

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 - \$2.5M 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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