

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$125  
Company Tracking Number: 2009-08-0001  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners and High Value Homeowners  
Project Name/Number: /

## Filing at a Glance

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

Product Name: Quantum Homeowners and High Value Homeowners SERFF Tr Num: TRVA-126253079 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT \$125

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Co Tr Num: 2009-08-0001

State Status: Fees verified and received

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington, Betty Montesi

Authors: Stephen Fisher, Bill Dutcher

Disposition Date: 09/04/2009

Date Submitted: 08/11/2009

Disposition Status: Filed

Effective Date Requested (New): 09/20/2009

Effective Date (New): 09/20/2009

Effective Date Requested (Renewal): 11/09/2009

Effective Date (Renewal): 11/09/2009

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 09/04/2009

State Status Changed: 08/14/2009

Deemer Date:

Created By: Bill Dutcher

Submitted By: Bill Dutcher

Corresponding Filing Tracking Number:

Filing Description:

With this filing we are updating one of our Homeowner programs as detailed in the accompanying explanatory memo.

## Company and Contact

### Filing Contact Information

Bill Dutcher,

WDUTCHER@Travelers.com

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
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 Product Name: Quantum Homeowners and High Value Homeowners  
 Project Name/Number: /

One Tower Square 5PB 860-277-5549 [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

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 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

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$125.00  
 Retaliatory? No  
 Fee Explanation: \$100 for rate portion of filing and \$25 for rules portion=\$125  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Travelers Home and Marine Insurance Company	\$125.00	08/11/2009	29779158
Travelers Commercial Insurance Company	\$0.00	08/11/2009	

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
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 Product Name: Quantum Homeowners and High Value Homeowners  
 Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/04/2009	09/04/2009

### 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	08/26/2009	08/26/2009	Stephen Fisher	09/03/2009	09/03/2009
Pending Industry Response	Becky Harrington	08/14/2009	08/14/2009	Bill Dutcher	08/24/2009	08/24/2009

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
rate indications	Reviewer Note	Becky Harrington	08/14/2009	

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$125  
 Company Tracking Number: 2009-08-0001  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Quantum Homeowners and High Value Homeowners  
 Project Name/Number: /

## Disposition

Disposition Date: 09/04/2009  
 Effective Date (New): 09/20/2009  
 Effective Date (Renewal): 11/09/2009  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
The Travelers Home and Marine Insurance Company	58.490%	7.750%	\$927,061	13,334	\$11,962,072	19.380%	-9.160%
Travelers Commercial Insurance Company	58.490%	6.810%	\$13,164	279	\$193,310	18.510%	-9.140%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	58.490%
Overall Percentage Rate Impact For This Filing	7.730%
Effect of Rate Filing-Written Premium Change For This Program	\$940,225
Effect of Rate Filing - Number of Policyholders Affected	13,613

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
 First Filing Company: The Travelers Home and Marine Insurance State Tracking Number: EFT \$125  
 Company, ...  
 Company Tracking Number: 2009-08-0001  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Quantum Homeowners and High Value Homeowners  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Filing Package		Yes
Supporting Document	Objection response 08/24/2009	Filed	No
Supporting Document	Objection Response 09-03-09	Filed	Yes
Rate	Base rates	Filed	Yes
Rate	Residence Variables	Filed	Yes
Rate	Residence Variables	Filed	Yes
Rate	Tier factors	Filed	Yes
Rate	Rule page	Filed	Yes
Rate	Rule page	Filed	Yes
Rate	Rule page	Filed	Yes
Rate	High Value base rates	Filed	Yes
Rate	Residence Variables	Filed	Yes
Rate	Residence Variables	Filed	Yes
Rate	Tier Factors	Filed	Yes

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$125  
Company Tracking Number: 2009-08-0001  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners and High Value Homeowners  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 08/26/2009  
Submitted Date 08/26/2009  
Respond By Date  
Dear Bill Dutcher,

This will acknowledge receipt of the response dated 8/24/2009.

### Objection 1

- Objection response 08/24/2009 (Supporting Document)

Comment: Please recalculate the indications using 5 years experience as in the previous rate filing.

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 09/03/2009  
Submitted Date 09/03/2009

Dear Becky Harrington,

### Comments:

Good afternoon Ms. Harrington:

### Response 1

Comments: Attached please find our response to your objection noted on Wednesday August 26th. We are providing the requested five years of experience.

If you need anything else with which to continue/conclude your review, let us know and we will respond as soon as we can.

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Company, ...  
Company Tracking Number: 2009-08-0001  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners and High Value Homeowners  
Project Name/Number: /

Thank you for your time and attention.

### **Related Objection 1**

Applies To:

- Objection response 08/24/2009 (Supporting Document)

Comment:

Please recalculate the indications using 5 years experience as in the previous rate filing.

### **Changed Items:**

#### **Supporting Document Schedule Item Changes**

Satisfied -Name: Objection Response 09-03-09

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Steve-

Sincerely,

Bill Dutcher, Stephen Fisher

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$125  
Company Tracking Number: 2009-08-0001  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners and High Value Homeowners  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 08/14/2009  
Submitted Date 08/14/2009

Respond By Date

Dear Bill Dutcher,

This will acknowledge receipt of the captioned filing.

Objection 1

- Filing Package (Supporting Document)

Comment: Provide statistical justification for the tier factor changes.

Objection 2

No Objections

Comment: Attach final manual pages under the rate/rule schedule tab.

Objection 3

- Filing Package (Supporting Document)

Comment: Explain why the permissible loss ratio was used to develop the credibility weighted indicated rate change instead of the trended permissible loss ratio.

Objection 4

- Filing Package (Supporting Document)

Comment: Only 3 years' data is shown in developing the indications. Page 2 indicates experience from 2005 - 2009 was used. Please explain.

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 08/24/2009

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$125  
 Company Tracking Number: 2009-08-0001  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Quantum Homeowners and High Value Homeowners  
 Project Name/Number: /  
 Submitted Date 08/24/2009

Dear Becky Harrington,

**Comments:**

**Response 1**

Comments: Please refer to the attached documents for our responses to objections 1 through 4.

**Related Objection 1**

Applies To:

- Filing Package (Supporting Document)

Comment:

Provide statistical justification for the tier factor changes.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Objection response 08/24/2009

Comment: We respectfully request that the attached response to objections 1, 3 and 4 be kept confidential.

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Base rates	301.A.1-1	Replacement	
Residence Variables	301.A.4-1 - 4	Replacement	
Residence Variables	301.A.4-26 - 29	Replacement	
Tier factors	301.A.3-1 - 4	Replacement	
Rule page	Rule 420	Replacement	
Rule page	Rule 532	Replacement	
Rule page	Rule 535	Replacement	
High Value base rates	301.A.1-1	Replacement	
Residence Variables	301.A.4-1 - 3	Replacement	
Residence Variables	301.A.4-25 - 28	Replacement	
Tier Factors	301.A.3-1 - 3	Replacement	

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$125  
Company Tracking Number: 2009-08-0001  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners and High Value Homeowners  
Project Name/Number: /

## Response 2

Comments: Please refer to the attached documents for our responses to objections 1 through 4.

### Related Objection 1

Comment:

Attach final manual pages under the rate/rule schedule tab.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

## Response 3

Comments: Please refer to the attached documents for our responses to objections 1 through 4.

### Related Objection 1

Applies To:

- Filing Package (Supporting Document)

Comment:

Explain why the permissible loss ratio was used to develop the credibility weighted indicated rate change instead of the trended permissible loss ratio.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

## Response 4

Comments: Please refer to the attached documents for our responses to objections 1 through 4.

*SERFF Tracking Number:* TRVA-126253079      *State:* Arkansas  
*First Filing Company:* The Travelers Home and Marine Insurance      *State Tracking Number:* EFT \$125  
Company, ...  
*Company Tracking Number:* 2009-08-0001  
*TOI:* 04.0 Homeowners      *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* Quantum Homeowners and High Value Homeowners  
*Project Name/Number:* /

**Related Objection 1**

Applies To:

- Filing Package (Supporting Document)

Comment:

Only 3 years' data is shown in developing the indications. Page 2 indicates experience from 2005 - 2009 was used. Please explain.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Bill Dutcher, Stephen Fisher

*SERFF Tracking Number:* TRVA-126253079      *State:* Arkansas  
*First Filing Company:* The Travelers Home and Marine Insurance      *State Tracking Number:* EFT \$125  
Company, ...  
*Company Tracking Number:* 2009-08-0001  
*TOI:* 04.0 Homeowners      *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* Quantum Homeowners and High Value Homeowners  
*Project Name/Number:* /

**Reviewer Note**

**Created By:**

Becky Harrington on 08/14/2009 10:55 AM

**Last Edited By:**

Becky Harrington

**Submitted On:**

09/04/2009 09:53 AM

**Subject:**

rate indications

**Comments:**

previous filing used 5 years of all company data, not Quantum program specific.

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
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 Company Tracking Number: 2009-08-0001  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Quantum Homeowners and High Value Homeowners  
 Project Name/Number: /

## Rate Information

Rate data applies to filing.

**Filing Method:** File & Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 7.800%  
**Effective Date of Last Rate Revision:** 08/15/2008  
**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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
The Travelers Home and Marine Insurance Company	%	7.750%	\$927,061	13,334	\$11,962,072	19.380%	-9.160%
Travelers Commercial Insurance Company	%	6.810%	\$13,164	279	\$193,310	18.510%	-9.140%

## Overall Rate Information for Multiple Company Filings

**Overall % Rate Indicated:** 106.340%  
**Overall Percentage Rate Impact For This Filing:** 7.730%

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
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Company Tracking Number: 2009-08-0001  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners and High Value Homeowners  
Project Name/Number: /

**Effect of Rate Filing - Written Premium Change For This Program:** \$940,225  
**Effect of Rate Filing - Number of Policyholders Affected:** 13613

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$125  
 Company Tracking Number: 2009-08-0001  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Quantum Homeowners and High Value Homeowners  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 09/04/2009	Base rates	301.A.1-1	Replacement	THM_Base Rates.pdf
Filed 09/04/2009	Residence Variables	301.A.4-1 - 4	Replacement	Changed Pages 1-4 Residence Variables.pdf
Filed 09/04/2009	Residence Variables	301.A.4-26 - 29	Replacement	Changed Pages 26-29 Residence Variables-2.pdf
Filed 09/04/2009	Tier factors	301.A.3-1 - 4	Replacement	THM_Tier Factor.pdf
Filed 09/04/2009	Rule page	Rule 420	Replacement	Rule 420.pdf
Filed 09/04/2009	Rule page	Rule 532	Replacement	Rule 532.pdf
Filed 09/04/2009	Rule page	Rule 535	Replacement	Rule 535.pdf
Filed 09/04/2009	High Value base rates	301.A.1-1	Replacement	THM_Base Rates.pdf
Filed 09/04/2009	Residence Variables	301.A.4-1 - 3	Replacement	Changed HVH Pages 1-3 Residence Variables.pdf
Filed 09/04/2009	Residence Variables	301.A.4-25 - 28	Replacement	Changed HVH Pages 25-28 Residence Variables-2.pdf

*SERFF Tracking Number:* TRVA-126253079      *State:* Arkansas  
*First Filing Company:* The Travelers Home and Marine Insurance      *State Tracking Number:* EFT \$125  
Company, ...  
*Company Tracking Number:* 2009-08-0001  
*TOI:* 04.0 Homeowners      *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* Quantum Homeowners and High Value Homeowners  
*Project Name/Number:* /

Filed 09/04/2009 Tier Factors      301.A.3-1 - 3      Replacement      THM\_Tier Factor.pdf

*Quantum Home*<sup>sm</sup>

**Rule 301.A.1 Factors**

<b>Base Rate</b>					
<b>Form</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
HO-3	772.900	75.320	100.770	205.860	27.650
HO-4	164.270	25.000	83.530	14.510	4.600
HO-6	44.620	5.950	37.250	192.000	11.220

Quantum Home <sup>sm</sup>

Rule 301.A.4 Factors

Construction Type and Protection Class							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HO-3	Concrete	1	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	2	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	3	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	4	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	5	1.010	1.000	1.000	1.000	1.041
HO-3	Concrete	6	1.064	1.204	1.000	1.000	1.041
HO-3	Concrete	7	1.129	1.264	1.050	1.050	1.158
HO-3	Concrete	8	1.840	1.264	1.148	1.050	1.158
HO-3	Concrete	8B	1.840	1.264	1.148	1.050	1.158
HO-3	Concrete	9	1.931	2.022	1.148	1.050	1.158
HO-3	Concrete	10	2.221	2.022	1.148	1.050	1.158
HO-3	Frame	1	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	2	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	3	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	4	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	5	1.202	1.060	0.982	0.943	0.956
HO-3	Frame	6	1.571	1.231	0.982	0.943	0.956
HO-3	Frame	7	1.781	1.293	1.031	0.990	1.063
HO-3	Frame	8	1.819	1.293	1.127	0.990	1.063
HO-3	Frame	8B	1.819	1.293	1.127	0.990	1.063
HO-3	Frame	9	2.000	1.560	1.127	0.990	1.063
HO-3	Frame	10	2.301	1.560	1.127	0.990	1.063
HO-3	Masonry	1	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	2	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	3	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	4	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	5	1.010	1.000	1.000	1.000	1.041
HO-3	Masonry	6	1.064	1.204	1.000	1.000	1.041
HO-3	Masonry	7	1.129	1.264	1.050	1.050	1.158
HO-3	Masonry	8	1.840	1.264	1.148	1.050	1.158
HO-3	Masonry	8B	1.840	1.264	1.148	1.050	1.158
HO-3	Masonry	9	1.931	2.022	1.148	1.050	1.158
HO-3	Masonry	10	2.221	2.022	1.148	1.050	1.158
HO-3	Steel	1	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	2	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	3	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	4	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	5	1.010	1.000	1.000	1.000	1.041
HO-3	Steel	6	1.064	1.204	1.000	1.000	1.041
HO-3	Steel	7	1.129	1.264	1.050	1.050	1.158
HO-3	Steel	8	1.840	1.264	1.148	1.050	1.158

Quantum Home <sup>sm</sup>

Rule 301.A.4 Factors

Construction Type and Protection Class							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HO-3	Steel	8B	1.840	1.264	1.148	1.050	1.158
HO-3	Steel	9	1.931	2.022	1.148	1.050	1.158
HO-3	Steel	10	2.221	2.022	1.148	1.050	1.158
HO-4	Concrete	1	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	2	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	3	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	4	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	5	1.025	0.990	1.003	1.010	1.056
HO-4	Concrete	6	1.163	1.175	1.004	1.013	1.060
HO-4	Concrete	7	1.250	1.233	1.054	1.065	1.182
HO-4	Concrete	8	1.742	1.232	1.154	1.068	1.187
HO-4	Concrete	8B	1.742	1.232	1.154	1.068	1.187
HO-4	Concrete	9	1.862	1.769	1.150	1.056	1.169
HO-4	Concrete	10	2.109	1.959	1.159	1.083	1.211
HO-4	Frame	1	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	2	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	3	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	4	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	5	1.025	0.990	1.003	1.010	1.056
HO-4	Frame	6	1.163	1.175	1.004	1.013	1.060
HO-4	Frame	7	1.250	1.233	1.054	1.065	1.182
HO-4	Frame	8	1.742	1.232	1.154	1.068	1.187
HO-4	Frame	8B	1.742	1.232	1.154	1.068	1.187
HO-4	Frame	9	1.862	1.769	1.150	1.056	1.169
HO-4	Frame	10	2.109	1.959	1.159	1.083	1.211
HO-4	Masonry	1	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	2	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	3	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	4	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	5	1.025	0.990	1.003	1.010	1.056
HO-4	Masonry	6	1.163	1.175	1.004	1.013	1.060
HO-4	Masonry	7	1.250	1.233	1.054	1.065	1.182
HO-4	Masonry	8	1.742	1.232	1.154	1.068	1.187
HO-4	Masonry	8B	1.742	1.232	1.154	1.068	1.187
HO-4	Masonry	9	1.862	1.769	1.150	1.056	1.169
HO-4	Masonry	10	2.109	1.959	1.159	1.083	1.211
HO-4	Steel	1	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	2	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	3	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	4	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	5	1.025	0.990	1.003	1.010	1.056

Rule 301.A.4 Factors

Construction Type and Protection Class							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HO-4	Steel	6	1.163	1.175	1.004	1.013	1.060
HO-4	Steel	7	1.250	1.233	1.054	1.065	1.182
HO-4	Steel	8	1.742	1.232	1.154	1.068	1.187
HO-4	Steel	8B	1.742	1.232	1.154	1.068	1.187
HO-4	Steel	9	1.862	1.769	1.150	1.056	1.169
HO-4	Steel	10	2.109	1.959	1.159	1.083	1.211
HO-6	Concrete	1	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	2	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	3	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	4	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	5	1.004	0.982	1.006	1.018	1.068
HO-6	Concrete	6	1.117	1.170	1.006	1.021	1.072
HO-6	Concrete	7	1.204	1.227	1.056	1.072	1.194
HO-6	Concrete	8	1.734	1.229	1.155	1.071	1.192
HO-6	Concrete	8B	1.734	1.229	1.155	1.071	1.192
HO-6	Concrete	9	1.868	1.659	1.146	1.045	1.150
HO-6	Concrete	10	2.125	1.801	1.153	1.065	1.181
HO-6	Frame	1	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	2	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	3	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	4	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	5	1.004	0.982	1.006	1.018	1.068
HO-6	Frame	6	1.117	1.170	1.006	1.021	1.072
HO-6	Frame	7	1.204	1.227	1.056	1.072	1.194
HO-6	Frame	8	1.734	1.229	1.155	1.071	1.192
HO-6	Frame	8B	1.734	1.229	1.155	1.071	1.192
HO-6	Frame	9	1.868	1.659	1.146	1.045	1.150
HO-6	Frame	10	2.125	1.801	1.153	1.065	1.181
HO-6	Masonry	1	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	2	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	3	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	4	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	5	1.004	0.982	1.006	1.018	1.068
HO-6	Masonry	6	1.117	1.170	1.006	1.021	1.072
HO-6	Masonry	7	1.204	1.227	1.056	1.072	1.194
HO-6	Masonry	8	1.734	1.229	1.155	1.071	1.192
HO-6	Masonry	8B	1.734	1.229	1.155	1.071	1.192
HO-6	Masonry	9	1.868	1.659	1.146	1.045	1.150
HO-6	Masonry	10	2.125	1.801	1.153	1.065	1.181
HO-6	Steel	1	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	2	1.000	1.000	1.000	1.000	1.000

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**Rule 301.A.4 Factors**

<b>Construction Type and Protection Class</b>							
<b>Form</b>	<b>Construction Type</b>	<b>Protection Class</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
HO-6	Steel	3	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	4	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	5	1.004	0.982	1.006	1.018	1.068
HO-6	Steel	6	1.117	1.170	1.006	1.021	1.072
HO-6	Steel	7	1.204	1.227	1.056	1.072	1.194
HO-6	Steel	8	1.734	1.229	1.155	1.071	1.192
HO-6	Steel	8B	1.734	1.229	1.155	1.071	1.192
HO-6	Steel	9	1.868	1.659	1.146	1.045	1.150
HO-6	Steel	10	2.125	1.801	1.153	1.065	1.181

Quantum Home <sup>SM</sup>

Rule 301.A.4 Factors

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3	30000	0.573	0.305	0.685	0.256	0.494
HO-3	35000	0.581	0.329	0.694	0.278	0.511
HO-3	40000	0.589	0.354	0.703	0.301	0.528
HO-3	45000	0.597	0.378	0.712	0.323	0.545
HO-3	50000	0.604	0.397	0.716	0.340	0.554
HO-3	55000	0.611	0.417	0.720	0.357	0.563
HO-3	60000	0.618	0.438	0.725	0.375	0.572
HO-3	65000	0.625	0.461	0.731	0.394	0.581
HO-3	70000	0.633	0.485	0.736	0.413	0.592
HO-3	75000	0.640	0.510	0.742	0.434	0.603
HO-3	80000	0.642	0.533	0.750	0.456	0.615
HO-3	85000	0.644	0.554	0.763	0.477	0.627
HO-3	90000	0.646	0.579	0.776	0.499	0.640
HO-3	95000	0.648	0.608	0.792	0.522	0.661
HO-3	100000	0.655	0.629	0.801	0.547	0.687
HO-3	105000	0.665	0.645	0.806	0.570	0.716
HO-3	110000	0.684	0.649	0.809	0.592	0.742
HO-3	115000	0.706	0.675	0.820	0.617	0.769
HO-3	120000	0.728	0.711	0.826	0.643	0.783
HO-3	125000	0.744	0.760	0.829	0.668	0.789
HO-3	130000	0.754	0.798	0.838	0.695	0.791
HO-3	135000	0.762	0.836	0.851	0.726	0.812
HO-3	140000	0.772	0.876	0.869	0.755	0.835
HO-3	145000	0.782	0.923	0.888	0.779	0.859
HO-3	150000	0.798	0.969	0.904	0.804	0.889
HO-3	155000	0.816	1.013	0.919	0.831	0.920
HO-3	160000	0.838	1.041	0.932	0.853	0.949
HO-3	165000	0.865	1.069	0.948	0.878	0.965
HO-3	170000	0.895	1.077	0.960	0.907	0.977
HO-3	175000	0.930	1.089	0.970	0.940	0.986
HO-3	180000	0.963	1.095	0.980	0.976	1.001
HO-3	185000	0.992	1.101	0.990	1.012	1.018
HO-3	190000	1.026	1.104	1.003	1.046	1.039
HO-3	195000	1.062	1.108	1.020	1.074	1.070
HO-3	200000	1.099	1.114	1.036	1.107	1.091
HO-3	205000	1.129	1.134	1.055	1.140	1.106
HO-3	210000	1.158	1.150	1.077	1.174	1.125
HO-3	215000	1.180	1.170	1.096	1.202	1.139
HO-3	220000	1.196	1.185	1.113	1.231	1.156
HO-3	225000	1.217	1.193	1.126	1.261	1.165
HO-3	230000	1.236	1.200	1.138	1.295	1.176
HO-3	235000	1.256	1.211	1.152	1.334	1.192
HO-3	240000	1.273	1.221	1.165	1.367	1.213
HO-3	245000	1.291	1.240	1.180	1.399	1.243

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Rule 301.A.4 Factors

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3	250000	1.302	1.261	1.195	1.427	1.279
HO-3	255000	1.312	1.286	1.210	1.459	1.309
HO-3	260000	1.320	1.309	1.224	1.490	1.346
HO-3	265000	1.329	1.331	1.241	1.522	1.377
HO-3	270000	1.341	1.355	1.257	1.557	1.405
HO-3	275000	1.356	1.385	1.274	1.591	1.429
HO-3	280000	1.374	1.422	1.292	1.622	1.453
HO-3	285000	1.394	1.464	1.310	1.648	1.473
HO-3	290000	1.415	1.509	1.329	1.678	1.490
HO-3	295000	1.435	1.553	1.349	1.701	1.507
HO-3	300000	1.455	1.595	1.369	1.724	1.522
HO-3	305000	1.475	1.637	1.389	1.747	1.536
HO-3	310000	1.495	1.674	1.408	1.773	1.551
HO-3	315000	1.519	1.706	1.427	1.800	1.570
HO-3	320000	1.548	1.730	1.446	1.829	1.586
HO-3	325000	1.580	1.749	1.465	1.857	1.602
HO-3	330000	1.615	1.763	1.485	1.888	1.619
HO-3	335000	1.650	1.776	1.503	1.920	1.637
HO-3	340000	1.684	1.788	1.520	1.953	1.657
HO-3	345000	1.717	1.801	1.537	1.986	1.678
HO-3	350000	1.749	1.817	1.552	2.018	1.700
HO-3	355000	1.779	1.827	1.567	2.052	1.723
HO-3	360000	1.808	1.835	1.580	2.085	1.745
HO-3	365000	1.836	1.841	1.592	2.119	1.768
HO-3	370000	1.862	1.847	1.605	2.153	1.789
HO-3	375000	1.890	1.854	1.618	2.191	1.807
HO-3	380000	1.919	1.862	1.632	2.230	1.822
HO-3	385000	1.947	1.869	1.646	2.269	1.838
HO-3	390000	1.975	1.877	1.660	2.308	1.853
HO-3	395000	2.003	1.885	1.674	2.347	1.868
HO-3	400000	2.032	1.892	1.688	2.387	1.883
HO-3	405000	2.072	1.897	1.700	2.422	1.896
HO-3	410000	2.112	1.902	1.713	2.457	1.908
HO-3	415000	2.152	1.907	1.725	2.492	1.921
HO-3	420000	2.192	1.912	1.738	2.527	1.933
HO-3	425000	2.232	1.917	1.750	2.562	1.946
HO-3	430000	2.272	1.922	1.763	2.597	1.958
HO-3	435000	2.312	1.927	1.775	2.632	1.971
HO-3	440000	2.352	1.932	1.788	2.667	1.983
HO-3	445000	2.392	1.937	1.800	2.702	1.996
HO-3	450000	2.432	1.942	1.813	2.737	2.008
HO-3	455000	2.472	1.947	1.825	2.772	2.021
HO-3	460000	2.512	1.952	1.838	2.807	2.033
HO-3	465000	2.552	1.957	1.850	2.842	2.046

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Rule 301.A.4 Factors

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3	470000	2.592	1.962	1.863	2.877	2.058
HO-3	475000	2.632	1.967	1.875	2.912	2.071
HO-3	480000	2.672	1.972	1.888	2.947	2.083
HO-3	485000	2.712	1.977	1.900	2.982	2.096
HO-3	490000	2.752	1.982	1.913	3.017	2.108
HO-3	495000	2.792	1.987	1.925	3.052	2.121
HO-3	500000	2.832	1.992	1.938	3.087	2.133
HO-3	510000	2.912	2.002	1.963	3.157	2.158
HO-3	520000	2.992	2.012	1.988	3.227	2.183
HO-3	530000	3.072	2.022	2.013	3.297	2.208
HO-3	540000	3.152	2.032	2.038	3.367	2.233
HO-3	550000	3.232	2.042	2.063	3.437	2.258
HO-3	560000	3.312	2.052	2.088	3.507	2.283
HO-3	570000	3.392	2.062	2.113	3.577	2.308
HO-3	580000	3.472	2.072	2.138	3.647	2.333
HO-3	590000	3.552	2.082	2.163	3.717	2.358
HO-3	600000	3.632	2.092	2.188	3.787	2.383
HO-3	610000	3.712	2.102	2.213	3.857	2.408
HO-3	620000	3.792	2.112	2.238	3.927	2.433
HO-3	630000	3.872	2.122	2.263	3.997	2.458
HO-3	640000	3.952	2.132	2.288	4.067	2.483
HO-3	650000	4.032	2.142	2.313	4.137	2.508
HO-3	660000	4.112	2.152	2.338	4.207	2.533
HO-3	670000	4.192	2.162	2.363	4.277	2.558
HO-3	680000	4.272	2.172	2.388	4.347	2.583
HO-3	690000	4.352	2.182	2.413	4.417	2.608
HO-3	700000	4.432	2.192	2.438	4.487	2.633
HO-3	710000	4.512	2.202	2.463	4.557	2.658
HO-3	720000	4.592	2.212	2.488	4.627	2.683
HO-3	730000	4.672	2.222	2.513	4.697	2.708
HO-3	740000	4.752	2.232	2.538	4.767	2.733
HO-3	750000	4.832	2.242	2.563	4.837	2.758
HO-3	760000	4.912	2.252	2.588	4.907	2.783
HO-3	770000	4.992	2.262	2.613	4.977	2.808
HO-3	780000	5.072	2.272	2.638	5.047	2.833
HO-3	790000	5.152	2.282	2.663	5.117	2.858
HO-3	800000	5.232	2.292	2.688	5.187	2.883
HO-3	810000	5.312	2.302	2.713	5.257	2.908
HO-3	820000	5.392	2.312	2.738	5.327	2.933
HO-3	830000	5.472	2.322	2.763	5.397	2.958
HO-3	840000	5.552	2.332	2.788	5.467	2.983
HO-3	850000	5.632	2.342	2.813	5.537	3.008
HO-3	860000	5.712	2.352	2.838	5.607	3.033
HO-3	870000	5.792	2.362	2.863	5.677	3.058

