

## Advantages of Doing Business with Travelers Agribusiness

Feature	Benefit	Proof Source
<b>Broad Appetite</b>	<ul style="list-style-type: none"> <li>• Coverage for a vast array of operations that grow crops or raise animals</li> <li>• Gives you easy access to coverage for unique accounts such as horse farms, wineries, estate farms, and high-valued property on farms in unprotected areas</li> </ul>	<ul style="list-style-type: none"> <li>• Travelers Agribusiness Appetite guide</li> </ul>
<b>Dedicated &amp; Experienced Staff</b>	<ul style="list-style-type: none"> <li>• Specialized Agribusiness staff provides underwriting expertise</li> <li>• You can have confidence that your coverage needs are being met</li> </ul>	<ul style="list-style-type: none"> <li>• Field and Leadership experience averages over 30 years in agribusiness insurance products and underwriting</li> </ul>
<b>Dedication to Independent Agents</b>	<ul style="list-style-type: none"> <li>• Travelers is the largest U.S. writer of farm and ranch business written exclusively through independent agents</li> <li>• We have a common goal to help you improve your market share against direct writers and captive agency companies</li> <li>• You can rely on our commitment to Agribusiness and the consistent pattern of success we have achieved</li> </ul>	<ul style="list-style-type: none"> <li>• A.M. Best Farmowners Multi Peril Loss Exhibit</li> </ul>
<b>Product Available across the U.S.</b>	<ul style="list-style-type: none"> <li>• Ability to service your accounts that have multi-state operations; relieves you of the burden of multi policies for different states</li> </ul>	<ul style="list-style-type: none"> <li>• Active Agribusiness product filings in 48 contiguous United States</li> </ul>
<b>Financial Strength</b>	<ul style="list-style-type: none"> <li>• Less volatile pricing and underwriting positions</li> <li>• Travelers is the second largest writer of Personal and Commercial P&amp;C insurance in the U.S.</li> <li>• We provide a solid financial footing, excellent A.M. Best rating of A+ with total assets of approximately \$105 Billion at the end of 2011</li> </ul>	<ul style="list-style-type: none"> <li>• Travelers Annual report</li> <li>• A.M. Best and OneSource premium report</li> </ul>
<b>Claims Service</b>	<ul style="list-style-type: none"> <li>• Quality claims service with knowledgeable individuals to respond to your customer's Agribusiness claims; be it a small glass claim or a total loss</li> <li>• Quick and easy reporting, along with fast response to reported claims</li> <li>• Ability to handle a large volume of claims in the event of a catastrophe</li> </ul>	<ul style="list-style-type: none"> <li>• Designated Agribusiness claim hubs along with local claim representatives</li> <li>• Direct reporting of claims via toll free line available 24/7, 365 days a year 800.238.6225</li> <li>• Online claim reporting @ <a href="http://www.Travelers.com">www.Travelers.com</a></li> <li>• Dedicated Catastrophe Response Teams</li> </ul>

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<b>Capacity</b>	<ul style="list-style-type: none"> <li>As farms and ranches consolidate (vertical integration), it's important to have a partner with the capacity and capital of Travelers that can undertake substantial exposures on well-managed businesses</li> <li>Capacity is critical when looking at large values in rural / unprotected settings</li> </ul>	<ul style="list-style-type: none"> <li>Annual report and many long-time experienced employees in Agribusiness underwriting</li> </ul>
<b>Risk Management Expertise</b>	<ul style="list-style-type: none"> <li>Knowledgeable assistance in helping to prevent or minimize losses</li> <li>Easy-to-use guide that identifies loss prevention techniques unique to Agribusiness</li> </ul>	<ul style="list-style-type: none"> <li>Trained Risk Control representatives across the country</li> <li>Online Agribusiness Risk Management Guide</li> </ul>
<b>Stability and Pricing Flexibility</b>	<ul style="list-style-type: none"> <li>Our consistently positive financial results allow for more stable pricing during market fluctuations</li> <li>Our agents often witness wider premium swings made by our competitors</li> </ul>	<ul style="list-style-type: none"> <li>Profitable and growing</li> </ul>
<b>Flat &amp; Agile Organization</b>	<ul style="list-style-type: none"> <li>The Agribusiness division has immediate access to monthly and quarterly results – that means you do too</li> <li>Actuarial support and access to management information makes it easy for us to work together with you, respond to market fluctuations, and develop product filings quickly</li> </ul>	<ul style="list-style-type: none"> <li>Agribusiness Organization chart</li> </ul>
<b>Automated &amp; Efficient</b>	<ul style="list-style-type: none"> <li>Ease of doing business for our agents and customers via Travelers Agribusiness System (TAoS)</li> <li>Majority of small to medium accounts can be quoted in an agent's office</li> <li>Competitive pricing over the long term because of our commitment to automation and efficiency</li> </ul>	<ul style="list-style-type: none"> <li>Agribusiness Automation Made Easy hand-out</li> <li>Travelers Agribusiness System (TAoS), online quoting and issuance capability</li> <li>Centralized endorsement processing</li> </ul>
<b>Flexibility &amp; Tailored Coverages</b>	<ul style="list-style-type: none"> <li>Flexibility to customize the product to be responsive to our insured's coverage needs and pricing expectations</li> <li>Reduced E &amp; O exposure</li> </ul>	<ul style="list-style-type: none"> <li>Coverage Brochures along with actual coverage forms</li> </ul>
<b>Travelers Enterprise &amp; Network Access</b>	<ul style="list-style-type: none"> <li>Access to a wide breadth of products (Personal, Business &amp; Specialty) simplifies your daily operations knowing you can get one-stop shopping</li> <li>Helps your agency address client needs more accurately and consistently</li> </ul>	<ul style="list-style-type: none"> <li>Travelers Enterprise Sell Sheets and local office structure</li> </ul>

More information and questions can be directed to your local Travelers Agribusiness Account Executive  
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