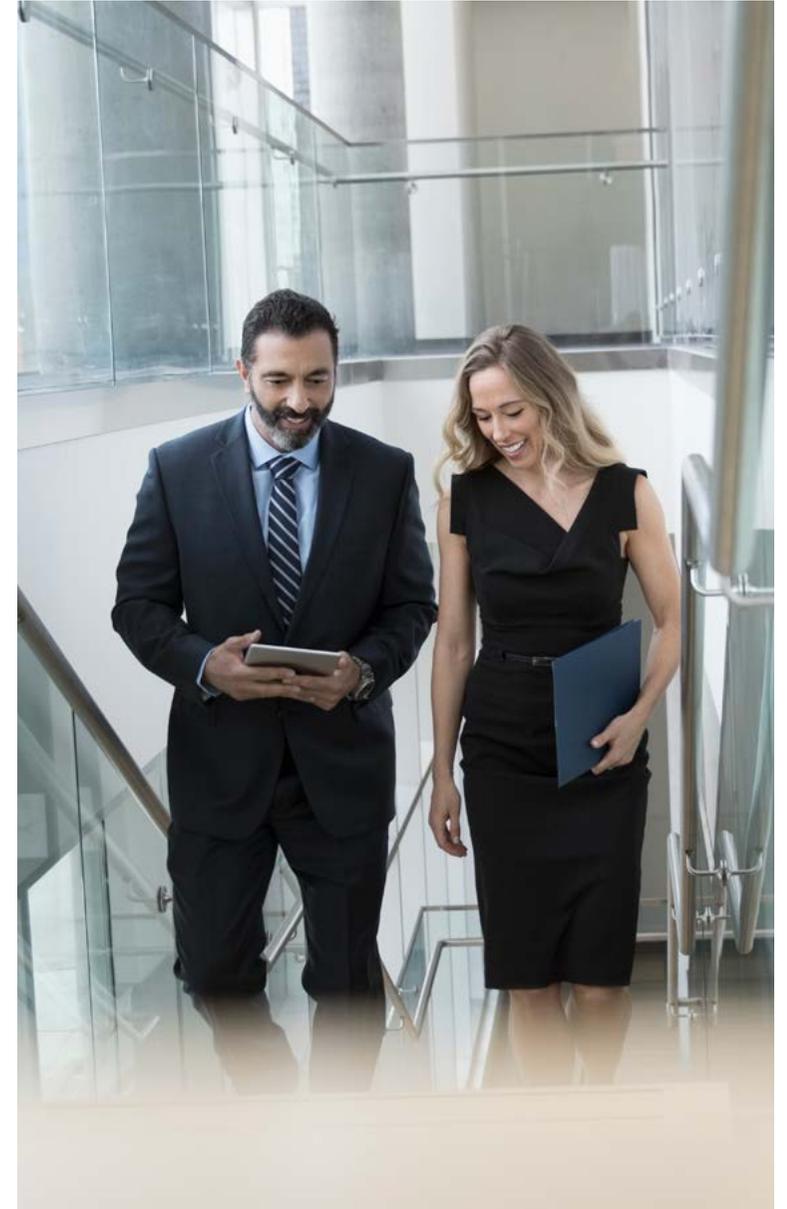


A background image of a diverse group of business professionals in a meeting. A woman with short, curly grey hair is in the foreground, looking intently at a whiteboard. Behind her, a man with glasses and a beard is also looking at the whiteboard. To the right, another man is partially visible, looking towards the whiteboard. The whiteboard has some handwritten notes in black ink, including "Project", "2019", "2020", "2021", "2022", "2023", "2024", "2025", "2026", "2027", "2028", "2029", "2030", "2031", "2032", "2033", "2034", "2035", "2036", "2037", "2038", "2039", "2040".

Your partner
for possibility

Contents



About us

Travelers was founded by James Batterson in 1864. We've been around for a long time, and we've had a lot of insurance firsts. We wrote the first auto insurance, the first aircraft liability insurance, and even the first personal accident cover for astronauts in the US.

We continue that heritage of adventurous spirit into the present day. Helping not just to protect our clients, but to guarantee their assets so that they can take the risks they need to in order to succeed.

We use our expertise, network and experience to deliver specialist solutions that enable you to focus confidently on all your clients' needs through the Lloyd's market. Our committed, partnership approach sets us apart and helps you achieve more with your customers. By insuring their ambitions, we can make sure your clients continue to drive their businesses forward.



