

<i>SERFF Tracking Number:</i>	<i>TRVA-125708736</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Travelers Home and Marine Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>2008-06-0078</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>Homeowners/2008-06-0078</i>		

Filing at a Glance

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

Product Name: Homeowners

SERFF Tr Num: TRVA-125708736 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Co Tr Num: 2008-06-0078

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi

Author: Ann Lavorgna

Disposition Date: 07/02/2008

Date Submitted: 06/24/2008

Disposition Status: Filed

Effective Date Requested (New):

Effective Date (New): 08/15/2008

Effective Date Requested (Renewal):

Effective Date (Renewal): 10/06/2008

State Filing Description:

General Information

Project Name: Homeowners

Status of Filing in Domicile:

Project Number: 2008-06-0078

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07/02/2008

State Status Changed: 06/25/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Rate and rule revisions

Company and Contact

Filing Contact Information

SERFF Tracking Number: TRVA-125708736 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance State Tracking Number: EFT \$100
Company, ...
Company Tracking Number: 2008-06-0078
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/2008-06-0078

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 Group Code: 3548 Company Type: Property/Casualty
Hartford, CT 06183 Group Name: State ID Number:
(860) 277-7395 ext. [Phone] FEIN Number: 06-1286268

SERFF Tracking Number: TRVA-125708736 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance State Tracking Number: EFT \$100
 Company, ...
 Company Tracking Number: 2008-06-0078
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/2008-06-0078

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07/02/2008	07/02/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	06/25/2008	06/25/2008	Ann Lavorgna	07/01/2008	07/01/2008

SERFF Tracking Number: TRVA-125708736 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: 2008-06-0078
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/2008-06-0078

Disposition

Disposition Date: 07/02/2008
 Effective Date (New): 08/15/2008
 Effective Date (Renewal): 10/06/2008
 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	7.800%	\$324,391	5,434	\$4,158,854	22.000%	0.000%	18.300%
Travelers Commercial Insurance Company	7.900%	\$3,445	71	\$43,604	22.000%	0.000%	18.300%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	7.800%
Effect of Rate Filing-Written Premium Change For This Program	\$327,836
Effect of Rate Filing - Number of Policyholders Affected	5,505

SERFF Tracking Number: TRVA-125708736 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance State Tracking Number: EFT \$100
 Company, ...
 Company Tracking Number: 2008-06-0078
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/2008-06-0078

Item Type	Item Name	Item Status	Public Access
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document (revised)	We respectfully request that this information be treated as Proprietary and Confidential	Filed	No
Supporting Document	We respectfully request that this information be treated as Proprietary and Confidential	Filed	No
Supporting Document	Abstract	Filed	Yes
Rate	ExMemo/Exhibits	Filed	Yes

SERFF Tracking Number: TRVA-125708736 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: 2008-06-0078
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/2008-06-0078

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/25/2008
Submitted Date 06/25/2008

Respond By Date

Dear Ann Lavorgna,

This will acknowledge receipt of the captioned filing.

Objection 1

- ExMemo/Exhibits (Rate)

- We respectfully request that this information be treated as Proprietary and Confidential (Supporting Document)

Comment: Current and proposed factors are shown, but data supporting the changes was not submitted. Please provide the data used to develop the new factors.

Objection 2

- We respectfully request that this information be treated as Proprietary and Confidential (Supporting Document)

Comment: Provide details on the eligibility program factors.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/01/2008
Submitted Date 07/01/2008

Dear Becky Harrington,

Comments:

SERFF Tracking Number: TRVA-125708736 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance State Tracking Number: EFT \$100
Company, ...
Company Tracking Number: 2008-06-0078
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/2008-06-0078

Response 1

Comments: Please find attached our response to your Objection Letter.

Related Objection 1

Applies To:

- ExMemo/Exhibits (Rate)
- We respectfully request that this information be treated as Proprietary and Confidential (Supporting Document)

Comment:

Current and proposed factors are shown, but data supporting the changes was not submitted. Please provide the data used to develop the new factors.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: We respectfully request that this information be treated as Proprietary and Confidential

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Please see the attached response.

Related Objection 1

Applies To:

- We respectfully request that this information be treated as Proprietary and Confidential (Supporting Document)

Comment:

Provide details on the eligibility program factors.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking Number: TRVA-125708736 *State:* Arkansas
First Filing Company: The Travelers Home and Marine Insurance *State Tracking Number:* EFT \$100
Company, ...
Company Tracking Number: 2008-06-0078
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/2008-06-0078

No Rate/Rule Schedule items changed.

Sincerely,
Ann Lavorgna

SERFF Tracking Number: TRVA-125708736 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: 2008-06-0078
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/2008-06-0078

Rate Information

Rate data applies to filing.

Filing Method: File & Use
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 0.600%
 Effective Date of Last Rate Revision: 08/19/2007
 Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	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):
The Travelers Home and Marine Insurance Company	%	7.800%	\$324,391	5,434	\$4,158,854	%	%
Travelers Commercial Insurance Company	%	7.900%	\$3,445	71	\$43,604	%	%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:
 Overall Percentage Rate Impact For This Filing: 7.800%

SERFF Tracking Number: TRVA-125708736 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: 2008-06-0078
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/2008-06-0078

Effect of Rate Filing - Written Premium Change For This Program: \$327,836
Effect of Rate Filing - Number of Policyholders Affected: 5505

SERFF Tracking Number: TRVA-125708736 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: 2008-06-0078
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/2008-06-0078

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	ExMemo/Exhibits		Replacement	AR FILING package 0815082.pdf

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

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ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

EXPLANATORY MEMORANDUM

Last year we continued to adjust our homeowners program (Quantum Home (sm)) for Arkansas. This adjustment allowed Travelers to continue to substantially increase pricing sophistication and expand our risk appetite in Arkansas. This has mutually benefited consumers and Travelers with increased competition and increased market opportunity, respectively.

As a natural review process of our product we are introducing program modifications based on competitor, market, and internal analyses. The impact of these adjustments will result in an 7.8% increase in our rates. We are proposing an effective date is August 15, 2008, and will apply to all new business processed and effective on or after August 15, 2008, and all renewals processed on or after August 15, 2008 and effective on or after October 6, 2008.

The following changes are being made at this time

- Adjustments to Base Rates
- Adjustments to Tier Factors
- Expand Coverage A Factors for Condo
- Adjust Coverage C Condo factor reversals
- Updated longevity Table
- Clarifying Sinkhole premium rule
- Adjusting Rule 614 Incidental farming
- Clarifying title for Rule 301.A.4

Indicated statewide rate level changes have been developed utilizing our normal rate making procedures using the latest available Combined Travelers Homeowners experience in Arkansas, accident years 2003 through 2008. Please note that these indications represent a portfolio view of our homeowner product, including Legacy and Quantum loss and premium data. RLAF factors were weighted based on the premiums for each program.

Every effort was made to limit disruption with this change, as evidenced by the disruption histogram below.

Overall Change	% of PIF
-4% to -2%	0%
-1% to 1%	3%
2% to 4%	38%
5% to 9%	22%
10% to 14%	23%
15% to 20%	13%
Greater than 20% inc	0%

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

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms
Indication

All Price Tracks Combined

AY Ending 03/31	Earned House Years (1)	Trended EPCR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2004	10,740	10,215,100	4,097,289	666	0.22	0.401
2005	13,972	14,417,326	6,635,058	696	0.22	0.460
2006	16,415	16,468,353	9,294,569	1,010	0.22	0.564
2007	18,682	18,537,371	12,418,741	1,000	0.22	0.670
2008	19,181	18,684,421	13,720,134	858	0.12	0.734
(7) Weighted Rate Level Loss Ratio						0.549
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						0.616
(9) Permissible Loss Ratio						0.521
(10) Indicated Rate Level Change = (8)/(9) - 1						18.1%
(11) State Credibility						1.00
(12) Trended Permissible Loss Ratio						0.573
(13) Credibility Weighted Rate Level Loss Ratio						0.616
(14) Hurricane Loss Ratio						0.000
(15) Earthquake Loss Ratio						0.000
(16) Risk Load						0.001
(17) Total Cat. Adjusted Loss Ratio = (13) + (14) + (15) + (16)						0.617
(18) Credibility Weighted Indicated Rate Level change = (17)/(9) - 1						18.3%
(19) Proposed Premium Level Change						7.8%

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Development of Permissible Loss Ratio

Commissions	22.7%
General & Other Acquisition	10.4%
Taxes, Licenses & Fees	3.2%
Profit Provision	11.5%
Subtotal	47.9%
Permissible Loss Ratio	52.1%
Total	100.0%

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms
Loss Development
Incurred Losses Including ALAE

Statewide

Accident Year Ending	Evaluation Month:										
	03/31	12	24	36	48	60	72	84	96	108	120
1999		437,210	557,675	561,947	562,447	563,086	563,086	563,086	563,086	563,086	563,086
2000		425,596	435,590	435,590	435,589	435,589	435,589	435,589	435,589	435,589	
2001		676,529	713,810	719,325	719,549	721,839	721,839	721,839	721,839		
2002		866,953	957,108	956,422	966,782	966,854	967,707	967,707			
2003		998,355	1,501,696	1,451,226	1,453,325	1,453,325	1,452,109				
2004		2,878,378	3,299,076	3,284,443	3,287,885	3,299,385					
2005		5,163,499	5,702,108	5,629,279	5,391,090						
2006		6,073,441	7,353,125	7,620,597							
2007		9,819,136	10,273,840								
2008		9,926,755									

Accident Year Ending	Development Period:									
	03/31	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1999			1.276	1.008	1.001	1.001	1.000	1.000	1.000	1.000
2000			1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001			1.055	1.008	1.000	1.003	1.000	1.000	1.000	
2002			1.104	0.999	1.011	1.000	1.001	1.000		
2003			1.504	0.966	1.001	1.000	0.999			
2004			1.146	0.996	1.001	1.003				
2005			1.104	0.987	0.958					
2006			1.211	1.036						
2007			1.046							

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms
Development of Loss Trend Factors
Frequency

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
6/30/2003	4.90	5.60			3/31/2003	5.85	6.07		
9/30/2003	6.34	5.59			6/30/2003	6.25	5.98		
12/31/2003	6.02	5.57			9/30/2003	6.77	5.90		
3/31/2004	5.87	5.55			12/31/2003	6.27	5.81		
6/30/2004	5.81	5.53			3/31/2004	5.84	5.73		
9/30/2004	4.80	5.52			6/30/2004	5.54	5.64		
12/31/2004	4.93	5.50			9/30/2004	5.15	5.56		
3/31/2005	4.87	5.48			12/31/2004	5.05	5.48		
6/30/2005	5.13	5.46	5.78		3/31/2005	5.00	5.40	5.09	
9/30/2005	5.46	5.45	5.72		6/30/2005	4.98	5.32	5.07	
12/31/2005	5.56	5.43	5.66		9/30/2005	4.91	5.25	5.04	
3/31/2006	5.93	5.41	5.60		12/31/2005	4.91	5.17	5.02	
6/30/2006	5.75	5.40	5.54		3/31/2006	4.99	5.09	4.99	
9/30/2006	6.00	5.38	5.49		6/30/2006	5.19	5.02	4.97	
12/31/2006	5.95	5.36	5.43	5.98	9/30/2006	5.25	4.95	4.94	5.28
3/31/2007	5.67	5.35	5.37	5.70	12/31/2006	5.11	4.88	4.92	5.13
6/30/2007	5.64	5.33	5.32	5.42	3/31/2007	5.12	4.81	4.90	4.99
9/30/2007	5.03	5.31	5.26	5.16	6/30/2007	4.83	4.74	4.87	4.85
12/31/2007	4.78	5.30	5.21	4.91	9/30/2007	4.63	4.67	4.85	4.71
3/31/2008	4.78	5.28	5.15	4.68	12/31/2007	4.60	4.60	4.82	4.57
Annual Rate of Change		-1.2%	-4.1%	-17.9%			-5.7%	-2.0%	-10.9%
Coefficient of Determination (R2)		3.9%	20.6%	92.4%			66.8%	18.9%	92.9%
Selected Annual Rate of Change				-5.7%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				08/15/2009					

Factors To Adjust Data Based on a 08/15/2008 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From to Midpoint 08/15/2009
03/31/2004	09/30/2003	70.6	0.708
03/31/2005	09/30/2004	58.6	0.751
03/31/2006	09/30/2005	46.5	0.797
03/31/2007	09/30/2006	34.5	0.845
03/31/2008	09/30/2007	22.5	0.896

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms
Development of Loss Trend Factors
Severity

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
6/30/2003	4,569	4,199			3/31/2003	5,233	4,406		
9/30/2003	4,520	4,420			6/30/2003	4,618	4,490		
12/31/2003	4,738	4,652			9/30/2003	4,502	4,576		
3/31/2004	4,830	4,896			12/31/2003	4,465	4,663		
6/30/2004	4,733	5,153			3/31/2004	4,490	4,752		
9/30/2004	5,407	5,424			6/30/2004	4,608	4,843		
12/31/2004	5,208	5,709			9/30/2004	4,622	4,936		
3/31/2005	5,835	6,009			12/31/2004	4,748	5,030		
6/30/2005	7,262	6,325	6,433		3/31/2005	5,036	5,126	5124	
9/30/2005	6,585	6,657	6,760		6/30/2005	5,132	5,224	5229	
12/31/2005	6,710	7,007	7,104		9/30/2005	5,301	5,324	5337	
3/31/2006	7,099	7,376	7,466		12/31/2005	5,626	5,426	5447	
6/30/2006	6,681	7,763	7,845		3/31/2006	5,682	5,529	5559	
9/30/2006	7,723	8,171	8,245		6/30/2006	5,790	5,635	5673	
12/31/2006	9,614	8,600	8,664	10,060	9/30/2006	5,769	5,743	5790	5744
3/31/2007	10,321	9,052	9,105	10,118	12/31/2006	5,880	5,853	5909	5868
6/30/2007	10,797	9,528	9,568	10,177	3/31/2007	5,939	5,964	6030	5995
9/30/2007	10,858	10,029	10,055	10,236	6/30/2007	6,065	6,078	6155	6125
12/31/2007	8,878	10,556	10,566	10,295	9/30/2007	6,377	6,195	6281	6257
3/31/2008	10,946	11,110	11,104	10,355	12/31/2007	6,355	6,313	6410	6393
Annual Rate of Change		22.7%	22.0%	2.3%			7.9%	8.5%	8.9%
Coefficient of Determination (R2)		91.9%	73.2%	1.7%			82.6%	94.5%	93.0%
Selected Annual Rate of Change				7.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				08/15/2009					

Factors To Adjust Data Based on a 08/15/2008 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Severity Factor Midpoint 08/15/2009	Frequency x Severity Factor
03/31/2004	09/30/2003	70.6		1.489	1.054
03/31/2005	09/30/2004	58.6		1.392	1.045
03/31/2006	09/30/2005	46.5		1.300	1.035
03/31/2007	09/30/2006	34.5		1.215	1.026
03/31/2008	09/30/2007	22.5		1.135	1.017

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
03/31/2004	792.49	825.31
03/31/2005	891.59	855.89
03/31/2006	897.81	886.47
03/31/2007	918.60	917.05
03/31/2008	931.88	947.63
(1) Average Historical Annual Increment of Change		30.58
(2) Average Annual Increment of Change Tempered 0.75		22.93
(3) Selected Annual Increment of Change: Current Annual Rate = 2.4%		22.93
(4) Average Earned Date Underlying Proposed Rates (Effective Date = 08/15/2008)		08/15/2009
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		22.5
(6) Increment to Bring 03/31/2008 Average Premium to 08/15/2009: [(3) * [(5) / 12]]		42.94
(7) Projected Average Premium at 08/15/2009:		990.57

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
03/31/2004	09/30/2003	825.31	1.200
03/31/2005	09/30/2004	855.89	1.157
03/31/2006	09/30/2005	886.47	1.117
03/31/2007	09/30/2006	917.05	1.080
03/31/2008	09/30/2007	947.63	1.045

ARKANSAS QUANTUM HOMEOWNERS

Catastrophe Losses

Explanation of Catastrophe Losses

In an effort to avoid sharp fluctuations in our rate level adjustments and maintain a degree of stability, we have given catastrophe losses a special treatment in the ratemaking process.

