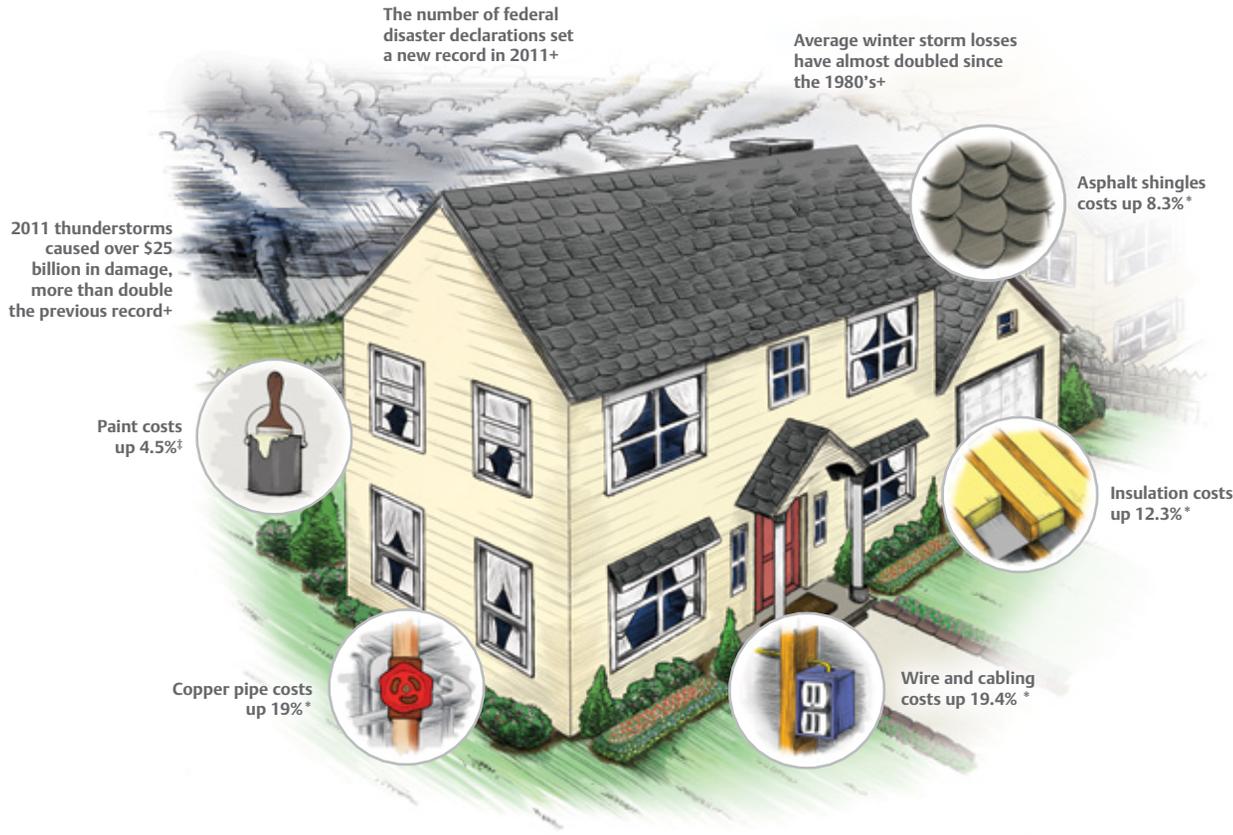


How the Property Insurance Marketplace is Evolving and Why Travelers is the Right Company for You

The cost of materials and labor to perform necessary repairs and re-construction on a damaged home have a major impact on the cost of insurance. Costs for many of these materials, as noted in the visual below, have increased over the last year.

The increasing incidence of severe thunderstorms, tornadoes, hail storms and more creates additional demand for these materials and further increases costs.



We Will Be There When You Need Us Most

Your house is your most valuable asset – a home built on lasting memories with family and friends. As a Travelers customer, you can rest assured that we are here for you should the unexpected happen. And you can feel confident that you will receive the utmost in personal service and care every step of the way. At Travelers, we do it right because things can go wrong.

We make it easy

- Diligent monitoring of building materials and construction costs
- Coverage limit updates with each renewal
- Complimentary insurance reviews to identify saving opportunities

Superior claim service

- 9 out of 10 customers who had a claim would recommend us to others[†]
- Nationally recognized catastrophe team ready to respond 24/7
- Many claims are settled on the spot with immediate payment

Rock-solid stability

- In business for over 150 years
- An AM Best A+ rating for financial and claims paying ability^{††}
- #3 on America's Most Admired Insurance Company list^{†††}

For more information on costs to repair or rebuild your home, please refer to the "Important Message" notice in this package, or visit Travelers.com/CostToRebuild.

Call your Independent Agent or Travelers representative today and ask about an insurance review.

+ Munich RE 2011 National Catastrophe Year in Review Report ‡ Bureau of Labor Statistics * Data provided by Marshall & Smith/Boeckh † Travelers 2010 Claim Customers Satisfaction Survey Data

†† AM Best's rating of A+ applies to certain subsidiaries of The Travelers Companies, Inc. that are included in The Travelers Insurance Companies Pool; other subsidiaries are separately rated. For a listing of companies rated by A.M. Best and other rating services visit www.Travelers.com. Ratings show here are as of May 26, 2011, are used with permission, and are subject to changes by the rating services. For the latest A.M. Best ratings, access www.ambest.com. ††† Forbes Magazine "Most Admired Companies," 2011, Insurance Property-Casualty

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