

**CUSTOMIZED SOLUTIONS**

Travelers National Property designs insurance solutions that fit your client’s individual needs. We offer traditionally structured property programs as well as complex alternative market approaches, including:

- o Blanket Limits
- o Quota Share
- o Excess of Loss
- o Specialized Programs
- o Captive Fronting
- o Loss Limit
- o Primary
- o Reinsurance Assumed
- o Aggregate Deductibles
- o Pools, and more...

**PRODUCTS/CAPACITY/SERVICES**

- o Substantial Net and Treaty capacity on a per location basis
- o Flood and Earthquake sublimits - \$25M Low Hazard and \$2.5M High Hazard
- o Larger and complicated risks, including “HPR”
- o Innovative Risk Control
- o Responsive Claim services
- o Account executives with decision-making authority
- o Ability to round out property programs to include Equipment Breakdown, Inland Marine, Ocean Marine, Crime and Global/International coverages

**CLASSES OF BUSINESS WRITTEN**

Travelers has expertise in an extremely wide variety of industries, including:

- o Amusement Parks
- o Builders’ Risk
- o Casinos
- o Communications
- o Hospitals
- o HPR
- o Manufacturing
- o Offices
- o Public Entities
- o Restaurants
- o Schools
- o Steel Workers
- o Theaters
- o Banks
- o Contractors’ Equipment
- o Colleges and Universities
- o Food Processing
- o Hotel/Motel
- o Industrial Parks
- o Municipalities
- o Plastic and Metal Workers
- o Real Estate
- o Retailers
- o Soft Drink Bottlers
- o Supermarkets
- o Warehouses

**PROGRAMS**

Travelers National Property is also an industry leader in writing first party Program business. Each Program is controlled by a single producer, insuring a group of unrelated insureds in the same class of business. The producer in some cases is given underwriting and pricing authority and may even issue policies, certificates or pay claims.

*Travelers National Property*

- o *Cost-effective insurance for large commercial property schedules covering buildings, personal property and time element exposures*
- o *Flexible, creative and responsive insurance solutions to meet various customer's needs*

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