Catastrophes are estimated separately by modeled vs. non-modeled losses.

Non-Modeled Catastrophes:

The industry defines a catastrophe as an occurrence such as a hailstorm, windstorm, tornado, hurricane, etc., which results in property losses of \$25,000,000 or more.¹ Each catastrophe is accorded a serial number by the Insurance Services Office for identification purposes. This identification makes it possible for each insurance company to summarize the losses due to these types of occurrences in a particular year. One of our underlying assumptions in ratemaking is that past loss experience can be utilized as an indication of the future loss experience. While this is a reasonable assumption for regular property losses, we believe catastrophe losses are extraordinary events that will probably not re-occur with the same degree of frequency as regular losses. Therefore, we give such catastrophe losses special treatment.

We first eliminate all catastrophe losses from the five-year experience period leaving only non-cat losses in the experience. We develop the five-year indicated non-cat loss ratio by considering only these losses. To this non-cat loss ratio, the Catastrophe Loss Factor is applied to produce the indicated loss ratio including catastrophes.

Since catastrophes are rare events, it is necessary that the computation of the catastrophe loading be based upon a long period of experience. In determining the Catastrophe Loss Factor, we have utilized all of the Homeowners experience from 1966 - 2006. The Catastrophe Loss Factor is calculated by relating the catastrophe losses to the non-cat losses. Page 3 of this exhibit sets forth the actual calculation.

Modeled Catastrophe Losses:

The Travelers utilizes modeling techniques to determine best estimates of exposure to loss. The model used is provided by Risk Management Services, and gives resulting Permissible losses specific to the current book of business. It is developed by integrating the latest exposure distribution with simulation techniques designed to model long term catastrophe experience in Arkansas. The only losses that are determined using this model come from hurricanes and from fire following earthquakes. Since Arkansas does not have any modeled hurricane losses, then the entire modeled loss amount comes from fire following earthquake.

Using the most recent exposure distribution, the average Permissible loss ratio due to fire following earthquake for the state of Arkansas is 0.1%. This loss ratio is added to the non-cat loss ratio adjusted for non-modeled catastrophe losses to obtain the indicated total loss ratio.

1. \$25,000,000 of property losses as the definition of catastrophe has been in effect since January 1, 1997. The previous definition of \$5,000,000 of property losses was in use from January 1, 1982 to December 31, 1996. All previous catastrophes are defined as \$1,000,000 or more of property losses.

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms
Development of Weighted Catastrophe Loss Multiplier

Calendar Year Ending 12/31	Total Incurred Losses (2)+(3)+(4)+(5)	Hurricane Losses (2)	Earthquake Losses (3)	Other Cat. Losses (4)	Non-Cat. Incurred Losses (5)
1966	210,715	0	0	3,913	206,802
1967	267,765	0	0	20,977	246,788
1968	281,720	0	0	101,427	180,293
1969	286,716	0	0	-404	287,120
1970	376,425	0	0	12,503	363,922
1971	415,374	0	0	24,141	391,233
1972	676,316	0	0	191,152	485,164
1973	578,880	0	0	182,109	396,771
1974	686,097	0	0	43,078	643,019
1975	1,090,266	0	0	354,884	735,382
1976	655,264	0	0	254,326	400,938
1977	628,267	0	0	12,435	615,832
1978	526,587	0	0	51,049	475,538
1979	549,086	0	0	64,241	484,845
1980	546,537	0	0	212,233	334,304
1981	867,611	0	0	95,268	772,343
1982	1,133,784	0	0	140,261	993,523
1983	1,729,237	0	0	247,317	1,481,920
1984	2,831,410	0	0	326,349	2,505,061
1985	4,459,262	0	0	134,592	4,324,670
1986	7,814,946	0	0	535,735	7,279,211
1987	6,636,713	0	0	341,826	6,294,887
1988	2,922,580	0	0	407,400	2,515,180
1989	3,399,560	0	0	1,055,941	2,343,619
1990	2,172,456	0	0	323,004	1,849,452

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms
Development of Weighted Catastrophe Loss Multiplier

Calendar Year Ending 12/31	Total Incurred Losses (2)+(3)+(4)+(5)	Hurricane Losses (2)	Earthquake Losses (3)	Other Cat. Losses (4)	Non-Cat. Incurred Losses (5)
1991	803,043	0	0	148,362	654,681
1992	297,724	0	0	11,533	286,191
1993	18,152	0	0	0	18,152
1994	33,681	0	0	0	33,681
1995	45,350	0	0	0	45,350
1996	16,622	0	0	3,250	13,372
1997	94,083	0	0	3,376	90,707
1998	140,013	0	0	21,130	118,883
1999	1,226,638	0	0	247,702	978,936
2000	667,848	0	0	85,139	582,709
2001	928,813	0	0	260,322	668,491
2002	1,322,681	0	0	120,703	1,201,978
2003	2,845,528	0	0	159,373	2,686,155
2004	4,007,483	0	0	301,816	3,705,667
2005	7,590,058	357,668	0	235,707	6,996,683
2006	12,961,298	127,285	0	1,737,918	11,096,095
2007	9,496,630	0	0	607,031	8,889,599
Total	84,239,219	484,953	0	9,079,119	74,675,147

(6) Ratio of Total "Other Cat." Losses to Total "Non-Cat." Losses: 0.122
 (7) Weighted Catastrophe Loss Multiplier [WCLM = 1 + (6)]: 1.122

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Calculation of Investment Income Adjustment Factors
Estimated Investment Earnings

A.	<u>Unearned Premium Reserve</u>	<u>Homeowners</u>
	1. Direct Earned Premium	14,598,772
	2. Direct Mean Unearned Premium Reserve(See Page 3)	7,742,549
	3. Deduction for Prepaid Expenses	
	(A) Commissions	0.2275
	(B) Taxes, Licenses, and Fees	0.0321
	(C) Other Acquisition (50%)	0.0188
	(D) General (50%)	0.0332
	(E) Total	0.3116
	4. Deduction for Federal Taxes (See Page 3)	88,889
	5. Deduction for Prepaid Expenses in dollars (See Page 3)	2,412,460
	6. Net Subject to Investment (See Page 3)	5,241,200
B.	<u>Delayed Remission of Premium</u>	
	1. Average Agent's Balance(See Page 3)	28.7%
	2. Amount of Deduction (See Page 3)	4,189,848
C.	<u>Loss + LAE Reserve</u>	
	1. Direct Earned Premium (A1)	14,598,772
	2. Expected Incurred Loss + LAE (See Page 4)	
	0.5214 x (1)	7,612,078
	3. Expected Mean Loss + LAE Reserve (See Page 4)	
	0.9504 x (2)	7,234,234
	4. Deduction for Federal Taxes (See Page 5)	36,256
	5. Loss & Reserve Subject to Investment	7,197,978
D.	<u>Policyholders' Surplus (See Page 6)</u>	12,585,000
E.	<u>Net Subject to Investment (See Page 4)</u>	20,834,330
	(A6) - (B2) + (C5) + (D)	
F.	<u>Average Rate of Return (See Page 6)</u>	5.0%

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Calculation of Investment Income Adjustment Factors
Estimated Investment Earnings

	<u>Homeowners</u>
G. <u>Projected Investment Earnings</u>	1,041,717
H. <u>Before Tax Return on Earned Premium</u>	7.1%
I. <u>Federal Income Tax Provision (See Page 6)</u>	23.8%
J. <u>After-Tax Return on Earned Premium</u>	5.4%
K. <u>After-Tax Target Return on Earned Premium (See Page 6)</u>	12.9%
L. <u>After-Tax Target Underwriting Profit (% of EP)</u>	7.5%
M. <u>Before-Tax Target Underwriting Profit (% of EP)</u> <i>(Assuming a tax rate of 35%)</i>	11.5%

The Surplus Allocation exhibit requires a 12.9% return on earned premium from underwriting and investment activities.

Since the after-tax return on homeowners earned premium from investment income is 5.4%, the difference of 7.5% is the projected underwriting after-tax gain. Assuming a tax rate of 35%, the before-tax underwriting profit is 11.5% as a percentage of earned premium.

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

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 2006.
2. Direct Mean Unearned Premium Reserve Homeowners
 - a. Direct unearned premium reserve as of 12/05 7,107,627
 - b. Direct unearned premium reserve as of 12/06 8,377,471
 - c. Direct mean unearned premium reserve (a + b)/2 7,742,549
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 a deduction. The limitation of the deduction is accomplished through an adjustment to statutory income income whereby 20% of the unearned premium reserve change is added to statutory income for tax purpose
 - a. Homeowners: $.35 \times .20 \times (8377471 - 7107627) =$ 88,889
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>2004</u>	<u>2005</u>	<u>2006</u>	<u>Total</u>
Premiums & agents' balance	1,424,923,499	1,139,045,538	1,187,699,182	3,751,668,219
Premiums, agents' balances, & installments booked but deferred and not yet due	4,228,258,203	4,388,886,339	4,561,569,509	13,178,714,051
Total	5,653,181,702	5,527,931,877	5,749,268,691	16,930,382,270
Earned Premium	19,959,018,121	19,306,241,118	19,699,572,370	58,964,831,609
Ratio	28.3%	28.6%	29.2%	28.7%

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

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>Homeowners</u>
a. Direct Paid Loss + LAE for 2006	1,177,884,714
b. Direct Loss + LAE Reserve as of 12/05	1,014,422,167
c. Direct Loss + LAE Reserve as of 12/06	781,286,947
d. Direct Incurred Loss + LAE = a - b + c	944,749,494
e. Direct Mean Loss + LAE Reserve = (b + c)/2	897,854,557
f. State Reserve Ratio = e / d	0.9504

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)
- K. After-Tax Target Return on Earned Premium (See Page 6)
- L. After-Tax Target Underwriting Profit = K - J
- J. After-Tax Return on Earned Premium = (G - (G x I)) / Direct Earned Premium
- M. Before-Tax Target Underwriting Profit = L / 0.35 (Assuming a tax rate of 35%)

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Calculation of Investment Income Adjustment Factors
Deduction for Federal Taxes Payable on Loss Reserves

Homeowner's (*Countrywide*)

<u>Year of Loss</u>	<u>Statutory Reserves (Undiscounted)</u>		<u>Tax Reserves (Discounted)</u>	
	<u>2005</u>	<u>2006</u>	<u>2005</u>	<u>2006</u>
1995 & Prior	5,141,433	4,474,690	4,817,456	4,173,889
1996	1,745,203	2,375,321	1,602,700	2,246,697
1997	4,773,271	1,868,797	4,113,572	1,658,286
1998	2,836,783	1,892,054	2,409,561	1,631,284
1999	4,135,976	2,293,854	3,481,168	1,948,870
2000	13,150,523	2,424,524	11,345,837	2,051,586
2001	11,164,677	4,595,996	9,597,458	3,973,183
2002	17,860,538	9,638,008	15,650,618	8,090,549
2003	44,438,314	17,935,425	39,097,940	15,863,507
2004	58,595,605	34,165,548	52,190,168	30,365,348
2005	604,572,837	208,277,800	557,850,844	187,090,533
2006		336,735,600		313,135,149
Total	768,415,160	626,677,617	702,157,322	572,228,881
			<u>2005</u>	<u>2006</u>
Ratio of Discounted to Statutory Reserves:			0.9138	0.9131
ARKANSAS Liability Loss + ALAE Reserve as of 12/05 * =				3,653,416
ARKANSAS Liability Loss + ALAE Reserve as of 12/06 * =				4,816,014
Deduction for Federal Taxes Payable =				
.35 x [4816014 - 3653416 - (4816014 x 0.9131) + (3653416 x 0.9138)] =				36,256

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Calculation of Investment Income Adjustment Factors
Surplus Allocation

	<u>2004</u>	<u>2005</u>	<u>2006</u>	
1. Year End Property Casualty Policyholder Surplus	14,416,211,765	17,226,532,794	20,155,707,469	
2. Net Written Premium	19,603,030,363	19,289,915,748	20,061,740,575	
3. Premium to Surplus Ratio	1.36	1.12	1.00	
4. Three Year Average			1.16	
5. Earned Premium			14,598,772	
6. Allocated Equity			12,585,000	
7. Target Return on Equity			15.0%	*
8. Return on Earned Premium			12.9%	

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

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

Source: Annual Statement

	<u>2005</u>	<u>2006</u>	<u>Total</u>
1. Net Investment Income Earned	3,298,702,196	3,119,291,151	6,417,993,347
2. Net Realized Capital Gains	178,321,975	(261,223,519)	(82,901,544)
3. Invested Assets	61,713,925,822	64,560,270,033	126,274,195,855
4. Ratio	5.6%	4.4%	5.0%

Federal Income Tax Provision

Detailed below is the calculation of the federal income tax rate on net investment income earned for The Travelers Property Casualty Corp. for 2006

	(in thousands)
1. Statutory net investment income	3,754,844
2. Tax exempt interest	(1,399,242)
3. 70% Dividends received deduction	(10,812)
4. 15% Proration adj. on TEI	210,110
5. Other Adjustments	0
6. Taxable net investment income (1+2+3+4+5)	2,554,900
7. Tax on net investment income (6 x .35)	894,215
8. FIT rate on NII (7 / 1)	23.8%