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Rule 301.A.4 Factors

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3	880000	5.872	2.372	2.888	5.747	3.083
HO-3	890000	5.952	2.382	2.913	5.817	3.108
HO-3	900000	6.032	2.392	2.938	5.887	3.133
HO-3	910000	6.112	2.402	2.963	5.957	3.158
HO-3	920000	6.192	2.412	2.988	6.027	3.183
HO-3	930000	6.272	2.422	3.013	6.097	3.208
HO-3	940000	6.352	2.432	3.038	6.167	3.233
HO-3	950000	6.432	2.442	3.063	6.237	3.258
HO-3	960000	6.512	2.452	3.088	6.307	3.283
HO-3	970000	6.592	2.462	3.113	6.377	3.308
HO-3	980000	6.672	2.472	3.138	6.447	3.333
HO-3	990000	6.752	2.482	3.163	6.517	3.358
HO-3	1000000	6.832	2.492	3.188	6.587	3.383
HO-3	1500000	11.915	3.291	4.937	11.096	5.151
HO-3	2000000	16.315	3.841	6.367	14.946	6.581
HO-3	2500000	20.715	4.391	7.797	18.796	8.011
HO-3	3000000	26.257	5.166	9.646	23.675	9.870
HO-3	3500000	32.198	5.990	11.626	28.904	11.860
HO-3	4000000	38.540	6.865	13.735	34.484	13.979
HO-3	4500000	43.540	7.490	15.360	38.859	15.604
HO-3	5000000	48.540	8.115	16.985	43.234	17.229
HO-3	5500000	53.540	8.740	18.610	47.609	18.854
HO-3	6000000	58.540	9.365	20.235	51.984	20.479

Coverage A Limit HO-3 Reduction Factor						
Coverage A Limit	HO-3	P1	P2	P3	P5	P6
Additive factor for every 1000 below 30000		0.002	0.005	0.002	0.005	0.003

Coverage A Limit HO-3 Additional Factor						
Coverage A Limit	HO-3	P1	P2	P3	P5	P6
Additive factor for every 5000 above 6000000		0.050	0.006	0.016	0.044	0.016

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Rule 301.A.3 Factors

Tier Factors						
Form	Tier	P1	P2	P3	P5	P6
HO-3	1	0.554	0.703	0.680	0.742	0.777
HO-3	2	0.571	0.723	0.701	0.758	0.790
HO-3	3	0.590	0.744	0.723	0.775	0.802
HO-3	4	0.609	0.767	0.760	0.792	0.816
HO-3	5	0.628	0.785	0.792	0.809	0.829
HO-3	6	0.649	0.804	0.807	0.826	0.842
HO-3	7	0.669	0.818	0.814	0.839	0.852
HO-3	8	0.689	0.833	0.829	0.853	0.861
HO-3	9	0.710	0.850	0.832	0.866	0.870
HO-3	10	0.729	0.865	0.842	0.876	0.877
HO-3	11	0.750	0.878	0.851	0.885	0.884
HO-3	12	0.769	0.888	0.859	0.893	0.892
HO-3	13	0.791	0.899	0.867	0.900	0.901
HO-3	14	0.812	0.907	0.874	0.906	0.911
HO-3	15	0.827	0.916	0.888	0.913	0.923
HO-3	16	0.839	0.926	0.892	0.920	0.933
HO-3	17	0.850	0.937	0.897	0.927	0.941
HO-3	18	0.859	0.946	0.906	0.934	0.950
HO-3	19	0.867	0.953	0.915	0.942	0.959
HO-3	20	0.879	0.959	0.926	0.951	0.971
HO-3	21	0.893	0.966	0.931	0.961	0.984
HO-3	22	0.908	0.975	0.950	0.971	0.996
HO-3	23	0.923	0.979	0.965	0.979	1.007
HO-3	24	0.939	0.983	0.992	0.989	1.018
HO-3	25	0.958	0.987	1.000	1.001	1.025
HO-3	26	0.976	0.991	1.006	1.017	1.040
HO-3	27	1.008	0.995	1.029	1.030	1.054
HO-3	28	1.044	0.999	1.044	1.036	1.053
HO-3	29	1.079	1.024	1.059	1.044	1.053
HO-3	30	1.110	1.051	1.074	1.061	1.052
HO-3	31	1.141	1.084	1.123	1.081	1.053
HO-3	32	1.175	1.122	1.138	1.100	1.057
HO-3	33	1.210	1.162	1.146	1.117	1.072
HO-3	34	1.244	1.194	1.170	1.133	1.087
HO-3	35	1.277	1.212	1.175	1.152	1.106
HO-3	36	1.315	1.233	1.219	1.174	1.127
HO-3	37	1.359	1.251	1.249	1.199	1.145
HO-3	38	1.399	1.263	1.257	1.223	1.157
HO-3	39	1.441	1.276	1.263	1.245	1.174
HO-3	40	1.486	1.295	1.298	1.264	1.194
HO-3	41	1.534	1.318	1.326	1.285	1.220
HO-3	42	1.589	1.342	1.391	1.307	1.248

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Rule 301.A.3 Factors

Tier Factors						
Form	Tier	P1	P2	P3	P5	P6
HO-3	43	1.655	1.376	1.430	1.341	1.285
HO-3	44	1.739	1.414	1.451	1.382	1.324
HO-3	45	1.848	1.454	1.477	1.425	1.365
HO-3	46	1.970	1.498	1.535	1.472	1.407
HO-3	47	2.103	1.545	1.719	1.520	1.453
HO-3	48	2.251	1.594	1.739	1.570	1.502
HO-3	49	2.415	1.646	1.852	1.623	1.555
HO-3	50	2.597	1.702	2.171	1.681	1.613
HO-4	1	0.480	0.460	0.346	0.454	0.765
HO-4	2	0.505	0.481	0.447	0.487	0.766
HO-4	3	0.531	0.503	0.481	0.521	0.770
HO-4	4	0.557	0.527	0.539	0.557	0.775
HO-4	5	0.585	0.553	0.551	0.595	0.782
HO-4	6	0.613	0.581	0.609	0.636	0.790
HO-4	7	0.642	0.613	0.647	0.681	0.798
HO-4	8	0.674	0.650	0.715	0.730	0.803
HO-4	9	0.707	0.691	0.757	0.782	0.804
HO-4	10	0.741	0.736	0.768	0.823	0.807
HO-4	11	0.781	0.776	0.806	0.856	0.824
HO-4	12	0.814	0.811	0.835	0.882	0.850
HO-4	13	0.852	0.854	0.878	0.906	0.887
HO-4	14	0.885	0.917	0.884	0.929	0.928
HO-4	15	0.916	1.002	0.907	0.933	0.964
HO-4	16	0.948	1.082	0.949	0.937	0.986
HO-4	17	1.000	1.094	0.953	0.941	0.999
HO-4	18	1.049	1.099	0.981	0.945	1.029
HO-4	19	1.067	1.103	1.011	0.946	1.048
HO-4	20	1.074	1.108	1.030	0.956	1.058
HO-4	21	1.085	1.113	1.057	0.980	1.064
HO-4	22	1.104	1.118	1.099	1.005	1.072
HO-4	23	1.156	1.124	1.106	1.048	1.078
HO-4	24	1.249	1.129	1.113	1.125	1.083
HO-4	25	1.284	1.134	1.120	1.219	1.093
HO-4	26	1.297	1.139	1.222	1.316	1.102
HO-4	27	1.316	1.141	1.378	1.403	1.114
HO-4	28	1.317	1.246	1.527	1.484	1.194
HO-4	29	1.361	1.349	1.546	1.550	1.302
HO-4	30	1.474	1.517	1.640	1.607	1.377
HO-4	31	1.562	1.703	1.822	1.679	1.430
HO-4	32	1.646	1.901	1.894	1.779	1.495
HO-4	33	1.740	2.122	1.990	1.887	1.566
HO-4	34	1.844	2.367	2.220	2.002	1.638

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Rule 301.A.3 Factors

Tier Factors						
Form	Tier	P1	P2	P3	P5	P6
HO-4	35	1.955	2.639	2.529	2.124	1.710
HO-4	36	2.018	2.684	2.638	2.165	1.743
HO-4	37	2.092	2.718	2.706	2.213	1.769
HO-4	38	2.161	2.745	2.719	2.261	1.786
HO-4	39	2.239	2.775	2.729	2.308	1.815
HO-4	40	2.322	2.824	2.822	2.352	1.853
HO-4	41	2.413	2.882	2.896	2.396	1.901
HO-4	42	2.514	2.945	3.070	2.448	1.956
HO-4	43	2.639	3.033	3.174	2.523	2.027
HO-4	44	2.795	3.132	3.227	2.614	2.101
HO-4	45	3.000	3.238	3.290	2.712	2.177
HO-4	46	3.228	3.352	3.442	2.816	2.259
HO-4	47	3.480	3.473	3.944	2.924	2.346
HO-4	48	3.758	3.602	3.992	3.038	2.439
HO-4	49	4.066	3.739	4.295	3.157	2.540
HO-4	50	4.408	3.882	5.166	3.284	2.648
HO-6	1	0.536	0.375	0.429	0.597	0.763
HO-6	2	0.558	0.423	0.530	0.651	0.780
HO-6	3	0.582	0.473	0.536	0.681	0.793
HO-6	4	0.606	0.525	0.556	0.713	0.802
HO-6	5	0.630	0.584	0.571	0.747	0.809
HO-6	6	0.653	0.651	0.653	0.780	0.813
HO-6	7	0.672	0.698	0.684	0.809	0.817
HO-6	8	0.702	0.743	0.756	0.826	0.822
HO-6	9	0.755	0.809	0.763	0.841	0.824
HO-6	10	0.801	0.898	0.821	0.848	0.827
HO-6	11	0.834	1.007	0.852	0.853	0.831
HO-6	12	0.929	1.028	0.875	0.860	0.834
HO-6	13	1.076	1.047	0.903	0.874	0.840
HO-6	14	1.094	1.053	0.930	0.897	0.880
HO-6	15	1.103	1.058	0.957	0.920	0.922
HO-6	16	1.108	1.063	0.977	0.938	0.956
HO-6	17	1.115	1.069	0.986	0.954	0.972
HO-6	18	1.126	1.074	1.003	0.972	1.012
HO-6	19	1.135	1.079	1.052	0.990	1.017
HO-6	20	1.142	1.085	1.081	0.998	1.020
HO-6	21	1.147	1.090	1.181	1.084	1.070
HO-6	22	1.151	1.096	1.238	1.174	1.239
HO-6	23	1.156	1.100	1.283	1.280	1.281
HO-6	24	1.162	1.229	1.304	1.372	1.310
HO-6	25	1.168	1.338	1.349	1.367	1.347
HO-6	26	1.173	1.411	1.449	1.349	1.391

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Rule 301.A.3 Factors

Tier Factors						
Form	Tier	P1	P2	P3	P5	P6
HO-6	27	1.297	1.473	1.572	1.379	1.411
HO-6	28	1.443	1.576	1.711	1.534	1.439
HO-6	29	1.612	1.679	1.867	1.708	1.466
HO-6	30	1.809	1.779	2.038	1.905	1.500
HO-6	31	1.869	1.846	2.150	1.946	1.499
HO-6	32	1.934	1.924	2.181	1.984	1.506
HO-6	33	2.001	2.004	2.192	2.017	1.529
HO-6	34	2.066	2.069	2.244	2.049	1.553
HO-6	35	2.129	2.100	2.248	2.083	1.583
HO-6	36	2.198	2.136	2.345	2.123	1.612
HO-6	37	2.278	2.163	2.406	2.170	1.636
HO-6	38	2.353	2.185	2.416	2.217	1.653
HO-6	39	2.438	2.209	2.426	2.264	1.679
HO-6	40	2.529	2.248	2.509	2.307	1.715
HO-6	41	2.627	2.294	2.574	2.350	1.759
HO-6	42	2.738	2.344	2.729	2.400	1.809
HO-6	43	2.873	2.414	2.821	2.474	1.876
HO-6	44	3.043	2.492	2.869	2.563	1.944
HO-6	45	3.266	2.577	2.924	2.660	2.015
HO-6	46	3.514	2.668	3.060	2.761	2.090
HO-6	47	3.788	2.764	3.506	2.868	2.170
HO-6	48	4.092	2.867	3.548	2.979	2.257
HO-6	49	4.427	2.976	3.817	3.096	2.350
HO-6	50	4.799	3.090	4.591	3.220	2.450

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**Rule 420    Age of Insured**

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Age of Insured is calculated from the date of birth of the primary named insured.

Refer to the Rule 301.A.5 table in the Rate section of the manual for applicable factors.

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**Rule 532 Personal Property Replacement Cost Loss Settlement**

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**A. Introduction: All Forms.** The policy may be endorsed to provide loss settlement on a Replacement Cost basis for property whether insured on a blanket or scheduled basis.

**All Forms Except HO-4 and HO-6:** Coverage C must be at least 50% of Coverage A.

**Forms HO-4 and HO-6:** Coverage C minimum is \$12,000.

**B. Premium:** For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Other Property Forms tables located in the Rate section of this manual.

**C. Endorsement:** Use Endorsement **HO-290** Personal Property Replacement Cost Loss Settlement

This coverage is included in **HO-84** Enhanced Home package - **HO-4**, **HO-85** Enhanced Home Package- **HO-3**, and **HO-86** Enhanced Home Package - **HO-6** endorsements and may not be written when any of those endorsements are part of the policy.

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**Rule 535 Enhanced Home Package**

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**A. Introduction:** The Enhanced Home Package endorsement increases certain Section I and Section II limits and includes limited excess dwelling coverage, personal property replacement cost, lock replacement coverage, reward coverage, water back up of sewers and drains, increased fire department service charge coverage, increased credit card coverage, additional loss assessment coverage, personal injury, increased damage to property of others, and broadened watercraft liability coverage.

**Form HO-3****Eligibility**

1. Coverage A must be a minimum of 100% of replacement cost.
2. Coverage A must be upgraded annually, at renewal, in accordance with the Inflation Protection Program.
3. EHP is not available with Modified Loss Settlement.
4. Occupancy: Primary residence. Secondary residence permitted only if Section II coverage is present

**Ineligible Risks**

1. Dwelling in the course of construction.

**Note:** Dwelling in the course of construction are eligible for the Enhanced Home Package endorsement when **Endorsement HO-102**, Dwelling Under Construction Coverage, is on the policy.

**Premium**

For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Optional Coverages tables located in the Rate section of this manual.

Use Endorsement HO-85- Enhanced Home Package

**Form HO-4****Coverages**

EHP for **HO-4** policies includes all of the same coverage as for **HO-3** policies except:

1. Special Coverage for Personal Property is added
2. It does not include Excess Dwelling Coverage

**Premium**

For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Optional Coverages tables located in the Rate section of this manual.

**Use Endorsement HO-84- Enhanced Home Package**

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**Rule 535 Enhanced Home Package (Continued)**

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**Form HO-6****Coverages**

EHP for **HO-6** policies includes all of the same coverage as for **HO-3** policies except:

1. Special Coverage for Personal Property is added
2. It does not include Excess Dwelling Coverage

**Premium**

For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Optional Coverages tables located in the Rate section of this manual.

**Use Endorsement HO-86- Enhanced Home Package**

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Rule 301.A.1 Factors

Base Rate					
Form	P1	P2	P3	P5	P6
HV-3	980.030	100.700	152.760	276.470	37.180
HV-6	106.280	7.990	50.880	260.540	15.070

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Rule 301.A.4 Factors

Construction Type and Protection Class							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HV-3	Concrete	1	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	2	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	3	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	4	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	5	1.010	1.000	1.000	1.000	1.041
HV-3	Concrete	6	1.064	1.204	1.000	1.000	1.041
HV-3	Concrete	7	1.129	1.264	1.050	1.050	1.158
HV-3	Concrete	8	1.840	1.264	1.148	1.050	1.158
HV-3	Concrete	8B	1.840	1.264	1.148	1.050	1.158
HV-3	Concrete	9	1.931	2.022	1.148	1.050	1.158
HV-3	Concrete	10	2.221	2.022	1.148	1.050	1.158
HV-3	Frame	1	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	2	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	3	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	4	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	5	1.202	1.060	0.982	0.943	0.956
HV-3	Frame	6	1.571	1.231	0.982	0.943	0.956
HV-3	Frame	7	1.781	1.293	1.031	0.990	1.063
HV-3	Frame	8	1.819	1.293	1.127	0.990	1.063
HV-3	Frame	8B	1.819	1.293	1.127	0.990	1.063
HV-3	Frame	9	2.000	1.560	1.127	0.990	1.063
HV-3	Frame	10	2.301	1.560	1.127	0.990	1.063
HV-3	Masonry	1	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	2	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	3	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	4	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	5	1.010	1.000	1.000	1.000	1.041
HV-3	Masonry	6	1.064	1.204	1.000	1.000	1.041
HV-3	Masonry	7	1.129	1.264	1.050	1.050	1.158
HV-3	Masonry	8	1.840	1.264	1.148	1.050	1.158
HV-3	Masonry	8B	1.840	1.264	1.148	1.050	1.158
HV-3	Masonry	9	1.931	2.022	1.148	1.050	1.158
HV-3	Masonry	10	2.221	2.022	1.148	1.050	1.158
HV-3	Steel	1	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	2	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	3	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	4	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	5	1.010	1.000	1.000	1.000	1.041
HV-3	Steel	6	1.064	1.204	1.000	1.000	1.041
HV-3	Steel	7	1.129	1.264	1.050	1.050	1.158
HV-3	Steel	8	1.840	1.264	1.148	1.050	1.158

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Rule 301.A.4 Factors

Construction Type and Protection Class							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HV-3	Steel	8B	1.840	1.264	1.148	1.050	1.158
HV-3	Steel	9	1.931	2.022	1.148	1.050	1.158
HV-3	Steel	10	2.221	2.022	1.148	1.050	1.158
HV-6	Concrete	1	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	2	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	3	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	4	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	5	1.004	0.982	1.006	1.018	1.068
HV-6	Concrete	6	1.117	1.170	1.006	1.021	1.072
HV-6	Concrete	7	1.204	1.227	1.056	1.072	1.194
HV-6	Concrete	8	1.734	1.229	1.155	1.071	1.192
HV-6	Concrete	8B	1.734	1.229	1.155	1.071	1.192
HV-6	Concrete	9	1.868	1.659	1.146	1.045	1.150
HV-6	Concrete	10	2.125	1.801	1.153	1.065	1.181
HV-6	Frame	1	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	2	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	3	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	4	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	5	1.004	0.982	1.006	1.018	1.068
HV-6	Frame	6	1.117	1.170	1.006	1.021	1.072
HV-6	Frame	7	1.204	1.227	1.056	1.072	1.194
HV-6	Frame	8	1.734	1.229	1.155	1.071	1.192
HV-6	Frame	8B	1.734	1.229	1.155	1.071	1.192
HV-6	Frame	9	1.868	1.659	1.146	1.045	1.150
HV-6	Frame	10	2.125	1.801	1.153	1.065	1.181
HV-6	Masonry	1	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	2	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	3	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	4	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	5	1.004	0.982	1.006	1.018	1.068
HV-6	Masonry	6	1.117	1.170	1.006	1.021	1.072
HV-6	Masonry	7	1.204	1.227	1.056	1.072	1.194
HV-6	Masonry	8	1.734	1.229	1.155	1.071	1.192
HV-6	Masonry	8B	1.734	1.229	1.155	1.071	1.192
HV-6	Masonry	9	1.868	1.659	1.146	1.045	1.150
HV-6	Masonry	10	2.125	1.801	1.153	1.065	1.181
HV-6	Steel	1	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	2	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	3	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	4	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	5	1.004	0.982	1.006	1.018	1.068

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Rule 301.A.4 Factors

Construction Type and Protection Class							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HV-6	Steel	6	1.117	1.170	1.006	1.021	1.072
HV-6	Steel	7	1.204	1.227	1.056	1.072	1.194
HV-6	Steel	8	1.734	1.229	1.155	1.071	1.192
HV-6	Steel	8B	1.734	1.229	1.155	1.071	1.192
HV-6	Steel	9	1.868	1.659	1.146	1.045	1.150
HV-6	Steel	10	2.125	1.801	1.153	1.065	1.181

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Rule 301.A.4 Factors

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HV-3	30000	0.573	0.305	0.685	0.256	0.494
HV-3	35000	0.581	0.329	0.694	0.278	0.511
HV-3	40000	0.589	0.354	0.703	0.301	0.528
HV-3	45000	0.597	0.378	0.712	0.323	0.545
HV-3	50000	0.604	0.397	0.716	0.340	0.554
HV-3	55000	0.611	0.417	0.720	0.357	0.563
HV-3	60000	0.618	0.438	0.725	0.375	0.572
HV-3	65000	0.625	0.461	0.731	0.394	0.581
HV-3	70000	0.633	0.485	0.736	0.413	0.592
HV-3	75000	0.640	0.510	0.742	0.434	0.603
HV-3	80000	0.642	0.533	0.750	0.456	0.615
HV-3	85000	0.644	0.554	0.763	0.477	0.627
HV-3	90000	0.646	0.579	0.776	0.499	0.640
HV-3	95000	0.648	0.608	0.792	0.522	0.661
HV-3	100000	0.655	0.629	0.801	0.547	0.687
HV-3	105000	0.665	0.645	0.806	0.570	0.716
HV-3	110000	0.684	0.649	0.809	0.592	0.742
HV-3	115000	0.706	0.675	0.820	0.617	0.769
HV-3	120000	0.728	0.711	0.826	0.643	0.783
HV-3	125000	0.744	0.760	0.829	0.668	0.789
HV-3	130000	0.754	0.798	0.838	0.695	0.791
HV-3	135000	0.762	0.836	0.851	0.726	0.812
HV-3	140000	0.772	0.876	0.869	0.755	0.835
HV-3	145000	0.782	0.923	0.888	0.779	0.859
HV-3	150000	0.798	0.969	0.904	0.804	0.889
HV-3	155000	0.816	1.013	0.919	0.831	0.920
HV-3	160000	0.838	1.041	0.932	0.853	0.949
HV-3	165000	0.865	1.069	0.948	0.878	0.965
HV-3	170000	0.895	1.077	0.960	0.907	0.977
HV-3	175000	0.930	1.089	0.970	0.940	0.986
HV-3	180000	0.963	1.095	0.980	0.976	1.001
HV-3	185000	0.992	1.101	0.990	1.012	1.018
HV-3	190000	1.026	1.104	1.003	1.046	1.039
HV-3	195000	1.062	1.108	1.020	1.074	1.070
HV-3	200000	1.099	1.114	1.036	1.107	1.091
HV-3	205000	1.129	1.134	1.055	1.140	1.106
HV-3	210000	1.158	1.150	1.077	1.174	1.125
HV-3	215000	1.180	1.170	1.096	1.202	1.139
HV-3	220000	1.196	1.185	1.113	1.231	1.156
HV-3	225000	1.217	1.193	1.126	1.261	1.165
HV-3	230000	1.236	1.200	1.138	1.295	1.176
HV-3	235000	1.256	1.211	1.152	1.334	1.192
HV-3	240000	1.273	1.221	1.165	1.367	1.213
HV-3	245000	1.291	1.240	1.180	1.399	1.243

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Rule 301.A.4 Factors

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HV-3	250000	1.302	1.261	1.195	1.427	1.279
HV-3	255000	1.312	1.286	1.210	1.459	1.309
HV-3	260000	1.320	1.309	1.224	1.490	1.346
HV-3	265000	1.329	1.331	1.241	1.522	1.377
HV-3	270000	1.341	1.355	1.257	1.557	1.405
HV-3	275000	1.356	1.385	1.274	1.591	1.429
HV-3	280000	1.374	1.422	1.292	1.622	1.453
HV-3	285000	1.394	1.464	1.310	1.648	1.473
HV-3	290000	1.415	1.509	1.329	1.678	1.490
HV-3	295000	1.435	1.553	1.349	1.701	1.507
HV-3	300000	1.455	1.595	1.369	1.724	1.522
HV-3	305000	1.475	1.637	1.389	1.747	1.536
HV-3	310000	1.495	1.674	1.408	1.773	1.551
HV-3	315000	1.519	1.706	1.427	1.800	1.570
HV-3	320000	1.548	1.730	1.446	1.829	1.586
HV-3	325000	1.580	1.749	1.465	1.857	1.602
HV-3	330000	1.615	1.763	1.485	1.888	1.619
HV-3	335000	1.650	1.776	1.503	1.920	1.637
HV-3	340000	1.684	1.788	1.520	1.953	1.657
HV-3	345000	1.717	1.801	1.537	1.986	1.678
HV-3	350000	1.749	1.817	1.552	2.018	1.700
HV-3	355000	1.779	1.827	1.567	2.052	1.723
HV-3	360000	1.808	1.835	1.580	2.085	1.745
HV-3	365000	1.836	1.841	1.592	2.119	1.768
HV-3	370000	1.862	1.847	1.605	2.153	1.789
HV-3	375000	1.890	1.854	1.618	2.191	1.807
HV-3	380000	1.919	1.862	1.632	2.230	1.822
HV-3	385000	1.947	1.869	1.646	2.269	1.838
HV-3	390000	1.975	1.877	1.660	2.308	1.853
HV-3	395000	2.003	1.885	1.674	2.347	1.868
HV-3	400000	2.032	1.892	1.688	2.387	1.883
HV-3	405000	2.072	1.897	1.700	2.422	1.896
HV-3	410000	2.112	1.902	1.713	2.457	1.908
HV-3	415000	2.152	1.907	1.725	2.492	1.921
HV-3	420000	2.192	1.912	1.738	2.527	1.933
HV-3	425000	2.232	1.917	1.750	2.562	1.946
HV-3	430000	2.272	1.922	1.763	2.597	1.958
HV-3	435000	2.312	1.927	1.775	2.632	1.971
HV-3	440000	2.352	1.932	1.788	2.667	1.983
HV-3	445000	2.392	1.937	1.800	2.702	1.996
HV-3	450000	2.432	1.942	1.813	2.737	2.008
HV-3	455000	2.472	1.947	1.825	2.772	2.021
HV-3	460000	2.512	1.952	1.838	2.807	2.033
HV-3	465000	2.552	1.957	1.850	2.842	2.046

Quantum<sup>®</sup> High Value Homeowners

Rule 301.A.4 Factors

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HV-3	470000	2.592	1.962	1.863	2.877	2.058
HV-3	475000	2.632	1.967	1.875	2.912	2.071
HV-3	480000	2.672	1.972	1.888	2.947	2.083
HV-3	485000	2.712	1.977	1.900	2.982	2.096
HV-3	490000	2.752	1.982	1.913	3.017	2.108
HV-3	495000	2.792	1.987	1.925	3.052	2.121
HV-3	500000	2.832	1.992	1.938	3.087	2.133
HV-3	510000	2.912	2.002	1.963	3.157	2.158
HV-3	520000	2.992	2.012	1.988	3.227	2.183
HV-3	530000	3.072	2.022	2.013	3.297	2.208
HV-3	540000	3.152	2.032	2.038	3.367	2.233
HV-3	550000	3.232	2.042	2.063	3.437	2.258
HV-3	560000	3.312	2.052	2.088	3.507	2.283
HV-3	570000	3.392	2.062	2.113	3.577	2.308
HV-3	580000	3.472	2.072	2.138	3.647	2.333
HV-3	590000	3.552	2.082	2.163	3.717	2.358
HV-3	600000	3.632	2.092	2.188	3.787	2.383
HV-3	610000	3.712	2.102	2.213	3.857	2.408
HV-3	620000	3.792	2.112	2.238	3.927	2.433
HV-3	630000	3.872	2.122	2.263	3.997	2.458
HV-3	640000	3.952	2.132	2.288	4.067	2.483
HV-3	650000	4.032	2.142	2.313	4.137	2.508
HV-3	660000	4.112	2.152	2.338	4.207	2.533
HV-3	670000	4.192	2.162	2.363	4.277	2.558
HV-3	680000	4.272	2.172	2.388	4.347	2.583
HV-3	690000	4.352	2.182	2.413	4.417	2.608
HV-3	700000	4.432	2.192	2.438	4.487	2.633
HV-3	710000	4.512	2.202	2.463	4.557	2.658
HV-3	720000	4.592	2.212	2.488	4.627	2.683
HV-3	730000	4.672	2.222	2.513	4.697	2.708
HV-3	740000	4.752	2.232	2.538	4.767	2.733
HV-3	750000	4.832	2.242	2.563	4.837	2.758
HV-3	760000	4.912	2.252	2.588	4.907	2.783
HV-3	770000	4.992	2.262	2.613	4.977	2.808
HV-3	780000	5.072	2.272	2.638	5.047	2.833
HV-3	790000	5.152	2.282	2.663	5.117	2.858
HV-3	800000	5.232	2.292	2.688	5.187	2.883
HV-3	810000	5.312	2.302	2.713	5.257	2.908
HV-3	820000	5.392	2.312	2.738	5.327	2.933
HV-3	830000	5.472	2.322	2.763	5.397	2.958
HV-3	840000	5.552	2.332	2.788	5.467	2.983
HV-3	850000	5.632	2.342	2.813	5.537	3.008
HV-3	860000	5.712	2.352	2.838	5.607	3.033
HV-3	870000	5.792	2.362	2.863	5.677	3.058

