

Comments from Travelers Homeowners' and Renters' Insurance Customers

"The excellent customer service [Indianapolis property Claim professional Adam Milfort] gave us was outstanding. We will definitely be recommending your company to friends, family, neighbors, and co-workers," write two customers from Jeffersonville, Ind.

"After we related our experience with [Springfield, Mo., property Claim professional Mark VanDyke] and Travelers, all our neighbors have advised that they will be switching to Travelers when their current policies expire," states a customer from Springfield, Mo.

"In my lifetime, I have dealt with various insurance companies, both personally and professionally, but I don't believe I have ever received such quick and satisfactory service," writes a customer from Charlotte, N.C., about the service he received from Charlotte, N.C., property Claim professional Benjamin Harter.

"I would have never guessed that my day, which started out with confusion and anxiety, would end with such a positive impression," stated a customer from Amherst, N.Y., in a message commending Buffalo, N.Y., property Claim professional James Cox. "Nobody ever wants to file a claim, but I now

have the confidence in Travelers that if I ever need to in the future, I will be taken care of."

"[Baltimore property Claim professional Loris Smith] rose to the challenge and has, without question, represented your company well," stated a customer from Spring, Texas, adding that Loris' "professionalism was unique and inspiring."

"[Charlotte, N.C., property Claim professional Ryan Stabler] is a wonderful representative for your company and is now why I will recommend Travelers to all my clients and family," explains a customer from Clarks Hill, S.C.

"I have been in the insurance business for 25 years, and I have never seen a claim settled this fast and this professionally," states a customer and agent from Rochester, N.Y., regarding the service he received from Buffalo, N.Y., property Claim professional Mark Bayer.

"[Rancho Cordova, Calif., property Claim professional Courtney Kellogg] handled our claim very professionally," says a San Diego customer. "Courtney's caring manner and calm demeanor helped alleviate our feelings."

"There are no words to express my gratitude for all that [Worcester, Mass., property Claim professional Cynthia Holden-Amor] has done for me," writes a customer from North Andover, Mass. "I will always remember her kindness and concern."

"[Richmond, Va., property Claim professional Eleanor Beck] gave me complete confidence that I have insured my home and belongings with the right company," explains a customer from Piedmont, S.C. "I've been a loyal customer in the past and will continue to be a loyal customer in the future."

"I'm very satisfied with Travelers and will be sure to recommend them in the future," says a customer from Edgewood, Ky., in a message thanking Indianapolis property Claim professional Gina Kremer.

"Our positive and efficient interaction with [Melville, N.Y., property Claim professional Glenn Davis] is definitely a reason for us to stick with Travelers," explains a customer from Larchmont, N.Y., citing Glenn's "professionalism, guidance, and high level of communication."

"This is the level of claim customer service that helps our clients feel confident that they made the right decision to insure with Travelers," explains a San Diego broker in reference to the work of Rancho Cordova, Calif., property Claim professional Danny Zamora.

"We appreciate your prompt, professional, and kind handling of this matter," said a customer from Toledo, Ohio, in a message to Cleveland property Claim professional Jacques Lemerand. "You represented yourself and your company at the highest level."

A customer from Laredo, Texas, thanked San Antonio property Claim professional Edward Esquivel for the "prompt and professional care" he provided. "Even though the broken pipes weren't covered by our policy, thanks to [Edward], we were able to take care of our problem in a less costly and timely manner," our customer explains.

"Travelers has been our insurance company for a long, long time, and it is comforting to know that they have someone as competent as [Houston property Claim professional Kristine Walding] on their staff," write two Houston customers.

"[Kristine] not only showed superb professionalism, but she was extremely pleasant at all times."

"I am grateful and appreciative of the excellent customer service I received from [Rancho Cordova, Calif., property Claim professional Courtney Kellogg]," states a customer from La Jolla, Calif. "She called me on a Saturday morning to introduce herself, and she personally made sure that my claim was processed as soon as possible. ... She is so professional and helpful."

"[Baltimore property contents Claim professional Ivonne Teano] exemplifies the quintessential employee Travelers should use as a model," write two customers from Crownsville, Md. "She has shown extreme professionalism and has gone above and beyond her normal duties to provide us with peace of mind."

