

SERFF Tracking Number: TRVA-126970830 State: Arkansas
 First Filing Company: The Automobile Insurance Company of Hartford, State Tracking Number: EFT \$100
 Connecticut, ...
 Company Tracking Number: 2011-01-0008
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Legacy Homeowners
 Project Name/Number: /2011-01-0008

Filing at a Glance

Companies: The Automobile Insurance Company of Hartford, Connecticut, The Standard Fire Insurance Company, The Travelers Indemnity Company of America

Product Name: Legacy Homeowners	SERFF Tr Num: TRVA-126970830	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed-Filed	State Tr Num: EFT \$100
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num: 2011-01-0008	State Status: Fees verified and received
Filing Type: Rate/Rule		Reviewer(s): Becky Harrington, Nancy Horton
	Authors: Bill Dutcher, Sofia Lighari	Disposition Date: 03/25/2011
	Date Submitted: 02/07/2011	Disposition Status: Filed
Effective Date Requested (New): 05/21/2011		Effective Date (New): 05/21/2011
Effective Date Requested (Renewal): 05/21/2011		Effective Date (Renewal): 05/21/2011

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number: 2011-01-0008	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/25/2011	
State Status Changed: 02/11/2011	Deemer Date:
Created By: Sofia Lighari	Submitted By: Bill Dutcher
Corresponding Filing Tracking Number:	
Filing Description:	
Base rate and key limit factor adjustment and rule updates.	

Company and Contact

Filing Contact Information

Bill Dutcher, One Tower Square 5PB	WDUTCHER@Travelers.com 860-277-5549 [Phone]
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Hartford, CT 06183 860-277-5204 [FAX]

Filing Company Information

The Automobile Insurance Company of Hartford, Connecticut
 One Tower Square
 Hartford, CT 06183
 (860) 277-7395 ext. [Phone]

 CoCode: 19062 State of Domicile: Connecticut
 Group Code: 3548 Company Type: Property/Casualty
 Group Name: State ID Number:
 FEIN Number: 06-0848755

The Standard Fire Insurance Company
 One Tower Square
 Hartford, CT 06183
 (860) 277-7395 ext. [Phone]

 CoCode: 19070 State of Domicile: Connecticut
 Group Code: 3548 Company Type: Property/Casualty
 Group Name: State ID Number:
 FEIN Number: 06-6033509

The Travelers Indemnity Company of America
 One Tower Square
 Hartford, CT 06183
 (860) 277-7395 ext. [Phone]

 CoCode: 25666 State of Domicile: Connecticut
 Group Code: 3548 Company Type: Property/Casualty
 Group Name: State ID Number:
 FEIN Number: 58-6020487

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 per rate filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Automobile Insurance Company of Hartford, Connecticut	\$100.00	02/07/2011	44438351
The Standard Fire Insurance Company	\$0.00	02/07/2011	
The Travelers Indemnity Company of America	\$0.00	02/07/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/25/2011	03/25/2011

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	02/11/2011	02/11/2011	Bill Dutcher	03/25/2011	03/25/2011

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Disposition

Disposition Date: 03/25/2011
 Effective Date (New): 05/21/2011
 Effective Date (Renewal): 05/21/2011
 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 Automobile Insurance Company of Hartford, Connecticut	40.530%	8.410%	\$13,639	102	\$162,174	%	%
The Standard Fire Insurance Company	40.530%	9.570%	\$736,655	5,912	\$7,697,549	%	%
The Travelers Indemnity Company of America	40.530%	14.150%	\$6,046	26	\$42,727	%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 40.530%
 Overall Percentage Rate Impact For This Filing 9.570%

SERFF Tracking Number: TRVA-126970830 State: Arkansas
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Product Name: Legacy Homeowners
Project Name/Number: /2011-01-0008

Effect of Rate Filing-Written Premium Change For This Program \$756,340
Effect of Rate Filing - Number of Policyholders Affected 6,040

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		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	Filed	Yes
Supporting Document	Objection response	Filed	Yes
Rate	Rule 414	Filed	Yes
Rate	Rule 618	Filed	Yes
Rate	Base rates	Filed	Yes
Rate	Classification pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/11/2011

Submitted Date 02/11/2011

Respond By Date

Dear Bill Dutcher,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Please amend the requested increase to 5% with no insured receiving more than a 20% increase per Commissioner Bradford.

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

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/25/2011
Submitted Date 03/25/2011

Dear Becky Harrington,

Comments:

Hi Becky,

Please see the attached note. Thank you.

Response 1

Comments: Please refer to the attached which ancknowledges the outcome of the conversations with Commissioer Bradford. Thank you.

Related Objection 1

Comment:

Please amend the requested increase to 5% with no insured receiving more than a 20% increase per Commissioner Bradford.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let me know if you need anything else. Thank you.

Sincerely,

Bill Dutcher, Sofia Lighari

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Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 4.160%
Effective Date of Last Rate Revision: 06/07/2010
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Company Rate Change:	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 Automobile Insurance Company of Hartford, Connecticut	N/A	%	8.410%	\$13,639	102	\$162,174	%	%

Company Rate Information

Company Name:	Company Rate Change:	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):
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 Product Name: Legacy Homeowners
 Project Name/Number: /2011-01-0008

				this Program:	this Program:	required):	required):
The Standard Fire Insurance Company	N/A	%	9.570%	\$736,655	5,912	\$7,697,549	%

Company Rate Information

Company Name:	Company Rate Change:	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 Indemnity Company of America	N/A	%	14.150%	\$6,046	26	\$42,727	%	%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	40.530%
Overall Percentage Rate Impact For This Filing:	9.570%
Effect of Rate Filing - Written Premium Change For This Program:	\$756,340
Effect of Rate Filing - Number of Policyholders Affected:	6040

414. LOSS FREE CUSTOMER CREDIT

The Loss Free Customer Credit is applicable to all Homeowners policies if the account has been loss free for three or more years. If a claim that has caused the credit to be suspended is closed without payment, the credit will be resumed at renewal. This credit is applicable for both new and renewal business.

For the purposes of this rule, a policy meeting the following conditions in the last three years, at the current or previous residence, would meet the definition of being “loss free”:

- a claim where an amount less than \$500 has been paid on the policy, or
- two or more claims where an amount has been paid on the policy, however, the aggregate for these claims is less than \$500

The credit is applied at the new business or renewal date and is only removed at the next applicable policy renewal after a qualifying applicable loss.

The Homeowners account must be “loss free” for three subsequent renewals following an applicable loss. The credit is applied at the time of the fourth policy renewal.

Note: When a loss occurs prior to the renewal effective date but after the renewal is issued, the credit is removed for the following three renewal periods.

The premium credit shown below is applied to the TOTAL PREMIUM including all endorsements and upgraded coverage, but not including charges for Personal Liability Umbrella Supplement, Valuable Items -Plus endorsement, Identity Fraud Expense Reimbursement Coverage, Workers Compensation endorsement, or any regulatory or governmental assessments of any type.

Number of Years	Loss Free Percentage Credit
Three years or greater	18%

415. AGE 50 AND RETIRED (PRIME TIME) CREDIT

A BASE PREMIUM credit of 10% may be applied to the Homeowners premium when both the insured and spouse (if a resident of the same household) are retired and the following criteria are met.

FORMS HO-3, HO-4 or HO-6:

1. One of the named insureds is age 50 or older; and
2. both the named insured and spouse (if a resident of the same household) are not presently employed full time (defined as 20 or more hours per week) or actively seeking gainful full time employment; and
3. the insured premises is the principal residence of the insured and occupied at least nine months of the year, and
4. for **FORM HO-3:** the insured dwelling is insured to at least 100% of replacement cost.

This credit is applied to the BASE PREMIUM and the premium for increased limits under Coverage C.

612. OUTBOARD MOTORS AND WATERCRAFT (continued)

Length 15 feet to 26 feet:

HP:

Up to 50	49	51	58	53	55	62	56	58	65	59	61	68
51-100	71	73	80	75	77	84	77	79	86	81	83	90
101-150	92	94	101	96	98	105	99	101	108	102	104	111
151-200	114	116	123	118	120	127	121	123	130	124	126	133

Watercraft: Sailing Vessel with or without Auxiliary Power

Up to 26 feet: Covered in Policy Form

Length:

26 feet to 40 feet	31	33	40	35	37	44	38	40	47	41	43	50
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Use Endorsement HO-75 - Watercraft**613. OWNED SNOWMOBILES**

Each snowmobile owned by the named insured or any other insured who is a resident of a named insured's household must be declared. The premium charge will apply separately to each snowmobile.

The minimum charge for each snowmobile for any period of coverage within a policy year is as indicated below for the respective limits of liability.

Cov. E	Limits of Liability											
	\$100,000			\$200,000			\$300,000			\$500,000		
Cov. F	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
Each snowmobile Annual Minimum Premium:												
	44	45	48	50	51	54	55	56	59	63	66	67

Use Endorsement HO-164 - Snowmobile Endorsement**614. RULE No. 614 RESERVED FOR FUTURE USE****615. INCIDENTAL FARMING**

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

Cov. E	Limits of Liability											
	\$100,000			\$200,000			\$300,000			\$500,000		
Cov. F	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000
	22	23	26	25	26	29	28	29	32	33	36	37

Use Endorsement HO-72 - Incidental Farming Personal Liability**616. Rule Nos. 616 and 617 RESERVED FOR FUTURE USE****618. PERSONAL LIABILITY UMBRELLA SUPPLEMENT - PLUS**

The Personal Liability Umbrella Supplement - Plus provides excess liability coverage which applies after the required Primary Insurance limits of liability are exhausted. Minimum limit of liability is \$1,000,000.

For eligibility, rules and rates, see the PLUS Manual.

