

## What travel agents are saying:

*"We have been a long time and loyal distributor of your products. We believe in you and your team."*

—Thomas A.  
Santa Ana, California

*"We will continue to sell and be loyal to Travel Guard!"*

—Ginger A.  
Portland, Oregon

*"Since 2001 when you so fairly handled all claims due to 9/11 we have sold nothing but Travel Guard insurance to our clients. We will continue to stand by you and your products."*

—Dave H.  
Ft. Lauderdale, Florida

**Travel  
Guard®**

For more information,  
call 1.800.826.1300

Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. The Policy will contain reductions, limitations, exclusions and termination provisions. All coverages may not be available in all states. Assistance services provided by Travel Guard Assist.

***"AIG's insurance companies are financially sound, with substantially more in assets than they need to pay all valid present and projected claims."***

—Eric Dinallo, New York Insurance Superintendent - September 22, 2008

*If you want the strongest  
travel insurance provider  
to protect your travelers,*

***The Choice is Clear ...***

**Travel  
Guard®**

# Travel Guard®


Still the most trusted name in travel insurance

## You've heard the spin. Now here are the facts:

Since 2003, Travel Guard products have been underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (NUFIC). Despite what you may have heard from some of our competitors, AIG, Inc. is not, and never has been the underwriter of our policies — NUFIC has been.







The decision to have NUFIC underwrite our travel insurance policies back in 2003 was a prudent decision then, and it's an even more prudent decision today. There is no question that Travel Guard has one of the largest and strongest insurance companies underwriting the travel insurance policies you provide to your customers. NUFIC has a surplus of \$12.1 billion. The surplus of our next closest competitor's underwriting company is slightly over \$1.28 billion. Surplus is the amount that assets, primarily cash and investments, exceed loss reserves and other liabilities. It is extra security for policyholders. As state insurance departments have pointed out, NUFIC has \$12.1 billion more in assets than they need to pay all present and projected claims. In fact, NUFIC has nearly four times the surplus of ALL the other major travel insurance underwriters combined!

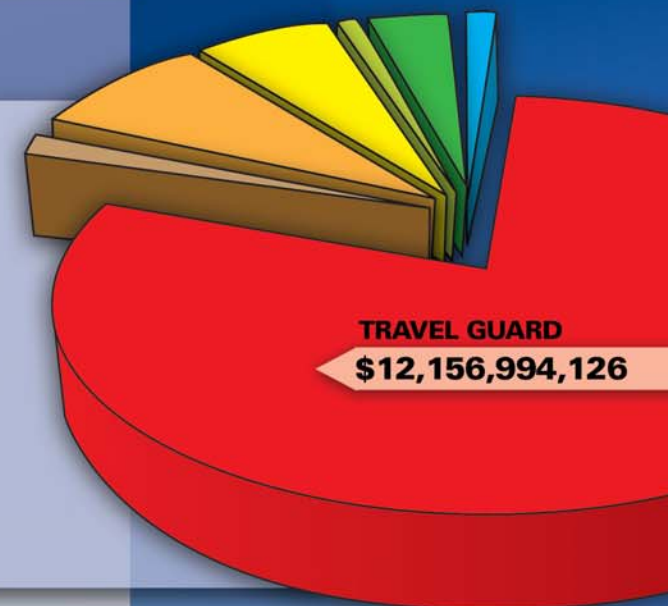
Since providing the first Travel Guard policy back in 1982, protecting your clients and being there when you need us most have been at the forefront of everything we do. No one in the industry takes better care of your customers than Travel Guard, and that hasn't changed. You can be sure that through good times and uncertain times, Travel Guard and NUFIC are the partners you can depend on.

  
John M. Noel  
CEO, Travel Guard

## The choice is clear: Travel Guard & NUFIC

### Underwriting Company Surplus for Travel Insurance Providers\*

	Travel Guard	\$ 12,156,994,126
	CSA	\$ 1,281,074,643
	TravelEx	\$ 872,885,363
	Travel Insured	\$ 540,547,567
	iTravel Insured	\$ 207,761,332
	Access America	\$ 151,351,228
	Trip Mate, Travel Safe & CSA	\$ 120,144,834



### What the industry experts are saying:

Eric Dinallo

New York Insurance Superintendent, states:

**"AIG's insurance companies are financially sound, with substantially more in assets than they need to pay all valid present and projected claims."**

**"If someone tells you to replace any policy because an AIG insurance company is in trouble and may not be able to pay your claim, that is not only untrue, it is against the law."**

**Dinallo also stated the trouble with AIG is largely with AIG's non-insurance parent company and that the insurance subsidiaries are solvent and able to pay their obligations.**

— 9/22/08,

<http://www.ins.state.ny.us/press/2008/p0809222.htm>

Sandy Praeger

National Association of Insurance Commissioners (NAIC)  
President and Kansas Insurance Commissioner, states:

**"We have a very strong message for consumers: If you have a policy with an AIG insurance company, they are solvent and have the capability to pay claims."**

—9/16/08,

[http://www.naic.org/Releases/2008\\_docs/AIG\\_solvency.htm](http://www.naic.org/Releases/2008_docs/AIG_solvency.htm)

**"AIG's general insurance subsidiaries are broadly considered the world's finest."**

—9/17/08,

[http://money.cnn.com/2008/09/16/news/companies/news\\_AIGsale.fortune/index.htm](http://money.cnn.com/2008/09/16/news/companies/news_AIGsale.fortune/index.htm)

\*The numbers above represent the policyholder surplus for the following travel insurance underwriting companies for year ended 12/31/07.

Travel Guard plans are underwritten by National Union Fire Insurance Co. of Pittsburgh, Pa. Access America plans are underwritten by BCS Insurance Company and Jefferson Insurance Company. CSA plans are underwritten by United States Fire Insurance Company and Stonebridge Casualty Insurance Company. TravelEx plans are underwritten by Old Republic Insurance Company. Travel Insured plans are underwritten by Arch Insurance Company. iTravel Insured plans are underwritten by Delos Insurance Company. Trip Mate and TravelSafe plans are underwritten by Stonebridge Casualty Insurance Company.

Source: Ohio Department of Insurance 2007 Annual Statement, [http://www.ohioinsurance.gov/AboutODI/AR/2007/annual\\_report\\_07.pdf](http://www.ohioinsurance.gov/AboutODI/AR/2007/annual_report_07.pdf)

**When choosing a travel insurance provider, choose a provider who will be there for you and your clients when it matters most. Choose a provider and underwriting insurance company with the financial strength and reputation to cover your travelers wherever they may be. Choose Travel Guard.**