"Under extremely short notice, [Cleveland property Claim professional] John Maxey came to my house to take care of a claim I filed regarding water damage to my house," explains a customer from Strongsville, Ohio. "I cannot tell you how impressed I was with his professionalism and

diligence in resolving this matter for me. He certainly went above and beyond."

"[Pittsburgh property contents Claim professional Cristy Harbaugh] truly cares about the people she deals with, and I can't tell you how much that means," says a customer from Irwin, Pa. "She has been absolutely wonderful through this entire process. Each and every time I contacted her, either through email or phone, she responded in absolute record time, always letting me know where our claim stood or what I needed to do."

"[San Antonio property Claim professional Anthony Taylor] was not only professional and timely, but he also followed through with the request keeping me well-informed every step of the way," states a customer from Lakeway, Texas. "I was most impressed with his warmth, care and professionalism. His assessment of the roof was thorough and fair. ... I hope you are aware of how valuable this young man is to your company."

"[Richmond, Va., property Claim professional Ken Porter] was thorough and professional, yet comfortable and friendly to work with," explains an agent from Easton, Md. "He kept me informed throughout the process and even took the time to call me to notify me of the payment made to the customer. I am grateful beyond words."

"[Houston property Claim professional Wayne Voirin] was so knowledgeable, plus extremely helpful to deal with," says a customer from Livingston, Texas. "I never realized that most of the trauma in dealing with the claim is dealing with everything afterwards, and I did not have a clue what to do. Mr. Voirin made this whole process so much easier. He always promptly returned my calls and went over and beyond explaining info."

Dallas property contents Claim professional Patricia Pursley is the "best and most helpful person I have ever dealt with in the insurance business," says a customer from Wichita Falls, Texas.

"We are now getting back on our feet, and we could not have done it without [Baltimore property contents Claim professional Susan Sines]," write two customers from Germantown, Md., "We will certainly recommend Travelers to anyone who is looking for renter's insurance."

"I am so thrilled that you are my insurance company," exclaims a customer from Rochester, N.Y. "[Buffalo, N.Y., property Claim professional Mark Bayer] made sure I was protected and compensated, and he has such a wonderful manner. ... I am grateful and appreciative. In fact, because Mark has been so outstanding, I will get a quote from you before my car insurance is due. I would love you to handle both my homeowner's and my vehicle."

"I have been singing the praises of [Cleveland property Claim professional Matt Davidson] and [Cleveland property contents Claim professional Terri Morris] since the first telephone call I had to make with regard to this claim," explains a Cincinnati customer. "These days, when common courtesy seems to be a thing of the past, it's refreshing to see a company that values its customers and treats them with courtesy and respect."

"[Parsippany, N.J., property Claim professional Jessica Lorber] was caring, patient and responsive to all my needs," writes a customer from Princeton Junction, N.J. "At a time when I was a bit stressed due to the nature of my damage, she put me at ease and helped me get through the

entire claims process. She's a real professional, and Travelers is lucky to have her."

"[Dallas property Claim Professional Mark Chapman] was most patient, answered all my questions and put my mind at ease," states a customer from Granbury, Texas. "I'm extremely impressed with Mark's professionalism, kindness, patience and work ethic. I feel very honored and thankful that Mark was the one who came out to do the inspection. I would recommend him to anyone! I've already told the neighbors about him, and they were impressed."

"[Houston property Claim professional Mark Smith's] attention to details, answering questions and explaining the entire process was most informative," notes a Houston customer. "No one believes how quickly Mark and Travelers moved! We have family, friends and associates who are still 'dealing' with claims from Hurricane Ike."

"[Worcester, Mass., property Claim professional Pamela Haines] was always available to me to answer any questions, and above all, showed endless patience in answering all my questions," explains a customer from Stoughton, Mass. "I don't think I could have managed through this had it not been for her. Professionally she is an asset to your company, and if she is an example of the employees on your team, then I don't see how the insurance company can do anything but thrive."

"One thing we did not have to worry about during the whole process was being treated fairly, efficiently and kindly by [Chantilly, Va., property Claim professional] Daniel Wells," states a Washington customer. "He was there on day one and was very thorough in explaining the claim process as well as answering my questions. We feel fortunate to have our home insurance with

Travelers and to have had Dan Wells as our claim representative. Before, we were customers; now, we are loyal customers."