Our global footprint

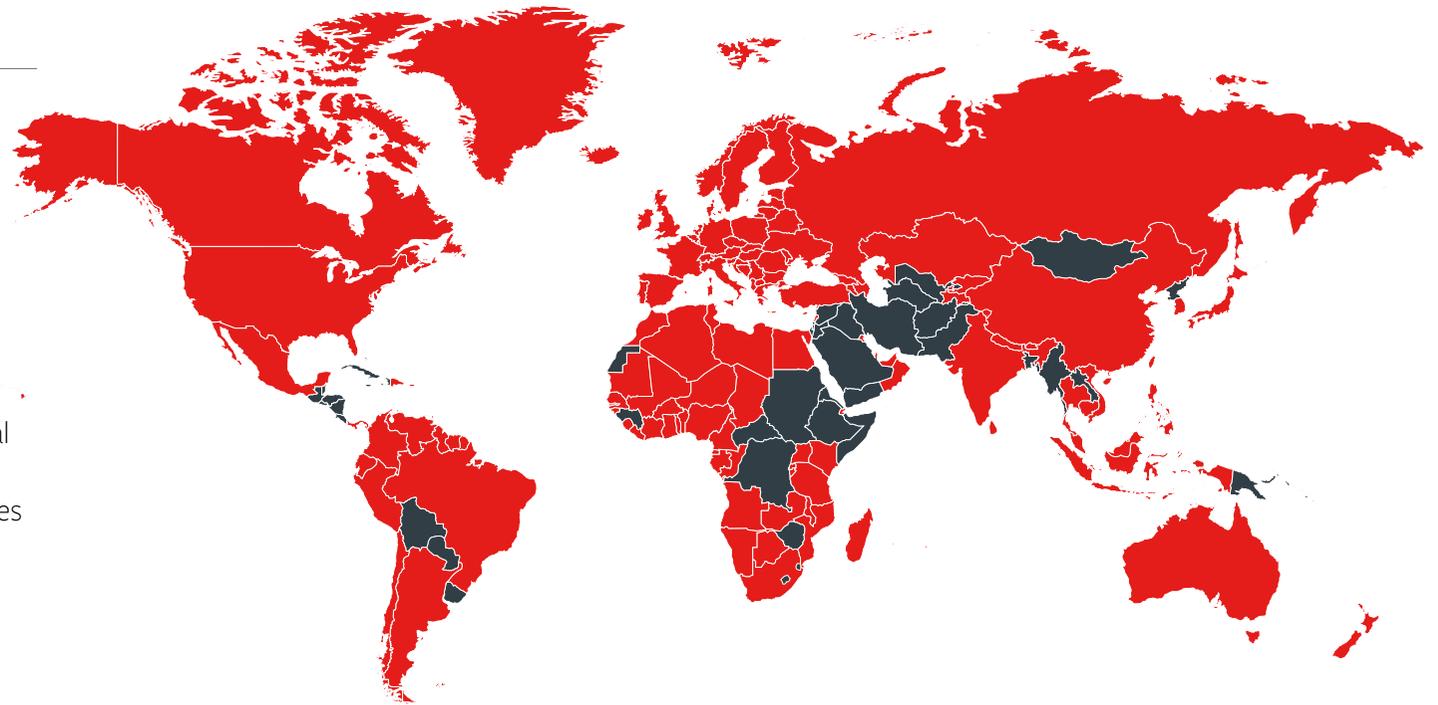
250+

offices

125+

Country partner network

Being part of Travelers means we belong to a global network with more than 160 years of experience, underpinned by an ability to adapt to changing times while always remaining committed to our brokers, customers, colleagues and communities.



● Travelers global network*

Global financial strength

\$28.9bn

Total revenue & Component of the Dow

\$103bn

Total assets approximately

AA rated

(Standard & Poor's)



Travelers Europe

7

offices

700+

Talented People

A++

AM Best

Our European-based operations offers brokers and customers coverage through Travelers Insurance Company Limited, Travelers Syndicate Management Limited (Syndicate 5000 at Lloyd's), Travelers Underwriting Agency Limited and Travelers Insurance Designated Activity Company.

Our offices in the UK and Ireland



Insuring Ambition



J.G. Batterson and nine others form The Travelers Insurance Company “for the purpose of insuring travellers against loss of life or personal injury while journeying by railway or steamboat”.

1864



Travelers provides the first ever aircraft insurance, helping revolutionise air travel.

1919

Travelers insures the very first automobile policy, supporting the widespread adoption of motor vehicles.

1897



1955

Travelers introduces its homeowners policy which provides fire, theft, and other coverage.

Travelers establishes a research centre to help us respond to impactful weather systems.

1956



Travelers issues the first accident policy for space flight and lunar exploration which provides cover for the Apollo astronauts.

1969

1961

Travelers pioneers an innovative insurance solution that begins our focus on technology-related exposures.

1971

Travelers is the first insurance company to open an office of Consumer Information with a free telephone number to answer questions about insurance.



Travelers wrote their first Kidnap & Ransom policy, placing us at the forefront of that market.

1977

Travelers launches in Ireland.

1995

1997

Travelers develops the first automated fraud detection system and first policy to protect people banking online.



2004

The St Paul and Travelers merge to form The St Paul Travelers Companies Inc.



The company changes its name to The Travelers Companies, Inc. and re-acquires the red umbrella.

2007

Our own Claims University opens providing in-depth training for our claim service.

2007

The company rebrands as Travelers in the UK and Ireland.

2008

Travelers launched their first immersive training programme for brokers, Techsure Academy.

2019

Techsure

Syndicate 5000

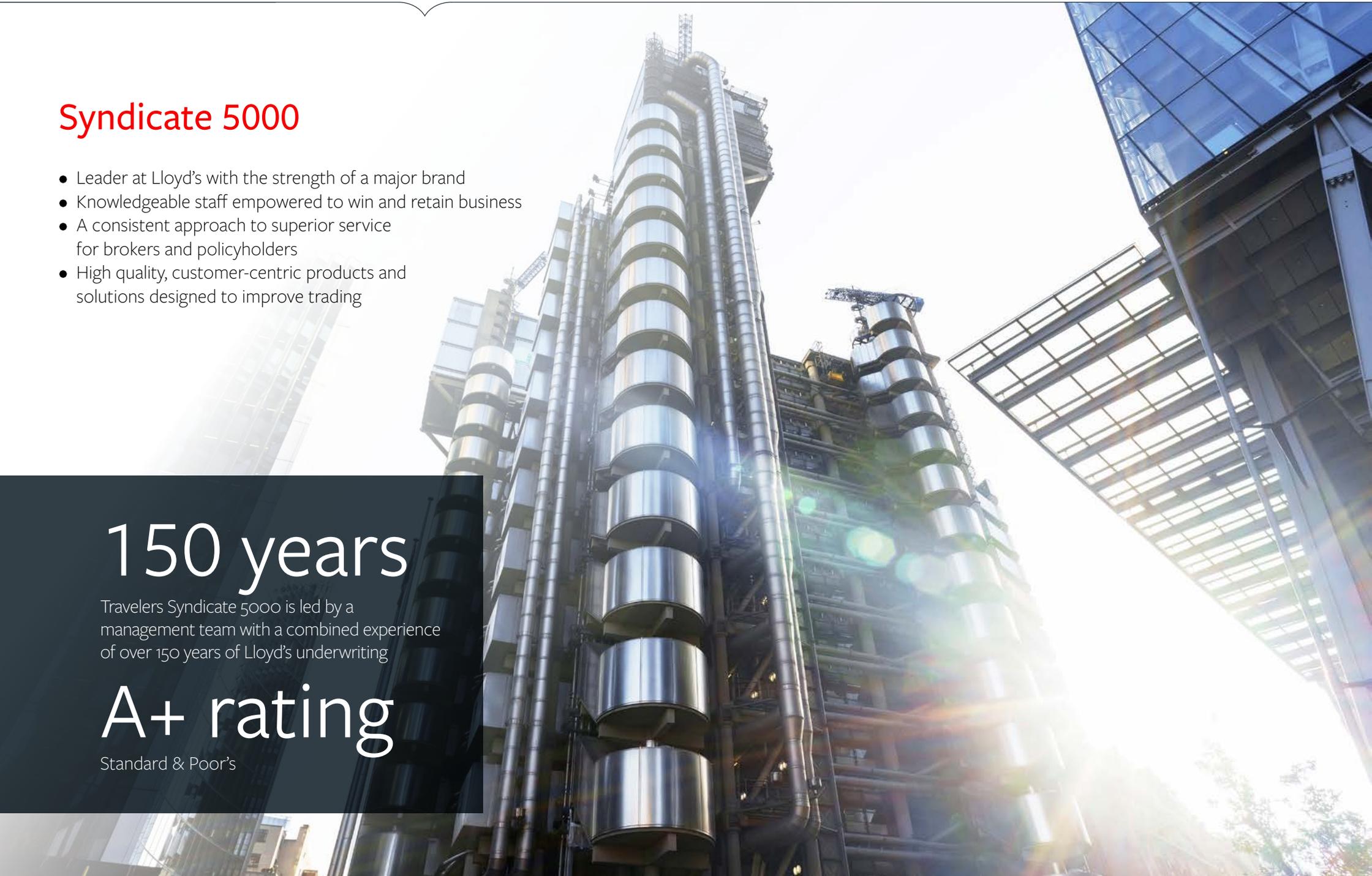
- Leader at Lloyd's with the strength of a major brand
- Knowledgeable staff empowered to win and retain business
- A consistent approach to superior service for brokers and policyholders
- High quality, customer-centric products and solutions designed to improve trading

