

# **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**.

- \* 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.
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#### travelers.com/ICBA

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