statutes, rules and regulations.
- Appropriate file supervision.
- Appropriate, clear and concise file documentation.
- Compliance and special account communications (SAC).
- Focus on paying only what we owe.
- Data quality and reliability.
- Assistance developing action plans to improve network utilization.

Managed Care and Return-to-Work Partnership

- Early medical case management on all compensable lost-time claims.
- Use of medical provider networks in all appropriate cases.
- Assistance determining whether medical care is related, appropriate, reasonable and necessary.
- Development of aggressive and creative return-to-work strategies.
- Proper management of on-site medical/vocational resources.

- Timely recognition, investigation and resolution of medical relatedness or causality issues.
- All medical bills reviewed and repriced to any applicable state regulated schedule, or contracted PPN discounts.

Claim Resolution

- Active resolution strategies focused on bringing the case to closure.
- Timely referral to and effective management of all focused specialists, including special investigators, recovery specialists, workers compensation major case unit, defense counsel and investigative experts.
- Skillful settlement evaluation and negotiation strategies.
- Structured settlement consideration.
- Offset negotiation and resolution.
- Effective litigation management.
- Timely and appropriate closing.



INDUSTRYEdge®

Golf Courses & Golf Facilities – Eagle 3SM

COMMERCIAL ACCOUNTS | DIFFERENTIATORS

Did you know?

Approximately

13,000

golf cart-related accidents send people to the emergency room annually.¹



33%

of accidents at golf courses are related to slips, trips and falls.²



Fires result in

40%

of golf course property claim costs.²



\$3.9B

is generated annually from numerous charity events hosted by golf facilities,³

which introduce additional risk.



With amenities and activities extending beyond the greens, golf courses face a wide variety of risks. Our focused industry expertise, comprehensive coverage and use of total golf rounds played – instead of annual revenue for rating – set Travelers apart from the competition.

Tailored protection for golf courses and golf facilities

- ✓ **Deluxe Property Coverage:** Including tees, greens and fairways; trees, plants and shrubs; golf club-specific property; member and guest property; and golf course vehicles.
- ✓ **Liquor Liability:** Protection for injury caused by a patron who becomes intoxicated by your service of alcohol on the premises.
- ✓ **Site Pollution Coverage:** Limited coverage for the use of herbicides and pesticides on the golf course grounds.
- ✓ **Xtend Endorsement® for Golf or Country Club Facilities:** Bundles general liability coverage extensions within a single endorsement, providing convenient coverage solutions, including:
 - Additional Insured – Golf Pros, Tennis Pros, Members and Users of Golfmobiles
 - Incidental Medical Malpractice
 - Blanket Additional Insured – Lessor of Leased Equipment
- ✓ **Directors and Officers Liability:** Provides protection for the assets of an organization and the personal assets of its directors and officers.

Your golfing business is protected with Travelers

TRAVELERS-003668

Risk Control

Travelers has been in the loss prevention business since 1904, with our Risk Control consultants having an average tenure of over 20 years. We have the experience and technical proficiency that can help golf facilities assess and manage their risk.

Areas of specialization include:

Protecting your business

- Contractual risk transfer – resources to help golf facilities manage risk associated with their contractual relationships.
- Golf course safety – guides to help manage common causes of loss, including golf cart safety; slips; trips and falls; alcohol service; and lighting and severe weather, to name just a few.

Employee safety

- Ergonomic specialists to help golf facilities identify and reduce their ergonomic risk factors associated with administration, maintenance, food service and groundskeeper job tasks.
- Our alliance with **MSDSonline**[®] provides our golf course operators with access to Safety Data Sheets (SDSs) to help train their employees on the safe use, storage and handling of chemicals.

Property protection

- Travelers Risk Control has established alliances with vendors who offer products and services focused on protecting key equipment from theft, vandalism and fire.

On-site/Online/On-Demand Services

We offer our customers a flexible range of options for accessing our Risk Control safety resources:



On-site:

- Hazard recognition and exposure assessments.
- 700+ safety professionals.



Online:

- Dedicated golf operations page with focused resources to support your safety and training needs.



On-Demand:

- **Risk Control On-Demand**[®]: Prompt access to our specialized safety professionals using screen-share technology.

Claim Services

Our Claim professionals have specialized experience with the types of losses you may face.

Travelers Medical Advantage[®] – integrated medical cost-management solutions to help manage your total cost of risk

- To help minimize the impact of workplace injuries to business operations and employees' health, Travelers has invested in industry-dedicated claim solutions.
- Our **TravComp**[®] claim-handling model co-locates in-house nurses with Claim professionals in an integrated workers compensation claim-handling model for optimal results.

Nearly two-thirds of injured employees return to work within 30 days.⁴

Protecting your business, brand and reputation

We understand the unique exposures of golf facilities and are committed to delivering an exceptional claim experience.

- General liability Claim professionals deliver local service and jurisdictional knowledge, countrywide.
- On average, Travelers-selected defense counsel returns successful trial verdicts 79% of the time, including 65% outright defense verdicts and 14% verdicts less than the last offer/estimate.⁵
- Travelers Investigative Services performs expert, on-site investigations to help mitigate and protect you from potential fraud.
- Our Business Torts Claim Group specializes in handling complex cyber claims, including those related to data breaches.

Getting you back to business

Routine property claims shouldn't slow your business down. And severe ones don't have to bring operations to a complete standstill.

- Travelers has more than 2,000 property Claim professionals countrywide to help you locally.
- Our National Catastrophe Center is equipped with state-of-the-art tools to actively monitor weather and claim trends, enabling us to quickly take action.
- Fire investigation – Travelers Forensics Lab consults on 2,000 claims annually to help identify the root cause of fires and explosions.



¹ 2010 Insurance Journal, ² 2016 Travelers Risk Control Report, ³ 2016 Forbes,

⁴ 2013-2015 All markets -three year average – 12 month valuations, ⁵ 2015 Calendar year Travelers claim legal data

travelers.com/golf

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TRAVELERS-003669



Do you have questions on medical networks or managed care?

Travelers' network management team has the expertise and experience to assist you with claim issues specific to your business.

Located throughout the U.S., our network team makes it their business to understand the issues you are facing so they can help you achieve better results.

If you have further questions on the network or on managed care issues, please contact your Travelers representative.

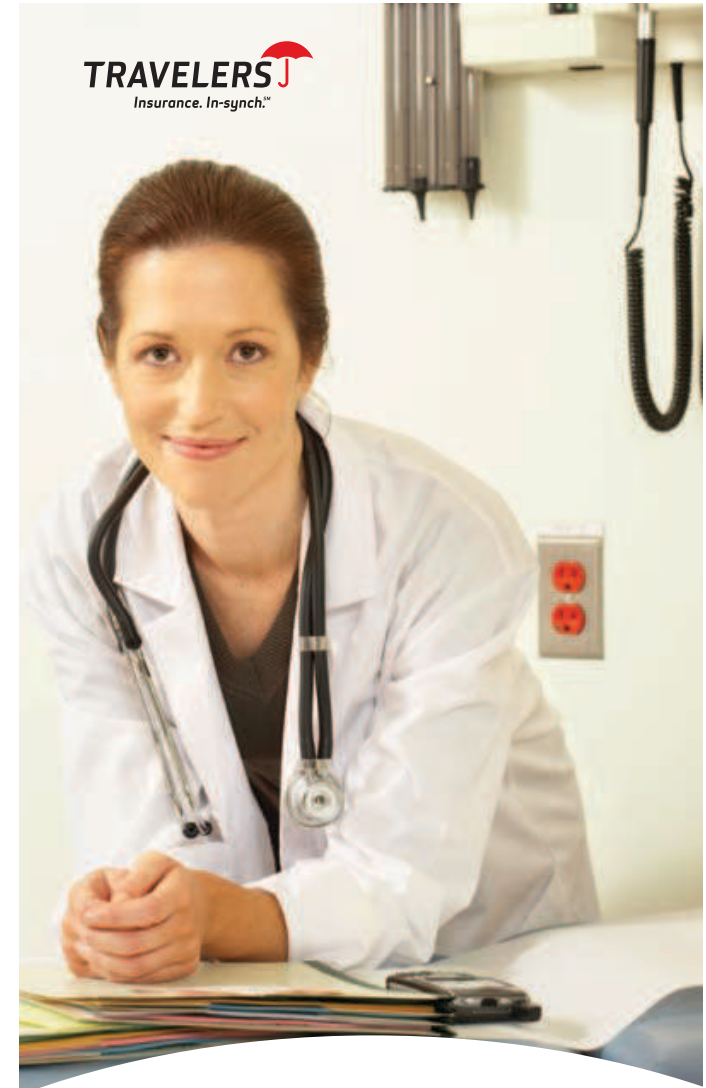


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C-24514 Rev. 3-08



Finding a Network Medical Provider

TravComp[®]
The Compelling ChoiceSM

TRAVELERS-003670

The Travelers Advantage

At Travelers, we realize the importance employers place on effectively managing workers compensation claim costs. That's why we've designed a medical network that can help you achieve better results.

Network Medical Providers Are

- **Focused on Return-to-Work**

Network medical providers work with you and Travelers to arrange modified or temporary duty so the injured employee can return to work as soon as medically possible.

- **Located Countrywide**

The network consists of more than 500,000 physicians and more than 5,000 hospitals throughout the U.S.

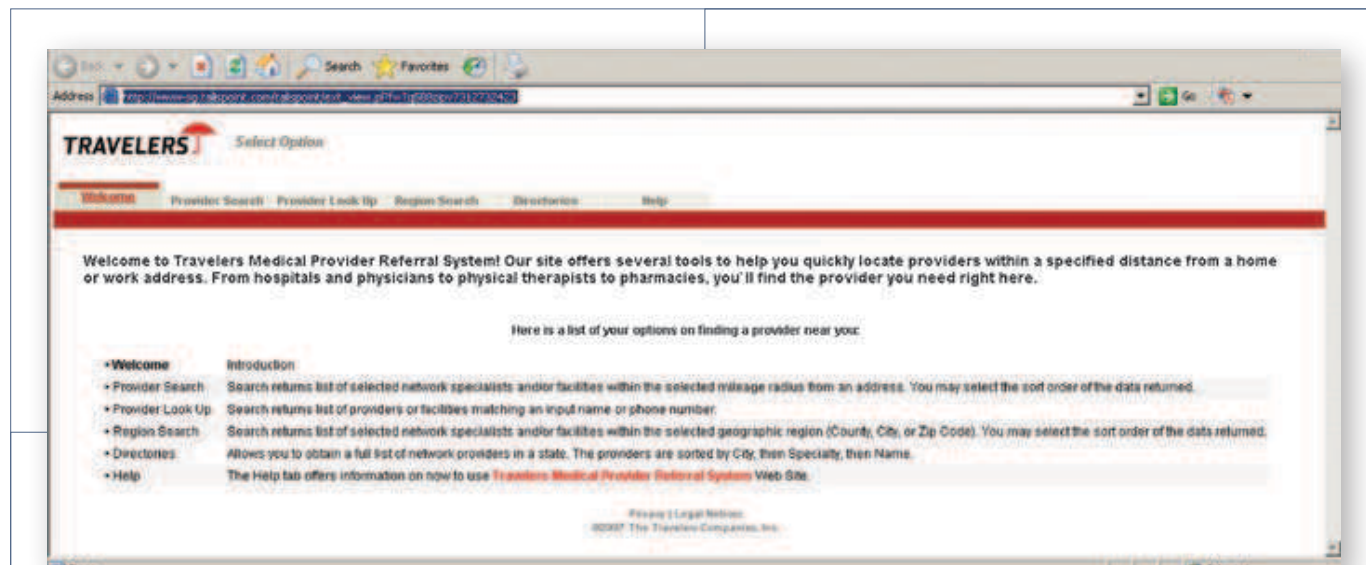
- **Committed to Quality**

Network providers follow strict medical protocols designed to help achieve better results for you and your employees.

