

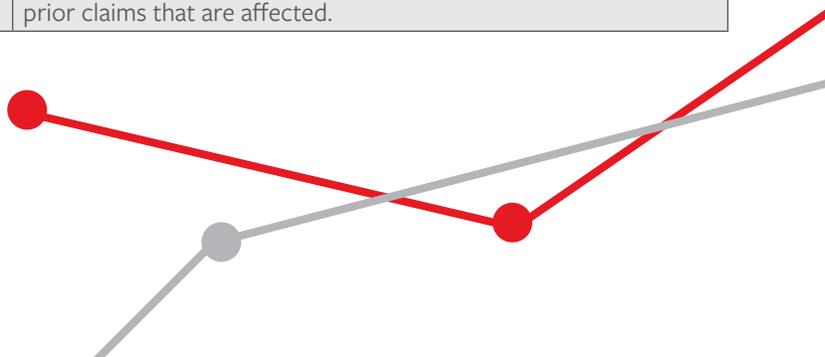
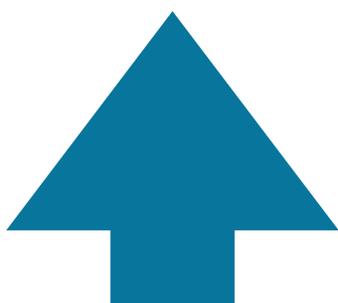


Simplifying the way you analyze risk management information

RISK MANAGEMENT INFORMATION SERVICES

Solutions for your unique needs

UNIQUE NEED	SOLUTION
I travel a lot and need to access claim information on the go.	Detailed claim information is available in Claim Status, which can be accessed from a smartphone or tablet.
I need to be notified when claims meet certain criteria.	e-CARMA Claim Alerts can be established by alert type, dollar thresholds, which can be changed, and more.
Every month, I need to distribute multiple reports to various individuals with different responsibilities.	Reports can be scheduled for automatic delivery via email. Manage your contacts within e-CARMA to specify report distribution.
When I identify a trend, I need resources to help me address the issue.	Risk Analyzer connects your analysis to Risk Control information, training and benchmarking statistics.
I have weekly safety meetings where I need to provide updates.	Reports can be scheduled and delivered, daily, weekly, monthly, quarterly or yearly.
I need sophisticated, eye-catching reports and graphs to present to management.	All reports and exhibits are available in XLS, PDF or PNG formats that can easily be included in a presentation.
I don't have time to learn a new system.	Help is available. Documentation and tutorials are available in the Help Center, and your RMIS Consultant provides dedicated service and support.
I need to incorporate claim data into Excel spreadsheets/ other systems.	Reports can be exported and saved in Excel, giving you the clean data you need to manipulate or transfer to another application.
I need an easy way to complete my OSHA logs.	OSHA Reporting is an add-on feature that lets you easily manage the OSHA logs and reports for all your locations.
I have specific data and reporting needs.	Your RMIS Consultant will help you establish customer-specific information that can be captured in our claim reporting system and incorporated into e-CARMA.
I need current, not dated, information.	Detailed claim information is available in Claim Status and updated in real time. Additionally, financial information in e-CARMA is updated daily.
I need access to adjuster's notes.	Complete adjuster's notes for workers compensation, auto and general liability claims are available in Claim Status. You can search for notes by topic or date range to customize your experience and access only the information you wish to see.
I need to give each division access to e-CARMA, but they should only be able to view their own data.	Your employees can be given access based on organization code, policy number, carrier and/or line of insurance.
We have multiple data sources that make tracking claims difficult.	e-CARMA can combine data from all of your carriers and third-party administrators.
Our corporate reorganization has made our location codes inconsistent.	As your company reorganizes, your RMIS Consultant will work with you to develop a new organization structure and will recode prior claims that are affected.



The team and the tools to succeed

Travelers Risk Management Information Services (RMIS) helps you turn challenges into opportunities. Our specialized staff provides the professional, responsive service and support you need.

The team

Your dedicated RMIS Consultant is your resource for personalized e-CARMA training, customized solutions, and ongoing consultative service and support. He/She will work closely with you to tailor your online access to your risk management needs, including organization coding setup and customized reporting options. Your RMIS Consultant will consult and collaborate with you on the best approach to monitor and control your risk management program.

The tools

We have the right tools for you to insightfully assess multiple layers of loss experience. Powerful functionality – flexible reporting, customized analysis, personalized and detailed information – that lets you evaluate trends and make informed decisions that have a driving impact on loss experience.

Our commitment

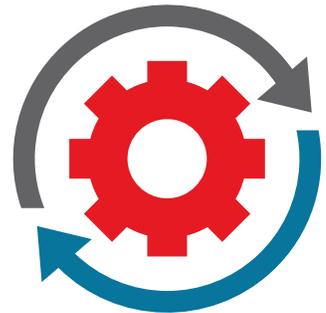
Travelers RMIS is committed to helping you do your job more effectively. We realize that your needs are unique, and that technology constantly offers new challenges and solutions. That's why we make research and development a top priority.