ARKANSAS QUANTUM HOMEOWNERS

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms
Trended Ultimate Losses

All Price Tracks Combined

Accident Year Ending 3/31	2004	2005	2006	2007	2008
(1) Earned Premium	6,978,503	10,282,175	12,913,417	15,497,262	17,075,929
(2) Earned Premium at Current Rates Factor	1.220	1.212	1.141	1.107	1.047
(3) Earned Premium at Current Rates (1) x (2)	8,510,935	12,457,176	14,737,729	17,161,569	17,874,496
(4) Premium Trend Factor	1.200	1.157	1.117	1.080	1.045
(5) Trended Earned Premium at Current Rates (3) x (4)	10,215,100	14,417,326	16,468,353	18,537,371	18,684,421
(6) Incurred Losses & ALAE	3,299,385	5,391,090	7,620,597	10,273,840	9,926,755
(7) Loss Development Factor	1.000	1.000	1.000	1.000	1.154
(8) Ultimate Losses & ALAE (6) x (7)	3,299,385	5,391,090	7,620,597	10,273,840	11,452,731
(9) Unallocated Factor + 1.00	1.178	1.178	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	3,886,676	6,350,704	8,977,063	12,102,584	13,491,317
(11) Loss Trend Factor	1.054	1.045	1.035	1.026	1.017
(12) Trended Ultimate Losses & LAE (10) x (11)	4,097,289	6,635,058	9,294,569	12,418,741	13,720,134

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Base Rate Revision

Current					
<u>Form</u>	<u>P1</u>	<u>P2</u>	<u>P3</u>	<u>P5</u>	<u>P6</u>
H-03	721.530	70.310	94.070	192.170	25.820
H-04	153.350	23.340	77.980	13.540	4.290
H-06	43.320	5.780	36.150	186.410	10.890

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Base Rate Revision

Proposed					
<u>Form</u>	<u>P1</u>	<u>P2</u>	<u>P3</u>	<u>P5</u>	<u>P6</u>
H-03	743.170	72.420	96.890	197.940	26.590
H-04	157.950	24.040	80.320	13.950	4.420
H-06	44.620	5.950	37.250	192.000	11.220

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision
Dwelling

Current						
Form	Tier	P1	P2	P3	P5	P6
H-03	1	0.403	0.570	0.544	0.621	0.689
H-03	2	0.419	0.590	0.565	0.641	0.702
H-03	3	0.436	0.611	0.586	0.661	0.714
H-03	4	0.454	0.633	0.625	0.681	0.727
H-03	5	0.472	0.655	0.667	0.701	0.740
H-03	6	0.492	0.678	0.684	0.721	0.753
H-03	7	0.512	0.701	0.693	0.742	0.766
H-03	8	0.534	0.726	0.717	0.764	0.779
H-03	9	0.556	0.754	0.719	0.785	0.793
H-03	10	0.579	0.784	0.738	0.804	0.806
H-03	11	0.601	0.806	0.753	0.820	0.817
H-03	12	0.623	0.824	0.766	0.832	0.830
H-03	13	0.647	0.841	0.779	0.843	0.845
H-03	14	0.671	0.855	0.791	0.853	0.863
H-03	15	0.696	0.870	0.816	0.865	0.883
H-03	16	0.718	0.888	0.822	0.876	0.901
H-03	17	0.736	0.906	0.828	0.887	0.915
H-03	18	0.752	0.922	0.843	0.898	0.929
H-03	19	0.766	0.933	0.858	0.912	0.945
H-03	20	0.786	0.942	0.877	0.927	0.965
H-03	21	0.810	0.953	0.884	0.944	0.988
H-03	22	0.837	0.969	0.920	0.960	1.009
H-03	23	0.864	0.974	0.946	0.973	1.029
H-03	24	0.894	0.979	0.996	0.990	1.047
H-03	25	0.928	0.984	1.009	1.011	1.059
H-03	26	0.967	0.990	1.014	1.030	1.068
H-03	27	1.012	0.995	1.039	1.041	1.073
H-03	28	1.059	0.999	1.059	1.048	1.068
H-03	29	1.104	1.031	1.077	1.058	1.065
H-03	30	1.144	1.066	1.097	1.079	1.061
H-03	31	1.181	1.106	1.157	1.102	1.061
H-03	32	1.222	1.153	1.174	1.124	1.066
H-03	33	1.265	1.201	1.180	1.142	1.082
H-03	34	1.306	1.240	1.208	1.160	1.099
H-03	35	1.346	1.259	1.210	1.180	1.120
H-03	36	1.389	1.280	1.262	1.202	1.141
H-03	37	1.440	1.297	1.295	1.229	1.158
H-03	38	1.488	1.309	1.301	1.256	1.169
H-03	39	1.541	1.324	1.306	1.282	1.188
H-03	40	1.599	1.347	1.350	1.306	1.213
H-03	41	1.661	1.375	1.385	1.331	1.245
H-03	42	1.731	1.405	1.469	1.359	1.280
H-03	43	1.816	1.447	1.519	1.401	1.327
H-03	44	1.924	1.494	1.544	1.452	1.375
H-03	45	2.065	1.544	1.574	1.506	1.426
H-03	46	2.222	1.599	1.647	1.564	1.479
H-03	47	2.395	1.657	1.887	1.624	1.536
H-03	48	2.587	1.718	1.910	1.687	1.597
H-03	49	2.799	1.783	2.055	1.753	1.663
H-03	50	3.034	1.852	2.471	1.824	1.734

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision
Dwelling

Proposed						
Form	Tier	P1	P2	P3	P5	P6
H-03	1	0.504	0.639	0.618	0.679	0.732
H-03	2	0.519	0.657	0.637	0.697	0.745
H-03	3	0.536	0.676	0.657	0.716	0.757
H-03	4	0.554	0.697	0.691	0.734	0.770
H-03	5	0.571	0.717	0.727	0.753	0.783
H-03	6	0.590	0.738	0.743	0.772	0.796
H-03	7	0.608	0.757	0.751	0.789	0.808
H-03	8	0.626	0.778	0.771	0.807	0.819
H-03	9	0.645	0.801	0.773	0.825	0.831
H-03	10	0.663	0.824	0.788	0.839	0.841
H-03	11	0.682	0.841	0.801	0.852	0.850
H-03	12	0.699	0.855	0.811	0.862	0.860
H-03	13	0.719	0.870	0.822	0.871	0.873
H-03	14	0.738	0.881	0.831	0.879	0.887
H-03	15	0.759	0.893	0.851	0.889	0.903
H-03	16	0.776	0.907	0.856	0.898	0.917
H-03	17	0.791	0.921	0.862	0.907	0.928
H-03	18	0.804	0.934	0.874	0.916	0.939
H-03	19	0.815	0.943	0.886	0.927	0.952
H-03	20	0.831	0.950	0.901	0.939	0.968
H-03	21	0.850	0.959	0.907	0.952	0.986
H-03	22	0.872	0.972	0.935	0.965	1.002
H-03	23	0.893	0.976	0.955	0.976	1.018
H-03	24	0.916	0.981	0.994	0.989	1.032
H-03	25	0.943	0.985	1.004	1.006	1.042
H-03	26	0.973	0.990	1.008	1.021	1.049
H-03	27	1.012	0.995	1.039	1.041	1.073
H-03	28	1.059	0.999	1.059	1.048	1.068
H-03	29	1.104	1.031	1.077	1.058	1.065
H-03	30	1.144	1.066	1.097	1.079	1.061
H-03	31	1.181	1.106	1.157	1.102	1.061
H-03	32	1.222	1.153	1.174	1.124	1.066
H-03	33	1.265	1.201	1.180	1.142	1.082
H-03	34	1.306	1.240	1.208	1.160	1.099
H-03	35	1.346	1.259	1.210	1.180	1.120
H-03	36	1.389	1.280	1.262	1.202	1.141
H-03	37	1.440	1.297	1.295	1.229	1.158
H-03	38	1.488	1.309	1.301	1.256	1.169
H-03	39	1.541	1.324	1.306	1.282	1.188
H-03	40	1.599	1.347	1.350	1.306	1.213
H-03	41	1.661	1.375	1.385	1.331	1.245
H-03	42	1.731	1.405	1.469	1.359	1.280
H-03	43	1.816	1.447	1.519	1.401	1.327
H-03	44	1.924	1.494	1.544	1.452	1.375
H-03	45	2.065	1.544	1.574	1.506	1.426
H-03	46	2.222	1.599	1.647	1.564	1.479
H-03	47	2.395	1.657	1.887	1.624	1.536
H-03	48	2.587	1.718	1.910	1.687	1.597
H-03	49	2.799	1.783	2.055	1.753	1.663
H-03	50	3.034	1.852	2.471	1.824	1.734

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision
Tenant

Form	Tier	Current				
		P1	P2	P3	P5	P6
H-04	1	0.480	0.460	0.346	0.454	0.765
H-04	2	0.505	0.481	0.447	0.487	0.766
H-04	3	0.531	0.503	0.481	0.521	0.770
H-04	4	0.557	0.527	0.539	0.557	0.775
H-04	5	0.585	0.553	0.551	0.595	0.782
H-04	6	0.613	0.581	0.609	0.636	0.790
H-04	7	0.642	0.613	0.647	0.681	0.798
H-04	8	0.674	0.650	0.715	0.730	0.803
H-04	9	0.707	0.691	0.757	0.782	0.804
H-04	10	0.741	0.736	0.768	0.823	0.807
H-04	11	0.781	0.776	0.806	0.856	0.824
H-04	12	0.814	0.811	0.835	0.882	0.850
H-04	13	0.852	0.854	0.878	0.906	0.887
H-04	14	0.885	0.917	0.884	0.929	0.928
H-04	15	0.916	1.002	0.907	0.933	0.964
H-04	16	0.948	1.082	0.949	0.937	0.986
H-04	17	1.000	1.094	0.953	0.941	0.999
H-04	18	1.049	1.099	0.981	0.945	1.029
H-04	19	1.067	1.103	1.011	0.946	1.048
H-04	20	1.074	1.108	1.030	0.956	1.058
H-04	21	1.085	1.113	1.057	0.980	1.064
H-04	22	1.104	1.118	1.099	1.005	1.072
H-04	23	1.156	1.124	1.106	1.048	1.078
H-04	24	1.249	1.129	1.113	1.125	1.083
H-04	25	1.284	1.134	1.120	1.219	1.093
H-04	26	1.297	1.139	1.222	1.316	1.102
H-04	27	1.316	1.141	1.378	1.403	1.114
H-04	28	1.317	1.246	1.527	1.484	1.194
H-04	29	1.361	1.349	1.546	1.550	1.302
H-04	30	1.474	1.517	1.640	1.607	1.377
H-04	31	1.562	1.703	1.822	1.679	1.430
H-04	32	1.646	1.901	1.894	1.779	1.495
H-04	33	1.740	2.122	1.990	1.887	1.566
H-04	34	1.844	2.367	2.220	2.002	1.638
H-04	35	1.955	2.639	2.529	2.124	1.710
H-04	36	2.018	2.684	2.638	2.165	1.743
H-04	37	2.092	2.718	2.706	2.213	1.769
H-04	38	2.161	2.745	2.719	2.261	1.786
H-04	39	2.239	2.775	2.729	2.308	1.815
H-04	40	2.322	2.824	2.822	2.352	1.853
H-04	41	2.413	2.882	2.896	2.396	1.901
H-04	42	2.514	2.945	3.070	2.448	1.956
H-04	43	2.639	3.033	3.174	2.523	2.027
H-04	44	2.795	3.132	3.227	2.614	2.101
H-04	45	3.000	3.238	3.290	2.712	2.177
H-04	46	3.228	3.352	3.442	2.816	2.259
H-04	47	3.480	3.473	3.944	2.924	2.346
H-04	48	3.758	3.602	3.992	3.038	2.439
H-04	49	4.066	3.739	4.295	3.157	2.540
H-04	50	4.408	3.882	5.166	3.284	2.648

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision
Tenant

Proposed						
Form	Tier	P1	P2	P3	P5	P6
H-04	1	0.480	0.460	0.346	0.454	0.765
H-04	2	0.505	0.481	0.447	0.487	0.766
H-04	3	0.531	0.503	0.481	0.521	0.770
H-04	4	0.557	0.527	0.539	0.557	0.775
H-04	5	0.585	0.553	0.551	0.595	0.782
H-04	6	0.613	0.581	0.609	0.636	0.790
H-04	7	0.642	0.613	0.647	0.681	0.798
H-04	8	0.674	0.650	0.715	0.730	0.803
H-04	9	0.707	0.691	0.757	0.782	0.804
H-04	10	0.741	0.736	0.768	0.823	0.807
H-04	11	0.781	0.776	0.806	0.856	0.824
H-04	12	0.814	0.811	0.835	0.882	0.850
H-04	13	0.852	0.854	0.878	0.906	0.887
H-04	14	0.885	0.917	0.884	0.929	0.928
H-04	15	0.916	1.002	0.907	0.933	0.964
H-04	16	0.948	1.082	0.949	0.937	0.986
H-04	17	1.000	1.094	0.953	0.941	0.999
H-04	18	1.049	1.099	0.981	0.945	1.029
H-04	19	1.067	1.103	1.011	0.946	1.048
H-04	20	1.074	1.108	1.030	0.956	1.058
H-04	21	1.085	1.113	1.057	0.980	1.064
H-04	22	1.104	1.118	1.099	1.005	1.072
H-04	23	1.156	1.124	1.106	1.048	1.078
H-04	24	1.249	1.129	1.113	1.125	1.083
H-04	25	1.284	1.134	1.120	1.219	1.093
H-04	26	1.297	1.139	1.222	1.316	1.102
H-04	27	1.316	1.141	1.378	1.403	1.114
H-04	28	1.317	1.246	1.527	1.484	1.194
H-04	29	1.361	1.349	1.546	1.550	1.302
H-04	30	1.474	1.517	1.640	1.607	1.377
H-04	31	1.562	1.703	1.822	1.679	1.430
H-04	32	1.646	1.901	1.894	1.779	1.495
H-04	33	1.740	2.122	1.990	1.887	1.566
H-04	34	1.844	2.367	2.220	2.002	1.638
H-04	35	1.955	2.639	2.529	2.124	1.710
H-04	36	2.018	2.684	2.638	2.165	1.743
H-04	37	2.092	2.718	2.706	2.213	1.769
H-04	38	2.161	2.745	2.719	2.261	1.786
H-04	39	2.239	2.775	2.729	2.308	1.815
H-04	40	2.322	2.824	2.822	2.352	1.853
H-04	41	2.413	2.882	2.896	2.396	1.901
H-04	42	2.514	2.945	3.070	2.448	1.956
H-04	43	2.639	3.033	3.174	2.523	2.027
H-04	44	2.795	3.132	3.227	2.614	2.101
H-04	45	3.000	3.238	3.290	2.712	2.177
H-04	46	3.228	3.352	3.442	2.816	2.259
H-04	47	3.480	3.473	3.944	2.924	2.346
H-04	48	3.758	3.602	3.992	3.038	2.439
H-04	49	4.066	3.739	4.295	3.157	2.540
H-04	50	4.408	3.882	5.166	3.284	2.648

