

# ICBA Insurance Program

## COMMUNITY BANKS

Since 1983, Travelers has held the endorsement of the Independent Community Bankers of America as the preferred service provider for property/casualty and various other types of insurance.

### Key ICBA member benefits

Through the Travelers ICBA Insurance Program, you get access to all of the advantages of a Travelers policyholder, along with these benefits:

- Opportunity to earn a “safety group” dividend – an incentive that has paid out more than \$60 million to eligible member banks since the program began 35 years ago
- Peace of mind knowing that the program is endorsed by the ICBA and that one-third of ICBA members already participate

### Policyholders’ dividend

Member banks purchasing qualifying property/casualty\* and workers compensation coverage may be eligible for a “safety group” dividend payout. The potential dividend may be distributed if group loss experience is favorable and other criteria are met.\*\*

### Why Travelers

- We’ve provided effective insurance solutions for more than 160 years and address the needs of a wide range of industries
- A.M. Best gives Travelers an A++, its highest rating, for financial strength and claims paying ability. When the unexpected happens, we’ll be here to help.\*\*\*
- Our dedicated underwriters and claim professionals offer extensive industry and product knowledge



Average dividend payout over the last **TEN years** has been **8.40%**.

## Travelers knows community banks.

To learn more, talk with your independent insurance agent or broker, or visit [travelers.com/ICBA](https://travelers.com/ICBA).

\* All property/casualty coverages may not be available in certain areas. Countrywide, umbrella, mail and equipment breakdown coverages are not eligible for dividend payout.

\*\* Dividends are not guaranteed and are subject to the approval of Travelers’ board of directors.

\*\*\* A.M. Best rating applies to certain insurance subsidiaries of The Travelers Companies, Inc. 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 [www.travelers.com](https://www.travelers.com). Ratings listed herein are as of October 31, 2018, are used with permission, and are subject to changes by the rating services. For the latest rating, visit [www.ambest.com](https://www.ambest.com).

### [travelers.com/ICBA](https://travelers.com/ICBA)

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