150 years

Travelers Syndicate 5000 is led by a management team with a combined experience of over 150 years of Lloyd's underwriting

A+ rating

Standard & Poor's



Service

We are committed to delivering a consistent, superior service for brokers and policyholders in every part of our business.

To demonstrate this commitment we continuously look for new ways, internally and externally, to measure and benchmark our performance and identify areas for development or improvement.

Examples of how we deliver great service include:

- Service charters for responsiveness
- Policy administration and documentation targets
- Dedicated box times at Lloyd's
- Named points of contact for underwriting & claims
- Office appointments available
- Team email addresses
- 24/7 claims service
- Handle claims swiftly with integrity and urgency
- Good as our word with clear escalation path
- Alignment across teams and product groups

97%

of our brokers see themselves as doing the same year on year business with the Travelers Syndicate and 41% see that improving



For Underwriting performance and the levels of service provided by the main contact, our brokers class Travelers as being the most frequently mentioned 'best in class' insurer for:

Underwriting

41%

closest competitor 14%

Service

19%

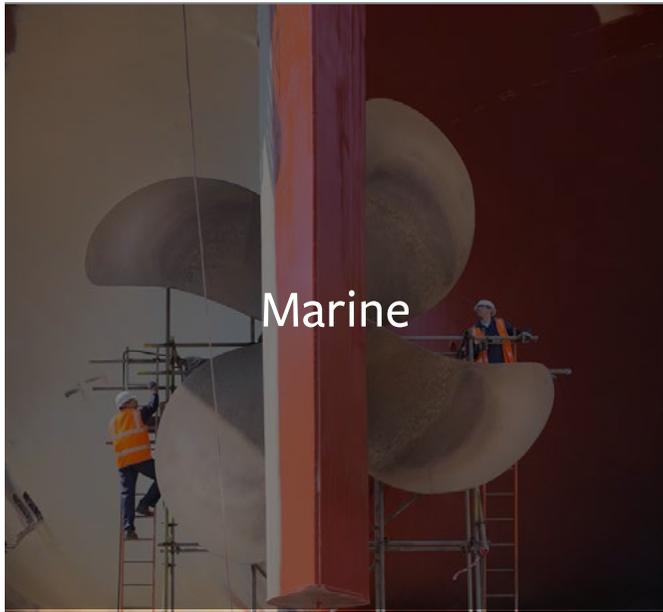
closest competitor 7%

Main contact

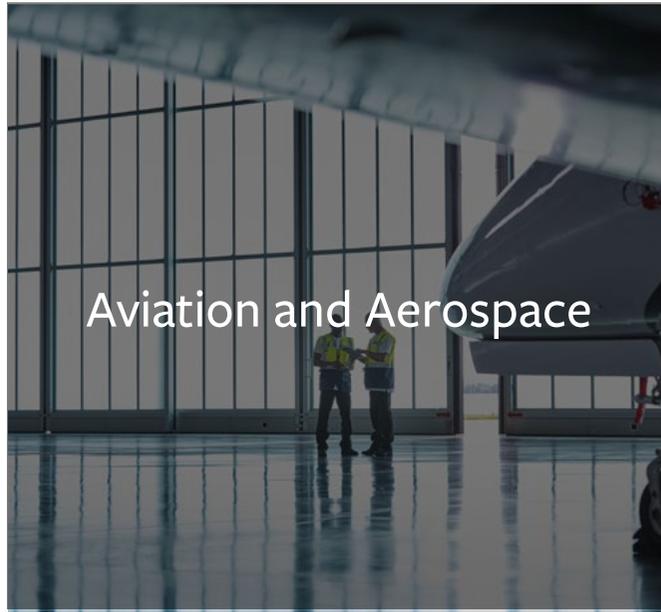
19%

closest competitor 7%

Results based on telephone interviews with over 74 key trading contacts.
Source: Travelers Broker Satisfaction Survey – September 2015



Marine



Aviation and Aerospace



Power and Utilities,
including Renewables



Property and Construction



Crisis Management

Marine

Yacht

From mega yachts, motor, sailing, trawler and sports fishing yachts, the Travelers Yacht team is one of the leading providers of specialist Yacht insurance in the Lloyd's market with a reputation for creative and customised solutions and claims expertise.

Our experienced Yacht underwriters have a high degree of specialist industry knowledge and work closely with clients to enhance their risk management, safety management systems and quality assurance. In addition to the major classes of coverage, we can provide our clients with related products.

Target business

- Giga yachts (Over 330ft/120m)
- Mega or super yachts (200ft/60m to 330ft/100m)
- Luxury yachts (Up to 200ft/60m approximately)
- Expedition/trawler yachts
- Cruising motor yachts (30ft to 70ft to 100ft with crew)
- Sports fishing yachts
- Sailing yachts

Maximum capacity

- USD 35,000,000 any one vessel



Marine

Cargo

Travelers is a key market for Worldwide Cargo risks. Travelers' Cargo team is a provider of specialist Cargo insurance in the London market with a reputation for creative and customised solutions and claims expertise. Our experienced Cargo underwriters have a high degree of specialist industry knowledge and work closely with brokers, their clients and risk management resources to protect risks.

In addition to the Institute Cargo Clause & American Institute Clauses, we can provide our clients with bespoke products.

