

TRAVELERS AT A GLANCE

Travelers offers a wide variety of insurance and surety products, as well as risk management services, to numerous types of businesses, organizations and individuals. Our products are distributed primarily through U.S. independent insurance agents and brokers.

Company Overview

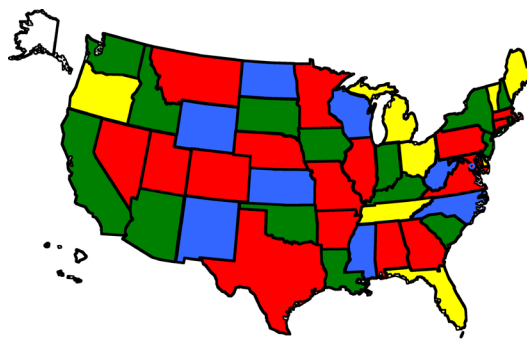
- Third-largest writer of commercial U.S. property casualty insurance¹
- Second-largest writer of U.S. personal insurance through independent agents¹
- Total assets of approximately \$110 billion, shareholders' equity of \$25 billion and total revenue of \$24 billion, as of December 31, 2008
- No. 99 on the Fortune 500 list of largest U.S. Companies
- Approximately 33,000 employees
- Representatives in every U.S. state, Canada, Ireland and the U.K.
- Represented by approximately 13,000 independent agencies and brokerages countrywide

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 U.S.
- Experienced and well-regarded management team
- Strong underwriting culture

¹ Based on 2008 direct written premium, according to A.M. Best

U.S. Commercial Geographic Diversification



	POSITION	# OF STATES ¹
	# 1	9
	Top 2 positions	26
	Top 3 positions	41
	Top 5 positions	49
	< Top 5 positions	2

Source: A.M. Best. Based on 2008 direct premiums written. The following A.M. Best lines of business are included in the definition of "Commercial/Specialty Lines" as shown in the chart: Fire, Allied Lines, Commercial Multi-Peril (Liability & Non-Liability), Farmowners Multiple Peril, Ocean Marine, Inland Marine, Earthquake, Workers' Compensation, Other Liability, Products Liability, Commercial Auto No-Fault, Other Commercial Auto-Liability, Commercial Auto Physical Damage, Aircraft, Fidelity, Surety, Burglary & Theft, And Boiler & Machinery.

¹Includes District of Columbia.

Business segments

Business Insurance

The Business Insurance segment offers a broad array of property and casualty insurance and insurance-related services to its clients primarily in the United States, which range from small "main street" businesses to Fortune 100 corporations. Business Insurance is organized into marketing and underwriting groups with a specialized focus on particular markets or products.

Financial, Professional & International Insurance

The Financial, Professional & International Insurance segment includes surety and financial liability coverages, which require a primarily credit-based underwriting process, as well as property and casualty products that are primarily marketed on an international basis.

Personal Insurance

Offers a broad array of property casualty insurance products to individual customers under the Travelers brand and four subsidiary company brands.