



INDUSTRYEdge®

We put customers first

COMMERCIAL ACCOUNTS | RISK CONTROL

Our success is based on our years of industry knowledge and experience, technical proficiency, innovative approaches, and dedication to strong customer relationships. We go to great lengths to meet face to face. Customers trust us to know their business, to understand their risks and loss issues, and to deliver service and solutions that spell results.



Superior customer service

Travelers Risk Control is an innovative provider of cost-effective risk control products and services. Our knowledgeable risk control professionals can work with customers to help address their needs and make a difference in loss experience, loss costs, and overall safety track record. We have experience in many industries, including manufacturing, printing, education, wholesale, retail, and service industries. We take pride in maintaining a professional, technically proficient staff, backed by highly qualified specialists dedicated in areas such as fire protection, product safety, transportation, industrial hygiene, ergonomics, equipment breakdown, and injury management.

Workers compensation consulting

Our consultants can offer best practices to help limit exposure to workers compensation claims and to help ensure the safety of employees. Some of these services include:

- Return-to-Work: a program designed to bring injured workers back into the work environment as soon as medically appropriate after an injury
- Safety Improvement Process: a process to help improve bottom-line results through fewer accidents and injuries
- Safety View®: a survey process designed to provide employee feedback about safety management efforts

Industrial hygiene

Our certified industrial hygiene (IH) specialists work with customers to help them identify and reduce workplace exposures that can contribute to potential occupational health issues, such as dermatitis, hearing loss, respiratory problems, and illnesses. Services include:

- Focused IH field surveys, including lab analysis of chemical and physical hazards
- Comprehensive exposure assessment of chemical and physical hazards, including lab analysis and evaluation of controls
- Indoor environmental quality evaluations, including air quality program development assistance
- Training and education in areas such as confined space entry, bloodborne pathogens, hazard communication, and more

For more than 30 years, the Travelers IH Lab has been accredited by the American Industrial Hygiene Association (AIHA) Industrial Hygiene Laboratory Accreditation Program (IHLAP). The lab houses state-of-the-art instrumentation and IH equipment to help identify and evaluate workplace health exposures. Our laboratory staff of industrial

hygienists, chemists and technicians provides a wide variety of high-quality analytical services, as well as unique customer services, including:

- Air sampling/pump loan
- IH Apprenticeship Program
- Instrument rental
- Laboratory consulting toll-free helpline
- Material analysis
- Access to our laboratory website at travelerslab.com

Human factors and ergonomics

Each year, musculoskeletal disorders, including carpal tunnel syndrome and back injuries, cost businesses billions of dollars in workers compensation losses (American Academy of Orthopedic Surgeons). Our ergonomist specialists, many of which are certified professional ergonomists, have the knowledge, skill, and experience to help customers apply cost-effective ergonomic principles to workplaces, including:

- Ergonomic assessments to identify the “vital few” tasks with the highest potential for reducing employee injuries
- Ergonomic Job Improvement Process, our four-phase process to help customers self-identify and address key ergonomic issues using a team approach
- Ergonomic task force development assistance to train teams on ergonomic basics and solving ergonomic issues through employee involvement
- Office Ergonomics and Injury Management Improvement Process to help integrate strategies for successful ergonomic post-injury outcomes. We also provide education and training on various ergonomic issues and machine safeguarding

Post-injury management

Our team of dedicated workers compensation specialists can help reduce loss costs associated with injuries by helping customers implement effective post-injury management strategies, such as:

- Immediate response plans
- Identifying preferred medical providers
- Transitional duty
- Effective case management

Transportation safety consulting

Transportation incidents are the leading cause of work-related fatalities (Bureau of Labor Statistics). They also can result in vehicle damage, as well as damage or injury to a third party. In the event of third-party loss, companies could be found liable for negligently hiring or entrusting a vehicle to unqualified drivers. Companies may also have liability if they use transportation contractors or if employees use their personal vehicles for their job. An effective fleet management program can help reduce your company's auto liability exposure and help protect your employees. Our transportation specialists can work with customers in a number of areas, including:

- Fleet safety assessments and fleet management programs
- Driver selection and hiring procedures
- Defensive driver training
- Vehicle maintenance programs
- Accident reporting and investigation procedures
- Programs for drivers of non-owned company vehicles

Fire protection engineering

Our trained specialists conduct thousands of fire protection surveys each year and provide customized safety consulting to identify, evaluate and help companies address fire hazards specific to their facilities and operations. Once hazards have been identified and reviewed, our specialists can:

- Make recommendations to reduce loss potential
- Offer a variety of loss prevention tools, including cutting, welding, and grinding permits; fire protection impairment tags and literature; and self-inspection forms
- Provide assistance with business continuity planning in the form of technical bulletins, an interactive Web-based planning tool, and classroom training