Target business

- Oil and Gas, including oil products
- Project Cargoes including delay in start up
- Chemicals
- Electronics
- Ores and concentrates
- Freight Forwarders



Marine

Ports & Terminals

From the largest port or global terminal operator to a small cargo handling facility, Travelers' Ports and Terminals team is a leading provider of specialist cover in the Lloyd's market with a reputation for creative and customised solutions and claims expertise.

Our underwriting team has many years' experience and a high degree of industry knowledge that allows them to assess and provide bespoke insurance solutions. Our proactive approach to underwriting and understanding our clients' requirements has enabled us to build an extensive portfolio of business consisting of all types and size of operator from all corners of the globe.

Being the interface between the land and sea, port and terminal operators require a unique and specialised product which includes the covers traditionally found separately under marine and non-marine policies.

Target business

- Landlord port authorities
- Operational port authorities
- Stevedores and wharfingers
- Inland clearance depots
- Container freight stations
- Container storage depots
- Marine terminals of all types including:
 - Container terminals
 - Break bulk terminals
 - Wet bulk terminals
 - Dry bulk terminals
 - Ro Ro terminals
 - Passenger terminals
 - Car terminals
 - Ferry terminals
 - River terminals
 - Barge terminals

Maximum capacity

- USD 25,000,000 Property/Equipment/
Business Interruption
- USD 25,000,000 Liabilities



Marine

Marine Hull

The Travelers Marine Hull team is a leading provider of worldwide coverage for ship, machinery and ancillary insurances for navigating vessels. Situated on the ground floor within Lloyd's of London we have a team of Marine Hull Underwriting specialists offering a range of policies which may be adapted to meet specific individual requirements.

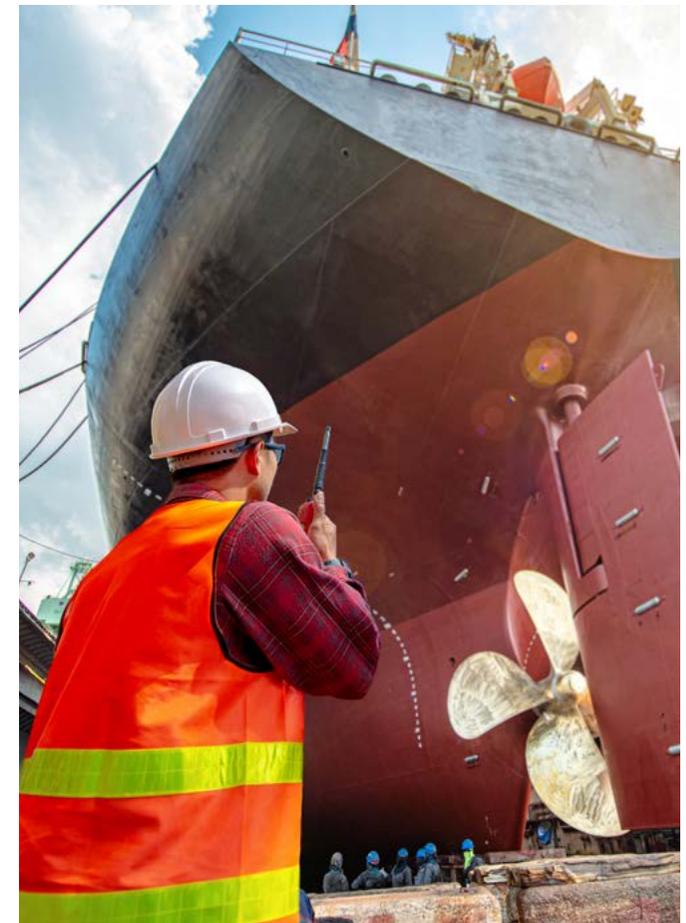
We are a recognised market leader with an extensive knowledge of marine business. We have a stable and experienced team with a long history of high performance and a consistent approach. We offer an attractive product range supported by first class security and provide an excellent service to our clients.

Target business

- Blue water (sea going) vessels of all types
- Coastal water vessels
- Mortgagees interest

Maximum capacity

- USD 25,000,000 Hull and machinery
- USD 25,000,000 Increased value
- USD 50,000,000 War risks
- USD 25,000,000 Mortgagees interest
- USD 15,000,000 Port risks



Marine

UK Marine

Travelers has a long history of protecting companies in the maritime industry, from some of the largest ports and harbours in the UK and Ireland, to individual yacht owners, sail makers, boat yards, marinas and marine equipment manufacturers.

We recognise that if these companies are to stay afloat, they need the right insurance – not only for themselves, but also for their liabilities to others that can arise from their day to day operations and unexpected defects in goods and equipment supplied.

Our team of marine specialists offer a wide range of marine insurance products and can also construct bespoke cover that can be tailored to meet your specific requirements.

Target business

- Ports and harbour authorities
- Terminal operators and stevedores
- Boat builder yards
- Ship repair yards
- Marinas and yacht clubs
- Marine engineers
- Marine trades
- Hull and yachts
- UK Cargo

Maximum capacity

- USD 25,000,000 for Property/BI
- USD 25,000,000 for Liabilities
- USD 17,500,000 for Hull & Machinery



Marine

Marine and Energy Liability

Travelers writes a global portfolio of risks across all the major marine liability classes. At the same time we are able to understand and tailor energy products for the individual needs of our client.

As market leaders in sectors such as energy construction, ship repairers, marinas, charterers and cargo owners liability we have a knowledgeable and experienced claims team supporting these products.

With our professional approach, the team prides itself on clearly understanding the risks it underwrites and also providing a continuous service in order to adapt coverage when there are changing circumstances or needs. Business can be underwritten on either a subscription or 100% line basis.

