

TRAVELERS CANADA

TRAVELERS OPTIMA[®]
FOR SMALL BUSINESS

NATIONAL APPETITE OVERVIEW

RISK CHARACTERISTICS

Travelers OPTIMA for Small Business

At Travelers Canada, we want to help you grow your 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 comprehensive coverage tailored to the unique needs of businesses in Canada. Fast. Easy. Flexible. You can quote us on it!

We created this National Appetite Overview to share the types of businesses we're looking to write so we can win more, together.

At Travelers Canada, we're big on small business.

Risk Characteristics

We want to be a strong and dependable partner for you now and in the years to come. That's why we're an underwriting-first company. In most cases, we quote, bind and issue accounts quickly – often within hours. Our team of experienced underwriters focuses on the more complex submissions.

Below are some basic risk characteristics of the businesses that we write under **Travelers OPTIMA for Small Business**:

TOTAL INSURED VALUE (TIV)	SALES/REVENUE	NEW BUSINESS VENTURES
Up to \$25M per location and policy*	Up to \$15M annually	Eligible in most classes

**Note: Manufacturers and Wholesalers up to \$10M Total Insured Values*

Submissions

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

APPETITE LISTING

Travelers OPTIMA for Small Business – National Appetite Overview

Our **Travelers OPTIMA for Small Business** products provide tailored options for the exposures small to mid-sized businesses face every day. Fast. Easy. Flexible. You can quote us on it!

This National Appetite Overview is designed to provide you with a list of our target segments and classes. This is where we want to grow. Our broad appetite reflects our deep expertise, experience and commitment to helping you grow your business with us. Every business is unique, listed segments and classes are not guaranteed and may vary based on geographic considerations, risk-specific details, and the suitability of available products and coverages. This list is not exhaustive. Additional classes may be considered for underwriting review.



Contractors



Realty



Garage



Hospitality



Healthcare and
Personal Care Services



Retail and
Wholesalers



Pet Care Services



Service Business



Manufacturers



Professional Services and
Financial Services

CONTRACTORS SEGMENT

- Appliance or Furniture Installation, or Service Contractors
- Carpentry Work, including doors, windows, awnings and assembled millwork
- Commercial Building Cleaning and Maintenance Services, including carpet, rug and upholstery cleaning
- Concrete Construction Contractors
- Electricians
- Interior Communication and Equipment Installation
- Floor and Acoustic Ceiling Contractors
- General Contractors, including residential and non-residential handypersons, and painting
- Geophysical Service Contractors
- Glass and Glazing Contractors
- Landscapers and Lawn Maintenance, including irrigation and drainage
- Masonry and Other Stonework Contractors, including tile work and monuments
- Residential Excavation Contractors, including land grading
- Plastering, Drywall, Acoustical and Insulation Contractors, including stucco work
- Plumbing, Heating and Air Conditioning Contractors, including refrigeration
- Septic Tank Installation, Service and Repair Contractors
- Sheet Metal Work Contractors
- Siding and Eavestrough Contractors
- Specialty Trades Contractors, including countertops, ironworks, fencing, power washing and signs
- Water Well Drilling, Installation and Service Contractors

GARAGE SEGMENT

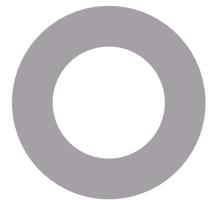
- Automobile Detailing Shops
- Automobile Glass Repair, Replacement and Installation Shops
- Automobile Service Shops, including oil changes, lubrication and emissions testing
- Automobile Sound Equipment Repair and Installation Shops
- Automobile Top, Body and Upholstery Repair Shops
- Full-Service Gas Stations, with incidental repairs
- General Automobile Repair Shops, with or without gas sales
- Parking Facilities



HEALTHCARE AND PERSONAL CARE SERVICES SEGMENTS



- Acupuncturists
- Audiology Risks, including Audiologists, Hearing Pathologists and Hearing Aids Retailers
- Beauty, Hair and Nail Salons, including Barber Shops
- Barber, Beauty and Cosmetology Schools
- Chiropractors
- Day Spas, with or without Massage Therapy (non-RMTs)
- Dentistry Risks, including Dentists, Oral Surgeons, Orthodontists Periodontists, and Dental Laboratories
- Diagnostic Imaging Centers
- Doctors, Osteopaths and Physicians
- Medical Spas
- Mental Health Professionals
- Optometry Risks, including Optometrists, Opticians and Optical Goods Retailers
- Physical and Occupational Therapists
- Registered Massage Therapists (RMTs)
- Registered Nurses
- Speech Therapists





