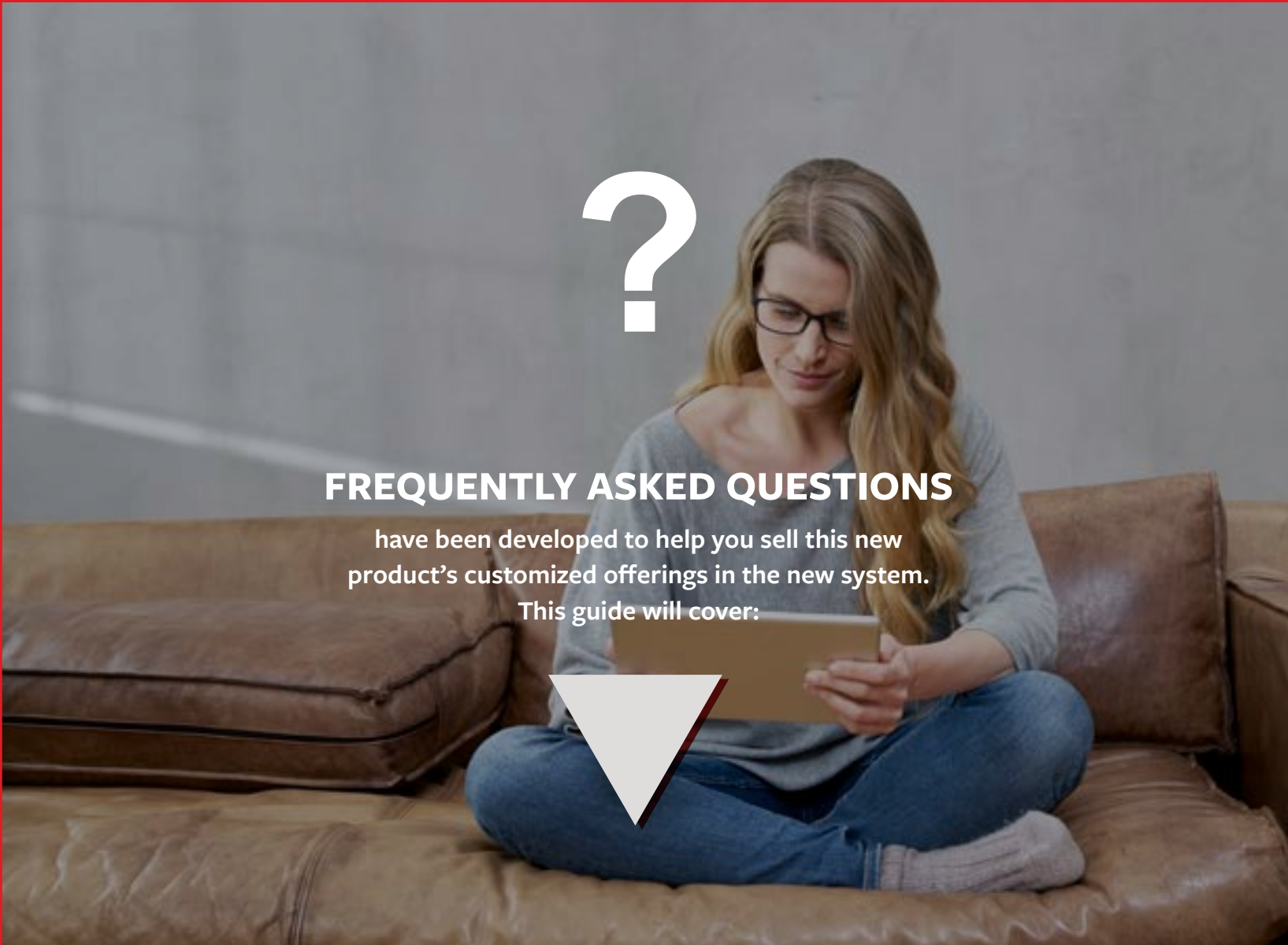




Quantum Home 2.0[®] Frequently Asked Questions

Our new *Quantum Home 2.0* product is currently available in Alabama, Arizona, Colorado, Connecticut, Idaho, Illinois, Indiana, Maine, Missouri, New Jersey, New Mexico, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Utah and Wisconsin. On February 17, 2019 it will also be available in Iowa, Kansas, Kentucky, Minnesota, Mississippi, Nebraska and Virginia.

The product is designed to provide a more competitive offering for more customers in an enhanced and improved quoting platform. With this product, we're making it easier for you to customize a policy to address your customers' needs and budget.



FREQUENTLY ASKED QUESTIONS

have been developed to help you sell this new product's customized offerings in the new system.

This guide will cover:



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QUANTUM HOME 2.0 COVERAGE, PACKAGES AND ENDORSEMENTS

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QUOTE AND ISSUE SYSTEM: ENHANCED AND IMPROVED

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OVERVIEW AND BACKGROUND

What is *Quantum Home 2.0*?

What are the benefits and why should you sell it?

Will *Quantum Home 2.0* be more competitive?

What is the commission structure for the new product?

Does *Quantum Home 2.0* increase rate stability?

What products are included in *Quantum Home 2.0*?

Where is the product available?

There may be differences in the product by state. Please refer to the state rate and rule manual and eligibility guidelines for any differences that may apply in your state.

What is Quantum Home 2.0?