Quantum<sup>®</sup> High Value Homeowners

Rule 301.A.4 Factors

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HV-3	880000	5.872	2.372	2.888	5.747	3.083
HV-3	890000	5.952	2.382	2.913	5.817	3.108
HV-3	900000	6.032	2.392	2.938	5.887	3.133
HV-3	910000	6.112	2.402	2.963	5.957	3.158
HV-3	920000	6.192	2.412	2.988	6.027	3.183
HV-3	930000	6.272	2.422	3.013	6.097	3.208
HV-3	940000	6.352	2.432	3.038	6.167	3.233
HV-3	950000	6.432	2.442	3.063	6.237	3.258
HV-3	960000	6.512	2.452	3.088	6.307	3.283
HV-3	970000	6.592	2.462	3.113	6.377	3.308
HV-3	980000	6.672	2.472	3.138	6.447	3.333
HV-3	990000	6.752	2.482	3.163	6.517	3.358
HV-3	1000000	6.832	2.492	3.188	6.587	3.383
HV-3	1500000	11.915	3.291	4.937	11.096	5.151
HV-3	2000000	16.315	3.841	6.367	14.946	6.581
HV-3	2500000	20.715	4.391	7.797	18.796	8.011
HV-3	3000000	26.257	5.166	9.646	23.675	9.870
HV-3	3500000	32.198	5.990	11.626	28.904	11.860
HV-3	4000000	38.540	6.865	13.735	34.484	13.979
HV-3	4500000	43.540	7.490	15.360	38.859	15.604
HV-3	5000000	48.540	8.115	16.985	43.234	17.229
HV-3	5500000	53.540	8.740	18.610	47.609	18.854
HV-3	6000000	58.540	9.365	20.235	51.984	20.479

Coverage A Limit HV-3 Reduction Factor						
Coverage A Limit	HV-3	P1	P2	P3	P5	P6
Additive factor for every 1000 below 30000		0.002	0.005	0.002	0.005	0.003

Coverage A Limit HV-3 Additional Factor						
Coverage A Limit	HV-3	P1	P2	P3	P5	P6
Additive factor for every 5000 above 6000000		0.050	0.006	0.016	0.044	0.016

Quantum<sup>®</sup> High Value Homeowners

Rule 301.A.3 Factors

Tier Factors						
Form	Tier	P1	P2	P3	P5	P6
HV-3	1	0.554	0.703	0.680	0.742	0.777
HV-3	2	0.571	0.723	0.701	0.758	0.790
HV-3	3	0.590	0.744	0.723	0.775	0.802
HV-3	4	0.609	0.767	0.760	0.792	0.816
HV-3	5	0.628	0.785	0.792	0.809	0.829
HV-3	6	0.649	0.804	0.807	0.826	0.842
HV-3	7	0.669	0.818	0.814	0.839	0.852
HV-3	8	0.689	0.833	0.829	0.853	0.861
HV-3	9	0.710	0.850	0.832	0.866	0.870
HV-3	10	0.729	0.865	0.842	0.876	0.877
HV-3	11	0.750	0.878	0.851	0.885	0.884
HV-3	12	0.769	0.888	0.859	0.893	0.892
HV-3	13	0.791	0.899	0.867	0.900	0.901
HV-3	14	0.812	0.907	0.874	0.906	0.911
HV-3	15	0.827	0.916	0.888	0.913	0.923
HV-3	16	0.839	0.926	0.892	0.920	0.933
HV-3	17	0.850	0.937	0.897	0.927	0.941
HV-3	18	0.859	0.946	0.906	0.934	0.950
HV-3	19	0.867	0.953	0.915	0.942	0.959
HV-3	20	0.879	0.959	0.926	0.951	0.971
HV-3	21	0.893	0.966	0.931	0.961	0.984
HV-3	22	0.908	0.975	0.950	0.971	0.996
HV-3	23	0.923	0.979	0.965	0.979	1.007
HV-3	24	0.939	0.983	0.992	0.989	1.018
HV-3	25	0.958	0.987	1.000	1.001	1.025
HV-3	26	0.976	0.991	1.006	1.017	1.040
HV-3	27	1.008	0.995	1.029	1.030	1.054
HV-3	28	1.044	0.999	1.044	1.036	1.053
HV-3	29	1.079	1.024	1.059	1.044	1.053
HV-3	30	1.110	1.051	1.074	1.061	1.052
HV-3	31	1.141	1.084	1.123	1.081	1.053
HV-3	32	1.175	1.122	1.138	1.100	1.057
HV-3	33	1.210	1.162	1.146	1.117	1.072
HV-3	34	1.244	1.194	1.170	1.133	1.087
HV-3	35	1.277	1.212	1.175	1.152	1.106
HV-3	36	1.315	1.233	1.219	1.174	1.127
HV-3	37	1.359	1.251	1.249	1.199	1.145
HV-3	38	1.399	1.263	1.257	1.223	1.157
HV-3	39	1.441	1.276	1.263	1.245	1.174
HV-3	40	1.486	1.295	1.298	1.264	1.194
HV-3	41	1.534	1.318	1.326	1.285	1.220
HV-3	42	1.589	1.342	1.391	1.307	1.248

Quantum<sup>®</sup> High Value Homeowners

Rule 301.A.3 Factors

Tier Factors						
Form	Tier	P1	P2	P3	P5	P6
HV-3	43	1.655	1.376	1.430	1.341	1.285
HV-3	44	1.739	1.414	1.451	1.382	1.324
HV-3	45	1.848	1.454	1.477	1.425	1.365
HV-3	46	1.970	1.498	1.535	1.472	1.407
HV-3	47	2.103	1.545	1.719	1.520	1.453
HV-3	48	2.251	1.594	1.739	1.570	1.502
HV-3	49	2.415	1.646	1.852	1.623	1.555
HV-3	50	2.597	1.702	2.171	1.681	1.613
HV-6	1	0.536	0.375	0.429	0.597	0.763
HV-6	2	0.558	0.423	0.530	0.651	0.780
HV-6	3	0.582	0.473	0.536	0.681	0.793
HV-6	4	0.606	0.525	0.556	0.713	0.802
HV-6	5	0.630	0.584	0.571	0.747	0.809
HV-6	6	0.653	0.651	0.653	0.780	0.813
HV-6	7	0.672	0.698	0.684	0.809	0.817
HV-6	8	0.702	0.743	0.756	0.826	0.822
HV-6	9	0.755	0.809	0.763	0.841	0.824
HV-6	10	0.801	0.898	0.821	0.848	0.827
HV-6	11	0.834	1.007	0.852	0.853	0.831
HV-6	12	0.929	1.028	0.875	0.860	0.834
HV-6	13	1.076	1.047	0.903	0.874	0.840
HV-6	14	1.094	1.053	0.930	0.897	0.880
HV-6	15	1.103	1.058	0.957	0.920	0.922
HV-6	16	1.108	1.063	0.977	0.938	0.956
HV-6	17	1.115	1.069	0.986	0.954	0.972
HV-6	18	1.126	1.074	1.003	0.972	1.012
HV-6	19	1.135	1.079	1.052	0.990	1.017
HV-6	20	1.142	1.085	1.081	0.998	1.020
HV-6	21	1.147	1.090	1.181	1.084	1.070
HV-6	22	1.151	1.096	1.238	1.174	1.239
HV-6	23	1.156	1.100	1.283	1.280	1.281
HV-6	24	1.162	1.229	1.304	1.372	1.310
HV-6	25	1.168	1.338	1.349	1.367	1.347
HV-6	26	1.173	1.411	1.449	1.349	1.391
HV-6	27	1.297	1.473	1.572	1.379	1.411
HV-6	28	1.443	1.576	1.711	1.534	1.439
HV-6	29	1.612	1.679	1.867	1.708	1.466
HV-6	30	1.809	1.779	2.038	1.905	1.500
HV-6	31	1.869	1.846	2.150	1.946	1.499
HV-6	32	1.934	1.924	2.181	1.984	1.506
HV-6	33	2.001	2.004	2.192	2.017	1.529
HV-6	34	2.066	2.069	2.244	2.049	1.553

Quantum<sup>®</sup> High Value Homeowners

Rule 301.A.3 Factors

Tier Factors						
Form	Tier	P1	P2	P3	P5	P6
HV-6	35	2.129	2.100	2.248	2.083	1.583
HV-6	36	2.198	2.136	2.345	2.123	1.612
HV-6	37	2.278	2.163	2.406	2.170	1.636
HV-6	38	2.353	2.185	2.416	2.217	1.653
HV-6	39	2.438	2.209	2.426	2.264	1.679
HV-6	40	2.529	2.248	2.509	2.307	1.715
HV-6	41	2.627	2.294	2.574	2.350	1.759
HV-6	42	2.738	2.344	2.729	2.400	1.809
HV-6	43	2.873	2.414	2.821	2.474	1.876
HV-6	44	3.043	2.492	2.869	2.563	1.944
HV-6	45	3.266	2.577	2.924	2.660	2.015
HV-6	46	3.514	2.668	3.060	2.761	2.090
HV-6	47	3.788	2.764	3.506	2.868	2.170
HV-6	48	4.092	2.867	3.548	2.979	2.257
HV-6	49	4.427	2.976	3.817	3.096	2.350
HV-6	50	4.799	3.090	4.591	3.220	2.450

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$125  
 Company Tracking Number: 2009-08-0001  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Quantum Homeowners and High Value Homeowners  
 Project Name/Number: /

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> H-1 Homeowners Abstract	Filed	09/04/2009
<b>Comments:</b>		
<b>Attachments:</b>		
AR abstract ACC.pdf		
AR abstract THM.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> HPCS-Homeowners Premium Comparison Survey	Filed	09/04/2009
<b>Comments:</b>		
<b>Attachments:</b>		
AR rating examples ACC.xls		
AR rating examples ACC.pdf		
AR rating examples THM.xls		
AR rating examples THM.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> NAIC loss cost data entry document	Filed	09/04/2009
<b>Comments:</b>		
The Quantum programs have been in effect for 2 years thus 2 years worth of historical data is provided.		
<b>Attachments:</b>		
AR RF-1 THM.pdf		
AR RF-1 ACC.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Filing Package		
<b>Comments:</b>		

SERFF Tracking Number: TRVA-126253079 State: Arkansas  
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: EFT \$125  
Company Tracking Number: 2009-08-0001  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners and High Value Homeowners  
Project Name/Number: /

**Attachment:**

AR Filing Pkg final 9-20-09.pdf

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Objection Response 09-03-09	Filed	<b>Date:</b> 09/04/2009
<b>Comments:</b>		
<b>Attachment:</b>		
DOI Response 090209.pdf		

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.

Travelers sent questionnaires to policholders whose policy was written prior to January 1, 2004 and the home was built prior to 2004. Our results were:

- 63% of the policyholders who received questionnaires responded.
- 43% of those repoding were under insured and
- 90 % of those underinsured requested increased coverage.

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.

A Cost estimator is used for new business only to determine appropriate values for new business. It is not possible to estimate the impact of program business because some new homes would have been underinsured and others over insured when issued as new business.

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.

100% of the Dwelling 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 systems furnishes the user with a guide for making general estimates of cost to replace specific types of residential construction. 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	\$173,716
HO-4	\$18,337
HO-6	\$1,257



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.

Bill Dutcher  
\_\_\_\_\_  
Signature  
Bill Dutcher  
\_\_\_\_\_  
Printed Name  
Sneior Regulatory Analyst  
\_\_\_\_\_  
Title  
(860) 277-5549  
\_\_\_\_\_  
Telephone Number  
wdutcher@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 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.

Travelers sent questionnaires to policholders whose policy was written prior to January 1, 2004 and the home was built prior to 2004. Our results were:

- 63% of the policyholders who received questionnaires responded.
- 43% of those repoding were under insured and
- 90 % of those underinsured requested increased coverage.

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.

A Cost estimator is used for new business only to determine appropriate values for new business. It is not possible to estimate the impact of program business because some new homes would have been underinsured and others over insured when issued as new business.

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.

100% of the Dwelling 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 systems furnishes the user with a guide for making general estimates of cost to replace specific types of residential construction. 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		\$11,512,480
HO-4		\$374,569
HO-6		\$75,023



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.

Bill Dutcher  
Signature  
Bill Dutcher  
Printed Name  
Senior Regulatory Analyst  
Title  
(860) 277-5549  
Telephone Number  
wdutcher@travelers.com  
Email Address

NAIC Number: 3548-36137  
 Company Name: Travelers Commercial Insurance Company  
 Contact Person: Bill Dutcher  
 Telephone No.: 860-277-5549  
 Email Address: wdutcher@travelers.com  
 Effective Date: 9/20/2009

**Homeowners Premium Comparison Survey Form  
 FORM HP3S - 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	\$521.00	\$547.00	\$416.00	\$434.00	\$623.00	\$654.00	\$541.00	\$565.00	\$603.00	\$632.00	\$510.00	\$531.00	\$615.00	\$637.00	\$504.00	\$526.00	\$577.00	\$606.00
	\$120,000	\$605.00	\$635.00	\$488.00	\$507.00	\$727.00	\$761.00	\$633.00	\$659.00	\$706.00	\$738.00	\$599.00	\$622.00	\$734.00	\$757.00	\$592.00	\$615.00	\$674.00	\$705.00
	\$160,000	\$715.00	\$749.00	\$580.00	\$602.00	\$861.00	\$901.00	\$752.00	\$782.00	\$839.00	\$877.00	\$712.00	\$737.00	\$884.00	\$910.00	\$706.00	\$732.00	\$797.00	\$833.00
6	\$80,000	\$476.00	\$579.00	\$527.00	\$658.00	\$644.00	\$820.00	\$637.00	\$807.00	\$634.00	\$799.00	\$627.00	\$771.00	\$657.00	\$801.00	\$527.00	\$651.00	\$605.00	\$766.00
	\$120,000	\$560.00	\$675.00	\$620.00	\$766.00	\$750.00	\$950.00	\$743.00	\$936.00	\$743.00	\$928.00	\$742.00	\$904.00	\$785.00	\$946.00	\$619.00	\$759.00	\$707.00	\$888.00
	\$160,000	\$669.00	\$800.00	\$740.00	\$740.00	\$888.00	\$1,117.00	\$881.00	\$1,102.00	\$885.00	\$1,099.00	\$891.00	\$1,077.00	\$949.00	\$1,133.00	\$739.00	\$899.00	\$839.00	\$1,046.00
9	\$80,000	\$740.00	\$734.00	\$707.00	\$703.00	\$996.00	\$999.00	\$849.00	\$846.00	\$974.00	\$970.00	\$788.00	\$785.00	\$973.00	\$962.00	\$829.00	\$822.00	\$1,072.00	\$1,070.00
	\$120,000	\$869.00	\$857.00	\$824.00	\$816.00	\$1,156.00	\$1,155.00	\$990.00	\$983.00	\$1,137.00	\$1,127.00	\$918.00	\$911.00	\$1,152.00	\$1,133.00	\$975.00	\$962.00	\$1,246.00	\$1,240.00
	\$160,000	\$1,039.00	\$1,019.00	\$980.00	\$964.00	\$1,369.00	\$1,359.00	\$1,177.00	\$1,160.00	\$1,355.00	\$1,335.00	\$1,093.00	\$1,076.00	\$1,389.00	\$1,356.00	\$1,168.00	\$1,145.00	\$1,480.00	\$1,463.00

**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		Desha		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	\$94.00	\$94.00	\$83.00	\$83.00	\$107.00	\$107.00	\$98.00	\$98.00	\$107.00	\$107.00	\$98.00	\$98.00	\$98.00	\$98.00	\$83.00	\$83.00	\$107.00	\$107.00
	\$15,000	\$121.00	\$121.00	\$102.00	\$102.00	\$137.00	\$137.00	\$118.00	\$118.00	\$137.00	\$137.00	\$119.00	\$119.00	\$120.00	\$120.00	\$102.00	\$102.00	\$137.00	\$137.00
	\$25,000	\$165.00	\$165.00	\$133.00	\$133.00	\$181.00	\$181.00	\$151.00	\$151.00	\$182.00	\$182.00	\$151.00	\$151.00	\$153.00	\$153.00	\$133.00	\$133.00	\$181.00	\$181.00
6	\$5,000	\$102.00	\$102.00	\$89.00	\$89.00	\$114.00	\$114.00	\$114.00	\$114.00	\$114.00	\$114.00	\$103.00	\$103.00	\$103.00	\$103.00	\$89.00	\$89.00	\$114.00	\$114.00
	\$15,000	\$126.00	\$126.00	\$110.00	\$110.00	\$147.00	\$147.00	\$147.00	\$147.00	\$147.00	\$147.00	\$128.00	\$128.00	\$128.00	\$128.00	\$110.00	\$110.00	\$147.00	\$147.00
	\$25,000	\$162.00	\$162.00	\$145.00	\$145.00	\$199.00	\$199.00	\$199.00	\$199.00	\$200.00	\$200.00	\$166.00	\$166.00	\$166.00	\$166.00	\$145.00	\$145.00	\$199.00	\$199.00
9	\$5,000	\$112.00	\$112.00	\$111.00	\$111.00	\$145.00	\$145.00	\$128.00	\$128.00	\$145.00	\$145.00	\$128.00	\$128.00	\$129.00	\$129.00	\$112.00	\$112.00	\$145.00	\$145.00
	\$15,000	\$146.00	\$146.00	\$144.00	\$144.00	\$196.00	\$196.00	\$163.00	\$163.00	\$197.00	\$197.00	\$164.00	\$164.00	\$165.00	\$165.00	\$146.00	\$146.00	\$197.00	\$197.00
	\$25,000	\$198.00	\$198.00	\$197.00	\$197.00	\$275.00	\$275.00	\$217.00	\$217.00	\$276.00	\$276.00	\$218.00	\$218.00	\$220.00	\$220.00	\$198.00	\$198.00	\$276.00	\$276.00

**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		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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

**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 cover**

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

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

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: 3548-27998  
 Company Name: The Travelers Home and Marine Insurance Company  
 Contact Person: Bill Dutcher  
 Telephone No.: 860-277-5549  
 Email Address: wdutcher@travelers.com  
 Effective Date: 9/20/2009

**Homeowners Premium Comparison Survey Form  
 FORM HP3S - 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	\$534.00	\$561.00	\$427.00	\$445.00	\$639.00	\$671.00	\$555.00	\$579.00	\$618.00	\$648.00	\$523.00	\$545.00	\$631.00	\$653.00	\$517.00	\$539.00	\$592.00	\$622.00
	\$120,000	\$621.00	\$651.00	\$501.00	\$520.00	\$746.00	\$781.00	\$649.00	\$676.00	\$724.00	\$757.00	\$614.00	\$638.00	\$753.00	\$776.00	\$607.00	\$631.00	\$691.00	\$723.00
	\$160,000	\$733.00	\$768.00	\$595.00	\$617.00	\$883.00	\$924.00	\$771.00	\$802.00	\$861.00	\$899.00	\$730.00	\$756.00	\$907.00	\$933.00	\$724.00	\$751.00	\$817.00	\$854.00
6	\$80,000	\$488.00	\$594.00	\$541.00	\$675.00	\$660.00	\$841.00	\$653.00	\$828.00	\$650.00	\$819.00	\$643.00	\$791.00	\$674.00	\$822.00	\$540.00	\$668.00	\$621.00	\$786.00
	\$120,000	\$574.00	\$692.00	\$636.00	\$786.00	\$769.00	\$974.00	\$762.00	\$960.00	\$762.00	\$952.00	\$761.00	\$927.00	\$805.00	\$970.00	\$635.00	\$778.00	\$725.00	\$911.00
	\$160,000	\$686.00	\$821.00	\$759.00	\$759.00	\$911.00	\$1,146.00	\$904.00	\$1,130.00	\$908.00	\$1,127.00	\$914.00	\$1,105.00	\$973.00	\$1,162.00	\$758.00	\$922.00	\$860.00	\$1,073.00
9	\$80,000	\$759.00	\$753.00	\$725.00	\$721.00	\$1,022.00	\$1,025.00	\$871.00	\$868.00	\$999.00	\$995.00	\$808.00	\$805.00	\$998.00	\$987.00	\$850.00	\$843.00	\$1,099.00	\$1,097.00
	\$120,000	\$891.00	\$879.00	\$845.00	\$837.00	\$1,186.00	\$1,185.00	\$1,015.00	\$1,008.00	\$1,166.00	\$1,156.00	\$942.00	\$934.00	\$1,182.00	\$1,162.00	\$1,000.00	\$987.00	\$1,278.00	\$1,272.00
	\$160,000	\$1,066.00	\$1,045.00	\$1,005.00	\$989.00	\$1,404.00	\$1,394.00	\$1,207.00	\$1,190.00	\$1,390.00	\$1,369.00	\$1,121.00	\$1,104.00	\$1,425.00	\$1,391.00	\$1,198.00	\$1,174.00	\$1,518.00	\$1,501.00

**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		Desha		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	\$96.00	\$96.00	\$85.00	\$85.00	\$110.00	\$110.00	\$100.00	\$100.00	\$110.00	\$110.00	\$100.00	\$100.00	\$101.00	\$101.00	\$85.00	\$85.00	\$110.00	\$110.00
	\$15,000	\$124.00	\$124.00	\$105.00	\$105.00	\$140.00	\$140.00	\$121.00	\$121.00	\$140.00	\$140.00	\$122.00	\$122.00	\$123.00	\$123.00	\$105.00	\$105.00	\$140.00	\$140.00
	\$25,000	\$169.00	\$169.00	\$136.00	\$136.00	\$186.00	\$186.00	\$155.00	\$155.00	\$187.00	\$187.00	\$155.00	\$155.00	\$157.00	\$157.00	\$136.00	\$136.00	\$186.00	\$186.00
6	\$5,000	\$105.00	\$105.00	\$91.00	\$91.00	\$117.00	\$117.00	\$117.00	\$117.00	\$117.00	\$117.00	\$106.00	\$106.00	\$106.00	\$106.00	\$91.00	\$91.00	\$117.00	\$117.00
	\$15,000	\$129.00	\$129.00	\$113.00	\$113.00	\$151.00	\$151.00	\$151.00	\$151.00	\$151.00	\$151.00	\$131.00	\$131.00	\$131.00	\$131.00	\$113.00	\$113.00	\$151.00	\$151.00
	\$25,000	\$166.00	\$166.00	\$149.00	\$149.00	\$204.00	\$204.00	\$204.00	\$204.00	\$205.00	\$205.00	\$170.00	\$170.00	\$170.00	\$170.00	\$149.00	\$149.00	\$204.00	\$204.00
9	\$5,000	\$115.00	\$115.00	\$114.00	\$114.00	\$149.00	\$149.00	\$131.00	\$131.00	\$149.00	\$149.00	\$131.00	\$131.00	\$132.00	\$132.00	\$115.00	\$115.00	\$149.00	\$149.00
	\$15,000	\$150.00	\$150.00	\$148.00	\$148.00	\$201.00	\$201.00	\$167.00	\$167.00	\$202.00	\$202.00	\$168.00	\$168.00	\$169.00	\$169.00	\$150.00	\$150.00	\$202.00	\$202.00
	\$25,000	\$203.00	\$203.00	\$202.00	\$202.00	\$282.00	\$282.00	\$223.00	\$223.00	\$283.00	\$283.00	\$224.00	\$224.00	\$226.00	\$226.00	\$203.00	\$203.00	\$283.00	\$283.00

**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		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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

**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 cover**

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

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

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

Zone	Brick	Frame
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 # 2009-08-0001

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
All Homeowner Forms	106.34%	7.75%					
TOTAL OVERALL EFFECT	106.34%	7.75%					

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	1,731	0.50%	8/19/2007	\$ 1,278,819	\$ 507,339	0.3967	0.3861	A. Total Production Expense	22.60%
2008	7,751	7.80%	8/15/2008	\$ 5,852,327	\$ 7,862,673	1.3435	0.4402	B. General Expense	10.40%
								C. Taxes, License & Fees	2.75%
								D. Underwriting Profit & Contingencies	11.40%
								E. Other (explain)	
								F. TOTAL	47.15%

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

9. 19.38% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 211

10. -9.16% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 248

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


1. This filing transmittal is part of Company Tracking # 2009-08-0001

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.

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
All Homeowner Forms	106.34%	6.81%					
							
<b>TOTAL OVERALL EFFECT</b>	106.34%	6.81%					

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	26	5.40%	8/19/2007	\$ 13,764	\$ 8,947	0.6500	0.1279	A. Total Production Expense	22.60%
2008	106	7.90%	8/15/2008	\$ 64,393	\$ 23,450	0.3642	0.3418	B. General Expense	10.40%
								C. Taxes, License & Fees	2.75%
								D. Underwriting Profit & Contingencies	11.40%
								E. Other (explain)	
								F. TOTAL	47.15%

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

9.   18.51%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):           255          

10.   -9.14%   Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):           243

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

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Exhibit XIII		Rule 535 - Enhanced Home Package
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ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE 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) 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 a 7.73% increase in our rates. This change applies to all new business processed and effective on or after September 20, 2009 and to all renewals processed on or after September 20, 2009 and effective on or after November 9, 2009.

The following changes are being made at this time

- Adjustments to Base Rates
- Adjustments to Protection Class Factors
- Quantum EHP Rule Change
- Personal Property Replacement Cost Loss Settlement Rule Change
- Adjustments to Tier Factors
- Expanded Coverage A Table
- Age of Insured Rule (420) Change

Dwelling	7.92%
Tenant	3.69%
Condo	0.26%
<b>Overall</b>	<b>7.73%</b>

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 2005 through 2009.

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

Overall Change	% of PIF
<-10%	0%
-10% to -5%	2%
-4% to -1%	6%
0%	4%
1% to 5%	24%
6% to 10%	34%
11% to 15%	24%
16% to 20%	6%
> 20%	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.

