

Filing at a Glance

Companies: The Travelers Home and Marine Insurance Company, Travelers Commercial Insurance Company

Product Name: Quantum Auto

SERFF Tr Num: TRVA-125222021 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: AR-PC-07-025302

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Co Tr Num: 2007-06-0089

State Status:

Filing Type: Rate

Co Status:

Reviewer(s): Alexa Grissom, Betty
Montesi

Author: Ann Lavorgna

Disposition Date: 07-10-2007

Date Submitted: 06-29-2007

Disposition Status: Filed

Effective Date Requested (New): 07-22-2007

Effective Date (New): 07-22-2007

Effective Date Requested (Renewal):

Effective Date (Renewal):

General Information

Project Name: Quantum Auto

Project Number: 2007-06-0089

Reference Organization:

Reference Title:

Filing Status Changed: 07-10-2007

State Status Changed: 07-02-2007

Corresponding Filing Tracking Number:

Filing Description:

Revisions to our Quantum Auto program

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

Ann Lavorgna, Regulatory Analyst

AJLAVORG@travelers.com

One Tower Square

(860) 277-5466 [Phone]

Hartford, CT 06183

(860) 277-5204[FAX]

Filing Company Information

The Travelers Home and Marine Insurance
Company

CoCode: 27998

State of Domicile: Connecticut

One Tower Square

Group Code: 3548

Company Type: Property/Casualty

Hartford, CT 06183

Group Name:

State ID Number:

(860) 277-7395 ext. [Phone]

FEIN Number: 35-1838079

Travelers Commercial Insurance Company

CoCode: 36137

State of Domicile: Connecticut

One Tower Square
Hartford, CT 06183
(860) 277-7395 ext. [Phone]

Group Code: 3548
Group Name:
FEIN Number: 06-1286268

Company Type: Property/Casualty
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	Rate Filing Check will be mailed
Per Company:	No

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07-10-2007	07-10-2007

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending	Alexa Grissom	07-03-2007	07-03-2007

Industry
Response

Response Letters

Responded By	Created On	Date Submitted
Todd Shasha	07-09-2007	07-09-2007

Disposition

Disposition Date: 07-10-2007

Effective Date (New): 07-22-2007

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
The Travelers Home and Marine Insurance Company	-0.600%	\$-146,899	16,414	\$24,542,586	27.900%	-15.800%	0.000%
Travelers Commercial Insurance Company	-0.700%	\$-1,266	126	\$175,965	9.700%	-13.500%	0.000%

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	APCS	Filed	Yes
Supporting Document	We respectfully request this information be treated as PROPRIETARY AND CONFIDENTIAL	Filed	Yes
Supporting Document	Abstract	Filed	Yes
Supporting Document	Revised Forms APCS	Filed	Yes
Rate	Ex Memo-Exhibits	Filed	Yes

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07-03-2007
Submitted Date 07-03-2007

Dear Ann Lavorgna,

This will acknowledge receipt of the captioned filing.

The discount section of the APCS must be completed with numerical values.

In accordance with Regulation 23, Section 7(B), this filing may not be implemented until 20 days after the requested information is received.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07-09-2007
Submitted Date 07-09-2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Attached are revised forms APCS - with the discounts completed with numerical values.

We thank you for your continued review.

Supporting Document Schedule Item Changes

Satisfied -Name: Revised Forms APCS

Comment: Attached are revised forms APCS - with the discounts completed with numerical values.

We thank you for your continued review.

No Form Schedule items changed.

No Rate/Rule Schedule Item Changes

Sincerely,
Ann Lavorgna

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	5.500%
Effective Date of Last Rate Revision:	07-23-2006
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
The Travelers Home and Marine Insurance Company	-0.600%	\$-146,899	16,414	\$24,542,586	27.900%	-15.800%	3.600%
Travelers Commercial Insurance Company	-0.700%	\$-1,266	126	\$175,965	9.700%	-13.500%	3.600%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	3.600%
Overall Percentage Rate Impact For This Filing:	-0.600%
Effect of Rate Filing - Written Premium Change For This Program:	\$-148,165
Effect of Rate Filing - Number of Policyholders Affected:	16540

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Ex Memo-Exhibits	All	New	Filing package.pdf

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

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ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

EXPLANATORY MEMORANDUM
PROPOSED EFFECTIVE DATE : July 22, 2007

This memorandum presents the proposed overall rate level change of -0.6% for Arkansas Quantum Automobile effective July 22, 2007.

Indicated statewide rate level changes have been developed utilizing our normal rate making procedures using the latest available Combined Travelers Automobile experience in Arkansas, accident years 2004 through 2006. Please note, that on June 1, 2006, we began converting our Legacy (The Travelers Indemnity Company of America & The Standard Fire Insurance Company) and TAP (The Travelers Property Casualty Company & The Automobile Insurance Company of Hartford, CT) auto books of business to Quantum, which has now been fully completed.

Exhibit 11 presents our base rate changes by coverage. Exhibit 12 shows our territory factor adjustments. Exhibits 13-17 present our Class Plan adjustments.

Summary of Changes:

- Revision to Property Damage and Collision base rates (Based on indication)
- Competitive adjustments to Territory factors
- Revision to Class Plan factors (Actuarial support included with filing):
 - Driver Age/ Gender / Marital Status
 - Drivers Insured Elsewhere
 - Household Age Composition
 - Insurance Score and Account Credit
 - Insurance Score and Policy Points

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 THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Statewide Indication
 ALL PRICING TRACKS COMBINED

<u>Coverage</u>	<u>Indicated Rate Level Change</u>	<u>Proposed Rate Level Change</u>
Property Damage	-10.6%	-4.0%
Collision	5.8%	3.0%
Total	3.6%	-0.6%

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Total Limits Property Damage
 Coverage Indication

ALL PRICING TRACKS COMBINED

AY Ending 12/31	Earned Car Years (1)	EPAPR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2004	20,781	3,168,039	1,849,850	564	0.25	0.584
2005	24,830	4,130,390	2,352,297	738	0.33	0.570
2006	30,011	4,785,904	2,999,749	933	0.42	0.627
(7) Weighted Rate Level Loss Ratio						0.597
(8) ELR						0.668
(9) Indicated Rate Level Change = (7)/(8)						-10.6%
(10) State Credibility						1.00
(11) Trended Expected Loss Ratio						0.680
(12) Credibility Weighted Rate Level Loss Ratio						0.597
(13) Credibility Weighted Indicated Rate Level change = (12)/(8)						-10.6%

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Collision
Coverage Indication

ALL PRICING TRACKS COMBINED

AY Ending 12/31	Earned Car Years (1)	Adjusted EPAPR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2004	15,216	5,038,243	3,090,626	587	0.26	0.613
2005	18,295	5,703,155	3,568,374	696	0.31	0.626
2006	22,810	6,287,083	4,205,465	980	0.43	0.669
(7) Weighted Rate Level Loss Ratio						0.641
(8) ELR						0.606
(9) Indicated Rate Level Change = (7)/(8)						5.8%
(10) State Credibility						1.00
(11) Trended Expected Loss Ratio						0.642
(12) Credibility Weighted Rate Level Loss Ratio						0.641
(13) Credibility Weighted Indicated Rate Level change = (12)/(8)						5.8%

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Total Limits Property Damage
Trended Ultimate Losses

ALL PRICING TRACKS COMBINED

Accident Year Ending 12/31	2004	2005	2006
(1) Total Limits Incurred Losses & ALAE	1,536,598	1,980,511	2,507,715
(2) Loss Development Factor	1.000	1.005	1.031
(3) Total Limit Ultimate Losses & ALAE (1) x (2)	1,536,598	1,990,223	2,585,116
(4) Unallocated Factor + 1.00	1.122	1.122	1.122
(5) Total Limit Ultimate Losses & LAE (3) x (4)	1,724,610	2,233,738	2,901,421
(6) Loss Trend Factor	1.073	1.053	1.034
(7) Trended Ultimate Losses & LAE (5) x (6)	1,849,850	2,352,297	2,999,749

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Collision
 Trended Ultimate Losses

ALL PRICING TRACKS COMBINED

Accident Year Ending 12/31	2004	2005	2006
(1) Earned Premium at Present Rates	4,011,204	4,875,923	5,707,138
(2) Model Year Adjustment Factor	1.183	1.120	1.073
(3) Adj. Earned Premium at Present Rates (1)x(2)	4,744,116	5,462,488	6,126,548
(4) Symbol Adjustment Factor	1.062	1.044	1.026
(5) Adj. Earned Premium at Present Rates (3)x(4)	5,038,243	5,703,155	6,287,083
(6) Incurred Losses & ALAE	2,221,391	2,742,875	3,536,000
(7) Loss Development Factor	1.000	0.991	0.960
(8) Ultimate Losses & ALAE (6) x (7)	2,221,441	2,717,473	3,393,245
(9) Unallocated Factor + 1.00	1.116	1.116	1.116
(10) Ultimate Losses & LAE (8) x (9)	2,479,297	3,032,905	3,787,118
(11) Loss Trend Factor	1.247	1.177	1.110
(12) Trended Ultimate Losses & LAE (10) x (11)	3,090,626	3,568,374	4,205,465

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Total Limits Property Damage
 Average Development Factors

Statewide

	Development Period:								
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
ALL avg.	1.019	1.007	1.006	1.000	1.000	1.000	1.000	1.000	1.000
All avg. excluding Hi/Lo	1.012	1.002	1.000	1.000	1.000	1.000	1.000		
7 yr avg.	1.025	1.008	1.006						
7 yr. avg. excluding Hi/Lo	1.017	1.003	1.000						
5 yr avg.	1.035	1.012	1.008	1.000	1.000				
5 yr. avg. excluding Hi/Lo	1.026	1.005	1.000	1.000	1.000				
4 yr avg	1.021	1.014	1.010	1.000	1.000	1.000			
4 yr. avg. excluding Hi/Lo	1.023	1.007	1.000	1.000	1.000	1.000			
3 yr avg	1.026	1.005	1.013	1.000	1.000	1.000	1.000		
2 yr avg	1.028	1.006	1.020	1.000	1.000	1.000	1.000	1.000	
Latest	1.031	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000
Selected LDF	1.026	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative LDF	15 to Ult. 1.031	27 to Ult. 1.005	39 to Ult. 1.000	51 to Ult. 1.000	63 to Ult. 1.000	75 to Ult. 1.000	87 to Ult. 1.000	99 to Ult. 1.000	111 to Ult. 1.000

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Total Limits Property Damage
Frequency Trend

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
06/30/2004	2.55	2.61		03/31/2004	3.31	3.33	
09/30/2004	2.60	2.66		06/30/2004	3.27	3.31	
12/31/2004	2.66	2.71		09/30/2004	3.27	3.30	
03/31/2005	2.74	2.76		12/31/2004	3.27	3.28	
06/30/2005	2.87	2.81		03/31/2005	3.29	3.27	
09/30/2005	3.02	2.86		06/30/2005	3.33	3.25	
12/31/2005	3.04	2.91	3.00	09/30/2005	3.31	3.24	3.30
03/31/2006	2.98	2.96	3.02	12/31/2005	3.26	3.23	3.26
06/30/2006	3.01	3.01	3.03	03/31/2006	3.21	3.21	3.22
09/30/2006	3.02	3.06	3.04	06/30/2006	3.17	3.20	3.19
12/31/2006	3.10	3.12	3.05	09/30/2006	3.13	3.18	3.15
03/31/2007	3.05	3.17	3.07	12/31/2006	3.15	3.17	3.12
Annual Rate of Change		7.3%	1.6%			-1.7%	-4.3%