Quantum Home 2.0 is Travelers' newest property product that offers:

- Flexible coverage offerings for Home and Condo owners, Tenants and Landlords.
- New packages and specialty options that are cost-effective and make it easier than ever to tailor coverage for more customers.
- A rebuilt Quote and Issue System that enables easier account quoting.
- Our new Landlord product, which replaces our Homesaver product.
- New discounts, including Good Payer, Smart Home and Water Protective Devices.
- A more stable renewal experience, for more customers

What are the benefits and why should you sell it?

Customers have different needs and *Quantum Home 2.0* has been designed to help meet their needs by offering flexible coverage options, competitive pricing and an improved customer experience. The all-new *Quantum Home 2.0* product is as easy as 1, 2, 3, and is customized to address the needs – and the budget – of more customers. You simply:

- 1. SCALE** up or down the base policy coverage to reflect the value of each customer's other structures, personal property and liability exposures.
- 2. STRENGTHEN** with one of two optional packages that cost-effectively bundle some of our most popular endorsements.
- 3. SUPPLEMENT** with our specialty options to further tailor your customers' coverage.

Of course, you can stop at step 1. But steps 2 and 3 are designed to facilitate even more customization – without the complexity.

Will *Quantum Home 2.0* be more competitive?

Yes. It is designed to provide:

- More competitive premiums for responsible homeowners who are also responsible drivers.
- Coverage options that can be tailored to meet customer needs.
- More precise pricing driven by a rating structure that seamlessly incorporates additional building and household characteristics.
- New discounts, including Good Payer, Smart Home and Water Protective Devices.

What is the commission structure for the new product?

With few exceptions, we have maintained our existing commission structure.

- The Landlord commission structure will match the Homeowners commission structure:
 - Account round (Auto and Home) business commissions will be 15%.
 - Monoline business commissions will be 10%.
- Earthquake commissions will be 10%.

Additional changes may apply and there may be some state differences. Refer to the state commission schedule for details.

Does Quantum Home 2.0 increase rate stability?

Sophisticated rate stability mechanisms are included within *Quantum Home 2.0* to facilitate an even smoother experience for your customers at renewal. In addition, the overall impact of a loss has been tempered both at new business and at renewal.

What products are included in *Quantum Home 2.0*?

Quantum Home 2.0 provides flexible coverage options for Home and Condo owners, Tenants and Landlords.

Where is the product available?

As of February 17, 2019, Quantum Home 2.0 is offered in 25 states: Alabama, Arizona, Colorado, Connecticut, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Minnesota, Mississippi, Missouri, Nebraska, New Mexico, New Jersey, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Utah, Virginia and Wisconsin. We plan to release it in additional states throughout 2019.

QUANTUM HOME 2.0 COVERAGE, PACKAGES AND ENDORSEMENTS

How can you scale up or down the base policy coverage limits?

What are the base policy coverage limits that are available?

What optional packages will be offered as part of *Quantum Home 2.0*?

What are the differences between the current *Quantum Home*® packages and *Quantum Home 2.0* packages?

Will a separate High Value Home policy be available as part of *Quantum Home 2.0*?

Are the endorsements included in the Additional Coverage Package and the Premier Additional Coverage Package available to purchase separately?

What new specialty options are available?

How does *Decreasing Deductible*® work?

What is Loss Forgiveness and how does it work?

Will Loss Forgiveness and *Decreasing Deductible* coverages move with customers when they move?

What is Equipment Breakdown and how does it work?

How can you scale up or down the base policy coverage limits?

With *Quantum Home 2.0*, you can craft a policy that better meets your customers' needs with the flexibility to scale up or down the core Coverage B (Other Structures), Coverage C (Personal Property) and Coverage D (Loss of Use) base policy limits. You'll have the ability to adjust Coverage E (Personal Liability) and F (Medical Payments), as you do today.

You can also choose from one of three base policy special limits levels: *Travelers Protect*®, *Travelers Protect Plus*® and *Travelers Protect Premier*®.

What are the base policy coverage limits that are available?

The limits* shown below are the minimum and maximum limits available by form:

	Coverage A Dwelling	Coverage B Other Structures	Coverage C Personal Property	Coverage D Loss of Use/Fair Rental Value
Dwelling	Estimated cost to rebuild, replace or repair dwelling and attached structures	1-100% of Coverage A	25-100% of Coverage A	0-100% of Coverage A
Condo	\$5,000 minimum	N/A	\$1,000 minimum	0-100% of Coverage A
Tenant	N/A	N/A	\$1,000 minimum	0-100% of Coverage A
Landlord Dwelling	Same as Dwelling	1-100% of Coverage A	25-100% of Coverage A	2% of Coverage A minimum
Landlord Condo	\$5,000 minimum	N/A	\$1,000 minimum	> of \$500 or 2% of Coverage C minimum

*Coverage options and limits may differ by state

What optional packages will be offered as part of Quantum Home 2.0?

For your Dwelling customers, you can choose from two optional packages that cost-effectively bundle some of our most popular endorsements: the Additional Coverage Package (ACP) and the Premier Additional Coverage Package (PACP).

Refer to the Home Coverage Comparison Chart for further details on the full list of endorsements, coverages and limits applicable to each package by form.

What are the differences between the current *Quantum Home*® packages and *Quantum Home 2.0* packages?