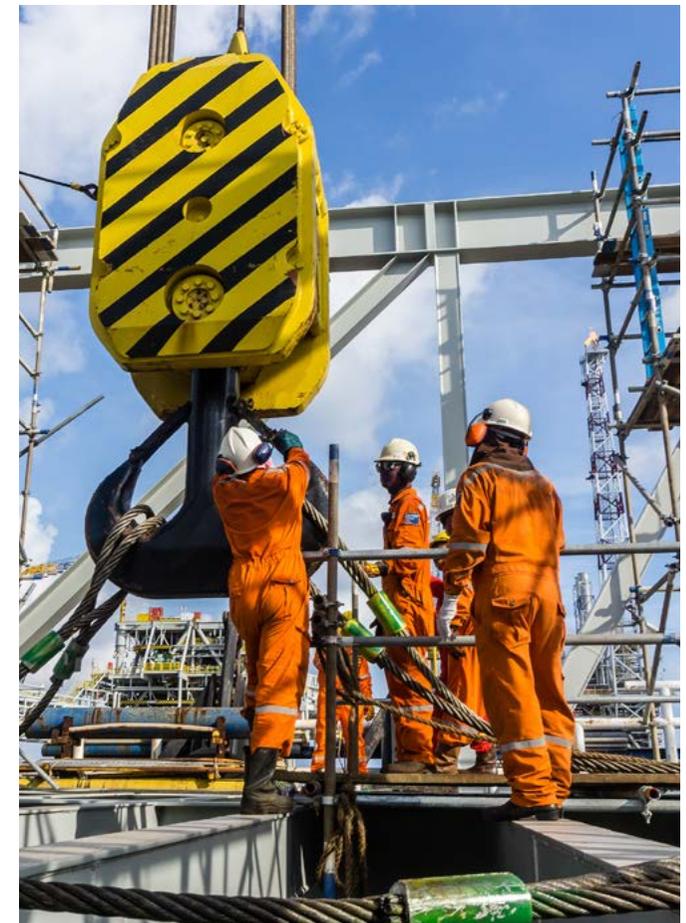
Our dedicated team of claims specialists will respond to claims in a prompt and efficient manner and are supported by a global network of experts who possess specialist knowledge.

Target business

- Energy liability
- Offshore construction liability
- Cargo owners liability
- Marina package policies
- Charterers liability
- Container liability
- Contractual liability
- Marine General liability
- Protection and indemnity (P&I)
- Products liability
- Ship owners liability
- Ship repairers liability
- Social responsibility liability
- Specialist operations
- Umbrella/Excess policies

Maximum capacity

- USD 35,000,000



Marine

Marine Professional Indemnity

Travelers has been supporting maritime professionals since 1998 and is now a recognised leader in these classes.

We have an extensive international portfolio of clients and take pride in the tailored and flexible approach we provide to meet individual business needs. Our specialist knowledge both in underwriting and claims allows us to provide a proficient service on both claims and policy enhancements in accordance with evolving businesses and industry requirements.

What Travelers cover

Professional liability

- Errors and omissions
- Fraud of staff
- Libel and slander
- Unintentional breach of warranty of authority
- Misdirected arrow claims
- Third party legal liability
- Claims expenses

Designated persons cover under ISM code

- Errors and omissions
- Claims expenses

Target business

Marine professionals

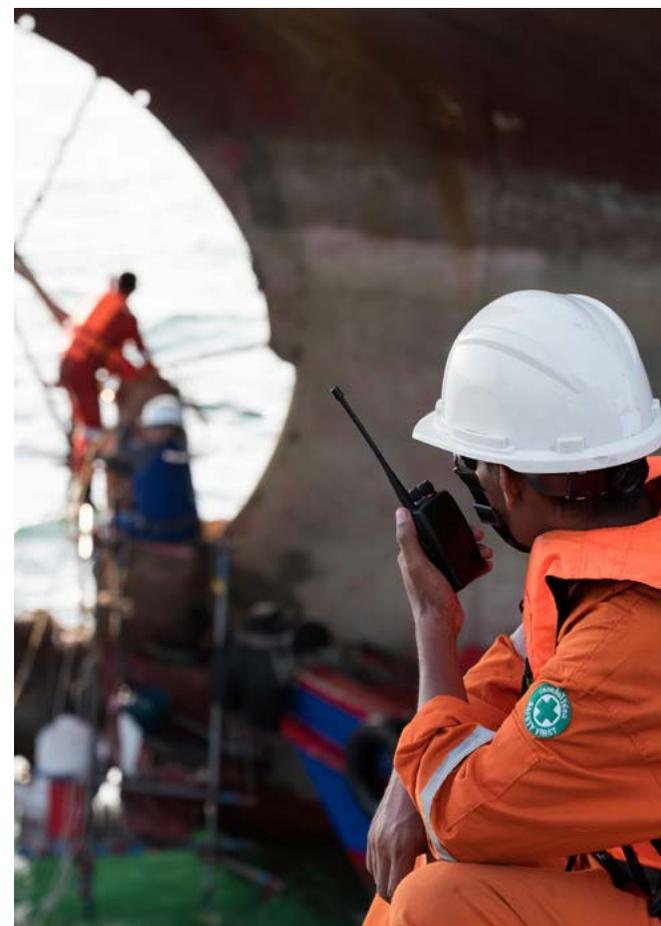
- Marine surveyors
- Marine consultants
- Naval architects
- P & I club correspondents
- Pilots liability
- Ship agents
- Ship managers
- Ship security consultants
- Ship/yacht brokers
- Trade associations
- Yacht charter brokers
- Lloyd's agents

Designated Persons Cover

- Company security officers
- ISM designated person
- Port facility security officers
- Shore based personnel
- Ship security officer

Maximum capacity

- USD 25,000,000



Marine

Fine art and specie

Travelers can offer forms of worldwide coverage for gold, cash and precious metals, paintings and fine art. From the largest museum to the smallest private collector, from the major banks to the smallest bureau de change, the Travelers Fine Art and Specie team provides specialist Art and Specie insurance.

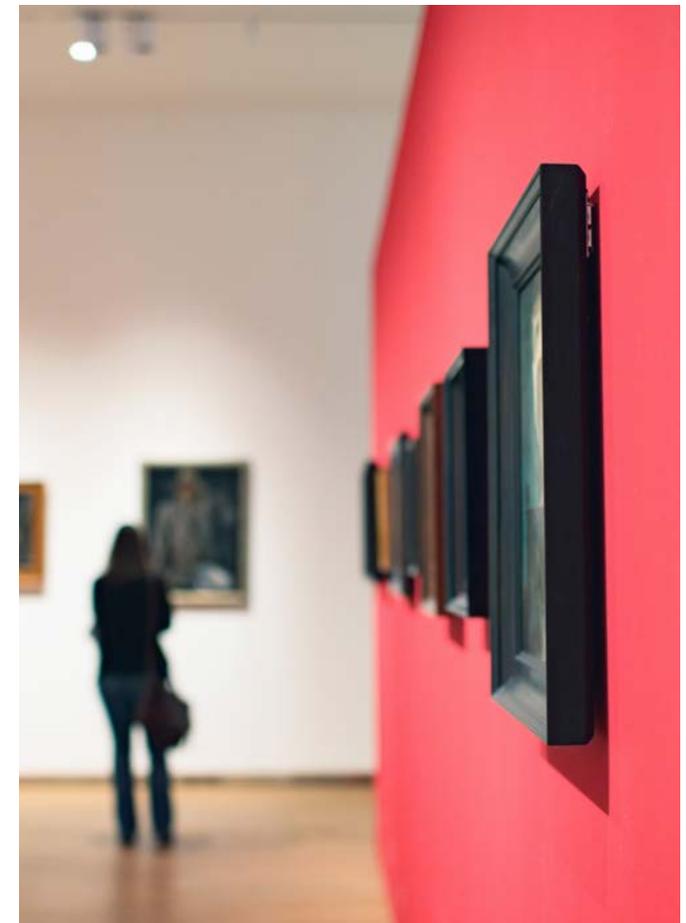
Our underwriting is founded upon specialist industry knowledge and we work closely with clients and surveyors to enhance risk management, safety management systems and quality assurance.