(1) Selected Historical Annual Rate of Change

A. Travelers 1.6%
 B. Complement: Industry 0.0%

(2) State Credibility 0.25
 Based on 938 Pd. Claims, Yr. Ending 03/31/2007

(3) Credibility Weighted Historical Annual Rate of Change 0.4%

(4) Selected Prospective Annual Rate of Change 0.4%

(5) Factors To Adjust Data Based on a 07/22/07 Effective Date

Experience Period	(N1)	Factor to Adjust to 09/30/2006	(N2)	Factor to Adjust From to 09/30/2006 to 04/22/2008	Frequency Factor (f) = (c) x (e)
	Historical Trend Period (months)		Prospective Trend Period (months)		
(a)	(b)	(c)	(d)	(e)	(f)
12/31/2004	27	1.009	18.8	1.006	1.015
12/31/2005	15	1.005	18.8	1.006	1.011
12/31/2006	3	1.001	18.8	1.006	1.007

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Total Limits Property Damage
Severity Trend

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
06/30/2004	2,882	2,736		03/31/2004	2,500	2,507	
09/30/2004	2,693	2,726		06/30/2004	2,559	2,519	
12/31/2004	2,694	2,716		09/30/2004	2,538	2,530	
03/31/2005	2,645	2,706		12/31/2004	2,542	2,542	
06/30/2005	2,669	2,696		03/31/2005	2,564	2,554	
09/30/2005	2,642	2,687		06/30/2005	2,526	2,566	
12/31/2005	2,619	2,677	2,659	09/30/2005	2,546	2,578	2,549
03/31/2006	2,700	2,667	2,660	12/31/2005	2,579	2,590	2,572
06/30/2006	2,634	2,658	2,660	03/31/2006	2,593	2,602	2,595
09/30/2006	2,719	2,648	2,661	06/30/2006	2,609	2,614	2,618
12/31/2006	2,671	2,638	2,662	09/30/2006	2,658	2,627	2,642
03/31/2007	2,624	2,629	2,663	12/31/2006	2,658	2,639	2,665
Annual Rate of Change		-1.4%	0.1%			1.9%	3.6%

(1) Selected Historical Annual Rate of Change

A. Travelers 0.1%
 B. Complement: Industry 1.9%

(2) State Credibility

Based on 938 Pd. Claims, Yr. Ending 03/31/2007 0.25

(3) Credibility Weighted Historical Annual Rate of Change

1.5%

(4) Selected Prospective Annual Rate of Change

1.5%

(5) Factors To Adjust Data Based on a 07/22/07 Effective Date

Experience Period (a)	(N1) Historical Trend Period (months) (b)	Factor to Adjust to 09/30/2006 (c)	(N2) Prospective Trend Period (months) (d)	From to (e)	Factor to Adjust 09/30/2006 to 04/22/2008 (e)	Severity Factor (f) = (c) x (e)	Frequency Factor x Severity Factor
12/31/2004	27	1.033	18.8		1.023	1.056	1.073
12/31/2005	15	1.018	18.8		1.023	1.041	1.053
12/31/2006	3	1.004	18.8		1.023	1.026	1.034

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Collision
Frequency Trend

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
06/30/2004	3.52	3.56		03/31/2004	5.98	5.87	
09/30/2004	3.59	3.62		06/30/2004	5.81	5.83	
12/31/2004	3.71	3.68		09/30/2004	5.71	5.79	
03/31/2005	3.82	3.74		12/31/2004	5.66	5.74	
06/30/2005	3.91	3.80		03/31/2005	5.65	5.70	
09/30/2005	3.93	3.87		06/30/2005	5.74	5.66	
12/31/2005	3.85	3.93	3.78	09/30/2005	5.70	5.62	5.65
03/31/2006	3.84	4.00	3.89	12/31/2005	5.60	5.57	5.59
06/30/2006	3.92	4.06	4.00	03/31/2006	5.49	5.53	5.54
09/30/2006	4.15	4.13	4.12	06/30/2006	5.44	5.49	5.49
12/31/2006	4.26	4.20	4.24	09/30/2006	5.43	5.45	5.44
03/31/2007	4.37	4.27	4.36	12/31/2006	5.46	5.41	5.39
Annual Rate of Change		6.9%	12.1%			-2.9%	-3.6%

(1) Selected Historical Annual Rate of Change

A. Travelers 12.1%
 B. Complement: Industry 0.0%

(2) State Credibility 0.30
 Based on 1,033 Pd. Claims, Yr. Ending 03/31/2007

(3) Credibility Weighted Historical Annual Rate of Change 3.6%

(4) Selected Prospective Annual Rate of Change 3.6%

(5) Factors To Adjust Data Based on a 07/22/07 Effective Date

Experience Period (a)	(N1) Historical Trend Period (months) (b)	Factor to Adjust to 09/30/2006 (c)	(N2) Prospective Trend Period (months) (d)	From to (e)	Factor to Adjust 09/30/2006 04/22/2008 (e)	Frequency Factor (f) = (c) x (e)
12/31/2004	27	1.084	18.8		1.057	1.146
12/31/2005	15	1.046	18.8		1.057	1.105
12/31/2006	3	1.009	18.8		1.057	1.067

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Collision
Severity Trend

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
06/30/2004	3,879	4,027		03/31/2004	2,700	2,800	
09/30/2004	3,777	3,979		06/30/2004	2,796	2,822	
12/31/2004	3,804	3,931		09/30/2004	2,838	2,844	
03/31/2005	3,875	3,885		12/31/2004	2,925	2,866	
06/30/2005	4,222	3,838		03/31/2005	2,982	2,889	
09/30/2005	4,040	3,793		06/30/2005	2,954	2,911	
12/31/2005	3,924	3,747	3,883	09/30/2005	2,949	2,934	2,959
03/31/2006	3,936	3,703	3,774	12/31/2005	2,984	2,957	2,968
06/30/2006	3,476	3,659	3,668	03/31/2006	2,972	2,980	2,978
09/30/2006	3,436	3,615	3,566	06/30/2006	2,987	3,004	2,987
12/31/2006	3,518	3,572	3,466	09/30/2006	3,003	3,027	2,996
03/31/2007	3,448	3,529	3,369	12/31/2006	3,000	3,051	3,006
Annual Rate of Change		-4.7%	-10.8%			3.2%	1.3%

(1) Selected Historical Annual Rate of Change

A. Travelers 0.0%
 B. Complement: Industry 3.2%

(2) State Credibility 0.30

Based on 1,033 Pd. Claims, Yr. Ending 03/31/2007

(3) Credibility Weighted Historical Annual Rate of Change 2.2%

(4) Selected Prospective Annual Rate of Change 2.2%

(5) Factors To Adjust Data Based on a 07/22/07 Effective Date

Experience Period (a)	(N1) Historical Trend Period (months) (b)	Factor to Adjust to 09/30/2006 (c)	(N2) Prospective Trend Period (months) (d)	Factor to Adjust From to 09/30/2006 04/22/2008 (e)	Severity Factor (f) = (c) x (e)	Frequency Factor x Severity Factor
12/31/2004	27	1.051	18.8	1.035	1.088	1.247
12/31/2005	15	1.028	18.8	1.035	1.064	1.177
12/31/2006	3	1.006	18.8	1.035	1.041	1.110

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Model Year Rating Impact

Collision
 ALL PRICING TRACKS COMBINED

12/31/2002			12/31/2003			12/31/2004			12/31/2005			12/31/2006		
MY	WE	MY Relativity	MY	WE	MY Relativity	MY	WE	MY Relativity	MY	WE	MY Relativity	MY	WE	MY Relativity
2003	96	0.97	2004	165	1.00	2005	197	1.00	2006	234	0.99	2007	334	1.04
2002	679	0.96	2003	1,342	0.97	2004	1,693	1.00	2005	2,015	1.00	2006	2,179	0.99
2001	700	0.93	2002	1,519	0.96	2003	1,985	0.97	2004	2,397	1.00	2005	2,835	1.00
2000	756	0.85	2001	1,464	0.93	2002	1,975	0.96	2003	2,258	0.97	2004	2,734	1.00
1999	754	0.78	2000	1,440	0.85	2001	1,894	0.93	2002	2,268	0.96	2003	2,541	0.97
1998	641	0.71	1999	1,365	0.78	2000	1,777	0.85	2001	1,967	0.93	2002	2,415	0.96
1997	598	0.66	1998	1,141	0.71	1999	1,580	0.78	2000	1,862	0.85	2001	1,991	0.93
1996	509	0.59	1997	1,118	0.66	1998	1,230	0.71	1999	1,642	0.78	2000	1,862	0.85
1995	515	0.52	1996	816	0.59	1997	1,135	0.66	1998	1,148	0.71	1999	1,583	0.78
1994	349	0.46	1995	786	0.52	1996	800	0.59	1997	1,074	0.66	1998	1,150	0.71
1993	262	0.40	1994	519	0.46	1995	780	0.52	1996	698	0.59	1997	903	0.66
1992&P	693	0.36	1993&P	1,388	0.40	1994&P	1,723	0.46	1995&P	2,119	0.52	1996&P	2,432	0.59
	6,551	0.694		13,063	0.750		16,770	0.805		19,680	0.850		22,957	0.887

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Model Year Rating Impact

Collision
 ALL PRICING TRACKS COMBINED

Experience Period Ending:	Average Model Year Relativity	Fitted Average Model Year Relativity (Straight Line)
12/31/2004	0.805	0.806
12/31/2005	0.850	0.847
12/31/2006	0.887	0.888
(1) Average Historical Annual Increment of Change		0.041
(2) Selected Annual Increment of Change Current Annual Rate = 4.6%		0.041
(3) Average Written Date Underlying Proposed Rates: (Effective Date = 07/22/2007)		01/22/2008
(4) Prospective Trend Period (months) (Midpoint of Experience Period to Average Written Date)		18.7
(5) Increment to Bring 12/31/2006 Average Model Year Relativity to 01/22/2008 [(2) * [(4) / 12]]		0.064
(6) Projected Average Model Year Relativity at 01/22/2008:		0.952

CALCULATION OF MODEL YEAR TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Average Model Year Relativity	Model Year Trend Factors
12/31/2004	06/30/2004	0.805	1.183
12/31/2005	06/30/2005	0.850	1.120
12/31/2006	06/30/2006	0.887	1.073
	01/22/2008	0.952	

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Symbol Rating Impact

Collision
 ALL PRICING TRACKS COMBINED

MY 1990 & Subsequent	12/31/2002		12/31/2003		12/31/2004		12/31/2005		12/31/2006		
	Symbol	WE Relativity	Symbol WE Relativity								
1	5	0.94	10	0.94	7	0.94	8	0.94	8	0.94	
2	20	1.00	41	1.00	42	1.00	48	1.00	45	1.00	
3	58	1.06	94	1.06	75	1.06	59	1.06	41	1.06	
4	115	1.12	182	1.12	153	1.12	110	1.12	94	1.12	
5	258	1.18	401	1.18	371	1.18	330	1.18	250	1.18	
6	242	1.25	430	1.25	445	1.25	401	1.25	379	1.25	
7	373	1.31	651	1.31	699	1.31	707	1.31	674	1.31	
8	686	1.35	1,237	1.35	1,470	1.35	1,485	1.35	1,495	1.35	
10	585	1.41	1,190	1.41	1,496	1.41	1,584	1.41	1,675	1.41	
11	723	1.45	1,485	1.45	1,942	1.45	2,162	1.45	2,337	1.45	
12	819	1.52	1,621	1.52	2,120	1.52	2,555	1.52	2,808	1.52	
13	590	1.59	1,314	1.59	1,802	1.59	2,324	1.59	2,766	1.59	
14	547	1.64	1,178	1.64	1,669	1.64	2,065	1.64	2,692	1.64	
15	464	1.69	1,000	1.69	1,414	1.69	1,868	1.69	2,305	1.69	
16	248	1.78	605	1.78	909	1.78	1,181	1.78	1,550	1.78	
17	169	1.88	421	1.88	621	1.88	825	1.88	1,240	1.88	
18	127	1.96	281	1.96	429	1.96	589	1.96	816	1.96	
19	97	2.05	202	2.05	271	2.05	349	2.05	498	2.05	
20	63	2.13	132	2.13	181	2.13	282	2.13	398	2.13	
21	54	2.21	94	2.21	117	2.21	140	2.21	207	2.21	
22	19	2.31	66	2.31	108	2.31	147	2.31	184	2.31	
23	13	2.41	31	2.41	44	2.41	80	2.41	89	2.41	
24	16	2.51	29	2.51	34	2.51	52	2.51	71	2.51	
25	5	2.62	12	2.62	15	2.62	22	2.62	35	2.62	
26	5	2.73	16	2.73	14	2.73	24	2.73	31	2.73	
Subtotal		6,302	1,520	12,721	1,540	16,447	1,561	19,398	1,586	22,686	1,613

