

Top 10 reasons contractors and their agents prefer to do business with Travelers

CONSTRUCTION

10 Industry connections and knowledge

Travelers contributes to industry knowledge and stays current on issues and trends important to its customers by actively participating in construction and insurance trade associations. Those include the Associated General Contractors Association of America (AGC), Construction Financial Management Association (CFMA) and the International Risk Management Institute (IRMI).

9 Proven claim expertise

Travelers has claim professionals who are dedicated exclusively to handling claims for contractors. Their understanding of state-specific issues, construction job sites and the nature of construction losses enables them to better manage claims and their outcomes. Each is well-prepared to enforce effective risk transfer and pursue aggressive subrogation against responsible parties. In addition, we have more than 60 local offices with co-located medical claim professionals focused on return-to-work activities and critical/major claim case management.

8 Risk control that can reduce costs

Dedicated exclusively to construction risks, our local risk control consultants have the knowledge and experience to help contractors take a proactive approach to safety and accident prevention. They offer customized programs that help prevent losses and can reduce overall costs for our insureds. In addition, agents and customers have access to Travelers' industry-leading risk control customer portal ([travelers.com/risk control](https://travelers.com/risk-control)). This 24/7 resource has over 1,500 safety and risk management information tools, including educational and training opportunities such as safety classes and webinars.

7 Product breadth to serve construction accounts of all sizes and categories

Travelers' construction product portfolio includes all the core coverages necessary, as well as a menu of specialty products: Contractors Professional Liability,* Owners and Contractors Protective Liability (OCP), Railroad Protective Liability (RRP) and more. Each is tailored by account size, contractor type, geographic area and line of business. Our OCP and RRP products are also available to agents online via eQuote to ensure our insureds have ready access to coverage when they need it.

6 Surety too, and more, from one carrier

When construction insureds need surety and inland marine coverage, they don't have to look to another carrier. Travelers has surety and inland marine underwriters and claim specialists who are focused on construction accounts, making it easy to craft a total account solution.

5 Quoting for a broad range of construction accounts

Travelers provides coverage solutions for small to large contractors, from guaranteed cost to loss response options. All insureds have access to risk control resources and dedicated claims handling.

4 Contractual risk transfer (CRT) knowledge to help avoid unnecessary risk

Understanding and analyzing CRT techniques and liability exposures are core underwriting skills required of our construction account executives. They keep current with state statutes and industry trends in order to help maintain the best possible risk management strategies.

3 Team approach

Our construction-dedicated account executives, risk control consultants and claim specialists combine their talents and collaborate with our agents and insureds to ensure effective insurance solutions.

2 Financial strength and stability

When seeking new business, you know you'll be backed by the stability and financial strength of Travelers. We've received consistently high ratings for our financial strength and claims-paying ability from independent rating agencies, including A.M. Best and Moody's.

1 Industry-leading carrier for construction

Travelers is an industry leader in construction insurance. With over \$2 billion in annual construction premium and many long-standing relationships, we're committed to serving the needs of construction companies of all sizes: small, mid-sized and large.

*Coverage is underwritten by St. Paul Surplus Lines Insurance Company, a subsidiary company of Travelers. St. Paul Surplus Lines Insurance Company is a U.S.-based surplus lines insurer, and the information in this document is provided for general informational purposes and does not constitute an offer to sell or a solicitation. Furthermore, the document is intended for surplus lines licensees.