

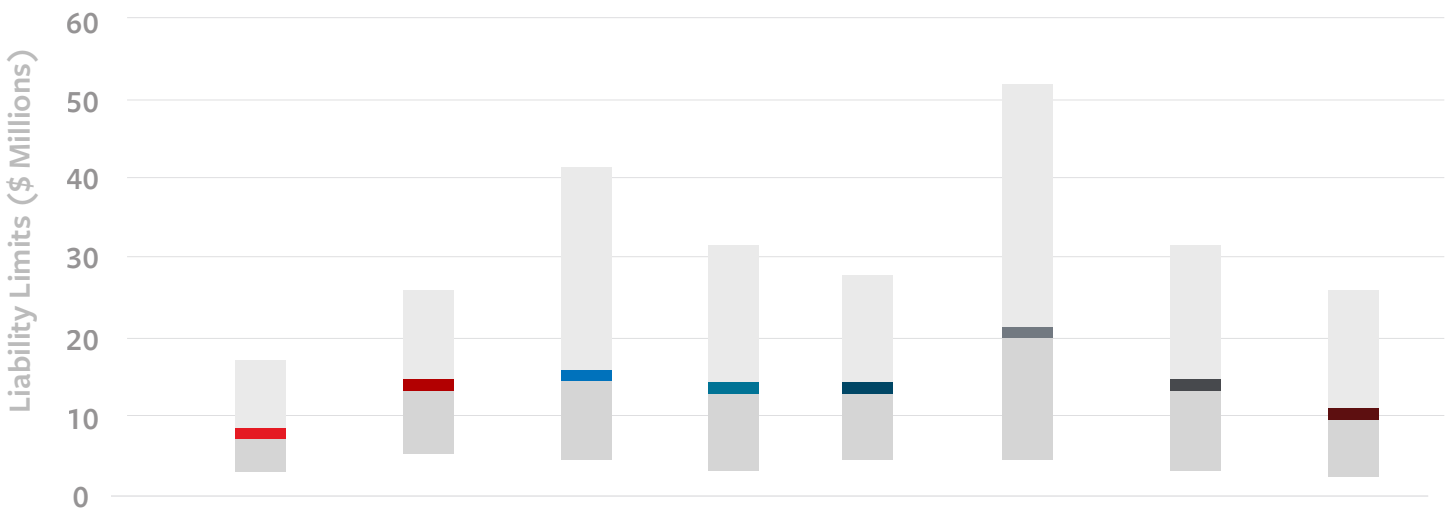
# Liability limits profile by industry

## EXCESS CASUALTY

Protecting your business is as important to us as it is to you – particularly when dealing with large losses beyond what your primary insurance can cover. When a large loss occurs, your reputation, your brand and your financial stability are at stake. It is critical to determine the right liability limits that match your business risk to ensure you’re properly protected before something happens.

The chart below highlights the coverage limits that businesses in certain industries are purchasing. Your business may fall above or below the average, but knowing where you are on the scale can help you determine the level of coverage you may need.

**Example for wholesale:** At the low end, 10% of our wholesale customers buy limits of \$5 million or less; while at the top end, another 10% of them buy limits of \$27 million or more. \$13 million is the average limit for the middle 80% of wholesale customers.



	Heavy & Specialty Contractors (sample size: 1,000+)	General Contractors (sample size: 950+)	Manufacturing (sample size: 1,000+)	Services (sample size: 1,000+)	Wholesale (sample size: 1,000+)	Finance, Insurance & Real Estate (sample size: 1,000+)	Retail (sample size: 1,000+)	Transportation & Public Utilities (sample size: 400+)
<b>Top 10%</b> (90th percentile)	18	26	41	31	27	51	31	26
<b>Bottom 10%</b> (10th percentile)	4	6	5	4	5	5	4	3
<b>Middle 80%</b> (Average)	9	14	15	13	13	21	14	10
<b>Highest Limits</b>	130	277	358	428	201	301	327	183

Note: Numbers in table above are in millions.

The data above is a sample from the Travelers Excess Casualty portfolio as of December 2018, and is for informational purposes only. Each business will have different needs. Contact your agent to discuss the specific limits to purchase.



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