"As a first-time homeowner, I have never experienced the anxiety of dealing with an incident in the home, and [Baltimore property Claim professional Stephen Lusby] put me at ease with his promptness and professionalism," states a Baltimore customer. "He explained the process in easy-to-understand terms and kept me informed of the claim at all times. He is the epitome of what homeowners want to see in their insurance company!"

"[Naperville, Ill., property Claim professional Sarah Brown's] help was above and beyond what I expected, and is exactly the reason why I would stay loyal to your company," explains a Milwaukee customer. "[Sarah] showed genuine empathy and was eager to help and provide clear information. When I then left town and became hard to reach, [she] continued to contact me to make sure that my case was taken care of. Even throughout my lack of availability, she was pleasant in every interaction and diligent about getting my case handled."

"Professional, courteous, efficient, encouraging and compassionate" – the words used by two customers from Murfreesboro, Tenn., to describe Franklin, Tenn., property contents Claim professional Clarissa Rogers-Kusi. "You have helped our lives tremendously, and we will always be grateful to you," the customers stated in a message to Clarissa.

"I have worked with adjusters before, and [Portland, Ore., property Claim professional David Whiteley] has surpassed anyone," notes a customer from Mountlake Terrace, Wash., noting

David was “very knowledgeable, professional, friendly and prompt with phone calls and emails.”

“[Parsippany, N.J., property Claim professionals Brian Harris and Brian Willis] caught us mid-fall, scooped us up, and guided us through an overwhelming journey back to our home – our lives,” write two customers from Brick, N.J.

“[Tampa, Fla., property Claim professional Roger Yonce] explained everything to me in a polite and courteous manner,” noted a customer from The Villages, Fla.

“[Columbia, S.C., property Claim professional Jason Fulmer] took the time to find out my concerns and answered them all,” explains a customer from North Augusta, S.C. “He is the kind of claims agent every company should have representing them.”

“I couldn't be happier with the level of service I received from [Richmond, Va., property Claim professional] Cindy Ferranti,” says a customer from Baltimore. “Cindy was thoroughly professional and knowledgeable and provided same-day follow-up.”

“[Buffalo, N.Y., property Claim professional Nathan Nowakowski] was so understanding and knowledgeable that words are not sufficient to commend him,” says a customer from Buffalo, N.Y. “He is a strong advocate for your company and a wonderful representative for the insurance industry.”

“[Melville, N.Y., property Claim professional Andrew Sora] has shown good character and compassion in my time of need,” states a customer from South Ozone Park, N.Y. “Because of Andrew's extraordinary service and dedication, I am not only willing to continue using Travelers for all of my

future insurance needs, but I will be recommending Travelers highly to all of my friends and family.”

“I have never met a more competent, kind, and understanding agent,” writes a customer from North Baldwin, N.Y., about Melville, N.Y., property Claim professional Marc DeSalvo. “He investigated thoroughly with skill and knowledge, and he was professional throughout.”

“I would recommend Travelers to anyone based on the experience I have had with [Wyomissing, Pa., property Claim professional Rebecca Brown],” states a customer from Aldan, Pa. “She quickly came to the house to assess the damages and explain my insurance policy in an easy-to-understand way. Her communication to me over the days to follow was timely and professional.”

“[Richmond, Va., property Claim professional Brandace Thornton] is absolutely one of the most professional persons that have ever helped me resolve a problem,” states a customer from Alpharetta, Ga. “Brandace kept me apprised with phone calls and emails. ... I cannot say enough about how much I appreciate the manner in which she helped me.”

“[Buffalo, N.Y., property Claim professional Tony Quinones] was very professional and acted quickly and fairly,” says a customer from Varysburg, N.Y. “This was the first time I ever filed a claim on my homeowners insurance, and I am pleased Travelers is my carrier.”

“[Overland Park, Kan., property Claim professional Philip Graves] was very helpful in explaining the procedure and keeping me informed,” says a customer from Shawnee, Kan. “He contacted me several times during the on-going process. I never

bothered calling him back because his explanations were more than adequate.”