Refer to the Package Comparison Chart for details on how to provide coverages similar to our *Quantum Home* Silver, Gold, Platinum and Platinum Plus packages.

Will a separate High Value Home policy be available as part of Quantum Home 2.0?

No. To achieve comparable coverage, combine the *Travelers Protect Premier* level with the Premier Additional Coverage Package and add the Water Backup Endorsement. Refer to the Platinum Plus section of the Package Comparison Chart for details.

Are the endorsements included in the Additional Coverage Package and the Premier Additional Coverage Package available to purchase separately?

While these packages were designed to make it easier and more cost-effective to add some of our most popular endorsements and coverages, most can be added separately so you can further tailor coverage to fit customer needs.

What new specialty options are available?

We're excited to introduce several specialty options* that provide additional coverage and address specific needs, including:

New Specialty Packages:

- *Decreasing Deductible*® and Loss Forgiveness
- Roof and Siding Matching
- Enhanced Water – includes Water Backup and our new Water Seepage Endorsement
- Buried Utility Lines and Equipment Breakdown

New Endorsements:

- Home-Sharing
- Refrigerated Property (Food Spoilage)
- Roof Systems Payment Schedule for Windstorm or Hail Losses

The endorsements that are included in our new specialty packages can also be added separately.

*Coverage options may differ by state

How does *Decreasing Deductible*® work?

Decreasing Deductible provides a \$100 credit each year that will be applied toward the deductible in the event of a loss. This credit is earned at each renewal even if the customer has a loss, and any unused deductible credit will be “banked” for a future loss. There is no maximum to the amount of banked deductible available for use.

Example:

Activity	Date	Deductible Credit Earned	Deductible Credit Used	Available Balance
New Business	11/19/2017	\$100	–	\$100
Renewal 1	11/19/2018	\$100	–	\$200
Renewal 2	11/19/2019	\$100	–	\$300
Renewal 3	11/19/2019	\$100	–	\$400
Renewal 4	11/19/2021	\$100	–	\$500
Claim	12/01/2021	–	\$500	\$0
Renewal 5	11/19/2022	\$100	–	\$100

What is Loss Forgiveness and how does it work?

In *Quantum Home 2.0*, the Loss Forgiveness feature helps customers avoid a rate increase related to one loss every five years. There are no restrictions around the claim amount paid or cause of loss. Any loss that would otherwise have been used to rate the policy at renewal is eligible to be forgiven.

Will Loss Forgiveness and *Decreasing Deductible* coverages move with customers when they move?

Yes. An earned *Decreasing Deductible* bank or forgiven loss can be carried forward to a new *Quantum Home 2.0* replacement policy when the coverages are purchased on the new policy. Input the prior policy number in the quote details for the new policy to ensure that these coverages will be carried over appropriately.

What is Equipment Breakdown and how does it work?

Equipment Breakdown can pay to repair or replace household appliances (TVs, washers and dryers, for example) and equipment (e.g., furnaces and hot water heaters) damaged from unexpected mechanical or electrical failure. When combined with one of our new packages, this cost-effective coverage can be purchased for as little as \$24 a year, providing a \$50,000 limit with a \$500 deductible. Currently, losses paid under this endorsement will not be used to rate the home policy at renewal.

What is Buried Utility Lines coverage and how does it work?

Buried Utility Lines coverage can pay to repair or replace underground utility lines that service the home or other structures on the property that are damaged by freezing, wear and tear, root invasion, corrosion, and more.

The coverage is available for Dwelling policies at limits of \$10,000 and \$20,000, with a \$500 deductible. It can be purchased standalone or as part of a package with Equipment Breakdown.

As with Equipment Breakdown, losses paid under this coverage will not impact the rating of the home policy at renewal, and are not included in loss history reporting.

What is Home-Sharing coverage and how does it work?

The Home-Sharing Host Activities endorsement provides liability and property damage coverages for certain types of losses caused during short-term rental and home-sharing activities.