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Symbol Rating Impact

Collision
 ALL PRICING TRACKS COMBINED

MY 1989 & Prior	12/31/2002		12/31/2003		12/31/2004		12/31/2005		12/31/2006		
	<u>Symbol</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>								
1	0	0.80	0	0.80	0	0.80	0	0.80	1	0.80	
2	0	0.80	0	0.80	0	0.80	0	0.80	0	0.80	
3	2	0.80	2	0.80	2	0.80	0	0.80	1	0.80	
4	0	0.80	2	0.80	3	0.80	4	0.80	4	0.80	
5	7	0.80	8	0.80	6	0.80	6	0.80	12	0.80	
6	5	0.80	5	0.80	5	0.80	4	0.80	5	0.80	
7	37	0.87	52	0.87	50	0.87	46	0.87	37	0.87	
8	65	1.01	81	1.01	76	1.01	58	1.01	48	1.01	
10	44	1.13	67	1.13	63	1.13	52	1.13	51	1.13	
11	28	1.27	49	1.27	44	1.27	38	1.27	35	1.27	
12	25	1.45	29	1.45	25	1.45	21	1.45	20	1.45	
13	8	1.72	13	1.72	10	1.72	9	1.72	16	1.72	
14	6	2.01	9	2.01	8	2.01	12	2.01	8	2.01	
15	5	2.34	5	2.34	8	2.34	6	2.34	7	2.34	
16	5	2.64	5	2.64	7	2.64	7	2.64	4	2.64	
17	4	2.97	4	2.97	4	2.97	4	2.97	6	2.97	
18	4	3.26	3	3.26	2	3.26	7	3.26	5	3.26	
19	1	3.58	0	3.58	2	3.58	1	3.58	3	3.58	
20	0	3.92	2	3.92	1	3.92	1	3.92	3	3.92	
21	5	4.30	7	4.30	8	4.30	5	4.30	4	4.30	
Subtotal		250	1.308	343	1.293	324	1.326	282	1.362	271	1.384
Average Relativity		6,551	1.511	13,063	1.533	16,770	1.556	19,680	1.583	22,957	1.611

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Symbol Rating Impact

Collision
 ALL PRICING TRACKS COMBINED

Experience Period Ending:	Average Symbol Relativity	Fitted Average Symbol Relativity (Straight Line)
12/31/2004	1.556	1.556
12/31/2005	1.583	1.583
12/31/2006	1.611	1.611
(1) Average Historical Annual Increment of Change:		0.027
(2) Selected Annual Increment of Change: Current Annual Rate = 1.7%		0.027
(3) Average Written Date Underlying Proposed Rates: (Effective Date = 07/22/2007)		01/22/2008
(4) Prospective Trend Period (months) (Midpoint of Experience Period to Average Written Date)		18.7
(5) Increment to Bring 12/31/2006 Average Symbol Relativity to 01/22/2008: [(2) * [(4) / 12]]		0.042
(6) Projected Average Symbol Relativity at 01/22/2008:		1.653

CALCULATION OF SYMBOL TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Average Symbol Relativity	Symbol Trend Factors
12/31/2004	06/30/2004	1.556	1.062
12/31/2005	06/30/2005	1.583	1.044
12/31/2006	06/30/2006	1.611	1.026
	01/22/2008	1.653	

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Unallocated Loss Adjustment Expense

Liability *			
Calendar Year	ULAE	Incurred Losses & ALAE	Ratio
2003	\$88,887,466	\$993,539,408	0.089
2004	\$103,704,119	\$921,628,507	0.113
2005	\$138,978,011	\$841,884,336	0.165
Mean			0.122
Selected			0.122

Physical Damage			
Calendar Year	ULAE	Incurred Losses & ALAE	Ratio
2003	\$41,847,288	\$424,947,435	0.098
2004	\$47,574,783	\$434,765,496	0.109
2005	\$60,257,951	\$429,418,860	0.140
Mean			0.116
Selected			0.116

* Includes Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists, and Personal Injury Protection coverages

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Development of Expected Loss Ratio

	<u>PD</u>	<u>Coll</u>
Commissions	15.9%	16.2%
General & Other Acquisition	9.5%	8.6%
Taxes, Licenses & Fees	3.0%	2.8%
15% ROSHE Profit Load	4.9%	11.8%
Subtotal	33.2%	39.4%
Expected Loss Ratio	66.8%	60.6%
Total	100.0%	100.0%

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Calculation of Investment Income Adjustment Factors
 Estimated Investment Earnings

	<u>Liability</u>	<u>Physical Damage</u>
A. <u>Unearned Premium Reserve</u>		
1. Direct Earned Premium	10,918,935	7,086,879
2. Direct Mean Unearned Premium Reserve (See Page 3)	4,704,283	2,965,594
3. Deduction for Prepaid Expenses		
(A) Commissions	0.1589	0.1620
(B) Taxes, Licenses, and Fees	0.0297	0.0276
(C) Other Acquisition (50%)	0.0204	0.0186
(D) General (50%)	0.0269	0.0245
(E) Total	0.2358	0.2327
4. Deduction for Federal Taxes (See Page 3)	75,445	43,690
5. Deduction for Prepaid Expenses in dollars (See Page 3)	1,109,356	690,171
6. Net Subject to Investment (See Page 3)	3,519,482	2,231,733
B. <u>Delayed Remission of Premium</u>		
1. Average Agent's Balance (See Page 3)	28.9%	28.9%
2. Amount of Deduction (See Page 3)	3,155,572	2,048,108
C. <u>Loss + LAE Reserve</u>		
1. Direct Earned Premium (A1)	10,918,935	7,086,879
2. Expected Incurred Loss + LAE (See Page 4)		
0.6679 x (1)	7,293,242	
0.6062 x (1)		4,295,932
3. Expected Mean Loss + LAE Reserve (See Page 4)		
1.6024 x (2)	11,686,438	
0.0348 x (2)		149,355
4. Deduction for Federal Taxes (See Page 5)	22,331	(989)
5. Loss & Reserve Subject to Investment	11,664,107	150,344
D. <u>Policyholders' Surplus</u> (See Page 6)	8,108,000	5,263,000
E. <u>Net Subject to Investment</u> (See Page 4) (A6) - (B2) + (C5) + (D)	20,136,017	5,596,969
F. <u>Average Rate of Return</u> (See Page 6)	5.8%	5.8%

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Calculation of Investment Income Adjustment Factors
 Estimated Investment Earnings

	<u>Liability</u>	<u>Physical Damage</u>
G. <u>Projected Investment Earnings</u>	1,167,889	324,624
H. <u>Before Tax Return on Earned Premium</u>	10.7%	4.6%
I. <u>Federal Income Tax Provision</u> (See Page 6)	26.0%	26.0%
J. <u>After-Tax Return on Earned Premium</u>	7.9%	3.4%
K. <u>After-Tax Target Return on Earned Premium</u> (See Page 6)	11.1%	11.1%
L. <u>After-Tax Target Underwriting Profit (% of EP)</u>	3.2%	7.7%
M. <u>Before-Tax Target Underwriting Profit (% of EP)</u> (Assuming a tax rate of 35%)	<u>4.9%</u>	<u>11.8%</u>

The Surplus Allocation exhibit requires a 11.1% return on earned premium from underwriting and investment activities.

Since the after-tax return on liability earned premium from investment income is 7.9%, the difference of 3.2% is the projected underwriting after-tax gain. Assuming a tax rate of 35%, the before-tax underwriting profit is 4.9% as a percentage of earned premium.

Since the after-tax return on physical damage earned premium from investment income is 3.4%, the difference of 7.7% is the projected underwriting after-tax gain. Assuming a tax rate of 35%, the before-tax underwriting profit is 11.8% as a percentage of earned premium.

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Calculation of Investment Income Adjustment Factors

Explanatory Notes of Calculation of Investment Income Adjustment Factors

A. Unearned Premium Reserve

1. Direct Earned Premium from page 14 of the annual statement for the calendar-year 2005.

2. Direct Mean Unearned Premium Reserve

	<u>Liability</u>	<u>Physical Damage</u>
a. Direct unearned premium reserve as of 12/04	4,165,392	2,653,525
b. Direct unearned premium reserve as of 12/05	5,243,174	3,277,662
c. Direct mean unearned premium (a+b)/2	4,704,283	2,965,594

3. Deduction for Prepaid Expenses: Production costs and a large part of the other company expenses in connection with the writing and handling of insurance policies, exclusive of claim adjustment expense, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures, as shown.

4. Revenue Offset: The Internal Revenue Code allows only 80% of the change in unearned premium reserve as a deduction. The limitation of the deduction is accomplished through an adjustment to statutory income whereby 20% of the unearned premium reserve change is added to statutory income for tax purposes.

		<u>Liability</u>	<u>Physical Damage</u>
a. Liability:	.35 x .20 x (5243174 - 4165392) =	75,445	
b. Physical Damage:	.35 x .20 x (3277662 - 2653525) =		43,690

5. Line (2) x (3E)

6. Net Subject to Investment (2)-(4)-(5)

B. Delayed Remission of Premium

1. Average Uncollected Balance: The ratio used is the countrywide mean premium and agents' balance in the course of collection as a percentage of earned premium. (Source: Annual Statement)

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>Total</u>
Premiums & agents' balance	1,005,654,654	1,424,923,499	1,139,045,538	3,569,623,691
Premiums, agents' balances, & installments booked but deferred and not yet due	2,761,072,355	4,228,258,203	4,388,886,339	11,378,216,897
Total	3,766,727,009	5,653,181,702	5,527,931,877	14,947,840,588
Earned Premium	12,518,180,486	19,959,018,121	19,306,241,118	51,783,439,725
Ratio	30.1%	28.3%	28.6%	28.9%

2. Amount of Deduction (A1 x B1)

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Calculation of Investment Income Adjustment Factors

Explanatory Notes of Calculation of Investment Income Adjustment Factors

C. Loss + LAE Reserve: Determined by multiplying the expected incurred Loss + LAE by the ratio of the direct mean Loss + LAE reserve to the direct incurred Loss + LAE. This countrywide ratio is determined as follows: (See Page 6)

1. Direct Earned Premium from Page 14 of the Annual Statement.
2. Expected Incurred Loss + LAE = Expected Loss Ratio x Line C1 by line
3. Expected Mean Loss + LAE = ((Direct Mean Loss + LAE) / Direct Incurred Loss + LAE) x C2

	<u>Liability</u>	<u>Physical Damage</u>
a. Direct Paid Loss + LAE for 2005	1,039,552,295	504,791,384
b. Direct Loss + LAE Reserve as of 12/04	1,756,110,926	24,560,074
c. Direct Loss + LAE Reserve as of 12/05	1,838,087,727	9,491,943
d. Direct Incurred Loss + LAE = a - b + c	1,121,529,097	489,723,253
e. Direct Mean Loss + LAE Reserve = (b + c) / 2	1,797,099,327	17,026,008
f. State Reserves Ratio = e / d	1.6024	0.0348

4. Deduction for Federal Taxes (See Page 6)
5. Loss Reserve Subject to Investment = C3 - C4

D. Policyholders' Surplus (See Page 6)

E. Net Subject to Investment = A6 - B2 + C5 + D

F. Average Rate of Return (See Page 6)

G. Projected Investment Earnings = E x F

H. Before-Tax Return of Earned Premium = G / A1

I. Federal Income Tax Provision = (See Page 6)

J. After-Tax Return on Earned Premium = (G - (G x I)) / Direct Earned Premium

K. After-Tax Target Return on Earned Premium (See Page 6)

L. After-Tax Target Underwriting Profit = K - J

M. Before-Tax Target Underwriting Profit = L / 0.35 (Assuming a tax rate of 35%)

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Deduction for Federal Taxes Payable on Loss Reserves

