

TRAVELERS CANADA

MIDDLE MARKET

APPETITE OVERVIEW



At Travelers Canada, we want to help you grow your business.

Travelers Middle Market Business Insurance offers breadth and depth of appetite, tailored coverage, sophisticated risk control and exceptional claim services. We've built a dedicated underwriting team by segment, ensuring premium service with deep expertise.

We created this **Appetite Overview** to share the middle market business we're looking for, so together we can win more.

We want to be your middle market carrier of choice.

RISK CHARACTERISTICS

Risk Characteristics

We want to be your carrier of choice, not just today, but tomorrow and beyond. That's why we've been an underwriting-first company for more than 130 years. Our team of dedicated underwriters by segment understands the complex challenges and risks facing Canadian companies. We take the time to truly understand your client's unique business so we can offer more accurate, personalized coverages.

Here are some of the features that our underwriters consider when reviewing a middle market submission:

- The type of business, including all operations.
- Location of business.
- Prior claims experience.
- Years in business.
- Age of the building, construction type, safety features.
- Type of products and distribution channel.
- Quality and risk controls.

How to send us a submission?

We've made it easy. Simply send your submission to bisubmissions@travelers.com, and we'll take care of the rest.



APPETITE LISTING

Travelers Middle Market – Appetite Guide

To help you better understand our appetite, we've put together a comprehensive list of our target classes and segments. Our appetite in middle market reflects our deep expertise, experience and commitment to helping you grow your business with us.

This list is not exhaustive.

Additional classes may be considered for underwriting review.



Commercial Accounts



Commercial Auto



Construction



Cross Border and Global Solutions



Ocean Marine



Oil & Gas



Technology



COMMERCIAL ACCOUNTS

- Auto Services & Repair Shops
- Business Services
- Commercial Real Estate
- Equipment Dealers
- Equipment Rentals
- Financial Services
- Manufacturing
- Printers & Publishers
- Private Educational Institutions
- Professional Services
- Retail
- Warehousing
- Wholesale & Distribution

COMMERCIAL AUTO

Travelers Canada offers a broad commercial auto product to ensure that company vehicles, and liability for their use, are properly protected. We have a broad appetite with sales and service vehicles, artisans, contractors, wholesale delivery and short-haul delivery, including cross border exposures. We can write monoline auto, as well as trucking operations and delivery services for private companies hauling their own products – all backed by our Risk Control and Claim teams. These highly experienced professionals can make recommendations that may help your customers avoid losses in the first place, and, if the unexpected happens, our Claim team provides the tailored claim handling services your customers deserve.



CONSTRUCTION

- Carpentry and Fence Contractors
- Commercial General Contractors
- Drywall and Plastering Contractors
- HVAC Contractors
- Electrical Contractors
- Masonry Contractors
- Excavation Contractors
- Glass Contractors



CROSS BORDER AND GLOBAL SOLUTIONS

We deliver robust cross border and global solutions with the expertise and tailored coverage that Canadian businesses with global footprints need. Travelers offers industry-leading solutions strengthened by strategic alliances with major insurance companies in more than 150 countries. We only partner with the best of the best to ensure that your customers receive solid service and financial security from companies that are leaders in their markets.

OCEAN MARINE

- Boat Dealers
- Boat Manufacturing & Commercial Boat Builders
- Port Authorities
- Ship Repairers
- Shipyards
- Importers, Exporters, Manufacturers & Freight Forwarders
- Luxury Yachts & Yacht Brokers
- Stevedores
- Terminal Operators
- Vessel Charterers
- Luxury Yacht – Private Pleasure Craft
- Marine Contractors
- Marina Operators
- Wharfingers



OIL & GAS

- Service Contractors including lease site clearing and reclamation, wireline, vacuum truck, coil tubing, pressure testing, geotechnical and seismic, instrument logging, equipment rentals and dealers
- Drilling Contractors
- Pipeline Contractors
- Manufacturers of Oil Field Equipment, Tools or Materials
- Suppliers of Oil Field Equipment, Tools or Materials



TECHNOLOGY

- IT Software & Service Providers
- IT Consultants
- Data Centers
- Hosting Providers
- Providers of Wireline Phone, Cable, Internet & VOIP
- Electronic Components Manufacturing
- Computer & Communications Equipment Manufacturing
- Digital Platforms that facilitate a marketplace
- Instruments & Measuring Devices
- Robotics
- Autonomous Vehicle Components & Software

We know you need insurance markets that can help you support your customers and grow your business. *We are here to help.*

In addition to our *middle market products*, our team offers a wide range of small business and specialty insurance solutions for businesses in Canada.

SMALL BUSINESS

Travelers OPTIMA® for Small Business provides tailored options for the exposures small to mid-sized businesses face every day. Doing business with us has never been easier thanks to our faster quote turnaround, smarter pricing, better service and robust coverage tailored to the unique needs of businesses in Canada. Fast. Easy. Flexible. **You can quote us on it!**

Travelers OPTIMA for Small Business products now available include:

- Contractors
- Financial Services
- Garage
- Healthcare
- Hospitality
- Manufacturers
- Personal Care Services
- Pet Care Services
- Professional Services
- Realty
- Retail
- Service Business
- Wholesalers



SPECIALTY INSURANCE

As leaders in specialty insurance, our dedicated team brings their expertise and experience to help your customers face these unprecedented times and provide them with the right protection to keep their business growing.

Our products have been crafted with the flexibility to respond to stand-alone coverage needs or as one bundled suite of coverages. Our state-of-the-art products also offer consistent terms and conditions throughout all coverages, making policy building more efficient.

Specialty Insurance products now available include:

- Non-Profit Directors and Officers Liability
- Private Directors and Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Errors & Omissions
- Crime
- Cyber
- Identity Fraud

Please contact your business development manager with any questions about our small business or specialty insurance solutions.



Contact your business development manager or our underwriting team with any questions or for more information.

Send your submission to bisubmissions@travelers.com, and **we'll take care of the rest.**



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