Network Usage Gets Results

TravComp Results	
Medical provider contractual discount	16% (below usual and customary or fee schedule)
Preferred provider network savings	\$125 million
Network medical providers	505,000+
Average network penetration	72%+ (on all medical payments)

Source: Numbers reflect Travelers 2007 workers compensation claim results as compiled by Travelers.



How Can I Locate a Network Medical Provider?

On the Internet

Search online to find a medical provider by visiting travelers.com and selecting the Claim Services option. Click "Find a Network Medical Provider" to search by provider type, name or location.

When Reporting a Claim

When you report a claim to Travelers, a knowledgeable claim professional can provide you with the name and address of a network clinic, hospital or primary care physician located close to the injured employee.

Contact Your Travelers Claim or Medical Case Manager

Travelers' case managers have access to our online network medical provider directory. They can help you locate a specific network provider in a selected area.

Start Using the Network Today

- Obtain a list of network providers for your business locations via the website or by contacting a Travelers representative who can help you locate a specific network provider or provide a list of providers in a selected area.
- Become familiar with initial care providers on the list. Contact your choice of clinic and advise them that they may be requested to treat an employee if a work-related injury occurs.
- Educate your workers about Travelers' network providers. Be able to recommend the network facility you choose if your employee is injured and has not sought medical care or chosen a medical provider.

The Initial Visit Is Key

When injured workers receive initial treatment from a network medical provider, they are more likely to use the provider for follow-up treatment.



TRAVELERS Business Insurance

Services > Claim > Product Information - Claim



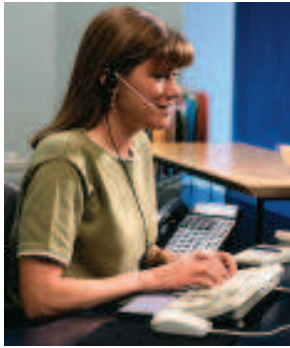
TravComp® Digital Capabilities Email

Item# 17-CLAIM-3192

This item is available for download only.

Download Email

♥ Add to Favorites



*TravComp*SM

How workers comp works now

TravCompSM
How workers comp works now

WE CAN HELP YOU MANAGE THE CHALLENGE OF RISING COSTS

The world of workers compensation claim management is changing. The annual number of workers compensation claims is leveling off, but the average cost to manage those claims is rising.* At St. Paul Travelers, we realize the importance employers place on effectively managing these costs to help the long-term success of your business.



* Source: NCCI Holdings, Inc., 2005

TravComp

An integrated solution to control loss costs

In today's changing workers compensation climate it's critical to have the best carrier working with you to fight rising loss cost trends. In every area, St. Paul Travelers uses the latest and best tools, integrating them in the most effective fashion to produce industry-leading outcomes.

TravComp is a unique workers compensation claim management process. It joins together the work of co-located medical and claim professionals to promptly handle, thoroughly investigate and fairly resolve your workers compensation claims. The result: a workers compensation claims management solution that meets your unique business needs.

Better performance leads to better results

TravComp is recognized as the industry's most advanced and specialized approach to managing workers compensation claims, with many potential business advantages for customers.

Early intervention, advanced claim and medical technology, an aggressive return-to-work strategy, and network savings all play a part in helping to keep loss costs under control. Simply put, better performance leads to better results for our customers.

A compelling value proposition

TravComp is a proven business solution designed with your needs in mind. Results are achieved through a strong commitment to critical components throughout the claim process:

TravComp Value Proposition	
Component	Impact
Early intervention	Better outcomes
Prompt and accurate determination of compensability	Only appropriate claims paid
Return-to-work focus	Indemnity savings plus direct medical savings through network usage
Enhanced medical triage	Nurse assignment on the right claim plus improved return-to-work outcomes
Stay-at-work or return-to-work plan	Fewer replacement workers and lower training costs

Integrating people, process and technology

TravComp integrates the latest in medical and claims management technology in the hands of experienced case managers and nurses. This linkage of case management and medical resources can assist you with cost savings, quick response, and appropriate medical care that can result in better outcomes for your injured employees.

The case manager, acting as your single point of contact throughout the claim process, has extensive knowledge and immediate access to information related to all aspects of the claim. These include: compensability, return-to-work, medical care, medical management, litigation management, loss prevention and engineering, special investigations, structured settlements, subrogation, and medical bill review.

St. Paul Travelers' state-of-the-art claim systems add value by allowing case managers to transmit and access critical claim and medical information in real time. This enhanced communication capability saves time and increases efficiency. It also provides a platform to help the case manager, employer, and injured worker engage in the employee's return-to-work planning.





The industry's first injured worker Web site

St. Paul Travelers is the first carrier to bring workers compensation information directly to the injured employee via the Internet. Employees can go online at mywcinfo.com to securely access state benefit information, review their claim payment information, and obtain medical self-care tips and workers compensation reference material. The site also offers a Spanish language translation option.

On-site access to medical expertise

By co-locating its claim and medical experts, St. Paul Travelers can manage the claim process more effectively. A nurse case manager works side-by-side with your claim case manager to provide specialized expertise on all aspects of medical management, including treatment protocols, communication with physicians and other medical providers, and return-to-work planning. St. Paul Travelers nurses are certified in appropriate states by the Utilization Review Accreditation Commission (URAC).

A highly effective return-to-work and medical management process enables the St. Paul Travelers claim team to:

- Evaluate all compensable lost-time cases for potential medical intervention promptly upon notice of loss
- Confirm appropriate return-to-work dates and medical plan
- Apply the correct criteria to obtain medical intervention and services, where it is appropriate
- Communicate electronically with customers, claim managers, physician advisors, on-site case management professionals, and the national medical director
- Provide injured employees with the option to access a national network of quality physicians and hospitals

Claim reporting – any time day or night

St. Paul Travelers offers several 24-hour claim-reporting options, including Internet-based claim reporting with HR data prefills. Ease of reporting is just the first step to improving your results. Every claim report triggers an immediate electronic claim file with a unique claim number that is given to you prior to completing your report. The notice of a loss is electronically transmitted in real time to the local St. Paul Travelers claim service center for review.

A trained compensability investigator is responsible for reviewing and investigating the injury report. Once a claim notice is received, the case manager will call you, your employee, and the medical provider within 24 hours. In addition to providing contact information, the case manager will discuss the employee's workers compensation benefits and return-to-work goals.



Once a claim notice is received, the case manager will call you, your employee, and the medical provider within 24 hours.

A network of highly-qualified medical professionals

St. Paul Travelers has access to medical networks of more than 420,000 physicians and 5,000 hospitals across the U.S. They follow strict protocols that are designed to achieve better results for you and your employees. Our dedicated team of professionals is ready to assist you in developing strategies to increase medical network usage, where appropriate.





Working to control your costs

TravComp seamlessly integrates our claim and medical platform and bill payment process to add substantial value to your cost containment strategy. Only authorized treatments are paid; non-authorized treatments are flagged for review, using the latest technology to input and monitor medical payments. Medical, pharmacy and hospital bills, along with medical reports, are automatically scanned, then imaged for case manager review and can be repriced to reflect fee schedule or available network discounts. Every bill is automatically audited to determine appropriate payments and to reduce duplicate or unauthorized payments.



The right return-to-work solution

At St. Paul Travelers, return-to-work results are measured in dollars and productivity as well as time. We work with the employer to design a return-to-work and stay-at-work program specifically targeted to the unique needs of each employee. Our nurse case managers work with the employee and treating physicians to arrange modified or temporary duty so your injured employee can resume work as soon as medically possible.



Claim information at your fingertips

Throughout the entire claim process, the case manager keeps you apprised via telephone and email of the status of each claim. Claim Alerts sends electronic notification of major events directly to your pager or hand-held messaging device.

Our Claim Management System (CMS) provides immediate access to claim-related information right at your desktop, using a standard web browser. With just a few mouse clicks you can have information that translates into improved business solutions for your company.

The right people make it possible

St. Paul Travelers' integrated team of over 3,100 highly trained claims professionals including 450 registered nurses is supported by a centralized major case unit, a physician advisor program and a physician resource group. Our national vendor program of field-based medical and vocational professionals and independent medical examiners helps ensure that our strict quality standards are met.

We maintain our expertise by continually training and educating our workforce. St. Paul Travelers' Claim University offers a full curriculum of entry-level, intermediate and advanced courses in all aspects of claim handling, including:

- Litigation Management
- Subrogation
- Risk Management Information Services
- Critical Care/Major Case Management
- Catastrophe Management

Focused on positive outcomes

When evaluating workers compensation proposals from several different carriers, it's convenient to normalize loss picks in order to compare rates and expenses. But TravComp provides clear evidence that best practices in claim management can potentially control variable costs and lead to significant savings.

TravComp Results	
Medical provider contractual discount	20% (below usual & customary)
Preferred provider network savings	\$137 million
Network medical providers	425,000
Average network penetration	70%+ (on all medical payments)

Source: Numbers reflect St. Paul Travelers 2004 workers compensation claim results as compiled by St. Paul Travelers.

Let us show you how to get better results

Contact us toll-free at 888.645.COMP (2667), and we'll arrange for a personal tour of our TravComp process. You'll meet the people responsible for handling your claims, and see firsthand how we can



help promote cost savings, better return-to-work results, and a healthier workforce for our customers.

INTEGRATED RESOURCES

Catastrophe Response Team
Ergonomic Consulting
Fraud Investigations
Legal Team
Lien Unit
Loss Prevention Services
Medical Bill Audit
Medical Directors
Pharmacy Management
Preferred Provider Networks
Risk Management Information

CUSTOMER ACCESS

Accident Data and Trends
Claim Account Executives
Claim Reviews
Internet Access to Provider Networks
Online Access to Claim Notification
Online Claim Reporting Kits
Online Claim Status Reports
Real-time (not batch) Updates
Workers Compensation Web Site (mywcinfo.com)
Workplace Safety Information

TravCompSM
How workers comp works now



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TRAVELERS-003685

Travelers Property Casualty has the expertise with specialized services you need.

FINANCIAL INSTITUTIONS



Slips and falls, repetitive motion, distracted driving, and so much more. Our risk teams bring an intensive focus to your operations and deliver industry-leading service and training to help keep your people safe and your business running smoothly.