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling 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)
2007	184	169,099	24,507	4	0.01	0.145
2008	3,958	3,504,974	6,888,710	124	0.29	1.965
2009	9,442	8,679,544	8,047,782	345	0.70	0.927
(7) Weighted Rate Level Loss Ratio						1.214
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						1.361
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						157.6%
(11) State Credibility						0.60
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						1.040
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						96.76%
(15) Proposed Premium Level Change						7.92%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant 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)
2007	40	9,232	0	0	0.01	0.000
2008	608	132,656	58,345	14	0.29	0.440
2009	1,258	288,482	413,908	38	0.70	1.435
(7) Weighted Rate Level Loss Ratio						1.129
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						1.266
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						139.6%
(11) State Credibility						0.20
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						0.699
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						32.33%
(15) Proposed Premium Level Change						3.69%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

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)
2007	5	2,496	0	0	0.01	0.000
2008	84	41,783	16,749	4	0.29	0.401
2009	176	89,239	86,523	8	0.70	0.970
(7) Weighted Rate Level Loss Ratio						0.793
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						0.889
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						68.2%
(11) State Credibility						0.10
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						0.591
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						11.78%
(15) Proposed Premium Level Change						0.26%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

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)
2007	45	12,092	0	0	0.01	0.000
2008	692	177,469	75,094	18	0.29	0.423
2009	1,435	381,754	497,511	46	0.70	1.303
(7) Weighted Rate Level Loss Ratio						1.032
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						1.158
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						119.1%
(11) State Credibility						0.20
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						0.678
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						28.22%
(15) Proposed Premium Level Change						3.14%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

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)
2007	229	189,776	24,507	4	0.01	0.129
2008	4,650	3,803,104	6,963,855	142	0.29	1.831
2009	10,877	9,234,170	8,573,254	391	0.70	0.928
(7) Weighted Rate Level Loss Ratio						1.176
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						1.319
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						149.6%
(11) State Credibility						0.70
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						1.091
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						106.34%
(15) Proposed Premium Level Change						7.73%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Development of Permissible Loss Ratio

HOMEOWNERS

Commissions	22.6%
General & Other Acquisition	10.4%
Taxes, Licenses & Fees	2.7%
Profit Provision	11.4%
Subtotal	47.1%
Permissible Loss Ratio	52.9%
Total	100.0%









ALL COMPANIES COMBINED

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
2000		0	0	0	0	0	0	0	0	0	0
2001		2,001	0	0	0	0	0	0	0	0	0
2002		1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469		
2003		26,261	38,572	38,572	38,572	38,572	38,572	38,572			
2004		14,452	14,452	14,452	14,452	14,452	14,452				
2005		11,532	11,532	11,532	11,532	11,532					
2006		7,889	7,889	7,889	7,889						
2007		41,314	43,392	43,392							
2008		23,567	23,763								
2009		80,000									

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
2000			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001			0.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002			1.000	1.000	1.000	1.000	1.000	1.000		
2003			1.469	1.000	1.000	1.000	1.000	1.000		
2004			1.000	1.000	1.000	1.000	1.000			
2005			1.000	1.000	1.000	1.000				
2006			1.000	1.000	1.000					
2007			1.050	1.000						
2008			1.008							











ALL COMPANIES COMBINED

Dwelling Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
06/30/2004	6.07	5.65			03/31/2004	6.15	5.45		
09/30/2004	5.02	5.64			06/30/2004	5.85	5.44		
12/31/2004	5.15	5.64			09/30/2004	5.42	5.44		
03/31/2005	5.10	5.63			12/31/2004	5.32	5.44		
06/30/2005	5.39	5.63			03/31/2005	5.27	5.44		
09/30/2005	5.72	5.62			06/30/2005	5.23	5.44		
12/31/2005	5.85	5.62			09/30/2005	5.16	5.43		
03/31/2006	6.22	5.61			12/31/2005	5.17	5.43		
06/30/2006	6.01	5.61	6.08		03/31/2006	5.26	5.43	5.24	
09/30/2006	6.29	5.60	6.00		06/30/2006	5.48	5.43	5.27	
12/31/2006	6.26	5.59	5.92		09/30/2006	5.55	5.43	5.31	
03/31/2007	5.92	5.59	5.83		12/31/2006	5.43	5.43	5.34	
06/30/2007	5.87	5.58	5.75		03/31/2007	5.49	5.42	5.37	
09/30/2007	5.19	5.58	5.67		06/30/2007	5.23	5.42	5.41	
12/31/2007	4.82	5.57	5.59	5.19	09/30/2007	5.05	5.42	5.44	4.88
03/31/2008	4.78	5.57	5.51	5.26	12/31/2007	5.07	5.42	5.47	5.09
06/30/2008	5.95	5.56	5.44	5.33	03/31/2008	5.10	5.42	5.51	5.32
09/30/2008	6.23	5.56	5.36	5.40	06/30/2008	5.47	5.41	5.54	5.56
12/31/2008	6.22	5.55	5.29	5.48	09/30/2008	5.80	5.41	5.57	5.81
03/31/2009	4.49	5.55	5.21	5.55	12/31/2008	6.26	5.41	5.61	6.07
Annual Rate of Change		-0.4%	-5.5%	5.6%			-0.1%	2.5%	19.2%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
03/31/2005	09/30/2004	71.7	1.000
03/31/2006	09/30/2005	59.7	1.000
03/31/2007	09/30/2006	47.7	1.000
03/31/2008	09/30/2007	35.7	1.000
03/31/2009	09/30/2008	23.7	1.000

ALL COMPANIES COMBINED

Dwelling Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
06/30/2004	4,769.46	5,184.61			03/31/2004	4,519.21	4,603.66		
09/30/2004	5,483.02	5,443.89			06/30/2004	4,653.27	4,711.11		
12/31/2004	5,287.10	5,716.14			09/30/2004	4,667.35	4,821.07		
03/31/2005	5,891.59	6,002.00			12/31/2004	4,808.73	4,933.60		
06/30/2005	7,326.59	6,302.15			03/31/2005	5,077.65	5,048.75		
09/30/2005	6,636.75	6,617.32			06/30/2005	5,167.56	5,166.59		
12/31/2005	6,747.19	6,948.25			09/30/2005	5,332.39	5,287.18		
03/31/2006	7,184.18	7,295.73			12/31/2005	5,654.82	5,410.59		
06/30/2006	6,738.41	7,660.59	8001.76		03/31/2006	5,723.19	5,536.87	5689.13	
09/30/2006	7,803.52	8,043.69	8343.73		06/30/2006	5,823.99	5,666.10	5795.94	
12/31/2006	9,676.17	8,445.95	8700.31		09/30/2006	5,812.12	5,798.35	5904.75	
03/31/2007	10,393.45	8,868.33	9072.13		12/31/2006	5,961.26	5,933.69	6015.60	
06/30/2007	10,903.02	9,311.83	9459.83		03/31/2007	6,058.11	6,072.18	6128.54	
09/30/2007	10,927.24	9,777.51	9864.11		06/30/2007	6,208.96	6,213.91	6243.59	
12/31/2007	9,026.49	10,266.48	10285.66	9224.11	09/30/2007	6,552.26	6,358.95	6360.81	6520.55
03/31/2008	11,043.89	10,779.90	10725.23	9882.03	12/31/2007	6,560.68	6,507.37	6480.23	6591.08
06/30/2008	10,123.44	11,319.00	11183.59	10586.88	03/31/2008	6,601.18	6,659.25	6601.88	6662.38
09/30/2008	10,089.95	11,885.06	11661.53	11342.00	06/30/2008	6,773.18	6,814.68	6725.83	6734.45
12/31/2008	12,544.57	12,479.42	12159.90	12150.99	09/30/2008	6,878.79	6,973.74	6852.10	6807.30
03/31/2009	13,553.74	13,103.51	12679.57	13017.67	12/31/2008	6,831.68	7,136.51	6980.73	6880.93
Annual Rate of Change		21.6%	18.2%	31.7%			9.7%	7.7%	4.4%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor		Frequency Factor x Severity Factor
			From	Midpoint to 09/20/2010	
03/31/2005	09/30/2004	71.7		1.338	1.338
03/31/2006	09/30/2005	59.7		1.275	1.275
03/31/2007	09/30/2006	47.7		1.214	1.214
03/31/2008	09/30/2007	35.7		1.156	1.156
03/31/2009	09/30/2008	23.7		1.101	1.101

ALL COMPANIES COMBINED

Tenant Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
06/30/2004	2.03	1.26			03/31/2004	2.48	2.26		
09/30/2004	1.63	1.31			06/30/2004	2.30	2.26		
12/31/2004	1.42	1.36			09/30/2004	2.25	2.26		
03/31/2005	1.37	1.42			12/31/2004	2.17	2.26		
06/30/2005	0.92	1.47			03/31/2005	2.17	2.26		
09/30/2005	1.27	1.53			06/30/2005	2.29	2.27		
12/31/2005	1.48	1.59			09/30/2005	2.34	2.27		
03/31/2006	1.42	1.66			12/31/2005	2.29	2.27		
06/30/2006	1.59	1.72	1.64		03/31/2006	2.35	2.27	2.17	
09/30/2006	1.50	1.79	1.73		06/30/2006	2.29	2.27	2.19	
12/31/2006	1.41	1.86	1.82		09/30/2006	2.16	2.27	2.21	
03/31/2007	2.21	1.94	1.91		12/31/2006	2.19	2.27	2.22	
06/30/2007	2.37	2.02	2.01		03/31/2007	2.12	2.28	2.24	
09/30/2007	2.52	2.10	2.12		06/30/2007	2.08	2.28	2.26	
12/31/2007	2.56	2.18	2.23	2.47	09/30/2007	2.20	2.28	2.27	2.20
03/31/2008	2.41	2.27	2.34	2.49	12/31/2007	2.26	2.28	2.29	2.25
06/30/2008	2.48	2.36	2.47	2.50	03/31/2008	2.30	2.28	2.31	2.31
09/30/2008	2.45	2.45	2.59	2.51	06/30/2008	2.36	2.28	2.32	2.36
12/31/2008	2.59	2.55	2.73	2.52	09/30/2008	2.42	2.28	2.34	2.41
03/31/2009	2.55	2.65	2.87	2.54	12/31/2008	2.46	2.29	2.36	2.47
Annual Rate of Change		17.0%	22.6%	2.0%			0.2%	3.0%	9.6%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
03/31/2005	09/30/2004	71.7	1.338
03/31/2006	09/30/2005	59.7	1.275
03/31/2007	09/30/2006	47.7	1.214
03/31/2008	09/30/2007	35.7	1.156
03/31/2009	09/30/2008	23.7	1.101

ALL COMPANIES COMBINED

Tenant Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
06/30/2004	3,195.46	2,412.87			03/31/2004	3,370.80	3,549.26		
09/30/2004	1,622.15	2,576.74			06/30/2004	2,997.37	3,578.84		
12/31/2004	1,589.79	2,751.75			09/30/2004	3,066.03	3,608.67		
03/31/2005	3,212.81	2,938.64			12/31/2004	3,092.82	3,638.74		
06/30/2005	3,796.87	3,138.22			03/31/2005	3,774.53	3,669.06		
09/30/2005	4,326.15	3,351.36			06/30/2005	4,077.03	3,699.64		
12/31/2005	4,398.53	3,578.97			09/30/2005	4,294.66	3,730.47		
03/31/2006	3,206.41	3,822.05			12/31/2005	4,545.33	3,761.56		
06/30/2006	3,145.32	4,081.63	4640.65		03/31/2006	4,368.77	3,792.91	4310.55	
09/30/2006	3,064.46	4,358.84	4853.62		06/30/2006	4,544.19	3,824.51	4252.90	
12/31/2006	7,290.68	4,654.88	5076.37		09/30/2006	4,325.89	3,856.39	4196.02	
03/31/2007	7,069.72	4,971.03	5309.33		12/31/2006	4,168.28	3,888.52	4139.91	
06/30/2007	7,704.05	5,308.65	5552.99		03/31/2007	3,797.21	3,920.93	4084.54	
09/30/2007	7,368.88	5,669.19	5807.83		06/30/2007	3,747.61	3,953.60	4029.91	
12/31/2007	5,148.37	6,054.23	6074.37	6156.97	09/30/2007	3,880.48	3,986.55	3976.02	3847.06
03/31/2008	7,680.59	6,465.41	6353.14	6250.85	12/31/2007	3,722.84	4,019.77	3922.84	3853.34
06/30/2008	6,588.03	6,904.53	6644.70	6346.17	03/31/2008	3,912.66	4,053.27	3870.38	3859.63
09/30/2008	5,850.99	7,373.46	6949.64	6442.93	06/30/2008	3,998.66	4,087.05	3818.61	3865.92
12/31/2008	7,608.42	7,874.25	7268.58	6541.18	09/30/2008	3,818.83	4,121.11	3767.54	3872.23
03/31/2009	5,894.42	8,409.04	7602.16	6640.92	12/31/2008	3,848.74	4,155.46	3717.16	3878.55
Annual Rate of Change		30.1%	19.7%	6.2%			3.4%	-5.2%	0.7%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor From to 09/20/2010	Frequency Factor x Severity Factor
03/31/2005	09/30/2004	71.7	1.000	1.338
03/31/2006	09/30/2005	59.7	1.000	1.275
03/31/2007	09/30/2006	47.7	1.000	1.214
03/31/2008	09/30/2007	35.7	1.000	1.156
03/31/2009	09/30/2008	23.7	1.000	1.101

ALL COMPANIES COMBINED

Condominium Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
06/30/2004	3.15	2.29			03/31/2004	4.47	3.34		
09/30/2004	1.47	2.31			06/30/2004	3.68	3.35		
12/31/2004	3.50	2.34			09/30/2004	3.56	3.37		
03/31/2005	2.67	2.36			12/31/2004	3.33	3.39		
06/30/2005	3.14	2.39			03/31/2005	3.12	3.40		
09/30/2005	2.98	2.41			06/30/2005	3.18	3.42		
12/31/2005	0.55	2.44			09/30/2005	2.72	3.43		
03/31/2006	3.02	2.46			12/31/2005	3.05	3.45		
06/30/2006	3.24	2.49	2.67		03/31/2006	3.47	3.47	3.28	
09/30/2006	3.40	2.51	2.68		06/30/2006	3.41	3.48	3.33	
12/31/2006	3.17	2.54	2.69		09/30/2006	3.63	3.50	3.39	
03/31/2007	1.50	2.56	2.70		12/31/2006	3.34	3.51	3.44	
06/30/2007	1.42	2.59	2.71		03/31/2007	2.87	3.53	3.50	
09/30/2007	2.37	2.62	2.72		06/30/2007	3.12	3.55	3.55	
12/31/2007	3.91	2.64	2.73	4.15	09/30/2007	3.75	3.56	3.61	3.96
03/31/2008	3.76	2.67	2.74	3.71	12/31/2007	4.07	3.58	3.67	3.93
06/30/2008	3.95	2.70	2.75	3.31	03/31/2008	4.05	3.60	3.73	3.90
09/30/2008	2.94	2.73	2.76	2.96	06/30/2008	3.87	3.61	3.79	3.87
12/31/2008	1.99	2.76	2.77	2.64	09/30/2008	3.92	3.63	3.85	3.85
03/31/2009	2.75	2.78	2.78	2.36	12/31/2008	3.68	3.65	3.91	3.82
Annual Rate of Change		4.2%	1.5%	-36.4%			1.9%	6.6%	-2.9%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
03/31/2005	09/30/2004	71.7	1.000
03/31/2006	09/30/2005	59.7	1.000
03/31/2007	09/30/2006	47.7	1.000
03/31/2008	09/30/2007	35.7	1.000
03/31/2009	09/30/2008	23.7	1.000

ALL COMPANIES COMBINED

Condominium Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
06/30/2004	3,661.52	2,870.95			03/31/2004	4,390.81	4,313.85		
09/30/2004	3,818.96	2,902.57			06/30/2004	4,216.65	4,287.52		
12/31/2004	2,269.84	2,934.53			09/30/2004	4,158.03	4,261.34		
03/31/2005	2,882.37	2,966.84			12/31/2004	2,816.76	4,235.32		
06/30/2005	2,549.32	2,999.51			03/31/2005	3,772.94	4,209.46		
09/30/2005	2,549.32	3,032.54			06/30/2005	4,302.28	4,183.76		
12/31/2005	1,884.20	3,065.93			09/30/2005	4,921.62	4,158.22		
03/31/2006	1,314.44	3,099.69			12/31/2005	5,585.84	4,132.83		
06/30/2006	5,908.89	3,133.83	4958.70		03/31/2006	4,700.29	4,107.60	4471.69	
09/30/2006	5,437.97	3,168.33	4714.37		06/30/2006	4,711.84	4,082.52	4379.15	
12/31/2006	5,437.97	3,203.22	4482.08		09/30/2006	4,332.36	4,057.59	4288.52	
03/31/2007	10,327.35	3,238.49	4261.24		12/31/2006	3,921.29	4,032.82	4199.77	
06/30/2007	2,535.15	3,274.16	4051.28		03/31/2007	4,231.93	4,008.20	4112.85	
09/30/2007	2,852.10	3,310.21	3851.66		06/30/2007	3,875.73	3,983.73	4027.74	
12/31/2007	2,002.61	3,346.66	3661.88	1497.91	09/30/2007	3,864.39	3,959.40	3944.38	3559.19
03/31/2008	2,098.15	3,383.51	3481.45	1952.83	12/31/2007	3,462.08	3,935.23	3862.75	3618.56
06/30/2008	1,890.85	3,420.77	3309.91	2545.90	03/31/2008	3,425.18	3,911.20	3782.81	3678.93
09/30/2008	1,692.48	3,458.44	3146.83	3319.09	06/30/2008	3,730.23	3,887.32	3704.53	3740.30
12/31/2008	7,136.75	3,496.52	2991.77	4327.10	09/30/2008	3,747.04	3,863.59	3627.86	3802.69
03/31/2009	6,287.38	3,535.02	2844.36	5641.24	12/31/2008	4,067.76	3,840.00	3552.78	3866.13
Annual Rate of Change		4.5%	-18.3%	188.9%			-2.4%	-8.0%	6.8%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor From to 09/20/2010	Frequency Factor x Severity Factor
03/31/2005	09/30/2004	71.7	1.338	1.338
03/31/2006	09/30/2005	59.7	1.275	1.275
03/31/2007	09/30/2006	47.7	1.214	1.214
03/31/2008	09/30/2007	35.7	1.156	1.156
03/31/2009	09/30/2008	23.7	1.101	1.101

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
06/30/2004	2.21	1.49			03/31/2004	2.74	2.40		
09/30/2004	1.60	1.53			06/30/2004	2.49	2.41		
12/31/2004	1.78	1.58			09/30/2004	2.43	2.41		
03/31/2005	1.59	1.63			12/31/2004	2.33	2.42		
06/30/2005	1.30	1.69			03/31/2005	2.30	2.42		
09/30/2005	1.57	1.74			06/30/2005	2.41	2.42		
12/31/2005	1.31	1.80			09/30/2005	2.39	2.43		
03/31/2006	1.73	1.85			12/31/2005	2.39	2.43		
06/30/2006	1.92	1.91	1.90		03/31/2006	2.50	2.43	2.33	
09/30/2006	1.88	1.98	1.97		06/30/2006	2.44	2.44	2.35	
12/31/2006	1.77	2.04	2.04		09/30/2006	2.36	2.44	2.37	
03/31/2007	2.06	2.10	2.12		12/31/2006	2.34	2.44	2.39	
06/30/2007	2.18	2.17	2.20		03/31/2007	2.23	2.45	2.41	
09/30/2007	2.49	2.24	2.28		06/30/2007	2.23	2.45	2.43	
12/31/2007	2.83	2.31	2.36	2.79	09/30/2007	2.41	2.46	2.46	2.45
03/31/2008	2.68	2.39	2.45	2.73	12/31/2007	2.51	2.46	2.48	2.49
06/30/2008	2.77	2.46	2.54	2.67	03/31/2008	2.54	2.46	2.50	2.52
09/30/2008	2.54	2.54	2.64	2.61	06/30/2008	2.56	2.47	2.52	2.57
12/31/2008	2.48	2.62	2.74	2.56	09/30/2008	2.62	2.47	2.55	2.61
03/31/2009	2.58	2.71	2.84	2.50	12/31/2008	2.62	2.47	2.57	2.65
Annual Rate of Change		13.5%	15.8%	-8.5%			0.6%	3.7%	6.5%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
03/31/2005	09/30/2004	71.7	1.000
03/31/2006	09/30/2005	59.7	1.000
03/31/2007	09/30/2006	47.7	1.000
03/31/2008	09/30/2007	35.7	1.000
03/31/2009	09/30/2008	23.7	1.000

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
06/30/2004	3,305.12	2,544.25			03/31/2004	3,588.45	3,703.53		
09/30/2004	1,960.12	2,690.91			06/30/2004	3,234.55	3,722.48		
12/31/2004	1,816.47	2,846.02			09/30/2004	3,278.02	3,741.53		
03/31/2005	3,118.40	3,010.08			12/31/2004	3,040.10	3,760.69		
06/30/2005	3,277.06	3,183.59			03/31/2005	3,774.24	3,779.93		
09/30/2005	3,733.87	3,367.10			06/30/2005	4,117.08	3,799.28		
12/31/2005	4,205.12	3,561.20			09/30/2005	4,390.78	3,818.73		
03/31/2006	2,575.75	3,766.48			12/31/2005	4,724.63	3,838.27		
06/30/2006	4,066.51	3,983.59	5111.80		03/31/2006	4,431.01	3,857.92	4341.05	
09/30/2006	3,927.55	4,213.22	5210.08		06/30/2006	4,575.83	3,877.66	4276.55	
12/31/2006	6,616.97	4,456.09	5310.24		09/30/2006	4,327.24	3,897.51	4213.00	
03/31/2007	7,552.33	4,712.95	5412.34		12/31/2006	4,120.23	3,917.46	4150.40	
06/30/2007	7,014.86	4,984.63	5516.39		03/31/2007	3,874.44	3,937.51	4088.73	
09/30/2007	6,490.61	5,271.96	5622.45		06/30/2007	3,772.52	3,957.67	4027.97	
12/31/2007	4,270.49	5,575.86	5730.54	4773.42	09/30/2007	3,877.01	3,977.92	3968.12	3785.30
03/31/2008	6,122.70	5,897.27	5840.71	5087.69	12/31/2007	3,664.40	3,998.28	3909.16	3803.05
06/30/2008	5,288.81	6,237.21	5953.00	5422.64	03/31/2008	3,806.29	4,018.75	3851.07	3820.89
09/30/2008	4,946.97	6,596.75	6067.45	5779.65	06/30/2008	3,943.84	4,039.32	3793.85	3838.81
12/31/2008	7,539.64	6,977.01	6184.10	6160.16	09/30/2008	3,804.60	4,059.99	3737.47	3856.81
03/31/2009	5,968.56	7,379.19	6302.99	6565.72	12/31/2008	3,889.14	4,080.77	3681.94	3874.90
Annual Rate of Change		25.1%	7.9%	29.1%			2.1%	-5.8%	1.9%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor		Frequency Factor x Severity Factor
			From to 09/20/2010	Midpoint	
03/31/2005	09/30/2004	71.7		1.338	1.338
03/31/2006	09/30/2005	59.7		1.275	1.275
03/31/2007	09/30/2006	47.7		1.214	1.214
03/31/2008	09/30/2007	35.7		1.156	1.156
03/31/2009	09/30/2008	23.7		1.101	1.101

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
06/30/2004	5.81	5.39			03/31/2004	5.84	5.18		
09/30/2004	4.80	5.39			06/30/2004	5.54	5.17		
12/31/2004	4.93	5.38			09/30/2004	5.15	5.17		
03/31/2005	4.87	5.38			12/31/2004	5.05	5.17		
06/30/2005	5.13	5.38			03/31/2005	5.00	5.17		
09/30/2005	5.46	5.37			06/30/2005	4.98	5.16		
12/31/2005	5.56	5.37			09/30/2005	4.91	5.16		
03/31/2006	5.93	5.36			12/31/2005	4.92	5.16		
06/30/2006	5.75	5.36	5.81		03/31/2006	5.00	5.16	4.98	
09/30/2006	6.00	5.35	5.73		06/30/2006	5.20	5.15	5.01	
12/31/2006	5.95	5.35	5.66		09/30/2006	5.25	5.15	5.04	
03/31/2007	5.65	5.35	5.58		12/31/2006	5.14	5.15	5.07	
06/30/2007	5.61	5.34	5.50		03/31/2007	5.19	5.14	5.10	
09/30/2007	4.99	5.34	5.43		06/30/2007	4.95	5.14	5.13	
12/31/2007	4.67	5.33	5.35	5.00	09/30/2007	4.81	5.14	5.16	4.65
03/31/2008	4.62	5.33	5.28	5.06	12/31/2007	4.83	5.14	5.19	4.85
06/30/2008	5.70	5.33	5.21	5.12	03/31/2008	4.86	5.13	5.22	5.06
09/30/2008	5.92	5.32	5.14	5.17	06/30/2008	5.19	5.13	5.25	5.27
12/31/2008	5.90	5.32	5.07	5.23	09/30/2008	5.48	5.13	5.28	5.50
03/31/2009	4.32	5.31	5.00	5.29	12/31/2008	5.89	5.13	5.31	5.73
Annual Rate of Change		-0.3%	-5.4%	4.5%			-0.2%	2.4%	18.2%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
03/31/2005	09/30/2004	71.7	1.000
03/31/2006	09/30/2005	59.7	1.000
03/31/2007	09/30/2006	47.7	1.000
03/31/2008	09/30/2007	35.7	1.000
03/31/2009	09/30/2008	23.7	1.000

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
06/30/2004	4,732.96	5,150.33			03/31/2004	4,479.31	4,567.25		
09/30/2004	5,407.07	5,404.14			06/30/2004	4,595.43	4,670.84		
12/31/2004	5,207.74	5,670.46			09/30/2004	4,608.09	4,776.78		
03/31/2005	5,834.58	5,949.91			12/31/2004	4,735.42	4,885.12		
06/30/2005	7,261.89	6,243.13			03/31/2005	5,023.80	4,995.92		
09/30/2005	6,584.54	6,550.79			06/30/2005	5,121.86	5,109.23		
12/31/2005	6,709.72	6,873.62			09/30/2005	5,291.07	5,225.12		
03/31/2006	7,099.02	7,212.36			12/31/2005	5,613.80	5,343.63		
06/30/2006	6,680.98	7,567.79	7949.56		03/31/2006	5,664.42	5,464.83	5633.19	
09/30/2006	7,722.84	7,940.74	8276.08		06/30/2006	5,770.32	5,588.78	5732.11	
12/31/2006	9,614.08	8,332.06	8616.01		09/30/2006	5,750.70	5,715.54	5832.78	
03/31/2007	10,321.01	8,742.67	8969.91		12/31/2006	5,883.93	5,845.17	5935.21	
06/30/2007	10,794.91	9,173.52	9338.34		03/31/2007	5,971.48	5,977.75	6039.45	
09/30/2007	10,764.43	9,625.60	9721.90		06/30/2007	6,107.67	6,113.33	6145.51	
12/31/2007	8,808.47	10,099.96	10121.21	9038.18	09/30/2007	6,427.83	6,251.99	6253.44	6387.47
03/31/2008	10,821.61	10,597.69	10536.93	9680.06	12/31/2007	6,419.55	6,393.79	6363.26	6456.86
06/30/2008	9,934.72	11,119.95	10969.72	10367.53	03/31/2008	6,462.05	6,538.81	6475.01	6527.00
09/30/2008	9,906.85	11,667.95	11420.29	11103.83	06/30/2008	6,638.14	6,687.11	6588.72	6597.90
12/31/2008	12,363.80	12,242.96	11889.37	11892.41	09/30/2008	6,733.39	6,838.78	6704.43	6669.58
03/31/2009	13,152.53	12,846.30	12377.71	12737.01	12/31/2008	6,700.99	6,993.90	6822.17	6742.03
Annual Rate of Change		21.2%	17.5%	31.6%			9.4%	7.2%	4.4%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor From Midpoint to 09/20/2010	Frequency Factor x Severity Factor
03/31/2005	09/30/2004	71.7	1.338	1.338
03/31/2006	09/30/2005	59.7	1.275	1.275
03/31/2007	09/30/2006	47.7	1.214	1.214
03/31/2008	09/30/2007	35.7	1.156	1.156
03/31/2009	09/30/2008	23.7	1.101	1.101

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
03/31/2007	894.72	883.71
03/31/2008	868.70	890.72
03/31/2009	908.75	897.74
(1) Average Historical Annual Increment of Change:		7.02
(2) Average Annual Increment of Change Tempered 0.75:		5.26
(3) Selected Annual Increment of Change:		5.26
Current Annual Rate =	0.6%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		23.6
(6) Increment to Bring 03/31/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		10.36
(7) Projected Average Premium at 09/20/2010:		908.09

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
03/31/2007	09/30/2006	883.71	1.028
03/31/2008	09/30/2007	890.72	1.020
03/31/2009	09/30/2008	897.74	1.012

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
03/31/2007	246.36	242.50
03/31/2008	229.89	237.61
03/31/2009	236.57	232.72
(1) Average Historical Annual Increment of Change:		-4.89
(2) Average Annual Increment of Change Tempered 0.75:		-3.67
(3) Selected Annual Increment of Change:		-3.67
Current Annual Rate =	-1.6%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		23.6
(6) Increment to Bring 03/31/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		-7.22
(7) Projected Average Premium at 09/20/2010:		225.50

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
03/31/2007	09/30/2006	242.50	0.930
03/31/2008	09/30/2007	237.61	0.949
03/31/2009	09/30/2008	232.72	0.969

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Condominium Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
03/31/2007	421.65	418.58
03/31/2008	436.73	442.86
03/31/2009	470.20	467.14
(1) Average Historical Annual Increment of Change:		24.28
(2) Average Annual Increment of Change Tempered 0.75:		18.21
(3) Selected Annual Increment of Change:		18.21
Current Annual Rate =	3.9%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		23.6
(6) Increment to Bring 03/31/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		35.84
(7) Projected Average Premium at 09/20/2010:		502.98

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
03/31/2007	09/30/2006	418.58	1.202
03/31/2008	09/30/2007	442.86	1.136
03/31/2009	09/30/2008	467.14	1.077

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant & Condominium Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
03/31/2007	259.21	255.66
03/31/2008	249.07	256.18
03/31/2009	260.27	256.71
(1) Average Historical Annual Increment of Change:		0.53
(2) Average Annual Increment of Change Tempered 0.75:		0.40
(3) Selected Annual Increment of Change:		0.40
Current Annual Rate =	0.2%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		23.6
(6) Increment to Bring 03/31/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		0.78
(7) Projected Average Premium at 09/20/2010:		257.49

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
03/31/2007	09/30/2006	255.66	1.007
03/31/2008	09/30/2007	256.18	1.005
03/31/2009	09/30/2008	256.71	1.003

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling, Tenant & Condominium Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
03/31/2007	746.30	741.14
03/31/2008	746.77	757.09
03/31/2009	778.21	773.05
(1) Average Historical Annual Increment of Change:		15.95
(2) Average Annual Increment of Change Tempered 0.75:		11.97
(3) Selected Annual Increment of Change:		11.97
Current Annual Rate =	1.5%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		23.6
(6) Increment to Bring 03/31/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		23.55
(7) Projected Average Premium at 09/20/2010:		796.60

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
03/31/2007	09/30/2006	741.14	1.075
03/31/2008	09/30/2007	757.09	1.052
03/31/2009	09/30/2008	773.05	1.030

## ALL COMPANIES COMBINED

## 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.

## Non-Hurricane Catastrophe Losses:

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.<sup>1</sup> 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 - 2007. The Catastrophe Loss Factor is calculated by relating the catastrophe losses to the non-cat losses. Page 2 of Exhibit VI sets forth the actual calculation.

