

TRAVELERS

Insurance Solutions for Large Corporates

LARGE CORPORATE CLIENTS ARE PROTECTED WITH TRAVELERS

Did you know?

50 US States

Travelers is a leading insurer in the US and we can provide extensive US cover for Corporate businesses via an integrated insurance programme.



Travelers can offer cross-class deductible and aggregate solutions across Property, Casualty and Motor.



Travelers offers the products, service and expertise to meet the insurance needs of companies in more than 125 countries.



Standard and Poor's has rated Travelers' financial strength as AA, confirming our ability to pay large claims.

\$27 billion

Travelers generated revenues of approximately \$27 billion in 2015, making it one of the largest commercial property and casualty insurers in the world. At Travelers we have more than 160 years of experience insuring complex risks and a reputation for client-centric underwriting, risk control and claims handling. We are dedicated to developing long-term relationships and providing high levels of service, which we offer through a team approach to service delivery and a robust stewardship programme.

To protect customers where they need it most, Travelers offers its leading specialist property, casualty and motor underwriting, risk control and claims handling capabilities to large corporate companies.

Key benefits for large corporates:

- A central team of underwriters for large corporates: We have more than 160 years of combined experience providing solutions to large corporates, meaning that we understand the challenges our customers face and the insurance programme structures required.
- Account stewardship: We develop long term client-insurer relationships with a dedicated account team and agreed service plans, allowing us to identify more ways to add value and protect our customers.
- Flexible solutions: We can offer both specialist mono-line underwriting and combined multiple line programmes. We can also support non-conventional programmes, including, high retentions and large aggregates. Our Lloyd's platform is also available to corporate clients.
- **Specialised guidance for companies with US interests:** We have significant capabilities in the US and can provide comprehensive insurance, claims and risk management solutions across all 50 US states.
- **Strong local knowledge and expertise:** We operate more than 250 offices in the UK, Ireland, US, Canada and Brazil and understand the exposures of large corporate clients in these countries. We also have a carefully selected partner network which allows us to deliver service excellence in more than 125 countries worldwide.
- **Rehabilitation cover:** We can provide rehabilitation support before a claim is received.

Large corporate clients are protected with Travelers

Risk Control Services

Travelers offers multiple levels of support to help manage risks to our customers' businesses and target their key areas of concern. Our Risk Control team has focused knowledge across a wide spectrum of risk exposures and includes in-house property specialists, health and safety practitioners, industrial hygienists, researchers in fire, risk and forensic laboratories.

On-site



• We provide guidance on property protection, health and safety and business continuity.

 Our Safety Academy risk management training courses educate customers about managing business risks.



On-line

• Customers get instant access to risk management guidance, including office ergonomics and business continuity planning support.



On-demand

 Customers connect to support specialists using screen share technology, ensuring timely delivery of risk expertise by appropriate specialists to provide solutions to specific problems.

Claims Handling Services

Travelers offers a bespoke Claims service for our large clients, working in partnership to ensure a fast, efficient and fair claims settlement.

We know your business

• We offer a service plan tailored to each customer's unique needs and support it with a designated Claims Relationship Manager. We also accommodate TPA structured programmes.

Industry-leading expertise

- Our technical Claims professionals possess deep subject matter expertise and are located throughout offices in the UK and Ireland, Canada and the US.
- Our Major Loss Team handles the most complex and high-value losses with support from in-house legal counsel.
- Our customers can access in-house nurses, doctors and scientists at Travelers who can advise on rehabilitation, medical issues, and complex causation.
- We leverage our US scale and claims expertise, through our Claim University.

Resolution excellence

- We provide a rapid, round-the-clock response to ensure customers are back in business as soon as possible.
- We have cost draftsmen dedicated to reducing the exposure to legal claims.
- Our third party and claims audit team are dedicated to supporting customers' TPA management and control.
- We offer global Claim solutions through our international network covering more than 125 countries.

Call your Travelers representative today to learn more or visit us at www.travelers.co.uk/corporate

travelers.co.uk/corporate

Travelers Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: Exchequer Court, 33 St. Mary Axe, London EC3A 8AG. Registered in England 03207530.

The information provided in this document is intended for use as a guideline and is not intended as, nor does it constitute, legal or professional advice. Travelers does not warrant that the information in this document constitutes a complete and finite list of each and every item or procedure related to the topics or issues referenced herein. In no event will Travelers or any of its subsidiaries or affiliates be liable in tort or in contract to anyone who has access to or uses this information. Travelers does not limit or exclude any liability for death or personal injury caused by its acts or omissions. This document does not amend, or otherwise affect, the provisions or coverage of any insurance policy or bond issued, nor is it a representation that cover does or does not exist for any particular claim or loss under any such policy or bond.