

Construction Services

TRAVELERS BOND & FINANCIAL PRODUCTS

Capacity and financial strength

You can meet clients' surety needs quickly with Travelers, no matter if it's for a small construction job around the corner or an immense undertaking that spans years. In fact, we've provided bonding for such monumental projects as the refurbishment of the Statue of Liberty, the Grand Coulee and Hoover dams, the largest highway contract ever — the \$1.5 billion I-15 Corridor in Utah and more recently, the Skyway Segment of the Oakland Bay Bridge. Our relationships with ENR Top 400 companies rival any other company.

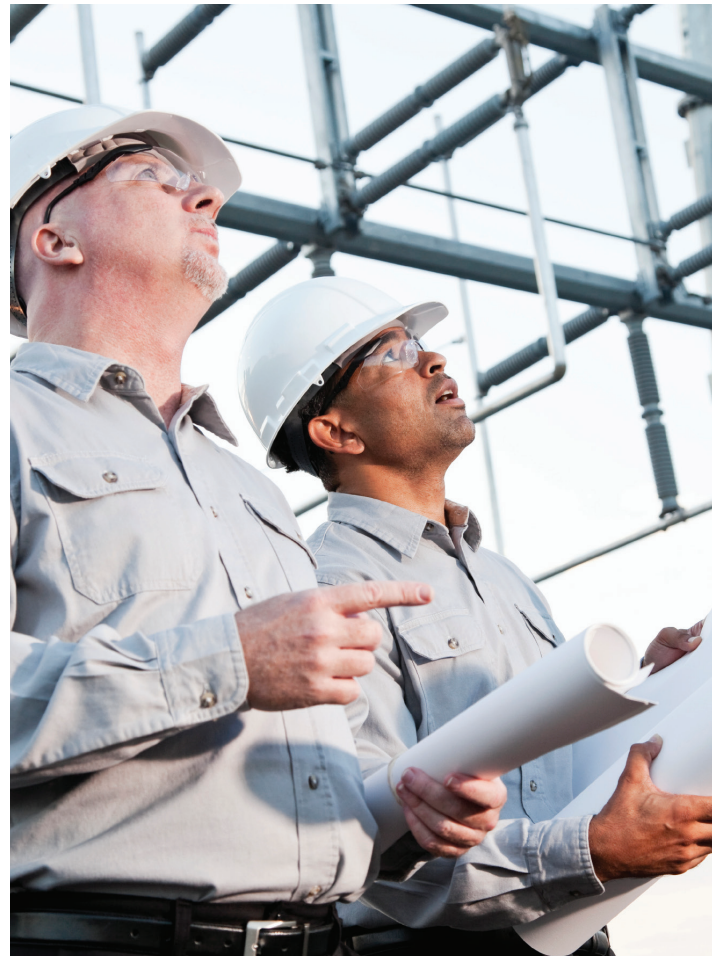
Value added services to meet specialized needs

Your clients can gain a deeper knowledge of trends and the market with the following complimentary resources provided by Travelers:

- Peer review reports
- Gross profit margin trend and backlog utilization reports
- Contract review resources and risk mitigation seminars

In addition, your clients will have access to important information from riskcontrol.com:

- A contract review matrix
- Risk control white papers
- A comprehensive library of risk management tools specifically designed for the construction industry



Target markets you can tap

With Travelers, you can provide bonding and general services to the following classes of business that meet the desired customer profile:

- General contractors and construction managers
- Prime subcontractor trades, mechanical and electrical
- Road and bridge builders
- Paving contractors
- Utility, water and sewer line contractors

Desired customer profile:

- Experienced and reputable principals and key personnel
- History of profitable construction operations
- Consistent focus of work in a defined geographic territory
- Quality CPA financials and proven internal cost systems
- Financial strength developed and maintained through retention of corporate earnings
- Work program supported by corporate working capital and net worth
- Availability of secondary financial support
- Adequate return relative to exposure and expense

Travelers gives you the competitive advantage

Global reach, local approach

We have underwriters located in more than 50 offices nationwide as well as in Canada, London and Puerto Rico. With their local market knowledge and experience and our global reach, we can quickly deliver surety bonds you require where you need them — when you need them. And they're supported by a team of specialists and claim personnel, all dedicated exclusively to the construction industry.

Industry knowledge edge

With years of experience and dedication to the surety business, our specialized construction underwriters have a deep knowledge of the industry and an ability to provide you the flexible, innovative solutions construction your customers need.

Strong, lasting relationships

We'll bring to you and your clients the same technical expertise, innovation and responsiveness that has enabled us to build valued relationships in the marketplace.

Bond offerings include:

- Bid
- Performance and payment
- Release of lien
- License and permit
- Supply
- Miscellaneous

Travelers offers substantial capacity and solid financial strength

For more than 100 years, Travelers has been a leader in the surety industry. We have a combined Treasury listing of nearly \$1.4 billion and top rating agencies have consistently provided our primary underwriting company, Travelers Casualty and Surety Company of America, with high marks for financial strength.

Travelers knows Construction Services.

Contact your Travelers representative to learn more or visit travelersbond.com.



travelers.com/contractsurety

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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