Target business

- Private art collectors
- Museums
- Exhibitions
- Art storage
- Art shippers and packers
- Auction houses
- Art dealers
- Private jewellery collections

Maximum capacity

- USD 50,000,000 any one assured/location/transit
- Cash and/or securities on premises/in vaults or in transit
- Precious metals in transit/storage or at mine site
- Central/Commercial banks
- Mints/Depositories



Aviation and Aerospace

Aviation – General Aviation

Travelers are a well-established aviation insurer for all types of General Aviation risks throughout the world. We have a proven track record as market leader on varying accounts that range from single aircraft to fixed and rotor wing fleets.

Our experienced underwriters and claims adjusters have a high degree of specialist industry knowledge and work closely with clients to enhance risk and safety management, thus creating a product that will specifically meet their needs.

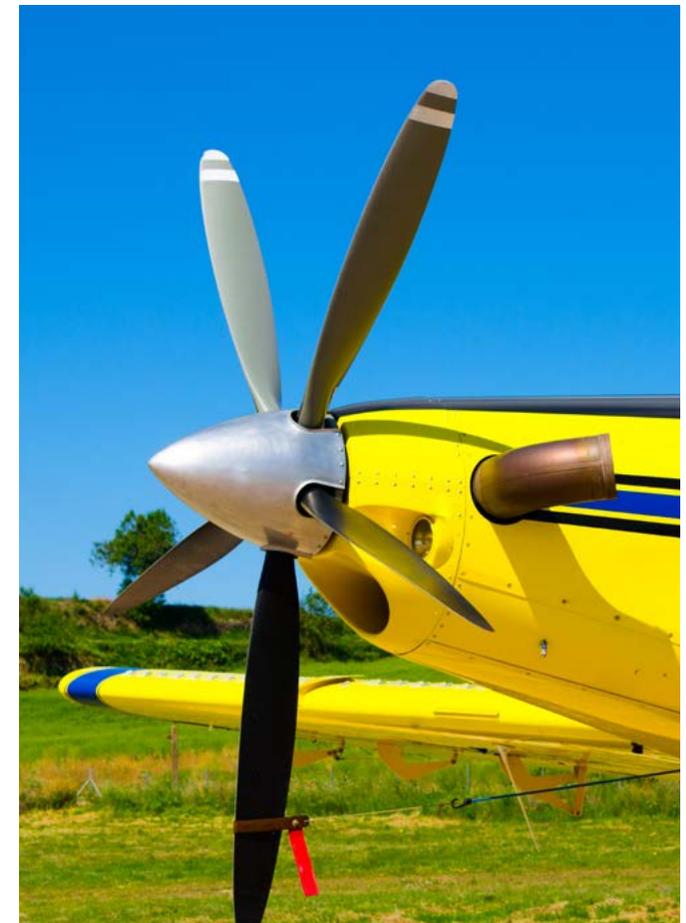
Our clients also benefit from the financial strength and stability that comes from being part of Lloyd's. With strong financial security every policy is supported by an A (excellent) rating from the rating agency A.M.Best, A+ (Strong) rating from Standard & Poor's and AA- (very strong) rating from Fitch Ratings. This strong security allows us to offer 100% lines on General Aviation risks within this sector

Target business

- Rotor wing aircraft
- Fixed wing aircraft with fewer than 75 seats

Maximum capacity

- USD 52,500,000



Aviation and Aerospace

Aviation – Personal Accident and Loss of Licence

Personal Accident insurance covers accidental death and disability benefits for crew, passengers, ground personnel or any insured person in the aviation industry on a flight risks only basis or on a twenty-four hour basis. This can be extended to cover illness.

Loss of Licence insurance provides cover in the event of permanent or temporary revocation of an aviation licence, due to accident and/or illness.

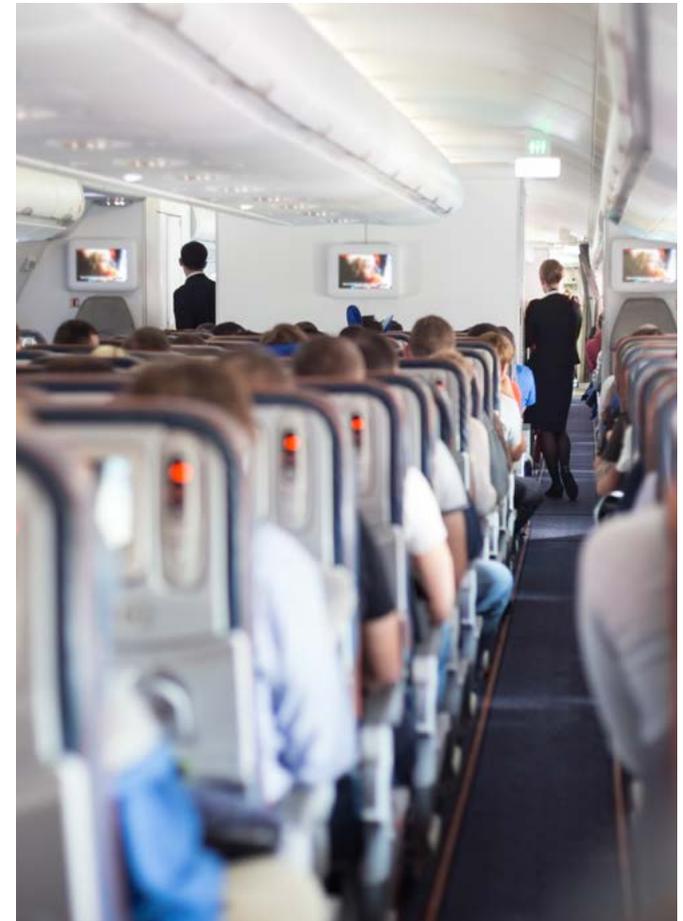
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Target business

- Pilots
- Cabin crew
- Ground personnel
- Passengers
- Air traffic controllers
- Aircraft engineers
- Any member of staff in the aviation industry

Maximum capacity

- USD 600,000 per person



Aviation and Aerospace



Aviation – Aerospace

Travelers provide physical and liability cover for manufacturers and suppliers as well as for airports, air traffic control and associated ground service providers.