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision
Condominium

Current						
Form	Tier	P1	P2	P3	P5	P6
H-06	1	0.536	0.375	0.429	0.597	0.763
H-06	2	0.558	0.423	0.530	0.651	0.780
H-06	3	0.582	0.473	0.536	0.681	0.793
H-06	4	0.606	0.525	0.556	0.713	0.802
H-06	5	0.630	0.584	0.571	0.747	0.809
H-06	6	0.653	0.651	0.653	0.780	0.813
H-06	7	0.672	0.698	0.684	0.809	0.817
H-06	8	0.702	0.743	0.756	0.826	0.822
H-06	9	0.755	0.809	0.763	0.841	0.824
H-06	10	0.801	0.898	0.821	0.848	0.827
H-06	11	0.834	1.007	0.852	0.853	0.831
H-06	12	0.929	1.028	0.875	0.860	0.834
H-06	13	1.076	1.047	0.903	0.874	0.840
H-06	14	1.094	1.053	0.930	0.897	0.880
H-06	15	1.103	1.058	0.957	0.920	0.922
H-06	16	1.108	1.063	0.977	0.938	0.956
H-06	17	1.115	1.069	0.986	0.954	0.972
H-06	18	1.126	1.074	1.003	0.972	1.012
H-06	19	1.135	1.079	1.052	0.990	1.017
H-06	20	1.142	1.085	1.081	0.998	1.020
H-06	21	1.147	1.090	1.181	1.084	1.070
H-06	22	1.151	1.096	1.238	1.174	1.239
H-06	23	1.156	1.100	1.283	1.280	1.281
H-06	24	1.162	1.229	1.304	1.372	1.310
H-06	25	1.168	1.338	1.349	1.367	1.347
H-06	26	1.173	1.411	1.449	1.349	1.391
H-06	27	1.297	1.473	1.572	1.379	1.411
H-06	28	1.443	1.576	1.711	1.534	1.439
H-06	29	1.612	1.679	1.867	1.708	1.466
H-06	30	1.809	1.779	2.038	1.905	1.500
H-06	31	1.869	1.846	2.150	1.946	1.499
H-06	32	1.934	1.924	2.181	1.984	1.506
H-06	33	2.001	2.004	2.192	2.017	1.529
H-06	34	2.066	2.069	2.244	2.049	1.553
H-06	35	2.129	2.100	2.248	2.083	1.583
H-06	36	2.198	2.136	2.345	2.123	1.612
H-06	37	2.278	2.163	2.406	2.170	1.636
H-06	38	2.353	2.185	2.416	2.217	1.653
H-06	39	2.438	2.209	2.426	2.264	1.679
H-06	40	2.529	2.248	2.509	2.307	1.715
H-06	41	2.627	2.294	2.574	2.350	1.759
H-06	42	2.738	2.344	2.729	2.400	1.809
H-06	43	2.873	2.414	2.821	2.474	1.876
H-06	44	3.043	2.492	2.869	2.563	1.944
H-06	45	3.266	2.577	2.924	2.660	2.015
H-06	46	3.514	2.668	3.060	2.761	2.090
H-06	47	3.788	2.764	3.506	2.868	2.170
H-06	48	4.092	2.867	3.548	2.979	2.257
H-06	49	4.427	2.976	3.817	3.096	2.350
H-06	50	4.799	3.090	4.591	3.220	2.450

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision
Condominium

Proposed						
Form	Tier	P1	P2	P3	P5	P6
H-06	1	0.536	0.375	0.429	0.597	0.763
H-06	2	0.558	0.423	0.530	0.651	0.780
H-06	3	0.582	0.473	0.536	0.681	0.793
H-06	4	0.606	0.525	0.556	0.713	0.802
H-06	5	0.630	0.584	0.571	0.747	0.809
H-06	6	0.653	0.651	0.653	0.780	0.813
H-06	7	0.672	0.698	0.684	0.809	0.817
H-06	8	0.702	0.743	0.756	0.826	0.822
H-06	9	0.755	0.809	0.763	0.841	0.824
H-06	10	0.801	0.898	0.821	0.848	0.827
H-06	11	0.834	1.007	0.852	0.853	0.831
H-06	12	0.929	1.028	0.875	0.860	0.834
H-06	13	1.076	1.047	0.903	0.874	0.840
H-06	14	1.094	1.053	0.930	0.897	0.880
H-06	15	1.103	1.058	0.957	0.920	0.922
H-06	16	1.108	1.063	0.977	0.938	0.956
H-06	17	1.115	1.069	0.986	0.954	0.972
H-06	18	1.126	1.074	1.003	0.972	1.012
H-06	19	1.135	1.079	1.052	0.990	1.017
H-06	20	1.142	1.085	1.081	0.998	1.020
H-06	21	1.147	1.090	1.181	1.084	1.070
H-06	22	1.151	1.096	1.238	1.174	1.239
H-06	23	1.156	1.100	1.283	1.280	1.281
H-06	24	1.162	1.229	1.304	1.372	1.310
H-06	25	1.168	1.338	1.349	1.367	1.347
H-06	26	1.173	1.411	1.449	1.349	1.391
H-06	27	1.297	1.473	1.572	1.379	1.411
H-06	28	1.443	1.576	1.711	1.534	1.439
H-06	29	1.612	1.679	1.867	1.708	1.466
H-06	30	1.809	1.779	2.038	1.905	1.500
H-06	31	1.869	1.846	2.150	1.946	1.499
H-06	32	1.934	1.924	2.181	1.984	1.506
H-06	33	2.001	2.004	2.192	2.017	1.529
H-06	34	2.066	2.069	2.244	2.049	1.553
H-06	35	2.129	2.100	2.248	2.083	1.583
H-06	36	2.198	2.136	2.345	2.123	1.612
H-06	37	2.278	2.163	2.406	2.170	1.636
H-06	38	2.353	2.185	2.416	2.217	1.653
H-06	39	2.438	2.209	2.426	2.264	1.679
H-06	40	2.529	2.248	2.509	2.307	1.715
H-06	41	2.627	2.294	2.574	2.350	1.759
H-06	42	2.738	2.344	2.729	2.400	1.809
H-06	43	2.873	2.414	2.821	2.474	1.876
H-06	44	3.043	2.492	2.869	2.563	1.944
H-06	45	3.266	2.577	2.924	2.660	2.015
H-06	46	3.514	2.668	3.060	2.761	2.090
H-06	47	3.788	2.764	3.506	2.868	2.170
H-06	48	4.092	2.867	3.548	2.979	2.257
H-06	49	4.427	2.976	3.817	3.096	2.350
H-06	50	4.799	3.090	4.591	3.220	2.450

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

Condominium Increased Coverage A Limit Revision

Condominium Increased Coverage A Limit - Additive factor for each additional \$1,000					
Condominium Increased Coverage A Limit	P1	P2	P3	P5	P6
1 - 25000	0.016	0.016	0.016	0.016	0.016
25001 - 50000	0.015	0.015	0.015	0.015	0.015
50001 - 100000	0.012	0.012	0.012	0.012	0.012
100001 - 150000	0.010	0.010	0.010	0.010	0.010
150001 - 200000	0.009	0.009	0.009	0.009	0.009
200001 - 250000	0.007	0.007	0.007	0.007	0.007
250001 - 300000	0.006	0.006	0.006	0.006	0.006
300001 - 400000	0.005	0.005	0.005	0.005	0.005
400001 - 500000	0.004	0.004	0.004	0.004	0.004
500001 - 1500000	0.003	0.003	0.003	0.003	0.003
1500001 - 2500000	0.002	0.002	0.002	0.002	0.002
2500000 +	0.001	0.001	0.001	0.001	0.001

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Coverage C Limit Revision

Current						
Form	Limit	P1	P2	P3	P5	P6
H-06	4000	0.555	0.668	0.592	0.570	0.552
H-06	5000	0.560	0.675	0.601	0.575	0.559
H-06	6000	0.564	0.682	0.610	0.580	0.566
H-06	7000	0.569	0.690	0.620	0.586	0.573
H-06	8000	0.573	0.697	0.629	0.591	0.579
H-06	9000	0.578	0.705	0.619	0.617	0.606
H-06	10000	0.582	0.712	0.629	0.622	0.613
H-06	11000	0.587	0.720	0.639	0.628	0.620
H-06	12000	0.592	0.728	0.650	0.634	0.628
H-06	13000	0.596	0.736	0.660	0.640	0.635
H-06	14000	0.600	0.734	0.669	0.646	0.643
H-06	15000	0.603	0.743	0.681	0.651	0.650
H-06	16000	0.607	0.752	0.694	0.657	0.658
H-06	17000	0.610	0.761	0.706	0.662	0.665
H-06	18000	0.613	0.770	0.718	0.668	0.673
H-06	19000	0.617	0.779	0.730	0.674	0.680
H-06	20000	0.620	0.788	0.742	0.679	0.688
H-06	21000	0.630	0.796	0.753	0.686	0.696
H-06	22000	0.635	0.805	0.765	0.692	0.705
H-06	23000	0.640	0.814	0.777	0.699	0.713
H-06	24000	0.650	0.822	0.788	0.706	0.721
H-06	25000	0.660	0.831	0.798	0.713	0.730
H-06	30000	0.726	0.878	0.814	0.748	1.040
H-06	35000	0.766	0.919	0.814	0.797	0.787
H-06	40000	0.845	0.935	0.817	0.849	0.820
H-06	45000	0.919	0.958	0.831	0.910	0.848
H-06	50000	0.994	0.980	0.864	0.980	0.877
H-06	55000	1.080	1.025	0.914	1.050	0.925
H-06	60000	1.157	1.035	0.986	1.114	1.005
H-06	65000	1.221	1.050	1.066	1.139	1.096
H-06	70000	1.310	1.064	1.158	1.159	1.172
H-06	75000	1.372	1.078	1.242	1.173	1.231
H-06	80000	1.393	1.090	1.291	1.196	1.286
H-06	85000	1.407	1.110	1.336	1.227	1.353
H-06	90000	1.443	1.125	1.381	1.284	1.417
H-06	95000	1.484	1.138	1.434	1.342	1.483
H-06	100000	1.529	1.150	1.492	1.402	1.551

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Coverage C Limit Revision

Proposed						
Form	Limit	P1	P2	P3	P5	P6
H-06	4000	0.555	0.668	0.592	0.570	0.552
H-06	5000	0.560	0.675	0.601	0.575	0.559
H-06	6000	0.564	0.682	0.610	0.580	0.566
H-06	7000	0.569	0.690	0.620	0.586	0.573
H-06	8000	0.573	0.697	0.623	0.591	0.579
H-06	9000	0.578	0.705	0.626	0.617	0.606
H-06	10000	0.582	0.712	0.629	0.622	0.613
H-06	11000	0.587	0.720	0.639	0.628	0.620
H-06	12000	0.592	0.728	0.650	0.634	0.628
H-06	13000	0.596	0.731	0.660	0.640	0.635
H-06	14000	0.600	0.734	0.669	0.646	0.643
H-06	15000	0.603	0.743	0.681	0.651	0.650
H-06	16000	0.607	0.752	0.694	0.657	0.658
H-06	17000	0.610	0.761	0.706	0.662	0.665
H-06	18000	0.613	0.770	0.718	0.668	0.673
H-06	19000	0.617	0.779	0.730	0.674	0.680
H-06	20000	0.620	0.788	0.742	0.679	0.688
H-06	21000	0.630	0.796	0.753	0.686	0.696
H-06	22000	0.635	0.805	0.765	0.692	0.705
H-06	23000	0.640	0.814	0.777	0.699	0.713
H-06	24000	0.650	0.822	0.788	0.706	0.721
H-06	25000	0.660	0.831	0.798	0.713	0.730
H-06	30000	0.726	0.878	0.814	0.748	0.759
H-06	35000	0.766	0.919	0.814	0.797	0.787
H-06	40000	0.845	0.935	0.817	0.849	0.820
H-06	45000	0.919	0.958	0.831	0.910	0.848
H-06	50000	0.994	0.980	0.864	0.980	0.877
H-06	55000	1.080	1.025	0.914	1.050	0.925
H-06	60000	1.157	1.035	0.986	1.114	1.005
H-06	65000	1.221	1.050	1.066	1.139	1.096
H-06	70000	1.310	1.064	1.158	1.159	1.172
H-06	75000	1.372	1.078	1.242	1.173	1.231
H-06	80000	1.393	1.090	1.291	1.196	1.286
H-06	85000	1.407	1.110	1.336	1.227	1.353
H-06	90000	1.443	1.125	1.381	1.284	1.417
H-06	95000	1.484	1.138	1.434	1.342	1.483
H-06	100000	1.529	1.150	1.492	1.402	1.551

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Dwelling

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Enhanced Home Package	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-3	No	No	No	HH01	6.374	5.594
HO-3	No	No	No	HH02	6.374	5.594
HO-3	No	No	No	HH03	6.374	5.594
HO-3	No	No	No	HH04	6.374	5.594
HO-3	No	No	No	HH05	6.374	5.594
HO-3	No	No	No	HH06	6.374	5.594
HO-3	No	No	No	HH07	6.374	5.594
HO-3	No	No	No	HH08	6.374	5.594
HO-3	No	No	No	HH09	6.374	5.594
HO-3	No	No	No	HH10	5.804	5.107
HO-3	No	No	No	HH11	5.804	5.107
HO-3	No	No	No	HH12	5.804	5.107
HO-3	No	No	No	HH13	5.804	5.107
HO-3	No	No	No	HH14	5.804	5.107
HO-3	No	No	No	HH15	5.804	5.107
HO-3	No	No	No	HH16	5.804	5.107
HO-3	No	No	No	HH17	5.804	5.107
HO-3	No	No	No	HH18	5.804	5.107
HO-3	No	No	No	HH19	5.804	5.107
HO-3	No	No	No	HH20	5.804	5.107
HO-3	No	No	No	HH21	5.804	5.107
HO-3	No	No	No	HH22	4.849	4.291
HO-3	No	No	No	HH23	4.849	4.291
HO-3	No	No	No	HH24	4.849	4.291
HO-3	No	No	No	HH25	4.849	4.291
HO-3	No	No	No	HH26	4.849	4.291
HO-3	No	No	No	HH27	4.849	4.291
HO-3	No	No	No	HH28	4.849	4.291
HO-3	No	No	No	HH29	4.849	4.291
HO-3	No	No	No	HH30	4.849	4.291
HO-3	No	No	No	HH31	4.849	4.291
HO-3	No	No	No	HHNH	4.849	4.291
HO-3	No	No	No	HHNS	4.849	4.291
HO-3	No	No	Yes	HH01	6.374	5.594
HO-3	No	No	Yes	HH02	6.374	5.594
HO-3	No	No	Yes	HH03	6.374	5.594
HO-3	No	No	Yes	HH04	6.374	5.594
HO-3	No	No	Yes	HH05	6.374	5.594
HO-3	No	No	Yes	HH06	6.374	5.594
HO-3	No	No	Yes	HH07	6.374	5.594
HO-3	No	No	Yes	HH08	6.374	5.594
HO-3	No	No	Yes	HH09	6.374	5.594
HO-3	No	No	Yes	HH10	5.804	5.107
HO-3	No	No	Yes	HH11	5.804	5.107
HO-3	No	No	Yes	HH12	5.804	5.107
HO-3	No	No	Yes	HH13	5.804	5.107
HO-3	No	No	Yes	HH14	5.804	5.107
HO-3	No	No	Yes	HH15	5.804	5.107
HO-3	No	No	Yes	HH16	5.804	5.107
HO-3	No	No	Yes	HH17	5.804	5.107

