

# Advantages of doing business with Travelers Agribusiness

Feature	Benefit	Proof source
<b>Broad appetite</b>	<ul style="list-style-type: none"> <li>Coverage for a vast array of operations that grow crops or raise animals</li> <li>Gives you easy access to coverage for unique accounts such as horse farms, wineries, estate farms and high-valued property on farms in unprotected areas</li> </ul>	<ul style="list-style-type: none"> <li>Travelers Agribusiness Appetite Guide</li> </ul>
<b>Dedicated and experienced staff</b>	<ul style="list-style-type: none"> <li>Specialized Agribusiness staff provides underwriting expertise</li> <li>You can have confidence that your coverage needs are being met</li> </ul>	<ul style="list-style-type: none"> <li>Field and leadership experience averages over 30 years in Agribusiness insurance products and underwriting</li> </ul>
<b>Dedication to independent agents</b>	<ul style="list-style-type: none"> <li>Travelers is the largest U.S. writer of farm and ranch business written exclusively through independent agents</li> <li>We have a common goal to help you improve your market share against direct writers and captive agency companies</li> <li>You can rely on our commitment to Agribusiness and the consistent pattern of success we have achieved</li> </ul>	<ul style="list-style-type: none"> <li>A.M. Best Farmowners Multi Peril Loss Exhibit</li> </ul>
<b>Product available across the U.S.</b>	<ul style="list-style-type: none"> <li>Ability to service your accounts that have multi-state operations; relieves you of the burden of multiple policies for different states</li> </ul>	<ul style="list-style-type: none"> <li>Active Agribusiness product filings in the 48 contiguous United States</li> </ul>
<b>Financial strength</b>	<ul style="list-style-type: none"> <li>Less volatile pricing and underwriting positions</li> <li>Travelers is the second largest writer of Commercial P&amp;C and third largest of Personal insurance in the U.S.</li> <li>We provide a solid financial footing and an excellent A.M. Best rating of A++, with total assets of approximately \$105 billion at the end of 2012</li> </ul>	<ul style="list-style-type: none"> <li>Travelers Annual Report</li> <li>A.M. Best and OneSource premium report</li> </ul>
<b>Claims service</b>	<ul style="list-style-type: none"> <li>Quality claims service with knowledgeable individuals to respond to your customer's Agribusiness claims, be it a small glass claim or a total loss</li> <li>Quick and easy reporting, along with fast response to reported claims</li> <li>Ability to handle a large volume of claims in the event of a catastrophe</li> </ul>	<ul style="list-style-type: none"> <li>Designated Agribusiness claim hubs along with local claim representatives</li> <li>Direct reporting of claims via toll-free line available 24/7, 365 days a year – 800.238.6225</li> <li>Online claim reporting at <b>travelers.com</b></li> <li>Dedicated Catastrophe Response Teams</li> </ul>

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<b>Capacity</b>	<ul style="list-style-type: none"> <li>As farms and ranches consolidate (vertical integration), it's important to have a partner with the capacity and capital of Travelers that can undertake substantial exposures on well-managed businesses</li> <li>Capacity is critical when looking at large values in rural/unprotected settings</li> </ul>	<ul style="list-style-type: none"> <li>Annual report and many long-time experienced employees in Agribusiness underwriting</li> </ul>
<b>Risk management expertise</b>	<ul style="list-style-type: none"> <li>Knowledgeable assistance in helping to prevent or minimize losses</li> <li>Easy-to-use guide that identifies loss prevention techniques unique to Agribusiness</li> </ul>	<ul style="list-style-type: none"> <li>Trained Risk Control representatives across the country</li> <li>Online Agribusiness Risk Management Guide</li> </ul>
<b>Stability and pricing flexibility</b>	<ul style="list-style-type: none"> <li>Our consistently positive financial results allow for more stable pricing during market fluctuations</li> <li>Our agents often witness wider premium swings made by our competitors</li> </ul>	<ul style="list-style-type: none"> <li>Profitable and growing</li> </ul>
<b>Flat and agile organization</b>	<ul style="list-style-type: none"> <li>The Agribusiness division has immediate access to monthly and quarterly results – that means you do too</li> <li>Actuarial support and access to management information makes it easy for us to work together with you, respond to market fluctuations and develop product filings quickly</li> </ul>	<ul style="list-style-type: none"> <li>Agribusiness organization chart</li> </ul>
<b>Automated and efficient</b>	<ul style="list-style-type: none"> <li>Ease of doing business for our agents and customers via Travelers Agribusiness System (TAgS<sup>SM</sup>)</li> <li>Majority of small to medium can be quoted in an agent's office</li> <li>Competitive pricing over the long term because of our commitment to automation and efficiency</li> </ul>	<ul style="list-style-type: none"> <li>Agribusiness Automation Made Easy handout</li> <li>Travelers Agribusiness System (TAgS), online quoting and issuance capability</li> <li>Centralized endorsement processing</li> </ul>
<b>Flexibility and tailored coverages</b>	<ul style="list-style-type: none"> <li>Flexibility to customize the product to be responsive to our insured's coverage needs and pricing expectations</li> <li>Reduced E&amp;O exposure</li> </ul>	<ul style="list-style-type: none"> <li>Coverage brochures along with actual coverage forms</li> </ul>
<b>Travelers enterprise and network access</b>	<ul style="list-style-type: none"> <li>Access to a wide breadth of products (Personal, Business and Specialty) simplifies your daily operations knowing you can get one-stop shopping</li> <li>Helps your agency address client needs more accurately and consistently</li> </ul>	<ul style="list-style-type: none"> <li>Travelers enterprise sell sheets and local office structure</li> </ul>

More information and questions can be directed to your local Travelers Agribusiness Account Executive

855.400.FARM (3276) or [travelersagribusiness.com](http://travelersagribusiness.com)



[travelers.com](http://travelers.com)

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