Use Endorsement 58200 AR - Personal Liability Umbrella Supplement

THE STANDARD FIRE INSURANCE COMPANY

BASE CLASS PREMIUM TABLE: FORM HO-3

Territory	Super Preferred	Preferred	Regular	Near Standard
1	1,066	1,396	1,689	2,534
2	1,012	1,326	1,633	2,450
3	918	1,203	1,454	2,182
4	618	809	995	1,494
5	903	1,184	1,456	2,187
6	637	835	1,029	1,543
7	637	835	1,029	1,543
8	903	1,184	1,456	2,187
9	902	1,181	1,429	2,144
10	988	1,294	1,636	2,454
11	902	1,181	1,429	2,144
12	878	1,147	1,413	2,121
13	969	1,271	1,565	2,348
14	920	1,202	1,521	2,284
15	700	917	1,128	1,694
16	1,153	1,507	1,823	2,734
17	1,117	1,463	1,850	2,774
18	1,159	1,518	1,833	2,751
19	902	1,181	1,429	2,144
20	1,012	1,326	1,633	2,450
21	876	1,148	1,388	2,083
22	642	842	1,016	1,528
23	700	917	1,128	1,694
24	927	1,216	1,497	2,246
25	943	1,235	1,494	2,241
26	625	820	1,008	1,515
27	938	1,229	1,516	2,274
28	928	1,214	1,465	2,201
29	988	1,294	1,636	2,454
33	938	1,227	1,551	2,328
37	902	1,181	1,429	2,144
38	1,066	1,396	1,689	2,534
39	994	1,303	1,577	2,363
40	988	1,292	1,633	2,450
44	1,035	1,353	1,711	2,566
45	988	1,291	1,562	2,343
46	902	1,181	1,429	2,144
47	976	1,275	1,613	2,421
48	945	1,238	1,565	2,347
49	1,096	1,437	1,769	2,655
50	769	1,007	1,217	1,827
51	903	1,184	1,456	2,187
52	903	1,184	1,456	2,187
53	1,117	1,463	1,850	2,774
54	1,238	1,623	1,961	2,941

THE STANDARD FIRE INSURANCE COMPANY

BASE CLASS PREMIUM TABLE: FORM HO-3

Territory	Super Preferred	Preferred	Regular	Near Standard
55	902	1,181	1,429	2,144
56	927	1,216	1,497	2,246
57	945	1,238	1,565	2,347
58	927	1,216	1,497	2,246
59	599	784	990	1,486
60	682	893	1,100	1,652
61	910	1,194	1,442	2,163
62	1,031	1,350	1,708	2,561
63	902	1,181	1,429	2,144
64	1,057	1,385	1,704	2,558
65	927	1,216	1,497	2,246
66	902	1,181	1,429	2,144
67	690	903	1,111	1,666
68	1,016	1,328	1,606	2,410
69	936	1,224	1,481	2,220
70	741	973	1,196	1,793
71	920	1,201	1,481	2,222
72	927	1,216	1,497	2,246
73	966	1,264	1,557	2,338
74	945	1,238	1,565	2,347
75	902	1,181	1,429	2,144
76	969	1,271	1,565	2,348
77	679	889	1,125	1,686
78	800	1,044	1,288	1,933
79	589	770	975	1,461
80	867	1,134	1,370	2,058
81	902	1,181	1,429	2,144
82	927	1,216	1,497	2,246
83	734	960	1,184	1,774
84	734	960	1,184	1,774

THE STANDARD FIRE INSURANCE COMPANY

BASE CLASS PREMIUM TABLE: FORM HO-4

Territory	Preferred	Regular	Near Standard
1	146	169	253
2	153	180	268
3	146	169	252
4	141	160	242
5	146	169	252
6	146	169	252
7	146	169	252
8	146	169	252
9	146	169	252
10	146	169	252
11	146	169	252
12	144	167	249
13	146	169	252
14	146	169	252
15	144	167	248
16	158	186	278
17	146	169	252
18	153	179	267
19	146	169	252
20	146	169	252
21	148	169	253
22	146	169	252
23	144	167	248
24	146	169	252
25	146	169	252
26	145	168	250
27	148	169	253
28	146	169	252
29	146	169	252
33	146	169	252
37	142	165	247
38	146	169	252
39	148	170	254
40	149	176	264
44	146	169	252
45	146	169	252
46	146	169	252
47	151	176	263
48	146	169	252
49	146	169	252
50	146	168	252
51	146	169	252
52	146	169	252
53	146	169	252
54	158	186	278

THE STANDARD FIRE INSURANCE COMPANY

BASE CLASS PREMIUM TABLE: FORM HO-4

Territory	Preferred	Regular	Near Standard
55	146	169	252
56	146	169	252
57	141	163	243
58	141	163	243
59	141	163	243
60	141	163	243
61	141	163	243
62	141	163	243
63	154	179	267
64	141	163	243
65	141	163	243
66	142	164	245
67	143	163	245
68	141	163	243
69	154	179	267
70	139	160	238
71	141	163	243
72	141	163	243
73	141	163	243
74	141	163	243
75	141	163	243
76	141	163	243
77	141	163	243
78	141	163	243
79	140	159	239
80	140	160	240
81	141	163	243
82	141	163	243
83	141	163	243
84	146	169	252

THE STANDARD FIRE INSURANCE COMPANY

BASE CLASS PREMIUM TABLE: FORM HA-6

Territory	Super Preferred	Preferred	Regular	Near Standard
1	104	129	148	222
2	108	135	156	235
3	104	129	148	222
4	100	123	141	212
5	104	129	148	222
6	104	129	148	222
7	104	129	148	222
8	104	129	148	222
9	104	129	148	222
10	104	129	148	222
11	104	129	148	222
12	103	127	146	219
13	104	129	148	222
14	104	129	148	222
15	103	128	146	219
16	112	139	164	246
17	104	129	148	222
18	109	137	156	235
19	104	129	148	222
20	104	129	148	222
21	104	129	148	222
22	104	129	148	222
23	103	128	146	219
24	104	129	148	222
25	104	129	148	222
26	103	128	147	221
27	104	129	148	222
28	104	129	148	222
29	104	129	148	222
33	104	129	148	222
37	102	125	145	216
38	104	129	148	222
39	105	131	149	222
40	105	131	153	230
44	104	129	148	222
45	104	129	148	222
46	104	129	148	222
47	107	134	153	230
48	104	129	148	222
49	104	129	148	222
50	103	129	147	221
51	104	129	148	222
52	104	129	148	222
53	104	129	148	222
54	112	141	164	246

THE STANDARD FIRE INSURANCE COMPANY

BASE CLASS PREMIUM TABLE: FORM HA-6

Territory	Super Preferred	Preffered	Regular	Near Standard
55	104	129	148	222
56	104	129	148	222
57	101	125	144	215
58	101	125	144	215
59	101	125	144	215
60	101	125	144	215
61	101	125	144	215
62	101	125	144	215
63	109	137	159	238
64	101	125	144	215
65	101	125	144	215
66	102	127	145	215
67	102	128	144	216
68	101	125	144	215
69	109	137	159	238
70	100	123	142	212
71	101	125	144	215
72	101	125	144	215
73	101	125	144	215
74	101	125	144	215
75	101	125	144	215
76	101	125	144	215
77	101	125	144	215
78	101	125	144	215
79	100	124	141	212
80	100	124	143	213
81	101	125	144	215
82	101	125	144	215
83	101	125	144	215
84	104	129	148	222

THE STANDARD FIRE INSURANCE COMPANY

CLASSIFICATION TABLE

Territory Assignments

Super Preferred: Rest of State
 Preferred: Rest of State
 Regular: Not Used
 Near Standard: Not Used

b. KEY FACTOR TABLE

				Cov A		Cov A	
				Amount	Factor	Amount	Factor
				Each Reduction of \$1000			0.002
				\$ 30,000	0.888	230,000	1.990
301. BASE PREMIUM COMPUTATION				35,000	0.898	235,000	2.080
CLASSIFICATION AND KEY FACTOR TABLES				40,000	0.908	240,000	2.150
				45,000	0.918	245,000	2.240
A.1 ALL FORMS EXCEPT HO-4 AND HA-6				50,000	0.928	250,000	2.340
				55,000	0.939	255,000	2.430
a. CLASSIFICATION TABLES				60,000	0.950	260,000	2.500
(1) FORM FACTORS				65,000	0.962	265,000	2.580
	Form HO-3		1.00	70,000	0.973	270,000	2.650
				75,000	0.985	275,000	2.730
				80,000	0.998	280,000	2.830
(2) PROTECTION-CONSTRUCTION FACTORS				85,000	1.010	285,000	2.920
	Protection	Protection	Construction	90,000	1.023	290,000	2.971
	Class	Code	Masonry	95,000	1.036	295,000	3.021
			Frame	100,000	1.050	300,000	3.070
	1	1	1.000	105,000	1.101	305,000	3.130
	2	2	1.000	110,000	1.152	310,000	3.190
	3	3	1.000	115,000	1.201	315,000	3.250
	4	4	1.000	120,000	1.251	320,000	3.310
	5	5	1.210	125,000	1.300	325,000	3.370
	6	6	1.210	130,000	1.350	330,000	3.430
	7	7	1.360	135,000	1.365	335,000	3.490
	8	8	2.190	140,000	1.397	340,000	3.550
	9	9	3.000	145,000	1.407	345,000	3.610
	10	10	4.250	150,000	1.418	350,000	3.670
				155,000	1.439	355,000	3.730
				160,000	1.470	360,000	3.790
				165,000	1.502	365,000	3.850
				170,000	1.533	370,000	3.910
				175,000	1.565	375,000	3.970
				180,000	1.575	380,000	4.030
				185,000	1.586	385,000	4.090
				190,000	1.607	390,000	4.150
				195,000	1.628	395,000	4.210
				200,000	1.638	400,000	4.270
				205,000	1.580	405,000	4.330
				210,000	1.610	410,000	4.390
				215,000	1.680	415,000	4.450
				220,000	1.740	420,000	4.510
				225,000	1.850	425,000	4.570
				Each Additional \$5000			0.060

THE STANDARD FIRE INSURANCE COMPANY

CLASSIFICATION TABLE

Territory Assignments

Super Preferred: 32, 34, 43
 Preferred: 32, 34, 43
 Regular: All Territories
 Near Standard: All Territories

b. KEY FACTOR TABLE

				Cov A		Cov A	
				Amount	Factor	Amount	Factor
				Each Reduction of \$1000		0.002	
				\$ 30,000	0.888	230,000	2.375
301. BASE PREMIUM COMPUTATION				35,000	0.898	235,000	2.425
CLASSIFICATION AND KEY FACTOR TABLES				40,000	0.908	240,000	2.474
A.1 ALL FORMS EXCEPT HO-4 AND HA-6				45,000	0.918	245,000	2.524
				50,000	0.928	250,000	2.574
				55,000	0.939	255,000	2.624
a. CLASSIFICATION TABLES				60,000	0.950	260,000	2.673
(1) FORM FACTORS				65,000	0.962	265,000	2.723
		Form HO-3	1.00	70,000	0.973	270,000	2.772
				75,000	0.985	275,000	2.822
				80,000	0.998	280,000	2.872
(2) PROTECTION-CONSTRUCTION FACTORS				85,000	1.010	285,000	2.922
Protection	Protection	Construction		90,000	1.023	290,000	2.971
Class	Code	Masonry	Frame	95,000	1.036	295,000	3.021
1	1	1.000	1.130	100,000	1.050	300,000	3.070
2	2	1.000	1.130	105,000	1.101	305,000	3.130
3	3	1.000	1.130	110,000	1.152	310,000	3.190
4	4	1.000	1.130	115,000	1.201	315,000	3.250
5	5	1.210	1.430	120,000	1.251	320,000	3.310
6	6	1.210	1.430	125,000	1.300	325,000	3.370
7	7	1.360	1.730	130,000	1.350	330,000	3.430
8	8	2.190	2.470	135,000	1.400	335,000	3.490
9	9	3.000	4.000	140,000	1.449	340,000	3.550
10	10	4.250	5.500	145,000	1.498	345,000	3.610
				150,000	1.517	350,000	3.670
				155,000	1.562	355,000	3.730
				160,000	1.623	360,000	3.790
				165,000	1.684	365,000	3.850
				170,000	1.746	370,000	3.910
				175,000	1.808	375,000	3.970
				180,000	1.822	380,000	4.030
				185,000	1.835	385,000	4.090
				190,000	1.890	390,000	4.150
				195,000	1.946	395,000	4.210
				200,000	2.000	400,000	4.270
				205,000	1.970	405,000	4.330
				210,000	2.013	410,000	4.390
				215,000	2.058	415,000	4.450
				220,000	2.102	420,000	4.510
				225,000	2.146	425,000	4.570
				Each Additional \$5000		0.060	