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

Expected Policy Longevity Factor Revision
Dwelling

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Enhanced Home Package	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-3	No	No	Yes	HH18	5.804	5.107
HO-3	No	No	Yes	HH19	5.804	5.107
HO-3	No	No	Yes	HH20	5.804	5.107
HO-3	No	No	Yes	HH21	5.804	5.107
HO-3	No	No	Yes	HH22	4.849	4.291
HO-3	No	No	Yes	HH23	4.849	4.291
HO-3	No	No	Yes	HH24	4.849	4.291
HO-3	No	No	Yes	HH25	4.849	4.291
HO-3	No	No	Yes	HH26	4.849	4.291
HO-3	No	No	Yes	HH27	4.849	4.291
HO-3	No	No	Yes	HH28	4.849	4.291
HO-3	No	No	Yes	HH29	4.849	4.291
HO-3	No	No	Yes	HH30	4.849	4.291
HO-3	No	No	Yes	HH31	4.849	4.291
HO-3	No	No	Yes	HHNH	4.849	4.291
HO-3	No	No	Yes	HHNS	4.849	4.291
HO-3	No	Yes	No	HH01	5.594	6.374
HO-3	No	Yes	No	HH02	5.594	6.374
HO-3	No	Yes	No	HH03	5.594	6.374
HO-3	No	Yes	No	HH04	5.594	6.374
HO-3	No	Yes	No	HH05	5.594	6.374
HO-3	No	Yes	No	HH06	5.594	6.374
HO-3	No	Yes	No	HH07	5.594	6.374
HO-3	No	Yes	No	HH08	5.594	6.374
HO-3	No	Yes	No	HH09	5.594	6.374
HO-3	No	Yes	No	HH10	5.107	5.804
HO-3	No	Yes	No	HH11	5.107	5.804
HO-3	No	Yes	No	HH12	5.107	5.804
HO-3	No	Yes	No	HH13	5.107	5.804
HO-3	No	Yes	No	HH14	5.107	5.804
HO-3	No	Yes	No	HH15	5.107	5.804
HO-3	No	Yes	No	HH16	5.107	5.804
HO-3	No	Yes	No	HH17	5.107	5.804
HO-3	No	Yes	No	HH18	5.107	5.804
HO-3	No	Yes	No	HH19	5.107	5.804
HO-3	No	Yes	No	HH20	5.107	5.804
HO-3	No	Yes	No	HH21	5.107	5.804
HO-3	No	Yes	No	HH22	4.291	4.849
HO-3	No	Yes	No	HH23	4.291	4.849
HO-3	No	Yes	No	HH24	4.291	4.849
HO-3	No	Yes	No	HH25	4.291	4.849
HO-3	No	Yes	No	HH26	4.291	4.849
HO-3	No	Yes	No	HH27	4.291	4.849
HO-3	No	Yes	No	HH28	4.291	4.849
HO-3	No	Yes	No	HH29	4.291	4.849
HO-3	No	Yes	No	HH30	4.291	4.849
HO-3	No	Yes	No	HH31	4.291	4.849
HO-3	No	Yes	No	HHNH	4.291	4.849
HO-3	No	Yes	No	HHNS	4.291	4.849
HO-3	No	Yes	Yes	HH01	5.594	6.374

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Dwelling

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Enhanced Home Package	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-3	No	Yes	Yes	HH02	5.594	6.374
HO-3	No	Yes	Yes	HH03	5.594	6.374
HO-3	No	Yes	Yes	HH04	5.594	6.374
HO-3	No	Yes	Yes	HH05	5.594	6.374
HO-3	No	Yes	Yes	HH06	5.594	6.374
HO-3	No	Yes	Yes	HH07	5.594	6.374
HO-3	No	Yes	Yes	HH08	5.594	6.374
HO-3	No	Yes	Yes	HH09	5.594	6.374
HO-3	No	Yes	Yes	HH10	5.107	5.804
HO-3	No	Yes	Yes	HH11	5.107	5.804
HO-3	No	Yes	Yes	HH12	5.107	5.804
HO-3	No	Yes	Yes	HH13	5.107	5.804
HO-3	No	Yes	Yes	HH14	5.107	5.804
HO-3	No	Yes	Yes	HH15	5.107	5.804
HO-3	No	Yes	Yes	HH16	5.107	5.804
HO-3	No	Yes	Yes	HH17	5.107	5.804
HO-3	No	Yes	Yes	HH18	5.107	5.804
HO-3	No	Yes	Yes	HH19	5.107	5.804
HO-3	No	Yes	Yes	HH20	5.107	5.804
HO-3	No	Yes	Yes	HH21	5.107	5.804
HO-3	No	Yes	Yes	HH22	4.291	4.849
HO-3	No	Yes	Yes	HH23	4.291	4.849
HO-3	No	Yes	Yes	HH24	4.291	4.849
HO-3	No	Yes	Yes	HH25	4.291	4.849
HO-3	No	Yes	Yes	HH26	4.291	4.849
HO-3	No	Yes	Yes	HH27	4.291	4.849
HO-3	No	Yes	Yes	HH28	4.291	4.849
HO-3	No	Yes	Yes	HH29	4.291	4.849
HO-3	No	Yes	Yes	HH30	4.291	4.849
HO-3	No	Yes	Yes	HH31	4.291	4.849
HO-3	No	Yes	Yes	HHNH	4.291	4.849
HO-3	No	Yes	Yes	HHNS	4.291	4.849
HO-3	Yes	No	No	HH01	8.197	7.152
HO-3	Yes	No	No	HH02	8.197	7.152
HO-3	Yes	No	No	HH03	8.197	7.152
HO-3	Yes	No	No	HH04	8.197	7.152
HO-3	Yes	No	No	HH05	8.197	7.152
HO-3	Yes	No	No	HH06	8.197	7.152
HO-3	Yes	No	No	HH07	8.197	7.152
HO-3	Yes	No	No	HH08	8.197	7.152
HO-3	Yes	No	No	HH09	8.197	7.152
HO-3	Yes	No	No	HH10	7.433	6.500
HO-3	Yes	No	No	HH11	7.433	6.500
HO-3	Yes	No	No	HH12	7.433	6.500
HO-3	Yes	No	No	HH13	7.433	6.500
HO-3	Yes	No	No	HH14	7.433	6.500
HO-3	Yes	No	No	HH15	7.433	6.500
HO-3	Yes	No	No	HH16	7.433	6.500
HO-3	Yes	No	No	HH17	7.433	6.500
HO-3	Yes	No	No	HH18	7.433	6.500

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Dwelling

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Enhanced Home Package	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-3	Yes	No	No	HH19	7.433	6.500
HO-3	Yes	No	No	HH20	7.433	6.500
HO-3	Yes	No	No	HH21	7.433	6.500
HO-3	Yes	No	No	HH22	6.155	5.407
HO-3	Yes	No	No	HH23	6.155	5.407
HO-3	Yes	No	No	HH24	6.155	5.407
HO-3	Yes	No	No	HH25	6.155	5.407
HO-3	Yes	No	No	HH26	6.155	5.407
HO-3	Yes	No	No	HH27	6.155	5.407
HO-3	Yes	No	No	HH28	6.155	5.407
HO-3	Yes	No	No	HH29	6.155	5.407
HO-3	Yes	No	No	HH30	6.155	5.407
HO-3	Yes	No	No	HH31	6.155	5.407
HO-3	Yes	No	No	HHNH	6.155	5.407
HO-3	Yes	No	No	HHNS	6.155	5.407
HO-3	Yes	No	Yes	HH01	8.197	7.152
HO-3	Yes	No	Yes	HH02	8.197	7.152
HO-3	Yes	No	Yes	HH03	8.197	7.152
HO-3	Yes	No	Yes	HH04	8.197	7.152
HO-3	Yes	No	Yes	HH05	8.197	7.152
HO-3	Yes	No	Yes	HH06	8.197	7.152
HO-3	Yes	No	Yes	HH07	8.197	7.152
HO-3	Yes	No	Yes	HH08	8.197	7.152
HO-3	Yes	No	Yes	HH09	8.197	7.152
HO-3	Yes	No	Yes	HH10	7.433	6.500
HO-3	Yes	No	Yes	HH11	7.433	6.500
HO-3	Yes	No	Yes	HH12	7.433	6.500
HO-3	Yes	No	Yes	HH13	7.433	6.500
HO-3	Yes	No	Yes	HH14	7.433	6.500
HO-3	Yes	No	Yes	HH15	7.433	6.500
HO-3	Yes	No	Yes	HH16	7.433	6.500
HO-3	Yes	No	Yes	HH17	7.433	6.500
HO-3	Yes	No	Yes	HH18	7.433	6.500
HO-3	Yes	No	Yes	HH19	7.433	6.500
HO-3	Yes	No	Yes	HH20	7.433	6.500
HO-3	Yes	No	Yes	HH21	7.433	6.500
HO-3	Yes	No	Yes	HH22	6.155	5.407
HO-3	Yes	No	Yes	HH23	6.155	5.407
HO-3	Yes	No	Yes	HH24	6.155	5.407
HO-3	Yes	No	Yes	HH25	6.155	5.407
HO-3	Yes	No	Yes	HH26	6.155	5.407
HO-3	Yes	No	Yes	HH27	6.155	5.407
HO-3	Yes	No	Yes	HH28	6.155	5.407
HO-3	Yes	No	Yes	HH29	6.155	5.407
HO-3	Yes	No	Yes	HH30	6.155	5.407
HO-3	Yes	No	Yes	HH31	6.155	5.407
HO-3	Yes	No	Yes	HHNH	6.155	5.407
HO-3	Yes	No	Yes	HHNS	6.155	5.407
HO-3	Yes	Yes	No	HH01	7.152	8.197
HO-3	Yes	Yes	No	HH02	7.152	8.197

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Dwelling

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Enhanced Home Package	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-3	Yes	Yes	No	HH03	7.152	8.197
HO-3	Yes	Yes	No	HH04	7.152	8.197
HO-3	Yes	Yes	No	HH05	7.152	8.197
HO-3	Yes	Yes	No	HH06	7.152	8.197
HO-3	Yes	Yes	No	HH07	7.152	8.197
HO-3	Yes	Yes	No	HH08	7.152	8.197
HO-3	Yes	Yes	No	HH09	7.152	8.197
HO-3	Yes	Yes	No	HH10	6.500	7.433
HO-3	Yes	Yes	No	HH11	6.500	7.433
HO-3	Yes	Yes	No	HH12	6.500	7.433
HO-3	Yes	Yes	No	HH13	6.500	7.433
HO-3	Yes	Yes	No	HH14	6.500	7.433
HO-3	Yes	Yes	No	HH15	6.500	7.433
HO-3	Yes	Yes	No	HH16	6.500	7.433
HO-3	Yes	Yes	No	HH17	6.500	7.433
HO-3	Yes	Yes	No	HH18	6.500	7.433
HO-3	Yes	Yes	No	HH19	6.500	7.433
HO-3	Yes	Yes	No	HH20	6.500	7.433
HO-3	Yes	Yes	No	HH21	6.500	7.433
HO-3	Yes	Yes	No	HH22	5.407	6.155
HO-3	Yes	Yes	No	HH23	5.407	6.155
HO-3	Yes	Yes	No	HH24	5.407	6.155
HO-3	Yes	Yes	No	HH25	5.407	6.155
HO-3	Yes	Yes	No	HH26	5.407	6.155
HO-3	Yes	Yes	No	HH27	5.407	6.155
HO-3	Yes	Yes	No	HH28	5.407	6.155
HO-3	Yes	Yes	No	HH29	5.407	6.155
HO-3	Yes	Yes	No	HH30	5.407	6.155
HO-3	Yes	Yes	No	HH31	5.407	6.155
HO-3	Yes	Yes	No	HHNH	5.407	6.155
HO-3	Yes	Yes	No	HHNS	5.407	6.155
HO-3	Yes	Yes	Yes	HH01	7.152	8.197
HO-3	Yes	Yes	Yes	HH02	7.152	8.197
HO-3	Yes	Yes	Yes	HH03	7.152	8.197
HO-3	Yes	Yes	Yes	HH04	7.152	8.197
HO-3	Yes	Yes	Yes	HH05	7.152	8.197
HO-3	Yes	Yes	Yes	HH06	7.152	8.197
HO-3	Yes	Yes	Yes	HH07	7.152	8.197
HO-3	Yes	Yes	Yes	HH08	7.152	8.197
HO-3	Yes	Yes	Yes	HH09	7.152	8.197
HO-3	Yes	Yes	Yes	HH10	6.500	7.433
HO-3	Yes	Yes	Yes	HH11	6.500	7.433
HO-3	Yes	Yes	Yes	HH12	6.500	7.433
HO-3	Yes	Yes	Yes	HH13	6.500	7.433
HO-3	Yes	Yes	Yes	HH14	6.500	7.433
HO-3	Yes	Yes	Yes	HH15	6.500	7.433
HO-3	Yes	Yes	Yes	HH16	6.500	7.433
HO-3	Yes	Yes	Yes	HH17	6.500	7.433
HO-3	Yes	Yes	Yes	HH18	6.500	7.433
HO-3	Yes	Yes	Yes	HH19	6.500	7.433

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Dwelling

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Enhanced Home Package	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-3	Yes	Yes	Yes	HH20	6.500	7.433
HO-3	Yes	Yes	Yes	HH21	6.500	7.433
HO-3	Yes	Yes	Yes	HH22	5.407	6.155
HO-3	Yes	Yes	Yes	HH23	5.407	6.155
HO-3	Yes	Yes	Yes	HH24	5.407	6.155
HO-3	Yes	Yes	Yes	HH25	5.407	6.155
HO-3	Yes	Yes	Yes	HH26	5.407	6.155
HO-3	Yes	Yes	Yes	HH27	5.407	6.155
HO-3	Yes	Yes	Yes	HH28	5.407	6.155
HO-3	Yes	Yes	Yes	HH29	5.407	6.155
HO-3	Yes	Yes	Yes	HH30	5.407	6.155
HO-3	Yes	Yes	Yes	HH31	5.407	6.155
HO-3	Yes	Yes	Yes	HHNH	5.407	6.155
HO-3	Yes	Yes	Yes	HHNS	5.407	6.155