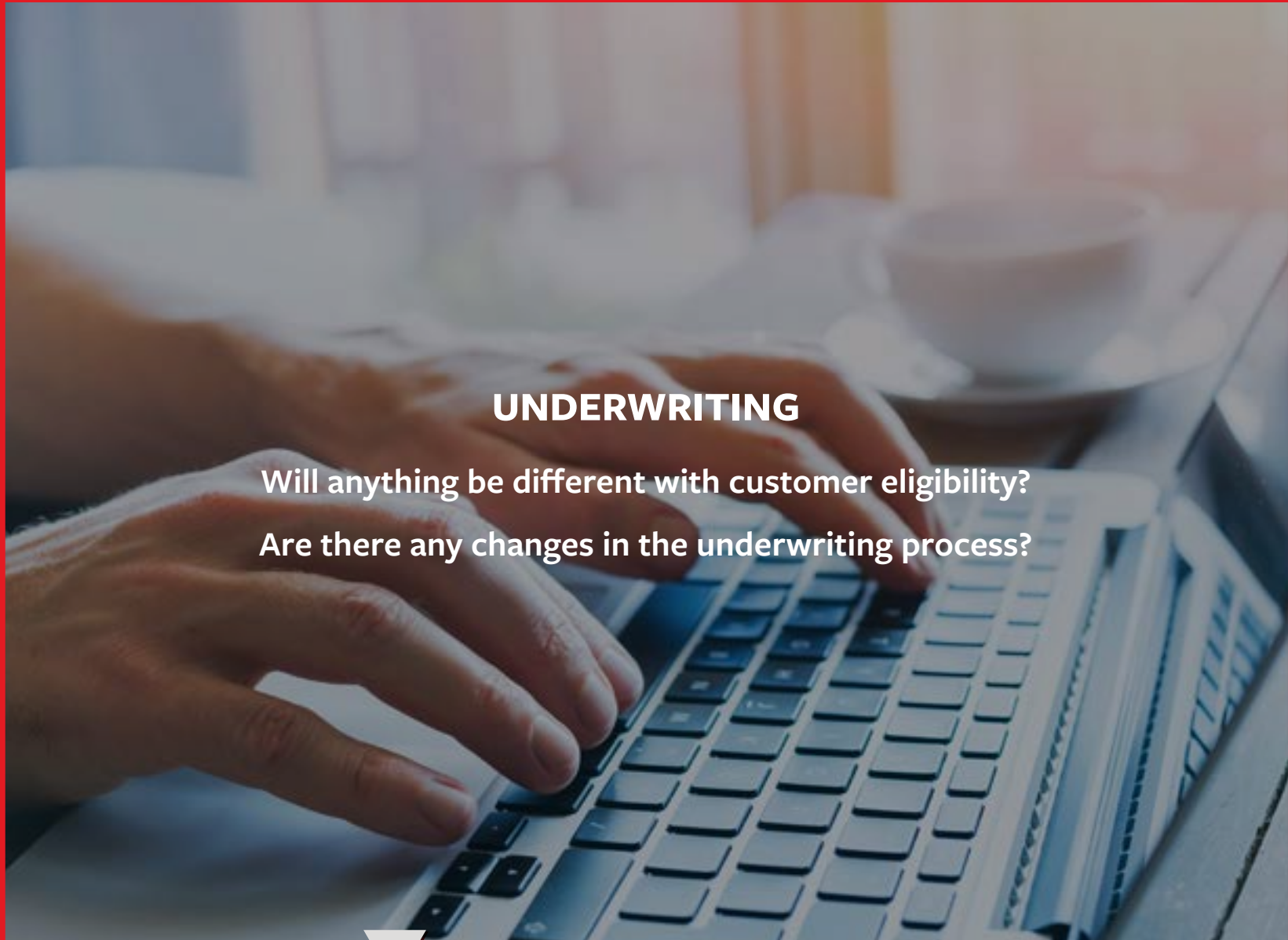
The coverage is available on all homeowners and landlord forms and is subject to base policy deductibles. Short-term is defined as nightly, weekly, or monthly rentals. Pricing varies by the total number of days the property is rented per calendar year.

Will all the new endorsements and packages be available in all states?

The Home-Sharing and Buried Utility Lines endorsements and corresponding Buried Utility Lines and Equipment Breakdown package will only be available in states that are part of the November 2018 release and forward.

We're working to introduce the coverage offerings to states that received the *Quantum Home 2.0* product before November 18, 2018. This is subject to filing approvals.

Home-Sharing and Buried Utility Lines coverages are available in Colorado for new business on and after February 17, 2019. Existing policies can add them at the policy renewal date.



UNDERWRITING

Will anything be different with customer eligibility?
Are there any changes in the underwriting process?

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UNDERWRITING
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(PROPERTY AND HOUSEHOLD
CHARACTERISTICS)