THE STANDARD FIRE INSURANCE COMPANY

CLASSIFICATION TABLE

Territory Assignments

Preferred: All Territories
 Regular: All Territories
 Near Standard: All Territories

b. KEY FACTOR TABLE

				Cov C Amount	Factor	Cov C Amount	Factor
				\$ 4,000	0.216	65,000	2.795
301. BASE PREMIUM COMPUTATION				5,000	0.268	70,000	2.992
CLASSIFICATION AND KEY FACTOR TABLES				6,000	0.320	75,000	3.189
				7,000	0.372	80,000	3.386
A.2 FORM HO-4				8,000	0.424	85,000	3.583
				9,000	0.476	90,000	3.780
a. CLASSIFICATION TABLES				10,000	0.528	95,000	3.975
(1) CONSTRUCTION / OCCUPANCY FACTORS				11,000	0.580	100,000	4.170
	C/O I	1.00		12,000	0.632	105,000	4.365
	C/O II	1.00		13,000	0.684	110,000	4.560
				14,000	0.736	115,000	4.755
(2) PROTECTION-CONSTRUCTION FACTORS				15,000	0.787	120,000	4.950
	Protection	Protection	Construction	16,000	0.830	125,000	5.145
	Class	Code	Masonry	17,000	0.873	130,000	5.340
			Frame	18,000	0.916	135,000	5.535
	1	1	1.000	19,000	0.959	140,000	5.730
	2	2	1.000	20,000	1.000	145,000	5.925
	3	3	1.000	21,000	1.041	150,000	6.120
	4	4	1.000	22,000	1.082	155,000	6.315
	5	5	1.270	23,000	1.123	160,000	6.510
	6	6	1.270	24,000	1.164	165,000	6.705
	7	7	1.320	25,000	1.205	170,000	6.900
	8	8	1.440	30,000	1.417	175,000	7.095
	9	9	1.650	35,000	1.614	180,000	7.290
	10	10	1.900	40,000	1.811	185,000	7.485
				45,000	2.008	190,000	7.680
				50,000	2.205	195,000	7.875
				55,000	2.402	200,000	8.070
				60,000	2.598	205,000	8.265
				Each Additional \$1000			0.039

THE STANDARD FIRE INSURANCE COMPANY

CLASSIFICATION TABLE

Territory Assignments

Super Preferred: All Territories
 Preferred: All Territories
 Regular: All Territories
 Near Standard: All Territories

b. KEY FACTOR TABLE

			Cov C		Cov C	
			Amount	Factor	Amount	Factor
			\$ 4,000	0.216	65,000	2.795
301. BASE PREMIUM COMPUTATION			5,000	0.268	70,000	2.992
CLASSIFICATION AND KEY FACTOR TABLES			6,000	0.320	75,000	3.189
			7,000	0.372	80,000	3.386
A.2 FORM HA-6			8,000	0.424	85,000	3.583
			9,000	0.476	90,000	3.780
a. CLASSIFICATION TABLES			10,000	0.528	95,000	3.975
(1) CONSTRUCTION / OCCUPANCY FACTORS			11,000	0.580	100,000	4.170
	C/O I	1.00	12,000	0.632	105,000	4.365
	C/O II	1.00	13,000	0.684	110,000	4.560
			14,000	0.736	115,000	4.755
(2) PROTECTION-CONSTRUCTION FACTORS			15,000	0.787	120,000	4.950
	Protection	Protection	Construction			
	Class	Code	Masonry	Frame		
	1	1	1.000	1.110	16,000	0.830
	2	2	1.000	1.110	17,000	0.873
	3	3	1.000	1.110	18,000	0.916
	4	4	1.000	1.110	19,000	0.959
	5	5	1.270	1.280	20,000	1.000
	6	6	1.270	1.280	21,000	1.041
	7	7	1.320	1.440	22,000	1.082
	8	8	1.440	1.550	23,000	1.123
	9	9	1.650	1.750	24,000	1.164
	10	10	1.900	2.250	25,000	1.205
					30,000	1.417
					35,000	1.614
					40,000	1.811
					45,000	2.008
					50,000	2.205
					55,000	2.402
					60,000	2.598
					180,000	7.290
					185,000	7.485
					190,000	7.680
					195,000	7.875
					200,000	8.070
					205,000	8.265
						0.039
					Each Additional \$1000	

SERFF Tracking Number: TRVA-126970830 State: Arkansas
 First Filing Company: The Automobile Insurance Company of Hartford, State Tracking Number: EFT \$100
 Connecticut, ...
 Company Tracking Number: 2011-01-0008
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Legacy Homeowners
 Project Name/Number: /2011-01-0008

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	03/25/2011
Comments:			
Attachments:			
	H1 AAI.pdf		
	H1 ASF.pdf		
	H1 TIA.pdf		

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	03/25/2011
Comments:			
Attachments:			
	AR HOSurvey-HPCS- AICH-SPRF.xls		
	AR HOSurvey-HPCS- SFI-SPRF.xls		
	AR HOSurvey-HPCS- TIA-SPRF.xls		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	03/25/2011
Comments:			
Attachments:			
	RF1 - AAI.pdf		
	RF1 - ASF.pdf		
	RF1 - TIA.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Filing Package	Filed	03/25/2011
Comments:			

SERFF Tracking Number: TRVA-126970830 State: Arkansas
First Filing Company: The Automobile Insurance Company of Hartford, State Tracking Number: EFT \$100
Connecticut, ...
Company Tracking Number: 2011-01-0008
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Legacy Homeowners
Project Name/Number: /2011-01-0008

Please see the attached.

Attachment:

Filing pkg.pdf

	Item Status:	Status
Satisfied - Item: Objection response	Filed	Date: 03/25/2011
Comments:		
Attachment:		
Objection #1 response AR Legacy Home Filing.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 The Automobile Insurance Co. of Hartford, CT
 NAIC # (including group #) 3548-19062

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 policyholders whose policies were written prior to January 1, 2005 and had Coverage A of less than \$600,000. Our results were:

- 62% of the policyholders who received questionnaires responded.
- 42% of those responding were underinsured.
- 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 overinsured 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

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

The cost estimating system furnishes the user with a guide for making general estimates of 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		%
b. Burglar Alarm	2	%
c. Smoke Alarm	2	%
d. Insured who has both homeowners and auto with your company	10/0	%
e. Deadbolt Locks	2	%
f. Window or Door Locks	0	%
g. Other (specify)	See Attached	%
Age 50 and Retired (Prime Time) Credit	10	%
New Home Credit 0% to 31%	Max 31	%
Loss free Credit	15	
Home Buyer Credit 0% - 5%	Max 5	

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	154,815
HO-4	2,789
HO-6	4,570

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? No
If yes, state the surcharge N/A
Does the surcharge apply to conventional fire places? No
If yes, state the surcharge N/A

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

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 Standard Fire Insurance Company
 NAIC # (including group #) 3548-19070

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 policyholders whose policies were written prior to January 1, 2005 and had Coverage A of less than \$600,000. Our results were:

- 62% of the policyholders who received questionnaires responded.
- 42% of those responding were underinsured.
- 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 overinsured 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

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

The cost estimating system furnishes the user with a guide for making general estimates of 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		%
b. Burglar Alarm	2	%
c. Smoke Alarm	2	%
d. Insured who has both homeowners and auto with your company	10/0	%
e. Deadbolt Locks	2	%
f. Window or Door Locks	0	%
g. Other (specify)	See Attached	%
Age 50 and Retired (Prime Time) Credit	10	%
New Home Credit 0% to 31%	Max 31	%
Loss free Credit	15	
Home Buyer Credit 0% - 5%	Max 5	

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	7,579,669
HO-4	65,052
HO-6	52,828

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? No
If yes, state the surcharge N/A
Does the surcharge apply to conventional fire places? No
If yes, state the surcharge N/A

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

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 Indemnity Company of America
 NAIC # (including group #) 3548-25666

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 policyholders whose policies were written prior to January 1, 2005 and had Coverage A of less than \$600,000. Our results were:

- 62% of the policyholders who received questionnaires responded.
- 42% of those responding were underinsured.
- 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 overinsured 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

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

The cost estimating system furnishes the user with a guide for making general estimates of 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		%
b. Burglar Alarm	2	%
c. Smoke Alarm	2	%
d. Insured who has both homeowners and auto with your company	10/0	%
e. Deadbolt Locks	2	%
f. Window or Door Locks	0	%
g. Other (specify)	See Attached	%
Age 50 and Retired (Prime Time) Credit	10	%
New Home Credit 0% to 31%	Max 31	%
Loss free Credit	15	
Home Buyer Credit 0% - 5%	Max 5	

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
HO-4
HO-6

41,451
1,276
0

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 NA
Does the surcharge apply to conventional fire places? No
If yes, state the surcharge N/A

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: 19062
 Company Name: The Automobile Insurance Company of Hartford, Connecticut
 Contact Person: Bill Dutcher
 Telephone No.: 860-277-5549
 Email Address: wdutcher@travelers.com
 Effective Date: 5/21/2011

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$509	\$575	\$792	\$896	\$995	\$1,124	\$808	\$913	\$756	\$855	\$587	\$661	\$964	\$1,089	\$834	\$943	\$596	\$673
	\$120,000	\$637	\$721	\$993	\$1,122	\$1,247	\$1,410	\$1,013	\$1,145	\$948	\$1,070	\$735	\$830	\$1,208	\$1,365	\$1,044	\$1,181	\$747	\$844
	\$160,000	\$757	\$856	\$1,179	\$1,333	\$1,481	\$1,674	\$1,202	\$1,360	\$1,126	\$1,272	\$872	\$985	\$1,435	\$1,622	\$1,242	\$1,403	\$886	\$1,003
6	\$80,000	\$616	\$726	\$959	\$1,133	\$1,204	\$1,424	\$978	\$1,155	\$915	\$1,081	\$710	\$838	\$1,167	\$1,378	\$1,009	\$1,192	\$721	\$852
	\$120,000	\$772	\$910	\$1,202	\$1,421	\$1,509	\$1,785	\$1,226	\$1,448	\$1,147	\$1,356	\$889	\$1,051	\$1,463	\$1,728	\$1,265	\$1,495	\$904	\$1,069
	\$160,000	\$916	\$1,083	\$1,428	\$1,687	\$1,793	\$2,119	\$1,456	\$1,720	\$1,362	\$1,610	\$1,056	\$1,247	\$1,737	\$2,053	\$1,502	\$1,774	\$1,072	\$1,269
9	\$80,000	\$1,525	\$2,033	\$2,377	\$3,169	\$2,985	\$3,981	\$2,424	\$3,232	\$2,268	\$3,024	\$1,759	\$2,345	\$2,892	\$3,857	\$2,502	\$3,335	\$1,787	\$2,382
	\$120,000	\$1,912	\$2,549	\$2,980	\$3,973	\$3,742	\$4,990	\$3,038	\$4,051	\$2,844	\$3,792	\$2,204	\$2,939	\$3,626	\$4,834	\$3,135	\$4,181	\$2,240	\$2,986
	\$160,000	\$2,270	\$3,027	\$3,539	\$4,719	\$4,445	\$5,927	\$3,608	\$4,812	\$3,377	\$4,503	\$2,617	\$3,490	\$4,306	\$5,742	\$3,724	\$4,965	\$2,660	\$3,547

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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	1%	Deadbolt Lock	2%
Burglar Alarm	8%	Window Locks	N/A
Smoke Alarm	8%	\$1,000 Deductible	10%
		Other (specify)	