Liability (Countrywide)

Year of Loss	Statutory Reserves (Undiscounted)		Tax Reserves (Discounted)	
	2004	2005	2004	2005
1994 & Prior	184,460,271	306,887,135	177,052,377	294,785,367
1995	2,932,339	1,179,559	2,617,374	1,086,794
1996	4,551,914	3,718,227	3,963,829	3,337,365
1997	9,076,801	7,791,713	7,795,792	6,813,915
1998	14,223,038	8,852,998	12,274,994	7,607,009
1999	26,376,392	16,628,163	23,349,516	14,353,796
2000	51,743,087	32,986,058	46,528,160	29,309,399
2001	104,752,403	56,019,538	94,999,640	50,446,098
2002	214,566,479	100,123,086	196,664,339	91,591,798
2003	405,652,067	193,686,422	373,184,893	178,645,316
2004	800,764,444	352,298,418	745,630,211	326,286,464
2005		726,949,476		680,512,670
Total	1,819,099,235	1,807,120,793	1,684,061,125	1,684,775,991
			<u>2004</u>	<u>2005</u>
Ratio of Discounted to Statutory Reserves:			0.9258	0.9323
ARKANSAS QUANTUM AUTOMOBILE Liability Loss + ALAE Reserve as of 12/04 x 1.122 =				6,394,519
ARKANSAS QUANTUM AUTOMOBILE Liability Loss + ALAE Reserve as of 12/05 x 1.122 =				7,950,914
Deduction for Federal Taxes Payable =				
.35 x [7950914 - 6394519 - (7950914 x 0.9323) + (6394519 x 0.9258)] =				22,331

Physical Damage (Countrywide)

Year of Loss	Statutory Reserves (Undiscounted)		Tax Reserves (Discounted)	
	2004	2005	2004	2005
2002 & Prior	2,187,778	141,007	2,127,870	137,433
2003	1,200,822	(1,118,191)	1,141,082	(1,089,843)
2004	2,713,715	(4,046,313)	2,645,101	(3,861,320)
2005		25,725,780		25,124,774
Total	6,102,315	20,702,283	5,914,053	20,311,044
			<u>2004</u>	<u>2005</u>
Ratio of Discounted to Statutory Reserves:			0.9691	0.9811
ARKANSAS QUANTUM AUTOMOBILE Physical Damage Loss + ALAE Reserve as of 12/04 x 1.116 =				172,343
ARKANSAS QUANTUM AUTOMOBILE Physical Damage Loss + ALAE Reserve as of 12/05 x 1.116 =				132,189
Deduction for Federal Taxes Payable =				
.35 x [132189 - 172343 - (132189 x 0.9811) + (172343 x 0.9691)] =				(989)

* 3 Year Average

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 TRAVELERS COMMERCIAL INSURANCE COMPANY
 TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
 THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
 THE STANDARD FIRE INSURANCE COMPANY
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Surplus Allocation

	<u>2003</u>	<u>2004</u>	<u>2005</u>	
1. Year End Property Casualty Policyholder Surplus	8,436,295,080	14,416,211,765	17,226,532,794	
2. Net Written Premium	13,172,517,981	19,603,030,363	19,289,915,748	
3. Premium to Surplus Ratio	1.56	1.36	1.12	
4. Three Year Average			1.35	
			<u>Physical</u>	
		<u>Liability</u>	<u>Damage</u>	
5. Earned Premium		10,918,935	7,086,879	
6. Allocated Equity		8,108,000	5,263,000	
7. Target Return on Equity			15.0%	*
8. Return on Earned Premium			11.1%	

* Our corporate target rate of return on equity is 15%.

Average Rate of Return

The average rate of return is based on the two year average ratio of net investment income to invested income.

Source: Annual Statement

	<u>2004</u>	<u>2005</u>	<u>Total</u>
1. Net Investment Income Earned	3,022,664,035	3,298,702,196	6,321,366,231
2. Net Realized Capital Gains	492,084,391	178,321,975	670,406,366
3. Invested Assets	57,980,145,447	61,713,925,822	119,694,071,269
4. Ratio	6.1%	5.6%	5.8%

Federal Income Tax Provision

Detailed below is the calculation of the federal income tax rate on net investment income earned for Travelers Property Casualty Corp. for 2005

	(in thousands)
1. Statutory net investment income	4,085,522
2. Tax exempt interest	(1,213,029)
3. 70% Dividends received deduction	(17,598)
4. 15% Proration adj. on TEI	183,227
5. Other Adjustments	0
6. Taxable net investment income (1+2+3+4+5)	3,038,122
7. Tax on net investment income (6 x .35)	1,063,343
8. FIT rate on NII (7 / 1)	26.0%

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Base Rates By Coverage

<u>Coverage</u>	<u>Current</u>	<u>Proposed</u>
PD	55.29	53.08
COLL	74.37	76.60

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Bodily Injury

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.1310	1.1650
0005	0.8700	0.9570
0012	0.8700	0.9570
0031	0.8700	0.9140
0075	0.9670	1.0060
0077	0.9520	1.0470
0085	0.9900	0.8910
0090	0.9520	1.0000
0102	0.9520	0.8570
0104	0.9520	1.0470
0119	0.9900	1.0200
0126	0.9900	0.9690
0127	0.9870	0.8880
0129	0.9900	0.9180
0133	0.9670	1.0150
0134	0.9900	1.0200
0135	0.9900	0.8910
0143	0.9900	0.8910
0148	0.9670	1.0640
0149	0.9670	1.0640
0159	0.9900	0.9410
0163	0.9670	1.0640
0164	1.2660	1.3040
0171	1.2660	1.1390
0174	0.9870	0.9380
0182	1.2660	1.1730
0185	0.9900	1.0400
0187	0.9670	1.0150
0190	1.2660	1.0760
0193	1.2660	1.1390
0195	0.9900	1.0200
0198	0.9900	1.0890
0203	1.1310	1.2440
0205	1.2660	1.1390
0220	0.9900	1.0200
0222	0.9900	0.9410
0227	1.2660	1.1390
0230	1.2660	1.2030
0232	1.2660	1.0760
0238	1.2660	1.1390
0255	0.9670	1.0640
0259	1.0180	0.9670
0275	1.0180	0.9770
0276	1.0180	0.9770
0278	1.0180	0.9770
0283	1.0180	0.9770
0284	1.0180	0.9770
0285	1.0180	0.9770
0349	0.8700	0.9140
0377	0.8600	0.9460
0402	0.8600	0.8170
0405	0.8600	0.8170
0457	0.8560	0.8300
0464	0.8560	0.8130
0468	0.8560	0.8130
0476	0.8660	0.7790
0481	0.8660	0.9090
0495	0.9120	0.7750
0497	0.9120	0.8660
0516	0.9120	0.9850
0523	0.9120	0.9580
0524	0.8700	0.9570

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Collision

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.0250	1.0560
0005	1.0250	1.1280
0012	1.0250	1.1280
0031	0.9940	1.0440
0075	1.0250	1.0660
0077	1.0250	1.1280
0085	1.0060	0.9050
0090	1.0300	1.0820
0102	1.0250	0.9230
0104	1.0300	1.1330
0119	0.9880	1.0180
0126	1.0060	0.9850
0127	1.0060	0.9050
0129	0.9880	0.9160
0133	1.0300	1.0820
0134	0.9880	1.0180
0135	0.9880	0.8890
0143	1.0060	0.9050
0148	1.0300	1.1330
0149	1.0250	1.1280
0159	0.9880	0.9390
0163	1.0300	1.1330
0164	1.0060	1.0360
0171	1.0180	0.9160
0174	1.0060	0.9560
0182	0.9880	0.9160
0185	1.0060	1.0560
0187	1.0300	1.0820
0190	0.9880	0.8400
0193	1.0180	0.9160
0195	1.0060	1.0360
0198	1.0060	1.1070
0203	1.0300	1.1330
0205	0.9880	0.8890
0220	0.9880	1.0180
0222	1.0060	0.9560
0227	1.0180	0.9160
0230	0.9880	0.9390
0232	1.0180	0.8650
0238	0.9880	0.8890
0255	1.0250	1.1280
0259	0.9900	0.9410
0275	1.0520	1.0100
0276	1.0520	1.0100
0278	1.0520	1.0100
0283	1.0520	1.0100
0284	1.0520	1.0100
0285	1.0520	1.0100
0349	0.9940	1.0440
0377	0.9910	1.0900
0402	0.9900	0.9410
0405	0.9900	0.9410
0457	0.9630	0.9340
0464	0.9630	0.9150
0468	0.9800	0.9310
0476	0.9800	0.8820
0481	0.9630	1.0110
0495	0.9580	0.8140
0497	0.9580	0.9100
0516	0.9580	1.0350
0523	0.9580	1.0060
0524	0.9940	1.0930

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Comprehensive

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.1090	1.1420
0005	1.3580	1.4940
0012	1.3580	1.4940
0031	1.3580	1.4260
0075	1.1090	1.1530
0077	1.3580	1.4940
0085	0.8610	0.7750
0090	1.3580	1.4260
0102	1.3580	1.2220
0104	1.3580	1.4940
0119	0.8610	0.8870
0126	0.8610	0.8430
0127	1.1210	1.0090
0129	0.8610	0.7980
0133	1.1090	1.1640
0134	0.8610	0.8870
0135	0.8610	0.7750
0143	0.8610	0.7750
0148	1.1090	1.2200
0149	1.1890	1.3080
0159	0.8610	0.8180
0163	1.1890	1.3080
0164	0.8610	0.8870
0171	0.8610	0.7750
0174	1.1210	1.0650
0182	0.8610	0.7980
0185	0.8610	0.9040
0187	1.1090	1.1640
0190	0.8610	0.7320
0193	0.8610	0.7750
0195	0.8610	0.8870
0198	0.8610	0.9470
0203	1.1090	1.2200
0205	0.8610	0.7750
0220	0.8610	0.8870
0222	0.8610	0.8180
0227	0.8610	0.7750
0230	0.8610	0.8180
0232	0.8610	0.7320
0238	0.8610	0.7750
0255	1.1090	1.2200
0259	1.0300	0.9790
0275	0.9860	0.9470
0276	0.9860	0.9470
0278	0.9860	0.9470
0283	0.9860	0.9470
0284	0.9860	0.9470
0285	1.1380	1.0920
0349	1.0180	1.0690
0377	1.0300	1.1330
0402	1.0300	0.9790
0405	1.0300	0.9790
0457	0.7150	0.6940
0464	1.0560	1.0030
0468	1.0560	1.0030
0476	1.0560	0.9500
0481	1.0560	1.1090
0495	0.9080	0.7720
0497	0.9080	0.8630
0516	0.9080	0.9810
0523	0.9080	0.9530
0524	1.0180	1.1200