Travelers Risk Control – On-site/Online/ On-Demand Services

Our professionals have the knowledge, experience and technical proficiency to help financial institutions address their risk management needs. We offer our customers a flexible range of safety solutions and options.

We have more than 700 Risk Control professionals to complete on-site risk assessments, consultations and customized training.

Risk Control's customer portal (travelers.com/riskcontrol) is a 24/7 resource for safety and risk management information and educational events available to Travelers policyholders, including:

- **Travelers Virtual Risk ManagerSM** – an online self-assessment tool that helps identify safety performance gaps and deliver a customized action plan to address safety needs.
- **Access to more than 1,000 risk-control resources** – examples include technical bulletins, news alerts and training materials.
- **Education Center** – a wide selection of classroom, webinar and self-paced computer-based training courses – many available to our customers at no additional cost.

Risk Control On-Demand[®]

Offers our customers real-time access to safety specialists via screen-share technology. Consultations are available for a wide range of safety topics, including, but not limited to, ergonomics; *Corridor of Care[®]* post-injury management; and slip, trip and fall prevention.

Innovative Claim Services

TravComp[®]

Local service backed by the extensive resources of a national carrier. With over 500 nursing professionals and approximately 300 investigative services experts, our resources help injured employees get the medical treatment they need while you achieve better loss outcomes.

Travelers Medical Advantage[®]

Medical is the largest portion of casualty loss costs. Travelers' responsive local service and industry-leading medical cost management capabilities can help control your future total cost of risk.

MyTravelers® For Injured Employees

This secure, web-based tool is the centralized access point for all your injured employees' workers' compensation claim needs, through which you can help your injured employees easily navigate through the workers' compensation claim process from recovery to return to work.

Travelers ConciergeCLAIM®

If your vehicle is damaged in an accident, Travelers can take care of it conveniently and efficiently. You have the right to decide where your vehicle will be repaired. If you choose ConciergeCLAIM, our partner body shops offer prompt, quality repairs, guaranteed for as long as you own your vehicle. There are over 50 ConciergeCLAIM sites countrywide located in 20+ states.

Why Travelers?

- We've provided effective insurance solutions for more than 160 years and address the needs of a wide range of industries.
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
- With offices in every U.S. state, we possess national strength and local presence.
- Our dedicated underwriters, risk control specialists and claim professionals offer extensive industry and product knowledge.



Get the protection you need,
today and tomorrow

Our leading property and casualty coverage and service is shaped by our deep knowledge of the specialized risks you face. You'll get the peace of mind that comes from the long-term stability and financial strength of Travelers.

Travelers knows financial institutions.

To learn more, talk with your independent insurance agent or visit [travelers.com](https://www.travelers.com).



[travelers.com](https://www.travelers.com)

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TRAVELERS-007180

Declaration of John Morris

EXHIBIT 32

Trenching and Excavating Topic TravSources®



Workplace Safety & Health | Construction Safety Management



TravSources® - a collection of tools and resources to support your unique business needs.

Trenching and excavating work can present serious dangers for the workers involved. Cave-ins, falls and incidents involving mobile equipment cause a significant number of fatalities and injuries each year, making trenching and excavating work one of the most dangerous construction activities. Working around underground utilities poses additional hazards and loss exposures.

Below is a collection of resources to help you identify, manage and mitigate some of the risks from trenching and excavating operations.

Getting Started

[Trenching and Excavating Risk Management Guide](#)

Risk Insights and Strategies



Trenching and Excavating Safety

Trenching and excavating safety begins by planning ahead and using safe digging practices. A written trenching and excavating safety plan is important to help reduce the risk of injuries and other losses.

- [Excavation and Trenching Requirements](#)
- [Pocket Guide to a Safe Excavation, Subpart P](#)
- [Safety Tips for Excavation Contractors](#)
- [Construction Vibrations and Damages](#)
- [Construction Site Emergency Planning, Evacuation & Response](#)
- [Confined Space Entry](#)
- [Sample Excavation Safety Inspection Report](#)



Protective Systems

One cubic yard of soil can weigh nearly 3,000 pounds. Using the right protective system and techniques can help reduce the risk of cave-ins and other incidents during trenching and excavation work.

- [Excavation and Trenching: Sloping, Benching & Support Systems](#)
- [Hydraulic Shoring Use in Excavation and Trenching](#)
- [Steel Trench Box Placement and Removal](#)



Underground Hazards

Underground utilities are among the serious hazards trenching and excavation workers face. Striking underground utilities can result in electrocution and explosion that can injure workers. It can also cause expensive property damage claims. Locating underground hazards and taking steps to avoid them is a priority.

- [One-Call System 811 \(USA\)](#)
- [Underground Locating Technology](#)



Equipment Safety

Each year, construction equipment operators, ground workers and pedestrians are injured by heavy mobile equipment in and around work areas. In fact, according to OSHA, struck-by deaths are considered one of the "Fatal Four" leading causes of death on the construction jobsite, with approximately 75 percent involving heavy equipment.

- [Hydraulic Excavator Safety](#)
- [Power Augers and Hydraulic Earth Drill Safety](#)
- [Skid-Steer Loader Safety](#)
- [Loader/Backhoe Safety](#)



Additional Resources

Many external organizations host dedicated websites for construction work zones. The websites offer resources on a broad range of topics, including best practices. The information can help contractors involved in work zone projects stay connected with safety developments and practices.

External website provided for your convenience:

- [Trenching and Excavation Safety Resources \(OSHA\)](#)
- [Trenching and Excavating eTool \(OSHA\)](#)
- [Preventing Worker Deaths from Trench Cave-Ins \(NIOSH\)](#)
- [Call 811.com](#)
- [Common Ground Alliance](#)



Risk Control On-DemandSM

Using online, screen-share technology, Travelers insureds can participate in a virtual consulting session with a Travelers Risk Control construction safety professional to help with safety program development and loss prevention.

- [Learn More](#)

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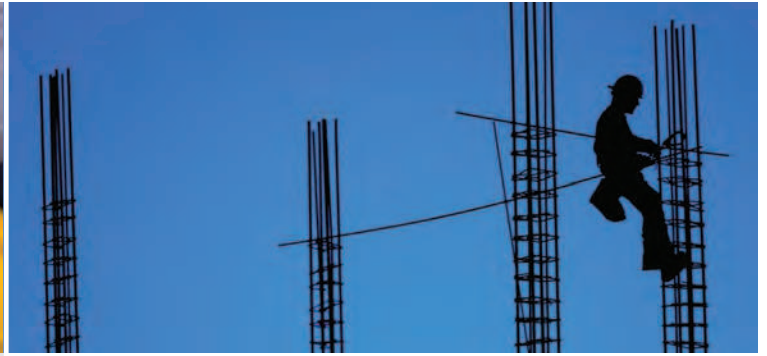


Risk Control: Construction

A commitment to safety
has no limits

REDUCE RISK. PREVENT LOSS. SAVE LIVES.

TRAVELERS-003748



Our people make the difference

Travelers is a leading provider of risk control services in the construction industry. Our risk control construction specialists have the knowledge and the experience to meet customers' risk control needs and to help them take a proactive approach to safety and accident prevention. Located throughout the country, our specialists have experience in:

- Tunnels
- Dams
- Bridges
- Utilities
- Highways
- Commercial buildings
- Power plants
- Concrete
- Sprinkler systems

Travelers Risk Control consultants are backed by highly qualified specialists in industrial hygiene, ergonomics and more. Our knowledgeable professionals can make a difference in helping customers find the protection they need now and in the future.

The Travelers difference

Management services

Regular assessments can help identify needs and measure effectiveness, implementation and compliance with existing programs. We conduct site assessments to identify risk exposures and recommend effective controls. It is our practice to work with you to identify potential problems before they appear. Some of our services include the following:

- Industrial hygiene services
- Contractual risk transfer analysis
- Job site evaluation
- Fleet safety assessment
- Forensic investigation
- Accident investigations
- Pre-job planning
- On-site and online safety training
- Post-injury management review

Technical services

Industrial hygiene services

Our industrial hygiene specialists can help you assess potential employee health exposures and work toward the prevention of potential occupational illnesses. We provide on-site consultative services for hazard recognition, sampling to evaluate chemical and/or physical hazards (such as noise) at the work site, as well as occupational health program reviews and customer training.

Safety View®

This survey provides feedback about the effectiveness of your safety program. It also measures employees' perceptions about safety management practices.

Fleet management

Our consultants can help you address issues regarding who you are hiring to drive your vehicles and how to keep them from increasing your exposure to risk, including training programs and exposure guides.



Training programs

Travelers Risk Control offers employee safety and risk management training that can help your company save time, money and lives. Some courses are offered through webinars and computer-based training, while many other courses are offered through our Safety Academy at numerous locations across the nation. Course details and online registration are available in the Risk Control Customer Portal at travelers.com/riskcontrol. Some of our signature training courses include:

Site Sense and Site Sense 2

These training programs teach and reinforce the skills employees need to work together and communicate essential information among crew members. Travelers, along with Crew Training International, created the construction-specific Site Sense training program to teach these important skills in an effort to reduce accidents and improve your bottom line.

Crisis management

Preparation, planning and training are essential to successfully manage a crisis within your organization. This program includes a customized crisis management plan, with a simulation-based training session.

Look out below – underground exposures and controls

This program is designed for employees involved in performing or overseeing trenching and utility installations. The course will review information that can assist with making excavation operations safer and help employees better understand how to prevent utility strikes.

Tie or Die® fall management

An effective fall management program can not only save lives and reduce injuries, but can also save money and make good business sense. This course is designed for anyone who is responsible for implementing or evaluating the effectiveness of their fall protection efforts.

Crane training program

The crane is among the most dangerous, expensive and vital pieces of equipment on a job site. When crane safety fails, production deadlines and budgets can be negatively impacted. Well-trained operators are needed to control today's cranes. That's why Travelers has developed the following nationally recognized crane programs to help employers reduce the risk of crane-related accidents. Contractors' operators, and safety and management staff are all encouraged to take advantage of the following:

- **Professional crane operations mobile crane course –** This workshop is designed to help increase mobile crane safety awareness and prepare candidates for the mobile crane written exam offered by the National Commission for the Certification of Crane Operators (NCCCO). The course length varies between 3.5 to 4.5 days depending on the crane specialties covered.
- **Professional crane operations tower crane course –** This 14-hour course is designed to help increase tower crane safety awareness and prepare candidates for the tower crane written exam offered by the National Commission for the Certification of Crane Operators (NCCCO).
- **Mobile crane management program –** This popular, four-hour mobile program can help attendees learn how to effectively manage the safety and productivity of cranes.
- **Tower crane management program –** This three-hour course includes an overview and basic information on tower crane management, operations inspection and maintenance.

Daily safety management

This employee-orientation program discusses pre-work meetings and safety checks. It explains how to involve other construction personnel, not just safety directors, in effective communications.

Work zone safety

This program helps to manage work zone traffic safety and offers information on planning and implementing temporary traffic controls. The program includes sample safety programs, sample standard operating procedures and more.

National Safety Council flagger training courses

We have a private agency training agreement with the National Safety Council for its flagger training program.