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? Varies by zone %

Zone Brick Frame

NAIC Number:	19070
Company Name:	The Standard Fire Insurance Company
Contact Person:	Bill Dutcher
Telephone No.:	860-277-5549
Email Address:	w Dutcher@travelers.com
Effective Date:	5/21/2011

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$547	\$618	\$852	\$963	\$1,070	\$1,209	\$869	\$982	\$813	\$919	\$631	\$711	\$1,037	\$1,171	\$897	\$1,014	\$641	\$724
	\$120,000	\$685	\$775	\$1,068	\$1,206	\$1,341	\$1,516	\$1,089	\$1,231	\$1,019	\$1,151	\$790	\$893	\$1,299	\$1,468	\$1,123	\$1,270	\$803	\$908
	\$160,000	\$814	\$920	\$1,268	\$1,433	\$1,593	\$1,800	\$1,293	\$1,462	\$1,211	\$1,368	\$938	\$1,059	\$1,543	\$1,744	\$1,335	\$1,509	\$953	\$1,078
6	\$80,000	\$662	\$781	\$1,031	\$1,218	\$1,295	\$1,531	\$1,052	\$1,242	\$984	\$1,162	\$763	\$901	\$1,255	\$1,482	\$1,085	\$1,282	\$775	\$916
	\$120,000	\$830	\$979	\$1,293	\$1,528	\$1,623	\$1,919	\$1,318	\$1,557	\$1,233	\$1,458	\$956	\$1,130	\$1,573	\$1,858	\$1,360	\$1,607	\$972	\$1,149
	\$160,000	\$985	\$1,164	\$1,535	\$1,814	\$1,928	\$2,279	\$1,566	\$1,849	\$1,465	\$1,731	\$1,136	\$1,341	\$1,868	\$2,207	\$1,615	\$1,908	\$1,153	\$1,364
9	\$80,000	\$1,640	\$2,186	\$2,556	\$3,408	\$3,210	\$4,281	\$2,606	\$3,475	\$2,439	\$3,252	\$1,891	\$2,521	\$3,110	\$4,147	\$2,690	\$3,586	\$1,921	\$2,561
	\$120,000	\$2,056	\$2,741	\$3,204	\$4,272	\$4,024	\$5,366	\$3,267	\$4,356	\$3,058	\$4,077	\$2,370	\$3,160	\$3,899	\$5,198	\$3,371	\$4,496	\$2,409	\$3,211
	\$160,000	\$2,441	\$3,255	\$3,805	\$5,074	\$4,780	\$6,373	\$3,880	\$5,174	\$3,631	\$4,842	\$2,814	\$3,753	\$4,630	\$6,174	\$4,004	\$5,339	\$2,860	\$3,814

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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	1%	Deadbolt Lock	2%
Burglar Alarm	8%	Window Locks	N/A
Smoke Alarm	8%	\$1,000 Deductible	10%
		Other (specify)	

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? varies by zone %

Zone Brick Frame

NAIC Number:	25666
Company Name:	The Travelers Indemnity Company of America
Contact Person:	Bill Dutcher
Telephone No.:	860-277-5549
Email Address:	w Dutcher@travelers.com
Effective Date:	5/21/2011

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$547	\$618	\$852	\$963	\$1,070	\$1,209	\$869	\$982	\$813	\$919	\$631	\$711	\$1,037	\$1,171	\$897	\$1,014	\$641	\$724
	\$120,000	\$685	\$775	\$1,068	\$1,206	\$1,341	\$1,516	\$1,089	\$1,231	\$1,019	\$1,151	\$790	\$893	\$1,299	\$1,468	\$1,123	\$1,270	\$803	\$908
	\$160,000	\$814	\$920	\$1,268	\$1,433	\$1,593	\$1,800	\$1,293	\$1,462	\$1,211	\$1,368	\$938	\$1,059	\$1,543	\$1,744	\$1,335	\$1,509	\$953	\$1,078
6	\$80,000	\$662	\$781	\$1,031	\$1,218	\$1,295	\$1,531	\$1,052	\$1,242	\$984	\$1,162	\$763	\$901	\$1,255	\$1,482	\$1,085	\$1,282	\$775	\$916
	\$120,000	\$830	\$979	\$1,293	\$1,528	\$1,623	\$1,919	\$1,318	\$1,557	\$1,233	\$1,458	\$956	\$1,130	\$1,573	\$1,858	\$1,360	\$1,607	\$972	\$1,149
	\$160,000	\$985	\$1,164	\$1,535	\$1,814	\$1,928	\$2,279	\$1,566	\$1,849	\$1,465	\$1,731	\$1,136	\$1,341	\$1,868	\$2,207	\$1,615	\$1,908	\$1,153	\$1,364
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	\$120,000	\$2,056	\$2,741	\$3,204	\$4,272	\$4,024	\$5,366	\$3,267	\$4,356	\$3,058	\$4,077	\$2,370	\$3,160	\$3,899	\$5,198	\$3,371	\$4,496	\$2,409	\$3,211
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Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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	1%	Deadbolt Lock	2%
Burglar Alarm	8%	Window Locks	N/A
Smoke Alarm	8%	\$1,000 Deductible	10%
		Other (specify)	

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes (yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE? Varies by zone %

Zone Brick Frame

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

1. This filing transmittal is part of Company Tracking # 2011-01-0008

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 Automobile Insurance Company of Hartford, Connecticut	B.	3548-19062

		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.		B.	

(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
Dwelling Forms	41.07%	8.97%					
Tenant Forms	1.77%	-3.44%					
Condominium Forms	13.68%	-3.50%					
TOTAL OVERALL EFFECT		8.41%					

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
2010	217	4.16%	6/7/2010	175	43	0.245	0.424	A. Total Production Expense	21.10%
2009	284	19.93%	6/20/2009	226	284	1.258	0.457	B. General Expense	10.86%
2008	338	4.70%	2/17/2008	280	457	1.634	0.456	C. Taxes, License & Fees	2.95%
2007	394	7.40%	2/18/2007	338	81	0.239	0.405	D. Underwriting Profit & Contingencies	13.00%
2006	451			368	196	0.532	0.415	E. Other (explain)	
								F. TOTAL	47.91%

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

9. 36.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 64

10. -3.6% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 56

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

1. This filing transmittal is part of Company Tracking # 2011-01-0008

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 Standard Fire Insurance Company	B. 3548-19070

		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.		B.

(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
Dwelling Forms	41.07%	9.77%					
Tenant Forms	1.77%	-3.37%					
Condominium Forms	13.68%	-3.26%					
TOTAL OVERALL EFFECT		9.57%					

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
2010	11,511	4.16%	6/7/2010	8,824	4,204	0.476	0.442	A. Total Production Expense	21.10%
2009	14,816	19.93%	6/20/2009	11,048	8,479	0.767	0.500	B. General Expense	10.86%
2008	18,384	4.70%	2/17/2008	12,780	18,903	1.479	0.543	C. Taxes, License & Fees	2.95%
2007	21,849	7.40%	2/18/2007	14,687	7,926	0.540	0.411	D. Underwriting Profit & Contingencies	13.00%
2006	23,548			13,536	11,538	0.852	0.478	E. Other (explain)	
								F. TOTAL	47.91%

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

9. 36.7% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):

10. -3.9% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

 17
Multiple

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

1. This filing transmittal is part of Company Tracking # 2011-01-0008

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 Indemnity Company of America	B.	3548-25666

		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.		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
Dwelling Forms	41.07%	14.61%					
Tenant Forms	1.77%	-0.78%					
Condominium Forms	13.68%	0.00%					
TOTAL OVERALL EFFECT		14.15%					

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
2010	44	4.16%	6/7/2010	43	6	0.145	0.450	A. Total Production Expense	21.10%
2009	52	19.93%	6/20/2009	43	18	0.415	0.620	B. General Expense	10.86%
2008	68	4.70%	2/17/2008	45	72	1.600	0.570	C. Taxes, License & Fees	2.95%
2007	91	7.40%	2/18/2007	54	23	0.421	0.435	D. Underwriting Profit & Contingencies	13.00%
2006	100			52	390	7.457	0.399	E. Other (explain)	
								F. TOTAL	47.91%

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

9. 26.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 70

10. -3.6% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 67

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

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ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Explanatory Memorandum

This memorandum presents an overall rate level change of +9.57% for Arkansas Homeowners policies. This change applies to all policies issued on or after 04/01/2011 and effective on or after 05/21/2011. The following change includes revisions to our dwelling territory base rates, dwelling coverage A factors, and the loss free credit.

Policy Form	Change
Dwelling	9.78%
Tenant	-3.32%
Condominium	-3.28%
Total	9.57%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Indication
Dwelling Policy Forms

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)
2006	15,907	21,906,317	12,223,179	983	0.20	0.558
2007	17,214	23,767,893	14,176,550	965	0.20	0.596
2008	14,101	19,582,238	12,995,010	692	0.20	0.664
2009	11,060	15,650,143	8,006,751	823	0.20	0.512
2010	8,046	10,954,647	5,882,086	662	0.20	0.537
(7) Weighted Rate Level Loss Ratio						0.573
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						0.735
(9) Permissible Loss Ratio						0.521
(10) Indicated Rate Level Change = (8)/(9)-1						41.07%
(11) State Credibility						1.00
(12) Trended Permissible Loss Ratio						0.542
(13) Credibility Weighted Rate Level Loss Ratio						0.735
(14) Total Cat. Adjusted Loss Ratio = (13)						0.735
(15) Credibility Weighted Indicated Rate Level change = (14)/(9)-1						41.07%
(16) Proposed Premium Level Change						9.78%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Indication
Tenant Policy Forms

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)
2006	879	322,305	41,842	12	0.20	0.130
2007	971	352,089	407,872	29	0.20	1.158
2008	595	215,047	29,553	11	0.20	0.137
2009	392	144,301	55,271	6	0.20	0.383
2010	267	97,268	26,373	6	0.20	0.271
(7) Weighted Rate Level Loss Ratio						0.416
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						0.533
(9) Permissible Loss Ratio						0.521
(10) Indicated Rate Level Change = (8)/(9)-1						2.35%
(11) State Credibility						0.20
(12) Trended Permissible Loss Ratio						0.529
(13) Credibility Weighted Rate Level Loss Ratio						0.530
(14) Total Cat. Adjusted Loss Ratio = (13)						0.530
(15) Credibility Weighted Indicated Rate Level change = (14)/(9)-1						1.77%
(16) Proposed Premium Level Change						-3.32%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Indication
Condominium Policy Forms

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)
2006	217	119,108	66,304	7	0.20	0.557
2007	265	141,965	13,955	5	0.20	0.098
2008	222	121,598	12,668	7	0.20	0.104
2009	177	96,381	16,471	5	0.20	0.171
2010	143	77,824	244,312	15	0.20	3.139
(7) Weighted Rate Level Loss Ratio						0.814
(8) Non-Hurricane Cat. Adjusted Loss Ratio = (7) x WCLM						1.043
(9) Permissible Loss Ratio						0.521
(10) Indicated Rate Level Change = (8)/(9)-1						100.25%
(11) State Credibility						0.10
(12) Trended Permissible Loss Ratio						0.542
(13) Credibility Weighted Rate Level Loss Ratio						0.592
(14) Total Cat. Adjusted Loss Ratio = (13)						0.592
(15) Credibility Weighted Indicated Rate Level change = (14)/(9)-1						13.68%
(16) Proposed Premium Level Change						-3.28%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Statewide Indication

