

Travelers at a glance

We are an insurance company that cares. Travelers takes on the risk and provides the coverage you need to protect the things that are important to you – your home, your car, your valuables and your business – so you don’t have to worry. We have been around for more than 160 years and have earned a reputation as one of the best property casualty insurers in the industry because we take care of our customers. Our expertise and focus on innovation have made us a leader in personal, business and specialty insurance and the only property casualty company in the Dow Jones Industrial Average. Every day, our approximately 30,000 employees and 13,500 independent agents and brokers in the United States, Canada, the United Kingdom, Ireland and Brazil help provide peace of mind to our customers.

Company overview

- Approximately 30,000 employees.
- Total assets of approximately \$103 billion and shareholders’ equity of approximately \$24 billion as of Dec. 31, 2017.
- Total revenue of approximately \$29 billion in 2017.
- Top three writer of personal insurance through independent agents in the United States, including number one in homeowners.¹
- The largest writer of workers compensation insurance in the United States.²
- The largest writer of commercial property insurance in the United States.²

Business segments

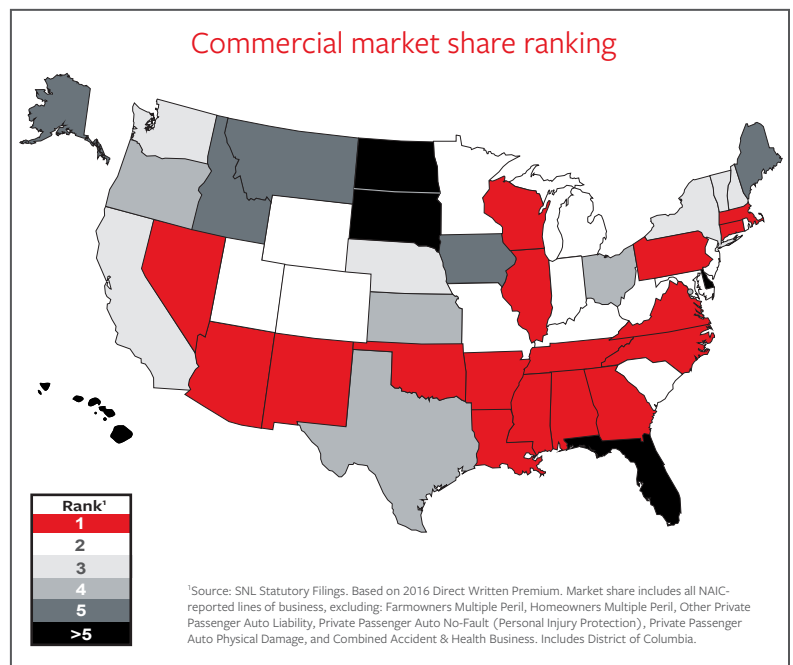
Business Insurance offers a broad array of property and casualty insurance and insurance-related services to its customers, primarily in the United States, as well as in Canada, the United Kingdom, Ireland, Brazil and throughout other parts of the world as a corporate member of Lloyd’s.

Bond & Specialty Insurance provides surety, fidelity, management liability, professional liability, and other property and casualty coverages and related risk management services to its customers in the United States and certain specialty insurance products in Canada, the United Kingdom, Ireland and Brazil, utilizing various degrees of financially based underwriting approaches.

Personal Insurance writes a broad range of property and casualty insurance covering individuals’ personal risks, primarily in the United States, as well as in Canada. The primary products of automobile and homeowners insurance are complemented by a broad suite of related coverages.

Competitive advantages

- Considerable financial strength.
- Superior depth and breadth of product offerings with strong underwriting focus.
- Exceptional service delivered by applying innovative claim and medical management strategies.
- Innovative risk control services.
- Strong distribution presence with broad geographic presence across the United States and selected international markets.
- Experienced and well-regarded management team.



¹Source: 2016 U.S. AM Best Data Statutory DWP

²Source: SNL 2016 U.S. Statutory DWP: CMP, Commercial Auto, Commercial Property, General Liability, Management & Professional Liability, Workers’ Compensation based on TRV definitions



In the community

We have a responsibility to be a good corporate citizen and actively contribute to the vitality and resilience of the communities we serve. Below are just a few examples of this commitment:

- In 2017, Travelers and the Travelers Foundation provided more than \$22 million in community support, for a total of more than \$215 million over the past decade.
- Travelers employees logged more than 143,500 corporate and personal volunteer hours in 2017.
- In partnership with KaBOOM!, employees dedicated more than 4,200 hours to building playgrounds in six U.S. cities to benefit more than 4,600 kids.
- Travelers is the proud sponsor of the Travelers Championship®, a best-in-class PGA TOUR® event that has generated more than \$37 million for New England charities since 1952. Since Travelers became title sponsor in 2007, the event has generated more than \$14.5 million for charity.

Awards and recognition

- World's Most Admired Companies, *Fortune*, 2006–2018
- Noteworthy Company, *DiversityInc*, 2013–2017
- Military Friendly® Employer, *Victory Media*, 2007–2017
- Best for Vets, *Military Times*, 2014–2017
- Best Places to Work for LGBT Equality, *Human Rights Campaign Foundation*, 2016–2018
- America's Best Employers, *Forbes*, 2016–2017



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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