



Law Firms

COMMERCIAL ACCOUNTS | DIFFERENTIATORS

Did you know?

\$3.4M



is the average cost of a cyber breach due to a lost or stolen device.¹

Law firms are charged with protecting their clients, and it's important that they are also protected. Whether helping you get back to business after a data breach or working to get your employees back to work after an on the job injury, Travelers can protect your business.

Tailored protection for law firms

- ✓ **Deluxe Property:** Includes electronic data processing coverage which covers damage to or theft of electronic data processing equipment used in inventory and customer management systems. Also covers valuable papers, accounts receivable and fine arts.
- ✓ **Xtend Endorsement® for Service Industries:** Bundles 16 commonly requested general liability coverage extensions within a single endorsement including Broadened Named Insured and Damage to Premises Rented to You.
- ✓ **CyberRisk Coverage:** Law firms face ever-present cyber risks, from viruses to a breach of customers' private information. Travelers has the breadth of coverage and expertise to help address this exposure.
- ✓ **Global CompanionSM:** Today's law firms engage in extensive travel and operations domestically and abroad. *Global Companion* provides protection for their unique and complex overseas exposures.

\$60B

annually is the attributed cost to employers for business-related motor vehicle accidents.²



Ergonomic-related injuries make up nearly

1/3

of all injuries, and typically result in more than two weeks away from the workplace.³



Your law firm is protected with Travelers.

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 law firms assess and manage their risk. Areas of specialization include:

Protecting your business

- A growing asset to claim investigations is in the form of digital information. From mobile phones to security systems, cyber attacks and social media, Travelers has staff and facilities with digital forensics capabilities that enable us to fully leverage the information and apply it to more fully understand what happened and why.
- Business continuity planning – Risk Control has developed a four-part Strategy Guide for Business Continuity Planning, including a sample workbook.

Employee safety

- Ergonomic specialists to help customers identify and reduce their ergonomic risk factors associated with office work and business-related driving.

Safety on the road

- Fleet Safety resources to help customers manage auto liability risks commonly associated with fleet, including: personal use of company-owned vehicles; employee-owned vehicles used for company business; and operating vehicles in and around a variety of customer sites, to just name a few.

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:

- Resources that support your safety training needs, including computer-based training; webinars; and newsletters.
- **Travelers Virtual Risk ManagerSM** self-assessment tool.



On-Demand:

- **Risk Control On-Demand[®]**: Prompt access to our specialized safety professionals using screen-share technology.
- Consults available for your key exposures – including slip, trip and fall prevention; ergonomics; and post-injury management.

Claim Services

Our Claim professionals have specialized experience with the types of losses you face in the legal services industry.

Protecting your business, brand and reputation

- General liability Claim professionals deliver local service and jurisdictional knowledge, countrywide.
- Claim professionals skilled in proactive litigation management assess the needs of the claim and select the most appropriate counsel from our top-quality legal resources.
- 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.⁴
- Travelers Investigative Services performs expert, on-site investigations to help mitigate and protect you from potential fraud.
- Our Business Torts Claim team specializes in handling complex cyber claims, including those related to data breaches.

Your employees are highly skilled professionals with unique knowledge and expertise

- Travelers has invested in industry-leading workers compensation claim solutions to help get injured employees back to work as soon as medically appropriate.
- Our specialized **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 days⁵

Getting you back on the road and back to business

Driving to meet with clients, to conduct depositions and to appear in court, often in unfamiliar locations, is a critical part of your business.

- Travelers **ConciergeCLAIM[®]** program is a one-stop shopping experience for auto estimates and repairs, guaranteed for as long as you own your vehicle. You always have the right to choose where your vehicle is appraised and repaired.



¹ 2016 travelers.com, ² 2016 United States Department of Labor, ³ 2016 Bureau of Labor Statistics, ⁴ Travelers Claim Legal trial data – Calendar year 2012, ⁵ All markets three year average 2014-2016 – 12 month valuations

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