



Travelers Canada provides Insurance, Risk Control, Claims and related services to a broad range of commercial businesses. Our underwriters, risk managers and claims experts understand the specialized insurance needs of our customers. In our offices across Canada, we have seasoned field underwriters who have point of sale expertise and local authority to write challenging exposures.

COMMERCIAL ACCOUNTS OFFERS THE FOLLOWING BROAD AND ENHANCED PRODUCTS:

- Property & Inland Marine
- Commercial General Liability
- Umbrella/Excess Liability
- Automobile Fleet
- Crime & Fidelity
- Boiler & Machinery
- Cyber Liability

In addition to the products offered by Commercial Accounts, we work closely with our other divisions to ensure that our customers are provided access to our company's full product range. We consistently look to develop an account relationship with our customers and energetically look for cross-selling opportunities with our Marine, Surety and Financial & Professional Services operations.

GENERAL COMMERCIAL TARGET ACCOUNTS

Subject to an account minimum of \$15,000, we write companies with sales typically in the range of \$20-\$500 million, including:

Electrical Equipment

Wholesale and distribution of:

- Batteries- except automotive
- Circuit breakers
- Electrical boxes & fittings
- Coaxial cable
- Cable Conduit
- Lighting fixtures- residential, commercial & industrial
- Capacitors- except electronic

Food & Beverages

- Bakery, Candy & Confectionery
- Prepared Foods
- Dairy Products
- Fruit & Vegetable Processors
- Meat, Poultry & Fish
- Soft Drinks, Beer & Wine

Metal Products

- Auto Parts Manufacturers
- Metal Casting
- Industrial & Agricultural Machinery Manufacturers
- Metal Forging
- Metal Rolling & Drawing
- Metal Stamping & Machining

Mineral Products Manufacturers

- Concrete, Brick & Stone Products
- Glass & Clay Products

Plastics & Rubber Goods

- Fabricated Rubber Products
- Plastic Plumbing Fixtures, Films, Pipes & Bottles
- Molded, Extruded & Lathe-cut Rubber Goods
- Rubber or Plastic Hoses & Belting

Textile Products

- Apparel & Accessories
- Carpets, Rugs, Draperies & Curtains
- Mill Products

Wood Products

- Furniture & Fixtures
- Wood & Paper Products

Commercial Businesses

- Hotels
- Restaurants
- Printers
- Retailers
- Publishers
- Wholesalers
- Real Estate Owners & Managers
- & Distributors

IN ADDITION TO THE FOREGOING, WE

- Actively pursue financial institutions, banks and insurance companies in concert with our Financial and Professional Services team
- Consider a broad range of light to medium hazard business that we can write on a “Program” basis”

COMPETITIVE ADVANTAGES

- Considerable financial strength
- Well-recognized name in the commercial insurance marketplace
- **Innovative Risk Control Services:** More than just assessing risks, our Risk Control team assists our customers to better manage their own risks and positively impact their coverage and premium terms while reducing possible interruptions of service to their own customers
- **Fast, fair, effective claims handling:** We recognize the varied needs of our customers and tailor our services to them; this includes the handling of large fronted deductibles where our customers have greater stakes in the claims process
- **Ability and appetite to handle U.S. Exposures:** Whether the exposure is simply sales from Canada to the U.S.A. or a need for admitted U.S. Policies, we have the comfort and expertise to insure our Canadian customers’ exposures in the U.S.A. Travelers is a recognized, financially strong and licensed insurer in the U.S.A. and we can provide our customers with policies that are compliant with U.S. laws and regulations



ABOUT OUR COMPANY:

- Travelers is an industry leader in specialty insurance, serving professionals, financial institutions, construction companies, local governments, nonprofit organizations and more

For more information about Travelers and our approach to Commercial Accounts, contact us to discuss your risk, or visit us at:

www.travelerscanada.ca

St. Paul Fire and Marine Insurance Company

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