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.

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
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

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Calculation of Investment Income Adjustment Factors  
Estimated Investment Earnings

A.	<u>Unearned Premium Reserve</u>	<u>Homeowners</u>
	1. Direct Earned Premium	2,325,244
	2. Direct Mean Unearned Premium Reserve <i>(See Page 3)</i>	1,394,741
	3. Deduction for Prepaid Expenses	
	(A) Commissions	0.2260
	(B) Taxes, Licenses, and Fees	0.0275
	(C) Other Acquisition (50%)	0.0188
	(D) General (50%)	0.0332
	(E) Total	0.3055
	4. Deduction for Federal Taxes <i>(See Page 3)</i>	172,549
	5. Deduction for Prepaid Expenses in dollars <i>(See Page 3)</i>	426,045
	6. Net Subject to Investment <i>(See Page 3)</i>	796,147
B.	<u>Delayed Remission of Premium</u>	
	1. Average Agent's Balance <i>(See Page 3)</i>	28.2%
	2. Amount of Deduction <i>(See Page 3)</i>	655,719
C.	<u>Loss + LAE Reserve</u>	
	1. Direct Earned Premium (A1)	2,325,244
	2. Permissible Incurred Loss + LAE <i>(See Page 4)</i>	
	0.5285 x (1)	1,228,981
	3. Expected Mean Loss + LAE Reserve <i>(See Page 4)</i>	
	0.6733 x (2)	827,518
	4. Deduction for Federal Taxes <i>(See Page 5)</i>	0
	5. Loss & Reserve Subject to Investment	827,518
D.	<u>Policyholders' Surplus</u> <i>(See Page 6)</i>	2,295,000
E.	<u>Net Subject to Investment</u> <i>(See Page 4)</i>	3,262,946
	(A6) - (B2) + (C5) + (D)	
F.	<u>Average Rate of Return</u> <i>(See Page 6)</i>	4.8%

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Calculation of Investment Income Adjustment Factors  
Estimated Investment Earnings

	<u>Homeowners</u>
G. <u>Projected Investment Earnings</u>	156,621
H. <u>Before Tax Return on Earned Premium</u>	6.7%
I. <u>Federal Income Tax Provision</u> (See Page 6)	24.9%
J. <u>After-Tax Return on Earned Premium</u>	5.1%
K. <u>After-Tax Target Return on Earned Premium</u> (See Page 6)	14.8%
L. <u>After-Tax Target Underwriting Profit (% of EP)</u>	9.7%
M. <u>Before-Tax Target Underwriting Profit (% of EP)</u> (Assuming a tax rate of 35%)	14.9%
N. <u>Selected Before-Tax Target Underwriting Profit</u>	<u>11.4%</u>

The Surplus Allocation exhibit requires a 14.8% return on earned premium from underwriting and investment activities. Since the after-tax return on homeowners earned premium from investment income is 5.1%, the difference of 9.7% is the projected underwriting after-tax gain. Assuming a tax rate of 35%, the before-tax underwriting profit is 14.9% as a percentage of earned premium.

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

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 2007.

2. Direct Mean Unearned Premium Reserve	<u>Homeowners</u>
a. Direct unearned premium reserve as of 12/06	162,246
b. Direct unearned premium reserve as of 12/07	2,627,236
c. Direct mean unearned premium reserve (a + b)/2	1,394,741

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

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

a. Homeowners:  $.35 \times .20 \times (2627236 - 162246) =$  172,549

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>2005</u>	<u>2006</u>	<u>2007</u>	<u>Total</u>
Premiums & agents' balance	1,139,045,538	1,187,699,182	1,171,517,035	3,498,261,755
Premiums, agents' balances, & installments booked but deferred and not yet due	4,388,886,339	4,561,569,509	4,261,991,089	13,212,446,937
Total	5,527,931,877	5,749,268,691	5,433,508,124	16,710,708,692
Earned Premium	19,306,241,118	19,699,572,370	20,319,183,986	59,324,997,474
Ratio	28.6%	29.2%	26.7%	28.2%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

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. Permissible 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 2007	1,142,152,119
b. Direct Loss + LAE Reserve as of 12/06	781,286,947
c. Direct Loss + LAE Reserve as of 12/07	851,867,793
d. Direct Incurred Loss + LAE = a - b + c	1,212,732,964
e. Direct Mean Loss + LAE Reserve = (b + c)/2	816,577,370
f. State Reserve Ratio = e / d	0.6733

4. Deduction for Federal Taxes (See Page 5)
  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%)

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

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

Homeowner's (Countrywide)

Year of Loss	Statutory Reserves (Undiscounted)		Tax Reserves (Discounted)	
	2006	2007	2006	2007
1996 & Prior	6,850,011	2,066,761	6,420,586	1,995,956
1997	1,868,797	969,850	1,658,286	886,370
1998	1,892,054	1,386,583	1,631,284	1,230,834
1999	2,293,854	517,765	1,948,870	446,504
2000	2,424,524	1,596,555	2,051,586	1,363,369
2001	4,595,996	2,813,249	3,973,183	2,385,984
2002	9,638,008	4,252,386	8,090,549	3,691,220
2003	17,935,425	7,954,199	15,863,507	6,762,183
2004	34,165,548	14,803,018	30,365,348	13,220,250
2005	208,277,800	204,496,172	187,090,533	183,329,591
2006	336,735,600	75,261,827	313,135,149	68,313,053
2007		373,925,948		349,514,566
Total	626,677,617	690,044,314	572,228,881	633,139,880
			<u>2006</u>	<u>2007</u>
			0.9131	0.9175

Ratio of Discounted to Statutory Reserves:

Arkansas Liability Loss + ALAE Reserve as of 12/06 x 1.178 =

0

Arkansas Liability Loss + ALAE Reserve as of 12/07 x 1.178 =

2,265,266

Deduction for Federal Taxes Payable =

0

.35 x [0 - 0 - (0 x 0.9175) + (0 x 0.9131)] =

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Calculation of Investment Income Adjustment Factors  
Surplus Allocation

	<u>2005</u>	<u>2006</u>	<u>2007</u>
1. Year End Property Casualty Policyholder Surplus	17,226,532,794	20,155,707,469	22,182,414,313
2. Net Written Premium	19,289,915,748	20,061,740,575	20,411,528,208
3. Premium to Surplus Ratio	1.12	1.00	0.92
4. Three Year Average			1.01
5. Earned Premium			2,325,244
6. Allocated Equity			2,295,000
7. Target Return on Equity			15.0%
8. Return on Earned Premium			14.8%

The average rate of return is based on the two year average ratio of net investment income to invested assets.  
Source: Annual Statement

	<u>2006</u>	<u>2007</u>	<u>Total</u>
1. Net Investment Income Earned	3,119,291,151	3,470,191,686	6,589,482,837
2. Net Realized Capital Gains	(261,223,519)	(80,577,971)	(341,801,490)
3. Invested Assets	64,560,270,033	66,404,637,019	130,964,907,052
4. Ratio	4.4%	5.1%	4.8%

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 2007

	(In Thousands)
1. Statutory net investment income	4,578,336
2. Tax exempt interest	(1,539,865)
3. 70% Dividends received deduction	(11,877)
4. 42% Dividends received deduction	(2,431)
5. 15% Proration adj. on TEI	232,149
6. Other Adjustments	0
7. Taxable net investment income (1+2+3+4+5+6)	3,256,312
8. Tax on net investment income (7 x .35)	1,139,709
9. FIT rate on NII (8 / 1)	24.9%

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 3/31	2007	2008	2009
(1) Earned Premium	159,289	3,299,926	8,091,047
(2) Earned Premium at Current Rates Factor	1.033	1.042	1.061
(3) Earned Premium at Current Rates (1) x (2)	164,557	3,437,924	8,580,559
(4) Premium Trend Factor	1.028	1.020	1.012
(5) Trended Earned Premium at Current Rates (3) x (4)	169,099	3,504,974	8,679,544
(6) Incurred Losses & ALAE	17,141	5,059,180	5,377,944
(7) Loss Development Factor	1.000	1.000	1.154
(8) Ultimate Losses & ALAE (6) x (7)	17,136	5,057,716	6,204,147
(9) Unallocated Factor + 1.000	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	20,186	5,957,990	7,308,485
(11) Loss Trend Factor	1.214	1.156	1.101
(12) Trended Ultimate Losses & LAE (10) x (11)	24,507	6,888,710	8,047,782

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 3/31	2007	2008	2009
(1) Earned Premium	9,694	136,482	292,064
(2) Earned Premium at Current Rates Factor	1.024	1.024	1.019
(3) Earned Premium at Current Rates (1) x (2)	9,929	139,781	297,719
(4) Premium Trend Factor	0.930	0.949	0.969
(5) Trended Earned Premium at Current Rates (3) x (4)	9,232	132,656	288,482
(6) Incurred Losses & ALAE	0	42,837	287,436
(7) Loss Development Factor	1.000	1.000	1.110
(8) Ultimate Losses & ALAE (6) x (7)	0	42,837	319,088
(9) Unallocated Factor + 1.000	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	0	50,462	375,885
(11) Loss Trend Factor	1.214	1.156	1.101
(12) Trended Ultimate Losses & LAE (10) x (11)	0	58,345	413,908

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Condominium Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 3/31	2007	2008	2009
(1) Earned Premium	2,029	35,943	81,346
(2) Earned Premium at Current Rates Factor	1.024	1.024	1.019
(3) Earned Premium at Current Rates (1) x (2)	2,077	36,789	82,881
(4) Premium Trend Factor	1.202	1.136	1.077
(5) Trended Earned Premium at Current Rates (3) x (4)	2,496	41,783	89,239
(6) Incurred Losses & ALAE	0	12,297	66,517
(7) Loss Development Factor	1.000	1.000	1.003
(8) Ultimate Losses & ALAE (6) x (7)	0	12,297	66,701
(9) Unallocated Factor + 1.000	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	0	14,486	78,574
(11) Loss Trend Factor	1.214	1.156	1.101
(12) Trended Ultimate Losses & LAE (10) x (11)	0	16,749	86,523

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant & Condominium Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 3/31	2007	2008	2009
(1) Earned Premium	11,723	172,425	373,410
(2) Earned Premium at Current Rates Factor	1.024	1.024	1.019
(3) Earned Premium at Current Rates (1) x (2)	12,006	176,570	380,600
(4) Premium Trend Factor	1.007	1.005	1.003
(5) Trended Earned Premium at Current Rates (3) x (4)	12,092	177,469	381,754
(6) Incurred Losses & ALAE	0	55,134	353,953
(7) Loss Development Factor	1.000	1.000	1.084
(8) Ultimate Losses & ALAE (6) x (7)	0	55,134	383,538
(9) Unallocated Factor + 1.000	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	0	64,948	451,808
(11) Loss Trend Factor	1.214	1.156	1.101
(12) Trended Ultimate Losses & LAE (10) x (11)	0	75,094	497,511

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling, Tenant & Condominium Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 3/31	2007	2008	2009
(1) Earned Premium	171,013	3,472,351	8,464,457
(2) Earned Premium at Current Rates Factor	1.032	1.041	1.059
(3) Earned Premium at Current Rates (1) x (2)	176,563	3,614,493	8,961,160
(4) Premium Trend Factor	1.075	1.052	1.030
(5) Trended Earned Premium at Current Rates (3) x (4)	189,776	3,803,104	9,234,170
(6) Incurred Losses & ALAE	17,141	5,114,314	5,731,897
(7) Loss Development Factor	1.000	1.000	1.153
(8) Ultimate Losses & ALAE (6) x (7)	17,136	5,112,888	6,609,240
(9) Unallocated Factor + 1.000	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	20,186	6,022,982	7,785,685
(11) Loss Trend Factor	1.214	1.156	1.101
(12) Trended Ultimate Losses & LAE (10) x (11)	24,507	6,963,855	8,573,254

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Base Rate Revision

<b>Current Base Rate Factors</b>					
<b>Form</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
HO-3	743.170	72.420	96.890	197.940	26.590
HO-4	157.950	24.040	80.320	13.950	4.420
HV-3	942.340	96.830	146.880	265.840	35.750

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Base Rate Revision

<b>Proposed Base Rate Factors</b>					
<b>Form</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
HO-3	772.900	75.320	100.770	205.860	27.650
HO-4	164.270	25.000	83.530	14.510	4.600
HV-3	980.030	100.700	152.760	276.470	37.180

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision  
Dwelling

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

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision  
Dwelling

Proposed Tier Factors						
Form	Tier	P1	P2	P3	P5	P6
HO-3	1	0.554	0.703	0.680	0.742	0.777
HO-3	2	0.571	0.723	0.701	0.758	0.790
HO-3	3	0.590	0.744	0.723	0.775	0.802
HO-3	4	0.609	0.767	0.760	0.792	0.816
HO-3	5	0.628	0.785	0.792	0.809	0.829
HO-3	6	0.649	0.804	0.807	0.826	0.842
HO-3	7	0.669	0.818	0.814	0.839	0.852
HO-3	8	0.689	0.833	0.829	0.853	0.861
HO-3	9	0.710	0.850	0.832	0.866	0.870
HO-3	10	0.729	0.865	0.842	0.876	0.877
HO-3	11	0.750	0.878	0.851	0.885	0.884
HO-3	12	0.769	0.888	0.859	0.893	0.892
HO-3	13	0.791	0.899	0.867	0.900	0.901
HO-3	14	0.812	0.907	0.874	0.906	0.911
HO-3	15	0.827	0.916	0.888	0.913	0.923
HO-3	16	0.839	0.926	0.892	0.920	0.933
HO-3	17	0.850	0.937	0.897	0.927	0.941
HO-3	18	0.859	0.946	0.906	0.934	0.950
HO-3	19	0.867	0.953	0.915	0.942	0.959
HO-3	20	0.879	0.959	0.926	0.951	0.971
HO-3	21	0.893	0.966	0.931	0.961	0.984
HO-3	22	0.908	0.975	0.950	0.971	0.996
HO-3	23	0.923	0.979	0.965	0.979	1.007
HO-3	24	0.939	0.983	0.992	0.989	1.018
HO-3	25	0.958	0.987	1.000	1.001	1.025
HO-3	26	0.976	0.991	1.006	1.017	1.040
HO-3	27	1.008	0.995	1.029	1.030	1.054
HO-3	28	1.044	0.999	1.044	1.036	1.053
HO-3	29	1.079	1.024	1.059	1.044	1.053
HO-3	30	1.110	1.051	1.074	1.061	1.052
HO-3	31	1.141	1.084	1.123	1.081	1.053
HO-3	32	1.175	1.122	1.138	1.100	1.057
HO-3	33	1.210	1.162	1.146	1.117	1.072
HO-3	34	1.244	1.194	1.170	1.133	1.087
HO-3	35	1.277	1.212	1.175	1.152	1.106
HO-3	36	1.315	1.233	1.219	1.174	1.127
HO-3	37	1.359	1.251	1.249	1.199	1.145
HO-3	38	1.399	1.263	1.257	1.223	1.157
HO-3	39	1.441	1.276	1.263	1.245	1.174
HO-3	40	1.486	1.295	1.298	1.264	1.194
HO-3	41	1.534	1.318	1.326	1.285	1.220
HO-3	42	1.589	1.342	1.391	1.307	1.248
HO-3	43	1.655	1.376	1.430	1.341	1.285
HO-3	44	1.739	1.414	1.451	1.382	1.324
HO-3	45	1.848	1.454	1.477	1.425	1.365
HO-3	46	1.970	1.498	1.535	1.472	1.407
HO-3	47	2.103	1.545	1.719	1.520	1.453
HO-3	48	2.251	1.594	1.739	1.570	1.502
HO-3	49	2.415	1.646	1.852	1.623	1.555
HO-3	50	2.597	1.702	2.171	1.681	1.613

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision  
High Value Dwelling

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

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tier Factor Revision  
High Value Dwelling

Proposed Tier Factors						
Form	Tier	P1	P2	P3	P5	P6
HV-3	1	0.554	0.703	0.680	0.742	0.777
HV-3	2	0.571	0.723	0.701	0.758	0.790
HV-3	3	0.590	0.744	0.723	0.775	0.802
HV-3	4	0.609	0.767	0.760	0.792	0.816
HV-3	5	0.628	0.785	0.792	0.809	0.829
HV-3	6	0.649	0.804	0.807	0.826	0.842
HV-3	7	0.669	0.818	0.814	0.839	0.852
HV-3	8	0.689	0.833	0.829	0.853	0.861
HV-3	9	0.710	0.850	0.832	0.866	0.870
HV-3	10	0.729	0.865	0.842	0.876	0.877
HV-3	11	0.750	0.878	0.851	0.885	0.884
HV-3	12	0.769	0.888	0.859	0.893	0.892
HV-3	13	0.791	0.899	0.867	0.900	0.901
HV-3	14	0.812	0.907	0.874	0.906	0.911
HV-3	15	0.827	0.916	0.888	0.913	0.923
HV-3	16	0.839	0.926	0.892	0.920	0.933
HV-3	17	0.850	0.937	0.897	0.927	0.941
HV-3	18	0.859	0.946	0.906	0.934	0.950
HV-3	19	0.867	0.953	0.915	0.942	0.959
HV-3	20	0.879	0.959	0.926	0.951	0.971
HV-3	21	0.893	0.966	0.931	0.961	0.984
HV-3	22	0.908	0.975	0.950	0.971	0.996
HV-3	23	0.923	0.979	0.965	0.979	1.007
HV-3	24	0.939	0.983	0.992	0.989	1.018
HV-3	25	0.958	0.987	1.000	1.001	1.025
HV-3	26	0.976	0.991	1.006	1.017	1.040
HV-3	27	1.008	0.995	1.029	1.030	1.054
HV-3	28	1.044	0.999	1.044	1.036	1.053
HV-3	29	1.079	1.024	1.059	1.044	1.053
HV-3	30	1.110	1.051	1.074	1.061	1.052
HV-3	31	1.141	1.084	1.123	1.081	1.053
HV-3	32	1.175	1.122	1.138	1.100	1.057
HV-3	33	1.210	1.162	1.146	1.117	1.072
HV-3	34	1.244	1.194	1.170	1.133	1.087
HV-3	35	1.277	1.212	1.175	1.152	1.106
HV-3	36	1.315	1.233	1.219	1.174	1.127
HV-3	37	1.359	1.251	1.249	1.199	1.145
HV-3	38	1.399	1.263	1.257	1.223	1.157
HV-3	39	1.441	1.276	1.263	1.245	1.174
HV-3	40	1.486	1.295	1.298	1.264	1.194
HV-3	41	1.534	1.318	1.326	1.285	1.220
HV-3	42	1.589	1.342	1.391	1.307	1.248
HV-3	43	1.655	1.376	1.430	1.341	1.285
HV-3	44	1.739	1.414	1.451	1.382	1.324
HV-3	45	1.848	1.454	1.477	1.425	1.365
HV-3	46	1.970	1.498	1.535	1.472	1.407
HV-3	47	2.103	1.545	1.719	1.520	1.453
HV-3	48	2.251	1.594	1.739	1.570	1.502
HV-3	49	2.415	1.646	1.852	1.623	1.555
HV-3	50	2.597	1.702	2.171	1.681	1.613

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
Dwelling

Current Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HO-3	Concrete	1	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	2	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	3	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	4	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	5	1.010	1.000	1.000	1.000	1.041
HO-3	Concrete	6	1.064	1.204	1.000	1.000	1.041
HO-3	Concrete	7	1.075	1.204	1.000	1.000	1.103
HO-3	Concrete	8	1.752	1.204	1.093	1.000	1.103
HO-3	Concrete	8B	1.752	1.204	1.093	1.000	1.103
HO-3	Concrete	9	1.839	1.926	1.093	1.000	1.103
HO-3	Concrete	10	2.115	1.926	1.093	1.000	1.103
HO-3	Frame	1	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	2	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	3	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	4	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	5	1.202	1.060	0.982	0.943	0.956
HO-3	Frame	6	1.571	1.231	0.982	0.943	0.956
HO-3	Frame	7	1.696	1.231	0.982	0.943	1.012
HO-3	Frame	8	1.732	1.231	1.073	0.943	1.012
HO-3	Frame	8B	1.732	1.231	1.073	0.943	1.012
HO-3	Frame	9	1.905	1.486	1.073	0.943	1.012
HO-3	Frame	10	2.191	1.486	1.073	0.943	1.012
HO-3	Masonry	1	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	2	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	3	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	4	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	5	1.010	1.000	1.000	1.000	1.041
HO-3	Masonry	6	1.064	1.204	1.000	1.000	1.041
HO-3	Masonry	7	1.075	1.204	1.000	1.000	1.103
HO-3	Masonry	8	1.752	1.204	1.093	1.000	1.103
HO-3	Masonry	8B	1.752	1.204	1.093	1.000	1.103
HO-3	Masonry	9	1.839	1.926	1.093	1.000	1.103
HO-3	Masonry	10	2.115	1.926	1.093	1.000	1.103
HO-3	Steel	1	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	2	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	3	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	4	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	5	1.010	1.000	1.000	1.000	1.041
HO-3	Steel	6	1.064	1.204	1.000	1.000	1.041
HO-3	Steel	7	1.075	1.204	1.000	1.000	1.103
HO-3	Steel	8	1.752	1.204	1.093	1.000	1.103
HO-3	Steel	8B	1.752	1.204	1.093	1.000	1.103
HO-3	Steel	9	1.839	1.926	1.093	1.000	1.103
HO-3	Steel	10	2.115	1.926	1.093	1.000	1.103

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
Dwelling

Proposed Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HO-3	Concrete	1	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	2	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	3	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	4	1.000	1.000	1.000	1.000	1.000
HO-3	Concrete	5	1.010	1.000	1.000	1.000	1.041
HO-3	Concrete	6	1.064	1.204	1.000	1.000	1.041
HO-3	Concrete	7	1.129	1.264	1.050	1.050	1.158
HO-3	Concrete	8	1.840	1.264	1.148	1.050	1.158
HO-3	Concrete	8B	1.840	1.264	1.148	1.050	1.158
HO-3	Concrete	9	1.931	2.022	1.148	1.050	1.158
HO-3	Concrete	10	2.221	2.022	1.148	1.050	1.158
HO-3	Frame	1	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	2	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	3	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	4	1.100	1.060	0.982	0.943	0.918
HO-3	Frame	5	1.202	1.060	0.982	0.943	0.956
HO-3	Frame	6	1.571	1.231	0.982	0.943	0.956
HO-3	Frame	7	1.781	1.293	1.031	0.990	1.063
HO-3	Frame	8	1.819	1.293	1.127	0.990	1.063
HO-3	Frame	8B	1.819	1.293	1.127	0.990	1.063
HO-3	Frame	9	2.000	1.560	1.127	0.990	1.063
HO-3	Frame	10	2.301	1.560	1.127	0.990	1.063
HO-3	Masonry	1	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	2	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	3	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	4	1.000	1.000	1.000	1.000	1.000
HO-3	Masonry	5	1.010	1.000	1.000	1.000	1.041
HO-3	Masonry	6	1.064	1.204	1.000	1.000	1.041
HO-3	Masonry	7	1.129	1.264	1.050	1.050	1.158
HO-3	Masonry	8	1.840	1.264	1.148	1.050	1.158
HO-3	Masonry	8B	1.840	1.264	1.148	1.050	1.158
HO-3	Masonry	9	1.931	2.022	1.148	1.050	1.158
HO-3	Masonry	10	2.221	2.022	1.148	1.050	1.158
HO-3	Steel	1	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	2	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	3	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	4	1.000	1.000	1.000	1.000	1.000
HO-3	Steel	5	1.010	1.000	1.000	1.000	1.041
HO-3	Steel	6	1.064	1.204	1.000	1.000	1.041
HO-3	Steel	7	1.129	1.264	1.050	1.050	1.158
HO-3	Steel	8	1.840	1.264	1.148	1.050	1.158
HO-3	Steel	8B	1.840	1.264	1.148	1.050	1.158
HO-3	Steel	9	1.931	2.022	1.148	1.050	1.158
HO-3	Steel	10	2.221	2.022	1.148	1.050	1.158

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
Tenant

Current Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HO-4	Concrete	1	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	2	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	3	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	4	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	5	1.025	0.990	1.003	1.010	1.056
HO-4	Concrete	6	1.163	1.175	1.004	1.013	1.060
HO-4	Concrete	7	1.190	1.174	1.004	1.014	1.126
HO-4	Concrete	8	1.659	1.173	1.099	1.017	1.130
HO-4	Concrete	8B	1.659	1.173	1.099	1.017	1.130
HO-4	Concrete	9	1.773	1.685	1.095	1.006	1.113
HO-4	Concrete	10	2.009	1.866	1.104	1.031	1.153
HO-4	Frame	1	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	2	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	3	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	4	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	5	1.025	0.990	1.003	1.010	1.056
HO-4	Frame	6	1.163	1.175	1.004	1.013	1.060
HO-4	Frame	7	1.190	1.174	1.004	1.014	1.126
HO-4	Frame	8	1.659	1.173	1.099	1.017	1.130
HO-4	Frame	8B	1.659	1.173	1.099	1.017	1.130
HO-4	Frame	9	1.773	1.685	1.095	1.006	1.113
HO-4	Frame	10	2.009	1.866	1.104	1.031	1.153
HO-4	Masonry	1	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	2	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	3	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	4	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	5	1.025	0.990	1.003	1.010	1.056
HO-4	Masonry	6	1.163	1.175	1.004	1.013	1.060
HO-4	Masonry	7	1.190	1.174	1.004	1.014	1.126
HO-4	Masonry	8	1.659	1.173	1.099	1.017	1.130
HO-4	Masonry	8B	1.659	1.173	1.099	1.017	1.130
HO-4	Masonry	9	1.773	1.685	1.095	1.006	1.113
HO-4	Masonry	10	2.009	1.866	1.104	1.031	1.153
HO-4	Steel	1	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	2	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	3	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	4	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	5	1.025	0.990	1.003	1.010	1.056
HO-4	Steel	6	1.163	1.175	1.004	1.013	1.060
HO-4	Steel	7	1.190	1.174	1.004	1.014	1.126
HO-4	Steel	8	1.659	1.173	1.099	1.017	1.130
HO-4	Steel	8B	1.659	1.173	1.099	1.017	1.130
HO-4	Steel	9	1.773	1.685	1.095	1.006	1.113
HO-4	Steel	10	2.009	1.866	1.104	1.031	1.153

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
Tenant

Proposed Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HO-4	Concrete	1	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	2	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	3	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	4	1.000	1.000	1.000	1.000	1.000
HO-4	Concrete	5	1.025	0.990	1.003	1.010	1.056
HO-4	Concrete	6	1.163	1.175	1.004	1.013	1.060
HO-4	Concrete	7	1.250	1.233	1.054	1.065	1.182
HO-4	Concrete	8	1.742	1.232	1.154	1.068	1.187
HO-4	Concrete	8B	1.742	1.232	1.154	1.068	1.187
HO-4	Concrete	9	1.862	1.769	1.150	1.056	1.169
HO-4	Concrete	10	2.109	1.959	1.159	1.083	1.211
HO-4	Frame	1	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	2	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	3	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	4	1.000	1.000	1.000	1.000	1.000
HO-4	Frame	5	1.025	0.990	1.003	1.010	1.056
HO-4	Frame	6	1.163	1.175	1.004	1.013	1.060
HO-4	Frame	7	1.250	1.233	1.054	1.065	1.182
HO-4	Frame	8	1.742	1.232	1.154	1.068	1.187
HO-4	Frame	8B	1.742	1.232	1.154	1.068	1.187
HO-4	Frame	9	1.862	1.769	1.150	1.056	1.169
HO-4	Frame	10	2.109	1.959	1.159	1.083	1.211
HO-4	Masonry	1	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	2	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	3	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	4	1.000	1.000	1.000	1.000	1.000
HO-4	Masonry	5	1.025	0.990	1.003	1.010	1.056
HO-4	Masonry	6	1.163	1.175	1.004	1.013	1.060
HO-4	Masonry	7	1.250	1.233	1.054	1.065	1.182
HO-4	Masonry	8	1.742	1.232	1.154	1.068	1.187
HO-4	Masonry	8B	1.742	1.232	1.154	1.068	1.187
HO-4	Masonry	9	1.862	1.769	1.150	1.056	1.169
HO-4	Masonry	10	2.109	1.959	1.159	1.083	1.211
HO-4	Steel	1	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	2	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	3	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	4	1.000	1.000	1.000	1.000	1.000
HO-4	Steel	5	1.025	0.990	1.003	1.010	1.056
HO-4	Steel	6	1.163	1.175	1.004	1.013	1.060
HO-4	Steel	7	1.250	1.233	1.054	1.065	1.182
HO-4	Steel	8	1.742	1.232	1.154	1.068	1.187
HO-4	Steel	8B	1.742	1.232	1.154	1.068	1.187
HO-4	Steel	9	1.862	1.769	1.150	1.056	1.169
HO-4	Steel	10	2.109	1.959	1.159	1.083	1.211