PET CARE SERVICES SEGMENT

- Pet and Pet Supplies Retailers or Wholesalers
- Pet Day Care, Sitting or Overnight Boarding
- Pet Groomers
- Veterinarians

MANUFACTURERS SEGMENT

- Audio, Video and Communication Equipment Manufacturers
- Bottled or Canned Foods Manufacturers
- Cabinets, Furnishings and Fixtures Manufacturers
- Candy, Confectionery and Dry Goods Manufacturers
- Coated or Laminated Paper Products Manufacturers
- Commercial Baked Goods Manufacturers
- Dairy Foods or Beverage Manufacturers
- Electronic Component Parts Manufacturers, including circuit board assembly and/or stuffing
- Fabric and Leather Manufacturers, including apparel, finishing, furnishings and accessories
- Food Manufacturers, including fresh, frozen and specialty foods
- Laboratory Apparatus and Furnishings Manufacturers
- Machine Shops
- Measurement, Control, Analytical and Testing Instruments Manufacturers
- Non-Alcoholic Beverage Manufacturers
- Office Machine Manufacturers
- Optical Instruments and Lens Manufacturers
- Photographic Equipment and Supply Manufacturers
- Plastic CDs, Tapes and Records Manufacturers
- Plumbing Fixtures, Fittings, Pipe and Trim Manufacturers
- Thread and Yarn Manufacturers
- Various Metal Products Manufacturers
- Various Paper Products Manufacturers
- Watch, Clock and Clockwork Device Manufacturers
- Wood Boxes, Caskets and Containers Manufacturers



PROFESSIONAL AND FINANCIAL SERVICES SEGMENTS

- Accounting, Auditing and Bookkeeping Services, including tax preparation
- Advertising and Marketing Agencies
- Architectural and Engineering Services, including drafting and surveying
- Benefit Funds Consultants and Third-Party Administrators
- Building Inspection Services
- Business, Management and Strategy Consultants
- Credit and Debt Counsellors
- Construction and Design Consultants
- Currency Brokers and Exchanges
- Educational Consultants
- Employment Agencies, including executive search and contract/ temporary staffing
- Event, Wedding and Party Planning Consultants
- Financing and Credit Companies
- Graphic Artists and Designers
- Health, Safety and Quality Consultants
- Human Resources and Personnel Consultants
- Industrial and Manufacturing Consultants and Representatives
- Insurance Agents, including actuaries, adjustors, brokers, consultants, risk control and title agencies
- Interior Decorators
- Investigative Services (Forensic and PI)
- Investment Advisors, including financial advice and/or wealth management
- Investment Bankers and Brokers, including stocks, securities and/or mutual funds
- Language, Translation and Transcription Services
- Legal Services, including lawyers, arbitrators, mediators and notaries
- Market Research Services
- Mortgage and/or Loan Brokers
- Payroll Services
- Pension, Welfare and Retirement Funds
- Personal Consultants
- Political Consultants
- Professional Trade Associations
- Public Relations Agencies
- Real Estate Agents, Managers and Appraisers
- Telemarketing and Answering Services
- Travel Agencies





REALTY SEGMENTS, INCLUDING APARTMENTS, CONDOMINIUMS AND COMMERCIAL REAL ESTATE

- Apartments, including mixed-use, residential and/or commercial occupancies
- Building Owners (Lessors Risk Only), including residential, commercial and/or industrial tenants
- Condominiums, including mixed-use, residential and/or commercial occupancies

HOSPITALITY SEGMENTS

- Caterers
- Coffee, Tea, Juice and Smoothie Shops
- Ice Cream and Frozen Yogurt Shops
- Restaurants, including limited service, fast casual, full service and fine dining establishments
- Retail Bakeries, including baked and/or fried pastries or snacks

