



News Release

TRAVELERS NAMES ROBERT D. REYNOLDS FIRST FLORIDIAN'S AGENT OF THE YEAR

Boca Raton, Fla. (May 18, 2004) – Travelers, a member of St. Paul Travelers (NYSE:STA), has named Robert D. Reynolds of Morris and Reynolds Insurance, Miami, as a recipient of its prestigious Insurance Agent of the Year Award for First Floridian, a Travelers personal lines company. Travelers presented the award May 5 at its annual personal lines leadership conference for top independent agents and brokers in Boca Raton, Florida.

“Bob continues to build his personal lines business with First Floridian by professionally meeting the needs of his clients and generously giving of his time and talents to the industry,” said Joseph P. Lacher Jr., Executive Vice President of Personal Lines for Travelers. “We value Bob’s commitment to achieving long-term profitable growth for his agency and to improving his own and fellow agents’ professional development. We are proud to honor him as an Agent of the Year.”

Mr. Reynolds began working at Morris and Reynolds Insurance in 1983 as the third generation of his family to operate and lead the agency, since his grandfather established it in 1950. The agency has represented Travelers/First Floridian for 46 years. Mr. Reynolds is a member of the Society of Certified Insurance Counselors, the Charter Property and Casualty Underwriters Association of America, Independent Insurance Agents & Brokers of America, as well as a Certified Professional Insurance Agent lifetime member.

About Travelers

Travelers, a leading underwriter of auto and homeowners insurance through independent agents, is a member of St. Paul Travelers, a leading provider of commercial property-liability insurance and asset management services. For more information, visit www.stpaultravelers.com. First Floridian Auto and Home Insurance Company, a Travelers personal lines company, was formed in 1996 to meet the personal lines insurance needs of Florida’s citizens. For more information, visit www.firstfloridian.com.

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Contact:

Jennifer Wislocki
Corporate Communications
St. Paul Travelers
860.277.7458