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
Condo

Current Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HO-6	Concrete	1	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	2	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	3	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	4	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	5	1.004	0.982	1.006	1.018	1.068
HO-6	Concrete	6	1.117	1.170	1.006	1.021	1.072
HO-6	Concrete	7	1.147	1.169	1.006	1.021	1.137
HO-6	Concrete	8	1.651	1.170	1.100	1.020	1.135
HO-6	Concrete	8B	1.651	1.170	1.100	1.020	1.135
HO-6	Concrete	9	1.779	1.580	1.091	0.995	1.095
HO-6	Concrete	10	2.024	1.715	1.098	1.014	1.125
HO-6	Frame	1	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	2	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	3	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	4	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	5	1.004	0.982	1.006	1.018	1.068
HO-6	Frame	6	1.117	1.170	1.006	1.021	1.072
HO-6	Frame	7	1.147	1.169	1.006	1.021	1.137
HO-6	Frame	8	1.651	1.170	1.100	1.020	1.135
HO-6	Frame	8B	1.651	1.170	1.100	1.020	1.135
HO-6	Frame	9	1.779	1.580	1.091	0.995	1.095
HO-6	Frame	10	2.024	1.715	1.098	1.014	1.125
HO-6	Masonry	1	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	2	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	3	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	4	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	5	1.004	0.982	1.006	1.018	1.068
HO-6	Masonry	6	1.117	1.170	1.006	1.021	1.072
HO-6	Masonry	7	1.147	1.169	1.006	1.021	1.137
HO-6	Masonry	8	1.651	1.170	1.100	1.020	1.135
HO-6	Masonry	8B	1.651	1.170	1.100	1.020	1.135
HO-6	Masonry	9	1.779	1.580	1.091	0.995	1.095
HO-6	Masonry	10	2.024	1.715	1.098	1.014	1.125
HO-6	Steel	1	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	2	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	3	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	4	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	5	1.004	0.982	1.006	1.018	1.068
HO-6	Steel	6	1.117	1.170	1.006	1.021	1.072
HO-6	Steel	7	1.147	1.169	1.006	1.021	1.137
HO-6	Steel	8	1.651	1.170	1.100	1.020	1.135
HO-6	Steel	8B	1.651	1.170	1.100	1.020	1.135
HO-6	Steel	9	1.779	1.580	1.091	0.995	1.095
HO-6	Steel	10	2.024	1.715	1.098	1.014	1.125

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
Condo

Proposed Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HO-6	Concrete	1	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	2	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	3	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	4	1.000	1.000	1.000	1.000	1.000
HO-6	Concrete	5	1.004	0.982	1.006	1.018	1.068
HO-6	Concrete	6	1.117	1.170	1.006	1.021	1.072
HO-6	Concrete	7	1.204	1.227	1.056	1.072	1.194
HO-6	Concrete	8	1.734	1.229	1.155	1.071	1.192
HO-6	Concrete	8B	1.734	1.229	1.155	1.071	1.192
HO-6	Concrete	9	1.868	1.659	1.146	1.045	1.150
HO-6	Concrete	10	2.125	1.801	1.153	1.065	1.181
HO-6	Frame	1	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	2	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	3	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	4	1.000	1.000	1.000	1.000	1.000
HO-6	Frame	5	1.004	0.982	1.006	1.018	1.068
HO-6	Frame	6	1.117	1.170	1.006	1.021	1.072
HO-6	Frame	7	1.204	1.227	1.056	1.072	1.194
HO-6	Frame	8	1.734	1.229	1.155	1.071	1.192
HO-6	Frame	8B	1.734	1.229	1.155	1.071	1.192
HO-6	Frame	9	1.868	1.659	1.146	1.045	1.150
HO-6	Frame	10	2.125	1.801	1.153	1.065	1.181
HO-6	Masonry	1	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	2	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	3	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	4	1.000	1.000	1.000	1.000	1.000
HO-6	Masonry	5	1.004	0.982	1.006	1.018	1.068
HO-6	Masonry	6	1.117	1.170	1.006	1.021	1.072
HO-6	Masonry	7	1.204	1.227	1.056	1.072	1.194
HO-6	Masonry	8	1.734	1.229	1.155	1.071	1.192
HO-6	Masonry	8B	1.734	1.229	1.155	1.071	1.192
HO-6	Masonry	9	1.868	1.659	1.146	1.045	1.150
HO-6	Masonry	10	2.125	1.801	1.153	1.065	1.181
HO-6	Steel	1	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	2	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	3	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	4	1.000	1.000	1.000	1.000	1.000
HO-6	Steel	5	1.004	0.982	1.006	1.018	1.068
HO-6	Steel	6	1.117	1.170	1.006	1.021	1.072
HO-6	Steel	7	1.204	1.227	1.056	1.072	1.194
HO-6	Steel	8	1.734	1.229	1.155	1.071	1.192
HO-6	Steel	8B	1.734	1.229	1.155	1.071	1.192
HO-6	Steel	9	1.868	1.659	1.146	1.045	1.150
HO-6	Steel	10	2.125	1.801	1.153	1.065	1.181

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
High Value Dwelling

Current Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HV-3	Concrete	1	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	2	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	3	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	4	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	5	1.010	1.000	1.000	1.000	1.041
HV-3	Concrete	6	1.064	1.204	1.000	1.000	1.041
HV-3	Concrete	7	1.075	1.204	1.000	1.000	1.103
HV-3	Concrete	8	1.752	1.204	1.093	1.000	1.103
HV-3	Concrete	8B	1.752	1.204	1.093	1.000	1.103
HV-3	Concrete	9	1.839	1.926	1.093	1.000	1.103
HV-3	Concrete	10	2.115	1.926	1.093	1.000	1.103
HV-3	Frame	1	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	2	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	3	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	4	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	5	1.202	1.060	0.982	0.943	0.956
HV-3	Frame	6	1.571	1.231	0.982	0.943	0.956
HV-3	Frame	7	1.696	1.231	0.982	0.943	1.012
HV-3	Frame	8	1.732	1.231	1.073	0.943	1.012
HV-3	Frame	8B	1.732	1.231	1.073	0.943	1.012
HV-3	Frame	9	1.905	1.486	1.073	0.943	1.012
HV-3	Frame	10	2.191	1.486	1.073	0.943	1.012
HV-3	Masonry	1	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	2	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	3	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	4	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	5	1.010	1.000	1.000	1.000	1.041
HV-3	Masonry	6	1.064	1.204	1.000	1.000	1.041
HV-3	Masonry	7	1.075	1.204	1.000	1.000	1.103
HV-3	Masonry	8	1.752	1.204	1.093	1.000	1.103
HV-3	Masonry	8B	1.752	1.204	1.093	1.000	1.103
HV-3	Masonry	9	1.839	1.926	1.093	1.000	1.103
HV-3	Masonry	10	2.115	1.926	1.093	1.000	1.103
HV-3	Steel	1	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	2	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	3	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	4	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	5	1.010	1.000	1.000	1.000	1.041
HV-3	Steel	6	1.064	1.204	1.000	1.000	1.041
HV-3	Steel	7	1.075	1.204	1.000	1.000	1.103
HV-3	Steel	8	1.752	1.204	1.093	1.000	1.103
HV-3	Steel	8B	1.752	1.204	1.093	1.000	1.103
HV-3	Steel	9	1.839	1.926	1.093	1.000	1.103
HV-3	Steel	10	2.115	1.926	1.093	1.000	1.103

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
High Value Dwelling

Proposed Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HV-3	Concrete	1	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	2	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	3	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	4	1.000	1.000	1.000	1.000	1.000
HV-3	Concrete	5	1.010	1.000	1.000	1.000	1.041
HV-3	Concrete	6	1.064	1.204	1.000	1.000	1.041
HV-3	Concrete	7	1.129	1.264	1.050	1.050	1.158
HV-3	Concrete	8	1.840	1.264	1.148	1.050	1.158
HV-3	Concrete	8B	1.840	1.264	1.148	1.050	1.158
HV-3	Concrete	9	1.931	2.022	1.148	1.050	1.158
HV-3	Concrete	10	2.221	2.022	1.148	1.050	1.158
HV-3	Frame	1	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	2	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	3	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	4	1.100	1.060	0.982	0.943	0.918
HV-3	Frame	5	1.202	1.060	0.982	0.943	0.956
HV-3	Frame	6	1.571	1.231	0.982	0.943	0.956
HV-3	Frame	7	1.781	1.293	1.031	0.990	1.063
HV-3	Frame	8	1.819	1.293	1.127	0.990	1.063
HV-3	Frame	8B	1.819	1.293	1.127	0.990	1.063
HV-3	Frame	9	2.000	1.560	1.127	0.990	1.063
HV-3	Frame	10	2.301	1.560	1.127	0.990	1.063
HV-3	Masonry	1	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	2	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	3	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	4	1.000	1.000	1.000	1.000	1.000
HV-3	Masonry	5	1.010	1.000	1.000	1.000	1.041
HV-3	Masonry	6	1.064	1.204	1.000	1.000	1.041
HV-3	Masonry	7	1.129	1.264	1.050	1.050	1.158
HV-3	Masonry	8	1.840	1.264	1.148	1.050	1.158
HV-3	Masonry	8B	1.840	1.264	1.148	1.050	1.158
HV-3	Masonry	9	1.931	2.022	1.148	1.050	1.158
HV-3	Masonry	10	2.221	2.022	1.148	1.050	1.158
HV-3	Steel	1	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	2	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	3	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	4	1.000	1.000	1.000	1.000	1.000
HV-3	Steel	5	1.010	1.000	1.000	1.000	1.041
HV-3	Steel	6	1.064	1.204	1.000	1.000	1.041
HV-3	Steel	7	1.129	1.264	1.050	1.050	1.158
HV-3	Steel	8	1.840	1.264	1.148	1.050	1.158
HV-3	Steel	8B	1.840	1.264	1.148	1.050	1.158
HV-3	Steel	9	1.931	2.022	1.148	1.050	1.158
HV-3	Steel	10	2.221	2.022	1.148	1.050	1.158

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
High Value Condo

Current Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HV-6	Concrete	1	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	2	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	3	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	4	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	5	1.004	0.982	1.006	1.018	1.068
HV-6	Concrete	6	1.117	1.170	1.006	1.021	1.072
HV-6	Concrete	7	1.147	1.169	1.006	1.021	1.137
HV-6	Concrete	8	1.651	1.170	1.100	1.020	1.135
HV-6	Concrete	8B	1.651	1.170	1.100	1.020	1.135
HV-6	Concrete	9	1.779	1.580	1.091	0.995	1.095
HV-6	Concrete	10	2.024	1.715	1.098	1.014	1.125
HV-6	Frame	1	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	2	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	3	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	4	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	5	1.004	0.982	1.006	1.018	1.068
HV-6	Frame	6	1.117	1.170	1.006	1.021	1.072
HV-6	Frame	7	1.147	1.169	1.006	1.021	1.137
HV-6	Frame	8	1.651	1.170	1.100	1.020	1.135
HV-6	Frame	8B	1.651	1.170	1.100	1.020	1.135
HV-6	Frame	9	1.779	1.580	1.091	0.995	1.095
HV-6	Frame	10	2.024	1.715	1.098	1.014	1.125
HV-6	Masonry	1	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	2	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	3	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	4	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	5	1.004	0.982	1.006	1.018	1.068
HV-6	Masonry	6	1.117	1.170	1.006	1.021	1.072
HV-6	Masonry	7	1.147	1.169	1.006	1.021	1.137
HV-6	Masonry	8	1.651	1.170	1.100	1.020	1.135
HV-6	Masonry	8B	1.651	1.170	1.100	1.020	1.135
HV-6	Masonry	9	1.779	1.580	1.091	0.995	1.095
HV-6	Masonry	10	2.024	1.715	1.098	1.014	1.125
HV-6	Steel	1	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	2	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	3	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	4	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	5	1.004	0.982	1.006	1.018	1.068
HV-6	Steel	6	1.117	1.170	1.006	1.021	1.072
HV-6	Steel	7	1.147	1.169	1.006	1.021	1.137
HV-6	Steel	8	1.651	1.170	1.100	1.020	1.135
HV-6	Steel	8B	1.651	1.170	1.100	1.020	1.135
HV-6	Steel	9	1.779	1.580	1.091	0.995	1.095
HV-6	Steel	10	2.024	1.715	1.098	1.014	1.125

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Construction Type and Protection Class Factor Revision  
High Value Condo

Proposed Construction Type and Protection Class Factors							
Form	Construction Type	Protection Class	P1	P2	P3	P5	P6
HV-6	Concrete	1	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	2	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	3	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	4	1.000	1.000	1.000	1.000	1.000
HV-6	Concrete	5	1.004	0.982	1.006	1.018	1.068
HV-6	Concrete	6	1.117	1.170	1.006	1.021	1.072
HV-6	Concrete	7	1.204	1.227	1.056	1.072	1.194
HV-6	Concrete	8	1.734	1.229	1.155	1.071	1.192
HV-6	Concrete	8B	1.734	1.229	1.155	1.071	1.192
HV-6	Concrete	9	1.868	1.659	1.146	1.045	1.150
HV-6	Concrete	10	2.125	1.801	1.153	1.065	1.181
HV-6	Frame	1	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	2	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	3	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	4	1.000	1.000	1.000	1.000	1.000
HV-6	Frame	5	1.004	0.982	1.006	1.018	1.068
HV-6	Frame	6	1.117	1.170	1.006	1.021	1.072
HV-6	Frame	7	1.204	1.227	1.056	1.072	1.194
HV-6	Frame	8	1.734	1.229	1.155	1.071	1.192
HV-6	Frame	8B	1.734	1.229	1.155	1.071	1.192
HV-6	Frame	9	1.868	1.659	1.146	1.045	1.150
HV-6	Frame	10	2.125	1.801	1.153	1.065	1.181
HV-6	Masonry	1	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	2	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	3	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	4	1.000	1.000	1.000	1.000	1.000
HV-6	Masonry	5	1.004	0.982	1.006	1.018	1.068
HV-6	Masonry	6	1.117	1.170	1.006	1.021	1.072
HV-6	Masonry	7	1.204	1.227	1.056	1.072	1.194
HV-6	Masonry	8	1.734	1.229	1.155	1.071	1.192
HV-6	Masonry	8B	1.734	1.229	1.155	1.071	1.192
HV-6	Masonry	9	1.868	1.659	1.146	1.045	1.150
HV-6	Masonry	10	2.125	1.801	1.153	1.065	1.181
HV-6	Steel	1	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	2	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	3	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	4	1.000	1.000	1.000	1.000	1.000
HV-6	Steel	5	1.004	0.982	1.006	1.018	1.068
HV-6	Steel	6	1.117	1.170	1.006	1.021	1.072
HV-6	Steel	7	1.204	1.227	1.056	1.072	1.194
HV-6	Steel	8	1.734	1.229	1.155	1.071	1.192
HV-6	Steel	8B	1.734	1.229	1.155	1.071	1.192
HV-6	Steel	9	1.868	1.659	1.146	1.045	1.150
HV-6	Steel	10	2.125	1.801	1.153	1.065	1.181

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Current

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	30000	0.454	0.317	0.512	0.292	0.414
HO-3 / HV-3	35000	0.470	0.341	0.528	0.314	0.434
HO-3 / HV-3	40000	0.486	0.365	0.544	0.338	0.455
HO-3 / HV-3	45000	0.502	0.389	0.561	0.361	0.475
HO-3 / HV-3	50000	0.512	0.405	0.569	0.376	0.486
HO-3 / HV-3	55000	0.521	0.422	0.577	0.391	0.497
HO-3 / HV-3	60000	0.532	0.439	0.587	0.407	0.508
HO-3 / HV-3	65000	0.550	0.465	0.604	0.431	0.527
HO-3 / HV-3	70000	0.561	0.485	0.614	0.449	0.540
HO-3 / HV-3	75000	0.573	0.507	0.626	0.468	0.554
HO-3 / HV-3	80000	0.588	0.533	0.644	0.493	0.575
HO-3 / HV-3	85000	0.600	0.554	0.661	0.514	0.591
HO-3 / HV-3	90000	0.614	0.579	0.681	0.538	0.611
HO-3 / HV-3	95000	0.632	0.612	0.706	0.568	0.639
HO-3 / HV-3	100000	0.648	0.635	0.723	0.593	0.665
HO-3 / HV-3	105000	0.665	0.655	0.737	0.616	0.691
HO-3 / HV-3	110000	0.684	0.666	0.748	0.637	0.714
HO-3 / HV-3	115000	0.706	0.690	0.765	0.660	0.738
HO-3 / HV-3	120000	0.729	0.720	0.779	0.685	0.757
HO-3 / HV-3	125000	0.749	0.757	0.793	0.710	0.772
HO-3 / HV-3	130000	0.766	0.788	0.809	0.735	0.785
HO-3 / HV-3	135000	0.781	0.819	0.827	0.763	0.807
HO-3 / HV-3	140000	0.799	0.853	0.849	0.791	0.832
HO-3 / HV-3	145000	0.816	0.888	0.870	0.815	0.856
HO-3 / HV-3	150000	0.840	0.928	0.894	0.843	0.887
HO-3 / HV-3	155000	0.866	0.967	0.919	0.874	0.920
HO-3 / HV-3	160000	0.890	0.994	0.938	0.897	0.947
HO-3 / HV-3	165000	0.915	1.019	0.957	0.921	0.966
HO-3 / HV-3	170000	0.940	1.034	0.974	0.946	0.982
HO-3 / HV-3	175000	0.970	1.052	0.990	0.975	0.999
HO-3 / HV-3	180000	0.999	1.066	1.007	1.005	1.018
HO-3 / HV-3	185000	1.025	1.081	1.024	1.035	1.038
HO-3 / HV-3	190000	1.053	1.093	1.041	1.063	1.059
HO-3 / HV-3	195000	1.081	1.105	1.059	1.087	1.085
HO-3 / HV-3	200000	1.112	1.120	1.080	1.116	1.108
HO-3 / HV-3	205000	1.139	1.142	1.101	1.145	1.127

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Current

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	210000	1.165	1.161	1.124	1.174	1.148
HO-3 / HV-3	215000	1.188	1.183	1.145	1.200	1.167
HO-3 / HV-3	220000	1.207	1.201	1.164	1.225	1.186
HO-3 / HV-3	225000	1.229	1.217	1.182	1.252	1.202
HO-3 / HV-3	230000	1.251	1.232	1.200	1.281	1.220
HO-3 / HV-3	235000	1.271	1.247	1.217	1.311	1.238
HO-3 / HV-3	240000	1.288	1.261	1.233	1.336	1.257
HO-3 / HV-3	245000	1.308	1.281	1.251	1.363	1.283
HO-3 / HV-3	250000	1.322	1.301	1.268	1.387	1.311
HO-3 / HV-3	255000	1.338	1.325	1.286	1.414	1.337
HO-3 / HV-3	260000	1.354	1.348	1.304	1.441	1.367
HO-3 / HV-3	265000	1.369	1.370	1.324	1.468	1.394
HO-3 / HV-3	270000	1.386	1.393	1.343	1.497	1.419
HO-3 / HV-3	275000	1.404	1.419	1.362	1.524	1.441
HO-3 / HV-3	280000	1.423	1.448	1.381	1.550	1.464
HO-3 / HV-3	285000	1.444	1.480	1.401	1.575	1.485
HO-3 / HV-3	290000	1.466	1.514	1.422	1.601	1.505
HO-3 / HV-3	295000	1.489	1.550	1.445	1.626	1.526
HO-3 / HV-3	300000	1.511	1.583	1.467	1.650	1.546
HO-3 / HV-3	305000	1.534	1.617	1.490	1.674	1.565
HO-3 / HV-3	310000	1.555	1.647	1.510	1.698	1.584
HO-3 / HV-3	315000	1.577	1.673	1.530	1.721	1.603
HO-3 / HV-3	320000	1.601	1.694	1.548	1.745	1.620
HO-3 / HV-3	325000	1.625	1.712	1.566	1.767	1.636
HO-3 / HV-3	330000	1.650	1.726	1.583	1.790	1.652
HO-3 / HV-3	335000	1.674	1.739	1.599	1.813	1.668
HO-3 / HV-3	340000	1.697	1.751	1.613	1.835	1.683
HO-3 / HV-3	345000	1.720	1.763	1.628	1.858	1.700
HO-3 / HV-3	350000	1.741	1.776	1.640	1.879	1.716
HO-3 / HV-3	355000	1.761	1.786	1.653	1.902	1.733
HO-3 / HV-3	360000	1.781	1.795	1.664	1.923	1.749
HO-3 / HV-3	365000	1.801	1.804	1.676	1.946	1.766
HO-3 / HV-3	370000	1.820	1.812	1.688	1.969	1.782
HO-3 / HV-3	375000	1.839	1.821	1.700	1.994	1.797
HO-3 / HV-3	380000	1.860	1.831	1.713	2.020	1.810
HO-3 / HV-3	385000	1.880	1.840	1.725	2.045	1.824

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Current

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	390000	1.900	1.849	1.738	2.071	1.837
HO-3 / HV-3	395000	1.920	1.859	1.751	2.096	1.850
HO-3 / HV-3	400000	1.940	1.868	1.763	2.122	1.864
HO-3 / HV-3	405000	1.968	1.878	1.777	2.148	1.878
HO-3 / HV-3	410000	1.996	1.888	1.791	2.173	1.891
HO-3 / HV-3	415000	2.024	1.898	1.804	2.198	1.905
HO-3 / HV-3	420000	2.051	1.908	1.818	2.223	1.918
HO-3 / HV-3	425000	2.079	1.917	1.832	2.249	1.932
HO-3 / HV-3	430000	2.107	1.927	1.846	2.274	1.946
HO-3 / HV-3	435000	2.135	1.937	1.859	2.299	1.960
HO-3 / HV-3	440000	2.163	1.947	1.873	2.324	1.973
HO-3 / HV-3	445000	2.191	1.957	1.887	2.350	1.987
HO-3 / HV-3	450000	2.218	1.967	1.901	2.375	2.001
HO-3 / HV-3	455000	2.246	1.977	1.914	2.400	2.015
HO-3 / HV-3	460000	2.274	1.987	1.928	2.426	2.028
HO-3 / HV-3	465000	2.302	1.996	1.941	2.451	2.042
HO-3 / HV-3	470000	2.330	2.006	1.955	2.476	2.056
HO-3 / HV-3	475000	2.358	2.016	1.969	2.501	2.070
HO-3 / HV-3	480000	2.385	2.026	1.983	2.527	2.083
HO-3 / HV-3	485000	2.413	2.036	1.996	2.552	2.097
HO-3 / HV-3	490000	2.441	2.046	2.010	2.577	2.110
HO-3 / HV-3	495000	2.469	2.056	2.024	2.602	2.124
HO-3 / HV-3	500000	2.497	2.065	2.038	2.628	2.138
HO-3 / HV-3	510000	2.552	2.085	2.065	2.678	2.165
HO-3 / HV-3	520000	2.608	2.105	2.093	2.729	2.193
HO-3 / HV-3	530000	2.664	2.125	2.120	2.779	2.220
HO-3 / HV-3	540000	2.719	2.144	2.147	2.830	2.248
HO-3 / HV-3	550000	2.775	2.164	2.175	2.880	2.275
HO-3 / HV-3	560000	2.831	2.184	2.202	2.931	2.302
HO-3 / HV-3	570000	2.886	2.204	2.230	2.981	2.330
HO-3 / HV-3	580000	2.942	2.223	2.257	3.032	2.357
HO-3 / HV-3	590000	2.998	2.243	2.285	3.082	2.385
HO-3 / HV-3	600000	3.053	2.263	2.312	3.133	2.412
HO-3 / HV-3	610000	3.109	2.283	2.340	3.184	2.440
HO-3 / HV-3	620000	3.165	2.302	2.367	3.234	2.467
HO-3 / HV-3	630000	3.220	2.322	2.394	3.285	2.494

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Current

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	640000	3.276	2.342	2.422	3.335	2.522
HO-3 / HV-3	650000	3.332	2.361	2.449	3.386	2.549
HO-3 / HV-3	660000	3.387	2.381	2.477	3.436	2.577
HO-3 / HV-3	670000	3.443	2.401	2.504	3.487	2.604
HO-3 / HV-3	680000	3.499	2.421	2.532	3.537	2.632
HO-3 / HV-3	690000	3.554	2.440	2.559	3.588	2.659
HO-3 / HV-3	700000	3.610	2.460	2.586	3.638	2.687
HO-3 / HV-3	710000	3.666	2.480	2.614	3.689	2.714
HO-3 / HV-3	720000	3.721	2.500	2.641	3.739	2.741
HO-3 / HV-3	730000	3.777	2.519	2.669	3.790	2.769
HO-3 / HV-3	740000	3.833	2.539	2.696	3.841	2.796
HO-3 / HV-3	750000	3.888	2.559	2.724	3.891	2.824
HO-3 / HV-3	760000	3.944	2.579	2.751	3.942	2.851
HO-3 / HV-3	770000	4.000	2.598	2.778	3.992	2.879
HO-3 / HV-3	780000	4.056	2.618	2.806	4.043	2.906
HO-3 / HV-3	790000	4.111	2.638	2.833	4.093	2.933
HO-3 / HV-3	800000	4.167	2.657	2.861	4.144	2.961
HO-3 / HV-3	810000	4.223	2.677	2.888	4.194	2.988
HO-3 / HV-3	820000	4.278	2.697	2.916	4.245	3.016
HO-3 / HV-3	830000	4.334	2.717	2.943	4.295	3.043
HO-3 / HV-3	840000	4.390	2.736	2.970	4.346	3.071
HO-3 / HV-3	850000	4.445	2.756	2.998	4.396	3.098
HO-3 / HV-3	860000	4.501	2.776	3.025	4.447	3.125
HO-3 / HV-3	870000	4.557	2.796	3.053	4.497	3.153
HO-3 / HV-3	880000	4.612	2.815	3.080	4.548	3.180
HO-3 / HV-3	890000	4.668	2.835	3.108	4.599	3.208
HO-3 / HV-3	900000	4.724	2.855	3.135	4.649	3.235
HO-3 / HV-3	910000	4.779	2.874	3.163	4.700	3.263
HO-3 / HV-3	920000	4.835	2.894	3.190	4.750	3.290
HO-3 / HV-3	930000	4.891	2.914	3.217	4.801	3.317
HO-3 / HV-3	940000	4.946	2.934	3.245	4.851	3.345
HO-3 / HV-3	950000	5.002	2.953	3.272	4.902	3.372
HO-3 / HV-3	960000	5.058	2.973	3.300	4.952	3.400
HO-3 / HV-3	970000	5.113	2.993	3.327	5.003	3.427
HO-3 / HV-3	980000	5.169	3.013	3.355	5.053	3.455
HO-3 / HV-3	990000	5.225	3.032	3.382	5.104	3.482

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Current

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	1000000	5.280	3.052	3.409	5.154	3.510

