



Why Travelers for insurance companies?

Travelers' success in the insurance industry reflects more than 165 years of experience and is underpinned by an ability to adapt to changing times, while always remaining committed to our customers.

We have underwriting specialists who invest the time to understand the business and each insured. Additionally, we have an impressive team of Claim professionals who work with and understand insurance company claims as well as topical issues that affect insurance companies.

Our committed teams help our customers stay ahead of the issues and trends facing the industry, and they provide industry-leading protection and claim handling. These teams include:

- Dedicated home office underwriters who are focused solely on protection for insurance company customers.
- Local financial institution underwriting professionals with regional knowledge.
- Claim professionals with specialization working on financial institutions and insurance company-specific claims.

Travelers has always striven to provide innovative insurance products.

Insurance companies

- Primary Insurance Carriers
- Excess and Surplus Lines Carriers
- Reinsurance Carriers
- Stock Insurance Companies – public and private
- Mutual Insurance Companies
- Captive Insurance Companies
- Reciprocal Insurance Exchanges
- Risk Retention Groups
- Fraternal Benefit Societies
- Self-Insured Funds
- Workers Compensation Trusts
- State Workers Compensation Funds
- Public Sector/Governmental Insurance Pools
- Joint Underwriting Associations
- FAIR (Fair Access to Insurance Requirements) Plans
- State Guaranty Funds (separate from Department of Insurance)

Insurance company products

The right coverage for your organization is crucial. Travelers products are designed specifically for insurance companies and the exposures they face.

- Boiler
- Boiler reinsurance
- CyberRisk
- Directors and officers Broad Form Plus+SM
- Directors and officers liability
- Employment practices liability
- Fiduciary liability
- Financial institution bond for insurance companies
- ID fraud
- Insurance company professional liability
- Kidnap and ransom
- Managed care professional liability
- Property/casualty: general liability, auto liability, workers compensation, property, umbrella
- Surety bonds (license and permit, adjusters, appeal, etc.)

Risk mitigation services

The following services and tools are available to many of Travelers' policyholders at no additional cost.

Travelers eRiskHub^{®1} – CyberRisk policyholders have access to a private web-based portal powered by NetDiligence[®] that contains information and technical resources that can help prevent network, cyber and privacy events, and support a timely response if an incident occurs.

CyberRisk Pre-Breach Services – To assist businesses in achieving a higher level of cybersecurity for their organizations, Travelers offers CyberRisk policyholders pre-breach services provided by HCL Technologies, a global leader in cybersecurity solutions.¹

Risk Management Plus+ Online[®] – Management Liability policyholders have access to *Risk Management Plus+ Online*, a one-stop resource providing a robust package of tools that can help protect your organization.

ERISA Helpline² – Fiduciary Liability policyholders receive access to the ERISA Helpline, a toll-free helpline designed for quick, practical guidance on ERISA-related topics.

EPL Helpline² – Employment Practices Liability policyholders receive access to this toll-free helpline designed to provide quick, practical guidance on risk management workplace issues, from reviewing the proper steps for a sexual harassment investigation to discussing general factors to consider regarding employment policies.

SPS – Kidnap and Ransom policyholders receive access to SPS, a leader in integrated security, medical and crisis response since 1991. Capable of delivering services across the world, SPS provides a discreet, confidential and professional service built around trusted firsthand experience advising clients in complex crisis management and emergency response. At the core of SPS business is its sophisticated 24/7 Global Response Centre, staffed by a team of experienced professionals committed to supporting its ground teams and guiding its clients through any incident they face.

Travelers' Good Faith Training Seminar – As part of our Professional Liability product, we offer a three-hour risk management seminar for claim handlers taught by our experienced legal team. This program discusses topics such as the Unfair Claims Settlement Practices Act, the types of bad faith (first party and third party), case examples, a review of good faith claim-handling principles, updates regarding changes in law and legal climate, significant claim developments and recommendations for putting yourself in the customer's shoes, and being objective and fair. Also included as part of this program are practical tips and suggestions on what good companies should be doing pre- and post-loss. This seminar can be offered in-person or virtually. Continuing Education (CE) course credits for claim adjusters can also be awarded for these sessions.

Travelers Risk Control for Property & Casualty (On-site/Online/On-Demand Services)

Our professionals have the knowledge, experience and technical proficiency to help insurance companies address their risk management. We offer our customers a flexible range of safety solutions and options, including:

- More than 700 Risk Control professionals who are available to perform on-site risk assessments, consultations and customized training.
- The Risk Control customer portal, a 24/7 resource for safety and risk management information and educational events available to Travelers policyholders.

Travelers Virtual Risk ManagerSM – An online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to address safety needs. *Travelers Virtual Risk Manager* includes:

- Access to more than 1,000 risk control resources – including technical bulletins, news alerts and training materials.
- An education center replete with a wide selection of classroom, webinar and self-paced computer-based training courses – many provided at no additional cost.

Risk Control On-Demand[®] – A service that offers our customers real-time access to safety specialists via screen-share technology. Consultations are available for a wide range of safety topics, including, but not limited to, ergonomics, Corridor of Care[®] post-injury management, and slip, trip and fall prevention.



We do it right because things can go wrong.

We are insurance professionals who help protect what matters most. With Travelers, you can be secure in the knowledge that we do it right when things go wrong.

¹ Certain services may be provided to you by HCL Technologies or NetDiligence and in using them you must agree to the specific service provider's Terms of Use and Privacy Policy. Travelers Casualty and Surety Company of America and its property casualty affiliates ("Travelers") makes no warranty, guarantee or representation as to the accuracy or sufficiency of any such services. The use of the services and the implementation of any product or practices suggested by HCL Technologies or NetDiligence is at your sole discretion. Travelers disclaims all warranties, express or implied. In no event will Travelers be liable in contract or in tort for any loss arising out of the use of these services or any other vendor's products.

² Assistance is not intended to replace your company's need to hire counsel to assist in making specific decisions and in implementing policies and procedures.



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