



Architects and Engineers Program

Stuckey Insurance Risk Management Seminar 2014

Disclaimer

The content of this presentation is provided for Informational Purposes Only

This presentation does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers, nor is it 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.

Information contained herein is not intended as, nor does it constitute, legal or professional advice, nor is it an endorsement of any source cited or information provided.

Architects & Engineers Program Workers Compensation Claims

- Top Causes of Loss by number of claims*
 - Slip/fall
 - Strain or injured by
 - Struck or injured by
 - Cut/puncture/scrape
 - Repetitive motion
- Top Causes of Loss by Total Incurred
 - Slip/fall
 - Strain or injured by
 - Motor Vehicle
 - Struck or injured by
- Claim Volume:
 - California
 - Florida
 - New York
 - Massachusetts



***All claim results in this presentation are based on Travelers loss experience from 2007 – 2014.**

Architects & Engineers Program Automobile

Causes of loss:

- Rear-end
- Intersection accidents
- U-turns
- Insured vehicles hitting pedestrians and IV cyclists
- **Uninsured/underinsured motorist claims**
- **Hired Non-owned Autos**

Top Accident states

- California
- Florida
- Texas
- New York



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Causes of loss:

- Burglary - laptops
- All Other – computer virus
- Wind
- Plumbing
- Employee dishonesty
- Appliance



CAT: Enterprise Capability

- Anticipate, assess event challenges
- Communication strategies
- Staffing & Resources
- Mobile Claim Offices
- Partnerships with national contractors



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General Liability

Causes of Loss:

- Slip/trip/fall
- Struck by/contact with
- Fall from different levels-ladder's, scaffolds, ramps
- Business Torts
- Construction Defect

GL Large Loss Causes:

- Two primary loss causes:
 - Construction/Site Related accidents
 - Hired/Non-Owned Auto Accidents (GL endorsement)

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General Liability

Professional Liability Claims & General Liability Exposures:

- National Program Claim reviews every declination, reservation of rights and other coverage letters for consistency on professional services exclusion.

There are cases where the pleading may trigger a duty to defend:

- These include failure to warn
- Allegations of safety responsibility
- Additional Insured issues
- Alleged job site activities beyond inspection or professional design.
- The complaint does not distinguish which allegations are against the GC vs. the insured

Travelers Claim Service

- Understanding the intricacies of your (the insured's) business and providing claim services that are in –synch with your (the insured's) needs

Exceptional Customer Service

- Prompt contact – usually within 24 hours of notice
- Knowledgeable, highly trained claim professionals handle all aspects of the loss
- Automatic filing of applicable First Report of Injury forms for workers compensation claims
- Access to local network medical/pharmaceutical providers and cleaning referral services or auto repair shops are available as needed
- Injured Worker website: mywcinfo.com

Travelers National Program Claim

- Leverage the scope and strength of Travelers Claim Department
- Be the Claim expert in the business
- Be the single point of contact for Agents/Brokers
- Develop and ensure effective claim strategies
- Special Claim Handling Instructions

Risk Control Services – *Responsive, 24/7*

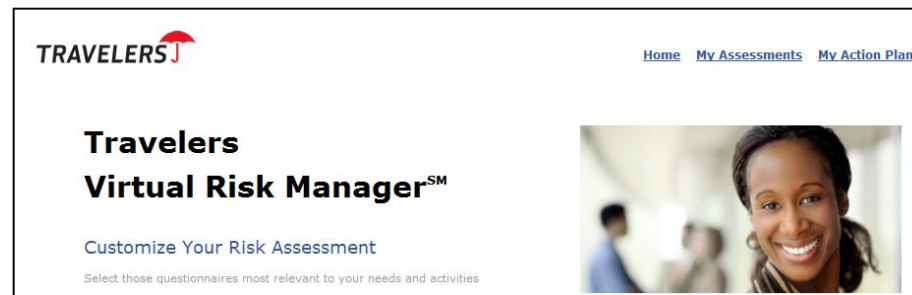


Riskcontrol.com

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Topics for your next safety meeting.

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Online or DVD training videos. [First time visitors learn more.](#)

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Online safety training courses at reduced rates. [First time visitors learn more.](#)

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- [SchoolDistrictU Course List](#)

Professional Development

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- [Board of Certified Safety Professionals](#)
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Training and education...the convenience of online

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Email Communications

- Newsletters
- Risk Control Topics & Challenges, Quarterly
- Risk Control Issues NewsBrief, Monthly
- In the Public Interest, Semi-annually
- Emerging issues/current event alerts

Social Media Communications

- Connect with us
- Follow us



Travelers' Knowledge 'Amplified' on Twitter

Just in time for the Polar Vortex that recently affected much of the U.S., Travelers and The Weather Channel promoted winter preparedness videos for individuals and small businesses using Twitter Amplify, a program that highlights timely video content on Twitter.

[Read Full Article »](#)



Timely and relevant communications

Risk Control Services – *Responsive, 24/7*



Risk Control On-DemandSM

- Slip, trip, fall prevention
- Ergonomics video assessment
- Effective Driver Training
- Contractual Risk Transfer
- Corridor of CareSM (Post-Injury Management)
- Business Continuity Planning
- Industrial Hygiene Consulting Services
- Industrial Hygiene Lab Services
- And more!