All Price Tracks Combined

<u>Policy Forms</u>	Year Ending 06/30/2010 <u>EPCR</u>	Indicated Rate Level <u>Change</u>
Dwelling	10,470,333	41.07%
Tenant	91,970	1.77%
Condominium	74,999	13.68%
All Forms Combined	10,637,302	40.53%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Development of Permissible Loss Ratio

Commissions	21.1%
General & Other Acquisition	10.9%
Taxes, Licenses & Fees	2.9%
Profit Provision	13.0%
Subtotal	47.9%
Permissible Loss Ratio	52.1%
Total	100.0%

ARKANSAS HOMEOWNERS

Credibility Table

<u>Claims Count</u>	<u>Credibility</u>
0	0.00
3	0.05
11	0.10
43	0.20
97	0.30
173	0.40
271	0.50
390	0.60
530	0.70
692	0.80
876	0.90
1,082	1.00

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
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THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Loss Development
Average Development Factors
Dwelling Policy Forms

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.	1.185	1.000	1.001	1.003	1.000	0.998	1.000	1.000	1.000
All avg. excluding Hi/Lo	1.167	1.001	1.002	1.004	1.000	1.000	1.000		
7 yr avg.	1.221	0.999	1.001						
7 yr. avg. excluding Hi/Lo	1.209	1.001	1.002						
5 yr avg.	1.240	0.996	0.998	1.004	1.000				
5 yr. avg. excluding Hi/Lo	1.233	0.999	1.000	1.005	1.000				
4 yr avg	1.279	0.997	0.998	1.005	1.000	0.998			
4 yr. avg. excluding Hi/Lo	1.309	1.001	0.999	1.007	1.001	1.000			
3 yr avg	1.284	0.996	0.995	1.005	1.000	0.997	1.000		
2 yr avg	1.399	0.992	0.999	1.009	0.999	0.996	1.000	1.000	
Latest	1.446	0.983	0.995	1.010	1.001	1.000	1.000	1.000	1.000
Selected LDF	1.233	0.999	1.000	1.005	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.
	1.240	1.005	1.007	1.007	1.002	1.002	1.001	1.001	1.000

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Unallocated Loss Adjustment Expense

Calendar Year	ULAE	Incurred Losses & ALAE	Ratio
2007	\$169,880,762	\$1,029,327,958	0.165
2008	\$195,752,073	\$1,453,796,493	0.135
2009	\$195,353,023	\$1,520,494,552	0.128
Mean			0.143
Selected			0.143

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Loss Trend
Frequency Trend
Exponential Fit
Dwelling Policy Forms

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
09/30/2005	5.72	5.51			06/30/2005	4.92	4.88		
12/31/2005	5.85	5.58			09/30/2005	5.32	4.95		
03/31/2006	6.22	5.64			12/31/2005	5.17	5.03		
06/30/2006	6.01	5.71			03/31/2006	5.23	5.10		
09/30/2006	6.29	5.78			06/30/2006	5.43	5.17		
12/31/2006	6.26	5.85			09/30/2006	5.48	5.24		
03/31/2007	5.98	5.92			12/31/2006	5.37	5.32		
06/30/2007	6.02	5.99			03/31/2007	5.44	5.40		
09/30/2007	5.45	6.06	4.97		06/30/2007	5.20	5.47	4.86	
12/31/2007	5.24	6.13	5.19		09/30/2007	5.04	5.55	5.02	
03/31/2008	5.35	6.20	5.41		12/31/2007	5.05	5.63	5.18	
06/30/2008	6.71	6.28	5.64		03/31/2008	5.07	5.71	5.35	
09/30/2008	7.22	6.35	5.88		06/30/2008	5.45	5.79	5.53	
12/31/2008	7.48	6.43	6.13		09/30/2008	5.76	5.87	5.71	
03/31/2009	5.04	6.51	6.39	3.53	12/31/2008	5.80	5.96	5.89	5.81
06/30/2009	3.18	6.58	6.66	4.46	03/31/2009	6.11	6.04	6.08	6.04
09/30/2009	5.10	6.66	6.94	5.64	06/30/2009	6.11	6.13	6.28	6.27
12/31/2009	6.14	6.74	7.24	7.12	09/30/2009	6.58	6.22	6.48	6.52
03/31/2010	10.63	6.82	7.54	9.00	12/31/2009	6.89	6.31	6.70	6.77
06/30/2010	12.12	6.90	7.86	11.37	03/31/2010	6.95	6.40	6.91	7.03
Annual Rate of Change		4.9%	18.1%	154.9%			5.8%	13.6%	16.5%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				04/01/2012					

Factors To Adjust Data Based on a 04/01/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Frequency Factor Midpoint 04/01/2012
06/30/2006	12/31/2005	75.1		1.357
06/30/2007	12/31/2006	63.1		1.292
06/30/2008	12/31/2007	51.1		1.231
06/30/2009	12/31/2008	39.0		1.172
06/30/2010	12/31/2009	27.0		1.116

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Loss Trend
Frequency Trend
Exponential Fit
Tenant Policy Forms

Calendar Year <u>Ending</u>	Travelers Statewide				Calendar Year <u>Ending</u>	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
09/30/2005	1.27	1.81			06/30/2005	2.30	2.21		
12/31/2005	1.48	1.81			09/30/2005	2.40	2.22		
03/31/2006	1.42	1.82			12/31/2005	2.29	2.24		
06/30/2006	1.59	1.83			03/31/2006	2.34	2.25		
09/30/2006	1.50	1.83			06/30/2006	2.29	2.26		
12/31/2006	1.42	1.84			09/30/2006	2.17	2.28		
03/31/2007	2.30	1.85			12/31/2006	2.19	2.29		
06/30/2007	2.68	1.85			03/31/2007	2.14	2.30		
09/30/2007	3.04	1.86	3.12		06/30/2007	2.10	2.32	2.22	
12/31/2007	3.35	1.87	2.89		09/30/2007	2.23	2.33	2.25	
03/31/2008	2.94	1.88	2.67		12/31/2007	2.29	2.34	2.28	
06/30/2008	2.53	1.88	2.47		03/31/2008	2.33	2.36	2.31	
09/30/2008	2.47	1.89	2.28		06/30/2008	2.37	2.37	2.34	
12/31/2008	2.53	1.90	2.11		09/30/2008	2.43	2.38	2.37	
03/31/2009	1.63	1.90	1.96	1.24	12/31/2008	2.48	2.40	2.40	2.50
06/30/2009	1.53	1.91	1.81	1.33	03/31/2009	2.50	2.41	2.43	2.49
09/30/2009	1.12	1.92	1.67	1.43	06/30/2009	2.51	2.42	2.46	2.49
12/31/2009	0.93	1.93	1.55	1.54	09/30/2009	2.49	2.44	2.50	2.48
03/31/2010	1.37	1.93	1.43	1.65	12/31/2009	2.47	2.45	2.53	2.47
06/30/2010	3.00	1.94	1.33	1.77	03/31/2010	2.46	2.47	2.57	2.47
Annual Rate of Change		1.5%	-26.7%	33.0%			2.3%	5.5%	-1.1%
Selected Annual Rate of Change				2.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				04/01/2012					

Factors To Adjust Data Based on a 04/01/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Frequency Factor Midpoint 04/01/2012
06/30/2006	12/31/2005	75.1		1.132
06/30/2007	12/31/2006	63.1		1.110
06/30/2008	12/31/2007	51.1		1.088
06/30/2009	12/31/2008	39.0		1.066
06/30/2010	12/31/2009	27.0		1.046

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Loss Trend
Severity Trend
Exponential Fit
Tenant Policy Forms

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
09/30/2005	4,326.15	4,539.51			06/30/2005	4,628.66	4,332.86		
12/31/2005	4,398.53	4,699.64			09/30/2005	4,416.86	4,312.62		
03/31/2006	3,206.41	4,865.41			12/31/2005	4,584.36	4,292.48		
06/30/2006	3,145.32	5,037.03			03/31/2006	4,390.75	4,272.42		
09/30/2006	3,064.46	5,214.71			06/30/2006	4,566.73	4,252.46		
12/31/2006	7,290.68	5,398.65			09/30/2006	4,346.13	4,232.60		
03/31/2007	7,069.72	5,589.09			12/31/2006	4,191.74	4,212.82		
06/30/2007	7,704.05	5,786.24			03/31/2007	3,821.33	4,193.14		
09/30/2007	7,842.16	5,990.34	9370.84		06/30/2007	3,764.70	4,173.56	3734.36	
12/31/2007	5,855.72	6,201.64	9040.40		09/30/2007	3,911.56	4,154.06	3782.33	
03/31/2008	9,999.09	6,420.40	8721.62		12/31/2007	3,757.14	4,134.65	3830.91	
06/30/2008	10,565.08	6,646.87	8414.07		03/31/2008	3,957.42	4,115.34	3880.11	
09/30/2008	10,332.86	6,881.34	8117.37		06/30/2008	4,054.07	4,096.11	3929.95	
12/31/2008	12,399.54	7,124.07	7831.14		09/30/2008	3,880.42	4,076.98	3980.43	
03/31/2009	5,269.72	7,375.36	7554.99	6941.99	12/31/2008	4,028.00	4,057.93	4031.55	3802.60
06/30/2009	5,501.44	7,635.52	7288.59	6721.75	03/31/2009	3,914.13	4,038.97	4083.33	3930.08
09/30/2009	10,501.98	7,904.86	7031.57	6508.49	06/30/2009	3,696.61	4,020.10	4135.78	4061.83
12/31/2009	8,678.03	8,183.69	6783.62	6302.01	09/30/2009	4,192.66	4,001.32	4188.90	4198.00
03/31/2010	6,772.16	8,472.37	6544.42	6102.07	12/31/2009	4,397.89	3,982.63	4242.70	4338.73
06/30/2010	3,856.52	8,771.22	6313.65	5908.48	03/31/2010	4,613.49	3,964.02	4297.20	4484.18
Annual Rate of Change		14.9%	-13.4%	-12.1%			-1.9%	5.2%	14.1%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				04/01/2012					

Factors To Adjust Data Based on a 04/01/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Severity Factor Midpoint 04/01/2012	Frequency x Severity Factor
06/30/2006	12/31/2005	75.1		1.000	1.132
06/30/2007	12/31/2006	63.1		1.000	1.110
06/30/2008	12/31/2007	51.1		1.000	1.088
06/30/2009	12/31/2008	39.0		1.000	1.066
06/30/2010	12/31/2009	27.0		1.000	1.046

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Loss Trend
Frequency Trend
Exponential Fit
Condominium Policy Forms

