

Travelers Schemes











Your guide to our appetite for risk

Travelers Schemes has a broad appetite for risk and welcomes both new and existing opportunities. If you're selecting an insurance partner for your next scheme, this guide will help you determine whether our ambitions match.

**Travelers are open-minded to schemes with the following characteristics:**

- An expected GWP of €1.2m - €6m; we will also consider smaller niche affinity books with GWP of €600k
- Either new start-ups (with evidenced potential for growth) or existing books (with a demonstrable track record)
- A sound reputation, with a small number of insurers in their history
- Property owners with a high proportion of commercial properties in the mix
- No or limited exposure to high hazard risks
- UK or Ireland based, although selected European opportunities will be considered
- A risk profile with minimal exposure to high severity losses
- Underwriting philosophy and track record of managing delegated authority

We are especially interested in schemes that cover the following:

-  **IT and medical technology**
-  **Motor trade**
-  **Professions** e.g. solicitors, IT consultants
-  **Museums**
-  **Musical instruments**
-  **Retail shops**
-  **Membership associations and affinity groups**
-  **Transportation** e.g. tractors, model railways, boats
-  **GP surgeries**
-  **Dental surgeries**

For more information or to discuss an opportunity, please contact SME Distribution Director, **Jonathan Forster**, at schemes@travelers.com

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Travelers operates through several underwriting entities through the UK and across Europe. Please consult your policy documentation for full information.