- Provide hands-on training opportunities at our fire training laboratories. Our two labs are equipped with operational wet-pipe, dry-pipe, deluge and pre-action automatic sprinkler systems, fire pumps, fire detection alarm systems, combustion control displays and more

Equipment breakdown consulting

Travelers has been insuring and inspecting boilers, pressure vessels, and equipment since 1906 and is one of the largest and fastest-growing equipment breakdown insurers in the United States. Our professional consultants are National Board commissioned and dedicated to the Boiler and Machinery business. Our staff provides services to customers, including:

- Customizing an account management program to provide a focused service plan that achieves specific results
- Providing jurisdictional inspections for boilers and pressure vessels as required by state or local boiler and pressure vessel regulations
- Working with the claims department to investigate claims
- Submitting recommendations to assist customers in addressing physical conditions that could result in incidents or other forms of preventable loss to equipment, such as electrical systems production machinery; motors, fans, and pumps; air conditioning systems; boilers and pressure vessels; refrigeration systems and more

Product safety and liability

Our product safety and liability specialists know that manufacturers and other companies that provide services face unique challenges in the world of products. Legalities add to the pressure of doing business in a competitive and transitioning global marketplace. Our risk control consultants can help customers identify and reduce the potential for losses through product safety risk assessments. Our product life cycle-based model includes assessments in the three phases of product development:

- Pre-production, including design and management
- Production, including purchasing, process control, testing and inspection, packaging, handling and storage
- Post-production, including training, sales and marketing, installation and service, complaint handling, recall preparedness, and end-of-life disposal

Our product specialists also can provide customers with information on recordkeeping, third-party involvement/risk transfer, product standards and regulations, warnings, instructions, labels, and brochures.

CUSTOMIZED CONSULTING

We can work with customers to assess operations, identify problem areas, evaluate the effectiveness of existing programs, and recommend appropriate controls to improve results. Our risk control specialists provide customized safety consulting in the following areas:

- Workers compensation consulting
- Industrial hygiene
- Human factors and ergonomics
- Post-injury management
- Transportation safety consulting
- Fire protection engineering
- Equipment breakdown consulting
- Product safety and liability
- Claim investigations

Claim investigations

While carefully designed and implemented loss prevention practices and programs can help you control risks and reduce losses, accidents can still occur. When certain types of losses occur, our dedicated forensics staff works collaboratively with our claim department to investigate and bring prompt resolution to these claims. We also leverage our state-of-the-art forensics laboratory. This facility allows us to perform a comprehensive battery of analyses, including:

- Indoor air samples
- Wear indicators of engine oil
- Flammable and combustible liquids in fire debris
- Document analysis
- Material identification
- Flash point
- Metallurgical analysis
- Video and audio from a variety of sources

We take pride in creating opportunities for our customers to manage their risk exposure

PRODUCTS AND RESOURCES

Website

Risk Control's Customer Portal (travelers.com/riskcontrol) is a 24/7 resource for safety and risk management information and educational events, including:

- 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 help address safety needs
- TravSources[®], a resource for Risk Control's collections of safety and loss prevention resources packaged by industry and/or topic
- MSDSonline[®], a database of 3.5 million Material Safety Data Sheets (MSDSs). Travelers insureds can access, search, locate, save, and print the sheets free of charge
- Our Education Center, a wide selection of classroom, webinar, and self-paced computer-based training courses, many provided at no cost. See "Customer Training Events" section for additional details
- Complimentary newsletters and news alerts to stay current on safety and risk control-related developments
- Access to a multitude of risk control resources, including technical bulletins, guides, sample programs, checklists, forms, training materials, and supervisor talks
- Access to Travelers Industrial Hygiene Laboratory services to help identify and address chemical and physical agents related to occupational health risks

Customer training events

Customers can also access training programs and schedules in our online Education Center. Our training and education events are offered in a variety of formats and forums, including traditional classroom, computer-based, and instructor-led Web-based training. Our many training and education events include:

- Safety Academy. Our Safety Academy sponsors regional seminars hosted at numerous locations from coast to coast. Our course catalogue includes a wide range of topics in general safety, fleet safety, property protection, industrial hygiene and injury management. Most of these courses are offered at no charge
- On-Site Training. We offer on-site training customized to a company's specific safety and loss prevention needs
- Webinars. Our Web-based, instructor-led webinars make it easy for customers to attend learning events from their desktop
- Fire Protection Training. Travelers has two state-of-the-art fire laboratories, one located in Saint Paul, Minn., and one in Hartford, Conn., offering the basics of fire protection systems and testing through hands-on training

→ For more information: Visit our website at travelers.com/riskcontrol, contact your risk control consultant, or email Ask-Risk-Control@travelers.com



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