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Medical Payments

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.2320	1.2690
0005	0.9440	1.0380
0012	0.9440	1.0380
0031	0.9440	0.9910
0075	0.9440	0.9820
0077	0.9440	1.0380
0085	0.9450	0.8510
0090	0.9920	1.0420
0102	0.9920	0.8930
0104	0.9440	1.0380
0119	0.9450	0.9730
0126	0.9450	0.9250
0127	0.9910	0.8920
0129	0.9450	0.8770
0133	0.9440	0.9910
0134	0.9450	0.9730
0135	0.9910	0.8920
0143	0.9450	0.8510
0148	0.9920	1.0910
0149	0.9440	1.0380
0159	0.9450	0.8980
0163	0.9440	1.0380
0164	0.9450	0.9730
0171	0.9450	0.8510
0174	0.9910	0.9410
0182	0.9450	0.8770
0185	0.9450	0.9920
0187	0.9440	0.9910
0190	0.9450	0.8030
0193	0.9450	0.8510
0195	0.9450	0.9730
0198	0.9450	1.0400
0203	1.2320	1.3550
0205	0.9450	0.8510
0220	0.9450	0.9730
0222	0.9450	0.8980
0227	0.9450	0.8510
0230	0.9450	0.8980
0232	0.9450	0.8030
0238	0.9450	0.8510
0255	0.9440	1.0380
0259	0.9350	0.8880
0275	0.9760	0.9370
0276	0.9760	0.9370
0278	0.9910	0.9510
0283	0.9760	0.9370
0284	0.9760	0.9370
0285	0.9910	0.9510
0349	0.9440	0.9910
0377	0.9350	1.0290
0402	0.9760	0.9270
0405	0.9760	0.9270
0457	0.9040	0.8770
0464	0.9630	0.9150
0468	0.9630	0.9150
0476	0.9630	0.8670
0481	0.9630	1.0110
0495	0.9040	0.7680
0497	0.9040	0.8590
0516	0.9580	1.0350
0523	0.9630	1.0110
0524	0.9440	1.0380

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Property Damage

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.0700	1.1020
0005	0.8790	0.9670
0012	0.8790	0.9670
0031	0.8790	0.9230
0075	0.9010	0.9370
0077	0.9010	0.9910
0085	1.0040	0.9040
0090	0.9010	0.9460
0102	0.9010	0.8110
0104	0.9010	0.9910
0119	1.0040	1.0340
0126	1.0040	0.9830
0127	0.9820	0.8840
0129	1.0040	0.9310
0133	0.9010	0.9460
0134	1.0040	1.0340
0135	1.0040	0.9040
0143	1.0040	0.9040
0148	0.9010	0.9910
0149	0.8790	0.9670
0159	1.0040	0.9540
0163	0.8790	0.9670
0164	1.2090	1.2450
0171	1.2090	1.0880
0174	0.9820	0.9330
0182	1.2090	1.1210
0185	1.0040	1.0540
0187	0.9010	0.9460
0190	1.2090	1.0280
0193	1.2090	1.0880
0195	1.0040	1.0340
0198	1.0040	1.1040
0203	1.0700	1.1770
0205	1.2090	1.0880
0220	1.0040	1.0340
0222	1.0040	0.9540
0227	1.2090	1.0880
0230	1.2090	1.1490
0232	1.2090	1.0280
0238	1.2090	1.0880
0255	0.9010	0.9910
0259	0.9330	0.8860
0275	0.9330	0.8960
0276	0.9330	0.8960
0278	1.0480	1.0060
0283	0.9330	0.8960
0284	0.9330	0.8960
0285	0.9330	0.8960
0349	0.8790	0.9230
0377	0.8710	0.9580
0402	0.8710	0.8270
0405	0.8710	0.8270
0457	1.0000	0.9700
0464	0.9070	0.8620
0468	0.9070	0.8620
0476	0.9070	0.8160
0481	0.9070	0.9520
0495	0.9070	0.7710
0497	0.9070	0.8620
0516	0.9070	0.9800
0523	0.9070	0.9520
0524	0.8790	0.9670

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Personal Injury Protection

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.2320	1.2690
0005	0.9440	1.0380
0012	0.9440	1.0380
0031	0.9440	0.9910
0075	0.9440	0.9820
0077	0.9440	1.0380
0085	0.9450	0.8510
0090	0.9920	1.0420
0102	0.9920	0.8930
0104	0.9440	1.0380
0119	0.9450	0.9730
0126	0.9450	0.9250
0127	0.9910	0.8920
0129	0.9450	0.8770
0133	0.9440	0.9910
0134	0.9450	0.9730
0135	0.9910	0.8920
0143	0.9450	0.8510
0148	0.9920	1.0910
0149	0.9440	1.0380
0159	0.9450	0.8980
0163	0.9440	1.0380
0164	0.9450	0.9730
0171	0.9450	0.8510
0174	0.9910	0.9410
0182	0.9450	0.8770
0185	0.9450	0.9920
0187	0.9440	0.9910
0190	0.9450	0.8030
0193	0.9450	0.8510
0195	0.9450	0.9730
0198	0.9450	1.0400
0203	1.2320	1.3550
0205	0.9450	0.8510
0220	0.9450	0.9730
0222	0.9450	0.8980
0227	0.9450	0.8510
0230	0.9450	0.8980
0232	0.9450	0.8030
0238	0.9450	0.8510
0255	0.9440	1.0380
0259	0.9350	0.8880
0275	0.9760	0.9370
0276	0.9760	0.9370
0278	0.9910	0.9510
0283	0.9760	0.9370
0284	0.9760	0.9370
0285	0.9910	0.9510
0349	0.9440	0.9910
0377	0.9350	1.0290
0402	0.9760	0.9270
0405	0.9760	0.9270
0457	0.9040	0.8770
0464	0.9630	0.9150
0468	0.9630	0.9150
0476	0.9630	0.8670
0481	0.9630	1.0110
0495	0.9040	0.7680
0497	0.9040	0.8590
0516	0.9580	1.0350
0523	0.9630	1.0110
0524	0.9440	1.0380

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Uninsured Motorists Bodily Injury

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.1310	1.1650
0005	0.8700	0.9570
0012	0.8700	0.9570
0031	0.8700	0.9140
0075	0.9670	1.0060
0077	0.9520	1.0470
0085	0.9900	0.8910
0090	0.9520	1.0000
0102	0.9520	0.8570
0104	0.9520	1.0470
0119	0.9900	1.0200
0126	0.9900	0.9690
0127	0.9870	0.8880
0129	0.9900	0.9180
0133	0.9670	1.0150
0134	0.9900	1.0200
0135	0.9900	0.8910
0143	0.9900	0.8910
0148	0.9670	1.0640
0149	0.9670	1.0640
0159	0.9900	0.9410
0163	0.9670	1.0640
0164	1.2660	1.3040
0171	1.2660	1.1390
0174	0.9870	0.9380
0182	1.2660	1.1730
0185	0.9900	1.0400
0187	0.9670	1.0150
0190	1.2660	1.0760
0193	1.2660	1.1390
0195	0.9900	1.0200
0198	0.9900	1.0890
0203	1.1310	1.2440
0205	1.2660	1.1390
0220	0.9900	1.0200
0222	0.9900	0.9410
0227	1.2660	1.1390
0230	1.2660	1.2030
0232	1.2660	1.0760
0238	1.2660	1.1390
0255	0.9670	1.0640
0259	1.0180	0.9670
0275	1.0180	0.9770
0276	1.0180	0.9770
0278	1.0180	0.9770
0283	1.0180	0.9770
0284	1.0180	0.9770
0285	1.0180	0.9770
0349	0.8700	0.9140
0377	0.8600	0.9460
0402	0.8600	0.8170
0405	0.8600	0.8170
0457	0.8560	0.8300
0464	0.8560	0.8130
0468	0.8560	0.8130
0476	0.8660	0.7790
0481	0.8660	0.9090
0495	0.9120	0.7750
0497	0.9120	0.8660
0516	0.9120	0.9850
0523	0.9120	0.9580
0524	0.8700	0.9570

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Uninsured Motorists Bodily injury and Property Damage Combined Single Limits

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.0250	1.0560
0005	1.0250	1.1280
0012	1.0250	1.1280
0031	0.9940	1.0440
0075	1.0250	1.0660
0077	1.0250	1.1280
0085	1.0060	0.9050
0090	1.0300	1.0820
0102	1.0250	0.9230
0104	1.0300	1.1330
0119	0.9880	1.0180
0126	1.0060	0.9850
0127	1.0060	0.9050
0129	0.9880	0.9160
0133	1.0300	1.0820
0134	0.9880	1.0180
0135	0.9880	0.8890
0143	1.0060	0.9050
0148	1.0300	1.1330
0149	1.0250	1.1280
0159	0.9880	0.9390
0163	1.0300	1.1330
0164	1.0060	1.0360
0171	1.0180	0.9160
0174	1.0060	0.9560
0182	0.9880	0.9160
0185	1.0060	1.0560
0187	1.0300	1.0820
0190	0.9880	0.8400
0193	1.0180	0.9160
0195	1.0060	1.0360
0198	1.0060	1.1070
0203	1.0300	1.1330
0205	0.9880	0.8890
0220	0.9880	1.0180
0222	1.0060	0.9560
0227	1.0180	0.9160
0230	0.9880	0.9390
0232	1.0180	0.8650
0238	0.9880	0.8890
0255	1.0250	1.1280
0259	0.9900	0.9410
0275	1.0520	1.0100
0276	1.0520	1.0100
0278	1.0520	1.0100
0283	1.0520	1.0100
0284	1.0520	1.0100
0285	1.0520	1.0100
0349	0.9940	1.0440
0377	0.9910	1.0900
0402	0.9900	0.9410
0405	0.9900	0.9410
0457	0.9630	0.9340
0464	0.9630	0.9150
0468	0.9800	0.9310
0476	0.9800	0.8820
0481	0.9630	1.0110
0495	0.9580	0.8140
0497	0.9580	0.9100
0516	0.9580	1.0350
0523	0.9580	1.0060
0524	0.9940	1.0930

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Uninsured Motorists Property Damage

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.0250	1.0560
0005	1.0250	1.1280
0012	1.0250	1.1280
0031	0.9940	1.0440
0075	1.0250	1.0660
0077	1.0250	1.1280
0085	1.0060	0.9050
0090	1.0300	1.0820
0102	1.0250	0.9230
0104	1.0300	1.1330
0119	0.9880	1.0180
0126	1.0060	0.9850
0127	1.0060	0.9050
0129	0.9880	0.9160
0133	1.0300	1.0820
0134	0.9880	1.0180
0135	0.9880	0.8890
0143	1.0060	0.9050
0148	1.0300	1.1330
0149	1.0250	1.1280
0159	0.9880	0.9390
0163	1.0300	1.1330
0164	1.0060	1.0360
0171	1.0180	0.9160
0174	1.0060	0.9560
0182	0.9880	0.9160
0185	1.0060	1.0560
0187	1.0300	1.0820
0190	0.9880	0.8400
0193	1.0180	0.9160
0195	1.0060	1.0360
0198	1.0060	1.1070
0203	1.0300	1.1330
0205	0.9880	0.8890
0220	0.9880	1.0180
0222	1.0060	0.9560
0227	1.0180	0.9160
0230	0.9880	0.9390
0232	1.0180	0.8650
0238	0.9880	0.8890
0255	1.0250	1.1280
0259	0.9900	0.9410
0275	1.0520	1.0100
0276	1.0520	1.0100
0278	1.0520	1.0100
0283	1.0520	1.0100
0284	1.0520	1.0100
0285	1.0520	1.0100
0349	0.9940	1.0440
0377	0.9910	1.0900
0402	0.9900	0.9410
0405	0.9900	0.9410
0457	0.9630	0.9340
0464	0.9630	0.9150
0468	0.9800	0.9310
0476	0.9800	0.8820
0481	0.9630	1.0110
0495	0.9580	0.8140
0497	0.9580	0.9100
0516	0.9580	1.0350
0523	0.9580	1.0060
0524	0.9940	1.0930