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
09/30/2005	2.98	1.53			06/30/2005	2.83	2.83		
12/31/2005	0.55	1.63			09/30/2005	2.55	2.89		
03/31/2006	3.02	1.74			12/31/2005	3.02	2.96		
06/30/2006	3.24	1.85			03/31/2006	3.36	3.03		
09/30/2006	3.40	1.97			06/30/2006	3.27	3.11		
12/31/2006	3.19	2.10			09/30/2006	3.51	3.18		
03/31/2007	1.53	2.23			12/31/2006	3.17	3.26		
06/30/2007	1.13	2.38			03/31/2007	2.76	3.33		
09/30/2007	1.93	2.53	1.74		06/30/2007	2.98	3.41	3.48	
12/31/2007	4.05	2.70	1.97		09/30/2007	3.66	3.50	3.56	
03/31/2008	3.83	2.87	2.23		12/31/2007	4.07	3.58	3.63	
06/30/2008	4.05	3.06	2.52		03/31/2008	4.07	3.66	3.71	
09/30/2008	2.86	3.26	2.85		06/30/2008	3.91	3.75	3.79	
12/31/2008	0.51	3.47	3.22		09/30/2008	3.94	3.84	3.87	
03/31/2009	1.60	3.69	3.64	1.56	12/31/2008	3.74	3.93	3.95	3.70
06/30/2009	1.70	3.93	4.12	2.48	03/31/2009	3.90	4.03	4.04	3.85
09/30/2009	4.82	4.19	4.66	3.94	06/30/2009	4.06	4.12	4.12	4.00
12/31/2009	8.86	4.46	5.27	6.25	09/30/2009	3.99	4.22	4.21	4.16
03/31/2010	10.67	4.75	5.95	9.92	12/31/2009	4.08	4.32	4.30	4.32
06/30/2010	11.97	5.06	6.73	15.74	03/31/2010	4.79	4.43	4.39	4.49
Annual Rate of Change		28.6%	63.5%	534.0%			9.9%	8.8%	16.8%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				04/01/2012					

Factors To Adjust Data Based on a 04/01/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Frequency Factor Midpoint 04/01/2012
06/30/2006	12/31/2005	75.1		1.357
06/30/2007	12/31/2006	63.1		1.292
06/30/2008	12/31/2007	51.1		1.231
06/30/2009	12/31/2008	39.0		1.172
06/30/2010	12/31/2009	27.0		1.116

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
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Average Premium Trend
Dwelling Policy Forms

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
06/30/2006	1,171.82	1,178.17
06/30/2007	1,211.08	1,214.49
06/30/2008	1,254.50	1,250.80
06/30/2009	1,315.32	1,287.11
06/30/2010	1,301.26	1,323.42
(1) Average Historical Annual Increment of Change:		36.31
(2) Average Annual Increment of Change Tempered 0.75:		27.23
(3) Selected Annual Increment of Change:		27.23
Current Annual Rate =	2.1%	
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 04/01/2011)		04/01/2012
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		27.0
(6) Increment to Bring 06/30/2010 Average Premium to 04/01/2012: [(3) * [(5) / 12]]		61.22
(7) Projected Average Premium at 04/01/2012:		1,384.64

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
06/30/2006	12/31/2005	1,178.17	1.175
06/30/2007	12/31/2006	1,214.49	1.140
06/30/2008	12/31/2007	1,250.80	1.107
06/30/2009	12/31/2008	1,287.11	1.076
06/30/2010	12/31/2009	1,323.42	1.046

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Average Premium Trend
Tenant Policy Forms

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
06/30/2006	299.30	297.58
06/30/2007	307.71	309.36
06/30/2008	318.49	321.14
06/30/2009	336.28	332.92
06/30/2010	343.92	344.70
(1) Average Historical Annual Increment of Change:		11.78
(2) Average Annual Increment of Change Tempered 0.75:		8.84
(3) Selected Annual Increment of Change:		8.84
Current Annual Rate = 2.6%		
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 04/01/2011)		04/01/2012
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		27.0
(6) Increment to Bring 06/30/2010 Average Premium to 04/01/2012: [(3) * [(5) / 12]]		19.86
(7) Projected Average Premium at 04/01/2012:		364.56

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
06/30/2006	12/31/2005	297.58	1.225
06/30/2007	12/31/2006	309.36	1.178
06/30/2008	12/31/2007	321.14	1.135
06/30/2009	12/31/2008	332.92	1.095
06/30/2010	12/31/2009	344.70	1.058

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Average Premium Trend
Condominium Policy Forms

All Price Tracks Combined

Experience Period Ending:	Average Premium	Fitted Average Premium (Straight Line)
06/30/2006	481.88	477.49
06/30/2007	481.65	489.20
06/30/2008	503.19	500.92
06/30/2009	513.17	512.63
06/30/2010	524.70	524.35
(1) Average Historical Annual Increment of Change:		11.72
(2) Average Annual Increment of Change Tempered 0.75:		8.79
(3) Selected Annual Increment of Change: Current Annual Rate = 1.7%		8.79
(4) Average Earned Date Underlying Proposed Rates: (Effective Date = 04/01/2011)		04/01/2012
(5) Prospective Trend Period (months) (Midpoint of Experience Period to Average Earned Date)		27.0
(6) Increment to Bring 06/30/2010 Average Premium to 04/01/2012: [(3) * [(5) / 12]]		19.75
(7) Projected Average Premium at 04/01/2012:		544.10

CALCULATION OF PREMIUM TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Fitted Average Premium	Premium Trend Factors
06/30/2006	12/31/2005	477.49	1.140
06/30/2007	12/31/2006	489.20	1.112
06/30/2008	12/31/2007	500.92	1.086
06/30/2009	12/31/2008	512.63	1.061
06/30/2010	12/31/2009	524.35	1.038

ARKANSAS HOMEOWNERS

Catastrophe Losses
Explanation of Catastrophe Losses

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

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

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

Since catastrophes are rare events, it is necessary that the computation of the catastrophe loading be based upon a long period of experience. In determining the Catastrophe Loss Factor, we have utilized all of the Homeowners experience from 1966 - 2009. The Catastrophe Loss Factor is calculated by relating the catastrophe losses to the non-cat losses. Page 3 of this exhibit sets forth the actual calculation.

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

ARKANSAS HOMEOWNERS

All Companies Combined

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

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

ARKANSAS HOMEOWNERS

All Companies Combined

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

Calendar Year Ending 12/31	Total Incurred Losses (2)+(3)+(4)+(5)	Hurricane Losses (2)	Earthquake Losses (3)	Other Cat. Losses (4)	Non-Cat. Incurred Losses (5)
1991	803,043	0	0	148,362	654,681
1992	297,724	0	0	11,533	286,191
1993	18,152	0	0	0	18,152
1994	33,681	0	0	0	33,681
1995	45,350	0	0	0	45,350
1996	16,622	0	0	3,250	13,372
1997	94,083	0	0	3,376	90,707
1998	140,013	0	0	21,130	118,883
1999	1,226,638	0	0	247,702	978,936
2000	667,848	0	0	85,139	582,709
2001	928,813	0	0	260,322	668,491
2002	1,322,681	0	0	120,703	1,201,978
2003	2,845,528	0	0	159,373	2,686,155
2004	4,007,483	0	0	301,816	3,705,667
2005	7,590,058	357,668	0	235,707	6,996,683
2006	12,961,298	127,285	0	1,737,918	11,096,095
2007	9,496,630	0	0	607,031	8,889,599
2008	29,256,103	1,756,392	0	10,830,292	16,669,419
2009	21,028,954	259,297	0	9,113,355	11,656,302
Total	134,524,276	2,500,642	0	29,022,766	103,000,868
(6)	Ratio of Total "Other Cat." Losses to Total "Non-Cat." Losses:				0.282
(7)	Weighted Catastrophe Loss Multiplier [WCLM = 1 + (6)]:				1.282

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Calculation of Investment Income Adjustment Factors
Estimated Investment Earnings

A.	<u>Unearned Premium Reserve</u>	<u>Homeowners</u>
	1. Direct Earned Premium	10,747,064
	2. Direct Mean Unearned Premium Reserve (<i>See Page 3</i>)	5,566,137
	3. Deduction for Prepaid Expenses	
	(A) Commissions	0.2110
	(B) Taxes, Licenses, and Fees	0.0295
	(C) Other Acquisition (50%)	0.0163
	(D) General (50%)	0.0380
	(E) Total	0.2948
	4. Deduction for Federal Taxes (<i>See Page 3</i>)	(92,236)
	5. Deduction for Prepaid Expenses in dollars (<i>See Page 3</i>)	1,640,749
	6. Net Subject to Investment (<i>See Page 3</i>)	4,017,624
	B. <u>Delayed Remission of Premium</u>	
	1. Average Agent's Balance (<i>See Page 3</i>)	25.5%
	2. Amount of Deduction (<i>See Page 3</i>)	2,740,501
	C. <u>Loss + LAE Reserve</u>	
	1. Direct Earned Premium (A1)	10,747,064
	2. Permissible Incurred Loss + LAE (<i>See Page 4</i>)	
	0.5209 x (1)	5,598,593
	3. Expected Mean Loss + LAE Reserve (<i>See Page 4</i>)	
	0.5714 x (2)	3,198,789
	4. Deduction for Federal Taxes (<i>See Page 5</i>)	(39,848)
	5. Loss & Reserve Subject to Investment	3,238,637
	D. <u>Policyholders' Surplus</u> (<i>See Page 6</i>)	10,747,000
	E. <u>Net Subject to Investment</u> (<i>See Page 4</i>)	15,262,760
	(A6) - (B2) + (C5) + (D)	
	F. <u>Average Rate of Return</u> (<i>See Page 6</i>)	4.7%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Calculation of Investment Income Adjustment Factors
Estimated Investment Earnings

	<u>Homeowners</u>
G. <u>Projected Investment Earnings</u>	717,350
H. <u>Before Tax Return on Earned Premium</u>	6.7%
I. <u>Federal Income Tax Provision (See Page 6)</u>	12.1%
J. <u>After-Tax Return on Earned Premium</u>	5.9%
K. <u>After-Tax Target Return on Earned Premium (See Page 6)</u>	15.0%
L. <u>After-Tax Target Underwriting Profit (% of EP)</u>	9.1%
M. <u>Before-Tax Target Underwriting Profit (% of EP)</u> <i>(Assuming a tax rate of 35%)</i>	14.0%
N. <u>Selected Before-Tax Target Underwriting Profit</u>	<u>13.0%</u>

The Surplus Allocation exhibit requires a 15.0% return on earned premium from underwriting and investment activities. Since the after-tax return on homeowners earned premium from investment income is 5.9%, the difference of 9.1% is the projected underwriting after-tax gain. Assuming a tax rate of 35%, the before-tax underwriting profit is 14.0% as a percentage of earned premium.

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

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 2009.

