

Why Travelers?

Strong, Long-Term Carrier with Stability and Experience in This Class of Business

- We've been writing various Educational Institutions for well over 30 years
- High renewal retention levels – our Educational Institution clients like what we are doing
- Proven success – well over 600 Educational Institutions have chosen Travelers as their market of choice

All Lines Coverage (not just some)

- Where competitors can write only some of the casualty lines and no property, Travelers has the capability to provide all lines of coverage from property to casualty, and workers compensation to Educators Legal Liability and others

Diversity – Broad Eligibility Appetite to Target a Wide Range of Schools

- Four-year colleges and universities
- Two-year junior colleges
- Private (K-12) schools

Broad Coverage Offerings

- Management Liability for Educational Institutions (*Wrap+®* for non-profit organizations):
 - Educators Errors and Omissions
 - Directors and Officers Liability
 - Employment Practices Liability
 - Fiduciary Liability
 - Crime
- Kidnap & Ransom
- Composite-Rated Auto
- Global Coverage
- Specialty Inland Marine
- Surety Bonds*
- Equipment Breakdown
- Deluxe Property
- Umbrella up to \$25MM
- Abuse and Molestation
- Workers Compensation
- Identity Fraud Expense Reimbursement

*Surety Bonds available through the Commercial Surety Business Units of Travelers Bond & Financial Products

Educational Institutions/ TravSources®

- Collection of more than 150 technical bulletins, checklists, forms and other resources exclusive to the needs of schools, to help them address their risk exposure needs

Advantages

{ to working with Travelers }

- 150 Years of Insurance Experience
- Financial Strength – A.M. Best Rating of A+**
- Product Breadth – More Choices for You and Your Customers
- National Strength, Local Presence
- Ability to Write All Lines of Coverage in All States
- Extensive and Specialized Claim and Risk Control

*A.M. Best's rating of A+ applies to certain insurance subsidiaries of Travelers that are members of Travelers Insurance Companies pool. Other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit travelers.com. Ratings listed herein are as of June 8, 2010, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.

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