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Territory Factors

Underinsured Motorists Bodily Injury

<u>Territory</u>	<u>Current</u>	<u>Proposed</u>
0001	1.1310	1.1650
0005	0.8700	0.9570
0012	0.8700	0.9570
0031	0.8700	0.9140
0075	0.9670	1.0060
0077	0.9520	1.0470
0085	0.9900	0.8910
0090	0.9520	1.0000
0102	0.9520	0.8570
0104	0.9520	1.0470
0119	0.9900	1.0200
0126	0.9900	0.9690
0127	0.9870	0.8880
0129	0.9900	0.9180
0133	0.9670	1.0150
0134	0.9900	1.0200
0135	0.9900	0.8910
0143	0.9900	0.8910
0148	0.9670	1.0640
0149	0.9670	1.0640
0159	0.9900	0.9410
0163	0.9670	1.0640
0164	1.2660	1.3040
0171	1.2660	1.1390
0174	0.9870	0.9380
0182	1.2660	1.1730
0185	0.9900	1.0400
0187	0.9670	1.0150
0190	1.2660	1.0760
0193	1.2660	1.1390
0195	0.9900	1.0200
0198	0.9900	1.0890
0203	1.1310	1.2440
0205	1.2660	1.1390
0220	0.9900	1.0200
0222	0.9900	0.9410
0227	1.2660	1.1390
0230	1.2660	1.2030
0232	1.2660	1.0760
0238	1.2660	1.1390
0255	0.9670	1.0640
0259	1.0180	0.9670
0275	1.0180	0.9770
0276	1.0180	0.9770
0278	1.0180	0.9770
0283	1.0180	0.9770
0284	1.0180	0.9770
0285	1.0180	0.9770
0349	0.8700	0.9140
0377	0.8600	0.9460
0402	0.8600	0.8170
0405	0.8600	0.8170
0457	0.8560	0.8300
0464	0.8560	0.8130
0468	0.8560	0.8130
0476	0.8660	0.7790
0481	0.8660	0.9090
0495	0.9120	0.7750
0497	0.9120	0.8660
0516	0.9120	0.9850
0523	0.9120	0.9580
0524	0.8700	0.9570

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

Exhibit 13
Page 1 of 4

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Driver Age / Gender / Marital Status

Bodily Injury

<u>Gender</u>	<u>Marital Status</u>	<u>Driver Age</u>	<u>Current</u>	<u>Proposed</u>
F	M	23	0.9960	1.0460
F	M	24	0.9990	1.0990
F	S	23	1.0050	1.0550
F	S	24	1.0090	1.1100
M	S	23	1.0800	1.1340
M	S	24	1.0550	1.1390

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

Exhibit 13

Page 2 of 4

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Driver Age / Gender / Marital Status

Property Damage

<u>Gender</u>	<u>Marital Status</u>	<u>Driver Age</u>	<u>Current</u>	<u>Proposed</u>
F	M	23	0.9650	1.0620
F	M	24	0.9100	1.0280
M	M	23	1.0350	1.0870
M	M	24	0.9630	1.0110
F	S	23	0.9730	1.0220
F	S	24	0.9180	1.0100
M	S	23	0.9810	1.0790
M	S	24	0.9130	1.0410

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

Exhibit 13
Page 3 of 4

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Driver Age / Gender / Marital Status

Collision

<u>Gender</u>	<u>Marital Status</u>	<u>Driver Age</u>	<u>Current</u>	<u>Proposed</u>
F	M	23	1.0840	1.3220
F	M	24	0.9680	1.3070
M	M	23	1.2480	1.3730
M	M	24	1.0890	1.3390
F	S	23	1.0250	1.1070
F	S	24	0.9350	1.1030
M	S	23	1.3270	1.5260
M	S	24	1.1580	1.4820

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Driver Age / Gender / Marital Status

Comprehensive

<u>Gender</u>	<u>Marital Status</u>	<u>Driver Age</u>	<u>Current</u>	<u>Proposed</u>
F	M	23	1.1730	1.2320
F	M	24	1.1740	1.2330
M	M	23	1.4960	1.5710
M	M	24	1.4340	1.5060
F	S	23	0.9780	1.0270
F	S	24	0.9780	1.0270
M	S	23	1.3950	1.4650
M	S	24	1.3370	1.4040

* Only the factors shown have been adjusted

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 TRAVELERS COMMERCIAL INSURANCE COMPANY

Drivers Insured Elsewhere

With At-Fault Accidents, Minor and Major Convictions Within 36 Months of Effective Date

Driving Points of Driver(s) Insured <u>Elsewhere</u>	Age of Youngest Driver Insured <u>Elsewhere</u>	<u>Current</u>	<u>Proposed</u>
NONE	13	1.5100	1.4000
NONE	14	1.5100	1.4000
NONE	15	1.5100	1.4000
NONE	16	1.5100	1.4000
NONE	17	1.4520	1.4000

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Household Age Composition

Bodily Injury

<u>VDY Level</u>	<u>Age of Youngest Driver on Policy</u>	<u># of Youthfuls</u>	<u>Current</u>	<u>Proposed</u>
F	17 or less	2	1.1860	1.2450
F	17 or less	3	1.1860	1.2450
F	17 or less	4	1.1860	1.2450
F	17 or less	5	1.1860	1.2450
F	17 or less	6	1.1860	1.2450
D	21 - 24	2	1.0000	1.0500
D	21 - 24	3	1.0000	1.0500
D	21 - 24	4	1.0000	1.0500
D	21 - 24	5	1.0000	1.0500
D	21 - 24	6	1.0000	1.0500

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Household Age Composition

Property Damage

<u>VDY Level</u>	<u>Age of Youngest Driver on Policy</u>	<u># of Youthfuls</u>	<u>Current</u>	<u>Proposed</u>
F	17 or less	2	1.1860	1.2450
F	17 or less	3	1.1860	1.2450
F	17 or less	4	1.1860	1.2450
F	17 or less	5	1.1860	1.2450
F	17 or less	6	1.1860	1.2450
D	21 - 24	2	1.0000	1.0500
D	21 - 24	3	1.0000	1.0500
D	21 - 24	4	1.0000	1.0500
D	21 - 24	5	1.0000	1.0500
D	21 - 24	6	1.0000	1.0500

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Household Age Composition

Medical Payments

<u>VDY Level</u>	<u>Age of Youngest Driver on Policy</u>	<u># of Youthfuls</u>	<u>Current</u>	<u>Proposed</u>
F	17 or less	2	0.8450	0.8870
F	17 or less	3	0.8450	0.8870
F	17 or less	4	0.8450	0.8870
F	17 or less	5	0.8450	0.8870
F	17 or less	6	0.8450	0.8870
D	21 - 24	2	1.0000	1.0500
D	21 - 24	3	1.0000	1.0500
D	21 - 24	4	1.0000	1.0500
D	21 - 24	5	1.0000	1.0500
D	21 - 24	6	1.0000	1.0500

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Household Age Composition

Comprehensive

<u>VDY Level</u>	<u>Age of Youngest Driver on Policy</u>	<u># of Youthfuls</u>	<u>Current</u>	<u>Proposed</u>
F	17 or less	2	0.9710	1.0200
F	17 or less	3	0.9710	1.0200
F	17 or less	4	0.9710	1.0200
F	17 or less	5	0.9710	1.0200
F	17 or less	6	0.9710	1.0200
D	21 - 24	2	1.0000	1.0500
D	21 - 24	3	1.0000	1.0500
D	21 - 24	4	1.0000	1.0500
D	21 - 24	5	1.0000	1.0500
D	21 - 24	6	1.0000	1.0500

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Household Age Composition

Collision

<u>VDY Level</u>	<u>Age of Youngest Driver on Policy</u>	<u># of Youthfuls</u>	<u>Current</u>	<u>Proposed</u>
F	17 or less	2	1.2420	1.3040
F	17 or less	3	1.2420	1.3040
F	17 or less	4	1.2420	1.3040
F	17 or less	5	1.2420	1.3040
F	17 or less	6	1.2420	1.3040
D	21 - 24	2	1.0000	1.0500
D	21 - 24	3	1.0000	1.0500
D	21 - 24	4	1.0000	1.0500
D	21 - 24	5	1.0000	1.0500
D	21 - 24	6	1.0000	1.0500

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

Exhibit 16

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Insurance Score and Account Credit

Residence Type - H

<u>Insurance Score</u>	<u>Current</u>	<u>Proposed</u>
AA19	0.9940	1.0450
AA20	0.9940	1.0440
AA21	0.9940	1.0250
AA22	0.9950	1.0090

* Only the factors shown have been adjusted

ARKANSAS QUANTUM AUTOMOBILE

Exhibit 17

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Insurance Score and Policy Points

All Coverages 3-6 Points

<u>Insurance Score</u>	<u>Current</u>	<u>Proposed</u>
AA20	1.0870	1.1030

All Coverages 7-10 Points

<u>Insurance Score</u>	<u>Current</u>	<u>Proposed</u>
AA20	1.1070	1.1240

All Coverages 11+ Points

<u>Insurance Score</u>	<u>Current</u>	<u>Proposed</u>
AA20	1.1070	1.1240

* Only the factors shown have been adjusted

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Filed	07-10-2007
Comments:			
Attachments:			
	~PC TD-1.pdf		
	~PC RRFS-1.pdf		
Satisfied -Name:	NAIC loss cost data entry document	Review Status: Filed	07-10-2007
Comments:			
Attachments:			
	ArRF-1 THM.pdf		
	ArRF-1 TCI.pdf		
Satisfied -Name:	We respectfully request this information be treated as PROPRIETARY AND CONFIDENTIAL	Review Status: Filed	07-10-2007
Comments:			
Attachment:			
	ARKANSAS P&C DOC .pdf		
Satisfied -Name:	Abstract	Review Status: Filed	07-10-2007
Comments:			
Attachments:			
	AR-A1 THM.pdf		
	AR-A1 TCI.pdf		

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Travelers	3548

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
The Travelers Home and Marine Ins. Co.	CT	3548-27998	35-1838079	
Travelers Commercial Ins. Co.	CT	3548-36137	06-1286268	

5. Company Tracking Number	2007-06-0089
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Ann Lavorgna One Tower Square Hartford, CT 06183	Regulatory Analyst	(860) 277-5466	(860) 277-5204	AJLAVORG@travelers.com
One Tower Square Hartford, CT 06183		(860) 277-	(860) 277-	

7. Signature of authorized filer	<i>Ann Lavorgna</i>
8. Please print name of authorized filer	Ann Lavorgna

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	Private Passenger Auto
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Quantum Auto
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: July 22, 2007 Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	July 2, 2007
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	2007-06-0089
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Quantum Auto
Effective July 22, 2007
The Travelers Home and Marine Insurance Company
Travelers Commercial Insurance Company

This filing involves the following changes to our Quantum Auto program:

- . revision to Property Damage and Collision base rates
- . competitive adjustments to Territory factors
- . revision to Class Plan factors

The overall rate level change is -0.6%.

An Explanatory Memorandum and exhibits are attached.