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Tenant

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Coverage C Limit (\$000)	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-4	No	No	0-30	TT01	5.229	4.494
HO-4	No	No	0-30	TT02	5.229	4.494
HO-4	No	No	0-30	TT03	5.229	4.494
HO-4	No	No	0-30	TT04	4.164	3.614
HO-4	No	No	0-30	TT05	3.599	3.147
HO-4	No	No	0-30	TT06	3.599	3.147
HO-4	No	No	0-30	TT07	3.075	2.714
HO-4	No	No	0-30	TT08	3.075	2.714
HO-4	No	No	0-30	TT09	3.075	2.714
HO-4	No	No	0-30	TT10	2.866	2.542
HO-4	No	No	0-30	TT11	2.866	2.542
HO-4	No	No	0-30	TT12	2.866	2.542
HO-4	No	No	0-30	TT13	2.866	2.542
HO-4	No	No	0-30	TT14	2.866	2.542
HO-4	No	No	0-30	TT15	2.866	2.542
HO-4	No	No	0-30	TT16	2.699	2.404
HO-4	No	No	0-30	TT17	2.699	2.404
HO-4	No	No	0-30	TT18	2.699	2.404
HO-4	No	No	0-30	TT19	2.699	2.404
HO-4	No	No	0-30	TT20	2.699	2.404
HO-4	No	No	0-30	TT21	2.699	2.404
HO-4	No	No	0-30	TT22	2.699	2.404
HO-4	No	No	0-30	TT23	2.699	2.404
HO-4	No	No	0-30	TT24	2.699	2.404
HO-4	No	No	0-30	TT25	2.699	2.404
HO-4	No	No	0-30	TT26	2.368	2.130
HO-4	No	No	0-30	TT27	2.368	2.130
HO-4	No	No	0-30	TT28	2.368	2.130
HO-4	No	No	0-30	TT29	2.368	2.130
HO-4	No	No	0-30	TT30	2.368	2.130
HO-4	No	No	0-30	TT31	2.368	2.130
HO-4	No	No	0-30	TT32	2.368	2.130
HO-4	No	No	0-30	TT33	2.368	2.130
HO-4	No	No	0-30	TT34	2.368	2.130
HO-4	No	No	0-30	TT35	2.368	2.130
HO-4	No	No	0-30	TTNH	3.337	2.931
HO-4	No	No	0-30	TTNS	2.547	2.278
HO-4	No	No	31+	TT01	5.125	4.408
HO-4	No	No	31+	TT02	5.125	4.408
HO-4	No	No	31+	TT03	5.125	4.408
HO-4	No	No	31+	TT04	4.086	3.550
HO-4	No	No	31+	TT05	3.535	3.095
HO-4	No	No	31+	TT06	3.535	3.095
HO-4	No	No	31+	TT07	3.024	2.672
HO-4	No	No	31+	TT08	3.024	2.672
HO-4	No	No	31+	TT09	3.024	2.672
HO-4	No	No	31+	TT10	2.820	2.504
HO-4	No	No	31+	TT11	2.820	2.504
HO-4	No	No	31+	TT12	2.820	2.504
HO-4	No	No	31+	TT13	2.820	2.504

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Tenant

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Coverage C Limit (\$000)	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-4	No	No	31+	TT14	2.820	2.504
HO-4	No	No	31+	TT15	2.820	2.504
HO-4	No	No	31+	TT16	2.657	2.369
HO-4	No	No	31+	TT17	2.657	2.369
HO-4	No	No	31+	TT18	2.657	2.369
HO-4	No	No	31+	TT19	2.657	2.369
HO-4	No	No	31+	TT20	2.657	2.369
HO-4	No	No	31+	TT21	2.657	2.369
HO-4	No	No	31+	TT22	2.657	2.369
HO-4	No	No	31+	TT23	2.657	2.369
HO-4	No	No	31+	TT24	2.657	2.369
HO-4	No	No	31+	TT25	2.657	2.369
HO-4	No	No	31+	TT26	2.334	2.102
HO-4	No	No	31+	TT27	2.334	2.102
HO-4	No	No	31+	TT28	2.334	2.102
HO-4	No	No	31+	TT29	2.334	2.102
HO-4	No	No	31+	TT30	2.334	2.102
HO-4	No	No	31+	TT31	2.334	2.102
HO-4	No	No	31+	TT32	2.334	2.102
HO-4	No	No	31+	TT33	2.334	2.102
HO-4	No	No	31+	TT34	2.334	2.102
HO-4	No	No	31+	TT35	2.334	2.102
HO-4	No	No	31+	TTNH	3.279	2.883
HO-4	No	No	31+	TTNS	2.509	2.247
HO-4	No	Yes	0-30	TT01	4.494	5.229
HO-4	No	Yes	0-30	TT02	4.494	5.229
HO-4	No	Yes	0-30	TT03	4.494	5.229
HO-4	No	Yes	0-30	TT04	3.614	4.164
HO-4	No	Yes	0-30	TT05	3.147	3.599
HO-4	No	Yes	0-30	TT06	3.147	3.599
HO-4	No	Yes	0-30	TT07	2.714	3.075
HO-4	No	Yes	0-30	TT08	2.714	3.075
HO-4	No	Yes	0-30	TT09	2.714	3.075
HO-4	No	Yes	0-30	TT10	2.542	2.866
HO-4	No	Yes	0-30	TT11	2.542	2.866
HO-4	No	Yes	0-30	TT12	2.542	2.866
HO-4	No	Yes	0-30	TT13	2.542	2.866
HO-4	No	Yes	0-30	TT14	2.542	2.866
HO-4	No	Yes	0-30	TT15	2.542	2.866
HO-4	No	Yes	0-30	TT16	2.404	2.699
HO-4	No	Yes	0-30	TT17	2.404	2.699
HO-4	No	Yes	0-30	TT18	2.404	2.699
HO-4	No	Yes	0-30	TT19	2.404	2.699
HO-4	No	Yes	0-30	TT20	2.404	2.699
HO-4	No	Yes	0-30	TT21	2.404	2.699
HO-4	No	Yes	0-30	TT22	2.404	2.699
HO-4	No	Yes	0-30	TT23	2.404	2.699
HO-4	No	Yes	0-30	TT24	2.404	2.699
HO-4	No	Yes	0-30	TT25	2.404	2.699
HO-4	No	Yes	0-30	TT26	2.130	2.368

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Tenant

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Coverage C Limit (\$000)	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-4	No	Yes	0-30	TT27	2.130	2.368
HO-4	No	Yes	0-30	TT28	2.130	2.368
HO-4	No	Yes	0-30	TT29	2.130	2.368
HO-4	No	Yes	0-30	TT30	2.130	2.368
HO-4	No	Yes	0-30	TT31	2.130	2.368
HO-4	No	Yes	0-30	TT32	2.130	2.368
HO-4	No	Yes	0-30	TT33	2.130	2.368
HO-4	No	Yes	0-30	TT34	2.130	2.368
HO-4	No	Yes	0-30	TT35	2.130	2.368
HO-4	No	Yes	0-30	TTNH	2.931	3.337
HO-4	No	Yes	0-30	TTNS	2.278	2.547
HO-4	No	Yes	31+	TT01	4.408	5.125
HO-4	No	Yes	31+	TT02	4.408	5.125
HO-4	No	Yes	31+	TT03	4.408	5.125
HO-4	No	Yes	31+	TT04	3.550	4.086
HO-4	No	Yes	31+	TT05	3.095	3.535
HO-4	No	Yes	31+	TT06	3.095	3.535
HO-4	No	Yes	31+	TT07	2.672	3.024
HO-4	No	Yes	31+	TT08	2.672	3.024
HO-4	No	Yes	31+	TT09	2.672	3.024
HO-4	No	Yes	31+	TT10	2.504	2.820
HO-4	No	Yes	31+	TT11	2.504	2.820
HO-4	No	Yes	31+	TT12	2.504	2.820
HO-4	No	Yes	31+	TT13	2.504	2.820
HO-4	No	Yes	31+	TT14	2.504	2.820
HO-4	No	Yes	31+	TT15	2.504	2.820
HO-4	No	Yes	31+	TT16	2.369	2.657
HO-4	No	Yes	31+	TT17	2.369	2.657
HO-4	No	Yes	31+	TT18	2.369	2.657
HO-4	No	Yes	31+	TT19	2.369	2.657
HO-4	No	Yes	31+	TT20	2.369	2.657
HO-4	No	Yes	31+	TT21	2.369	2.657
HO-4	No	Yes	31+	TT22	2.369	2.657
HO-4	No	Yes	31+	TT23	2.369	2.657
HO-4	No	Yes	31+	TT24	2.369	2.657
HO-4	No	Yes	31+	TT25	2.369	2.657
HO-4	No	Yes	31+	TT26	2.102	2.334
HO-4	No	Yes	31+	TT27	2.102	2.334
HO-4	No	Yes	31+	TT28	2.102	2.334
HO-4	No	Yes	31+	TT29	2.102	2.334
HO-4	No	Yes	31+	TT30	2.102	2.334
HO-4	No	Yes	31+	TT31	2.102	2.334
HO-4	No	Yes	31+	TT32	2.102	2.334
HO-4	No	Yes	31+	TT33	2.102	2.334
HO-4	No	Yes	31+	TT34	2.102	2.334
HO-4	No	Yes	31+	TT35	2.102	2.334
HO-4	No	Yes	31+	TTNH	2.883	3.279
HO-4	No	Yes	31+	TTNS	2.247	2.509
HO-4	Yes	No	0-30	TT01	5.882	5.034
HO-4	Yes	No	0-30	TT02	5.882	5.034

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Tenant

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Coverage C Limit (\$000)	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-4	Yes	No	0-30	TT03	5.882	5.034
HO-4	Yes	No	0-30	TT04	4.653	4.018
HO-4	Yes	No	0-30	TT05	4.001	3.479
HO-4	Yes	No	0-30	TT06	4.001	3.479
HO-4	Yes	No	0-30	TT07	3.395	2.979
HO-4	Yes	No	0-30	TT08	3.395	2.979
HO-4	Yes	No	0-30	TT09	3.395	2.979
HO-4	Yes	No	0-30	TT10	3.155	2.780
HO-4	Yes	No	0-30	TT11	3.155	2.780
HO-4	Yes	No	0-30	TT12	3.155	2.780
HO-4	Yes	No	0-30	TT13	3.155	2.780
HO-4	Yes	No	0-30	TT14	3.155	2.780
HO-4	Yes	No	0-30	TT15	3.155	2.780
HO-4	Yes	No	0-30	TT16	2.962	2.621
HO-4	Yes	No	0-30	TT17	2.962	2.621
HO-4	Yes	No	0-30	TT18	2.962	2.621
HO-4	Yes	No	0-30	TT19	2.962	2.621
HO-4	Yes	No	0-30	TT20	2.962	2.621
HO-4	Yes	No	0-30	TT21	2.962	2.621
HO-4	Yes	No	0-30	TT22	2.962	2.621
HO-4	Yes	No	0-30	TT23	2.962	2.621
HO-4	Yes	No	0-30	TT24	2.962	2.621
HO-4	Yes	No	0-30	TT25	2.962	2.621
HO-4	Yes	No	0-30	TT26	2.579	2.305
HO-4	Yes	No	0-30	TT27	2.579	2.305
HO-4	Yes	No	0-30	TT28	2.579	2.305
HO-4	Yes	No	0-30	TT29	2.579	2.305
HO-4	Yes	No	0-30	TT30	2.579	2.305
HO-4	Yes	No	0-30	TT31	2.579	2.305
HO-4	Yes	No	0-30	TT32	2.579	2.305
HO-4	Yes	No	0-30	TT33	2.579	2.305
HO-4	Yes	No	0-30	TT34	2.579	2.305
HO-4	Yes	No	0-30	TT35	2.579	2.305
HO-4	Yes	No	0-30	TTNH	3.698	3.229
HO-4	Yes	No	0-30	TTNS	2.786	2.476
HO-4	Yes	No	31+	TT01	5.762	4.935
HO-4	Yes	No	31+	TT02	5.762	4.935
HO-4	Yes	No	31+	TT03	5.762	4.935
HO-4	Yes	No	31+	TT04	4.563	3.944
HO-4	Yes	No	31+	TT05	3.927	3.418
HO-4	Yes	No	31+	TT06	3.927	3.418
HO-4	Yes	No	31+	TT07	3.336	2.930
HO-4	Yes	No	31+	TT08	3.336	2.930
HO-4	Yes	No	31+	TT09	3.336	2.930
HO-4	Yes	No	31+	TT10	3.102	2.737
HO-4	Yes	No	31+	TT11	3.102	2.737
HO-4	Yes	No	31+	TT12	3.102	2.737
HO-4	Yes	No	31+	TT13	3.102	2.737
HO-4	Yes	No	31+	TT14	3.102	2.737
HO-4	Yes	No	31+	TT15	3.102	2.737

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Tenant

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Coverage C Limit (\$000)	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-4	Yes	No	31+	TT16	2.914	2.581
HO-4	Yes	No	31+	TT17	2.914	2.581
HO-4	Yes	No	31+	TT18	2.914	2.581
HO-4	Yes	No	31+	TT19	2.914	2.581
HO-4	Yes	No	31+	TT20	2.914	2.581
HO-4	Yes	No	31+	TT21	2.914	2.581
HO-4	Yes	No	31+	TT22	2.914	2.581
HO-4	Yes	No	31+	TT23	2.914	2.581
HO-4	Yes	No	31+	TT24	2.914	2.581
HO-4	Yes	No	31+	TT25	2.914	2.581
HO-4	Yes	No	31+	TT26	2.540	2.273
HO-4	Yes	No	31+	TT27	2.540	2.273
HO-4	Yes	No	31+	TT28	2.540	2.273
HO-4	Yes	No	31+	TT29	2.540	2.273
HO-4	Yes	No	31+	TT30	2.540	2.273
HO-4	Yes	No	31+	TT31	2.540	2.273
HO-4	Yes	No	31+	TT32	2.540	2.273
HO-4	Yes	No	31+	TT33	2.540	2.273
HO-4	Yes	No	31+	TT34	2.540	2.273
HO-4	Yes	No	31+	TT35	2.540	2.273
HO-4	Yes	No	31+	TTNH	3.632	3.174
HO-4	Yes	No	31+	TTNS	2.742	2.439
HO-4	Yes	Yes	0-30	TT01	5.034	5.882
HO-4	Yes	Yes	0-30	TT02	5.034	5.882
HO-4	Yes	Yes	0-30	TT03	5.034	5.882
HO-4	Yes	Yes	0-30	TT04	4.018	4.653
HO-4	Yes	Yes	0-30	TT05	3.479	4.001
HO-4	Yes	Yes	0-30	TT06	3.479	4.001
HO-4	Yes	Yes	0-30	TT07	2.979	3.395
HO-4	Yes	Yes	0-30	TT08	2.979	3.395
HO-4	Yes	Yes	0-30	TT09	2.979	3.395
HO-4	Yes	Yes	0-30	TT10	2.780	3.155
HO-4	Yes	Yes	0-30	TT11	2.780	3.155
HO-4	Yes	Yes	0-30	TT12	2.780	3.155
HO-4	Yes	Yes	0-30	TT13	2.780	3.155
HO-4	Yes	Yes	0-30	TT14	2.780	3.155
HO-4	Yes	Yes	0-30	TT15	2.780	3.155
HO-4	Yes	Yes	0-30	TT16	2.621	2.962
HO-4	Yes	Yes	0-30	TT17	2.621	2.962
HO-4	Yes	Yes	0-30	TT18	2.621	2.962
HO-4	Yes	Yes	0-30	TT19	2.621	2.962
HO-4	Yes	Yes	0-30	TT20	2.621	2.962
HO-4	Yes	Yes	0-30	TT21	2.621	2.962
HO-4	Yes	Yes	0-30	TT22	2.621	2.962
HO-4	Yes	Yes	0-30	TT23	2.621	2.962
HO-4	Yes	Yes	0-30	TT24	2.621	2.962
HO-4	Yes	Yes	0-30	TT25	2.621	2.962
HO-4	Yes	Yes	0-30	TT26	2.305	2.579
HO-4	Yes	Yes	0-30	TT27	2.305	2.579
HO-4	Yes	Yes	0-30	TT28	2.305	2.579

