



ICBA Insurance Program

COMMUNITY BANKS

Since 1983, Travelers has held the endorsement of the Independent Community Bankers of America (ICBA) as the preferred service provider for property casualty and management liability 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 provided dividends to eligible member banks on property casualty coverages since the program began in 1983.
- Peace of mind knowing that the program is endorsed by the ICBA and that nearly half 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.* The 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 165 years and address the needs of a wide range of industries.
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
- Our dedicated underwriters and Claim professionals offer extensive industry and product knowledge.

Dividend payouts of nearly **\$85 million** since the program began in 1983.

Travelers knows community banks.

To learn more, talk with your independent insurance agent or broker, or visit 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.



travelers.com/ICBA

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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.