



TRAVELERS 

Travelers Schemes

*Inspired by you,  
insured by us*





# The support you need for the schemes you believe in

While every client is unique, some will come to you with ambitions and challenges that simply can't be covered by standard insurance products. Happily, we don't settle for standard.

At Travelers, it's the stories you tell us about your clients and the possibilities of what we can achieve together that inspire us. It's why we created Travelers Schemes. Cover that's broader but smarter. Stronger but more flexible. As unique as the individuals it's designed to serve.

So whether your scheme is a bright new idea or needs a new lease of life, you'll find us open-minded to its potential, ready to deliver the best possible outcome for your clients and your business.

**Welcome to Travelers Schemes**

# Ten reasons to choose Travelers Schemes

Choosing the right insurance partner for your scheme is a big decision, with many factors to consider. Here are some of the reasons to make Travelers Schemes your insurance partner of choice:

## 1. Access to a nominated underwriter

Work with us and you'll be given your choice of either a local or central underwriter - your single point of contact - supported by a head office team, empowered to make decisions without escalation. It means you'll always get an answer and know when it's coming.

## 2. Free expert policy wording review

If you have an existing scheme with wording in need of review, we'll look through it thoroughly, identifying any gaps and areas for improvement, giving you confidence that your clients will always benefit from the best possible cover.

## 3. Tailored claim service

Schemes cover is no place for a 'one-size-fits-all' approach. Our service is shaped entirely by your needs, while our specialist knowledge means we can respond to even the most complex or unusual claims. A dedicated Claim Relationship Manager will be there to guide you step-by-step.

## 4. Regular MI

We take MI seriously, collecting and analysing the data you share with us. We review this information at regular meetings with you to understand your scheme's performance and drive it forward.

## 5. Dedicated schemes team

Focused on establishing and running commercial schemes, we're available when you need us. Alongside regular review meetings, we'll come to understand your needs, answer your questions and open doors to our key decision makers.

## 6. A long-term view

With multi-year planning and ongoing investment in your scheme's growth, we're with you all the way. Offering profit share, over and above paid commission, is further evidence of our commitment to the longer term success of all parties.

## 7. Respect for your supplier network

We'll always be open to accommodating third party administrators (TPAs) over the insurance lifecycle and will remain respectful of your existing relationships. If needs be, we can also recommend our own, rapidly building an ecosystem of specialists from scratch when required.

## 8. AA rated financial strength

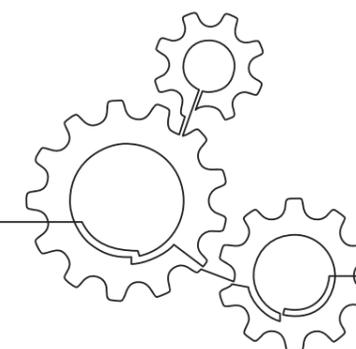
Backed by the second largest carrier in the US, and with an 'AA' rating, our foundations are strong. That means no concerns about our longevity - when it comes to supporting your clients and your business, we're here to stay.

## 9. Adaptive risk management

Fundamental to any scheme's success, we build our risk management approach to suit your world. We are true collaborators, listening to your needs and those of your clients, getting to know you all and building an understanding of how to best tailor our support.

## 10. Professional marketing support

You come to us because we see the scale in your scheme. Part of that means putting the tools at your disposal to promote it to a wider audience, with expert marketing support that unleashes your scheme's full potential.



# Your guide to our appetite for risk

Travelers Schemes has a broad appetite for risk and welcomes both new and existing opportunities. If you're selecting an insurance partner for your next scheme, the first step is determining whether our ambitions match.

To help you decide, it's useful to know that Travelers are open-minded to schemes with the following characteristics:

- An expected GWP of £1m - £5m; we will also consider smaller niche affinity books with GWP of £500k
- Either new start-ups (with evidenced potential for growth) or existing books (with a demonstrable track record)
- A sound reputation, with a small number of insurers in their history
- Property owners with a high proportion of commercial properties in the mix
- No or limited exposure to high hazard risks
- UK-based, although selected European opportunities will be considered
- A risk profile with minimal exposure to high severity losses

## We are especially interested in schemes that cover the following:

-  **IT and medical technology**
-  **Motor trade**
-  **Professions** e.g. solicitors, IT consultants
-  **Charities**
-  **Museums**
-  **Musical instruments**
-  **Retail shops**
-  **Membership associations and affinity groups**
-  **Transportation**  
e.g. tractors, model railways, boats
-  **GP surgeries**
-  **Dental surgeries**



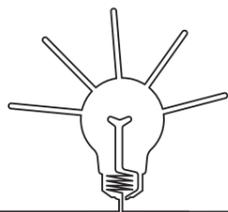
“Travelers allows us the flexibility to run Mercia Marine without obstruction. They have full confidence and trust in our underwriting ability but are always there if we need to tap into their expertise.”

**Keith Hough,**  
Mercia Marine Underwriting



# Seeing Schemes in 4D. The Travelers process

While every scheme is different and every client's needs unique, our process for seeing each one through helps to keep things simple. It also ensures transparency at every stage, from inception to fruition. Here's how it works:



## 1. Discovery

This is where we...

- Get up to speed with your scheme, whether it's a new idea or an existing book
- Understand the opportunity, by discussing your scheme proposition, how it meets the needs of the target audience, and its expected performance
- Learn about your wider business and how we can support your aims and ambitions
- Establish if this is the right fit for us both and how our teams can align and work together
- Produce a requirements document based on a clear understanding of your needs

## 2. Design

At this stage we...

- Work with you to refine the proposition further
- Bring in experts from across our business to design a solution that meets the needs of your scheme's clients and your business
- Undertake due diligence to deepen and verify our understanding
- Agree commercial terms in principle, as well as next steps, roles and responsibilities



## 3. Delivery

Now it's time to...

- Put our scheme solution into action, with clear milestones geared to your launch requirements
- Call on our expert teams to support with each aspect of delivery as your scheme goes live
- Agree the success measures that will underpin our relationship, such as KPIs for Management Information and service expectations
- Sign contracts to confirm our commercial agreement

## 4. Development

Then we're ready to...

- Agree the level of contact and support you need in the first few weeks and months, adapting to ensure expectations are met
- Monitor performance against our agreed KPIs
- Introduce a Scheme Plan, designed to support you with insight, marketing and claims
- Schedule regular reviews to take a detailed look at progress against the Scheme Plan



# A dedicated team, focused on success

As head of the Travelers Schemes Distribution Team, I'm here to give your scheme the best chance of success. We'll meet at the outset to discuss your opportunity and assess its potential.

When the time is right, I'll also bring in our experts from Claim, Underwriting and other key players from across the team, whose collective expertise often proves priceless.

An experienced professional, I've been part of this industry for more than 30 years. I very much hope to be involved in your scheme's future.

Please don't hesitate to get in touch.



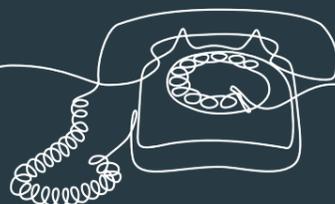
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“The number and complexity of our schemes have raised several challenges. The Travelers team have been fantastic in finding solutions, combining a can-do attitude with real technical expertise.”

**Nathan Anders,**

Towergate Insurance Brokers





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Travelers operates through several underwriting entities through the UK and across Europe.

Please consult your policy documentation or visit the website below for full information.

Travelers Schemes | [travelers.co.uk/schemes](https://travelers.co.uk/schemes)

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