2. Direct Mean Unearned Premium Reserve	<u>Homeowners</u>
a. Direct unearned premium reserve as of 12/08	6,224,968
b. Direct unearned premium reserve as of 12/09	4,907,306
c. Direct mean unearned premium reserve (a + b)/2	5,566,137

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: $.35 \times .20 \times (4907306 - 6224968) =$ (92,236)

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>2007</u>	<u>2008</u>	<u>2009</u>	<u>Total</u>
Premiums & agents' balance	1,171,517,035	1,141,692,853	1,044,724,603	3,357,934,491
Premiums, agents' balances, & installments booked but deferred and not yet due	4,261,991,089	4,147,635,437	3,824,719,200	12,234,345,726
Total	5,433,508,124	5,289,328,290	4,869,443,803	15,592,280,217
Earned Premium	20,319,183,986	20,388,358,051	20,385,737,486	61,093,279,523
Ratio	26.7%	25.9%	23.9%	25.5%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

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 2009	1,708,564,609
b. Direct Loss + LAE Reserve as of 12/08	966,738,442
c. Direct Loss + LAE Reserve as of 12/09	834,163,375
d. Direct Incurred Loss + LAE = a - b + c	1,575,989,543
e. Direct Mean Loss + LAE Reserve = (b + c)/2	900,450,909
f. State Reserve Ratio = e / d	0.5714

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

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

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)	
	2008	2009	2008	2009
1998 & Prior	4,337,413	3,619,628	4,119,769	3,489,045
1999	(19,716)	(100,317)	(17,504)	(100,317)
2000	419,154	370,581	363,159	330,260
2001	1,144,375	1,025,902	979,376	890,640
2002	2,421,679	1,849,904	2,104,601	1,648,755
2003	4,762,350	3,387,623	4,176,281	2,974,320
2004	11,544,185	5,016,687	9,943,445	4,445,974
2005	129,920,273	49,679,439	116,993,596	43,270,891
2006	25,588,221	18,152,022	23,184,438	16,512,858
2007	115,980,978	38,783,435	105,079,810	35,201,242
2008	518,080,388	159,229,852	483,568,463	143,961,301
2009		433,664,063		404,775,532
Total	814,179,300	714,678,820	750,495,434	657,400,501
			<u>2008</u>	<u>2009</u>
Ratio of Discounted to Statutory Reserves:			0.9218	0.9199
Arkansas Liability Loss + ALAE Reserve as of 12/08 x 1.143 =				5,818,351
Arkansas Liability Loss + ALAE Reserve as of 12/09 x 1.143 =				4,258,956
Deduction for Federal Taxes Payable =				(39,848)
.35 x [4258956 - 5818351 - (4258956 x 0.9199) + (5818351 x 0.9218)]				

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Calculation of Investment Income Adjustment Factors
Surplus Allocation

	<u>2007</u>	<u>2008</u>	<u>2009</u>
1. Year End Property Casualty Policyholder Surplus	22,182,414,313	20,858,817,016	22,537,881,673
2. Direct Written Premium	22,151,581,773	21,807,760,458	21,409,548,233
3. Premium to Surplus Ratio	1.00	1.05	0.95
4. Three Year Average			1.00
5. Earned Premium			10,747,064
6. Allocated Equity			10,747,000
7. Target Return on Equity			15.0%
8. Return on Earned Premium			15.0%

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

Source: Annual Statement

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>Total</u>
1. Net Investment Income Earned	3,470,191,686	3,574,998,236	2,891,400,227	9,936,590,149
2. Net Realized Capital Gains	(80,577,971)	(425,622,764)	(260,109,058)	(766,309,793)
3. Invested Assets	66,404,637,019	64,858,958,743	65,924,972,129	197,188,567,891
4. Ratio	5.1%	4.9%	4.0%	4.7%

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 2009

	(In Thousands)
1. Statutory net investment income	4,118,298
2. Dividends from Affiliates	(1,330,831)
3. Tax exempt interest	(1,599,766)
4. 70% Dividends received deduction	(7,228)
5. 42% Dividends received deduction	(2,300)
6. 15% Proration adj. on TEI	240,999
7. Other Adjustments	(544)
8. Taxable net investment income (1+2+3+4+5+6+7)	1,418,628
9. Tax on net investment income (8 x .35)	496,520
10. FIT rate on NII (9 / 1)	12.1%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Trended Ultimate Losses
Dwelling Policy Forms

All Price Tracks Combined

Accident Year Ending 6/30	2006	2007	2008	2009	2010
(1) Earned Premium	12,977,150	14,850,816	13,351,992	11,560,437	9,463,000
(2) Earned Premium at Current Rates Factor	1.436	1.404	1.325	1.258	1.106
(3) Earned Premium at Current Rates (1) x (2)	18,639,886	20,847,187	17,689,419	14,547,819	10,470,333
(4) Premium Trend Factor	1.175	1.140	1.107	1.076	1.046
(5) Trended Earned Premium at Current Rates (3) x (4)	21,906,317	23,767,893	19,582,238	15,650,143	10,954,647
(6) Incurred Losses & ALAE	7,860,615	9,526,556	9,172,660	5,945,299	3,720,131
(7) Loss Development Factor	1.002	1.007	1.007	1.005	1.240
(8) Ultimate Losses & ALAE (6) x (7)	7,880,037	9,596,302	9,236,327	5,977,848	4,611,149
(9) Unallocated Factor + 1.000	1.143	1.143	1.143	1.143	1.143
(10) Ultimate Losses & LAE (8) x (9)	9,006,882	10,968,573	10,557,121	6,832,680	5,270,544
(11) Loss Trend Factor	1.357	1.292	1.231	1.172	1.116
(12) Trended Ultimate Losses & LAE (10) x (11)	12,223,179	14,176,550	12,995,010	8,006,751	5,882,086

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Trended Ultimate Losses
Tenant Policy Forms

All Price Tracks Combined

Accident Year Ending 6/30	2006	2007	2008	2009	2010
(1) Earned Premium	238,404	270,744	172,267	124,927	91,126
(2) Earned Premium at Current Rates Factor	1.104	1.104	1.100	1.055	1.009
(3) Earned Premium at Current Rates (1) x (2)	263,088	298,776	189,434	131,777	91,970
(4) Premium Trend Factor	1.225	1.178	1.135	1.095	1.058
(5) Trended Earned Premium at Current Rates (3) x (4)	322,305	352,089	215,047	144,301	97,268
(6) Incurred Losses & ALAE	32,340	321,555	23,765	45,333	17,419
(7) Loss Development Factor	1.000	1.000	1.000	1.000	1.267
(8) Ultimate Losses & ALAE (6) x (7)	32,340	321,555	23,765	45,342	22,068
(9) Unallocated Factor + 1.000	1.143	1.143	1.143	1.143	1.143
(10) Ultimate Losses & LAE (8) x (9)	36,965	367,537	27,163	51,826	25,223
(11) Loss Trend Factor	1.132	1.110	1.088	1.066	1.046
(12) Trended Ultimate Losses & LAE (10) x (11)	41,842	407,872	29,553	55,271	26,373

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Trended Ultimate Losses
Condominium Policy Forms

All Price Tracks Combined

Accident Year Ending 6/30	2006	2007	2008	2009	2010
(1) Earned Premium	97,671	119,271	105,335	88,292	74,826
(2) Earned Premium at Current Rates Factor	1.070	1.070	1.063	1.028	1.002
(3) Earned Premium at Current Rates (1) x (2)	104,526	127,642	111,948	90,807	74,999
(4) Premium Trend Factor	1.140	1.112	1.086	1.061	1.038
(5) Trended Earned Premium at Current Rates (3) x (4)	119,108	141,965	121,598	96,381	77,824
(6) Incurred Losses & ALAE	42,745	9,446	9,004	12,297	183,892
(7) Loss Development Factor	1.000	1.000	1.000	1.000	1.041
(8) Ultimate Losses & ALAE (6) x (7)	42,745	9,446	9,004	12,297	191,523
(9) Unallocated Factor + 1.000	1.143	1.143	1.143	1.143	1.143
(10) Ultimate Losses & LAE (8) x (9)	48,858	10,797	10,292	14,055	218,911
(11) Loss Trend Factor	1.357	1.292	1.231	1.172	1.116
(12) Trended Ultimate Losses & LAE (10) x (11)	66,304	13,955	12,668	16,471	244,312

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Base Class Premium Table Revisions
HO-3 - Super Preferred

Territory	Current	Proposed
1	820	1,066
2	843	1,012
3	798	918
4	515	618
5	821	903
6	579	637
7	579	637
8	821	903
9	820	902
10	859	988
11	820	902
12	836	878
13	843	969
14	876	920
15	609	700
16	1,048	1,153
17	859	1,117
18	927	1,159
19	820	902
20	843	1,012
21	701	876
22	584	642
23	609	700
24	843	927
25	820	943
26	625	625
27	816	938
28	844	928
29	859	988
33	853	938
37	820	902
38	820	1,066
39	828	994
40	941	988
44	941	1,035
45	898	988
46	820	902
47	887	976
48	859	945
49	843	1,096
50	669	769
51	821	903
52	821	903
53	859	1,117
54	990	1,238
55	820	902
56	843	927
57	859	945
58	843	927
59	570	599
60	620	682
61	827	910
62	859	1,031
63	820	902

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Base Class Premium Table Revisions
HO-3 - Super Preferred

Territory	Current	Proposed
64	813	1,057
65	843	927
66	820	902
67	657	690
68	813	1,016
69	851	936
70	593	741
71	836	920
72	843	927
73	840	966
74	859	945
75	820	902
76	843	969
77	590	679
78	696	800
79	535	589
80	788	867
81	820	902
82	843	927
83	667	734
84	667	734

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Base Class Premium Table Revisions
HO-3 - Preferred

Territory	Current	Proposed
1	1,074	1,396
2	1,105	1,326
3	1,046	1,203
4	674	809
5	1,076	1,184
6	759	835
7	759	835
8	1,076	1,184
9	1,074	1,181
10	1,125	1,294
11	1,074	1,181
12	1,092	1,147
13	1,105	1,271
14	1,145	1,202
15	797	917
16	1,370	1,507
17	1,125	1,463
18	1,214	1,518
19	1,074	1,181
20	1,105	1,326
21	918	1,148
22	765	842
23	797	917
24	1,105	1,216
25	1,074	1,235
26	820	820
27	1,069	1,229
28	1,104	1,214
29	1,125	1,294
33	1,115	1,227
37	1,074	1,181
38	1,074	1,396
39	1,086	1,303
40	1,230	1,292
44	1,230	1,353
45	1,174	1,291
46	1,074	1,181
47	1,159	1,275
48	1,125	1,238
49	1,105	1,437
50	876	1,007
51	1,076	1,184
52	1,076	1,184
53	1,125	1,463
54	1,298	1,623
55	1,074	1,181
56	1,105	1,216
57	1,125	1,238
58	1,105	1,216
59	747	784
60	812	893
61	1,085	1,194
62	1,125	1,350
63	1,074	1,181

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Base Class Premium Table Revisions
HO-3 - Preferred

Territory	Current	Proposed
64	1,065	1,385
65	1,105	1,216
66	1,074	1,181
67	860	903
68	1,062	1,328
69	1,113	1,224
70	778	973
71	1,092	1,201
72	1,105	1,216
73	1,099	1,264
74	1,125	1,238
75	1,074	1,181
76	1,105	1,271
77	773	889
78	908	1,044
79	700	770
80	1,031	1,134
81	1,074	1,181
82	1,105	1,216
83	873	960
84	873	960

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Base Class Premium Table Revisions
HO-3 - Regular

Territory	Current	Proposed
1	1,299	1,689
2	1,361	1,633
3	1,264	1,454
4	829	995
5	1,324	1,456
6	935	1,029
7	935	1,029
8	1,324	1,456
9	1,299	1,429
10	1,423	1,636
11	1,299	1,429
12	1,346	1,413
13	1,361	1,565
14	1,449	1,521
15	981	1,128
16	1,657	1,823
17	1,423	1,850
18	1,466	1,833
19	1,299	1,429
20	1,361	1,633
21	1,110	1,388
22	924	1,016
23	981	1,128
24	1,361	1,497
25	1,299	1,494
26	1,008	1,008
27	1,318	1,516
28	1,332	1,465
29	1,423	1,636
33	1,410	1,551
37	1,299	1,429
38	1,299	1,689
39	1,314	1,577
40	1,555	1,633
44	1,555	1,711
45	1,420	1,562
46	1,299	1,429
47	1,466	1,613
48	1,423	1,565
49	1,361	1,769
50	1,058	1,217
51	1,324	1,456
52	1,324	1,456
53	1,423	1,850
54	1,569	1,961
55	1,299	1,429
56	1,361	1,497
57	1,423	1,565
58	1,361	1,497
59	943	990
60	1,000	1,100
61	1,311	1,442
62	1,423	1,708
63	1,299	1,429