“Your work ethic, efficiency, and genuine regard for the customer have given me no reason to even open the envelopes from other homeowner’s carriers attempting to win my business,” states a customer from Lutherville Timonium, Md., in a message to Baltimore property Claim professional Scott Small.

“The time you spent here doing your job was such a relief to my husband and me,” says a customer from Archbald, Pa., in a message to Wyomissing, Pa., property Claim professional Len Sincavage.

“You were so nice to us and made us feel like things would be all right.”

“[Buffalo, N.Y., property Claim professional Mark Bayer] was on time with appointments, followed up on all the particulars, and got back to us with information when he said he would,” explain two customers from Penfield, N.Y. “[We are] truly impressed with Mr. Bayer’s professionalism, and your company should be proud to have him as valuable employee.”

“[Wyomissing, Pa., property Claim professional Carol Cooper] was very reassuring and treated us in a very professional and caring manner,” states a customer from West Mifflin, Pa. “Based on this experience with Travelers and with Ms. Cooper, I would definitely recommend Travelers to anyone.”

“Having your home severely damaged is unsettling, but [Baltimore property Claim professional Kurt Orndorff] made this bad situation much easier,” says a customer from Chevy Chase, Md. “As a matter of fact, the subject of homeowner’s insurance came up at work, and I gave Travelers an enthusiastic thumbs-up.”

“We are happy that we are with Travelers and can’t thank [Worcester, Mass., property Claim professional Patricia Pereira] enough for being so kind and efficient,” says a customer from Wheeling, W. Va.

“Your professionalism made this potentially stressful experience very easy and pleasant,” says a customer from Scarsdale, N.Y., in a message to Melville, N.Y., property Claim professional Dominick DiSotto. “I felt very confident in you and your work ethic, which in today’s world means a great deal.”

“From the first time we met [Dallas property Claim professional Duffy Rivera], we felt he was a very honest person that we could trust,” said two customers from El Paso, Texas, adding that Duffy is “very caring and very loyal.”

“The service I received from [Worcester, Mass., property Claim professional Rhea Parker] and Travelers has been excellent,” states a customer from Cambridge, Mass. “From my initial call to the follow-up from [Rhea], everything was done very quickly.”

“I want to express my appreciation for the service provided by [Rancho Cordova, Calif., property Claim professional Courtney Kellogg] and the timely manner in which she processed my claim,” says a Los Angeles customer.

“[San Antonio property Claim professional Jarrod Murphy] was very professional and gave me some good information about the technical aspects of roofs and mine in particular,” says a customer from Austin, Texas.

“[Dallas property Claim professional Shaine Morton] inspected my home, and I was impressed

with his communication skills, his attention to detail and his explanation of the claim process," says a customer from Atlanta, Texas.

"I am happy to say that the [claim] process was nothing short of smooth and professional," says a customer from Cross River, N.Y. "[Melville, N.Y., property Claim professional Dominick DiSotto] quickly responded and scheduled a meeting to inspect the damage. He was very professional and empathetic to our situation."

"From the start, [Naperville, Ill., property Claim professional Andrea Schelb] was prompt, courteous and professional," says a customer from Plymouth, Minn. "I really appreciated the quick action and resolution."

"[Chantilly, Va., property Claim professional Russ Shetley] is courteous, friendly, professional and efficient," says a customer from Woodbridge, Va. "Russ called me the same day, appraised the damage within two days, and had a check issued to cover the necessary repairs within one week. ... Russ is doing an excellent job and providing first-rate service to your customers."

"[Cleveland property contents Claim professional Terri Morris] was outstanding," state two customers from Diamond, Ohio. "We really appreciate her personal efforts on our behalf. Even though there was some give and take on some items, we believe that a just and fair settlement has been reached."

"I have been unbelievably impressed with your insurance company," writes a customer from Natchez, Miss., in a note to Hattiesburg, Miss., property Claim professional Michael Smith. "I've heard all these horror stories about insurance companies, and I'm so grateful that I am covered

by Travelers. ... It is comforting to know that my insurance company will treat me fairly."

"[Alpharetta, Ga., property Claim professional Paul Gwiazdzinski] gave our claim the utmost attention," says a customer from Alpharetta, Ga. "He was courteous and professional throughout the process. He was thorough and his follow-up was excellent."