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Tenant

Expected Policy Longevity						
Form	Travelers Auto Policy	Loss Free in 3 Years	Coverage C Limit (\$000)	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-4	Yes	Yes	0-30	TT29	2.305	2.579
HO-4	Yes	Yes	0-30	TT30	2.305	2.579
HO-4	Yes	Yes	0-30	TT31	2.305	2.579
HO-4	Yes	Yes	0-30	TT32	2.305	2.579
HO-4	Yes	Yes	0-30	TT33	2.305	2.579
HO-4	Yes	Yes	0-30	TT34	2.305	2.579
HO-4	Yes	Yes	0-30	TT35	2.305	2.579
HO-4	Yes	Yes	0-30	TTNH	3.229	3.698
HO-4	Yes	Yes	0-30	TTNS	2.476	2.786
HO-4	Yes	Yes	31+	TT01	4.935	5.762
HO-4	Yes	Yes	31+	TT02	4.935	5.762
HO-4	Yes	Yes	31+	TT03	4.935	5.762
HO-4	Yes	Yes	31+	TT04	3.944	4.563
HO-4	Yes	Yes	31+	TT05	3.418	3.927
HO-4	Yes	Yes	31+	TT06	3.418	3.927
HO-4	Yes	Yes	31+	TT07	2.930	3.336
HO-4	Yes	Yes	31+	TT08	2.930	3.336
HO-4	Yes	Yes	31+	TT09	2.930	3.336
HO-4	Yes	Yes	31+	TT10	2.737	3.102
HO-4	Yes	Yes	31+	TT11	2.737	3.102
HO-4	Yes	Yes	31+	TT12	2.737	3.102
HO-4	Yes	Yes	31+	TT13	2.737	3.102
HO-4	Yes	Yes	31+	TT14	2.737	3.102
HO-4	Yes	Yes	31+	TT15	2.737	3.102
HO-4	Yes	Yes	31+	TT16	2.581	2.914
HO-4	Yes	Yes	31+	TT17	2.581	2.914
HO-4	Yes	Yes	31+	TT18	2.581	2.914
HO-4	Yes	Yes	31+	TT19	2.581	2.914
HO-4	Yes	Yes	31+	TT20	2.581	2.914
HO-4	Yes	Yes	31+	TT21	2.581	2.914
HO-4	Yes	Yes	31+	TT22	2.581	2.914
HO-4	Yes	Yes	31+	TT23	2.581	2.914
HO-4	Yes	Yes	31+	TT24	2.581	2.914
HO-4	Yes	Yes	31+	TT25	2.581	2.914
HO-4	Yes	Yes	31+	TT26	2.273	2.540
HO-4	Yes	Yes	31+	TT27	2.273	2.540
HO-4	Yes	Yes	31+	TT28	2.273	2.540
HO-4	Yes	Yes	31+	TT29	2.273	2.540
HO-4	Yes	Yes	31+	TT30	2.273	2.540
HO-4	Yes	Yes	31+	TT31	2.273	2.540
HO-4	Yes	Yes	31+	TT32	2.273	2.540
HO-4	Yes	Yes	31+	TT33	2.273	2.540
HO-4	Yes	Yes	31+	TT34	2.273	2.540
HO-4	Yes	Yes	31+	TT35	2.273	2.540
HO-4	Yes	Yes	31+	TTNH	3.174	3.632
HO-4	Yes	Yes	31+	TTNS	2.439	2.742

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Condominium

Expected Policy Longevity					
Form	Travelers Auto Policy	Loss Free in 3 Years	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-6	No	No	CC01	5.868	5.371
HO-6	No	No	CC02	5.868	5.371
HO-6	No	No	CC03	5.868	5.371
HO-6	No	No	CC04	5.868	5.371
HO-6	No	No	CC05	5.868	5.371
HO-6	No	No	CC06	5.868	5.371
HO-6	No	No	CC07	5.868	5.371
HO-6	No	No	CC08	5.868	5.371
HO-6	No	No	CC09	4.777	4.392
HO-6	No	No	CC10	4.777	4.392
HO-6	No	No	CC11	4.777	4.392
HO-6	No	No	CC12	4.777	4.392
HO-6	No	No	CC13	4.777	4.392
HO-6	No	No	CC14	4.777	4.392
HO-6	No	No	CC15	4.777	4.392
HO-6	No	No	CC16	4.777	4.392
HO-6	No	No	CC17	4.777	4.392
HO-6	No	No	CC18	4.777	4.392
HO-6	No	No	CC19	3.578	3.315
HO-6	No	No	CC20	3.578	3.315
HO-6	No	No	CC21	3.578	3.315
HO-6	No	No	CC22	3.578	3.315
HO-6	No	No	CC23	3.578	3.315
HO-6	No	No	CC24	3.578	3.315
HO-6	No	No	CC25	3.578	3.315
HO-6	No	No	CCNH	5.522	5.060
HO-6	No	No	CCNS	3.578	3.315
HO-6	No	Yes	CC01	5.371	5.868
HO-6	No	Yes	CC02	5.371	5.868
HO-6	No	Yes	CC03	5.371	5.868
HO-6	No	Yes	CC04	5.371	5.868
HO-6	No	Yes	CC05	5.371	5.868
HO-6	No	Yes	CC06	5.371	5.868
HO-6	No	Yes	CC07	5.371	5.868
HO-6	No	Yes	CC08	5.371	5.868
HO-6	No	Yes	CC09	4.392	4.777
HO-6	No	Yes	CC10	4.392	4.777
HO-6	No	Yes	CC11	4.392	4.777
HO-6	No	Yes	CC12	4.392	4.777
HO-6	No	Yes	CC13	4.392	4.777
HO-6	No	Yes	CC14	4.392	4.777
HO-6	No	Yes	CC15	4.392	4.777
HO-6	No	Yes	CC16	4.392	4.777
HO-6	No	Yes	CC17	4.392	4.777
HO-6	No	Yes	CC18	4.392	4.777
HO-6	No	Yes	CC19	3.315	3.578
HO-6	No	Yes	CC20	3.315	3.578
HO-6	No	Yes	CC21	3.315	3.578
HO-6	No	Yes	CC22	3.315	3.578
HO-6	No	Yes	CC23	3.315	3.578

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Condominium

Expected Policy Longevity					
Form	Travelers Auto Policy	Loss Free in 3 Years	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-6	No	Yes	CC24	3.315	3.578
HO-6	No	Yes	CC25	3.315	3.578
HO-6	No	Yes	CCNH	5.060	5.522
HO-6	No	Yes	CCNS	3.315	3.578
HO-6	Yes	No	CC01	7.444	6.786
HO-6	Yes	No	CC02	7.444	6.786
HO-6	Yes	No	CC03	7.444	6.786
HO-6	Yes	No	CC04	7.444	6.786
HO-6	Yes	No	CC05	7.444	6.786
HO-6	Yes	No	CC06	7.444	6.786
HO-6	Yes	No	CC07	7.444	6.786
HO-6	Yes	No	CC08	7.444	6.786
HO-6	Yes	No	CC09	6.000	5.490
HO-6	Yes	No	CC10	6.000	5.490
HO-6	Yes	No	CC11	6.000	5.490
HO-6	Yes	No	CC12	6.000	5.490
HO-6	Yes	No	CC13	6.000	5.490
HO-6	Yes	No	CC14	6.000	5.490
HO-6	Yes	No	CC15	6.000	5.490
HO-6	Yes	No	CC16	6.000	5.490
HO-6	Yes	No	CC17	6.000	5.490
HO-6	Yes	No	CC18	6.000	5.490
HO-6	Yes	No	CC19	4.413	4.065
HO-6	Yes	No	CC20	4.413	4.065
HO-6	Yes	No	CC21	4.413	4.065
HO-6	Yes	No	CC22	4.413	4.065
HO-6	Yes	No	CC23	4.413	4.065
HO-6	Yes	No	CC24	4.413	4.065
HO-6	Yes	No	CC25	4.413	4.065
HO-6	Yes	No	CCNH	6.986	6.375
HO-6	Yes	No	CCNS	4.413	4.065
HO-6	Yes	Yes	CC01	6.786	7.444
HO-6	Yes	Yes	CC02	6.786	7.444
HO-6	Yes	Yes	CC03	6.786	7.444
HO-6	Yes	Yes	CC04	6.786	7.444
HO-6	Yes	Yes	CC05	6.786	7.444
HO-6	Yes	Yes	CC06	6.786	7.444
HO-6	Yes	Yes	CC07	6.786	7.444
HO-6	Yes	Yes	CC08	6.786	7.444
HO-6	Yes	Yes	CC09	5.490	6.000
HO-6	Yes	Yes	CC10	5.490	6.000
HO-6	Yes	Yes	CC11	5.490	6.000
HO-6	Yes	Yes	CC12	5.490	6.000
HO-6	Yes	Yes	CC13	5.490	6.000
HO-6	Yes	Yes	CC14	5.490	6.000
HO-6	Yes	Yes	CC15	5.490	6.000
HO-6	Yes	Yes	CC16	5.490	6.000
HO-6	Yes	Yes	CC17	5.490	6.000
HO-6	Yes	Yes	CC18	5.490	6.000
HO-6	Yes	Yes	CC19	4.065	4.413

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Expected Policy Longevity Factor Revision
Condominium

Expected Policy Longevity					
Form	Travelers Auto Policy	Loss Free in 3 Years	Insurance Score Band	Current Expected Policy Longevity	Proposed Expected Policy Longevity
HO-6	Yes	Yes	CC20	4.065	4.413
HO-6	Yes	Yes	CC21	4.065	4.413
HO-6	Yes	Yes	CC22	4.065	4.413
HO-6	Yes	Yes	CC23	4.065	4.413
HO-6	Yes	Yes	CC24	4.065	4.413
HO-6	Yes	Yes	CC25	4.065	4.413
HO-6	Yes	Yes	CCNH	6.375	6.986
HO-6	Yes	Yes	CCNS	4.065	4.413

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Current showing change

Rule 540 Sinkhole Collapse

- A. Introduction: All Forms.** The policy may be endorsed to provide Sinkhole Collapse Coverage.
- B. Premium:**
Multiply \$0.35 per \$1,000 by:
- a. Coverage A amount of insurance
 - ~~b. Increased limits for Coverages C and D;~~
 - ~~e. Other Building or Structure options: Other Structures Rented to Others (Residence Premises); Other Structures (Increased Limits); and Building Additions And Alterations (Increased Limit Form HO 4).~~
- C. Endorsement:** Use Endorsement **HO-99** - Sinkhole Collapse

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Proposed

Rule 540 Sinkhole Collapse

- A. Introduction: All Forms.** The policy may be endorsed to provide Sinkhole Collapse Coverage.
- B. Premium:**
Multiply \$0.35 per \$1,000 by:
 - a.** Coverage **A** amount of insurance
- C. Endorsement:** Use Endorsement **HO-99 - Sinkhole Collapse**

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Current showing change

Rule 614 Incidental Farming

A Introduction. All Forms. The policy may be endorsed to provide coverage for liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling , and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes

The policy may also be endorsed to provide coverage when the residence premise is used for the sheltering and grazing of animals. However, coverage is not available if the residence premise is used for racing purposes.

Eligibility

All of the following criteria must be met:

1. The insured's occupation is other than farming,
2. The income from farming does not exceed 2% of the total annual income or ~~\$2,500~~ **\$5,000**, whichever is less
3. There are no farm employees,
4. There is no heavy farm machinery (e.g. combines, harvesters),
5. Farm rates/forms do not apply to use of the outbuildings (e.g. barns, stables), and
6. There is no horse breeding, boarding, racing or riding instruction exposure.

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Proposed

Rule 614 Incidental Farming

- A Introduction. All Forms.** The policy may be endorsed to provide coverage for liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling , and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes

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1. The insured's occupation is other than farming,
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3. There are no farm employees,
4. There is no heavy farm machinery (e.g. combines, harvesters),
5. Farm rates/forms do not apply to use of the outbuildings (e.g. barns, stables), and
6. There is no horse breeding, boarding, racing or riding instruction exposure.

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Current

Rule 301.A.4 Factors

Wood Stove					
Wood Stove	P1	P2	P3	P5	P6
No	1.000	1.000	1.000	1.000	1.000
Yes	1.150	1.000	1.000	1.000	1.000

ARKANSAS QUANTUM HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Proposed

Rule 301.A.4 Factors

Wood, Coal or Pellet Stove					
Wood Stove	P1	P2	P3	P5	P6
No	1.000	1.000	1.000	1.000	1.000
Yes	1.150	1.000	1.000	1.000	1.000

SERFF Tracking Number: TRVA-125708736 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance State Tracking Number: EFT \$100
 Company, ...
 Company Tracking Number: 2008-06-0078
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/2008-06-0078

Supporting Document Schedules

Satisfied -Name: HPCS-Homeowners Premium **Review Status:** Filed 07/02/2008
 Comparison Survey

Comments:

Attachments:

ArHOSurvey-HPCS1.xls
 ArHOSurvey-HPCS2.xls
 ArHOSurvey-HPCS1.pdf
 ArHOSurvey-HPCS2.pdf

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Filed 07/02/2008

Comments:

Attachment:

ArRF-1.pdf

Bypassed -Name: NAIC Loss Cost Filing Document **Review Status:** Filed 07/02/2008
 for OTHER than Workers' Comp

Bypass Reason: n/a

Comments:

Satisfied -Name: Uniform Transmittal Document- **Review Status:** Filed 07/02/2008
 Property & Casualty

Comments:

Attachments:

TD-1.pdf
 ~PC RRFS-1.pdf

Satisfied -Name: Abstract **Review Status:** Filed 07/02/2008

SERFF Tracking Number: TRVA-125708736 *State:* Arkansas
First Filing Company: The Travelers Home and Marine Insurance *State Tracking Number:* EFT \$100
Company, ...
Company Tracking Number: 2008-06-0078
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/2008-06-0078

Comments:

Attachments:

HO AbstractTHM .pdf

HO AbstractTCI .pdf

NAIC Number: 3548-27998
 Company Name: THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 Contact Person: Ann Lavorgna
 Telephone No.: (860) 277-5466
 Email Address: AJLAVORG@travelers.com
 Effective Date: 8/15/2008

