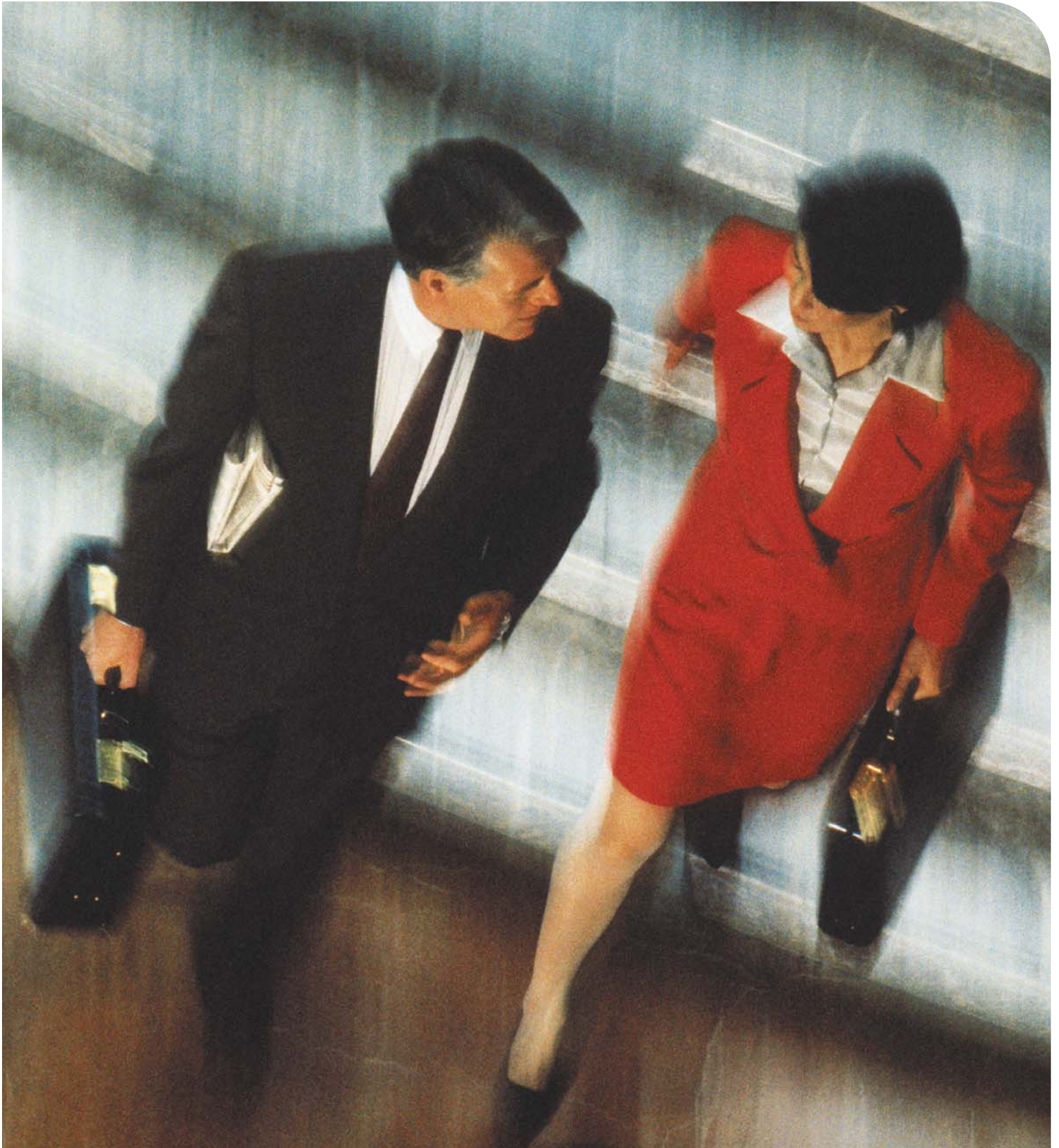




ST. PAUL TRAVELERS 1ST CHOICESM FOR PROFESSIONALS



THE **BEST CHOICE** FOR YOUR
PROFESSIONAL LIABILITY PROTECTION



It's all about doing your best. You doing your best at providing the professional services you offer. St. Paul Travelers doing its best at protecting you along the way.

St. Paul Travelers 1st Choice — designed with your profession in mind

As a professional, you've worked hard to get where you are today. You've developed your professional talents and earned the respect of your peers. You've built your reputation on a commitment to excellence. Clients and business partners have come to know they can depend on you.

With all you have accomplished, don't take a chance with your errors and omissions liability protection. Instead, let St. Paul Travelers help ensure your long-term success with the highest-quality professional liability coverage available in the market today — *St. Paul Travelers 1st ChoiceSM for Professionals*.