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General products and resources

travelers.com/riskcontrol

The Travelers Risk Control website offers a wealth of information to help your organization reduce exposures and losses. As a value-added service, our secure Risk Control Customer Portal gives policyholders, agents and brokers exclusive, online access to our products and services. With easy navigation and valuable resources, this site is your one-stop shop for answers to many risk control questions and concerns.

Construction TravSources®

Our Construction TravSources is an online collection of safety and risk management resources for the construction industry. These materials include technical bulletins, checklists, training materials and more on such topics as:

- Fall management
- Trenching and excavation
- Scaffolding
- Construction fleet management

Industrial hygiene laboratory

Our state-of-the-art accredited laboratory is available to all of our customers. The lab, accredited by AIHA (IHLAP), offers analysis of more than 500 chemicals and covers a full spectrum of technical assistance. A complimentary pump loan program is also available, which allows policyholders to conduct their own air sampling.

Newsletters

Our quarterly *Risk Control Topics and Challenges* newsletter provides current information that impacts a variety of industries, including construction, transportation, manufacturing and more. To receive the newsletter electronically, please edit your profile after logging in to the Risk Control Customer Portal.

For more information, visit our website at travelers.com/riskcontrol, contact your Travelers Risk Control consultant or email at Ask-Risk-Control@travelers.com.



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TRAVELERS-003751

RISK CONTROL

Reduce Risk. Prevent Loss. Save Lives.



Equipment breakdown

EFFECTIVE STRATEGIES FOR MANAGING EQUIPMENT BREAKDOWN

“Equipment breakdown” refers to a type of insurance coverage intended to insure equipment that transmits, distributes or uses mechanical and/or electrical energy. Types of equipment that are normally covered include:

- Boilers and pressure vessels
- Air conditioning and refrigeration systems
- Electrical equipment, including:
 - > Motors
 - > Switchgears
 - > Transformers
- Communications and data systems

Business and property owners should be aware that without equipment breakdown included in their property coverage, they may not be protected against property and business income losses associated with explosions, mechanical failures or electrical arcing breakdowns.

Equipment breakdown services

Many insurance companies offer equipment breakdown coverage, but not all offer in-house resources to service it. Travelers has been insuring and inspecting boilers, pressure vessels and other types of equipment since 1907 and is one of the largest and fastest growing equipment breakdown insurers in the United States.

What we can do

Our staff provides services to customers that include, but are not limited to:

Inspecting boilers, pressure vessels and other equipment

More than 70 separate jurisdictions in North America require periodic inspections of boilers and pressure vessels. Quisque

Each jurisdiction has separate inspecting criteria and inspection frequencies for various equipment types. Travelers is a National Board Authorized Inspection Agency and has over 170 Risk Control consultants who hold a Boiler and Pressure Vessel Inspectors commission. Our professionals also are licensed by states and/or localities to perform boiler and pressure vessel inspections in jurisdictions throughout the United States, Canada and Puerto Rico.

Investigating claims

Risk Control works with dedicated Underwriting and Claim units to provide superior service. For challenging and unique assignments, our Risk Control specialists may involve Travelers' certified analytical laboratory or our network of independent testing, consulting and service companies.

Conducting Risk Control surveys

Travelers offers service leadership in equipment breakdown Risk Control surveys to industries as diverse as manufacturing, generating utilities, petro-chemical processing, health care, cold storage, food processing, building management and numerous others. Each of these industries shares a common exposure: key equipment breakdown. A single, unknown exposure can cause an unplanned equipment outage; paralyze an entire location, affecting multiple locations and; ultimately, the financial success of a company.

Surveys give our customers insight into the condition and maintenance requirements of their equipment. Our Risk Control consultants identify equipment exposures, develop meaningful loss prevention recommendations and support our customers' efforts to keep their equipment at full production.

Providing account management service

Our trained account consultants can help develop a focused

TRAVELERS-003752

Equipment breakdown

plan that helps achieve the customer's risk control goals. They also can assist with a variety of services, including:

- Equipment maintenance training
- Exposure evaluations
- Special inspection reporting and distribution
- Contingency planning

Coordinating non-destructive testing

We can also help arrange non-destructive testing services. Non-destructive examination and testing are the most cost-effective tools in controlling unplanned outages. Many of these tests can be performed while the equipment is in operation, and all provide valuable insight into equipment operating conditions and maintenance requirements. Travelers provides a network of contracted service companies that specialize in non-destructive examination and testing technologies, including:

- **Pressure vessel inspection technologies**

Whether your business is producing advanced chemicals or municipal water, pressure vessels can provide critical interruption exposures. Corrosion, erosion, environmental cracking, embrittlement and pitting are just a few of the conditions that can develop overnight or over time and, ultimately, bring your operation to a standstill.

- **Rotating equipment inspection technologies**

Rotating equipment can provide some of the most extensive interruptions to service. And machinery technologies have made them lighter and faster. While these machines operate more efficiently, they have higher exposure to sudden breakdown and service interruption.

- **Electrical testing and inspection technologies**

Electrical systems present some of the most critical business interruption exposures. And there is little or no warning before an electrical failure. Electrical problems are rarely audible or visible. For these reasons, electrical non-destructive testing technologies are the most popular in the industry. The advanced detection of overheating in conductors using thermographic imaging,

alone, saves millions of business interruption dollars every year.

Customer website

Risk Control's website at travelers.com/riskcontrol is your 24/7 resource for safety and risk management information, as well as educational and training opportunities. By registering, Travelers policyholders gain exclusive access to the following resources:

- **Travelers Virtual Risk ManagerSM**, an online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to assist in addressing safety needs;
- **TravSources[®]**, online collections of resources packaged by industry and topic;
- **Small Business Solutions**, a small business section to help companies build the foundation for an effective safety management program;
- **Education Center**, a wide selection of classroom, Webinar and computer-based training courses, as well as multimedia products, many of which are provided at no cost;
- **Complimentary newsletters and news alerts** to stay current on safety and risk control related developments;
- **Access to more than 1,000 risk control resources**, including technical bulletins, guides, sample programs, checklists, forms and training materials; and
- **Access to Travelers Industrial Hygiene Laboratory resources**, tools to help identify and address chemical and physical agents related to occupational health risks.

Customer inspection service

Requests for jurisdictionally required boiler and pressure vessel inspections can be processed through a toll-free customer service hotline at 800.425.4119 or email boilinsp@travelers.com.

To learn more, visit BoilerRe.com.



boilerre.com

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TRAVELERS-003753

RISK CONTROL

Reduce Risk. Prevent Loss. Save Lives.



RISK CONTROL

REDUCE RISK. PREVENT LOSS. SAVE LIVES.

Fire protection

WE BRING YEARS OF FIRE AND PROPERTY PROTECTION EXPERIENCE TO YOUR COMPANY

We take pride in maintaining a highly professional, technically proficient staff to meet your risk control needs and help you control property losses. Our trained fire protection specialists conduct thousands of fire protection surveys each year and provide customized safety consulting. In addition to our fire protection specialists, we employ approximately 700 Risk Control consultants in more than 65 offices throughout the country. These consultants are backed by highly qualified specialists who are dedicated to the areas of fire protection and property preservation.

We have experience in many industries, including manufacturing involving metal, wood, plastic, paper and textiles, plus wholesale and retail businesses, educational and various service organizations.

Services

We pride ourselves on bringing practical, cost-effective solutions to unique and difficult loss control problems. We have a wealth of property risk control services to assist you in your efforts to prevent property loss or, should a loss occur, reduce the severity and business impact. Examples of the property risk control services at Travelers are listed below.

Customized consulting

A sound fire protection program requires a careful analysis of the hazards and exposures to loss in your facility, as well as a good understanding of your operation. Working closely with you, our fire protection specialists and consultants can help identify and evaluate your fire hazards and assess your facility and operation relative to property protection and business continuity.

Loss reduction recommendations

Once hazards have been identified and reviewed, our specialists can make practical recommendations, propose

solutions and help you develop a loss prevention program that meets your specific needs toward reducing the potential for property loss and resulting business interruption.

Assessment of fire protection equipment

We can help you determine the adequacy of your fire suppression equipment. Through fire pump testing, water supply testing and hydraulic gradients, we can help you determine if the fire suppression water supplies to your facility are adequate and reliable. Using computerized hydraulic analysis, we can evaluate the protection capabilities of your sprinkler system.

Fire protection specifications

If you are adding a new addition, building a new facility or moving operations, our property specialists can discuss the proposed changes and provide specifications for fire protection designs that will help ensure proper protection.

Plan review

Our consultants can recommend ways to reduce your potential for property loss due to fire by reviewing your fire protection equipment plans. We compare these plans to national fire codes and the types of losses experienced by others in your industry.

Loss prevention program materials

We can provide you with a variety of loss prevention management tools, including cutting, welding and grinding permits; fire protection impairment tags and literature; and self-inspection forms.

TRAVELERS-003754

Fire protection

State-of-the-art property training facilities

Our on-site property training laboratories are designed to provide hands-on training for our policyholders. Guided by experienced instructors, attendees learn by operating equipment and displays. The labs are equipped with operational wet-pipe, dry-pipe, deluge and pre-action automatic sprinkler systems, fire pumps, fire detection alarm systems, specialized carbon dioxide and flammable liquids protection systems, combustion controls displays and more.

Products and resources

Customer website

The Risk Control Customer Portal (travelers.com/riskcontrol) is your 24/7 resource for safety and risk management information, as well as educational and training opportunities. By registering, Travelers policyholders gain exclusive access to the following resources:

- **Travelers Virtual Risk ManagerSM**, an online self-assessment tool that helps identify safety performance gaps across a broad spectrum of risks and delivers a customized action plan to assist in addressing safety needs;
- **TravSources[®]**, online collections of safety and loss prevention resources packaged by industry and/or topic, such as the Property Preservation TravSources;
- **Education Center**, a wide selection of classroom, Webinar and computer-based training courses, as well as multimedia products, many provided at no cost;
- **More than 1,000 risk control resources**, including technical bulletins, guides, sample programs, checklists, forms and training materials; and
- **Travelers Industrial Hygiene Laboratory resources**,

tools to help identify and address chemical and physical agents related to occupational health risks.

Safety Academy

The Safety Academy offers a variety of courses appropriate for virtually any organization, regardless of size or industry. For your convenience, these classes are conducted at numerous locations across the country. Programs are taught by experienced instructors who have hands-on knowledge, which can set the course apart from one that delivers just theory and one you can really apply to your business. A sampling of our course offerings include:

- Fire Protection Practices
- Inspection, Testing and Maintenance of Sprinkler Systems
- Warehousing Fire Protection

We are flexible and can offer our clients training through a variety of means, including:

- Regional seminars – Held at numerous locations from coast-to-coast
- On-site training – We can work with you to customize training at your site, which is tailored to your environment and specific needs
- Webinars – Listen to experts discuss a variety of topics without having to leave your office

For more information

Log in to the Risk Control Customer Portal at travelers.com/riskcontrol. (Need help? Read our [Registration Quick Guide](#).) You also can contact your Risk Control consultant or email Ask-Risk-Control@travelers.com.