**Homeowners Premium Comparison Survey Form
 FORM HP3 - last modified August, 2005**

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

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$249.00	\$256.00	\$227.00	\$234.00	\$316.00	\$329.00	\$280.00	\$290.00	\$308.00	\$320.00	\$269.00	\$277.00	\$293.00	\$302.00	\$236.00	\$243.00	\$334.00	\$345.00
	\$120,000	\$292.00	\$300.00	\$264.00	\$272.00	\$372.00	\$387.00	\$329.00	\$340.00	\$363.00	\$377.00	\$315.00	\$325.00	\$345.00	\$356.00	\$275.00	\$283.00	\$395.00	\$408.00
	\$160,000	\$341.00	\$350.00	\$306.00	\$316.00	\$435.00	\$452.00	\$383.00	\$396.00	\$425.00	\$441.00	\$367.00	\$378.00	\$403.00	\$416.00	\$319.00	\$328.00	\$465.00	\$480.00
6	\$80,000	\$259.00	\$303.00	\$236.00	\$277.00	\$329.00	\$402.00	\$291.00	\$348.00	\$322.00	\$389.00	\$279.00	\$331.00	\$305.00	\$363.00	\$245.00	\$285.00	\$349.00	\$414.00
	\$120,000	\$304.00	\$357.00	\$275.00	\$324.00	\$388.00	\$475.00	\$342.00	\$409.00	\$380.00	\$460.00	\$328.00	\$389.00	\$359.00	\$428.00	\$286.00	\$334.00	\$413.00	\$491.00
	\$160,000	\$356.00	\$418.00	\$320.00	\$377.00	\$455.00	\$557.00	\$400.00	\$479.00	\$446.00	\$541.00	\$383.00	\$455.00	\$421.00	\$503.00	\$333.00	\$389.00	\$488.00	\$579.00
9	\$80,000	\$346.00	\$341.00	\$314.00	\$311.00	\$460.00	\$459.00	\$397.00	\$394.00	\$448.00	\$444.00	\$376.00	\$373.00	\$414.00	\$410.00	\$323.00	\$319.00	\$477.00	\$470.00
	\$120,000	\$410.00	\$402.00	\$370.00	\$365.00	\$546.00	\$543.00	\$470.00	\$465.00	\$532.00	\$526.00	\$446.00	\$441.00	\$492.00	\$486.00	\$381.00	\$375.00	\$569.00	\$559.00
	\$160,000	\$483.00	\$473.00	\$435.00	\$427.00	\$645.00	\$639.00	\$553.00	\$546.00	\$630.00	\$620.00	\$525.00	\$517.00	\$580.00	\$572.00	\$447.00	\$439.00	\$676.00	\$661.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$55.00	\$55.00	\$55.00	\$55.00	\$67.00	\$67.00	\$61.00	\$61.00	\$62.00	\$62.00	\$61.00	\$61.00	\$61.00	\$61.00	\$61.00	\$61.00	\$61.00	\$61.00
	\$15,000	\$66.00	\$66.00	\$66.00	\$66.00	\$82.00	\$82.00	\$72.00	\$72.00	\$73.00	\$73.00	\$72.00	\$72.00	\$72.00	\$72.00	\$72.00	\$72.00	\$72.00	\$72.00
	\$25,000	\$82.00	\$82.00	\$82.00	\$82.00	\$107.00	\$107.00	\$90.00	\$90.00	\$91.00	\$91.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00
6	\$5,000	\$57.00	\$57.00	\$57.00	\$57.00	\$70.00	\$70.00	\$64.00	\$64.00	\$64.00	\$64.00	\$64.00	\$64.00	\$64.00	\$64.00	\$64.00	\$64.00	\$64.00	\$64.00
	\$15,000	\$70.00	\$70.00	\$70.00	\$70.00	\$88.00	\$88.00	\$76.00	\$76.00	\$77.00	\$77.00	\$76.00	\$76.00	\$76.00	\$76.00	\$76.00	\$76.00	\$76.00	\$76.00
	\$25,000	\$88.00	\$88.00	\$88.00	\$88.00	\$116.00	\$116.00	\$96.00	\$96.00	\$97.00	\$97.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00
9	\$5,000	\$66.00	\$66.00	\$66.00	\$66.00	\$83.00	\$83.00	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00
	\$15,000	\$84.00	\$84.00	\$84.00	\$84.00	\$109.00	\$109.00	\$91.00	\$91.00	\$92.00	\$92.00	\$91.00	\$91.00	\$91.00	\$91.00	\$91.00	\$91.00	\$91.00	\$91.00
	\$25,000	\$110.00	\$110.00	\$110.00	\$110.00	\$150.00	\$150.00	\$119.00	\$119.00	\$120.00	\$120.00	\$119.00	\$119.00	\$119.00	\$119.00	\$119.00	\$119.00	\$119.00	\$119.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$120,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$160,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6	\$80,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$120,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$160,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9	\$80,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$120,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$160,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	Varies	%	Deadbolt Lock	Varies	%
Burglar Alarm	Varies	%	Window Locks	Varies	%
Smoke Alarm	Varies	%	\$1,000 Deductible	Varies	%
			Other (specify)		
				Varies	%
			Maximum Credit Allowed	No Max	%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cc

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

	Zone	Brick	Frame
Highest Risk		\$ 2.64	\$ 2.01
Lowest Risk		\$ 0.41	\$ 0.27

NAIC Number: 3548-36137
 Company Name: TRAVELERS COMMERCIAL INSURANCE COMPANY
 Contact Person: Ann Lavorogna
 Telephone No.: (860) 277-5466
 Email Address: AJLAVORG@travelers.com
 Effective Date: 8/15/2008

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

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

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$242.78	\$249.60	\$221.33	\$228.15	\$308.10	\$320.78	\$273.00	\$282.75	\$300.30	\$312.00	\$262.28	\$270.08	\$285.68	\$294.45	\$230.10	\$236.93	\$325.65	\$336.38
	\$120,000	\$284.70	\$292.50	\$257.40	\$265.20	\$362.70	\$377.33	\$320.78	\$331.50	\$353.93	\$367.58	\$307.13	\$316.88	\$336.38	\$347.10	\$268.13	\$275.93	\$385.13	\$397.80
	\$160,000	\$332.48	\$341.25	\$298.35	\$308.10	\$424.13	\$440.70	\$373.43	\$386.10	\$414.38	\$429.98	\$357.83	\$368.55	\$392.93	\$405.60	\$311.03	\$319.80	\$453.38	\$468.00
6	\$80,000	\$252.53	\$295.43	\$230.10	\$270.08	\$320.78	\$391.95	\$283.73	\$339.30	\$313.95	\$379.28	\$272.03	\$322.73	\$297.38	\$353.93	\$238.88	\$277.88	\$340.28	\$403.65
	\$120,000	\$296.40	\$348.08	\$268.13	\$315.90	\$378.30	\$463.13	\$333.45	\$398.78	\$370.50	\$448.50	\$319.80	\$379.28	\$350.03	\$417.30	\$278.85	\$325.65	\$402.68	\$478.73
	\$160,000	\$347.10	\$407.55	\$312.00	\$367.58	\$443.63	\$543.08	\$390.00	\$467.03	\$434.85	\$527.48	\$373.43	\$443.63	\$410.48	\$490.43	\$324.68	\$379.28	\$475.80	\$564.53
9	\$80,000	\$337.35	\$332.48	\$306.15	\$303.23	\$448.50	\$447.53	\$387.08	\$384.15	\$436.80	\$432.90	\$366.60	\$363.68	\$403.65	\$399.75	\$314.93	\$311.03	\$465.08	\$458.25
	\$120,000	\$399.75	\$391.95	\$360.75	\$355.88	\$532.35	\$529.43	\$458.25	\$453.38	\$518.70	\$512.85	\$434.85	\$429.98	\$479.70	\$473.85	\$371.48	\$365.63	\$554.78	\$545.03
	\$160,000	\$470.93	\$461.18	\$424.13	\$416.33	\$628.88	\$623.03	\$539.18	\$532.35	\$614.25	\$604.50	\$511.88	\$504.08	\$565.50	\$557.70	\$435.83	\$428.03	\$659.10	\$644.48

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$53.63	\$53.63	\$53.63	\$53.63	\$65.33	\$65.33	\$59.48	\$59.48	\$60.45	\$60.45	\$59.48	\$59.48	\$59.48	\$59.48	\$59.48	\$59.48	\$59.48	\$59.48
	\$15,000	\$64.35	\$64.35	\$64.35	\$64.35	\$79.95	\$79.95	\$70.20	\$70.20	\$71.18	\$71.18	\$70.20	\$70.20	\$70.20	\$70.20	\$70.20	\$70.20	\$70.20	\$70.20
	\$25,000	\$79.95	\$79.95	\$79.95	\$79.95	\$104.33	\$104.33	\$87.75	\$87.75	\$88.73	\$88.73	\$87.75	\$87.75	\$87.75	\$87.75	\$87.75	\$87.75	\$87.75	\$87.75
6	\$5,000	\$55.58	\$55.58	\$55.58	\$55.58	\$68.25	\$68.25	\$62.40	\$62.40	\$62.40	\$62.40	\$62.40	\$62.40	\$62.40	\$62.40	\$62.40	\$62.40	\$62.40	\$62.40
	\$15,000	\$68.25	\$68.25	\$68.25	\$68.25	\$85.80	\$85.80	\$74.10	\$74.10	\$75.08	\$75.08	\$74.10	\$74.10	\$74.10	\$74.10	\$74.10	\$74.10	\$74.10	\$74.10
	\$25,000	\$85.80	\$85.80	\$85.80	\$85.80	\$113.10	\$113.10	\$93.60	\$93.60	\$94.58	\$94.58	\$93.60	\$93.60	\$93.60	\$93.60	\$93.60	\$93.60	\$93.60	\$93.60
9	\$5,000	\$64.35	\$64.35	\$64.35	\$64.35	\$80.93	\$80.93	\$71.18	\$71.18	\$71.18	\$71.18	\$71.18	\$71.18	\$71.18	\$71.18	\$71.18	\$71.18	\$71.18	\$71.18
	\$15,000	\$81.90	\$81.90	\$81.90	\$81.90	\$106.28	\$106.28	\$88.73	\$88.73	\$89.70	\$89.70	\$88.73	\$88.73	\$88.73	\$88.73	\$88.73	\$88.73	\$88.73	\$88.73
	\$25,000	\$107.25	\$107.25	\$107.25	\$107.25	\$146.25	\$146.25	\$116.03	\$116.03	\$117.00	\$117.00	\$116.03	\$116.03	\$116.03	\$116.03	\$116.03	\$116.03	\$116.03	\$116.03

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$120,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$160,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6	\$80,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$120,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$160,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9	\$80,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$120,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$160,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	Varies	%	Deadbolt Lock	Varies	%
Burglar Alarm	Varies	%	Window Locks	Varies	%
Smoke Alarm	Varies	%	\$1,000 Deductible	Varies	%
			Other (specify)		
			Maximum Credit Allowed	No Max	%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this co

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 5% - 25% %

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$ 2.64	\$ 2.01
	Lowest Risk	\$ 0.41	\$ 0.27

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

1. This filing transmittal is part of Company Tracking # 2008-06-0078

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.	Homeowners	B. Homeowners

(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
All Homeowner Forms	18.3%	7.8%					
TOTAL OVERALL EFFECT							

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
2007	39	0.6%	8/19/2007	13,706	18,069	1.318	0.942	A. Total Production Expense	22.7%
								B. General Expense	10.4%
								C. Taxes, License & Fees	3.2%
								D. Underwriting Profit & Contingencies	11.5%
								E. Other (explain)	
								F. TOTAL	47.9%

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

9. 22.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 255

10. 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): N/A

Property & Casualty Transmittal Document

<p>1. Reserved for Insurance Dept. Use Only</p>	<p>2. Insurance Department Use only</p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">Renewal Business</td> <td></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	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	2008-06-0078
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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)	Homeowners
10. Sub-Type of Insurance (Sub-TOI)	Homeowners
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Travelers Quantum Homeowners
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" 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: August 15, 2008 Renewal: October 6, 2008
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	June 24, 2008
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 #	2008-06-0078
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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 Homeowners
Effective August 15, 2008
The Travelers Home and Marine Insurance Company
Travelers Commercial Insurance Company

This filing involves the following changes:

- Base Rate adjustments
- Tier Factor adjustments
- Expand Coverage A Factors for Condo
- Adjust Coverage C Condo Factor reversals
- Longevity Table updated
- Clarifying Sinkhole rule
- Rule 614 adjustments
- Clarifying title for Rule 301.A.4

An Explanatory Memorandum and exhibits are attached.

The adjustments will result in a 7.8% increase in rates.

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:

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 #	2008-06-0078
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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.		7.8%	\$324,391	5434	\$4,158,854		
Travelers Commercial Ins. Co.		7.9%	\$3,445	71	\$43,604		

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)
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing	7.8%	
5c	Effect of Rate Filing – Written premium change for this program	\$327,836	
5d	Effect of Rate Filing – Number of policyholders affected	5,505	

6.	Overall percentage of last rate revision	+0.6%
7.	Effective Date of last rate revision	08/19/2007
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use

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	ExMemo/Exhibits	<input type="checkbox"/> New <input checked="" 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	

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS 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 homeowners 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. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

This is a new program, as the policy base increases we anticipate conducting future ITV programs that leverage individual property inspections.

2. If you use a cost estimator (or similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

Cost estimators have been in use with our existing programs, and we expect to use these tools with our new program as well.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

Yes
 Dwelling must be insured to 100% of Replacement Cost using costs associated with actual year built.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

The Cost Estimating System furnishes the user with a guide for making general estimates of costs to replace specific types of residential construction. Semi-annual changes are published based on residential cost index for zip codes and territories in Arkansas.

5. Specify the percentage given for credit or discounts for the following:

a. Fire Extinguisher	Varies by Peril	%
b. Burglar Alarm	Varies by Peril	%
c. Smoke Alarm	Varies by Peril	%
d. Insured who has both homeowners and auto with your company	Varies by Peril	%
e. Deadbolt Locks	Varies by Peril	%
f. Window or Door Locks	Varies by Peril	%
g. Other (specify)	Varies by Peril	%
		%
		%

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.

No

7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
HO-3	3,973,265
HO-4	156,402
HA-6	29,187

8. Do you write homeowner risks which have aluminum, steel, or vinyl siding? Yes No
9. Is there a surcharge on risks with wood heat? Yes
If yes, state the surcharge Varies by Peril
Does the surcharge apply to conventional fire places? No
If yes, state the surcharge _____

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 H-1 HOMEOWNERS 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 homeowners 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. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

This is a new program, as the policy base increases we anticipate conducting future ITV programs that leverage individual property inspections.

2. If you use a cost estimator (or similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

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5. Specify the percentage given for credit or discounts for the following:

a. Fire Extinguisher	Varies by Peril	%
b. Burglar Alarm	Varies by Peril	%
c. Smoke Alarm	Varies by Peril	%
d. Insured who has both homeowners and auto with your company	Varies by Peril	%
e. Deadbolt Locks	Varies by Peril	%
f. Window or Door Locks	Varies by Peril	%
g. Other (specify)	Varies by Peril	%
		%
		%

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.

No

7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
HO-3	40,194
HO-4	2,700
HA-6	710

8. Do you write homeowner risks which have aluminum, steel, or vinyl siding? Yes No
9. Is there a surcharge on risks with wood heat? Yes
If yes, state the surcharge Varies by Peril
Does the surcharge apply to conventional fire places? No
If yes, state the surcharge _____

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