

Risk Solutions

A division within Travelers Canada providing innovative products to the self insured market place, and fronting solutions for non domestic insurance companies.

Self Insured Market

The traditional insurance marketplace can be unpredictable from a coverage and pricing perspective. Risk Solutions, offered by Travelers Guarantee Company of Canada as an alternative risk mechanism including single cell captive structures, multi-cell captive cell structures, surety structures, reimbursable programs and self funded deductibles.

Risk Solutions offers innovative products that allow your company to gain control over insurance and administrative costs. Alternative insurance structures are available for the following lines of coverage:

- Errors & Omissions
- Property & Casualty: bus transportation, contractors, marine, manufacturing, public sector, restaurants, technology, oil & gas, and wholesale distribution.

Travelers Canada, through our Risk Control Services unit, offers risk management services to help our clients.

Foreign Insurance Companies

For select insurance companies with strong financial and credit ratings that do not compete with existing lines of business, Risk Solutions provides fronting solutions for insurance companies that find costs of licensing domestically cost prohibitive and challenging from a regulatory perspective.



Market Leadership and Financial Strength

Financial strength and long term stability are important factors when selecting an insurance carrier. Travelers Canada is exclusively a property and casualty insurer with consistently strong financial ratings and has been providing insurance solutions since 1853. 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.

In Canada, St. Paul Fire and Marine Insurance Company and Travelers Guarantee Company of Canada are the licensed insurers known as Travelers Canada and are backed by:

- A commitment to offering effective insurance products and services in Canada since 1866
- A financial strength rating by A. Best* of A+ (Superior)
- A consistent ranking on the Fortune 100 list of the largest U.S. companies

* For a listing of companies rated by A. M. Best and other rating services visit www.travelerscanada.ca Ratings used therein are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com

Travelers Guarantee Company of Canada

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