Some Success Stories

Over the years, we have been tracking hidden fire protection impairments that our Risk Control staff has found during fire protection equipment assessment surveys at insured's facilities. These problems, if not discovered, could have led to multi-million dollar fire losses. In a typical year, Travelers Risk Control finds hundreds of unknowingly impaired fire protection systems such as the following:

- > While witnessing tests on fire protection at a tire warehouse, a fire pump would not start by a drop in pressure due to a faulty relay in the controller. Had a fire occurred prior to this discovery, the estimated loss could have been \$15 million.
- > During sprinkler system tests at a library, an underground sprinkler control valve was partially shut. The loss, had a fire occurred during this time, was estimated in excess of \$20 million.
- > Three sprinkler control valves were found shut and locked in the closed position during a survey at a sugar packaging facility. The loss, had a fire occurred, was estimated at \$32 million.

Fire protection



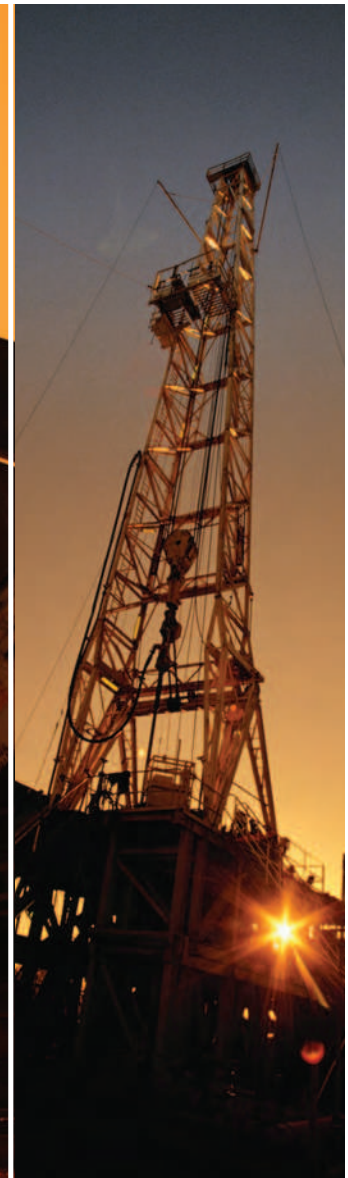
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TRAVELERS-003756



TRAVELERS 

INDUSTRYEdge®

Taking business seriously
is our business

RISK CONTROL | OIL & GAS

TRAVELERS-003757

Committed to serving the oil and gas industry

Founded in 1853, Travelers has made its mark by developing insurance products that solve specific and often urgent needs.

We were first to develop a team of risk control professionals dedicated exclusively to the oil and gas industry, which has become one of the most respected in the country. We bring many years of hands-on experience to your company, as well as a wealth of knowledge on the latest risk control solutions.

Customer relations

Our foremost objective is to build long-term relationships with our customers, working together to assess and address risk with the overarching goal to reduce accidents. We strive to not only save you money but, more importantly, save lives. Our success has largely been due to strong customer relationships. We go to great lengths to personally meet with you and to understand all of your issues. We work with you to take a proactive approach to safety and accident prevention. We are continuously working to put our customers first.

Our people make the difference

The Travelers Oil & Gas Risk Control group provides innovative and cost-effective risk control services designed to meet our customers' unique needs. Our knowledgeable risk control professionals strive to make a difference in helping you control and prevent losses from a profitability and business perspective.

We take pride in maintaining a highly professional and technically proficient staff to meet your risk control needs. Travelers Risk Control teams are strategically located around the country and close to major industry activity. In addition, we have many years of hands-on upstream oil and gas experience, ranging from owners/operators to drilling and service contractors. Our nationwide network of certified safety professionals, certified transport specialists, hygienists, ergonomists and licensed professional engineers are here to meet your risk control needs, now and in the future.

Management services

Regular assessments help identify needs and measure effectiveness, implementation and worker compliance with existing programs. We routinely conduct site assessments to identify risk exposures and recommend effective controls. It is our practice to work with you to identify and manage potential problems before they appear. Our assessment includes the following:

- Overall management of risk
- Contractual risk transfer analysis
- Crisis management industrial hygiene services
- Ergonomic services
- Fleet safety assessments
- Accident investigations
- Pre-job planning
- Post-injury management review

Technical services

Industrial hygiene services

Our industrial hygiene specialists can help you assess potential employee health exposures and work toward the prevention of potential occupational illnesses. Our industrial hygiene professionals can provide on-site consultative services for hazard recognition and sampling to evaluate any chemical and/or physical hazards (such as noise) at the work site as well as occupational health program reviews and customer training.

Industrial hygiene laboratory

Our laboratory in Windsor, Conn., has been accredited by the American Industrial Hygiene Association (currently AIHA-LAP, LLC) since 1976. In fact, it is one of the longest-functioning IH analytical laboratories in the world and one of the best in the business. The laboratory houses state-of-the-art instrumentation and IH equipment to help identify and evaluate workplace health exposures. With approximately 3,000 pieces of equipment and methods for analyzing more than 500 chemicals, the lab offers a full spectrum of technical assistance to our customers.

Ergonomic services

Our Human Factors & Ergonomics (HFE) specialists at Travelers focus on helping customers identify and reduce risk factors that occur in the workplace when an imbalance exists between task demands and workers' physical capabilities. These imbalances can often result in musculoskeletal disorders (MSD) that impact the human and financial resources of a company. Our nationwide full-time staff consists of dedicated certified ergonomists. Our ergonomics team is recognized as practical problem-solvers and for providing realistic solutions in the workplace.

Training programs

Risk Control at Travelers offers online employee safety, risk management and other corporate compliance training solutions that can help your company save time, money and lives. Our courses are available in different formats to meet your needs, including classroom, webinar and computer-based training.

Fleet management

Our consultants will help you address issues regarding who you are hiring to drive your vehicles and how to keep them from increasing your risk exposure. Our services include training programs, program guides and a variety of other resources to meet your needs.

Daily safety management

This new employee orientation program discusses pre-work meetings and safety checks. It explains how to involve all personnel, not just safety directors, in effective communications that integrate the safety and production aspect of daily work.

Site Sense

This training program teaches and reinforces the skills employees need to work together as a crew and to communicate essential information among crew members. Travelers, along with Crew Training International, created the Site Sense training program to teach these important skills in an effort to reduce accidents and improve your bottom line.

Professional Crane Operator Program

These training programs are geared toward crane operators and are designed to increase their crane safety awareness and prepare them for the National Commission for Certification of Crane Operators (NCCCO) written exams for national certification. The course is available in the following formats: 40-hour classroom, train-the-trainer or self-study.

- **NCCCO Practical Examination**
- **Mobile Crane Management Program** – This popular four-hour mobile program can help attendees learn how to effectively manage the safety and productivity of cranes.

Supervisor Leadership Development Workshop

Travelers Risk Control offers Supervisor Leadership Development Workshops that can help strengthen supervisor competencies for effective safety leadership. Supervisors can develop skills to help improve an organization's safety culture, have a positive effect on morale and employee performance, and position safety in concert with production, quality and other organizational goals.



Safety Academy classes

We offer a wide array of courses appropriate for virtually any organization, regardless of size or industry. For your convenience, classes are conducted at numerous locations across the nation. Course details and online registration are available at travelers.com/riskcontrol.

Safety View®

The *Safety View* survey provides feedback about the effectiveness of your safety program. It also measures employees' perceptions about safety management practices.

Crisis management

Preparation, planning and training are essential to successfully manage a crisis within your organization. The crisis management program includes a customized crisis management plan, which includes a simulation-based training session, classroom training and TravSources®, which is accessible through the Risk Control Customer Portal at riskcontrol.com.

Incident prevention and well control management

Travelers works in conjunction with Wild Well Control, Inc., our preferred well control provider, for incident prevention and well control management. We empower operators and adjusting companies to implement prevention standards and monitor

blowout performances to reduce both time and costs. In addition, Wild Well Control offers well control certification training and 24/7 intervention assistance to our customers at the earliest signs of well trouble.

On-site assessments

Field assessments are conducted to analyze needs and determine the effectiveness and implementation of existing programs. We conduct site observations to help identify exposures and to help ensure that your management controls are in place. It is our philosophy to work with you and your staff to provide a safe and productive work environment.

TRAVELERS.COM/RISKCONTROL

Our Risk Control website offers a wealth of information to help your organization reduce exposures and losses. As a value-added service, a portion of our website has been secured so policyholders, agents and brokers have exclusive online access

to our products and services. With easy navigation and valuable resources, this site is your one-stop shop for answers to many risk control questions and concerns.



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TRAVELERS-003760



TRAVELERS 

Travelers Public Sector Services

PRODUCT HIGHLIGHTS

TRAVELERS-003761

Automobile	1
First party protection	3
Public entity general liability	5
Workers compensation	7
Law enforcement liability	9
Public entity management liability (PEML)	11
Public entity employment practices liability (EPL)	13
CyberFirst® for public entities	15

Travelers knows that no two entities are the same. That's why we specialize in public entity business and maintain expertise to better understand the challenges faced by public entities. This specialized knowledge drives the development of our products and services that are tailored to help remove the uncertainty of complex and emerging risks that are unique to public entities.

From cities and counties to utilities and transit authorities, to public schools and American Indian nations, Travelers offers:

Specialized underwriting and industry-specific coverages to match a public entity's unique exposures.

Dedicated risk control services, considered among the best in the industry, aimed at minimizing risk and preventing loss. Visit travelers.com/riskcontrol for access to our extensive portfolio of risk control resources.

Dedicated claim staff with the expertise needed to evaluate, defend and settle claims. They understand state-specific issues and have extensive knowledge of the immunities and special defenses afforded to public entities.

For more information on how we can help your community, call your independent agent/broker or Public Sector Services territory manager at Travelers.



AUTOMOBILE

Highlight of coverage

Coverage provided for unique public entity exposures, such as fire trucks, ambulances, police cars, buses, road/street maintenance vehicles and other emergency vehicles.

Who is protected

- The public entity
- Elected or appointed officials and members
- Volunteers
- Any permitted user
- Owner of commandeered automobile

Key coverage features – liability

- Coverage for law enforcement and emergency vehicles
- Coverage for intentional bodily injury and property damage caused by a covered auto and the use of reasonable force in order to protect people or property
- Bail bonds coverage
- Certain expenses incurred by protected persons

Key coverage features – physical damage

- Coverage for commandeered autos for law enforcement or firefighting
- No deductible applies to window glass that has been repaired rather than replaced
- Mobile coverage for audio and radar detection equipment, if part of normal inventory of vehicle
- Airbags
- Personal belongings in a stolen vehicle
- Fire department endorsement:
 - Coverage for freezing of certain fire truck equipment
 - Reimbursement of deductible for employees or volunteers using a non-owned, hired or borrowed auto while responding to an emergency
- Coverage for customized equipment attached to an emergency vehicle or public transportation auto

Optional features/coversages

- Agreed value/stated amount valuation
- Coverage for employees or volunteers while performing their duties as firefighters
- Umbrella excess protection

Limits, deductibles and self-insured retentions

- Each accident limit
- Deductible and self-insured retention options are available

Risk control

- Fleet specialists who understand the unique challenges faced by public entities in managing their fleet exposures
- Fleet safety TravSources® – a one-stop shop for helpful fleet safety management resources such as program guides, checklists and technical bulletins
- Travelers Virtual Risk ManagerSM – complete the Web-based fleet safety self-assessment to see where you may be able to improve your program
- DVD and computer-based training programs for drivers, including large passenger vans, pickups and medium to heavy trucks



FIRST PARTY PROTECTION

Highlight of coverage

First party protection including property, inland marine, equipment breakdown, flood, quake and crime.