"[Reading, Pa., property Claim professional Michael Byrne] made it a point to respond to the scene as soon as possible," explains a customer from Delta, Pa. "Because of his prompt behavior in assessing the damage, he was able to save a very expensive piece of art from the 1700s that would have been lost due to staining if the piece had not received treatment. ... As a business owner and employer, I admire Mr. Byrne's effort, dedication and professionalism. I realize the importance of being a Travelers customer."

"[St. Paul, Minn., property Claim professionals Shannon Rehmke and Shari Johnson] have really made such a positive difference in the way the property claims for this most important client are handled," states a broker from Nashville, Tenn. "I appreciate so much how promptly [they] always respond – it's made my job much easier."

"[Charlotte, N.C., property Claim professional Stephanie Grant] listened and took down pertinent information, phoned when she said she would, and came to photograph the [air conditioning] unit when she said she would," explains a customer from Durham, N.C. "If I ever need to make another claim, I hope Stephanie is the agent who takes my call."

"We really appreciate the way the Travelers claims department works as a team to get things done,"

explains an Atlanta agent in a message to Alpharetta, Ga., property Claim professional Edith Pringle, who assisted a colleague on a recent claim.

Despite the fact that his claim was denied, a customer from Alexandria, Va., contacted Travelers to recognize Chantilly, Va., property Claim professional Deanna Carrol. The customer noted he was "very impressed with [Deanna's] process of making the determination, her patience, and her firm but pleasant interchange with my condo association representatives."

"[Worcester, Mass., property Claim professional Cynthia Holden-Amor] was so courteous and informative," says a customer from Chelmsford, Mass. "She followed up with me through the whole process and made it so easy. In general, I don't believe many people have positive opinions regarding insurance companies, but, I must say, I will be referring others to Travelers for future business based on my recent experience."

"[Albany, N.Y., property Claim professional] Tom Sauer was excellent in dealing with me and my contractor," says a customer from Alpharetta, Ga. "I'm glad to have had someone like Tom looking out for me."

"The professionalism and courtesy of [Alpharetta, Ga., property Claim professional Nisan Williams] set a standard for insurance companies and adjusters in the Atlanta area," state two customers from Cumming, Ga. "We will, no doubt, continue to renew our insurance with Travelers just for the service that we have been receiving and will be referring your company to others."

"[Melville, N.Y., property Claim professional Denise Holscher] has been unbelievable; very responsive," states a customer from Fayetteville, N.Y., noting

she plans to tell others about the service she received from Denise and Travelers. According to the customer, "Denise, without even realizing it, has maybe brought a bit more revenue to your company, and she needs a pat on the back for that."

A customer from Lindstrom, Minn., thanked St. Paul, Minn., property Claim professional Paul Sandstrom for "making our family feel like we were truly cared about. You were the last person I expected to hear from on a Friday evening after hours, and then to top it off, it was also a holiday weekend. I feel you went above and beyond your job with helping us with our estimate for the wind damage done on our home."

"I would never have expected my claim to be handled in such an expeditious manner," states a customer from Yorktown Heights, N.Y. "I was told [Melville, N.Y., property Claim professional Michael Mascolo] would most likely contact me and come out to my home within a few days, but to my pleasant surprise, [he] was able to come to my home today, which really made me much more relaxed with this unpleasant situation. It is reassuring to know such a proficient and reliable company insures me."

A customer from Gorham, N.H., thanked Middleboro, Mass., property contents Claim professional Charlie Nugent "for your expert work. ... I am grateful for all the patience you showed. I hope never to have to have a house fire again, but I will always hold you up as an example of excellence in the field of claims adjustments."

"Several weeks ago, a pipe in the bathroom burst and ankle-deep water covered the entire apartment, causing permanent damage to our floors, furniture, books and other precious

possessions," explains a New York customer. "[Melville, N.Y., property Claim professional Alejandro Restrepo] diligently displayed both his mastery of the protocol and policies established for such circumstances as well as his care for the welfare of his clients. ... Were it not for him, I have no doubt that right now we would still be struggling with many questions and navigating through bureaucratic obstacles as we only begin to wonder about our resettlement into our apartment."

