

Travelers at a glance

Travelers is a leading provider of property casualty insurance for auto, home and business. The company has operations in the United States, Canada, the United Kingdom, Ireland, and Brazil (through a joint venture with J. Malucelli), and offers its customers a wide range of coverage sold primarily through independent agents and brokers, as well as specialized risk control services to help individuals and business owners protect against the unexpected. Travelers was founded in 1853 and is one of the oldest insurance organizations in the U.S. Find out why it's better under the umbrella by visiting www.travelers.com.

Company overview

- The only property casualty company in the Dow Jones Industrial Average
- Second-largest writer of commercial U.S. property casualty insurance¹
- Third-largest writer of U.S. personal insurance through independent agents²
- Approximately 30,000 employees
- Representatives in every U.S. state, Canada, the Republic of Ireland, the United Kingdom and at Lloyd's
- Total assets of approximately \$103 billion and shareholders' equity of approximately \$25 billion as of December 31, 2014. Total revenue of approximately \$27 billion in 2014

Competitive advantages

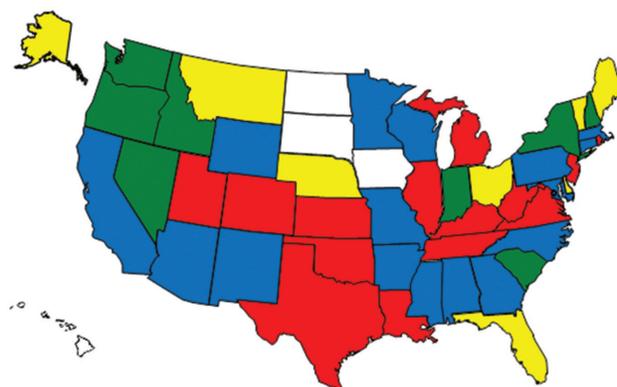
- Considerable financial strength
- Superior depth and breadth of product offerings
- Cutting-edge technology platforms
- Fast, fair, effective claims handling
- Innovative risk control services
- Well-recognized brand names in the personal and commercial insurance marketplace
- Strong distribution presence with broad geographic presence across the United States
- Experienced and well-regarded management team
- Strong underwriting culture

Business segments

Business and International Insurance

Business and International Insurance offers a broad array of property and casualty insurance products and services to its clients in the United States and property and casualty, bond and specialty products and services through domestic operations in the United Kingdom, Canada and the Republic of Ireland, as well as through Lloyd's of London. In Brazil, the company has an interest in J. Malucelli, Brazil's market leader in surety. Clients for Business and International insurance range from small "Main Street" businesses to mid-sized and specialty companies to large corporations and, in Canada, individuals. In the United States,

Commercial market share ranking by state



	POSITION	# OF STATES ³
Blue	# 1 position	17
Red	Top 2 positions	31
Green	Top 3 positions	39
Yellow	Top 5 positions	47
White	< Top 5 positions	4

Business and International Insurance distributes its products through approximately 10,500 independent agencies and brokers across the country.

Bond & Specialty Insurance

Bond & Specialty Insurance provides a wide range of customers with surety and management liability products and risk management services. Coverages include performance, payment and commercial surety bonds for construction and general commercial enterprises, as well as fidelity and crime coverages and directors & officers, employment practices, fiduciary and professional liability coverages, primarily for U.S.-based businesses. In addition, the business provides traditional property and casualty coverages to financial institutions.

Personal Insurance

Personal Insurance offers a broad array of property and casualty insurance products for individuals, including automobile, homeowners, umbrella, condominium, tenant, identity fraud protection, valuable items, boat and yacht, and wedding coverages. Personal Insurance distributes through a network of approximately 12,000 independent agencies and a direct-to-consumer channel, as well as through employee and affinity groups, and joint marketing arrangements.



In the community

Travelers recognizes its responsibility to be a good corporate citizen and actively contribute to the vitality of the communities it serves. The following are just a few examples of how the company and its employees give back to the communities in which they live and work:

- In 2014, Travelers and the Travelers Foundation provided nearly \$22 million in community support, for a total of more than \$100 million over the last five years. The Travelers Foundation marked its 30th anniversary in 2014.
- Travelers EDGE[®], our signature education initiative, reached more than 3,270 underrepresented students during the 2013-2014 academic year and provided 125 students with direct financial support.
- Travelers employees logged nearly 70,000 corporate and personal volunteer hours in 2014.
- Travelers is the proud sponsor of the Travelers Championship[®], a best-in-class PGA TOUR[®] event that has generated more than \$32 million for New England charities since 1952. In the eight years Travelers has been title sponsor, the event has generated more than \$8 million for charity.

Awards and recognition

- World's Most Admired Companies, *Fortune* magazine, 2006-2014
- One of "25 Noteworthy Companies for Diversity," *DiversityInc* magazine, 2013-2014
- Top 100 Military Friendly Employer, *G.I. Jobs*, 2007-2015
- "Best for Vets," *Military Times EDGE* magazine, 2014
- Gold Medal Award for mobile home page performance, Compuware, 2013
- "Buyer's Choice Award" for customer service excellence in both workers compensation and commercial auto, *Business Insurance*, 2013
- Service Excellence Award, Wells Fargo Insurance Services, 2009, 2011-2012
- Outstanding Corporate Citizen, Urban League, 2012
- Mercury Sponsor Award, National African-American Insurance Association, 2012
- Top Connecticut Employer Award, Connect-Ability, 2012
- Excellence Award, New England Board of Higher Education, 2010
- Corporate Conversion Award, INROADS, 2010
- Forbes Most Respected Companies, *Forbes* magazine, 2009
- Corporate Partner Award, Connecticut Chapter of the National Society of Hispanic MBAs, 2008
- Corporate Partner of the Year, Greater Hartford Chapter of the National Black MBA Association, 2008

Source:

¹Source: SNL Statutory Filings. Based on 2013 Direct Written Premium. Marketshare includes all NAIC-reported lines of business, excluding: Homeowners Multiple Peril, Other Private Passenger Auto Liability, Private Passenger Auto No-Fault (Personal Injury Protection), and Private Passenger Auto Physical Damage

²Source: SNL Statutory Filings. Based on 2013 Direct Written Premium. Marketshare includes: Homeowners Multiple Peril, Other Private Passenger Auto Liability, Private Passenger Auto No-Fault (Personal Injury Protection), and Private Passenger Auto Physical Damage. Carriers only included when a meaningful portion of their Personal Lines distribution is conducted via Independent Agents.

³Includes District of Columbia.

travelers.com

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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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