QUOTE AND ISSUE
SYSTEM: ENHANCED
AND IMPROVED

QUOTE US

SERVICING

SELL QUANTUM
HOME 2.0

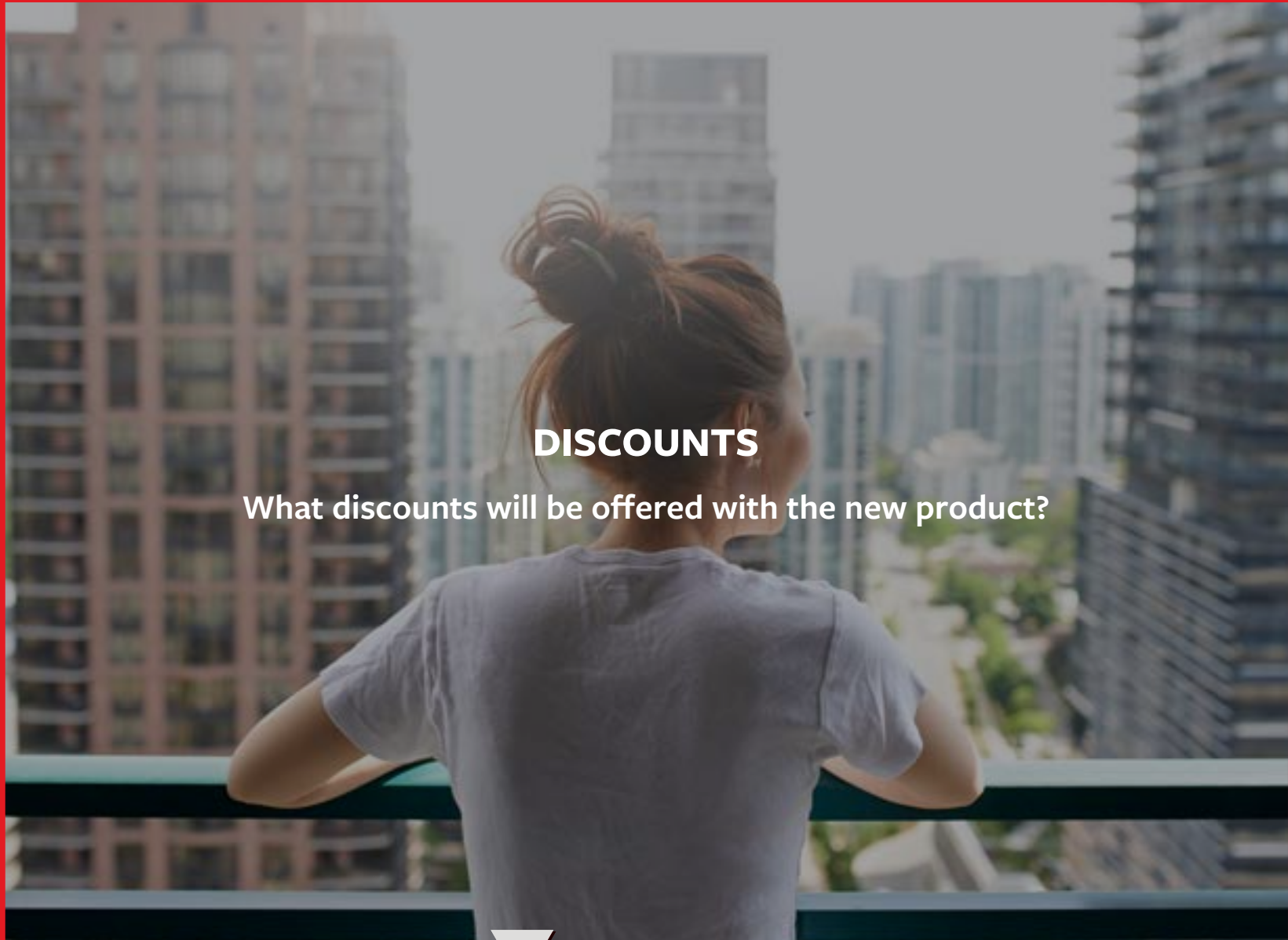
Will anything be different with customer eligibility?

Yes. *Quantum Home 2.0* does have some underwriting differences. Closed without pay losses will now be considered for overall policy eligibility.

Of course, guidelines will vary by state. You should refer to the state rate manual for the most up-to-date information on underwriting guidelines and eligibility.

Are there any changes in the underwriting process?

Yes. We're excited to introduce new Underwriting Risk Classifications that are based on the location of the property. These Underwriting Risk Classifications will dictate the overall policy eligibility, minimum deductible requirements, and coverage or endorsement level requirements, as applicable. Underwriting Risk Classifications will be provided early in the quoting process and can be used to quickly determine eligibility or other risk-sharing requirements.



DISCOUNTS

What discounts will be offered with the new product?

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RATING VARIABLES
(PROPERTY AND HOUSEHOLD
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QUOTE AND ISSUE
SYSTEM: ENHANCED
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HOME 2.0

What discounts will be offered with the new product?

We are introducing several new discounts with *Quantum Home 2.0*, and carrying forward many of the discounts that were available in *Quantum Home*:

New	Description
Good Payer	Lower rates for customers who pay on time and with sufficient funds. All new customers will receive the discount at new business.
Smart Home Protective Devices	Lower rates for customers who have smart fire, burglar or water devices that alert them via email, text message or mobile app.
Water Sensor Protective Devices	Lower rates for customers who have water sensors that detect water leaks or pipe bursts.
Water Shut-off Protective Devices	Lower rates for customers who have devices that automatically turn the water main off when a leak or burst is detected.
Existing	
Multi-Policy	Lower rates on home insurance for customers who have more than one policy with Travelers.
Early Quote	Lower rates for customers who shop early for insurance.
Loss Free	Lower rates for customers with no previous losses.
Fire and Theft Protective Devices	Lower rates for customers who have smoke detectors, alarms, interior sprinkler systems or home security features.
Green Home	Lower rates for customers who have a home certified as “green” by the Leadership Energy and Environmental Design (LEED) organization.

Quantum Home 2.0 quote summaries and declaration pages will list the discounts applied and will display the total dollar savings amount from all discounts.

RATING VARIABLES (PROPERTY AND HOUSEHOLD CHARACTERISTICS)

PROPERTY CHARACTERISTICS

Are there changes to property location rating?

What information about the house
will be used to rate a Dwelling policy?

HOUSEHOLD CHARACTERISTICS

Are there changes in how losses are used to rate a policy?

What other variables will be used to rate Dwelling policies
and how will they work?

Why are auto variables being used to rate Dwelling policies?

Will there be any changes to the way Insurance Score is used?

PROPERTY CHARACTERISTICS

Are there changes to property location rating?

Yes. The territory assigned and the rating applied will be based on the location address, not just the ZIP code. To ensure the smoothest quote and issue process, be sure to double-check that the property address is complete and correct; whether it's a street, avenue or boulevard, for example. This will help ensure that the correct rating and underwriting is applied to each policy.

PROPERTY CHARACTERISTICS

What information about the house will be used to rate a Dwelling policy?

Quantum Home 2.0's pricing leverages even more information about the structure, such as the square footage, number of stories and bathrooms, and size of the garage, to provide a more precise, customized premium.

