

Why Travelers for insurance companies?

Travelers' success in the insurance industry reflects more than 160 years of experience and is underpinned by an ability to adapt to changing times, while always remaining committed to our customers.

We have underwriting specialists who invest the time to understand the business and each insured. Additionally, we have an impressive team of claim attorneys who work with and understand insurance company claims as well as topical issues that affect insurance companies.

Our committed teams help our customers stay ahead of the issues and trends faced by the industry, and they provide industry leading protection and claim handling. These teams include:

- Dedicated home office underwriters who are focused solely on protection for insurance company customers and possess an average experience level of over twenty-five years.
- Local financial institution underwriting professionals who focus on insurance company customers.
- Claim attorneys with an average of 11 years experience working on insurance company specific claims.

Travelers has always striven to provide innovative insurance products

1897

First-ever private motor vehicle policy in the US

1964

One of the first domestic markets to write D&O insurance

1969

Providing coverage for the Apollo mission to the moon

1983

Writing Insurance Company Professional Liability



Our specialized underwriting skills, expert knowledge of our customers' risks and in-house team of claims professionals help us to achieve first-class service in everything we do.

Insurance company products

The right coverage for your organization is crucial. Travelers products were designed specifically for insurance companies and the exposures they face.

- Insurance company professional liability
- Directors and officers liability
- Directors and officers Broad Form Plus+SM
- Employment practices liability
- Managed care professional liability
- Financial institution bond for insurance companies
- Fiduciary liability
- Kidnap and ransom
- CyberRisk
- ID Fraud
- Property/casualty: general liability, auto liability, workers' compensation, property, umbrella
- Boiler
- Boiler Reinsurance
- Surety Bonds (license & permit, adjusters, appeal, etc.)

Risk Mitigation services

The following services and tools are available to many of Travelers' policyholders at no additional cost.

Travelers eRisk Hub[®] – CyberRisk policyholders have access to a private web-based portal powered by NetDiligence[®] that contains information and technical resources that can help prevent network, cyber and privacy events and support a timely response if an incident occurs.

CyberRisk Pre-Breach Services – To assist businesses achieve a higher level of cybersecurity for their organizations, Travelers offers CyberRisk policy holders pre-breach services provided by Symantec[™], a global leader in cybersecurity solutions.¹

Risk Management Plus+ Online[®] – Management Liability policyholders have access to Risk Management Plus+ Online, a one-stop resource providing comprehensive tools that will help protect your organization.

ERISA Helpline² – Fiduciary Liability policyholders receive access to the ERISA Helpline, a toll-free helpline designed for quick, practical guidance on ERISA related topics.

EPL Helpline³ – Employment Practices Liability policyholders receive access to this toll-free helpline designed to provide quick, practical guidance on risk management workplace issues, from reviewing the proper steps for a sexual harassment investigation to discussing general factors to consider regarding employment policies.

Constellis – Travelers Kidnap & Ransom policyholders receive priority access to Constellis' Crisis Response Team. Constellis' Crisis Response Services encompass the full range of crisis management services, from preparedness training using desktop exercises and simulations based on plausible worst-case scenarios, to response and incident resolution.

Extra-Contractual & Discovery Newsletter – Publication highlighting recent bad faith cases and legal developments.

Travelers Good Faith training seminars – As part of our Professional Liability product, we offer a risk management seminar for claim handlers taught by our experienced legal team. This program discusses topics such as the unfair claim practices model act, the types of bad faith (first party and third party), case examples, a review of good faith claim handling principals, updates regarding changes in law and legal climate, significant claim developments and recommendations for putting yourself in the customer's shoes and being objective and fair. Also included as part of this program are practical tips and suggestion on what good companies should be doing pre- and post-loss.

Travelers Risk Control for Property & Casualty (On-site/Online/On-Demand Services)

Our professionals have the knowledge, experience and technical proficiency to help insurance companies address their risk management. We offer our customers a flexible range of safety solutions and options, including:

- More than 700 Risk Control professionals who are available to perform on-site risk assessments, consultations and customized training, and
- The Risk Control customer portal (travelers.com/riskcontrol), a 24/7 resource for safety and risk management information and educational events available to Travelers' policyholders.

Travelers Virtual Risk ManagerSM – An online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to address safety needs. Travelers Virtual Risk Manager includes:

- Access to more than 1,000 risk-control resources – including technical bulletins, news alerts and training materials, and
- An education center replete with a wide selection of classroom, webinar and self-paced computer-based training courses – many provided at no additional cost.

Risk Control On-Demand[®] – A service that offers our customers real-time access to safety specialists via screen-share technology. Consultations are available for a wide range of safety topics, including, but not limited to, ergonomics, Corridor of Care[®] post-injury management, and slip, trip and fall prevention.



We do it right because things can go wrong.

We are insurance professionals who protect what matters most. With Travelers, you can be secure in the knowledge that we do it right when things go wrong.

Travelers carries an AM Best rating of A++, their highest rating.³

¹Certain services are being provided to you by Symantec and in using them you must agree to Symantec's terms of use & privacy policy. Travelers Casualty and Surety Company of America and its property casualty affiliates ("Travelers") makes no warranty, guarantee, or representation as to the accuracy or sufficiency of any such services. The use of the services and the implementation of any product or practices suggested by Symantec or NetDiligence is at your sole discretion. Travelers disclaims all warranties, express or implied. In no event will Travelers be liable in contract or in tort for any loss arising out of the use of the services or Symantec's or any other vendor's products.

²Assistance is not intended to replace your company's need to hire counsel to assist in making specific decisions and in implementing policies and procedures.

³A.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 www.travelers.com. Ratings listed herein are as of October 5, 2017, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com



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