If you are a mid-sized business, make Travelers your choice for Business Auto insurance needs.

Whether your coverage with us is part of a multi-line account or a stand-alone policy, you can depend on our superior service and claims handling and the comfort of knowing that the country’s largest insurer of Business Auto* is standing behind you.

With Travelers you can count on high quality coverage and experience. We use existing underwriting procedures and rating plans to afford the same maximum pricing flexibility available on packaged accounts.

Travelers Business Auto Insurance – just another way we keep in-synch with your needs.

Coverage Highlights for Mid-Sized Businesses

Key Features
- Both Primary and Excess auto liability limits available
- Composite or schedule rated policies available
- Vehicles of all sizes and types eligible
- Fleet sizes from five to extremely large acceptable
- Ability to write multi-state exposures on one policy**
- Country-wide availability
- Broad coverage extensions available

Coverage Extensions
- Broad Form Named Insured
- Employees As Insureds
- Extended Supplementary Payments
- Hired Car Physical Damage Loss of Use
- Personal Effects Coverage
- Physical Damage – Transportation Expense
- Notice of and Knowledge of Occurrence
- Hired Car – Worldwide Coverage Territory
- Unintentional Errors or Omissions
- Mental Anguish
- Blanket Waiver of Subrogation

The Travelers Advantage

Underwriting Expertise
Travelers underwriters understand the risk exposures inherent in commercial auto fleets. The Commercial Accounts operating philosophy encompasses:
- Account-by-account underwriting approach
- Diverse and broad risk appetite
- Local decision-making authority

Exceptional Service
- Risk Control Expertise
- Superior Claim Handling
- Flexible Payment Plans

Financially Sound
Travelers is one of the nation’s premiere insurance companies – a reassuring position of strength.
- FORTUNE 100 company
- A+ Rating from A. M. Best***
- More than 150 years of insurance experience

* Business Auto Coverage
** Multi-State Exposure
*** Financial Stability Rating

Whether your coverage with us is part of a multi-line account or a stand-alone policy, you can depend on our superior service and claims handling and the comfort of knowing that the country’s largest insurer of Business Auto is standing behind you.

With Travelers you can count on high quality coverage and experience. We use existing underwriting procedures and rating plans to afford the same maximum pricing flexibility available on packaged accounts.

Travelers Business Auto Insurance – just another way we keep in-synch with your needs.
Services

Risk Control

The transportation risk control specialists at Travelers provide risk control solutions to businesses with commercial auto fleets - from passenger vehicles to tractor-trailers. Our specialists have many years of experience helping companies pro-actively manage their fleet operations to reduce loss exposures and lower accident costs.

Travelers transportation specialists can provide assistance in the following areas of fleet safety management:

- Developing a comprehensive fleet safety program
- Establishing driver hiring and selection criteria
- Reviewing driver qualification policies and procedures
- Controlling employee-owned vehicle exposures
- Using technology to manage driver performance
- Conducting defensive driving training

Comprehensive Web Site

Risk Control’s industry-leading Web site (travelers.com/riskcontrol) is your 24/7 resource for safety and risk management information, as well as educational and training opportunities. By registering, Travelers policyholders gain exclusive access to more than 1,500 resources and tools including:

- Travelers Virtual Risk Manager℠, an online self-assessment tool that helps identify fleet safety performance gaps and delivers a customized action plan to assist in addressing safety needs;
- Fleet TravSources℠, a collection of fleet safety and risk management related resources;
- TravCourses℠, a wide selection of classroom, Webinar and computer-based training courses, as well as multimedia products, many of which are provided at no cost; and
- Job Candidate Profile (JCP®), a pre-employment screening tool that measures attitudes and personality traits to help screen applicants applying for hourly jobs. It contains a complete section focused on driver safety.

For more information, visit our Web site at travelers.com/riskcontrol or email Ask-Risk-Control@travelers.com.

Claim Services

Travelers Auto claim services include:

- Claim Reporting, 24/7
  - Online: travelers.com
  - Phone: 800.238.6225
- Quality voice-to-voice contact with insureds and claimants are made within 48 hours of notice of loss on nearly 90 percent of all claims
- More than 2,000 auto claim professionals, located in 27 Claim Centers throughout the country who know your jurisdiction and stand ready to service your claims
- More than 850 appraisers countrywide are equipped with wireless technology to receive assignments in real-time and inspect your vehicles within 48 hours
- More than 50 ConciergeCLAIM® shops are staffed with on-site Travelers appraisers to inspect your vehicle and manage the entire claim process for you. These ConciergeCLAIM shops have the expertise and capacity to handle private passenger vehicles, light and medium duty work trucks, and cargo vans
- The ConciergeCLAIM program provides timely, guaranteed repairs and achieves a 99 percent customer satisfaction rating on average
- We have relationships with over 7,000 auto repair and glass shops that provide repairs which the shops guarantee for as long as you own the vehicle
- Specialty Heavy Equipment Division provides expert appraisals and advises our claim professionals on heavy equipment damage
- Bodily Injury claim professionals, with an average 14 years of experience, who focus on best practices of investigation, evaluation, negotiation and litigation from first notice of loss to resolution, which decreases need for attorney involvement
- In-house Special Investigations Unit, staff counsel and medical professionals work closely with our claim professionals to deliver optimal claim outcomes
- Auto Subrogation Unit in Fall River, Mass., works aggressively to achieve prompt recoveries and timely reimbursement of deductibles

* Based on direct written premium.
** Multi-state exposures do not apply in Massachusetts and Hawaii.
*** A.M. Best’s rating of A+ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit travelers.com. Ratings listed herein are as of June 3, 2008, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.