

## What Our Customers Are Saying ...

**"Thank you for your outstanding service.** When we first decided to take this trip we struggled with whether or not to purchase travel insurance. You never think something will happen to you.

Unfortunately, something happened to us. CSA did an outstanding job. From the moment the incident occurred, your representatives were nothing but caring, professional, and prompt. Your representatives cared about the people more than anything."

- Robert Rink, February 9, 2008

**"We want to thank you for the timely, patient, efficient, and friendly handling of our case.** From the first emergency call from the ship to the letter and all the customer assistance conversations. We are so pleased that we got our unused trip money back plus our out-of-pocket medical expenses back. We were stressed out by the injury/accident on our cruise, you cannot imagine our relief when your company responded the way you did. We have recommended you to our friends who will be taking a cruise in March of next year and will be recommending you to others as well."

- Kathleen Castillo, February 11, 2008



**Learn More**  
[www.csatravelprotection.com](http://www.csatravelprotection.com)  
or call 1-800-810-2000.

# CSA Travel Protection®

*Safeguarding Vacations and  
Enriching the Total Travel Experience*



**Convenience, Security and Assistance**



# CSA Travel Protection.

CSA Travel Protection® provides innovative, value-driven travel insurance products and convenience, security and assistance services to safeguard and enrich every customer's total travel experience. Since inception in 1991, CSA has developed a reputation for standing behind its customers. Through superior customer service, thoughtful claims management and industry-leading innovation, CSA protects customers every step of the way.

## Customer Philosophy

With customer-driven input, CSA develops travel insurance product and service solutions for leisure and business travel, vacation rental and vacation ownership. We carefully listen to our business partners and traveling customers to understand their needs, desires and perspectives. This win-win mindset creates additional revenue streams, increases account retention and differentiates CSA in the marketplace.



## CSA Advantages

**From personally designated account executives and marketing materials to back-office processing and claims adjudication, CSA covers it all so you can concentrate on what you do best. With in-house resources, CSA is flexible and responsive to customer needs in all phases of travel insurance product development and distribution:**

- **Underwriting**
- **Systems Integration**
- **Sales and Marketing**
- **Customer Service**
- **Claims Administration**



### Underwriting

As a leading travel protection provider in the U.S. market, our products and services protect more than a million travelers each year. CSA is a full service Managing General Agency (MGA). Our products are underwritten by United States Fire Insurance Company and Stonebridge Casualty Insurance Company, both rated "A-" (Excellent) by A.M. Best Company for financial strength and operating performance.

### Systems Integration

CSA operates within the insurance and travel industry sectors. Technology is a key component to successfully bridge these complex industries for best results.

In addition to integrating with leading software platforms, CSA's information technology expertise and resources allow customization and integration with our business partners' systems, creating unique sales functionality and significant operational efficiencies.

CSA's core information systems are custom-designed to meet the unique business needs of both the insurance and travel industries. An experienced and responsive in-house staff of developers builds and maintains our systems. IRIS, CSA's proprietary, integrated policy- and claim-management system, is feature-rich, user friendly and highly reliable. The IRIS database is open and accessible to its end-users (with security controls in place), yet flexible enough for partners to customize reporting and analysis.

### Sales and Marketing

CSA offers an experienced travel insurance sales force, consisting of regional Account Executives working directly in the field and Account Managers and sales support staff at CSA headquarters. In addition to acquiring new distribution partners and driving implementation of best practice sales techniques with existing partners, the team fosters relationships with business partners such as software solution providers, e-commerce sales channels and travel consortia.

CSA's Marketing team develops innovative strategies, programs and communications designed to educate consumers, facilitate the selling process, and maximize revenues for CSA and its partners. The group consists of experts in travel insurance marketing, public relations, graphic design, copywriting, communications and event management. The team promotes and manages the CSA brand, advertising and outreach, promotions, media relations, tradeshows, sales and training collateral, and web site design and content development.



### Customer Service

CSA is committed to providing the best customer service in the industry. At our state-of-the-art call center, customer service specialists answer calls through a powerful and flexible phone system. This inbound/outbound capability allows customer specialists to continually monitor and fine-tune service levels and can be tailored for the needs of business partners as well. Our industry-leading service standards earn us invaluable loyalty among our distribution partners and consumer base.

### Claims Administration

CSA is dedicated to providing travelers with prompt, fair, and equitable claims service. All calls are answered by live, thoroughly trained service professionals. Each customer receives a dedicated claims representative to work with them from start to finish. The following guidelines ensure excellence in the claims administration area:

- Claim forms are issued on the same day notification of a claim is received.
- Upon receipt, each claim is assigned to an examiner who manages the file to resolution.
- Correspondence and documentation are processed within three days of receipt.
- All phone calls are returned within 24 hours, with most returned on the same day.
- Claim payment checks, when settlement is finalized, are mailed to the customer within one business day.