



INDUSTRYEdge®

# Industry Overview

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## COMMERCIAL ACCOUNTS

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### **What are the attributes you look for in a carrier when placing your business?**

As an industry leader with more than 150 years of insurance experience, we know what it takes to earn and keep your business. You want a one-on-one relationship with a local account executive you can depend on, someone who will work with you deal-by-deal. You want a carrier that offers strong underwriting, breadth of product, superior service, state-of-the-art technology, long-term stability, and competitive pricing.

**You will find all of this and more at Travelers.**



## Welcome to Travelers Commercial Accounts!

We believe we have what it takes to help you attract and retain more customers. We'll work with you to analyze your client's insurance needs and offer total account solutions.

### At a glance

- Relationship driven
- Financial strength and stability
- Superior underwriting
- Breadth of products
- Cutting-edge technology
- Competitive pricing
- Exceptional service
- One-stop shopping

### Target market

Travelers Commercial Accounts handles mid-sized, guaranteed-cost businesses with estimated insurance premiums of \$50,000 to \$1 million.

## Property and casualty insurance

Travelers Commercial Accounts offers a broad array of core lines of commercial insurance that can be tailored to create a complete insurance product for mid-sized, guaranteed-cost businesses.

### Property

Utilizing our proprietary *Travelers Deluxe*® property product enables us to offer one of the industry's broadest and most flexible coverage forms. Significant in-house capacity combined with our ability to provide equipment breakdown coverage in a seamless contract makes Travelers your commercial property solution.

### General liability

#### (Premises Operations and Products/Completed Operations)

Complementing our broad general liability coverage is Travelers' proprietary *XTEND Endorsement*® which bundles commonly-requested CGL coverage extensions to provide enhanced, easy-to-add industry-tailored coverage.

### Global coverage options

Travelers is able to fill the potential international coverage gaps faced by those customers who conduct business abroad: from international business travel to overseas operations.

## Commercial auto

Our composite-rated liability and physical damage commercial auto policy allows us to write fleets of all sizes and vehicle types. In addition, our Business Auto Coverage Extension Form offers numerous coverage extensions desired by most insureds to create a broad and flexible insurance product. Coverage enhancements include broad form named insured, employees as insureds, notice of and knowledge of occurrence, blanket waiver of subrogation, unintentional errors and omissions and many more.

### Workers compensation

With claim professionals countrywide, our *TravComp*® method of managing workers compensation claims is ideal. *TravComp* combines state-of-the-art technology and predictive models with co-located claims and medical professionals, and utilizes an extensive preferred provider network with a presence in all 50 states.

### Umbrella / Excess

Significant limits are available to provide the excess layers of liability protection often needed.

## PROPRIETARY PRODUCTS

Travelers IndustryEdge® offers insurance products and services designed specifically for a variety of targeted segments. We have the knowledge, experience and a willingness to write difficult classes of business, providing you with opportunities to increase your market base.

Each industry has specialized underwriting, loss control and proprietary pricing.

### Targeted segments and sample classes include:

#### Architects & Engineers

- Architects, Engineers and Surveyors

#### Building Services Contractors

- Building Cleaning and Maintenance Services NEC

#### Educational Institutions

- Colleges and Universities
- Private Elementary and Secondary Schools

#### Electrical Equipment Manufacturers

- Power, Distribution and Specialty Transformers
- Switchgear and Switchboard Apparatus
- Motors and Generators

#### Equipment Dealers

- Construction
- Farm
- Industrial

#### Food Processors & Manufacturers

- Dairy Products
- Bakery, Candy and Confectionery Products
- Prepared Foods, Food Specialties, and Fruit and Vegetable Processors
- Wineries

#### Franchised Auto & Truck Dealers

- Auto Dealerships
- Truck Dealerships

#### Healthcare Organizations

- Inpatient Facilities
- Outpatient Facilities
- Diagnostic Facilities

#### High-hazard Manufacturers

- Prefabricated Metals
- Trailers
- Valves and Pressure Vessels
- Construction Machinery

#### Hotels

- Business Class Hotels
- Resort Hotels
- Family and Leisure Hotels

#### Metal Manufacturers

- Auto Parts Manufacturers
- Industrial Machinery Manufacturers
- Metal Casting
- Metal Forging
- Metal Rolling and Drawing
- Metal Stamping and Machining