The Travelers Aerospace team is one of the leading providers of Aerospace insurance in the prestigious Lloyd's market with a reputation for creative and customised solutions and claims expertise. Our experienced Aerospace underwriters have a high degree of specialist industry knowledge. They have the ability to underwrite a wide range of exposures, helping insurers to safeguard not only their financial stability but also their reputation when claims occur.

Travelers are a well-established aviation insurer and reinsurer with a worldwide account, which covers the entire spectrum of the aerospace industry risk from niche suppliers to international Fortune 500 enterprises.

What Travelers cover

- Product legal liability
- Manufacturers' hull and liability
- Premises legal liability
- Hangar keeper liability
- Grounding liability

Target business

- Component manufacturers
- Air traffic control
- Airports
- Refuelling operations
- Ground handlers
- Maintenance, repair and overhaul
- Contractors

Maximum capacity

- USD 50,000,000



Aviation and Aerospace

Aviation – Airline

Travelers underwrite all classes of passenger and cargo airline operations, from single aircraft to the largest fleets, including low cost, start-up and national flag carriers.

Travelers is a longstanding insurance provider in the prestigious Lloyd's market. We have a team of Airline underwriters providing a high degree of specialist knowledge, using their experience and analytical tools to deliver competitive pricing to Airline customers. The underwriting team are supported by a dedicated claims team to ensure that we settle valid claims in a timely and professional manner.

In an ever increasing political world, we also offer solutions to cover war risks for physical damage and third party liability exposures.

In addition to offering traditional hull and liability cover, we also offer dynamic solutions for contingent risks such as loss of use, deductible buy-down and profit commission protections.

What Travelers cover

- Physical loss of or damage to aircraft hulls
- Passenger and third party legal liability
- Non-ownership liability
- Third party war liability
- Total loss only

Target business

- Commercial airlines and regional airlines
- Charter and cargo operations

Maximum capacity

- USD 56,250,000



Power and Utilities, including Renewables

Power and Utilities

Travelers are a recognised and respected market leader on worldwide coverage for all risks of direct physical loss or damage including machinery breakdown and ensuing time element to companies involved.

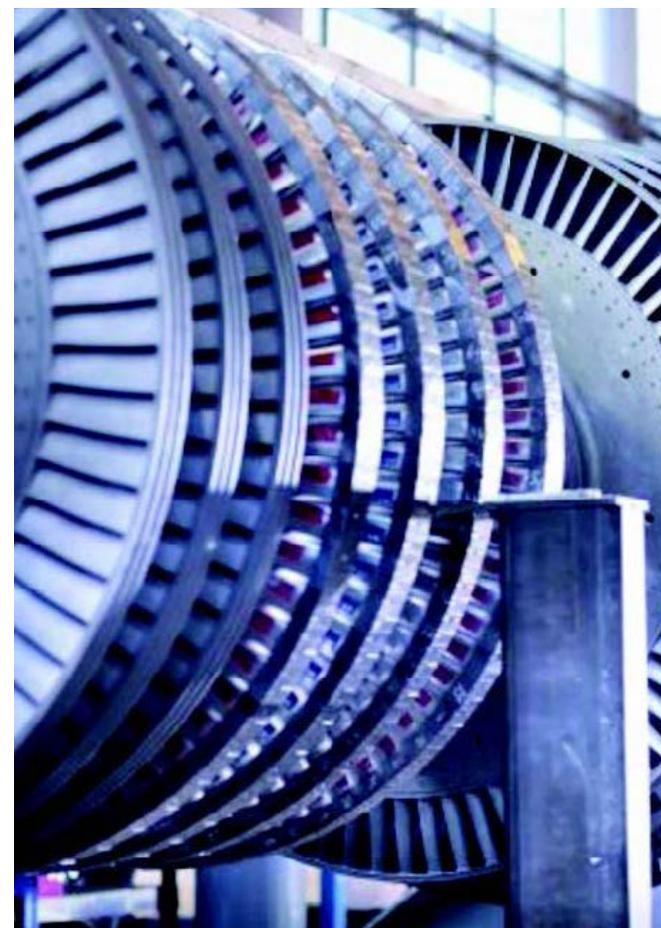
Our experienced power and utilities underwriters have a high degree of specialist industry knowledge and work closely with clients to enhance their risk management, safety management systems and quality assurance. There is a strong engineering focus with one senior engineers supporting the underwriting function.

Target business

- Power generation and distribution companies including:
 - Non-regulated utilities
 - Regulated utilities
 - Independent power producers
- Integrated power and gas companies
- Municipalities

Maximum capacity

- USD 75,000,000
- Geography: worldwide



Power and Utilities, including Renewables

Renewable Energy

Travelers are a recognised and respected market leader, providing worldwide coverage for all risks of physical loss or damage including machinery breakdown and ensuing time element to all companies involved in the development, construction and operations of renewable energy assets.

Our highly experienced claims team have a technical understanding of these risks and respond quickly and effectively. Renewable energy claims can be complex and expensive. Travelers are committed to working with you to help resolve claims quickly.

Target business

- Onshore wind energy
- Offshore wind energy
- Solar energy

Maximum capacity

- USD 250,000,000



Power and Utilities, including Renewables

Upstream Energy

The Travelers Energy team is a leading provider of oil and gas insurance in the Lloyd's market with a reputation for creative, customised solutions and claims expertise.

Our experienced Energy underwriters have a high degree of specialist industry knowledge and work closely with clients to enhance their risk management, safety management systems and quality assurance. In addition to the major classes of coverage, we can provide our clients with related products.

Target business

The operating and construction risks associated with the upstream oil and gas industry. Partners can include

- Independent oil and gas companies
- Integrated energy companies
- State or national oil companies
- Drilling or service contractors
- Midstream companies

We cover the onshore and offshore assets associated with exploration and production operations. We also cover the midstream sector of the energy industry.