Research and development

We pride ourselves on delivering relevant customer-focused tools. Your feedback is invaluable to shaping the evolution of e-CARMA.

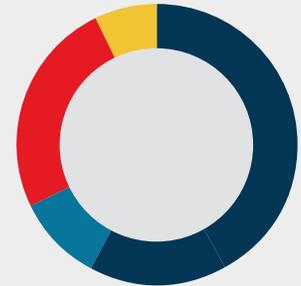
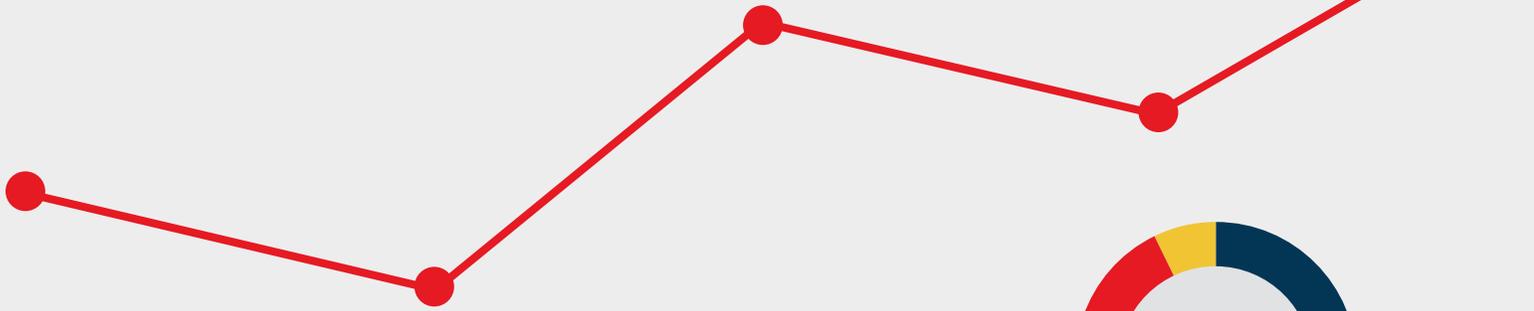
We continue to explore ways to provide:

- Relevant/progressive technology that is current with the times.
- A more fluid user experience across devices.
- Additional customization and self-administration of information.
- Advanced analytics and predictive analysis.
- Recommendations, engagement and communication regarding your risk programs.



Let's achieve your risk management goals together.





Key benefits of using e-CARMA

Improved decision support

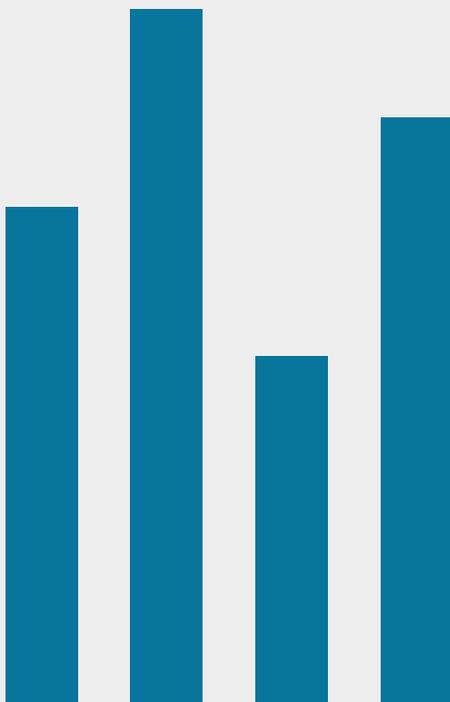
- Complete loss picture that includes both current and historical values.
- Customer-defined organization codes that pinpoint your business concerns.
- Flexible filter, grouping and column options to identify key areas, issues and trends.
- Interactive analysis helps guide you to root causes of loss.

Time-saving features

- Intuitive, consistent navigation saves you time.
- Customized reports can be saved or scheduled, so you spend more time addressing important issues.
- Reports contain live data that changes as you add filters and groups.
- Graphical display of data is available directly from the report.
- Your personalized dashboard displays key exhibits in a single view, letting you access the information that's important to you quickly and easily.
- Comprehensive help is available where you need it – on the system.

Enhanced communication

- Dynamic reports and graphs clearly illustrate the impact of claims and let you share information effortlessly.
- One team, one system. Both your Travelers service team and your broker or agent utilize e-CARMA, allowing us to partner with each other and provide the highest level of customer support.
- Data from prior carriers or vendors can be incorporated in e-CARMA for an extensive analysis of your loss profile.



e-CARMA was created with the customer in mind. The intuitive, user-friendly design makes managing claims and identifying loss drivers easy.



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Any examples or discussions of claim handling or processes are for illustrative purposes only. Every claim is unique and must be evaluated on its own merits. Claim professionals should exercise their professional judgment in the management of all claims in accordance with all Travelers guidelines and/or procedures.

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