We plan to begin using these changes effective July 22, 2007.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:
Amount:

Check will be mailed

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	2007-06-0089
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where Required)	Minimum % Change (where Required)
The Travelers Home and Marine Ins. Co.	3.6%	-0.6%	-146,899	16,414	24,542,586	27.9%	-15.8%
Travelers Commercial Ins. Co.	3.6%	-0.7%	-1,266	126	175,965	9.7%	-13.5%

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	3.6%	
5b	Overall percentage rate impact for this filing	-0.6%	
5c	Effect of Rate Filing – Written premium change for this program	-148,165	
5d	Effect of Rate Filing – Number of policyholders affected	16,540	

6.	Overall percentage of last rate revision	5.5%
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7.	Effective Date of last rate revision	7/23/2006
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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9.	See Next Page
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Explanatory Memorandum and Exhibits	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
04		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
05		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
06		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
07		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
08		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
09		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
10		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
11		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
12		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
13		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
14		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
15		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # 2007-06-0089

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number

		Company Name		Company NAIC Number
3.	A.	The Travelers Home and Marine Insurance Company	B.	3548-27998

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	Personal Auto	B.	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	2.0%	-0.7%	n/a	n/a	n/a	n/a	n/a
Property Damage	-10.6%	-4.2%	n/a	n/a	n/a	n/a	n/a
Medical Payments	9.2%	-0.7%	n/a	n/a	n/a	n/a	n/a
UM/UIM	11.2%	-1.3%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	21.9%	-0.8%	n/a	n/a	n/a	n/a	n/a
Comprehensive	19.5%	-0.4%	n/a	n/a	n/a	n/a	n/a
Collision	5.8%	2.8%	n/a	n/a	n/a	n/a	n/a
TOTAL OVERALL EFFECT	3.6%	-0.6%					

6. 5 Year History		Rate Change History						7.	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
2005	0 (Intro)	Intro	10/23/2005	Introduction	n/a	n/a	n/a	A. Total Production Expense	15.9% / 16.2%
2006	2,715	5.5%	7/23/2006	2,841	1,374	48.4%	n/a	B. General Expense	9.5% / 8.6%
								C. Taxes, License & Fees	3.0% / 2.8%
								D. Underwriting Profit & Contingencies	4.9% / 11.8%
								E. Other (explain)	
								F. TOTAL	33.2% / 39.4%

8. N Apply Loss Cost Factors to Future Filings? (Y or N)

9. 27.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 0036

10. -15.8% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 0232

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # 2007-06-0089

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number

		Company Name	Company NAIC Number
3.	A.	Travelers Commercial Insurance Company	B. 3548-36137

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	Personal Auto	B. Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	2.0%	-0.7%	n/a	n/a	n/a	n/a	n/a
Property Damage	-10.6%	-4.4%	n/a	n/a	n/a	n/a	n/a
Medical Payments	9.2%	-1.3%	n/a	n/a	n/a	n/a	n/a
UM/UIM	11.2%	-1.1%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	21.9%	-0.2%	n/a	n/a	n/a	n/a	n/a
Comprehensive	19.5%	-0.7%	n/a	n/a	n/a	n/a	n/a
Collision	5.8%	2.5%	n/a	n/a	n/a	n/a	n/a
TOTAL OVERALL EFFECT	3.6%	-0.7%					

6. 5 Year History		Rate Change History						7.	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
2005	0 (Intro)	Intro	10/23/2005	Introduction	n/a	n/a	n/a	A. Total Production Expense	15.9% / 16.2%
2006	9	5.5%	7/23/2006	9	4	42.2%	n/a	B. General Expense	9.5% / 8.6%
								C. Taxes, License & Fees	3.0% / 2.8%
								D. Underwriting Profit & Contingencies	4.9% / 11.8%
								E. Other (explain)	
								F. TOTAL	33.2% / 39.4%

8. N Apply Loss Cost Factors to Future Filings? (Y or N)

9. 9.7% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 0104

10. -13.5% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 0190

ARKANSAS QUANTUM AUTO
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Travelers Quantum automobile is a countrywide program modified to fit state specific regulations and a competitive market. The first Quantum state was introduced in the spring of 2005 with subsequent states following throughout the next 17 months. Most of these class plan changes correct “reversals” that occur when comparing one risk to another based on country wide experience.

The documentation below will outline the changes requested and why. These class plan changes have very little impact on current policies in force.

The class Plan changes are as follow:

- 1. Tier score reversal on “Dirty” drivers** – There is a decrease in tier score factor when moving from credit band AA19 to AA20 for policies with three or more driver points. Insurance score is used in 6 different tables and when you combine the affect of the 6 tables, the factor should be increasing as the credit score band worsens. Below illustrates the following reversal:

Credit	Total Policy Points			
	(0-2 points)	(3-6 points)	(7-10 points)	(11+ points)
AA18	0.882	0.987	1.010	1.010
AA19	0.904	0.997	1.016	1.016
AA20	0.907	0.986	1.004	1.004
AA21	0.939	1.020	1.040	1.040

As noted above, the overall factor decreases at the AA20 score and then increases again at AA21. This factor reversal was not intended. Therefore, we propose changing the rates so that the table above looks as follows:

Credit	Total Policy Points			
	(0-2 points)	(3-6 points)	(7-10 points)	(11+ points)
AA18	0.882	0.987	1.010	1.010
AA19	0.904	0.997	1.016	1.016
AA20	0.907	1.000	1.019	1.019
AA21	0.939	1.020	1.040	1.040

To achieve this outcome, we propose changing the factors for AA20 in **Table 6 – Insurance Score and Policy Points**. The current table and the proposed changes are noted below:

PROPRIETARY AND CONFIDENTIAL

Current

CREDIT	(0-2 points)	(3-6 points)	(7-10 points)	(11+ points)
AA18	1.000	1.119	1.145	1.145
AA19	1.000	1.103	1.124	1.124
AA20	1.000	1.087	1.107	1.107
AA21	1.000	1.087	1.107	1.107

Proposed

CREDIT	(0-2 points)	(3-6 points)	(7-10 points)	(11+ points)
AA18	1.000	1.119	1.145	1.145
AA19	1.000	1.103	1.124	1.124
AA20	1.000	1.103	1.124	1.124
AA21	1.000	1.087	1.107	1.107

2. **Tier score reversal with Account Credit** – There is a decrease in tier score factor when moving from AA19 to AA22 for policies with Account credit indicator = “H” (a Dwelling is present). Insurance Score is used in 6 different tables and when you combine the affect of all 6 tables the following reversal occurs:

CREDIT	Product of Credit Tables
AA17	0.971
AA18	0.997
AA19	0.953
AA20	0.942
AA21	0.975
AA22	0.993
AA23	1.008
AA24	1.024

As noted above, the overall factor decreases at the AA19 score and then increases again. The drop in the overall Insurance Score factor at AA19 creates a “reversal” where AA19 through AA22 are lower than AA18. This factor reversal was not intended. Therefore, we propose changing the rates so that the table above looks as follows:

CREDIT	Product of Credit Tables
AA17	0.971
AA18	0.997
AA19	1.002
AA20	1.004
AA21	1.005
AA22	1.007
AA23	1.008
AA24	1.024

To achieve this outcome, we propose changing the factors for AA19 through AA22 in **Table 4 – Insurance Score and Account Credit**. The current table and the proposed changes are noted below:

Current

CREDIT	Acct Credit = H
AA17	1.022
AA18	1.023
AA19	0.994
AA20	0.994
AA21	0.994
AA22	0.995
AA23	0.996
AA24	0.997

Proposed

CREDIT	Acct Credit = H
AA17	1.022
AA18	1.023
AA19	1.045
AA20	1.044
AA21	1.025
AA22	1.009
AA23	0.996
AA24	0.997

3. There is a decrease in premium when an “Insured Elsewhere” driver is listed as a permanent driver – When a driver is insured on a separate policy and then becomes a permanent driver on the Quantum Automobile policy, the premium goes down. This is not intuitive in that a permanent driver listed on the policy should pay more than a driver that is insured with another carrier. This issue is primarily related to youthful drivers with driving permits. Since these drivers are not licensed yet, they have been listed on the family policy as an “Insured Elsewhere” drive.

The correction to this issue falls in two tables, **Table 28 – Driver Insured Elsewhere** (UTG page 21) and the Non Driver Rating Variable table - **Household Composition** (NDV-4). The current table and the proposed changes are noted below:

Driver Insured Elsewhere

Original:

Age	@ Driver
16	1.510
17	1.452
18	1.349
19	1.246
20	1.143
21	1.040

Adjusted:

Age	@ Driver
16	1.400
17	1.400
18	1.349
19	1.246
20	1.143
21	1.040

Travelers rating system identifies drivers insured elsewhere as “@ drivers”

Household Composition

This adjustment targets large family policies with 3+ vehicles, 3+ drivers and two or more youthful drivers.

Original:

VDY Level	Yongest Drv	# Youth	BI	PD	CL	CP	MP
F	17 or less	1	1.186	1.186	1.226	0.930	0.845
F	17 or less	2+	1.186	1.186	1.242	0.971	0.845

Adjusted:

VDY Level	Yongest Drv	# Youth	BI	PD	CL	CP	MP
F	17 or less	1	1.186	1.186	1.226	0.930	0.845
F	17 or less	2+	1.245	1.245	1.304	1.020	0.887

- There is an increase in premium when a driver ages from 24 to 25 – In several situations, for example two cars and two youthful drivers, when one or both of the drivers age from 24 to 25 there is an increase in premium that is counter intuitive. This is the age break where a drive changes from a youthful to a non-youthful driver and therefore you would expect to see a decrease in premium. Hence, this reversal was not intended. The correction is to adjust the **Driver Age/Gender/Marital Status** tables as well as the Non Driver Rating Variable table - **Household Composition**. The current table and the proposed changes are noted below:

Driver Age/Gender/Marital Status Table

Original

Age	Bodily Injury				Property Damage				Collision				Comprehensive			
	Single Male	Married Male	Single Female	Married Female	Single Male	Married Male	Single Female	Married Female	Single Male	Married Male	Single Female	Married Female	Single Male	Married Male	Single Female	Married Female
22	1.107	1.216	1.025	1.016	1.186	1.252	1.141	1.131	1.641	1.544	1.172	1.214	1.458	1.563	0.979	1.176
23	1.080	1.187	1.005	0.996	0.981	1.035	0.973	0.965	1.327	1.248	1.025	1.084	1.395	1.496	0.978	1.173
24	1.055	1.159	1.009	0.999	0.913	0.963	0.918	0.910	1.158	1.089	0.935	0.968	1.337	1.434	0.978	1.174
25	1.007	1.133	0.994	1.064	1.157	1.190	1.108	1.122	1.368	1.372	1.143	1.293	1.487	1.322	1.000	1.208

Proposed

Age	Bodily Injury				Property Damage				Collision				Comprehensive			
	Single Male	Married Male	Single Female	Married Female	Single Male	Married Male	Single Female	Married Female	Single Male	Married Male	Single Female	Married Female	Single Male	Married Male	Single Female	Married Female
22	1.107	1.216	1.025	1.016	1.186	1.252	1.141	1.131	1.641	1.544	1.172	1.214	1.458	1.563	0.979	1.176
23	1.134	1.187	1.055	1.046	1.079	1.087	1.022	1.062	1.526	1.373	1.107	1.322	1.465	1.571	1.027	1.232
24	1.139	1.159	1.110	1.099	1.041	1.011	1.010	1.028	1.482	1.339	1.103	1.307	1.404	1.506	1.027	1.233
25	1.007	1.133	0.994	1.064	1.157	1.190	1.108	1.122	1.368	1.372	1.143	1.293	1.487	1.322	1.000	1.208

Household Composition table

Original

VDY Level	Yongest Driver	# Youthful	Bodily Injury	Property Damage	Collision	Comprehensive	Medical Payments
D	21-24	2	1.000	1.000	1.000	1.000	1.000

Proposed

VDY Level	Yongest Driver	# Youthful	Bodily Injury	Property Damage	Collision	Comprehensive	Medical Payments
D	21-24	2	1.050	1.050	1.050	1.050	1.050

5. There is a “reversal” when a Tenant, Umbrella or Personal Articles Floater (PAF) is written in conjunction with the Automobile policy – In Quantum Automobile there is an Account credit when any or all of the following are written in conjunction with a Quantum Automobile policy; Dwelling, Tenant, Boat, Umbrella and PAF. A higher premium is charged when a Tenant, umbrella or a PAF is written in conjunction with the automobile policy as compared to having no account credit. To correct this, **Table 4 – Insurance Score and Account Credit** columns “T”, “I” and “O” are set to equal the “None” column. The current and proposed tables are noted below:

Table 4 - Insurance Score and Account Credit

Current

Score	Resident Type	
	T I O	None
AA01	0.9100	0.9590
AA02	0.9930	0.9600
AA03	0.9940	0.9620
AA04	0.9960	0.9630
AA05	0.9970	0.9650
AA06	0.9980	0.9660
AA07	1.0000	0.9670
AA08	1.0010	0.9690
AA09	1.0050	0.9720
AA10	1.0070	0.9750
AA11	1.0080	0.9760
AA12	1.0100	0.9770
AA13	1.0110	0.9780
AA14	1.0130	0.9800
AA15	1.0140	0.9810
AA16	1.0200	0.9870
AA17	1.0220	0.9890
AA18	1.0230	0.9900
AA19	1.0030	1.0170
AA20	1.0030	1.0170
AA21	1.0030	1.0170
AA22	1.0040	1.0180
AA23	1.0050	1.0190
AA24	1.0060	1.0200
AA25	1.0060	1.0200
AA26	1.0060	1.0200
AA27	1.0080	1.0220
AA28	1.0090	1.0230
AA29	1.0110	1.0250
AA30	1.0130	1.0270
AA31	1.0170	1.0310
AA32	1.0190	1.0330
AA33	1.0220	1.0360
AANH	1.0110	1.0250
AANS	1.0110	1.0250

Proposed

Score	Resident Type	
	T I O	None
AA01	0.9590	0.9590
AA02	0.9600	0.9600
AA03	0.9620	0.9620
AA04	0.9630	0.9630
AA05	0.9650	0.9650
AA06	0.9660	0.9660
AA07	0.9670	0.9670
AA08	0.9690	0.9690
AA09	0.9720	0.9720
AA10	0.9750	0.9750
AA11	0.9760	0.9760
AA12	0.9770	0.9770
AA13	0.9780	0.9780
AA14	0.9800	0.9800
AA15	0.9810	0.9810
AA16	0.9870	0.9870
AA17	0.9890	0.9890
AA18	0.9900	0.9900
AA19	1.0170	1.0170
AA20	1.0170	1.0170
AA21	1.0170	1.0170
AA22	1.0180	1.0180
AA23	1.0190	1.0190
AA24	1.0200	1.0200
AA25	1.0200	1.0200
AA26	1.0200	1.0200
AA27	1.0220	1.0220
AA28	1.0230	1.0230
AA29	1.0250	1.0250
AA30	1.0270	1.0270
AA31	1.0310	1.0310
AA32	1.0330	1.0330
AA33	1.0360	1.0360
AANH	1.0250	1.0250
AANS	1.0250	1.0250

By setting all values for columns “T”, “I” and “E” in Table 4 to “None”, we are removing the impact of the account credit from tiering and allowing the Non Driver Variables table – **Account Credit** to apply the appropriate credit for the corresponding account policy.