Key coverage features

- Blanket or specific building and contents
- Replacement cost coverage or agreed amount

Property standard additional benefits

Customized limits are available; premier property form is also available

- Accounts receivable
- Building ordinances or laws
- Business income and extra expense
- Commandeered property
- Communication equipment
- Computers
- Fairs, exhibits or displays
- Fine art
- Fire department service charge
- Free-standing signs
- Ground maintenance equipment
- Inventory and appraisals
- Money and securities
 - Inside
 - Outside
- Newly-acquired property
 - Building limit
 - Business personal property limit
- Off-premises utility failure
- Other peoples' property
- Outdoor property
- Pairs and sets
- Personal belongings
- Pollution cleanup and removal
- Property in transit
- Rewards (arson, crime)
- Spoilage
- Temporary location
- Valuable records research
- Water damage

Optional features/coverages

Property

- Flood
- Earthquake
- Green building
- Earthquake sprinkler leakage (EQSL)
- Law enforcement animal protection

Equipment breakdown

Inland marine

- Contractors' equipment
- Computer coverage
- Fine art
- Valuable papers
- Miscellaneous property
- Underground piping pumps

Crime

- Employee theft
- Forgery or alteration
- Theft of money and securities
- Safe burglary or robbery of other property (inside or outside)
- Computer fraud
- Theft of money orders
- Counterfeit paper currency

Risk control services

- Certified boiler and machinery inspections and consultations, conducted by the Travelers Boiler & Machinery unit, which ensures timely and seamless service for your public entity
- Nationwide network of fire protection specialists who are knowledgeable in the specific needs of public entities such as sewer, water, jails, casinos and historical buildings
- Property preservation TravSources® – a one-stop shop for valuable resources such as program guides, checklists and technical bulletins
- Travelers Virtual Risk ManagerSM – complete the Web-based “Property and Fire Safety” self-assessment to see where you might be able to improve your property program



PUBLIC ENTITY GENERAL LIABILITY

Highlight of coverage

General liability coverage provided for unique exposures of public entities including cities, counties, public utilities, transits, schools, other special districts and American Indian nations.

Who is protected

- The public entity
- Elected or appointed officials and members of agencies, boards or commissions
- Employees and volunteer workers
- Automatic additional protected persons:
 - Real estate managers
 - Landlords
 - Equipment lessors
 - Operators of registered mobile equipment
 - Watercraft users
 - Persons or organizations as required by written contract

Key coverage features

- Applies to all of public entity's premises and operations within the coverage territory, unless specifically excluded
- Bodily injury and property damage liability, including use of reasonable force to protect persons or property
- Personal injury and advertising injury liability
- Leased premises legal liability
- Host liquor liability
- Non-owned watercraft (less than 50 feet)
- Owned watercraft (less than 25 feet)
- Contract liability
- Mobile equipment liability
- Pollution coverage for application or use of pesticides, herbicides, certain water treatment chemicals and pollutants used in firefighting or emergency response services
- Applies to punitive damages where allowed by law
- Consideration for statutory tort caps and immunity protection

Optional features/coverages

- Failure to supply for utility operations
- Sewer back-up liability
- Cemetery professional liability
- Professional liability for emergency medical technicians
- Professional liability for nurses and social service professionals
- Per occurrence deductible
- Non-auditable
- Abuse and molestation coverage
- Employee benefit plans administration liability protection
- Liquor liability protection
- Umbrella excess protection

Limits, deductibles and self-insured retentions

- Each event limit
- General total limit
- Deductible and self-insured retention options are available

Risk control services

- Dedicated risk control specialists familiar with the potential liability associated with playground and recreation exposures, such as dog parks, skateboard parks, climbing walls and swimming pools
- Swimming pool TravSources® – essential information for pool owners and managers
- Travelers Virtual Risk ManagerSM – complete the “Slip, Trip and Fall Prevention” and “General Liability” Web-based self-assessments to identify areas for safety program improvement



WORKERS COMPENSATION

Highlight of coverage

Coverage provided for state workers compensation benefits for work-related injuries to employees. Employers liability coverage is also included.

Risk control and claim services

Because coverage is statutory, many think that all workers compensation coverage is the same. However, there are vast differences between carriers – primarily in the services they provide. Travelers offers a combination of risk control and claim services that is truly unique.

- Risk control workers compensation experts are available for pre- and post-loss assessments
- Travelers Virtual Risk ManagerSM – complete the “Post- Injury Management” and “Safety Management” Web-based self-assessments to identify areas for safety program improvement
- REACT Incident Investigation Training – for enhanced response, evaluation and action when incidents occur
- Office ergonomics computer-based training is available
- TravComp[®] is Travelers’ unique workers compensation claim management process. It combines the work of co-located medical and claims professionals to promptly handle, thoroughly investigate and fairly resolve your workers compensation claims. Our mission is to effectively manage loss costs for your public entity, increase injured worker productivity as appropriate and assist employees in their safe return to productive work as soon as possible
- TravComp is recognized as an advanced and specialized approach to managing workers compensation claims, with many business advantages for our customers
 - **Local point of contact**
A Travelers case manager 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 to our customers by allowing Travelers case managers, along with others working on your claim, to transmit and access critical case information in real-time
- **The industry’s first injured worker website**
Injured employees can visit mywcinfo.com to securely access benefit information, review payment information and obtain medical self-care tips and other reference materials. This 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 employees to receive quality care at a competitive market price. Our 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 to 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
- **24/7 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 at **800.238.6225** or at travelers.com



LAW ENFORCEMENT LIABILITY

Highlight of coverage

Coverage for bodily injury, personal injury or property damage that results from law enforcement activities or operations and is caused by a wrongful act while conducting those activities or operations.

Law enforcement activities or operations mean any of the official activities or operations of a police department, sheriff agency or other public safety organization that enforces the law and protects persons or property, including:

- Ownership, maintenance and use of law enforcement premises, including the operation of a jail or detention facility
- Providing first aid at the time of an accident, crime or medical emergency

Who is protected

- The public entity
- Elected or appointed officials
- Employees, including leased workers
- Volunteers

Key coverage features

- “Pay on behalf of” basis
- Coverage for all authorized activities or operations (includes moonlighting if approved by law enforcement agency)
- Coverage for violation of civil rights under any federal, state or local law
- \$25,000 additional payment per policy period for personal property of others in care, custody and control at time of arrest
- First aid/emergency medical services liability
- Punitive damages covered where allowed by law
- Professional and premises coverage for jail operations
- Automatic coverage for owned and non-owned watercraft
- Coverage for liability assumed under mutual law enforcement assistance agreements

- Defense for claims or suits alleging criminal, malicious, dishonest or fraudulent conduct until determination of such conduct in a legal proceeding
- Coverage for the entity and its employees’ participation on joint task forces
- Defense expenses are paid outside/in addition to the limits of coverage
- No intentional acts exclusion
- Coverage for pure mental anguish

Optional features/coverages

- Occurrence and claims-made forms are available
- Umbrella excess protection

Limits, deductibles and self-insured retentions

- Each wrongful act limit
- Total limit for all wrongful acts
- Total limit can be reduced only by the payment of damages, not defense expenses
- Deductible applies to damages, defense expenses and personal property of others
- Self-insured retention options are available

Risk control services

- One-day law enforcement liability seminars designed for field personnel and the management staff
- Model law enforcement and jail policies and procedures – review sample policies and procedures for law enforcement agencies and jail operations
- On-site consultations on jail operations and facilities



PUBLIC ENTITY MANAGEMENT LIABILITY (PEML)

Highlight of coverage

Coverage for loss that results from the conduct of duties by or for a public entity and is caused by a wrongful act. Wrongful act means any act, error or omission.

Many insurers try to address public entity exposures by offering a blended insurance product for public entity management liability (PEML) and employment practices liability (EPL) under one single policy limit. EPL claims tend to have frequency along with severity and can quickly erode your limits of coverage. It is feasible your limits for the entity and its public officials could be exhausted by a claim that can easily be insured under another coverage part.

At Travelers, we have designed our public entity professional liability form so the PEML limit will be available solely for PEML claims. This keeps your policy limits aligned with your exposures.

Who is protected

- The public entity
- Elected or appointed officials
- Boards and board members
- Employees, including leased workers
- Volunteers

Key coverage features

- “Pay on behalf of” basis
- Defense for claims or suits alleging criminal, malicious, dishonest or fraudulent conduct until determinations or admission of such conduct in a legal proceeding
- Lawyers, architects/engineers professional liability is not specifically excluded
- Coverage for violation of civil rights

- Punitive damages covered where allowed by law
- Defense expenses are paid outside/in addition to the limits of coverage
- Extended reporting period endorsement available (claims-made form)

Optional features/coverages

- Claims-made form (occurrence form available in select areas)
- Prior acts coverage over previous carriers (claims-made)

Limits, deductibles and self-insured retentions

- Each wrongful act limit
- Total limit for all wrongful acts
- Deductible applies per wrongful act (not per claimant)
- Deductible applies to damages and defense expenses
- Self-insured retention option available



PUBLIC ENTITY EMPLOYMENT PRACTICES LIABILITY (EPL)

Highlight of coverage

Coverage for employment injury that is caused by discrimination, wrongful termination, harassment, retaliation, unfair discipline, wrongful hiring, supervision, demotion, failure to promote, misrepresentation, defamation, libel, slander, disparagement or invasion of privacy and breach of implied contract.

Many insurers try to address these exposures by offering employment-related practices coverage through a public officials liability (POL) policy. Frequently, this type of coverage proves to be inadequate, resulting in denied claims due to technicalities associated with the lawsuit wording. Further, many policies exclude coverage for wages (back and/or front pay), which is an integral part of any employment lawsuit. Employment-related claims will also erode the coverage limits available to pay public official claims.

At Travelers, we have designed our EPL form so the EPL limit will be available solely for EPL claims. This keeps your policy limits aligned with your exposures.