"[Melville, N.Y., property Claim professional Jeannie Cavallaro] showed professionalism, expertise and compassion for my situation," explains a customer from Tonawanda, N.Y. "This was a bright spot in an otherwise very difficult situation."

"I have never been more impressed with a company's customer service," states a customer from Silver Spring, Md. "[Richmond, Va., property Claim professional Eleanor Beck] is quick to answer emails and phone calls, was always incredibly friendly and helpful, and has made these last few days of my life, which could have been awful, much better. I have been a customer of yours for about three years and will continue to use you for every insurance need I have. I cannot tell you how much I appreciate everything Travelers and Eleanor have done for me."

"The trauma of lost business and store disruption in our case was greatly reduced by being able to work with [Wyomissing, Pa., property Claim professional] Kristen Kulikowski," states a customer from Houston. "She was very thorough in her approach to damage analysis, very demanding in her required repair detail, and ultimately, fair to both her employer and your customer. Kristen is

truly the type of employee that any company desires to have in contact with its customer."

"[Franklin, Tenn., property contents Claim professional Clarissa Rogers-Kusi] went above and beyond her call of duty to assist us in our time of need," says a customer from North Little Rock, Ark. "Her level of service was professional and outstanding. She was helpful throughout the entire time, and she was very knowledgeable about our coverage plan."

"It was a pleasure doing business with [Baltimore property Claim professional Kurt Orndorff," says a customer from Silver Spring, Md. According to the customer, Kurt performs his "job too well and might be almost irreplaceable as a claims adjuster."

"This has been an extremely difficult time for us, but [Wyomissing, Pa., property Claim professional Julia Weyandt] made this process so easy," write two customers from Allentown, Pa. "It's nice to know we made the right choice choosing your company as our insurance agency."

"[Melville, N.Y., property Claim professional Alicia Piper] was very professional, prompt and sympathetic to my dilemma," explains a customer from Rochester, N.Y. "I really appreciate the assistance and guidance provided by Alicia."

"In speaking with [Baltimore property contents Claim professional Ivonne Teano] on the phone, I knew immediately that I was dealing with a consummate professional," explains a customer from Glen Burnie, Md. "As the claim process progressed, it became evident that Ms. Teano is not only a professional but also very caring and empathetic. She went above and beyond the call of duty several times and definitely helped make

this traumatic experience much easier to handle. Ms. Teano was definitely a blessing, and she is a testament to Travelers' high standards and dedication to their customers."

A customer from Germantown, Md., contacted Travelers to "commend [Baltimore property Claim professional Ashanti Barfield] for his pleasant and professional response to our needs and concerns." According to the customer, Ashanti "politely introduced himself, asked us to explain to him what happened and patiently listened as we explained to him the sequence of events."

A Houston agent thanked Houston property Claim professional Trey Edwards for "your excellent response to this claim. ... I was extremely relieved to hear of such an immediate and thorough response. This was [the customer's] first claim with Travelers and perhaps first homeowner's claim ever, and it's great to know it was handled so well."

"[Albany, N.Y., property Claim professional Tom Sauer] is a consummate professional," states a New York customer. "He took ownership of the claim, walked me through what was covered and managed the whole process from initial restoration through final payments. ... He responded to emails around the clock and returned my calls while handling emergencies, apparently in various cities around the country and through training sessions. You should be proud to have him represent you."

"We are extremely grateful to [Chantilly, Va., property Claim professional Kenneth Metzner], as we both understand how busy he is in helping others with their claims," explains a customer from Fairfax, Va. "[Kenneth] treated us with much respect, as if we were his only clients. ... My wife and I have nothing but the best things to say to our friends and family about him and your company. Thank you so much for providing my family with a pleasant experience during one of the hardest times in our lives."

"[Rancho Cordova, Calif., property Claim professional Courtney O'Neill] has been courteous, prompt, thorough, and understanding during what was a traumatic episode for us," states a customer from San Jose, Calif. "My wife and I are grateful and commend Courtney as an excellent representative for your firm."

"We would like to acknowledge [Melville, N.Y., property Claim professional Alejandro Restrepo's] competence – both technical and interpersonal – and formally recognize his role in the swift, complete and extremely satisfactory resolution of this claim," state two New York customers. "We have recommended Travelers and recounted our experience with Alejandro to everyone who's asked about our experience."