

Travelers personal insurance

Long-term profitable growth
in-synch with your agency's
business needs

With almost \$6.8 billion in written premiums in 2007 and a solid record of growth and profitability, Travelers is committed to increasing share in the personal insurance marketplace. We are increasing our pricing sophistication to help capture a broader segment of the marketplace, while enhancing claims service to drive swift resolution and cost efficiency. Industry-leading technology and automation make it easier than ever for our agents to quote, issue and service customers. As your partner, we are committed to developing products and services that help you grow.

Sophisticated Products

- **Quantum Auto**® offers a sophisticated pricing structure that provides competitive rates to a broad market population
- **Quantum Home**™ offers many of the key advantages of our highly successful *Quantum Auto* product, and takes Travelers Homeowners protection to a whole new level
- **Identity Theft Protection** includes new resolution services to help victims restore their identity
- **Umbrella** offers important coverage in today's litigious society
- **Boat and Yacht** provides comprehensive and customizable coverage that is easy to quote and issue
- **Flood Insurance**, offered through the National Flood Insurance Program, is easy to quote and issue through Travelers *Agent HQ*™
- **Hybrid Car Discount** offers the first-in-the-nation credit on insurance for hybrid car owners

Exceptional Claims Service

Our claim service is second to none. With 24/7/365 access to our highly skilled claim handlers, customers receive immediate assistance. Many adjusters are on the street and equipped with mobile technology to provide customers with exceptional, personalized service. And, our new ConciergeClaim facilities provide customers with an even higher level of service, including one-stop access to a rental vehicle and guaranteed auto repair. With *Agent HQ*'s real-time claim notification, our agents are always kept in the loop on customer claim status.

Industry-Leading Technology

Personal Insurance supports a robust platform of agency automation solutions including ATLAS³ (SM) and real-time SEMCI (Single Entry Multiple Carrier Interface) capability. *Agent HQ*, our Web site for agents, serves as a portal to the Travelers quote/issue/service platform. Providing instant access to customer billing and claim information, *Agent HQ* enhances customer service and operating efficiency while offering access to a host of sales and marketing support programs.

Top Talent

Travelers is committed to hiring and retaining the best in the industry. With more than 4,000 Personal Insurance employees countrywide and an ongoing investment in employee training and development, we are well-positioned to offer the best product and service

offerings to our agents and customers. And with 11 Regional Vice Presidents and more than 160 Sales Executives, you can count on superior service and local attention that will help you achieve your goals.

Leadership

Travelers has always been an industry leader, both in terms of the products we offer our customers and the training and tools we provide our agents.

Travelers was not only the first insurance company to offer auto and flight insurance, but also the first to open a school to train insurance agents, more than 100 years ago (1903)! More recently, we've pioneered identity theft protection and discounts on hybrid vehicles, and supported our agents with industry-leading innovations such as real-time quoting capability enabling single-entry, multiple-carrier

interface; ATLAS³, a browser-based system allowing agents to quote and issue policies over the Internet; and One2One, a highly effective, turnkey direct mail program that can help you retain and account round your customers.

Without a doubt, our ongoing commitment to staying in-synch with the needs of our agents and our insureds gives you a strong competitive advantage in the marketplace.

Advanced Marketing Programs

We offer our agents the tools they need to attract new prospects and retain current customers, including:

- InSynchTools.com
- One2One Retention Mail Program
- Account Rounding Mailings
- Advertising Support
- Consumer Brochures
- Agency Workshops
- Customer Care Center
- Signage



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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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