Who is protected

- The public entity
- Elected or appointed officials
- Boards and board members
- Employees, including leased workers
- Volunteers

Key coverage features

- “Pay on behalf of” basis
- Punitive damages are covered where insurable by law
- Damages include attorneys’ fees of the person or organization bringing the claim when such fees are recoverable under the law violated by the employment practice offense
- Duty to defend claims and suits, including arbitration or other ADR proceedings that seek damages, as well as an administrative proceeding conducted by a government agency (e.g., EEOC)

- Defense for claims or suits alleging criminal, malicious, dishonest or fraudulent conduct until determination or admission of such conduct in a legal proceeding
- Front and back wages are included as damages
- No exclusion for class action suits
- Extended reporting period endorsement available (claims-made and reported)

Optional features/coverages

- Claims-made and reported form (occurrence form available in select areas)
- Non-employment sexual harassment coverage for third parties available by endorsement

Limits, deductibles and self-insured retentions

- Each wrongful employment practice offense limit
- Total limit for all wrongful employment practice offenses
- Deductible applies to damages and defense expenses
- Self-insured retention options available

Risk control services

- One-day EPL class that addresses employment issues specific to public entities, and helps establish policies and procedures to avoid costly EPL litigation
- Workplace harassment training for supervisors
- Risk Management PLUS+ Online® (rmpluspss.com) which provides in-depth, detailed information specific to EPL issues and exposures
- EPL risk management guide



CYBERFIRST® FOR PUBLIC ENTITIES

Highlight of coverage

Any public entity using technology to conduct its activities or operations has cyber exposures. Travelers CyberFirst® for public entities offers an additional level of protection to complement your public entity general liability and management liability coverages.

Specifically tailored for the needs of public entities, this product provides network and information security liability coverage and communications and media liability coverage for damages caused by wrongful acts that result in claims or suits.

Who is protected

- The public entity
- Elected or appointed officials
- Boards and board members
- Employees, including leased workers
- Volunteers

Key coverage features

- Network and information security liability coverage
 - Failure to prevent the transmission of a computer virus
 - Failure to provide authorized users with access to your website or your computer or communications network
 - Failure to prevent unauthorized access to or use of electronic data containing private or confidential information of others
- Communications and media liability coverage
 - Infringement of copyright, slogan, trademark or service mark in your covered material
 - Plagiarism or unauthorized use of a literary or artistic format, character or performance in your covered material

- Expense reimbursement coverage
- First-dollar reimbursement coverage for expenses incurred by you as a result of a security breach and to comply with security breach notification laws
- First dollar reimbursement coverage for expenses incurred by you to retain a public relations firm to mitigate negative publicity generated from a covered loss
- “Pay on behalf of” basis
- Duty to defend, including suits seeking injunctive relief for covered losses
- Defense for claims or suits alleging criminal, malicious, dishonest or fraudulent conduct until determination or admission of such conduct in a legal proceeding
- Broad definition of covered material includes material in any form of expression, whether electronic or in print
- No professional services exclusion

Limits, deductibles and self-insured retentions

- Each wrongful act limit
- Total limit for all wrongful acts
- Deductible applies to damages and defense expenses
- Self-insured retention options available



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One Tower Square, Hartford, CT 06183

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Risk Control services



Onsite Consulting services

Risk assessment to consultation:

- Industry expertise
- Operational review
- Loss prevention
 - recommendations/controls
- 700+ safety professionals

General liability:

- Contractual risk transfer
- Slip, trip and fall prevention
- Life safety consultation

Product safety:

- Product life cycle
- Contractual risk transfer
- Warnings and instructions

Property/fire life safety:

- Fire protection plan review
- Property conservation assessment
 - Fire protection equipment
 - Human element programs

Transportation/fleet:

- Transportation safety program development assistance
- Accident trend analysis
- Driver coaching with telematics

Workers compensation:

- Ergonomics – task force, industrial, office
- Industrial hygiene
- *Corridor of Care*SM – Post-injury management
- Safety management

Focused IH field survey:

- Assessment – helps identify potential exposures
- Prioritize job tasks
- Proactive/strategic approach

Boiler and machinery:

- Required boiler and unfired pressure vessel certificate of operation inspections



Online Online resources to help you manage your unique risks

Newsletters:

- Risk Control Topics & Challenges (Quarterly)
- Risk Control Issues NewsBrief (Monthly)
- In the Public Interest (2/yr., Public Sector customers)

Assessment tools:

- *Travelers Virtual Risk Manager*SM

Online library:

- Industry or topic *TravSources*[®]
- Risk management guides
- Technical bulletins
- Checklists/forms

Industrial Hygiene Laboratory:

- Air sampling guidelines
- Instructional videos

Email alerts:

- Emergency preparedness
- Emerging issues



On-Demand Risk expertise delivered when you need it

Risk Control On-DemandSM consultation:

- Slip, trip and fall prevention
- *Corridor of Care*SM – Post-injury management
- Industrial hygiene analysis
- Ergonomics video assessment
- Contractual risk transfer
- Metal halide lighting
- Effective driver training
- Business continuity planning

Industrial hygiene services:

- Safety data sheet review

Industrial Hygiene Laboratory services:

- IH technical support (1.800 helpline)
- Free pump loan/instrument rental
- Pump Loan Plus



Education center



Onsite
Classroom – Instructor-led

- Safety Academy: held at centralized venues
- Classroom: held at customer site
- Sprinkler hydraulics labs (2)
- Annual symposiums (various topics)



Online
Access online resources to help manage your unique safety training needs

- Webinars: public, single and/or multiple customers
- Supervisor talks/toolbox talks



On-Demand
Self-paced training

- Computer-based training
- Video/DVD rentals, streaming videos
- Webinar replays

Strategic relationships

AmericaDrives.com®

FreightWatch Security Net, Inc.

Insurance Institute for Business & Home Safety (IBHS)

IntelliCorp

MSDSonline®

ServSafe Alcohol®

Shoes For Crews®

tattletale™ portable alarm systems, inc.

The Equipment Lock Company

Transport Security, Inc.

United Power Services, Inc.

United Spectrographics, LLC

Virginia Tech Transportation Institute



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Energy Practice | Risk Control Services

Risk Control Services

In the energy industry, any loss, large or small, can be catastrophic to a business. Travelers Risk Control specialists help customers minimize risk and prevent incidents. They trust us to understand their industry, their risks and loss issues, and to deliver service solutions. Travelers' success is based on our years of industry knowledge, experience, technical proficiency, innovative approaches, and dedication to strong customer relationships. We also have bilingual staff and resources available to assist Spanish speaking customers. Download Travelers' Risk Control overview brochure and services overview for more information about the broad range of flexible safety solutions we offer.

See below for a deeper look into the risk control solutions we provide to energy industry customers

Specialized Expertise

Exploration & Production

Specialized risks require specialized expertise. Travelers was the first to develop a team of Risk Control professionals dedicated exclusively to oil and gas customers in the exploration and production industry.

Renewable Energy

Travelers field-based consultants help renewable energy customers manage their property and safety and health exposures. Services include wind and solar maintenance consultations, severe product reviews and contractual risk transfer analysis.

Construction

We are a leading provider of risk control services for the construction industry. Our Risk Control construction specialists have the knowledge and the experience to help our customers take a proactive approach to safety and accident prevention.

Inland Marine

Travelers Inland Marine Risk Control specialists have knowledge of this specialty industry and provide risk assessments to help identify exposures in a wide variety of areas including builders' risk and installation, contractors and transportation.

Boiler & Machinery – Equipment Breakdown

Travelers employs more than 150 Risk Control personnel certified by the National Board of Boiler & Pressure Vessel Inspectors along with state/local jurisdictions to perform certificate inspections of boilers, water heaters, pressure vessels and other pressure retaining item.

Management Liability and Crime

Travelers Bond & Financial Products offers all policyholders membership to Risk Management Plus+ Online[®], a resource that provides comprehensive tools to help protect your business, directors, officers and employees from costly management liability litigation and crime losses. This online destination includes employment practices focused training, an Employee Handbook and HR policies you can download, ethics and business practice guidance, other management tools, risk specific white papers and articles as well as the most up to date news and information on management liability and crime risk management topics.

Cyber Liability

Travelers CyberRisk and CyberFirst[®] for Technology companies coverage offers your business access to the Travelers eRisk Hub[®] powered by NetDiligence[®] — an information portal that includes reference material, news updates and other tools that may be helpful in avoiding a breach, as well as access to a Breach Coach[®] for a 30-minute consultation if you have a data breach event.

Additional resources:

- Oil & Gas Risk Control
- Wind Farm Construction Safety
- Construction Risk Control
- Crane Training
- Inland Marine Risk Control
- Equipment Breakdown – Risk Control
- Bond & Financial Products Risk Management PLUS+ Online
- Travelers eRisk Hub

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Risk Control Customer Portal

Risk Control's Customer Portal (riskcontrol.com) is a 24/7 resource for safety and risk management information and educational events available to Travelers policyholders, including:

- More than 1,000 risk control resources – including technical bulletins, news alerts, and training materials;
- Education Center – a wide selection of classroom, webinar and self-paced computer-based training courses – many provided at no cost.
- TravSource[®] – Risk Control's collections of safety and loss prevention resources packaged by industry and/or topic;
- Travelers Virtual Risk Manager[™] – an online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to address safety needs; and
- Travelers' alliance with MSDSonline[®] provides easy access to the Internet's leading database of safety data sheets.

Additional resources:

- Riskcontrol.com

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Risk Control On-Demand[™]

We know that our customers' time is valuable. That's why we've created a consulting service called Risk Control On-Demand, which offers real-time access to safety specialists via shared-screen technology.

Additional resources:

- Risk Control On-Demand Overview

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Fire Safety and Protection

Our trained fire protection specialists conduct thousands of fire protection surveys each year and provide customized safety consulting.

Additional resources:

- Fire Protection

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Fleet Management

Transportation Risk Control consultants can assist in an organization's efforts to prevent vehicle losses or, should a loss occur, help reduce the severity and negative impact to their business.

Additional resources:

- Commercial Fleets

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Industrial Hygiene Consulting & Lab Services

We have dedicated full-time certified industrial hygienists and Risk Control consultants nationwide that can help customers identify and prioritize exposures and help customers develop a cost-effective industrial hygiene plan.

Additional resources:

- Travelers Industrial Hygiene Lab
- Industrial Hygiene Lab Services

Claim Management

Broad expertise to help customers get back to business quickly

[Learn more >](#)

Energy Segments

[Exploration & Production >](#)

[Renewable Energy >](#)

[Power Generation >](#)

[Supporting Industries >](#)

- [Industrial Hygiene Consulting Services](#)

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Ergonomic Consulting Services

Our certified ergonomists and Risk Control consultants focus on helping customers identify and reduce ergonomic risk factors in the workplace.

Additional resources:

- [Ergonomic Consulting Services](#)

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Business Auto



If you are a mid-sized business, make Travelers your choice for Business Auto insurance needs.

Whether your coverage with us is part of a multi-line account or a stand-alone policy, you can depend on our superior service and claims handling and the comfort of knowing that the country's largest insurer of Business Auto* is standing behind you.

With Travelers, you can count on high-quality coverage and experience. We use existing underwriting procedures and rating plans to afford the same maximum pricing flexibility available on packaged accounts.

Travelers Business Auto Insurance – just another way we keep in synch with your needs.

