

COMMERCIAL ACCOUNTS

APPETITE AND ELIGIBILITY GUIDE



In a World of Risk, Turn to Travelers

When it comes to Business Insurance, we've got the IndustryEdge®. We're proudly one of the largest writers of commercial insurance in North America, offering superior breadth and depth of appetite with tailored coverage, sophisticated risk control and exceptional claim services to your middle market customers – a reflection of our commitment to remaining your carrier of choice.

Feel Confident Placing Your Commercial Accounts Business with Us

We're the industry leader with decades of proven performance in the Commercial Accounts industry. Some additional reasons to choose Travelers:

- Highly experienced Claim professionals with deep expertise of the complex challenges and risks facing your Commercial Accounts customers.
- Risk Control team focused on helping your customers avoid losses in the first place.
- A.M. Best* rating of A++ (Superior) for Travelers Insurance Company of Canada.
- Product breadth: more choice, tailored coverage for specific exposures.

COVERAGE HIGHLIGHTS

Travelers Canada is proud to offer superior protection, expertise and service to your Commercial Accounts customers, from financial services to retail and printers, to electronics manufacturing. Our range of products are custom-built for multifaceted accounts and designed with dedicated, industry-specific underwriting and industry-leading risk control and claims services – plus the ability to customize based on your customers' unique risk profiles.

Some features include:

- Commercial General Liability, Auto and Umbrella
- Property, Boiler & Machinery and Crime
- Inland Marine coverages
- Foreign Voluntary Workers Compensation, Foreign Auto and Difference in Conditions/Difference in Limits
- Printer's and Manufacturer's Errors & Omissions
- Product Recall Expense
- Seamless cross-border and global solutions for your customers with limited U.S. or international dealings, or who operate in countries around the world.

Target Segments

Our broad appetite reflects our experience and commitment to making it easier for you to grow your business with us. Target industries include:

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


Superior Risk Management


Industry-focused Risk Control consultants work closely with your customers to help them develop risk management strategies.


Dedicated technology consultants provide deeper expertise and knowledge of customer operations.

Technical specialists provide insight into key exposures.

Cyber+® Policyholders gain access to innovative value-added pre- and post-breach risk management services.

 **On-site:** Local expertise offering risk assessment, consulting services and training.

 **Online:** 24/7 access to 1,000+ risk management resources on the MyTravelers® portal.

 **On-Demand:** Virtual assessment tools, convenient access.

Exceptional Claim Service

- **Industry-focused Claim professionals:** Our size and scale enable us to invest in focused industry expertise to better understand your customers’ businesses.
- **On-site and virtual** options to help evaluate property and auto claims.
- **Drone fleet** with licensed pilots for property assessments.
- **Dedicated line of business Claim teams**
 - Auto, Property, Specialty Insurance, Bond and GL
- Experienced **Catastrophe Response** Team with CAT response centers across Canada.
- **Large-loss Claim professionals:** A complex-claim team with major case specialists in the field managing the most catastrophic and complex matters.
- **Claim Support**
 - Travelers Investigative Services
 - Claim Relationship Manager
 - TravCare® Nurse Line
 - **24/7 Claim reporting**
 - **400+ Claim professionals**

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