

Advantages of doing business with Travelers Agribusiness

Feature	Benefit	Proof source
Travelers' financial strength	<ul style="list-style-type: none"> Financially strong and stable with an A.M. Best rating of A++.¹ One of the largest writers of Commercial P&C and Personal insurance in the U.S.¹ Less volatile pricing and underwriting positions. 	<ul style="list-style-type: none"> Travelers annual report. A.M. Best and OneSource premium report.
Travelers enterprise and network access	<ul style="list-style-type: none"> Access to a wide breadth of products (Personal, Business and Specialty) simplifies your daily operations knowing you can get one-stop shopping. Helps your agency address client needs more accurately and consistently. 	<ul style="list-style-type: none"> Travelers enterprise sell sheets and local office structure.
Dedication to independent agents	<ul style="list-style-type: none"> One of the largest U.S. writers of farm and ranch businesses, currently No. 4 in market share.² Commitment to helping you improve your market share against direct writers and captive agency companies. Proven track record of success and consistent appetite you can count on year after year. Competitive total compensation. 	<ul style="list-style-type: none"> A.M. Best Farmowners Multi-Peril Loss Exhibit.
Dedicated and experienced staff	<ul style="list-style-type: none"> Dedicated exclusively to writing agribusiness accounts. Deep knowledge of the industry, marketplace and trends. 	<ul style="list-style-type: none"> Field and leadership experience averages over 30 years in agribusiness insurance products and underwriting.
Broad appetite	<ul style="list-style-type: none"> Coverage for a variety of operations that grow crops or raise animals. Offerings include coverage for unique accounts such as horse farms, wineries, estate farms and high-valued property on farms in unprotected areas. Ability to write multi-state operations. 	<ul style="list-style-type: none"> Travelers Agribusiness Appetite Guide.
Capacity	<ul style="list-style-type: none"> Ability to take on substantial exposures due to Travelers' size and capital, especially as farms and ranches consolidate. Capacity is also critical when looking at large values in rural/unprotected settings. 	<ul style="list-style-type: none"> Annual report and many long-time experienced employees in agribusiness underwriting.
Claims service	<ul style="list-style-type: none"> Dedicated agribusiness claim operations – no independent adjusters. Claim professionals leverage expertise and specialization to deliver timely and optimal resolutions for customers. Ability to handle a large volume of claims in the event of a catastrophe. 	<ul style="list-style-type: none"> Designated agribusiness claim hubs along with local claim representatives. Direct reporting of claims via toll-free line available 24/7, 365 days a year – 800.238.6225. Online claim reporting at travelers.com. Dedicated Catastrophe Response Teams.

¹2017 A.M. Best Farmowners Multi-Peril Market Share report.

²Financially strong and stable with an A.M. FSR of A++.

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Risk management expertise	<ul style="list-style-type: none"> Loss prevention specialists that can help customers manage risk and prevent loss. Access to an easy-to-use guide that identifies loss prevention techniques unique to agribusiness. Access to the Travelers Risk Control Customer Portal which houses more than 1,200 online resources categorized by industry and exposure. 	<ul style="list-style-type: none"> Trained Risk Control representatives across the country. Online Agribusiness Risk Management Guide.
Flexibility and tailored coverages	<ul style="list-style-type: none"> Reduces E&O exposure. Flexibility to customize the product to be responsive to our insured's coverage needs and pricing expectations. 	<ul style="list-style-type: none"> Coverage brochures along with actual coverage forms.
Flat and agile organization	<ul style="list-style-type: none"> Monthly and quarterly results available. Multi-discipline approach to managing accounts (underwriting and actuarial) allows us to proactively respond to market fluctuations and develop product filings quickly. 	<ul style="list-style-type: none"> Agribusiness organization chart.
Stability and pricing flexibility	<ul style="list-style-type: none"> Positive financial results allow for more stable pricing during market fluctuations versus the larger premium swings of our competitors. Consistent profitability and growth. 	<ul style="list-style-type: none"> Profitable and growing.
Policyholder service	<ul style="list-style-type: none"> Measured and monitored monthly service levels. Direct bill, as well as various flexible payment options available. All policies on a single bill for easy payment. 	<ul style="list-style-type: none"> Monthly monitoring.
Automated and efficient	<ul style="list-style-type: none"> Ease of doing business for our agents and customers via Travelers Agribusiness System (TAgsSM). Majority of small to medium-sized accounts can be quoted in an agent's office. 	<ul style="list-style-type: none"> Agribusiness Automation Made Easy handout. Travelers Agribusiness System (TAgs), online quoting and issuance capability. Centralized endorsement processing.

For more information, contact your local Travelers Agribusiness Account Executive, call **855.400.FARM (3276)** or visit **travelersagribusiness.com**.



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