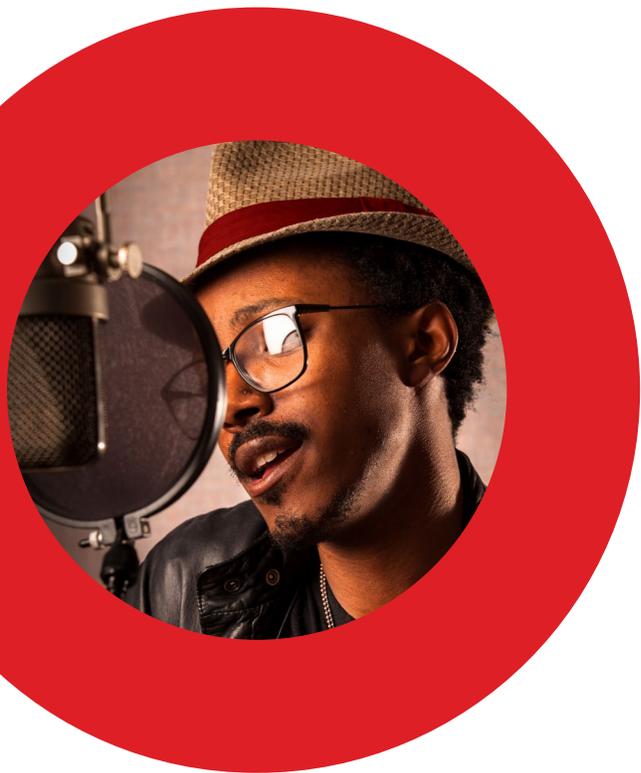
RETAIL AND WHOLESALE SEGMENTS

- Antiques and Collectibles Dealers
- Art Gallery or Dealers
- Arts and Crafts, Toys and Hobby Goods Retailers or Wholesalers
- Automobile Parts, Accessories and Supplies Retailers or Wholesalers
- Baked Goods Wholesaler
- Beer, Wine or Liquor Retailers
- Beverage Wholesalers, including alcoholic and non-alcoholic beverages
- Bicycle Sales and Repairs
- Books, Newspapers, Periodicals and Magazines Retailers or Wholesalers
- Bridal Apparel Retailers
- Building or Construction Materials Wholesaler
- Cameras, Computers and Electronics Wholesaler
- Candy and Confectionery Products Wholesaler
- Carpet, Floor Coverings and Tile Retailers or Wholesalers
- Clocks, Watches and Trophies Wholesaler
- Clothing, Shoes and Fashion Accessories Retailers or Wholesalers
- Commercial Equipment, Furniture and Supplies Retailers or Wholesalers
- Computers and Computer Peripheral Equipment
- Convenience, Discount and General Stores
- Cosmetics, Beauty and Barber Supplies Retailers
- Dairy Products Wholesaler
- Disposable Paper and Plastic Goods Wholesaler
- Drafting, Engineering and Scientific Equipment and Supplies Wholesaler
- Electrical Supplies Wholesaler
- Fine Jewelry Retailers
- Florists and Flowers/Florist Supplies Wholesalers
- Food Service Industry Equipment and Supplies Retailers or Wholesalers
- Foods and Meats Wholesalers, including fresh, frozen, general, dry or canned goods
- Gas Stations and Car Washes
- Gifts, Cards and Souvenirs Retailers
- Hardware, Tools and Home Improvement Supplies Retailers or Wholesalers
- Household Furniture, Applications and Electronics Retailers or Wholesalers
- Janitorial Supplies and Equipment Wholesalers
- Lawn and Garden Supplies, Equipment and Fixtures Retailers or Wholesalers
- Linens, Fabrics, Leather and Textiles Wholesalers
- Marine Supplies Retailers
- Movies, Music and Video Games Retailers
- Musical Instruments and Supplies Retailers or Wholesalers
- Orthopedic and Prosthetic Supplies Retailers
- Paint Supplies and Wallpaper Wholesalers
- Party Supplies and Rentals
- Personal Care and Ophthalmic Goods Wholesalers
- Photography Supplies
- Plumbing, HVAC, Heating and Air Conditioning Supplies Retailers or Wholesalers
- Pottery
- Sporting Goods and Recreational Equipment and Accessories Retailers or Wholesalers
- Supermarket and Grocery Stores, including Specialty Foods Retailers
- Ticket Sellers
- Trophies, Awards and Engraving Retailers



SERVICE BUSINESS SEGMENTS

- Civil, Social and Fraternal Associations, including special interest clubs
- Commercial Cleaning and Maintenance Services
- Commercial Printing and Bookbinding
- Commercial Publishers
- Electrical and Electronic Repair Shops, including appliance and office machine repairs
- Funeral Services and Crematories, including funeral homes, cemeteries and mausoleums
- Laundry Services, including laundromats, dry cleaners and commercial linen supply
- General Warehousing and Storage
- Locksmiths
- Music Recording Studios
- Musical Instrument Tuning and Repair
- Musicians
- Packaging and Mailing Services, including direct mail advertising
- Photographers and Videographers
- Small Motor Repair Shops
- Tailors, Dressmakers and Shoe Repair
- Vending Machine Operators





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 *Travelers OPTIMA for Small Business* products, our team offers a wide range of specialty and middle market insurance solutions for businesses in Canada.

SPECIALTY INSURANCE

We've expanded our small business offering to include specialty insurance solutions that will transform the way we interact and support you. *Travelers OPTIMA for Small Business – Specialty Insurance* was built with you and your clients in mind, with faster turnaround time, a customer-centric service approach and the robust coverage options your small business customers need. As leaders in specialty insurance, our dedicated team brings their expertise and experience to help provide your customers with the right protection to keep their businesses growing.