Overall Impact to current Quantum Auto policy holders:

Change	% of Book
-16% to -20%	0%
-11% to -15%	3%
-6% to -10%	13%
-1% to -5%	32%
0% to 5%	47%
11% to 15%	1%
16% to 20%	0%
6% to 10%	5%
Greater than 20%	0%

~90% of the policies will receive between 10% decrease and 5% increase in premium. As with any rate change we made a conscience effort to limit the disruption on our current policy base, and this histogram shows that effort was successful.

Agency and consumer reaction to this product has continued to be encouraging and we continue to focus on offering competitive and financially sound products that protect Arkansas residents.

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name The Travelers Home and Marine Insurance Company
 NAIC # (including group #) 3548-27998

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
 Yes No
 If yes, list the areas: n/a

2. Do you furnish a market for young drivers? Yes No

3. Do you require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	1	%
b. Good Student Discount	varies	%
c. Multi-car Discount	varies	%
d. Accident Free Discount*	varies	%
Please Specify Qualification for Discount		
<u>See Driver Variable Tables and Underwriting Guidelines</u>		
e. Anti-Theft Discount	0	%
f. Other (specify)		%
<u>Multiple Credits - See Non-Driver Variable Tables</u>	varies	%
		%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$5.00 for Account Billing System, \$2.00 EFT

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
See Underwriting Tiering Guidelines for factors associated with each Tier	See Underwriting Tiering Guidelines for factors associated with each Tier	\$ 24,542,586

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Ann Lavorgna
 Signature
Ann Lavorgna
 Printed Name
Regulatory Analyst
 Title
(860) 277-5466
 Telephone Number
AJLAVORG@travelers.com
 Email Address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Travelers Commercial Insurance Company
 NAIC # (including group #) 3548-36137

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
 Yes No
 If yes, list the areas: n/a

2. Do you furnish a market for young drivers? Yes No

3. Do you require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	1	%
b. Good Student Discount	varies	%
c. Multi-car Discount	varies	%
d. Accident Free Discount*	varies	%
Please Specify Qualification for Discount		
<u>See Driver Variable Tables and Underwriting Guidelines</u>		
e. Anti-Theft Discount	0	%
f. Other (specify)		%
<u>Multiple Credits - See Non-Driver Variable Tables</u>	varies	%
		%

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$5.00 for Account Billing System, \$2.00 EFT

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
See Underwriting Tiering Guidelines for factors associated with each Tier	See Underwriting Tiering Guidelines for factors associated with each Tier	\$ 175,965

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Ann Lavorgna
 Signature
Ann Lavorgna
 Printed Name
Regulatory Analyst
 Title
(860) 277-5466
 Telephone Number
AJLAVORG@travelers.com
 Email Address

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 3548-36137
 Company Name: Travelers Commercial Insurance Company
 Contact Person: Ann Lavorgna
 Telephone No.: (860) 277-5466
 Email Address: AJLAVORG@travelers.com
 Effective Date: 7/22/2007

Assumptions to Use:
 1 **Liability -Minimum \$25,000 per person**
 2 **Bodily Injury \$50,000 per accident**
 \$25,000 per accident
 3 **Property Damage \$100 deductible per accident**
 4 **Comprehensive & Collision \$250 deductible per accident**
 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 **Personal Injury Protection of \$5,000 for medical, loss**
 wages according to statute and \$5,000 accidental
 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment: insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	1% - 21%	%
GOOD STUDENT	1% - 8%	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	1.0	%
\$250/\$500 Deductible Comp./Coll.	1% - 29%	%

Vehicle	Coverages	Age	Fayetteville '0422				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		770	1134	177	173	787	1158	178	176	894	1341	199	195	780	1149	176	175	952	1403	206	203		
	Minimum Liability with Comprehensive and Collision		1124	1697	238	234	1195	1811	253	245	1224	1867	257	251	1212	1837	259	248	1362	2058	281	276		
	100/300/50 Liability with Comprehensive and Collision		1286	1963	268	263	1378	2109	285	280	1437	2219	295	292	1393	2133	291	282	1580	2416	321	314		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		798	1181	181	179	812	1204	181	181	927	1397	202	201	808	1195	181	179	986	1459	211	208		
	Minimum Liability with Comprehensive and Collision		1229	1863	262	244	1304	1983	279	257	1331	2036	281	263	1323	2013	285	261	1480	2242	310	286		
	100/300/50 Liability with Comprehensive and Collision		1395	2135	294	276	1492	2291	314	291	1550	2399	322	304	1509	2316	318	295	1704	2613	351	328		
2003 Honda Odyssey "EX"	Minimum Liability		700	1011	162	160	716	1036	163	162	808	1190	180	180	713	1028	163	161	871	1255	191	187		
	Minimum Liability with Comprehensive and Collision		1137	1705	244	227	1216	1828	263	242	1219	1845	260	243	1235	1859	268	245	1372	2054	290	267		
	100/300/50 Liability with Comprehensive and Collision		1279	1938	272	254	1377	2091	292	272	1409	2154	295	277	1393	2117	296	275	1564	2370	326	303		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		760	1104	173	170	779	1131	174	173	879	1304	192	191	774	1123	173	171	947	1374	203	200		
	Minimum Liability with Comprehensive and Collision		1205	1810	257	238	1283	1932	274	253	1294	1965	275	255	1302	1963	279	257	1453	2180	304	279		
	100/300/50 Liability with Comprehensive and Collision		1359	2065	286	269	1459	2222	305	284	1502	2305	313	294	1474	2247	310	287	1663	2529	344	318		
2003 Cadillac Seville "3T3" 4 door Sedan	Minimum Liability		695	1008	162	160	712	1034	163	163	804	1192	181	179	707	1026	162	162	862	1252	190	186		
	Minimum Liability with Comprehensive and Collision		1134	1705	243	226	1210	1827	261	241	1216	1845	260	242	1229	1857	268	244	1365	2053	290	267		
	100/300/50 Liability with Comprehensive and Collision		1276	1939	271	254	1373	2092	291	270	1408	2157	296	277	1389	2119	295	274	1560	2372	326	302		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		660	952	156	153	676	977	159	156	760	1122	174	172	671	968	157	155	821	1183	183	179		
	Minimum Liability with Comprehensive and Collision		987	1474	214	209	1059	1586	230	220	1071	1613	230	223	1075	1614	235	224	1204	1795	253	246		
	100/300/50 Liability with Comprehensive and Collision		1125	1700	239	235	1211	1837	257	250	1252	1911	287	259	1229	1865	262	254	1390	2099	288	280		

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 3548-27998
 Company Name: The Travelers Home and Marine Insurance
 Contact Person: Ann Lavorgna
 Telephone No.: (860) 277-5466
 Email Address: AJLAVORG@travelers.com
 Effective Date: 7/22/2007

Assumptions to Use:
 1 Liability -Minimum \$25,000 per person
 2 Bodily Injury \$50,000 per accident
 \$25,000 per accident
 3 Property Damage \$100 deductible per accident
 4 Comprehensive & Collision \$250 deductible per accident
 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 Personal Injury Protection of \$5,000 for medical, loss
 wages according to statute and \$5,000 accidental
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment: insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	1% - 21%	%
GOOD STUDENT	1% - 8%	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	1.0	%
\$250/\$500 Deductible Comp./Coll.	1% - 29%	%

Vehicle	Coverages	Age	Fayetteville '0422				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female		
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		810	1194	186	182	828	1219	187	185	941	1412	209	205	821	1209	185	184	1002	1477	217	214
	Minimum Liability with Comprehensive and Collision		1183	1786	251	246	1258	1906	266	258	1288	1965	270	264	1276	1934	273	261	1434	2166	296	290
	100/300/50 Liability with Comprehensive and Collision		1354	2066	282	277	1450	2220	300	295	1513	2336	310	307	1466	2245	306	297	1663	2543	338	331
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		840	1243	190	188	855	1267	191	190	976	1471	213	212	850	1258	190	188	1038	1536	222	219
	Minimum Liability with Comprehensive and Collision		1294	1961	276	257	1373	2087	294	271	1401	2143	296	277	1393	2119	300	275	1558	2360	326	301
	100/300/50 Liability with Comprehensive and Collision		1468	2247	309	290	1570	2412	330	306	1632	2525	339	320	1588	2438	335	310	1794	2750	369	345
2003 Honda Odyssey "EX"	Minimum Liability		737	1064	171	168	754	1090	172	171	851	1253	189	189	750	1082	172	169	917	1321	201	197
	Minimum Liability with Comprehensive and Collision		1197	1795	257	239	1280	1924	277	255	1283	1942	274	256	1300	1957	282	258	1444	2162	305	281
	100/300/50 Liability with Comprehensive and Collision		1346	2040	286	267	1449	2201	307	286	1483	2267	311	292	1466	2228	312	289	1646	2495	343	319
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		800	1162	182	179	820	1191	183	182	925	1373	202	201	815	1182	182	180	997	1446	214	211
	Minimum Liability with Comprehensive and Collision		1268	1905	270	251	1350	2034	288	266	1362	2068	289	268	1370	2066	294	270	1529	2295	320	294
	100/300/50 Liability with Comprehensive and Collision		1431	2174	301	283	1536	2339	321	299	1581	2426	329	309	1552	2365	326	302	1751	2662	362	335
2003 Cadillac Seville "3T3" 4 door Sedan	Minimum Liability		732	1061	171	168	749	1088	172	172	846	1255	190	188	744	1080	171	170	907	1318	200	196
	Minimum Liability with Comprehensive and Collision		1194	1795	256	238	1274	1923	275	254	1280	1942	274	255	1294	1955	282	257	1437	2161	305	281
	100/300/50 Liability with Comprehensive and Collision		1343	2041	285	267	1445	2202	306	284	1482	2270	312	292	1462	2230	311	288	1642	2497	343	318
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		695	1002	164	161	712	1028	167	164	800	1181	183	181	706	1019	165	163	864	1245	193	188
	Minimum Liability with Comprehensive and Collision		1039	1552	225	220	1115	1669	242	232	1127	1698	242	235	1132	1699	247	236	1267	1889	266	259
	100/300/50 Liability with Comprehensive and Collision		1184	1789	252	247	1275	1934	271	263	1318	2012	302	273	1294	1963	276	267	1463	2209	303	295