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Proposed

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	30000	0.573	0.305	0.685	0.256	0.494
HO-3 / HV-3	35000	0.581	0.329	0.694	0.278	0.511
HO-3 / HV-3	40000	0.589	0.354	0.703	0.301	0.528
HO-3 / HV-3	45000	0.597	0.378	0.712	0.323	0.545
HO-3 / HV-3	50000	0.604	0.397	0.716	0.340	0.554
HO-3 / HV-3	55000	0.611	0.417	0.720	0.357	0.563
HO-3 / HV-3	60000	0.618	0.438	0.725	0.375	0.572
HO-3 / HV-3	65000	0.625	0.461	0.731	0.394	0.581
HO-3 / HV-3	70000	0.633	0.485	0.736	0.413	0.592
HO-3 / HV-3	75000	0.640	0.510	0.742	0.434	0.603
HO-3 / HV-3	80000	0.642	0.533	0.750	0.456	0.615
HO-3 / HV-3	85000	0.644	0.554	0.763	0.477	0.627
HO-3 / HV-3	90000	0.646	0.579	0.776	0.499	0.640
HO-3 / HV-3	95000	0.648	0.608	0.792	0.522	0.661
HO-3 / HV-3	100000	0.655	0.629	0.801	0.547	0.687
HO-3 / HV-3	105000	0.665	0.645	0.806	0.570	0.716
HO-3 / HV-3	110000	0.684	0.649	0.809	0.592	0.742
HO-3 / HV-3	115000	0.706	0.675	0.820	0.617	0.769
HO-3 / HV-3	120000	0.728	0.711	0.826	0.643	0.783
HO-3 / HV-3	125000	0.744	0.760	0.829	0.668	0.789
HO-3 / HV-3	130000	0.754	0.798	0.838	0.695	0.791
HO-3 / HV-3	135000	0.762	0.836	0.851	0.726	0.812
HO-3 / HV-3	140000	0.772	0.876	0.869	0.755	0.835
HO-3 / HV-3	145000	0.782	0.923	0.888	0.779	0.859
HO-3 / HV-3	150000	0.798	0.969	0.904	0.804	0.889
HO-3 / HV-3	155000	0.816	1.013	0.919	0.831	0.920
HO-3 / HV-3	160000	0.838	1.041	0.932	0.853	0.949
HO-3 / HV-3	165000	0.865	1.069	0.948	0.878	0.965
HO-3 / HV-3	170000	0.895	1.077	0.960	0.907	0.977
HO-3 / HV-3	175000	0.930	1.089	0.970	0.940	0.986
HO-3 / HV-3	180000	0.963	1.095	0.980	0.976	1.001
HO-3 / HV-3	185000	0.992	1.101	0.990	1.012	1.018
HO-3 / HV-3	190000	1.026	1.104	1.003	1.046	1.039
HO-3 / HV-3	195000	1.062	1.108	1.020	1.074	1.070
HO-3 / HV-3	200000	1.099	1.114	1.036	1.107	1.091
HO-3 / HV-3	205000	1.129	1.134	1.055	1.140	1.106

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Proposed

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	210000	1.158	1.150	1.077	1.174	1.125
HO-3 / HV-3	215000	1.180	1.170	1.096	1.202	1.139
HO-3 / HV-3	220000	1.196	1.185	1.113	1.231	1.156
HO-3 / HV-3	225000	1.217	1.193	1.126	1.261	1.165
HO-3 / HV-3	230000	1.236	1.200	1.138	1.295	1.176
HO-3 / HV-3	235000	1.256	1.211	1.152	1.334	1.192
HO-3 / HV-3	240000	1.273	1.221	1.165	1.367	1.213
HO-3 / HV-3	245000	1.291	1.240	1.180	1.399	1.243
HO-3 / HV-3	250000	1.302	1.261	1.195	1.427	1.279
HO-3 / HV-3	255000	1.312	1.286	1.210	1.459	1.309
HO-3 / HV-3	260000	1.320	1.309	1.224	1.490	1.346
HO-3 / HV-3	265000	1.329	1.331	1.241	1.522	1.377
HO-3 / HV-3	270000	1.341	1.355	1.257	1.557	1.405
HO-3 / HV-3	275000	1.356	1.385	1.274	1.591	1.429
HO-3 / HV-3	280000	1.374	1.422	1.292	1.622	1.453
HO-3 / HV-3	285000	1.394	1.464	1.310	1.648	1.473
HO-3 / HV-3	290000	1.415	1.509	1.329	1.678	1.490
HO-3 / HV-3	295000	1.435	1.553	1.349	1.701	1.507
HO-3 / HV-3	300000	1.455	1.595	1.369	1.724	1.522
HO-3 / HV-3	305000	1.475	1.637	1.389	1.747	1.536
HO-3 / HV-3	310000	1.495	1.674	1.408	1.773	1.551
HO-3 / HV-3	315000	1.519	1.706	1.427	1.800	1.570
HO-3 / HV-3	320000	1.548	1.730	1.446	1.829	1.586
HO-3 / HV-3	325000	1.580	1.749	1.465	1.857	1.602
HO-3 / HV-3	330000	1.615	1.763	1.485	1.888	1.619
HO-3 / HV-3	335000	1.650	1.776	1.503	1.920	1.637
HO-3 / HV-3	340000	1.684	1.788	1.520	1.953	1.657
HO-3 / HV-3	345000	1.717	1.801	1.537	1.986	1.678
HO-3 / HV-3	350000	1.749	1.817	1.552	2.018	1.700
HO-3 / HV-3	355000	1.779	1.827	1.567	2.052	1.723
HO-3 / HV-3	360000	1.808	1.835	1.580	2.085	1.745
HO-3 / HV-3	365000	1.836	1.841	1.592	2.119	1.768
HO-3 / HV-3	370000	1.862	1.847	1.605	2.153	1.789
HO-3 / HV-3	375000	1.890	1.854	1.618	2.191	1.807
HO-3 / HV-3	380000	1.919	1.862	1.632	2.230	1.822
HO-3 / HV-3	385000	1.947	1.869	1.646	2.269	1.838

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Proposed

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	390000	1.975	1.877	1.660	2.308	1.853
HO-3 / HV-3	395000	2.003	1.885	1.674	2.347	1.868
HO-3 / HV-3	400000	2.032	1.892	1.688	2.387	1.883
HO-3 / HV-3	405000	2.072	1.897	1.700	2.422	1.896
HO-3 / HV-3	410000	2.112	1.902	1.713	2.457	1.908
HO-3 / HV-3	415000	2.152	1.907	1.725	2.492	1.921
HO-3 / HV-3	420000	2.192	1.912	1.738	2.527	1.933
HO-3 / HV-3	425000	2.232	1.917	1.750	2.562	1.946
HO-3 / HV-3	430000	2.272	1.922	1.763	2.597	1.958
HO-3 / HV-3	435000	2.312	1.927	1.775	2.632	1.971
HO-3 / HV-3	440000	2.352	1.932	1.788	2.667	1.983
HO-3 / HV-3	445000	2.392	1.937	1.800	2.702	1.996
HO-3 / HV-3	450000	2.432	1.942	1.813	2.737	2.008
HO-3 / HV-3	455000	2.472	1.947	1.825	2.772	2.021
HO-3 / HV-3	460000	2.512	1.952	1.838	2.807	2.033
HO-3 / HV-3	465000	2.552	1.957	1.850	2.842	2.046
HO-3 / HV-3	470000	2.592	1.962	1.863	2.877	2.058
HO-3 / HV-3	475000	2.632	1.967	1.875	2.912	2.071
HO-3 / HV-3	480000	2.672	1.972	1.888	2.947	2.083
HO-3 / HV-3	485000	2.712	1.977	1.900	2.982	2.096
HO-3 / HV-3	490000	2.752	1.982	1.913	3.017	2.108
HO-3 / HV-3	495000	2.792	1.987	1.925	3.052	2.121
HO-3 / HV-3	500000	2.832	1.992	1.938	3.087	2.133
HO-3 / HV-3	510000	2.912	2.002	1.963	3.157	2.158
HO-3 / HV-3	520000	2.992	2.012	1.988	3.227	2.183
HO-3 / HV-3	530000	3.072	2.022	2.013	3.297	2.208
HO-3 / HV-3	540000	3.152	2.032	2.038	3.367	2.233
HO-3 / HV-3	550000	3.232	2.042	2.063	3.437	2.258
HO-3 / HV-3	560000	3.312	2.052	2.088	3.507	2.283
HO-3 / HV-3	570000	3.392	2.062	2.113	3.577	2.308
HO-3 / HV-3	580000	3.472	2.072	2.138	3.647	2.333
HO-3 / HV-3	590000	3.552	2.082	2.163	3.717	2.358
HO-3 / HV-3	600000	3.632	2.092	2.188	3.787	2.383
HO-3 / HV-3	610000	3.712	2.102	2.213	3.857	2.408
HO-3 / HV-3	620000	3.792	2.112	2.238	3.927	2.433
HO-3 / HV-3	630000	3.872	2.122	2.263	3.997	2.458

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Proposed

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	640000	3.952	2.132	2.288	4.067	2.483
HO-3 / HV-3	650000	4.032	2.142	2.313	4.137	2.508
HO-3 / HV-3	660000	4.112	2.152	2.338	4.207	2.533
HO-3 / HV-3	670000	4.192	2.162	2.363	4.277	2.558
HO-3 / HV-3	680000	4.272	2.172	2.388	4.347	2.583
HO-3 / HV-3	690000	4.352	2.182	2.413	4.417	2.608
HO-3 / HV-3	700000	4.432	2.192	2.438	4.487	2.633
HO-3 / HV-3	710000	4.512	2.202	2.463	4.557	2.658
HO-3 / HV-3	720000	4.592	2.212	2.488	4.627	2.683
HO-3 / HV-3	730000	4.672	2.222	2.513	4.697	2.708
HO-3 / HV-3	740000	4.752	2.232	2.538	4.767	2.733
HO-3 / HV-3	750000	4.832	2.242	2.563	4.837	2.758
HO-3 / HV-3	760000	4.912	2.252	2.588	4.907	2.783
HO-3 / HV-3	770000	4.992	2.262	2.613	4.977	2.808
HO-3 / HV-3	780000	5.072	2.272	2.638	5.047	2.833
HO-3 / HV-3	790000	5.152	2.282	2.663	5.117	2.858
HO-3 / HV-3	800000	5.232	2.292	2.688	5.187	2.883
HO-3 / HV-3	810000	5.312	2.302	2.713	5.257	2.908
HO-3 / HV-3	820000	5.392	2.312	2.738	5.327	2.933
HO-3 / HV-3	830000	5.472	2.322	2.763	5.397	2.958
HO-3 / HV-3	840000	5.552	2.332	2.788	5.467	2.983
HO-3 / HV-3	850000	5.632	2.342	2.813	5.537	3.008
HO-3 / HV-3	860000	5.712	2.352	2.838	5.607	3.033
HO-3 / HV-3	870000	5.792	2.362	2.863	5.677	3.058
HO-3 / HV-3	880000	5.872	2.372	2.888	5.747	3.083
HO-3 / HV-3	890000	5.952	2.382	2.913	5.817	3.108
HO-3 / HV-3	900000	6.032	2.392	2.938	5.887	3.133
HO-3 / HV-3	910000	6.112	2.402	2.963	5.957	3.158
HO-3 / HV-3	920000	6.192	2.412	2.988	6.027	3.183
HO-3 / HV-3	930000	6.272	2.422	3.013	6.097	3.208
HO-3 / HV-3	940000	6.352	2.432	3.038	6.167	3.233
HO-3 / HV-3	950000	6.432	2.442	3.063	6.237	3.258
HO-3 / HV-3	960000	6.512	2.452	3.088	6.307	3.283
HO-3 / HV-3	970000	6.592	2.462	3.113	6.377	3.308
HO-3 / HV-3	980000	6.672	2.472	3.138	6.447	3.333
HO-3 / HV-3	990000	6.752	2.482	3.163	6.517	3.358

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Proposed

Coverage A Limit						
Form	Coverage A Limit	P1	P2	P3	P5	P6
HO-3 / HV-3	1000000	6.832	2.492	3.188	6.587	3.383
HO-3 / HV-3	1500000	11.915	3.291	4.937	11.096	5.151
HO-3 / HV-3	2000000	16.315	3.841	6.367	14.946	6.581
HO-3 / HV-3	2500000	20.715	4.391	7.797	18.796	8.011
HO-3 / HV-3	3000000	26.257	5.166	9.646	23.675	9.870
HO-3 / HV-3	3500000	32.198	5.990	11.626	28.904	11.860
HO-3 / HV-3	4000000	38.540	6.865	13.735	34.484	13.979
HO-3 / HV-3	4500000	43.540	7.490	15.360	38.859	15.604
HO-3 / HV-3	5000000	48.540	8.115	16.985	43.234	17.229
HO-3 / HV-3	5500000	53.540	8.740	18.610	47.609	18.854
HO-3 / HV-3	6000000	58.540	9.365	20.235	51.984	20.479

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Current

<b>Coverage A Limit HO-3 / HV-3 Additional Factor</b>					
<b>Coverage A Limit HO-3 / HV-3</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
Additive factor for every 5000 above 1000000	0.040	0.005	0.013	0.035	0.013

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Expanded Coverage A Table  
Proposed

<b>Coverage A Limit HO-3 / HV-3 Additional Factor</b>					
<b>Coverage A Limit HO-3 / HV-3</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
Additive factor for every 5000 above 6000000	0.050	0.006	0.016	0.044	0.016

### **Rule 535 Enhanced Home Package**

- A. Introduction:** The enhanced Home Package endorsement increases certain Section I and Section II limits and includes limited additional replacement cost protection, personal property replacement coverage, lock replacement coverage, reward coverage, water back up of sewers and drains, increased fire department service charge coverage, increased credit card coverage, additional loss assessment coverage, personal injury, increased damage to property of others, and broadened watercraft liability coverage.

#### **Form HO-3**

#### **Eligibility**

1. Coverage A must be a minimum of 100% of replacement cost.
2. Coverage A must be upgraded annually, at renewal, in accordance with the Inflation Protection Program.
3. EHP is not available with Modified Loss Settlement.
4. Occupancy: **Primary residence. Secondary residence permitted only if Section II coverage is present.**

### **Rule 532 Personal Property Replacement Cost Loss Settlement**

**A. Introduction: All Forms.** The policy may be endorsed to provide loss settlement on a Replacement Cost basis for property whether insured on a blanket or scheduled basis.

**All Forms Except HO-4 and HO-6:** Coverage C must be at least 50% of Coverage A.

**Forms HO-4 and HO-6:** Coverage C minimum is \$12,000.

**B. Premium:** For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Other Property Forms tables located in the Rate section of this manual.

**C. Endorsement:** Use Endorsement **HO-290** Personal Property Replacement Cost Loss Settlement

This coverage is included in **HO-84** Enhanced Home package - **HO-4**, **HO-85** Enhanced Home Package-**HO-3**, and **HO-86** Enhanced Home Package - **HO-6** endorsements and may not be written when any of those endorsements are part of the policy.

**Rule 420 Age of Insured**

Age of Insured is calculated from the date of birth of the primary named insured.  
Refer to the Rule 301.A.5 table in the Rate section of the manual for applicable factors.

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

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Exhibit VI	Pages 1-2	Explanation of Catastrophe Losses
Exhibit VII	Pages 1-5	Trended Ultimate Losses

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling Policy Forms  
Indication

All Price Tracks Combined

AY Ending 06/30	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)
2005	13,723	15,059,415	10,817,958	814	0.05	0.718
2006	15,907	17,305,033	11,567,191	984	0.05	0.668
2007	17,863	19,227,651	13,764,268	983	0.10	0.716
2008	19,437	21,072,801	20,743,988	883	0.35	0.984
2009	21,679	23,785,568	14,359,160	932	0.45	0.604
(7) Weighted Rate Level Loss Ratio						0.688
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						0.838
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						58.5%
(11) State Credibility						1.00
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						0.838
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						58.49%
(15) Proposed Premium Level Change						7.92%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant Policy Forms  
Indication

All Price Tracks Combined

AY Ending 06/30	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)
2005	761	188,233	78,852	10	0.05	0.419
2006	879	222,603	47,974	12	0.05	0.216
2007	1,098	286,570	454,287	29	0.10	1.585
2008	1,370	337,280	164,418	33	0.35	0.487
2009	1,784	447,064	527,360	44	0.45	1.180
(7) Weighted Rate Level Loss Ratio						0.860
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						1.047
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						98.2%
(11) State Credibility						0.30
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						0.705
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						33.31%
(15) Proposed Premium Level Change						3.69%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Condominium Policy Forms  
Indication

All Price Tracks Combined

AY Ending 06/30	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)
2005	159	80,087	19,859	5	0.05	0.248
2006	217	109,462	63,409	7	0.05	0.579
2007	282	138,812	15,528	6	0.10	0.112
2008	329	162,245	34,862	12	0.35	0.215
2009	376	190,651	103,877	13	0.45	0.545
(7) Weighted Rate Level Loss Ratio						0.332
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						0.404
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						-23.6%
(11) State Credibility						0.20
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						0.527
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						-0.31%
(15) Proposed Premium Level Change						0.26%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant & Condominium Policy Forms  
Indication

All Price Tracks Combined

AY Ending 06/30	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)
2005	920	263,253	98,711	15	0.05	0.375
2006	1,096	323,738	111,383	19	0.05	0.344
2007	1,380	425,020	469,815	35	0.10	1.105
2008	1,699	499,299	199,279	45	0.35	0.399
2009	2,159	638,449	608,743	57	0.45	0.953
(7) Weighted Rate Level Loss Ratio						0.679
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						0.827
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						56.5%
(11) State Credibility						0.30
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						0.639
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						20.82%
(15) Proposed Premium Level Change						3.14%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling, Tenant & Condominium Policy Forms  
Indication

All Price Tracks Combined

AY Ending 06/30	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)
2005	14,644	14,005,564	10,916,669	829	0.05	0.779
2006	17,003	16,343,885	11,677,856	1,003	0.05	0.715
2007	19,242	19,052,538	14,227,739	1,018	0.10	0.747
2008	21,136	21,140,875	20,932,641	928	0.35	0.990
2009	23,838	24,167,974	14,967,784	989	0.45	0.619
(7) Weighted Rate Level Loss Ratio						0.700
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						0.852
(9) Permissible Loss Ratio						0.529
(10) Indicated Rate Level Change = (8)/(9)-1						61.3%
(11) State Credibility						1.00
(12) Trended Permissible Loss Ratio						0.558
(13) Credibility Weighted Rate Level Loss Ratio						0.852
(14) Credibility Weighted Indicated Rate Level change = (13)/(9)-1						61.29%
(15) Proposed Premium Level Change						7.73%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Development of Permissible Loss Ratio

HOMEOWNERS

Commissions	22.6%
General & Other Acquisition	10.4%
Taxes, Licenses & Fees	2.7%
Profit Provision	11.4%
Subtotal	47.1%
Permissible Loss Ratio	52.9%
Total	100.0%



ALL COMPANIES COMBINED

Dwelling Policy Forms  
Average Development Factors

Statewide

	Development Period:								
	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
ALL avg.	1.138	1.002	1.001	1.002	1.000	0.998	1.000	1.000	1.000
All avg. excluding Hi/Lo	1.132	1.002	1.003	1.002	1.000	1.000	1.000		
7 yr avg.	1.142	1.002	1.001						
7 yr. avg. excluding Hi/Lo	1.135	1.003	1.003						
5 yr avg.	1.144	1.001	1.001	1.002	1.000				
5 yr. avg. excluding Hi/Lo	1.133	1.002	1.003	1.002	1.000				
4 yr avg	1.149	1.000	0.999	1.003	1.000	0.998			
4 yr. avg. excluding Hi/Lo	1.138	1.001	1.002	1.003	1.000	1.000			
3 yr avg	1.171	1.002	0.999	1.003	1.000	0.997	1.000		
2 yr avg	1.125	1.003	0.995	1.002	1.000	0.996	1.000	1.000	
Latest	1.195	1.002	1.004	1.008	0.997	0.992	1.000	1.000	1.000
Selected LDF	1.133	1.002	1.003	1.002	1.000	1.000	1.000	1.000	1.000
Cumulative LDF	12 to Ult.	24 to Ult.	36 to Ult.	48 to Ult.	60 to Ult.	72 to Ult.	84 to Ult.	96 to Ult.	108 to Ult.
	1.140	1.007	1.005	1.002	1.000	1.000	1.000	1.000	1.000















ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms  
Average Development Factors

Statewide

	Development Period:								
	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
ALL avg.	1.134	1.002	1.001	1.002	1.000	0.998	1.000	1.000	1.000
All avg. excluding Hi/Lo	1.127	1.002	1.002	1.002	1.000	1.000	1.000		
7 yr avg.	1.140	1.002	1.001						
7 yr. avg. excluding Hi/Lo	1.133	1.003	1.002						
5 yr avg.	1.144	1.001	1.001	1.002	1.000				
5 yr. avg. excluding Hi/Lo	1.132	1.002	1.002	1.002	1.000				
4 yr avg	1.149	1.000	0.999	1.002	1.000	0.998			
4 yr. avg. excluding Hi/Lo	1.138	1.001	1.001	1.003	1.000	1.000			
3 yr avg	1.172	1.002	0.999	1.003	1.000	0.998	1.000		
2 yr avg	1.126	1.003	0.995	1.002	1.000	0.996	1.000	1.000	
Latest	1.193	1.002	1.003	1.008	0.997	0.993	1.000	1.000	1.000
Selected LDF	1.132	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000
Cumulative LDF	12 to Ult.	24 to Ult.	36 to Ult.	48 to Ult.	60 to Ult.	72 to Ult.	84 to Ult.	96 to Ult.	108 to Ult.
	1.140	1.006	1.004	1.002	1.000	1.000	1.000	1.000	1.000

ALL COMPANIES COMBINED

Dwelling Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
09/30/2004	5.02	5.81			06/30/2004	5.85	5.20		
12/31/2004	5.15	5.77			09/30/2004	5.42	5.23		
03/31/2005	5.10	5.73			12/31/2004	5.32	5.26		
06/30/2005	5.39	5.69			03/31/2005	5.27	5.28		
09/30/2005	5.72	5.65			06/30/2005	5.23	5.31		
12/31/2005	5.85	5.61			09/30/2005	5.16	5.34		
03/31/2006	6.22	5.57			12/31/2005	5.17	5.36		
06/30/2006	6.01	5.53			03/31/2006	5.26	5.39		
09/30/2006	6.29	5.49	6.36		06/30/2006	5.48	5.42	5.14	
12/31/2006	6.26	5.45	6.17		09/30/2006	5.55	5.45	5.21	
03/31/2007	5.92	5.41	5.98		12/31/2006	5.43	5.47	5.28	
06/30/2007	5.87	5.38	5.80		03/31/2007	5.49	5.50	5.36	
09/30/2007	5.19	5.34	5.62		06/30/2007	5.23	5.53	5.43	
12/31/2007	4.82	5.30	5.45		09/30/2007	5.05	5.56	5.51	
03/31/2008	4.78	5.26	5.28	6.10	12/31/2007	5.07	5.58	5.58	4.90
06/30/2008	5.95	5.23	5.12	5.65	03/31/2008	5.10	5.61	5.66	5.21
09/30/2008	6.23	5.19	4.96	5.24	06/30/2008	5.47	5.64	5.74	5.55
12/31/2008	6.22	5.15	4.81	4.86	09/30/2008	5.80	5.67	5.82	5.91
03/31/2009	4.49	5.12	4.66	4.51	12/31/2008	6.26	5.70	5.91	6.30
06/30/2009	3.34	5.08	4.52	4.18	03/31/2009	6.90	5.73	5.99	6.71
Annual Rate of Change		-2.8%	-11.7%	-26.0%			2.0%	5.7%	28.6%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
06/30/2005	12/31/2004	68.7	1.000
06/30/2006	12/31/2005	56.7	1.000
06/30/2007	12/31/2006	44.7	1.000
06/30/2008	12/31/2007	32.7	1.000
06/30/2009	12/31/2008	20.7	1.000

ALL COMPANIES COMBINED

Dwelling Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
09/30/2004	5,483.02	5,506.10			06/30/2004	4,653.27	4,772.64		
12/31/2004	5,287.10	5,778.98			09/30/2004	4,667.35	4,875.06		
03/31/2005	5,891.59	6,065.37			12/31/2004	4,808.73	4,979.69		
06/30/2005	7,326.59	6,365.96			03/31/2005	5,077.65	5,086.56		
09/30/2005	6,636.75	6,681.45			06/30/2005	5,167.56	5,195.73		
12/31/2005	6,747.19	7,012.58			09/30/2005	5,332.39	5,307.24		
03/31/2006	7,184.18	7,360.11			12/31/2005	5,654.82	5,421.14		
06/30/2006	6,738.41	7,724.87			03/31/2006	5,723.19	5,537.49		
09/30/2006	7,803.52	8,107.70	8720.80		06/30/2006	5,823.99	5,656.33	5845.26	
12/31/2006	9,676.17	8,509.51	9058.21		09/30/2006	5,812.12	5,777.73	5937.95	
03/31/2007	10,393.45	8,931.22	9408.68		12/31/2006	5,961.26	5,901.73	6032.10	
06/30/2007	10,903.02	9,373.84	9772.71		03/31/2007	6,058.11	6,028.39	6127.74	
09/30/2007	10,927.24	9,838.40	10150.82		06/30/2007	6,208.96	6,157.77	6224.91	
12/31/2007	9,026.49	10,325.97	10543.57		09/30/2007	6,552.26	6,289.92	6323.61	
03/31/2008	11,043.89	10,837.71	10951.51	9933.26	12/31/2007	6,560.68	6,424.92	6423.88	6644.53
06/30/2008	10,123.44	11,374.82	11375.23	10669.67	03/31/2008	6,601.18	6,562.81	6525.74	6666.13
09/30/2008	10,089.95	11,938.54	11815.34	11460.67	06/30/2008	6,773.18	6,703.66	6629.21	6687.81
12/31/2008	12,544.57	12,530.19	12272.49	12310.32	09/30/2008	6,878.79	6,847.53	6734.33	6709.56
03/31/2009	13,553.74	13,151.17	12747.32	13222.95	12/31/2008	6,831.68	6,994.49	6841.11	6731.38
06/30/2009	14,641.45	13,802.93	13240.52	14203.24	03/31/2009	6,554.38	7,144.60	6949.58	6753.27
Annual Rate of Change		21.3%	16.4%	33.1%			8.9%	6.5%	1.3%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor		Frequency Factor x Severity Factor
			From to 09/20/2010	Midpoint	
06/30/2005	12/31/2004	68.7		1.322	1.322
06/30/2006	12/31/2005	56.7		1.259	1.259
06/30/2007	12/31/2006	44.7		1.199	1.199
06/30/2008	12/31/2007	32.7		1.142	1.142
06/30/2009	12/31/2008	20.7		1.088	1.088

ALL COMPANIES COMBINED

Tenant Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
09/30/2004	1.63	1.20			06/30/2004	2.30	2.20		
12/31/2004	1.42	1.25			09/30/2004	2.25	2.21		
03/31/2005	1.37	1.31			12/31/2004	2.17	2.22		
06/30/2005	0.92	1.37			03/31/2005	2.17	2.22		
09/30/2005	1.27	1.44			06/30/2005	2.29	2.23		
12/31/2005	1.48	1.51			09/30/2005	2.34	2.24		
03/31/2006	1.42	1.58			12/31/2005	2.29	2.25		
06/30/2006	1.59	1.65			03/31/2006	2.35	2.26		
09/30/2006	1.50	1.73	1.77		06/30/2006	2.29	2.26	2.12	
12/31/2006	1.41	1.81	1.85		09/30/2006	2.16	2.27	2.15	
03/31/2007	2.21	1.90	1.94		12/31/2006	2.19	2.28	2.17	
06/30/2007	2.37	1.98	2.03		03/31/2007	2.12	2.29	2.20	
09/30/2007	2.52	2.08	2.12		06/30/2007	2.08	2.30	2.23	
12/31/2007	2.56	2.18	2.21		09/30/2007	2.20	2.30	2.26	
03/31/2008	2.41	2.28	2.31	2.41	12/31/2007	2.26	2.31	2.29	2.26
06/30/2008	2.48	2.39	2.42	2.45	03/31/2008	2.30	2.32	2.32	2.31
09/30/2008	2.45	2.50	2.53	2.50	06/30/2008	2.36	2.33	2.36	2.36
12/31/2008	2.59	2.62	2.64	2.54	09/30/2008	2.42	2.34	2.39	2.42
03/31/2009	2.55	2.74	2.76	2.58	12/31/2008	2.46	2.34	2.42	2.47
06/30/2009	2.64	2.87	2.89	2.63	03/31/2009	2.53	2.35	2.45	2.53
Annual Rate of Change		20.2%	19.4%	7.0%			1.4%	5.5%	9.5%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
06/30/2005	12/31/2004	68.7	1.322
06/30/2006	12/31/2005	56.7	1.259
06/30/2007	12/31/2006	44.7	1.199
06/30/2008	12/31/2007	32.7	1.142
06/30/2009	12/31/2008	20.7	1.088