Specialty Insurance products that are now available to your *Travelers OPTIMA for Small Business* customers include:

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



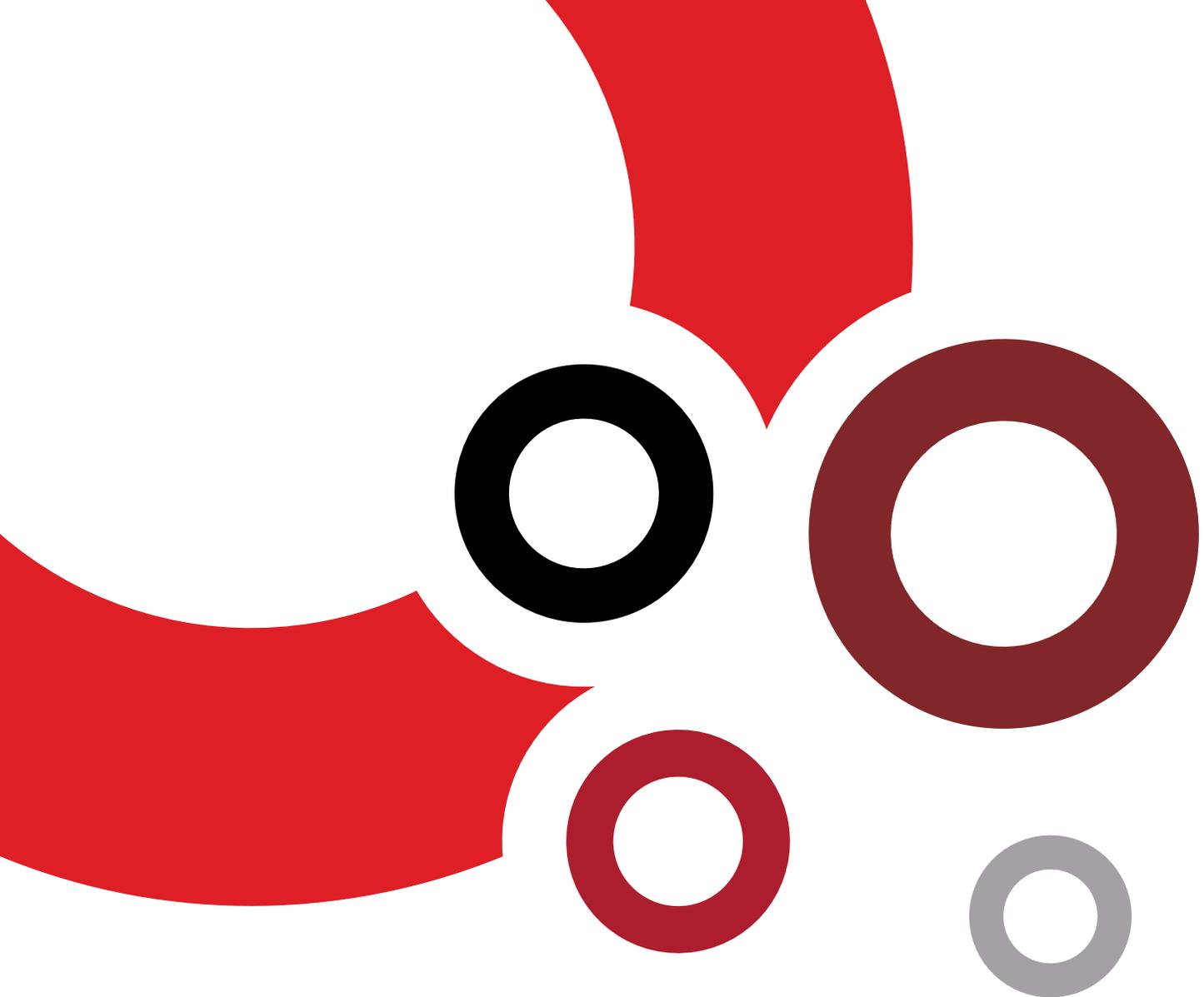
MIDDLE MARKET

Travelers Middle Market Business Insurance offers superior breadth and depth of appetite within our target classes, tailored coverage, sophisticated risk control, and exceptional claim services. Our dedicated underwriting teams ensure fast, convenient, best-in-class service with deep expertise.

Our Middle Market target classes include:

- Commercial Accounts
- Construction
- Cross Border & Global Accounts
- Oil & Gas
- Ocean Marine
- Technology

Please contact your business development manager with any questions about our specialty or middle market 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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