St. Paul Travelers 1st Choice can protect you from a wide range of exposures, providing the support you need when the unexpected happens. That's why a growing number of your peers are choosing *St. Paul Travelers 1st Choice* for their own professional liability protection.

Protecting your clients and yourself

Clearly, your first priority is to serve your clients with all of your skills and abilities while maintaining the highest standards of your chosen profession. But no matter how hard you work or how committed you are to your clients, some of them may not return the favor.

Studies show that, on average, professionals may see up to three errors and omissions liability claims in a single career. Many times, such claims arise out of cases where qualified professionals used their best judgment and exhibited extreme dedication to help their clients.

Not only are these claims disturbing, but the related costs can also be overwhelming. The average size of a professional liability claim is growing each year, as are new and different ways in which claims can arise. And the damages from claims may impact more than your finances — they could also tarnish your professional standing and reputation.

With *St. Paul Travelers 1st Choice*, you'll benefit from extensive errors and omissions coverage, designed to defend you from claims that could affect your profession. Paired with our expert underwriting and claim services, *St. Paul Travelers 1st Choice* offers a level of protection that's unmatched in the industry.



Customized to your unique needs

Our *St. Paul Travelers 1st Choice* product line is tailored to address the unique risks faced by each individual profession, offering protection to:

- Accounting professionals
 - Bookkeepers
 - Enrolled agents
 - Tax preparers
- Architects and engineers
- Credit and collection professionals
- Insurance agents and brokers
- Legal professionals
 - DRI defense lawyers
 - Lawyers in private practice
- Real estate professionals
 - Abstractors
 - Appraisers
 - Auctioneers
 - Closing officers
 - Escrow agents
 - Property managers
 - Real estate agents and brokers
 - Title agents
- Other professionals



Premier protection for professionals

Protect yourself with coverage from a company that truly understands errors and omissions insurance. St. Paul Travelers has continuously provided this essential protection longer than any company in the nation.

Effective insurance solutions from a company you can trust

Now more than ever, professionals need quality insurance to protect against potential professional liability claims. That's why we developed *St. Paul Travelers 1st Choice*. Simply put, it's solid, dependable protection from a company that has been providing this type of coverage for nearly 60 years.

St. Paul Travelers is the longest continuous provider of professional liability insurance in the United States. Our experience in protecting professionals gives us a unique understanding of the exposures you face.

Superior service — a hallmark of St. Paul Travelers

At St. Paul Travelers, we take an integrated approach to serving professionals. Our underwriters and claim specialists work together to ensure we provide the most efficient and effective coverage solutions.

Underwriting

Our knowledgeable underwriters understand the complexities of your profession and the exposures you face. With their expertise and personal attention, these professionals can develop a coverage plan to meet your specific needs.

Claim services

Equally impressive is our claim staff. With skilled claim specialists who rely on their in-depth knowledge and expertise, we are able to provide the best possible defense.



Our strength — your solution

With a history that dates back to 1853, St. Paul Travelers is a company with demonstrated staying power, offering the strength, stability and expertise to meet the expanding, complex insurance needs of today's professionals.

As the second-largest commercial property-casualty insurer in the nation, St. Paul Travelers is one of the most respected insurance companies in the United States. St. Paul Travelers is also ranked on the Fortune 500 list and consistently receives high ratings from independent rating services.

The first choice for professionals

For more and more professionals today, St. Paul Travelers is the first choice for their professional liability protection. We're confident that after learning more about our unparalleled products and services, we'll be your first choice, too.

To find out more about the superior protection only *St. Paul Travelers 1st Choice*SM for Professionals can deliver, contact your independent insurance agent, call 1.800.356.4098, ext. 07123, or visit stpaultravelers.com/1stchoice.

1853

St. Paul Fire and Marine Insurance Company is founded as the first corporation in Minnesota, largely to serve local residents frustrated with slow service from distant insurers.

1863

The Travelers Insurance Company is founded as the first company in America to insure travelers against loss of life or personal injury while traveling by railway or steamboat. Soon after, the company amends the charter to include accidents of all kinds.

1946

The company expands its offerings to include professional liability (errors and omissions) insurance and becomes the first U.S. insurer to offer this type of coverage to lawyers.

1949

The company introduces professional liability protection for insurance agents and brokers and is once again the first U.S. carrier to offer this type of coverage.

1956

The company is the first domestic carrier to offer professional liability coverage to real estate agents and brokers.

1975

The company introduces plain-English insurance policies, using informal language, shorter sentences and no fine print. As a result, the company becomes the recognized leader in making insurance policies easier to read and understand.

2004

The St. Paul and Travelers merge, positioning the company as the second-largest commercial property-casualty carrier in the nation.

Today

St. Paul Travelers continues to refine and expand its offerings to professionals, helping them outpace ever-changing risks.



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This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy issued by St. Paul Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage referenced in this document can depend on our underwriting qualifications and state regulations.

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