



CUSTOMIZED SOLUTIONS

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.

WE OFFER THE FOLLOWING BROAD AND ENHANCED PRODUCTS:

- Property and Inland Marine
- Commercial General Liability
- Umbrella/Excess Liability
- Automobile Fleet
- Crime and Fidelity
- U.S. Workers Compensation

In addition to these, 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.

PASSENGER TRANSPORTATION: HIGHWAY COACH AND BUS OPERATORS

Amongst our key focuses are Highway Coach and Bus operators that we write within our Passenger Transportation Segment.

Larger Highway Coach and Bus operators have already recognized us as an insurer of choice. We have been successful in building our portfolio of business by

- Consistent & fair pricing practices
- Flexible pricing on larger accounts, including provision of retrospective premium credits allowed on renewals for excellent loss records
- Tailoring claims handling services for customers who elect to take on larger deductibles
- Enhancing our Risk Control team, including resources with specific experience in the Passenger Transportation industry
- Expanding our appetite
 - While in our initial stages, we exclusively focused on the largest of operators, now we are also considering mid-sized operations that are committed to enhancing their risk management and safety practices
 - We also are carefully expanding our appetite to consider similar and related businesses. For instance, we are now prepared to consider operations that are directly related to/are dependent on our established customer group. For instance, this means we may consider operations that service, clean, repair buses and coaches, as well as suppliers of specialized materials and equipment used by Bus and Coach operators



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 the Passenger Transportation market, contact us to discuss your risk, or visit us at: www.travelerscanada.ca

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

St. Paul Fire and Marine Insurance Company

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