Coverage highlights for mid-sized businesses

Key features

- Both Primary and Excess auto liability limits available
- Composite or schedule rated policies available
- Vehicles of all sizes and types eligible
- Fleet sizes from five to extremely large acceptable
- Ability to write multi-state exposures on one policy**
- Countrywide availability
- Broad coverage extensions available

Coverage extensions

- Broad Form Named Insured
- Employees as Insureds
- Extended Supplementary Payments
- Hired Car Physical Damage Loss of Use
- Personal Effects Coverage

- Physical Damage – Transportation Expense
- Notice of and Knowledge of Occurrence
- Hired Car – Worldwide Coverage Territory
- Unintentional Errors or Omissions
- Mental Anguish
- Blanket Waiver of Subrogation

The Travelers advantage

Underwriting expertise

Travelers underwriters understand the risk exposures inherent in commercial auto fleets. The Commercial Accounts operating philosophy encompasses:

- Account-by-account underwriting approach
- Diverse and broad risk appetite
- Local decision-making authority

Exceptional service

- Risk control expertise
- Superior claim handling
- Flexible payment plans

Financially sound

Travelers is one of the nation's premier insurance companies – a reassuring position of strength.

- Component of the Dow Jones Industrial Average
- More than 150 years of insurance experience

Service

Risk Control

The transportation risk control specialists at Travelers provide risk control solutions to businesses with commercial auto fleets – from passenger vehicles to tractor-trailers. Our specialists have many years of experience helping companies pro-actively manage their fleet operations to reduce loss exposures and lower accident costs.

Travelers transportation specialists can provide assistance in the following areas of fleet safety management:

- Developing a comprehensive fleet safety program
- Establishing driver hiring and selection criteria
- Reviewing driver qualification policies and procedures
- Controlling employee-owned vehicle exposures
- Using technology to manage driver performance
- Conducting defensive driving training

Comprehensive website

Risk Control's industry-leading website (travelers.com/riskcontrol) is your 24/7 resource for safety and risk management information, as well as educational and training opportunities. By registering, Travelers policyholders gain exclusive access to more than 1,500 resources and tools including:

- **Travelers Virtual Risk ManagerSM**, an online self-assessment tool that helps identify fleet safety performance gaps and delivers a customized action plan to assist in addressing safety needs
- **Fleet TravSources[®]**, a collection of fleet safety and risk management related resources
- **TravCoursesSM**, a wide selection of classroom, Webinar and computer-based training courses, as well as multimedia products, many of which are provided at no cost

Claim services

Travelers' Auto claim services include:

- Claim Reporting, 24/7
 - Online: travelers.com
 - Phone: 800.238.6225

- Quality voice-to-voice contact with insureds and claimants is made within 48 hours of notice of loss on nearly 90 percent of all claims
- More than 2,000 auto claim professionals, located in 27 Claim Centers throughout the country, know your jurisdiction and stand ready to service your claims
- More than 850 appraisers countrywide are equipped with wireless technology to receive assignments in real time and inspect your vehicles within 48 hours
- More than 50 *ConciergeCLAIM[®]* shops are staffed with on-site Travelers appraisers to inspect your vehicle and manage the entire claim process for you. These *ConciergeCLAIM* shops have the expertise and capacity to handle private passenger vehicles, light- and medium-duty work trucks, and cargo vans
- The *ConciergeCLAIM* program provides timely, guaranteed repairs and achieves a 99 percent customer satisfaction rating on average
- We have relationships with over 7,000 auto repair and glass shops that provide repairs that the shops guarantee for as long as you own the vehicle
- Specialty Heavy Equipment Division provides expert appraisals and advises our claim professionals on heavy equipment damage
- Bodily Injury claim professionals – with an average 14 years of experience – focus on best practices of investigation, evaluation, negotiation and litigation from first notice of loss to resolution, which decreases need for attorney involvement
- In-house Special Investigations Unit, staff counsel and medical professionals work closely with our claim professionals to deliver optimal claim outcomes
- Auto Subrogation Unit in Fall River, Mass., works aggressively to achieve prompt recoveries and timely reimbursement of deductibles

*Based on direct written premium.

**Multi-state exposures do not apply in Massachusetts and Hawaii.

For more information, visit our website at travelers.com/riskcontrol or email Ask-Risk-Control@travelers.com.



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TRAVELERS-003777



Risk Control TravSourcesSM

TravSources: Collections to Help You Manage Risk

Finding risk management information to match your needs can be challenging and time consuming. Yet, managing risk is critical to achieving business success.

TravSourcesSM can help. With TravSources, we've packaged relevant loss control resources to help you address industry-specific risks and prevent common losses. Conveniently found on Risk Control's Web site at travelers.com/riskcontrol, this essential tool provides valuable insight into risks that may impact your business. Available 24/7, TravSources will help you save time and effort.

What are TravSources?

TravSources are Web-based collections containing guides, sample programs, technical bulletins and interactive tools designed to assist you in your risk management efforts.

Each of the TravSources include:

- > focused risk profiles that summarize your industry's top loss drivers and exposures
- > helpful tools such as computer-based training, editable sample forms, and DVDs
- > targeted resources organized by category and topic for easy navigating
- > featured Risk Control products, current news, and emerging issues to help you stay in front of your risks
- > links to helpful external Web sites to round out your knowledge

Industry TravSources Categories

TravSources categories provide insight into how loss exposures affect each industry. Categories include:

- > Business Continuity
- > Driver & Vehicle Safety
- > Employee Safety & Health
- > General Liability
- > Post-Injury Management
- > Product Safety
- > Professional Liability
- > Property/Facility Management
- > Safety Administration

Benefits of TravSources

Designed to provide users with easily-accessible tools and information, TravSources also offers:

- > Tailored industry information, making it easier to find relevant resources
- > More focused loss control information, helping you prioritize your efforts
- > Trusted content developed by our national network of Risk Control specialists

Accessing TravSources

Experience TravSources now! Log in to the Risk Control Customer Portal on the home page of travelers.com/riskcontrol and click on the TravSources link.

For More Information

Visit our Web site at travelers.com/riskcontrol, contact your Risk Control consultant or email Ask-Risk-Control@travelers.com.



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TRAVELERS-003778

RISK CONTROL

Reduce Risk. Prevent Loss. Save Lives.



RISK CONTROL

REDUCE RISK. PREVENT LOSS. SAVE LIVES.

TravSources®: resources to help you manage risk

Finding risk management information to match your needs can be challenging and time consuming. Yet, managing risk is critical to achieving business success.

TravSources® can help. With TravSources, we've packaged relevant loss control resources to help you address industry-specific risks and prevent common losses. Conveniently found on Risk Control's website at travelers.com/riskcontrol, this essential tool provides valuable insight into risks that may impact your business. Available 24/7, TravSources will help you save time and effort.

What are TravSources?

TravSources are Web-based collections containing guides, sample programs, technical bulletins and interactive tools designed to assist you in your risk management efforts.

Each of the TravSources include:

- Focused risk profiles that summarize your industry's top loss drivers and exposures
- Helpful tools such as computer-based training, editable sample forms, and DVDs
- Targeted resources organized by category and topic for easy navigating
- Featured risk control products, current news, and emerging issues to help you stay in front of your risks
- Links to helpful external websites to round out your knowledge

Industry TravSources categories

TravSources categories provide insight into how loss exposures affect each industry. Categories include:

- Business Continuity
- Driver and Vehicle Safety
- Employee Safety and Health
- General Liability
- Post-Injury Management
- Product Safety
- Professional Liability
- Property/Facility Management
- Safety Administration

Benefits of TravSources

Designed to provide users with easily-accessible tools and information, TravSources also offers:

- Tailored industry information, making it easier to find relevant resources
- More focused loss control information, helping you prioritize your efforts
- Trusted content developed by our national network of Risk Control specialists

Accessing TravSources

Experience TravSources now! Log in to the risk control customer portal on the home page of travelers.com/riskcontrol and click on TravSources from the drop-down menu of the Risk Management Resources tab at the top of the page.

TravSources®: resources to help you manage risk

For more information, log in to the Risk Control Customer Portal at travelers.com/riskcontrol. (Need help? Read our [Registration Quick Guide](#).) You also can contact your Risk Control consultant or email Ask-Risk-Control@travelers.com.



travelers.com

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Risk Control *TravSources*[®] for Auto Dealers

Safety & Management Resources 24/7





Risk Control > Healthcare TravSources®



Safety and Risk Management Resources for Healthcare Facilities

Workers in the healthcare industry face a number of exposures, including slips, trips and falls; strains and sprains, usually as a result of patient handling; biological hazards from bloodborne pathogens and infectious bodily fluids; injury to themselves or their patients from radiation and lasers; and more. Materials found in the facility also can be hazardous. For example, flammable liquids and gases create the potential for fire and property damage – to the building and medical equipment – which can result in harm to patients and employees.

Having access to readily available and dependable information to reduce the risk from these exposures is why Travelers has developed industry-specific TravSources®, essential collections of valuable resources that focus on industry exposures.

Why Healthcare TravSources?

The Healthcare TravSources focuses on loss control issues that may affect healthcare workers on a daily basis. TravSources, available exclusively for Travelers policyholders and their agents on the Travelers website, contain guides, sample programs, technical bulletins and interactive tools designed to assist in industry-specific risk management efforts.

Some sample resources from the Healthcare TravSources include:

- > Energy Solutions for Healthcare Facilities
- > Hospital Planning for Pandemic Flu
- > Managing Workers Compensation
- > Medical Device Reporting for User Facilities
- > Patient Handling Ergonomic Success Story
- > Policies and Procedures for Emergency Vehicle Safety

Accessing the TravSources

Take advantage of the Healthcare TravSources now! Log in to the Risk Control Customer Portal through travelers.co.uk/insurance. Select Risk Control/Management then click on “Login” on the top right. Click “Accept” and enter your information. Choose “Risk Control Website” under “Services.” Once in the Portal, click on the TravSources link and choose “Healthcare” from the industry drop-down box.

New User? Register Today

By registering on our website, you will have access to more than 1,500 resources and tools in our Customer Portal. It’s easy! Just go to travelers.co.uk and select Risk Control/Management. Next, click on “Register” on the top right. Click “Accept” and enter your information. Choose “Risk Control Website” under “Services.” For additional information, read our [FAQs](#) document.

For More Information

Visit our website at travelers.co.uk/insurance, contact your Risk Control consultant or email ukriskcontrol@travelers.com.

“ There are few places as complex as healthcare facilities. Not only do they provide the basic healthcare needs for a large number of people in the community, they also can have unique health exposures affecting employees.”

From: Healthcare TravSources

Reduce Risk.

Prevent Loss.

Save Lives.

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RISK MANAGEMENT

[Industry Guidance](#)

[Risk Control Services](#)

[TravSources](#)

[Weather Safety](#)

TravSources



Because prevention is better than cure

Risk mitigation, education and prevention are important to us, which is why we are dedicated to developing knowledge and resources to help you avoid losses and protect what is important to you or your business.

The Travelers risk control team offers a wealth of risk management resources to help you to manage your everyday safety and loss prevention needs.

TravSources are a collection of safety and risk management resources that include everything from industry guides, technical bulletins, useful checklists, factsheets, sample forms and webinar replays available through the secure area of our website.

Find out more about the [Risk Control Customer Portal](#), how to [register](#) and [login](#).

Alternatively email a member of the team at riskcontrol-europe@travelers.com and get Travelers risk control advantage working for you.

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