ALL COMPANIES COMBINED

Tenant Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
09/30/2004	1,622.15	2,481.37			06/30/2004	2,997.37	3,651.15		
12/31/2004	1,589.79	2,653.49			09/30/2004	3,066.03	3,672.65		
03/31/2005	3,212.81	2,837.56			12/31/2004	3,092.82	3,694.27		
06/30/2005	3,796.87	3,034.40			03/31/2005	3,774.53	3,716.02		
09/30/2005	4,326.15	3,244.89			06/30/2005	4,077.03	3,737.90		
12/31/2005	4,398.53	3,469.98			09/30/2005	4,294.66	3,759.90		
03/31/2006	3,206.41	3,710.68			12/31/2005	4,545.33	3,782.04		
06/30/2006	3,145.32	3,968.09			03/31/2006	4,368.77	3,804.31		
09/30/2006	3,064.46	4,243.34	5592.29		06/30/2006	4,544.19	3,826.71	4222.96	
12/31/2006	7,290.68	4,537.70	5725.76		09/30/2006	4,325.89	3,849.24	4172.27	
03/31/2007	7,069.72	4,852.47	5862.41		12/31/2006	4,168.28	3,871.90	4122.19	
06/30/2007	7,704.05	5,189.07	6002.33		03/31/2007	3,797.21	3,894.69	4072.70	
09/30/2007	7,368.88	5,549.03	6145.59		06/30/2007	3,747.61	3,917.62	4023.82	
12/31/2007	5,148.37	5,933.96	6292.27		09/30/2007	3,880.48	3,940.69	3975.52	
03/31/2008	7,680.59	6,345.58	6442.44	6947.81	12/31/2007	3,722.84	3,963.89	3927.79	3858.55
06/30/2008	6,588.03	6,785.76	6596.21	6875.39	03/31/2008	3,912.66	3,987.23	3880.65	3850.93
09/30/2008	5,850.99	7,256.48	6753.64	6803.73	06/30/2008	3,998.66	4,010.70	3834.06	3843.32
12/31/2008	7,608.42	7,759.85	6914.83	6732.82	09/30/2008	3,818.83	4,034.32	3788.04	3835.72
03/31/2009	5,894.42	8,298.13	7079.86	6662.65	12/31/2008	3,848.74	4,058.07	3742.57	3828.14
06/30/2009	7,239.65	8,873.76	7248.84	6593.20	03/31/2009	3,742.40	4,081.96	3697.65	3820.58
Annual Rate of Change		30.8%	9.9%	-4.1%			2.4%	-4.7%	-0.8%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor From Midpoint to 09/20/2010	Frequency Factor x Severity Factor
06/30/2005	12/31/2004	68.7	1.000	1.322
06/30/2006	12/31/2005	56.7	1.000	1.259
06/30/2007	12/31/2006	44.7	1.000	1.199
06/30/2008	12/31/2007	32.7	1.000	1.142
06/30/2009	12/31/2008	20.7	1.000	1.088

ALL COMPANIES COMBINED

Condominium Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
09/30/2004	1.47	2.15			06/30/2004	3.68	3.12		
12/31/2004	3.50	2.18			09/30/2004	3.56	3.16		
03/31/2005	2.67	2.22			12/31/2004	3.33	3.19		
06/30/2005	3.14	2.26			03/31/2005	3.12	3.23		
09/30/2005	2.98	2.30			06/30/2005	3.18	3.27		
12/31/2005	0.55	2.34			09/30/2005	2.72	3.31		
03/31/2006	3.02	2.38			12/31/2005	3.05	3.34		
06/30/2006	3.24	2.42			03/31/2006	3.47	3.38		
09/30/2006	3.40	2.46	2.47		06/30/2006	3.41	3.42	3.24	
12/31/2006	3.17	2.51	2.51		09/30/2006	3.63	3.46	3.31	
03/31/2007	1.50	2.55	2.56		12/31/2006	3.34	3.50	3.38	
06/30/2007	1.42	2.59	2.60		03/31/2007	2.87	3.54	3.46	
09/30/2007	2.37	2.64	2.65		06/30/2007	3.12	3.58	3.53	
12/31/2007	3.91	2.68	2.70		09/30/2007	3.75	3.62	3.61	
03/31/2008	3.76	2.73	2.75	3.56	12/31/2007	4.07	3.67	3.68	3.98
06/30/2008	3.95	2.78	2.79	3.34	03/31/2008	4.05	3.71	3.76	3.98
09/30/2008	2.94	2.83	2.85	3.13	06/30/2008	3.87	3.75	3.84	3.98
12/31/2008	1.99	2.87	2.90	2.93	09/30/2008	3.92	3.79	3.93	3.97
03/31/2009	2.75	2.92	2.95	2.74	12/31/2008	3.68	3.84	4.01	3.97
06/30/2009	3.20	2.97	3.00	2.57	03/31/2009	4.28	3.88	4.10	3.96
Annual Rate of Change		7.1%	7.4%	-23.0%			4.7%	8.9%	-0.4%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
06/30/2005	12/31/2004	68.7	1.000
06/30/2006	12/31/2005	56.7	1.000
06/30/2007	12/31/2006	44.7	1.000
06/30/2008	12/31/2007	32.7	1.000
06/30/2009	12/31/2008	20.7	1.000

ALL COMPANIES COMBINED

Condominium Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
09/30/2004	3,818.96	2,625.29			06/30/2004	4,216.65	4,253.28		
12/31/2004	2,269.84	2,687.49			09/30/2004	4,158.03	4,231.65		
03/31/2005	2,882.37	2,751.17			12/31/2004	2,816.76	4,210.13		
06/30/2005	2,549.32	2,816.36			03/31/2005	3,772.94	4,188.72		
09/30/2005	2,549.32	2,883.09			06/30/2005	4,302.28	4,167.42		
12/31/2005	1,884.20	2,951.41			09/30/2005	4,921.62	4,146.23		
03/31/2006	1,314.44	3,021.34			12/31/2005	5,585.84	4,125.15		
06/30/2006	5,908.89	3,092.93			03/31/2006	4,700.29	4,104.17		
09/30/2006	5,437.97	3,166.21	3970.97		06/30/2006	4,711.84	4,083.30	4227.75	
12/31/2006	5,437.97	3,241.23	3936.93		09/30/2006	4,332.36	4,062.53	4172.83	
03/31/2007	10,327.35	3,318.03	3903.19		12/31/2006	3,921.29	4,041.88	4118.61	
06/30/2007	2,535.15	3,396.65	3869.73		03/31/2007	4,231.93	4,021.32	4065.11	
09/30/2007	2,852.10	3,477.14	3836.56		06/30/2007	3,875.73	4,000.87	4012.30	
12/31/2007	2,002.61	3,559.53	3803.67		09/30/2007	3,864.39	3,980.53	3960.17	
03/31/2008	2,098.15	3,643.87	3771.07	1645.64	12/31/2007	3,462.08	3,960.29	3908.73	3410.57
06/30/2008	1,890.85	3,730.21	3738.74	2235.76	03/31/2008	3,425.18	3,940.15	3857.95	3536.51
09/30/2008	1,692.48	3,818.59	3706.69	3037.51	06/30/2008	3,730.23	3,920.11	3807.83	3667.10
12/31/2008	7,136.75	3,909.07	3674.92	4126.76	09/30/2008	3,747.04	3,900.18	3758.36	3802.51
03/31/2009	6,287.38	4,001.70	3643.42	5606.61	12/31/2008	4,067.76	3,880.35	3709.53	3942.92
06/30/2009	6,537.23	4,096.51	3612.19	7617.14	03/31/2009	4,021.41	3,860.61	3661.34	4088.52
Annual Rate of Change		9.8%	-3.4%	240.7%			-2.0%	-5.1%	15.6%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor From Midpoint to 09/20/2010	Frequency Factor x Severity Factor
06/30/2005	12/31/2004	68.7	1.322	1.322
06/30/2006	12/31/2005	56.7	1.259	1.259
06/30/2007	12/31/2006	44.7	1.199	1.199
06/30/2008	12/31/2007	32.7	1.142	1.142
06/30/2009	12/31/2008	20.7	1.088	1.088

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
09/30/2004	1.60	1.42			06/30/2004	2.49	2.32		
12/31/2004	1.78	1.47			09/30/2004	2.43	2.34		
03/31/2005	1.59	1.53			12/31/2004	2.33	2.35		
06/30/2005	1.30	1.59			03/31/2005	2.30	2.36		
09/30/2005	1.57	1.65			06/30/2005	2.41	2.37		
12/31/2005	1.31	1.71			09/30/2005	2.39	2.38		
03/31/2006	1.73	1.78			12/31/2005	2.39	2.40		
06/30/2006	1.92	1.85			03/31/2006	2.50	2.41		
09/30/2006	1.88	1.92	1.98		06/30/2006	2.44	2.42	2.27	
12/31/2006	1.77	1.99	2.05		09/30/2006	2.36	2.43	2.31	
03/31/2007	2.06	2.07	2.12		12/31/2006	2.34	2.45	2.34	
06/30/2007	2.18	2.15	2.19		03/31/2007	2.23	2.46	2.38	
09/30/2007	2.49	2.23	2.27		06/30/2007	2.23	2.47	2.41	
12/31/2007	2.83	2.31	2.35		09/30/2007	2.41	2.48	2.45	
03/31/2008	2.68	2.40	2.43	2.65	12/31/2007	2.51	2.50	2.48	2.50
06/30/2008	2.77	2.49	2.52	2.64	03/31/2008	2.54	2.51	2.52	2.54
09/30/2008	2.54	2.59	2.60	2.63	06/30/2008	2.56	2.52	2.56	2.58
12/31/2008	2.48	2.69	2.69	2.62	09/30/2008	2.62	2.53	2.59	2.62
03/31/2009	2.59	2.79	2.79	2.61	12/31/2008	2.62	2.55	2.63	2.67
06/30/2009	2.73	2.90	2.89	2.60	03/31/2009	2.76	2.56	2.67	2.71
Annual Rate of Change		16.2%	14.8%	-1.4%			2.1%	6.0%	6.9%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
06/30/2005	12/31/2004	68.7	1.000
06/30/2006	12/31/2005	56.7	1.000
06/30/2007	12/31/2006	44.7	1.000
06/30/2008	12/31/2007	32.7	1.000
06/30/2009	12/31/2008	20.7	1.000

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
09/30/2004	1,960.12	2,574.61			06/30/2004	3,234.55	3,770.78		
12/31/2004	1,816.47	2,730.59			09/30/2004	3,278.02	3,784.04		
03/31/2005	3,118.40	2,896.01			12/31/2004	3,040.10	3,797.35		
06/30/2005	3,277.06	3,071.45			03/31/2005	3,774.24	3,810.70		
09/30/2005	3,733.87	3,257.52			06/30/2005	4,117.08	3,824.10		
12/31/2005	4,205.12	3,454.86			09/30/2005	4,390.78	3,837.55		
03/31/2006	2,575.75	3,664.16			12/31/2005	4,724.63	3,851.05		
06/30/2006	4,066.51	3,886.14			03/31/2006	4,431.01	3,864.59		
09/30/2006	3,927.55	4,121.56	5551.59		06/30/2006	4,575.83	3,878.18	4222.34	
12/31/2006	6,616.97	4,371.25	5621.28		09/30/2006	4,327.24	3,891.82	4170.88	
03/31/2007	7,552.33	4,636.07	5691.84		12/31/2006	4,120.23	3,905.50	4120.05	
06/30/2007	7,014.86	4,916.92	5763.28		03/31/2007	3,874.44	3,919.24	4069.83	
09/30/2007	6,490.61	5,214.79	5835.63		06/30/2007	3,772.52	3,933.02	4020.23	
12/31/2007	4,270.49	5,530.71	5908.88		09/30/2007	3,877.01	3,946.85	3971.23	
03/31/2008	6,122.70	5,865.77	5983.05	5465.07	12/31/2007	3,664.40	3,960.73	3922.83	3760.40
06/30/2008	5,288.81	6,221.12	6058.15	5708.02	03/31/2008	3,806.29	3,974.66	3875.02	3782.87
09/30/2008	4,946.97	6,598.00	6134.19	5961.77	06/30/2008	3,943.84	3,988.64	3827.79	3805.47
12/31/2008	7,539.64	6,997.71	6211.19	6226.80	09/30/2008	3,804.60	4,002.66	3781.14	3828.21
03/31/2009	5,968.56	7,421.64	6289.16	6503.62	12/31/2008	3,889.14	4,016.74	3735.06	3851.08
06/30/2009	7,096.79	7,871.25	6368.10	6792.74	03/31/2009	3,798.61	4,030.86	3689.54	3874.09
Annual Rate of Change		26.5%	5.1%	19.0%			1.4%	-4.8%	2.4%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor		Frequency Factor x Severity Factor
			From to 09/20/2010	Midpoint	
06/30/2005	12/31/2004	68.7		1.322	1.322
06/30/2006	12/31/2005	56.7		1.259	1.259
06/30/2007	12/31/2006	44.7		1.199	1.199
06/30/2008	12/31/2007	32.7		1.142	1.142
06/30/2009	12/31/2008	20.7		1.088	1.088

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms  
Loss Trend- Frequency  
Exponential Fit

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
09/30/2004	4.80	5.53			06/30/2004	5.54	4.95		
12/31/2004	4.93	5.49			09/30/2004	5.15	4.97		
03/31/2005	4.87	5.46			12/31/2004	5.05	5.00		
06/30/2005	5.13	5.42			03/31/2005	5.00	5.02		
09/30/2005	5.46	5.39			06/30/2005	4.98	5.05		
12/31/2005	5.56	5.36			09/30/2005	4.91	5.07		
03/31/2006	5.93	5.32			12/31/2005	4.92	5.09		
06/30/2006	5.75	5.29			03/31/2006	5.00	5.12		
09/30/2006	6.00	5.25	6.06		06/30/2006	5.20	5.14	4.88	
12/31/2006	5.95	5.22	5.88		09/30/2006	5.25	5.17	4.95	
03/31/2007	5.65	5.19	5.71		12/31/2006	5.14	5.19	5.01	
06/30/2007	5.61	5.15	5.54		03/31/2007	5.19	5.22	5.08	
09/30/2007	4.99	5.12	5.38		06/30/2007	4.95	5.24	5.15	
12/31/2007	4.67	5.09	5.22		09/30/2007	4.81	5.27	5.22	
03/31/2008	4.62	5.05	5.07	5.81	12/31/2007	4.83	5.29	5.29	4.67
06/30/2008	5.70	5.02	4.92	5.41	03/31/2008	4.86	5.32	5.36	4.96
09/30/2008	5.92	4.99	4.78	5.03	06/30/2008	5.19	5.34	5.43	5.27
12/31/2008	5.90	4.96	4.63	4.68	09/30/2008	5.48	5.37	5.51	5.59
03/31/2009	4.32	4.93	4.50	4.35	12/31/2008	5.89	5.39	5.58	5.94
06/30/2009	3.29	4.89	4.37	4.05	03/31/2009	6.48	5.42	5.66	6.30
Annual Rate of Change		-2.5%	-11.3%	-25.1%			1.9%	5.5%	27.1%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Frequency Factor From Midpoint to 09/20/2010
06/30/2005	12/31/2004	68.7	1.000
06/30/2006	12/31/2005	56.7	1.000
06/30/2007	12/31/2006	44.7	1.000
06/30/2008	12/31/2007	32.7	1.000
06/30/2009	12/31/2008	20.7	1.000

ALL COMPANIES COMBINED

Dwelling, Tenant & Condominium Policy Forms  
Loss Trend- Severity  
Exponential Fit

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
09/30/2004	5,407.07	5,475.97			06/30/2004	4,595.43	4,731.65		
12/31/2004	5,207.74	5,741.71			09/30/2004	4,608.09	4,830.20		
03/31/2005	5,834.58	6,020.34			12/31/2004	4,735.42	4,930.80		
06/30/2005	7,261.89	6,312.49			03/31/2005	5,023.80	5,033.49		
09/30/2005	6,584.54	6,618.83			06/30/2005	5,121.86	5,138.32		
12/31/2005	6,709.72	6,940.02			09/30/2005	5,291.07	5,245.33		
03/31/2006	7,099.02	7,276.80			12/31/2005	5,613.80	5,354.57		
06/30/2006	6,680.98	7,629.93			03/31/2006	5,664.42	5,466.09		
09/30/2006	7,722.84	8,000.19	8671.30		06/30/2006	5,770.32	5,579.93	5777.35	
12/31/2006	9,614.08	8,388.42	8986.83		09/30/2006	5,750.70	5,696.14	5863.19	
03/31/2007	10,321.01	8,795.50	9313.83		12/31/2006	5,883.93	5,814.78	5950.31	
06/30/2007	10,794.91	9,222.32	9652.74		03/31/2007	5,971.48	5,935.88	6038.73	
09/30/2007	10,764.43	9,669.86	10003.98		06/30/2007	6,107.67	6,059.50	6128.46	
12/31/2007	8,808.47	10,139.11	10367.99		09/30/2007	6,427.83	6,185.70	6219.52	
03/31/2008	10,821.61	10,631.14	10745.26	9789.31	12/31/2007	6,419.55	6,314.53	6311.94	6500.31
06/30/2008	9,934.72	11,147.05	11136.25	10477.27	03/31/2008	6,462.05	6,446.04	6405.73	6525.61
09/30/2008	9,906.85	11,687.99	11541.47	11213.57	06/30/2008	6,638.14	6,580.29	6500.91	6551.00
12/31/2008	12,363.80	12,255.18	11961.43	12001.62	09/30/2008	6,733.39	6,717.33	6597.51	6576.50
03/31/2009	13,152.53	12,849.89	12396.68	12845.05	12/31/2008	6,700.99	6,857.23	6695.54	6602.09
06/30/2009	14,073.67	13,473.47	12847.76	13747.75	03/31/2009	6,435.97	7,000.05	6795.03	6627.79
Annual Rate of Change		20.9%	15.4%	31.2%			8.6%	6.1%	1.6%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/20/2010					

Factors To Adjust Data Based on a 09/20/2009 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	Severity Factor From Midpoint to 09/20/2010	Frequency Factor x Severity Factor
06/30/2005	12/31/2004	68.7	1.322	1.322
06/30/2006	12/31/2005	56.7	1.259	1.259
06/30/2007	12/31/2006	44.7	1.199	1.199
06/30/2008	12/31/2007	32.7	1.142	1.142
06/30/2009	12/31/2008	20.7	1.088	1.088

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
06/30/2005	792.46	786.10
06/30/2006	842.81	843.31
06/30/2007	890.47	900.51
06/30/2008	953.87	957.72
06/30/2009	1,022.96	1,014.92
(1) Average Historical Annual Increment of Change:		57.21
(2) Average Annual Increment of Change Tempered 0.75:		42.90
(3) Selected Annual Increment of Change:		42.90
Current Annual Rate =	4.2%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		20.6
(6) Increment to Bring 06/30/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		73.62
(7) Projected Average Premium at 09/20/2010:		1,088.55

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
06/30/2005	12/31/2004	786.10	1.385
06/30/2006	12/31/2005	843.31	1.291
06/30/2007	12/31/2006	900.51	1.209
06/30/2008	12/31/2007	957.72	1.137
06/30/2009	12/31/2008	1,014.92	1.073

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
06/30/2005	276.91	281.76
06/30/2006	277.78	276.08
06/30/2007	280.45	270.39
06/30/2008	258.89	264.70
06/30/2009	257.92	259.02
(1) Average Historical Annual Increment of Change:		-5.69
(2) Average Annual Increment of Change Tempered 0.75:		-4.27
(3) Selected Annual Increment of Change:		-4.27
Current Annual Rate =	-1.6%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		20.6
(6) Increment to Bring 06/30/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		-7.32
(7) Projected Average Premium at 09/20/2010:		251.70

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
06/30/2005	12/31/2004	281.76	0.893
06/30/2006	12/31/2005	276.08	0.912
06/30/2007	12/31/2006	270.39	0.931
06/30/2008	12/31/2007	264.70	0.951
06/30/2009	12/31/2008	259.02	0.972

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Condominium Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
06/30/2005	448.64	446.58
06/30/2006	460.88	456.69
06/30/2007	459.69	466.80
06/30/2008	470.29	476.91
06/30/2009	494.50	487.03
(1) Average Historical Annual Increment of Change:		10.11
(2) Average Annual Increment of Change Tempered 0.75:		7.58
(3) Selected Annual Increment of Change:		7.58
Current Annual Rate =	1.6%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		20.6
(6) Increment to Bring 06/30/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		13.02
(7) Projected Average Premium at 09/20/2010:		500.04

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
06/30/2005	12/31/2004	446.58	1.120
06/30/2006	12/31/2005	456.69	1.095
06/30/2007	12/31/2006	466.80	1.071
06/30/2008	12/31/2007	476.91	1.048
06/30/2009	12/31/2008	487.03	1.027

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant & Condominium Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
06/30/2005	299.47	305.59
06/30/2006	306.66	303.00
06/30/2007	309.65	300.40
06/30/2008	292.81	297.81
06/30/2009	293.42	295.21
(1) Average Historical Annual Increment of Change:		-2.59
(2) Average Annual Increment of Change Tempered 0.75:		-1.95
(3) Selected Annual Increment of Change:		-1.95
Current Annual Rate =	-0.7%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		20.6
(6) Increment to Bring 06/30/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		-3.34
(7) Projected Average Premium at 09/20/2010:		291.87

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
06/30/2005	12/31/2004	305.59	0.955
06/30/2006	12/31/2005	303.00	0.963
06/30/2007	12/31/2006	300.40	0.972
06/30/2008	12/31/2007	297.81	0.980
06/30/2009	12/31/2008	295.21	0.989

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling, Tenant & Condominium Policy Forms  
Average Premium Trend

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
06/30/2005	737.70	739.53
06/30/2006	783.01	781.01
06/30/2007	822.36	822.48
06/30/2008	865.52	863.95
06/30/2009	903.80	905.42
(1) Average Historical Annual Increment of Change:		41.47
(2) Average Annual Increment of Change Tempered 0.75:		31.10
(3) Selected Annual Increment of Change:		31.10
Current Annual Rate =	3.4%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 09/20/2009)		09/20/2010
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		20.6
(6) Increment to Bring 06/30/2009 Average Premium to 09/20/2010: [(3) * [(5) / 12]]		53.37
(7) Projected Average Premium at 09/20/2010:		958.80

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
06/30/2005	12/31/2004	739.53	1.296
06/30/2006	12/31/2005	781.01	1.228
06/30/2007	12/31/2006	822.48	1.166
06/30/2008	12/31/2007	863.95	1.110
06/30/2009	12/31/2008	905.42	1.059

## ALL COMPANIES COMBINED

## 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.

## Non-Hurricane Catastrophe Losses:

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.<sup>1</sup> 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 - 2007. The Catastrophe Loss Factor is calculated by relating the catastrophe losses to the non-cat losses. Page 2 of Exhibit VI sets forth the actual calculation.

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.

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
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
2008	29,256,103	1,756,392	0	10,830,292	16,669,419
Total	113,495,322	2,241,345	0	19,909,411	91,344,566
(6)	Ratio of Total "Other Cat." Losses to Total "Non-Cat." Losses:				0.218
(7)	Weighted Catastrophe Loss Multiplier [WCLM = 1 + (6)]:				1.218

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 6/30	2005	2006	2007	2008	2009
(1) Earned Premium	10,527,077	12,977,150	15,397,039	17,795,919	20,911,662
(2) Earned Premium at Current Rates Factor	1.033	1.033	1.033	1.042	1.061
(3) Earned Premium at Current Rates (1) x (2)	10,875,244	13,406,349	15,906,273	18,540,116	22,176,829
(4) Premium Trend Factor	1.385	1.291	1.209	1.137	1.073
(5) Trended Earned Premium at Current Rates (3) x (4)	15,059,415	17,305,033	19,227,651	21,072,801	23,785,568
(6) Incurred Losses & ALAE	6,945,304	7,780,744	9,694,013	15,312,029	9,825,972
(7) Loss Development Factor	1.000	1.002	1.005	1.007	1.140
(8) Ultimate Losses & ALAE (6) x (7)	6,945,304	7,797,640	9,742,663	15,417,222	11,205,525
(9) Unallocated Factor + 1.000	1.178	1.178	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	8,181,568	9,185,620	11,476,858	18,161,487	13,200,109
(11) Loss Trend Factor	1.322	1.259	1.199	1.142	1.088
(12) Trended Ultimate Losses & LAE (10) x (11)	10,817,958	11,567,191	13,764,268	20,743,988	14,359,160

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 6/30	2005	2006	2007	2008	2009
(1) Earned Premium	205,747	238,404	300,589	346,338	451,326
(2) Earned Premium at Current Rates Factor	1.024	1.024	1.024	1.024	1.019
(3) Earned Premium at Current Rates (1) x (2)	210,720	244,166	307,854	354,709	460,065
(4) Premium Trend Factor	0.893	0.912	0.931	0.951	0.972
(5) Trended Earned Premium at Current Rates (3) x (4)	188,233	222,603	286,570	337,280	447,064
(6) Incurred Losses & ALAE	50,624	32,340	321,555	122,031	345,952
(7) Loss Development Factor	1.000	1.000	1.000	1.001	1.190
(8) Ultimate Losses & ALAE (6) x (7)	50,624	32,340	321,555	122,198	411,538
(9) Unallocated Factor + 1.000	1.178	1.178	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	59,635	38,097	378,792	143,949	484,792
(11) Loss Trend Factor	1.322	1.259	1.199	1.142	1.088
(12) Trended Ultimate Losses & LAE (10) x (11)	78,852	47,974	454,287	164,418	527,360

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Condominium Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 6/30	2005	2006	2007	2008	2009
(1) Earned Premium	69,878	97,671	126,603	151,181	182,250
(2) Earned Premium at Current Rates Factor	1.024	1.024	1.024	1.024	1.019
(3) Earned Premium at Current Rates (1) x (2)	71,524	99,972	129,584	154,741	185,688
(4) Premium Trend Factor	1.120	1.095	1.071	1.048	1.027
(5) Trended Earned Premium at Current Rates (3) x (4)	80,087	109,462	138,812	162,245	190,651
(6) Incurred Losses & ALAE	12,750	42,745	10,991	25,910	78,279
(7) Loss Development Factor	1.000	1.000	1.000	1.000	1.036
(8) Ultimate Losses & ALAE (6) x (7)	12,750	42,745	10,991	25,910	81,063
(9) Unallocated Factor + 1.000	1.178	1.178	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	15,020	50,354	12,947	30,522	95,492
(11) Loss Trend Factor	1.322	1.259	1.199	1.142	1.088
(12) Trended Ultimate Losses & LAE (10) x (11)	19,859	63,409	15,528	34,862	103,877

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Tenant & Condominium Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 6/30	2005	2006	2007	2008	2009
(1) Earned Premium	275,625	336,075	427,192	497,519	633,575
(2) Earned Premium at Current Rates Factor	1.000	1.000	1.024	1.024	1.019
(3) Earned Premium at Current Rates (1) x (2)	275,625	336,075	437,438	509,450	645,753
(4) Premium Trend Factor	0.955	0.963	0.972	0.980	0.989
(5) Trended Earned Premium at Current Rates (3) x (4)	263,253	323,738	425,020	499,299	638,449
(6) Incurred Losses & ALAE	63,374	75,085	332,546	147,941	424,231
(7) Loss Development Factor	1.000	1.000	1.000	1.001	1.120
(8) Ultimate Losses & ALAE (6) x (7)	63,374	75,085	332,546	148,107	475,047
(9) Unallocated Factor + 1.000	1.178	1.178	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	74,655	88,450	391,739	174,470	559,606
(11) Loss Trend Factor	1.322	1.259	1.199	1.142	1.088
(12) Trended Ultimate Losses & LAE (10) x (11)	98,711	111,383	469,815	199,279	608,743

## THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

## TRAVELERS COMMERCIAL INSURANCE COMPANY

Dwelling, Tenant & Condominium Policy Forms  
Trended Ultimate Losses

## All Price Tracks Combined

Accident Year Ending 6/30	2005	2006	2007	2008	2009
(1) Earned Premium	10,802,702	13,313,225	15,824,231	18,293,438	21,545,237
(2) Earned Premium at Current Rates Factor	1.000	1.000	1.033	1.041	1.059
(3) Earned Premium at Current Rates (1) x (2)	10,802,702	13,313,225	16,343,711	19,049,566	22,822,582
(4) Premium Trend Factor	1.296	1.228	1.166	1.110	1.059
(5) Trended Earned Premium at Current Rates (3) x (4)	14,005,564	16,343,885	19,052,538	21,140,875	24,167,974
(6) Incurred Losses & ALAE	7,008,678	7,855,829	10,026,559	15,459,970	10,250,203
(7) Loss Development Factor	1.000	1.002	1.004	1.006	1.140
(8) Ultimate Losses & ALAE (6) x (7)	7,008,678	7,872,241	10,070,718	15,557,431	11,680,480
(9) Unallocated Factor + 1.000	1.178	1.178	1.178	1.178	1.178
(10) Ultimate Losses & LAE (8) x (9)	8,256,223	9,273,500	11,863,306	18,326,654	13,759,605
(11) Loss Trend Factor	1.322	1.259	1.199	1.142	1.088
(12) Trended Ultimate Losses & LAE (10) x (11)	10,916,669	11,677,856	14,227,739	20,932,641	14,967,784