HOUSEHOLD CHARACTERISTICS

Are there changes in how losses are used to rate a policy?

Several changes have been made to how losses are counted and used to rate a policy. They include:

- The overall impact from a newly added loss has been tempered.
- In many states, an 84-month (seven-year) history will be used at new business.
- The rating impact from catastrophic losses in years six or seven will be waived at new business if there are otherwise no losses in five years.
- The threshold used to determine eligibility for the Loss Free Discount has been increased from \$500 to \$501.

HOUSEHOLD CHARACTERISTICS

What other variables will be used to rate Dwelling policies and how will they work?

In most states, there are two new auto variables that will be used: Auto At-Fault Accidents and Auto Policy Bodily Injury Limits. Both of these variables will prefill from third-party data reports as part of the proprietary quote flow for *Quantum Home 2.0*.

Auto At-Fault Accidents:

Quantum Home 2.0's pricing takes into account the number of at-fault accidents over a three-year period for the named insured and their spouse/partner. The third-party data report will only show at-fault accidents and will not display other types of losses. Accidents for drivers other than the named insured and spouse/partner will not be used and should be deleted if returned on the report.

Auto Policy Bodily Injury Limits:

Quantum Home 2.0's pricing also takes into account the bodily injury split or combined single limit on the named insured's auto policy. The limit that is in force at the time the Dwelling new business policy is issued will be used. Valid options for current Bodily Injury Limits are:

- Less than or equal to \$25,000/\$50,000, or the corresponding CSL limit.
- Greater than \$25,000/\$50,000, or the corresponding CSL limit.
- No car/Car in Storage/Military.
- Car without insurance.

HOUSEHOLD CHARACTERISTICS

Why are auto variables being used to rate Dwelling policies?

Our experience shows that responsible drivers are also likely to be responsible homeowners.

Quantum Home 2.0 has been designed to give homeowners, who take pride in maintaining a good driving record and who carry more than just the minimum amounts of coverage on car insurance, a break on their home insurance premium.

HOUSEHOLD CHARACTERISTICS

Will there be any changes to the way Insurance Score is used?

Yes. Beginning with states that receive the product on or after May of 2018, we are introducing a new complement to Insurance Score, called Insight Score.

Insight Score is an Equifax product that captures alternate consumer payment behavior data from such things as cellphone and cable bills. The addition of this new score further enhances the segmentation and pricing accuracy of *Quantum Home 2.0*, particularly for consumers with a better Insight Score but less favorable Insurance Score.

Just as Insurance Score is today, Insight Score will be ordered on the first named insured for all Dwelling and Landlord Dwelling policies.

The Insight Score report will display in the report section of our Quote and Issue System.

QUOTE AND ISSUE SYSTEM: ENHANCED AND IMPROVED

What are some of the highlights
of the new Quote and Issue System?

Can different effective dates be selected for
Auto, Home and Landlord when quoting multiple lines
of business in the new integrated flow?

What happens if you quote multiple lines
of business but the customer does not
purchase all of the policies quoted?

Will new third-party vendor information be used?

Is there a chargeback for the new reports?

What other improvements have been made
to the quote and issue process?

What are some of the highlights of the new Quote and Issue System?

We have rebuilt and modernized our Quote and Issue System. A couple of key highlights include:

- A fully integrated Auto and Property new business workflow in one front-end application.
- A consistent quote and issue process for all products – including Landlord!
- That’s right – you can now issue our Landlord product from the same system as Auto and Home.
- You will receive the integrated front-end application when bridging from a comparative rater or going straight to the Travelers system.
- You will also have the ability to pull back a replacement cost estimate completed in the standalone tool when completing quotes for *Quantum Home 2.0*.
 - Simply select “Standalone Replacement Cost Estimate” from the drop down under the Replacement Cost Calculation Method and input the estimate number.

Can different effective dates be selected for Auto, Home and Landlord when quoting multiple lines of business in the new integrated flow?

Yes. You will have the ability to select different effective dates by product.

What happens if you quote multiple lines of business but the customer does not purchase all of the policies quoted?

If you are not issuing all policies quoted, select the quotes that have been accepted by the customer and uncheck the “Include in Account” checkbox for any quotes you do not want to include.

If you intend to issue a companion quote within 90 days, check the “Apply multi-policy discount now – Intend to issue later” checkbox. This will apply the multi-policy discount on the quote you are currently issuing.

For additional information, view the *Quantum Home 2.0* system training available at quantumhome2.com.

Will new third-party vendor information be used?

Yes. These reports relate to the auto variables described previously. For *Quantum Home 2.0* Dwelling policies only, two new reports will be ordered. One report will contain auto loss history and the other will contain auto insurance history.

Additionally, *Quantum Home 2.0* offers prefill for up to 18 building characteristics and an integrated replacement cost estimate – all to make it easier than ever to quote and issue business with us.

Is there a chargeback for the new reports?

No.

What other improvements have been made to the quote and issue process?

We have simplified the tenant flow. The number of questions and time needed to quote and issue a renter's policy has been drastically reduced. We're making it easier than ever for you to partner with these prospective future homebuyers early in their journey.

QUOTE US

Which comparative raters will offer *Quantum Home 2.0*?

Are there changes in how Home quotes will be returned in comparative raters?

Will the comparative raters offer any alternative quotes?

