

# CROSS BORDER & GLOBAL SOLUTIONS

## 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 Cross Border or Global Business with Us

- More than 130 years of insurance experience.
- Global strength, local presence: International footprint in Canada, U.S., UK and Ireland, strengthened by strategic alliances with major carriers in 150+ countries.
- Largest and leading company for workers compensation in the United States.
- A.M. Best® rating of A++ (Superior) for Travelers Insurance Company of Canada.
- Product breadth: more choice, tailored coverage for specific exposures.
- Extensive and specialized Claim and Risk Control.

## COVERAGE HIGHLIGHTS

**We deliver seamless, complete Cross Border and global solutions with the expertise and tailored coverage that Canadian businesses with U.S. and global exposures need.**

Some features include:

- Work directly with a Travelers Canada single point of contact underwriter.
- Local expertise and decision-making authority that provides Global Solutions.
- Dedicated team supporting Cross Border solutions with segment experts.
- Dedicated team supporting global business.
- Access to International Network of Insurance (INI) in 150+ countries supporting all our segments.
- Global products included in Canadian Master – Difference in Conditions/ Difference in Limits, Foreign Voluntary Workers Compensation, Accidental Death & Dismemberment, Global Executive Services and Foreign Business Auto.
- Cross Border – U.S. Property, Boiler, Inland Marine & Casualty, Umbrella, U.S. Auto and Non-Owned Auto, and Workers Compensation.
- Foreign Products – Property & Casualty and Employer's Liability where compulsory.
- Knowledge of local compliance issues – rates, forms, compulsory lines.
- Superior on-the-ground claims and risk control capabilities, including a diverse team of engineers and industry specialists.

## Target Segments

Our broad appetite reflects our experience and commitment to making it easier for you to grow your business with us. Our Cross Border & Global Solutions offers complete, tailored support of our appetite in the segments below. Please refer to each segment's appetite guide for more information.



**Commercial Accounts**



**Oil & Gas**



**Technology**



**Construction**



**Ocean Marine**

## Superior Risk Management

**Global capabilities:** International Risk Control services and global partnerships offering consistent service and support.

**Technical expertise:** Access to over 700 Risk Control consultants in Canada, the U.S. and globally, offering unparalleled risk services to help your customers reduce risk exposures, prevent loss and save lives.



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



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



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

## Exceptional Claim Service

- **Specialized Claim Services:** Travelers Investigative Services, Claim Relationship Manager and TravCare®Nurse Line.
- In-house **Staff Counsel**.
- **Large Loss Claim professionals**.
- State-of-the-art **Forensics Lab** for comprehensive technical investigations to aid 2,000+ claims annually.
- Experienced **Catastrophe Response Team** with CAT response centers across Canada.
- Industry-leading **Subrogation Strategy** leading to exceptional recovery results.
  - **24/7 Claim reporting**
  - **11,000+ Claim professionals**
  - **Travelers nurse professionals**
  - **Claim University**

## OFFERING INDUSTRY-LEADING ADVANTAGES FOR YOUR CROSS BORDER & GLOBAL CLIENTS

**U.S. Buyers Guide** – Travelers' Guide to the U.S. market and four risks to be aware of.

### U.S. Workers Compensation

**Travelers Medical Advantage**® – Responsive local service and industry-leading medical cost management capabilities.

**ConciergeCLAIM**® Nurse – Comprehensive workers compensation claim program designed to simplify the claim process for injured employees, helping them return to work as soon as medically appropriate.

**Travelers Early Severity Predictor**® – Utilizing claim data analytics, we proactively manage chronic pain claims to help reduce the length of recovery and reduce the total cost of claim.

**Medical Bill Repricing** – Strategies to help manage costs and support through our network medical providers.

### Foreign Voluntary Workers Compensation

**Global Executive Support Services** – Medical, legal and personal issue support for employees travelling internationally.

\*As the Canadian arm of The Travelers Companies, Inc., we are part of an industry-leading organization that demonstrates consistent financial strength. For a listing of companies rated by A.M. Best and other rating services, visit [travelers.com](http://travelers.com). Ratings listed herein are as of February 11, 2021, are used with permission, and are subject to changes by the rating services. For the latest rating, access [ambest.com](http://ambest.com)



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