

Travelers can help manage your insurance needs and provide you with a Total Account Solution. We offer a wide variety of insurance products and insurance-related services to numerous types of businesses and organizations across Canada.

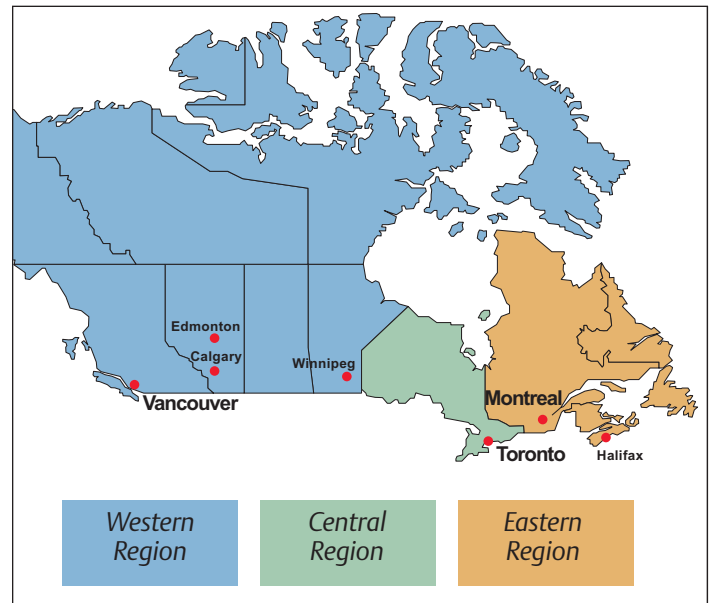
### Company Overview

- Operating in Canada since 1866
- In North America, second largest writer of commercial property casualty insurance
- The Travelers Companies Inc. have total assets of approximately \$110 billion, shareholders' equity of \$27 billion and total revenue of \$25 billion as of December 31, 2009
- A consistent ranking on the Fortune 100 list of the largest U.S. companies
- Approximately 32,000 employees worldwide
- Representatives in every U.S. state, Canada, Ireland and the U.K.
- Partners in more than 80 countries worldwide
- Travelers consistently receives high ratings from independent rating services, such as A.M. Best and Moody's, for financial strength and the ability to pay claims
- We are financially solid. We've provided insurance coverage across North America for more than 150 years

### Competitive Advantages

- Considerable financial strength
- Superior depth and breadth of product offerings
- Cutting-edge technology platforms
- Fast, fair, effective claims handling
- Innovative Risk Control services
- Strong distribution presence with broad geographic presence across Canada
- International support of property liability and liability insurance for global exposures
- Experienced and well-regarded management team
- Strong underwriting culture

### Regional Offices Across Canada



### Our Segments:

Our specialized coverages range from core property casualty products such as auto, general liability, umbrella excess liability, property insurance to specialized coverages including errors and omissions liability, directors and officers liability, business interruption and boiler & machinery. We're ready to help you find the protection you need. We are an industry leading provider of customized insurance products with recognized expertise in the Segments that we target.

- |                                     |                            |
|-------------------------------------|----------------------------|
| • Technology                        | • Entertainment            |
| • Marine                            | • National Property        |
| • Contractors                       | • Commercial Accounts      |
| • Public Sector                     | • Risk Solutions           |
| • Financial & Professional Services | • Passenger Transportation |
| • Oil & Gas                         | • Surety                   |

**St. Paul Fire & Marine Insurance Company/Travelers Guarantee Company of Canada**  
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