#### Mineral Manufacturers

- Concrete, Brick and Stone Products
- Glass and Clay Products

#### Plastics & Rubber Manufacturers

- Fabricated Rubber Products
- Molded, Extruded and Lathe-cut Rubber Goods
- Plastic Plumbing Fixtures, Films, Pipes and Bottles
- Rubber or Plastic Hoses and Belting

#### Printers & Publishers

- Commercial Printing, Lithographic
- Commercial Printing, NEC
- Book Printing
- Bookbinding and Related Work
- Newspaper, Periodical, Book, Miscellaneous and Greeting Card Publishing

#### Real Estate Owners & Managers

- Operators of Non-Residential Buildings
- Lessors of Real Property
- Real Estate Investment Trusts (REITs)

#### Restaurants

- Family Style
- Upscale Casual
- Fine Dining Establishments

#### Retailers

- Department Stores
- Grocery Stores
- Furniture Stores

#### Textile Manufacturers

- Apparel and Accessories
- Mill Products
- Carpets, Rugs, Draperies and Curtains

#### Wholesalers & Distributors

- Home Furnishings
- Plumbing and Heating Equipment and Supplies
- Fresh Fruits and Vegetables

#### Wood Manufacturers

- Imported Products
- Furniture and Fixtures
- Wood and Paper Products

## About Travelers

### Financially sound

Travelers is a Dow 30 company with more than 150 years of experience in the insurance industry. We consistently receive high marks from independent rating agencies for our financial strength and claims-paying ability. As one of the nation's premier commercial property-casualty insurance companies, it's clear that we know this business.

### Services

Travelers prides itself on its reputation for providing outstanding services to our agents, brokers and insureds.

#### Local underwriting

Our underwriters know the risk exposures inherent in specific industries and have the experience to develop coverage solutions to meet each insured's unique situation. With local decision-making authority, they can respond to rapidly changing insurance environments in any part of the country.

#### Risk control

Considered a leader in the industry, our risk control group offers services that are critical to successful insurance programs. These professionals are dedicated to understanding operations by industry, and have the knowledge and technical ability to help identify leading causes of loss and provide practical solutions that insureds can implement to help control them.

Our insureds have access to online products and resources on our customer website where they can download a wealth of risk control and safety information, view newsletters and bulletin archives, and register for our Safety Academy interactive classroom courses. In addition, hands-on training is available at our property labs and our 40,000-square foot analytical and forensic laboratory.

For more information, visit our website at [riskcontrol.com](http://riskcontrol.com) or email [Ask-Risk-Control@travelers.com](mailto:Ask-Risk-Control@travelers.com).

#### Claim

Travelers has more than 12,000 highly trained claim professionals located across the country. Our local field representatives are supported by teams of dedicated customer service, catastrophe response, legal, medical, investigative, engineering, large loss and subrogation specialists who understand the businesses we insure.

Getting injured employees back to work safely, in optimal time frames, is critical to keeping our customers' businesses running smoothly.

That is why we designed our specialized *TravComp*® model to have dedicated return-to-work teams of nurse and claim professionals. In fact, our 500+ nurses and 1,900 claim professionals use our sports medicine treatment philosophy to get two-thirds of injured employees safely back at work within 30 days<sup>1</sup>. We help manage the challenges of a workplace injury, which contributes to better claim outcomes for injured workers and improved loss experience for our customers.

Our dedicated general liability claim professionals take a holistic approach to claim resolution – promptly denying claims that lack merit, paying legitimate claims quickly, pursuing early resolution of litigation where appropriate, and trying the remaining cases to verdict – to protect what matters most to our customers.

### Total account solutions

Travelers offers one of the broadest portfolios of insurance and surety products in the industry. We can assist you in creating an insurance package for your mid-sized clients.

#### Account rounding opportunities include:

- Agribusiness
- Boiler & Machinery
- Directors & Officers
- Employment Practices
- Errors & Omissions
- Fiduciary & Professional Liability
- Identity Fraud Expense Reimbursement Coverage
- Inland Marine
- International Coverages
- Kidnap & Ransom
- National Property
- Ocean Marine
- Specialty Crime
- Surety & Fidelity Bonds

Report Claims Directly: 24 hours a day/365 days a year 800.238.6225/[travelers.com](http://travelers.com)

<sup>1</sup> 2011 accidents evaluated as of 12/31/11



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