



## Small Commercial Success Spotlight - Travelers Select

Gather round for we have tales of small commercial account successes!



XYZ Properties, LLC (not the real name) is an 80,000 square foot shopping center located in Pennsylvania. The building value is \$8,278,000 and of masonry construction. It was built in the 1980s but it was updated in 2013. The tenants include a wide variety of shops, restaurants, nail and hair salons, laundry mats and ice cream parlors. The applicant was purchasing the property under a newly formed entity. Underwriters Tom Spires and Kyle Yoder worked hard so that a Travelers Select Policy was bound and issued in time for the closing on this property. The agent was paid commission on \$12,919 in premium.

ABC Printing, Inc. (also not the real name) is located in Wisconsin. It is a full service commercial printer. A package (including printer's E&O), business auto and umbrella were written with Travelers Select in September of 2014 for a total premium of \$12,013. However the workers' compensation was in the assigned risk pool due to a very poor loss history in 2012 and 2013. The insured took a proactive approach and established a strict safety guidelines regarding lifting. The change was enough for Travelers Select to reevaluate the risk and they agreed to quote the workers' compensation at a premium of \$28,439. Shortly after binding Travelers Risk Control inspected the risk and gave the risk a grade of satisfaction. Now with the agent writing all lines of business for the risk, it is paid commissions on over \$40,000 of premium annually, a nearly \$30,000 increase.

Travelers Select Accounts offers a robust variety of coverages for [small businesses](#). A proprietary BOP product, Master Pac®, workers' compensation, commercial automobile, and commercial umbrella are available, with a [broad array of industry-specific coverage options and coverage extensions](#). Travelers is available in all states except AK, FL, HI, LA, RI & TX.

Travelers Select is now submitted under the product name "**Small Commercial Standard Markets**" on [Big "I" Markets](#). ACORD Applications and three year loss runs will be required.