Maximum capacity

- USD 75,000,000 any one asset



Property and Construction



Property

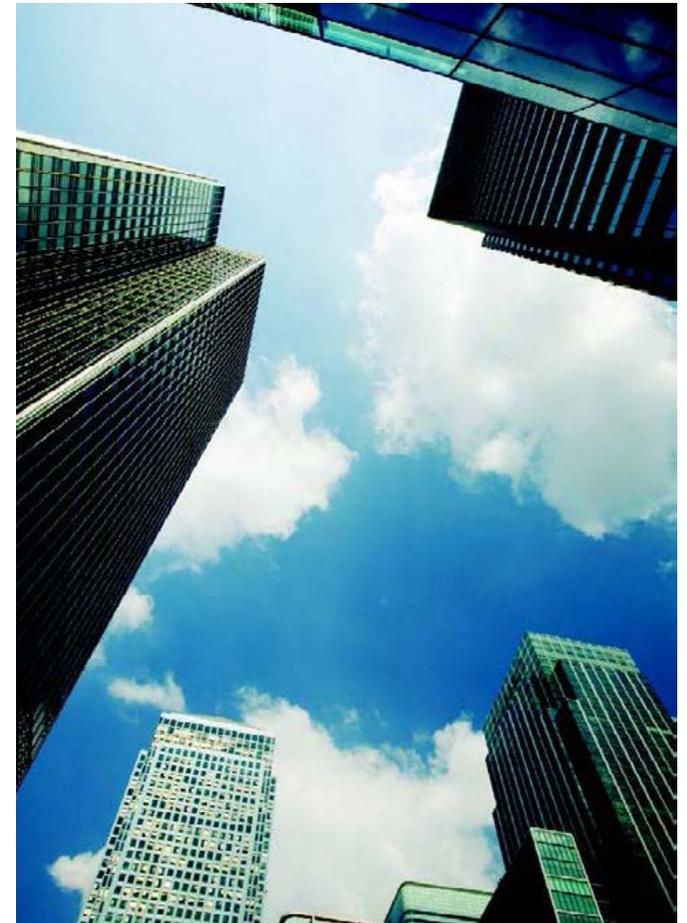
Travelers can provide first party asset protection in the USA via delegated authorities. Risk appetite ranges from small to medium size commercial risks to residential properties

Target business

- US Property Binding Authority Business

Maximum capacity

- USD 5,000,000 any one risk
- USD 25,000,000 in respect of Equipment Breakdown



Property and Construction

Construction and Engineering

Travelers is a leading provider of insurance for the construction industry. Our specialisation in this industry arms us with a vast database of hands-on, industry specific knowledge to help contractors manage costs. We work hard to deliver outstanding service, quality products and customised solutions. There is a strong engineering focus with two senior engineers supporting the underwriting function.

Target business

- Major construction projects
- in the following sectors:
 - Mining
 - Oil and gas
 - Building
 - Processing facilities
 - Power generation
 - Heavy and light industrial
 - Infrastructure including road, rail and water
- Owner controlled capital expenditure programmes
- Privately financed projects
- Contractor annual programmes
- Binding authorities

Maximum capacity

- USD 75,000,000 on a Probable Maximum Loss Basis



Crisis Management



Crisis Response (K&R) and Security Resource & Response (SRR)

Terrorist attacks, political instability and war continue to bring devastation to many parts of our world. Meanwhile, closer to home, assault, blackmail, bribery and violence still occur in some workplaces. In these unpredictable and volatile times, businesses and other organisations face a growing range of security risks. It's an issue they need to take seriously, not least because of the duty of care they owe to their employees and other stakeholders.

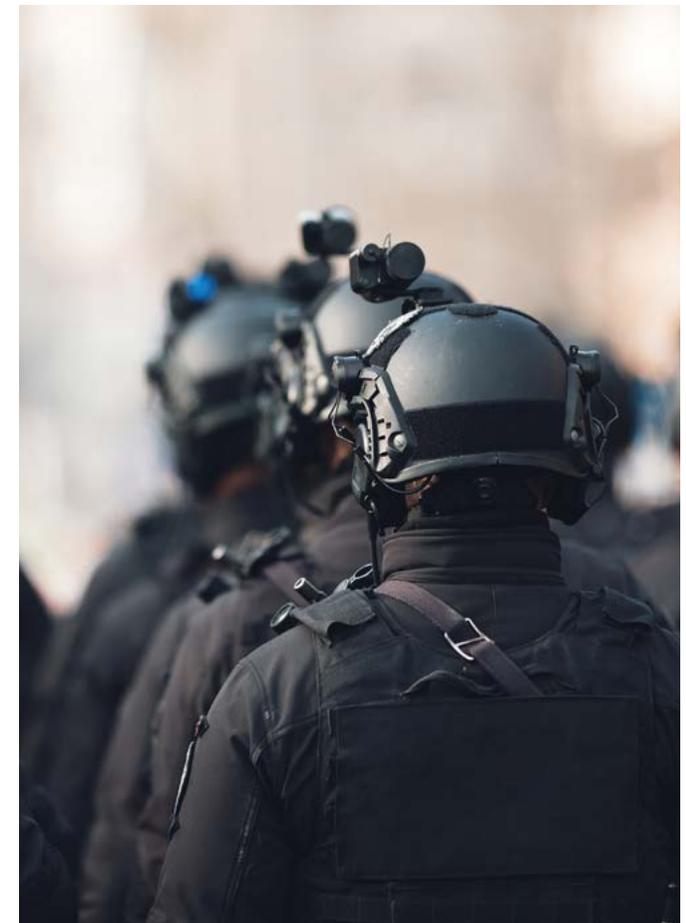
The Travelers Special Risks team helps companies manage these threats through our two product offerings: Crisis Response (K&R) and Security Resource & Response (SRR). Both products provide clients with priority access to our specialist risk management partner Constellis.

Target business

- Corporate (small, medium and large)
- High-net worth individuals and families
- Ship-owners

Maximum capacity

- USD 50,000,000 per insured event (K&R)
- USD 10,000,000 per insured event (Piracy)



Personal accident



Personal accident and Travel

Our policies are available to companies, individuals, families or affinity groups and can be purchased on either a stand-alone basis or as an integral part of an insurance package.

We provide coverage for many territories around the world. These policies can also be issued on a reinsurance basis and delegated authority can be given to business partners.

Target business

- Employer groups
- Personal individuals
- Key persons of any business
- Credit card holders
- Business travellers
- Ships' crews
- Professional and amateur sports persons/teams
- Entertainers
- Contractors working abroad including hostile locations

Maximum capacity

- USD 7,500,000 any one person
- USD 25,000,000 any one event



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