What will happen with pending comparative rater quotes when *Quantum Home 2.0* rolls out?

How do you receive the correct policy downloads for *Quantum Home 2.0*?

Q: What comparative raters will offer Quantum Home 2.0?

Retail Agents:

Applied Rater (Formerly SEMCAT): AL, AZ, CO, IA, ID, IL, IN, KS, KY, MN, MO, MS, NE, NM, OH, OR, TN, TX, UT, VA and WI

EZLynx: AL AZ, CO, CT, IA, ID, IL, IN, KS, KY, ME, MN, MO, MS, NE, NJ, NM, OH, OR, PA, TN, TX, UT, VA, and WI

IBQ: AZ, CO, ID, KS, MO, NM OR and UT

PL Rating: AL, AZ CO, CT, IA, ID, IL, IN, KS, KY, ME, MN, MO, MS, NE, NJ, NM, OH, OR, PA, TN, TX, UT, VA and WI

Quomation: AZ, CO, IA, IL, IN, KS, KY, MN, MO, MS, NE, NM, TX, UT and VA

TurboRater: AL, AZ, CO, CT, IA, ID, IL, IN, KS, ME, MO, MS, NJ, NM, OH, OR, PA, TN, TX, UT, VA and WI

Are there any addition resources available to show how *Quantum Home 2.0* works with comparative raters?

Yes. A self-paced training course, [Comparative Rater Tips for *Quantum Home 2.0*](#) is available.

Are there any addition resources available to show how Quantum Home 2.0 works with comparative raters?

Yes. If information needed for rating is not provided as part of the comparative rater quote request, defaults will be applied to facilitate the quote. Any defaults that are applied will carry forward when the quote is bridged into the Travelers system. Once bridged, the defaults can be validated or changed.

Just like today, you will need to answer any missing underwriting questions prior to issuance.

Will the comparative raters offer any alternative quotes?

Yes. EZLynx and PL Rating will show alternative quotes, just as they do today.

What will happen with pending comparative rater quotes when *Quantum Home 2.0* rolls out?

Quotes that are not bridged prior to the launch of *Quantum Home 2.0* in a state can be re-submitted, but the returned quote will be in our new *Quantum Home 2.0* product. Pending *Quantum Home* quotes will be honored for 30 days postlaunch, provided the quote was bridged to Travelers before the launch of the product in the state.

How do you receive the correct policy downloads for Quantum Home 2.0?

The following company specific codes should be added to your Agency Management System:

- Writing Company (All states except Idaho, Illinois, New Jersey and Ohio):
Travelers Personal Insurance Company
- NAIC Code: 38130
- Idaho, Illinois and Ohio: Writing Company: TravCo, NAIC Code: 28188
- New Jersey: Writing Company: St. Paul Protective Insurance Company,
NAIC Code:19224
- Download all the *Quantum Home 2.0* company-specific codes to your Agency Management System.
- In the remarks section of Atlas 3 or Download Files, the tag will show as *Quantum Home 2.0* with the selected coverage level.

SERVICING

How do you make policy changes to new and existing business?

What improvements have been made to make policy changes easier?

What is the process for rewriting a current *Quantum Home* or Legacy customer into the new product?

How will Book Transfers be handled with the new product?

How do you make policy changes to new and existing business?

There will be minimal changes to the way you make policy changes today.

New Quantum Home 2.0 Dwelling, Condo, Tenant and Landlord Policies:

- Agents can process policy changes like adding and removing coverage.
- Address changes will need to be handled by the Business Center.

Existing Dwelling, Condo and Tenant Policies:

- Agents can process all policy changes.

Existing Homesaver Policies:

- Policy changes will continue to be processed by the Business Center.
- There will be no changes to how Customer Care Center policy changes are handled.

What improvements have been made to make policy changes easier?

Dynamic drop-down options have been introduced for *Quantum Home 2.0* policies.

- When you select “policy change” or “rewrite” on the Policy Quote Selection (PQS) page, you will be routed to a page that allows you to select what you would like to do.
- The page has drop-down options for common changes, such as mortgage and billing updates.
- The options available will be based on the policy status.

