

TRAVELERS AT A GLANCE

Travelers offers a wide variety of insurance and surety products, as well as risk management services, to numerous types of businesses, organizations and individuals. Our products are distributed primarily through U.S. independent insurance agents and brokers.

Company Overview

- Second-largest writer of commercial U.S. property casualty insurance¹
- Second-largest writer of U.S. personal insurance through independent agents¹
- Total assets of approximately \$105 billion, shareholders' equity of \$25 billion and total revenue of \$25 billion, as of December 31, 2010
- No. 98 on the Fortune 500 list of largest U.S. Companies
- Approximately 30,000 employees
- Representatives in every U.S. state, Canada, Ireland and the U.K.
- Represented by approximately 13,000 independent agencies and brokerages countrywide

Competitive Advantages

- Considerable financial strength
- Superior depth and breadth of product offerings
- Cutting-edge technology platforms
- Fast, fair, effective claims handling
- Innovative risk control services
- Well-recognized brand names in the personal and commercial insurance marketplace
- Strong distribution presence with broad geographic presence across the U.S.
- Experienced and well-regarded management team
- Strong underwriting culture

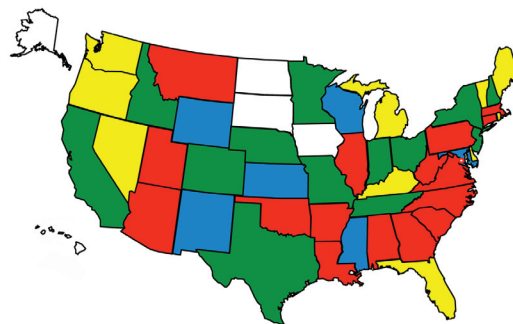
Business segments

Business Insurance

Business Insurance offers a broad array of property and casualty insurance products and services to its clients, which range from small "Main Street" businesses to mid-sized and specialty companies to Fortune® 100 corporations.

¹ SNL Statutory Filings. Based on 2009 direct written premium

U.S. Commercial Geographic Diversification



	POSITION	# OF STATES ¹
Blue	# 1	6
Red	Top 2 positions	23
Green	Top 3 positions	36
Yellow	Top 5 positions	46
White	< Top 5 positions	5

¹Includes District of Columbia.

Source: SNL Statutory Filings. Based on 2009 Direct Written Premium. Marketshare includes all NAIC-reported lines of business, excluding: Homeowners Multiple Peril, Other Private Passenger Auto Liability, Private Passenger Auto No-Fault (Personal Injury Protection), and Private Passenger Auto Physical Damage.

Business Insurance is organized into underwriting and marketing groups focused on particular markets, industries or product lines.

Financial, Professional & International Insurance

Financial, Professional & International Insurance includes the Bond & Financial Products business and the International business. Bond & Financial Products provides surety, management liability, professional liability and crime coverages, primarily to U.S.-based businesses. International provides property and casualty insurance products and management liability, professional liability and crime coverages through domestic operations in the United Kingdom, Canada and the Republic of Ireland and through Lloyd's of London.

Personal Insurance

Personal Insurance offers a broad array of property and casualty insurance products for individuals including automobile, homeowners, umbrella, condominium, tenant, flood, identity theft, valuable items, boat and yacht, and wedding coverages. Personal Insurance distributes through a network of approximately 11,500 independent agencies and a new direct-to-consumer channel, as well as through employee and affinity groups and joint marketing arrangements.