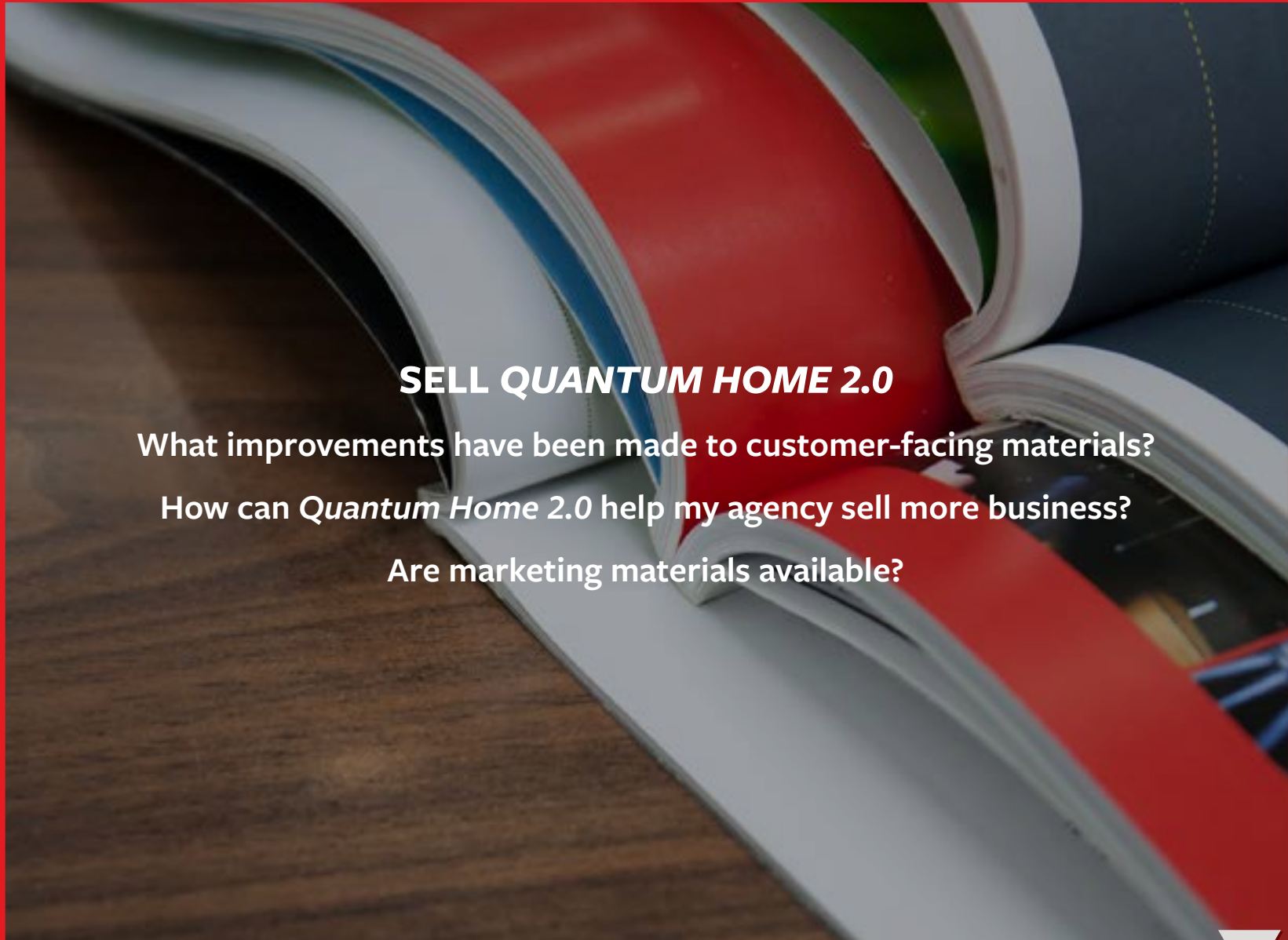
Additionally, we have made it easier to support closing date changes. We are introducing a fast-path effective-date change option. This will enable a streamlined policy rewrite when a policy effective date needs to be revised due to a closing date change for a newly purchased home.

What is the process for rewriting a current *Quantum Home* or Legacy customer into the new product?

Existing customers can be rewritten into *Quantum Home 2.0* using our new, partial prefill rewrite capability. By selecting the prefill rewrite option, many key data items will carry over from the prior policy, including name, mailing and residence addresses, date of birth, mortgage and billing information, and replacement cost. Just like new business transactions, this rewrite functionality also utilizes prefill of third-party data to help populate building characteristics, property losses, and auto Bodily Injury Limits and auto at fault accidents. All of this was designed with you in mind, to make it easier than ever before to complete these rewrites in your office – you no longer need to contact the Business Center to complete them for you.

How will Book Transfers be handled with the new product?

View our [Quantum Home 2.0 Book Transfer Guide](#).



SELL QUANTUM HOME 2.0

What improvements have been made to customer-facing materials?

How can *Quantum Home 2.0* help my agency sell more business?

Are marketing materials available?

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**SELL QUANTUM
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□ □ □

What improvements have been made to customer-facing materials?

We have completely redesigned and modernized our Quote Proposal and Declarations Page. We are also introducing a new visual coverage summary that is easy to read and understand, and that will be part of every *Quantum Home 2.0* Dwelling and Landlord Dwelling policy packages.

The visual coverage summary can also be downloaded within create documents of the Quote and Issue System.

How can *Quantum Home 2.0* help my agency sell more business?

To summarize, this new product has been designed to help you attract a wider variety of customers and easily quote and issue with:

- Flexible and customizable coverage options.
- New discounts.
- Precision pricing.
- Improved renewal rate stability.
- Cost-effective coverage packages and specialty options.
- Streamlined and easy-to-understand coverage and policy descriptions.
- A modernized Quote and Issue System that brings Auto, Home and Landlord into the same platform.
- Fewer questions for tenants, cutting the time to quote and issue in half.
- Improved coverage and endorsement selection process that displays the adjusted rate as coverages are added, revised or removed.
- A new feature that shows additional suggested endorsements and pricing at the end of the quote.
- Apples-to-apples quotes through comparative rater.

Are marketing materials available?

Yes. Visit quantumhome2.com for a full suite of tools to help you open more doors and close more sales!

Materials include an agent brochure, CSR flip book, coverage comparison sheets, videos and more!

There may be differences in the product by state. Please refer to the state rate and rule manual and eligibility guidelines for any differences that may apply in your state.



LEARN MORE AT
quantumhome2.com

TRAVELERS 

travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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