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Base Class Premium Table Revisions
HO-3 - Regular

Territory	Current	Proposed
64	1,311	1,704
65	1,361	1,497
66	1,299	1,429
67	1,058	1,111
68	1,285	1,606
69	1,346	1,481
70	957	1,196
71	1,346	1,481
72	1,361	1,497
73	1,354	1,557
74	1,423	1,565
75	1,299	1,429
76	1,361	1,565
77	978	1,125
78	1,120	1,288
79	886	975
80	1,245	1,370
81	1,299	1,429
82	1,361	1,497
83	1,076	1,184
84	1,076	1,184

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Base Class Premium Table Revisions
HO-3 - Near Standard

Territory	Current	Proposed
1	1,949	2,534
2	2,042	2,450
3	1,897	2,182
4	1,245	1,494
5	1,988	2,187
6	1,403	1,543
7	1,403	1,543
8	1,988	2,187
9	1,949	2,144
10	2,134	2,454
11	1,949	2,144
12	2,020	2,121
13	2,042	2,348
14	2,175	2,284
15	1,473	1,694
16	2,485	2,734
17	2,134	2,774
18	2,201	2,751
19	1,949	2,144
20	2,042	2,450
21	1,666	2,083
22	1,389	1,528
23	1,473	1,694
24	2,042	2,246
25	1,949	2,241
26	1,515	1,515
27	1,977	2,274
28	2,001	2,201
29	2,134	2,454
33	2,116	2,328
37	1,949	2,144
38	1,949	2,534
39	1,969	2,363
40	2,333	2,450
44	2,333	2,566
45	2,130	2,343
46	1,949	2,144
47	2,201	2,421
48	2,134	2,347
49	2,042	2,655
50	1,589	1,827
51	1,988	2,187
52	1,988	2,187
53	2,134	2,774
54	2,353	2,941
55	1,949	2,144
56	2,042	2,246
57	2,134	2,347
58	2,042	2,246
59	1,415	1,486
60	1,502	1,652
61	1,966	2,163
62	2,134	2,561
63	1,949	2,144

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Base Class Premium Table Revisions
HO-3 - Near Standard

Territory	Current	Proposed
64	1,968	2,558
65	2,042	2,246
66	1,949	2,144
67	1,587	1,666
68	1,928	2,410
69	2,018	2,220
70	1,434	1,793
71	2,020	2,222
72	2,042	2,246
73	2,033	2,338
74	2,134	2,347
75	1,949	2,144
76	2,042	2,348
77	1,466	1,686
78	1,681	1,933
79	1,328	1,461
80	1,871	2,058
81	1,949	2,144
82	2,042	2,246
83	1,613	1,774
84	1,613	1,774

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Key Limit Factor Table Revisions
HO-3 - Regular/Near Standard

Cov A Amount	Current	Proposed
30000	0.846	0.888
35000	0.855	0.898
40000	0.865	0.908
45000	0.874	0.918
50000	0.884	0.928
55000	0.894	0.939
60000	0.905	0.950
65000	0.916	0.962
70000	0.927	0.973
75000	0.938	0.985
80000	0.950	0.998
85000	0.962	1.010
90000	0.974	1.023
95000	0.987	1.036
100000	1.000	1.050
105000	1.049	1.101
110000	1.097	1.152
115000	1.144	1.201
120000	1.191	1.251
125000	1.238	1.300
130000	1.286	1.350
135000	1.333	1.400
140000	1.380	1.449
145000	1.427	1.498
150000	1.445	1.517
155000	1.488	1.562
160000	1.546	1.623
165000	1.604	1.684
170000	1.663	1.746
175000	1.722	1.808
180000	1.735	1.822
185000	1.748	1.835
190000	1.800	1.890
195000	1.853	1.946
200000	1.905	2.000

Only factors with changes are being shown

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Key Limit Factor Table Revisions
HO-3 - Super Preferred/Preferred

Cov A Amount	Current	Proposed
30000	0.846	0.888
35000	0.855	0.898
40000	0.865	0.908
45000	0.874	0.918
50000	0.884	0.928
55000	0.894	0.939
60000	0.905	0.950
65000	0.916	0.962
70000	0.927	0.973
75000	0.938	0.985
80000	0.950	0.998
85000	0.962	1.010
90000	0.974	1.023
95000	0.987	1.036
100000	1.000	1.050
105000	1.049	1.101
110000	1.097	1.152
115000	1.144	1.201
120000	1.191	1.251
125000	1.238	1.300
130000	1.286	1.350
135000	1.300	1.365
140000	1.330	1.397
145000	1.340	1.407
150000	1.350	1.418
155000	1.370	1.439
160000	1.400	1.470
165000	1.430	1.502
170000	1.460	1.533
175000	1.490	1.565
180000	1.500	1.575
185000	1.510	1.586
190000	1.530	1.607
195000	1.550	1.628
200000	1.560	1.638

Only factors with changes are being shown

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
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 THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Loss Free Customer Credit

414. LOSS FREE CUSTOMER CREDIT

The Loss Free Customer Credit is applicable to all Homeowners policies if the account has been loss free for three or more years. If a claim that has caused the credit to be suspended is closed without payment, the credit will be resumed at renewal. This credit is applicable for both new and renewal business.

For the purposes of this rule, a policy meeting the following conditions in the last three years, at the current or previous residence, would meet the definition of being "loss free":

- a claim where an amount less than \$500 has been paid on the policy, or
- two or more claims where an amount has been paid on the policy, however, the aggregate for these claims is less than \$500

The credit is applied at the new business or renewal date and is only removed at the next applicable policy renewal after a qualifying applicable loss.

The Homeowners account must be "loss free" for three subsequent renewals following an applicable loss. The credit is applied at the time of the fourth policy renewal.

Note: When a loss occurs prior to the renewal effective date but after the renewal is issued, the credit is removed for the following three renewal periods.

The premium credit shown below is applied to the TOTAL PREMIUM including all endorsements and upgraded coverage, but not including charges for Personal Liability Umbrella Supplement, Valuable Items -Plus endorsement, Identity Fraud Expense Reimbursement Coverage, Workers Compensation endorsement, or any regulatory or governmental assessments of any type.

Number of Years	Loss Free Percentage Credit
Three years or greater	15% 18%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Territory Factor Support

Territory	# Claims	5-Yr Cred Wtd L/R	Indicated Change	Change
1	9	84.96%	32.86%	29.27%
2	63	71.04%	18.94%	19.04%
3	46	71.34%	19.24%	14.06%
4	416	71.59%	19.49%	18.98%
5	16	63.27%	11.17%	9.52%
6	21	63.70%	11.60%	9.86%
7	11	65.04%	12.94%	9.73%
8	5	62.41%	10.31%	9.46%
9	1	63.56%	11.46%	8.90%
10	16	69.38%	17.28%	14.86%
11	7	63.51%	11.41%	7.43%
12	14	59.82%	7.72%	4.87%
13	6	66.97%	14.87%	14.46%
14	17	59.69%	7.59%	4.76%
15	106	66.85%	14.75%	14.01%
16	5	61.72%	9.62%	8.68%
17	112	112.04%	59.94%	28.63%
18	24	78.87%	26.77%	22.94%
19	2	63.80%	11.70%	9.43%
20	4	76.51%	24.41%	19.88%
21	9	78.19%	26.09%	24.55%
22	103	62.83%	10.73%	9.69%
23	263	68.12%	16.02%	14.30%
24	0	65.51%	13.41%	9.84%
25	4	67.32%	15.22%	14.22%
26	382	47.30%	-4.80%	0.00%
27	8	68.05%	15.95%	14.62%
28	11	66.46%	14.36%	7.93%
29	6	66.49%	14.39%	14.56%
33	10	61.32%	9.22%	9.07%
37	6	61.01%	8.91%	9.72%
38	3	90.09%	37.99%	29.40%
39	74	72.15%	20.05%	18.87%
40	166	57.05%	4.95%	4.78%
44	3	63.70%	11.60%	9.91%
45	7	62.33%	10.23%	8.75%
46	2	62.99%	10.89%	9.97%
47	2	63.38%	11.28%	9.88%
48	12	62.79%	10.69%	9.75%
49	11	84.49%	32.39%	28.08%
50	196	70.47%	18.37%	14.32%
51	0	65.51%	13.41%	9.89%
52	7	65.04%	12.94%	9.48%
53	191	113.93%	61.83%	29.15%
54	24	81.56%	29.46%	20.46%
55	3	63.05%	10.95%	9.28%
56	5	63.38%	11.28%	3.23%
57	1	63.81%	11.71%	9.80%
58	0	65.51%	13.41%	0.00%
59	207	55.49%	3.39%	4.81%
60	8	64.97%	12.87%	9.62%
61	3	63.50%	11.40%	9.02%
62	8	74.76%	22.66%	19.11%

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Territory Factor Support

Territory	# Claims	5-Yr Cred Wtd L/R	Indicated Change	Change
63	2	63.71%	11.61%	7.33%
64	95	120.95%	68.85%	29.57%
65	51	64.95%	12.85%	9.68%
66	3	63.00%	10.90%	9.82%
67	1,707	55.65%	3.55%	4.70%
68	4	76.99%	24.89%	0.00%
69	4	63.60%	11.50%	8.62%
70	438	79.44%	27.34%	23.81%
71	3	62.73%	10.63%	9.40%
72	0	65.51%	13.41%	9.91%
73	96	70.18%	18.08%	13.59%
74	2	63.45%	11.35%	9.77%
75	7	65.85%	13.75%	9.15%
76	4	70.40%	18.30%	14.79%
77	367	67.71%	15.61%	14.33%
78	8	69.15%	17.05%	13.32%
79	473	64.48%	12.38%	9.47%
80	154	65.61%	13.51%	9.61%
81	4	63.78%	11.68%	8.34%
82	3	62.76%	10.66%	8.94%
83	86	64.15%	12.05%	9.64%
84	22	63.04%	10.94%	9.69%

Note: Credibility standard is 1,082 claims. Credibility weighted with statewide data. Dwel
Indicated rate change based on permissible loss ratio from filing package

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
 THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Coverage A Factor Support

Coverage Limit	Claims	Cred L/R	LRR	Change
0-100K	158	30.35%	1.25	5.00%
100-200K	1,130	26.75%	1.10	5.00%
200-300K	381	23.58%	0.97	0.00%
300-400k	101	22.53%	0.92	0.00%
400-500k	38	21.73%	0.89	0.00%
500-1M	42	21.93%	0.90	0.00%
1M +	7	24.13%	0.99	0.00%

Note: Credibility standard is 1,082 claims. Credibility weighted with statewide data. Dwelling only.

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
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THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Loss Free Discount Factor Support

Loss Free Indicator	Claims	Cred L/R	LRR	Change
N	1,828	65.16%	1.57	0.00%
Y	2,731	33.78%	0.81	-3.00%

Note: Credibility standard is 1,082 claims. Credibility weighted with statewide data.

ARKANSAS HOMEOWNERS

THE STANDARD FIRE INSURANCE COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
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Personal Liability Umbrella Supplement - PLUS

618. PERSONAL LIABILITY UMBRELLA SUPPLEMENT - PLUS

The Personal Liability Umbrella Supplement - Plus provides excess liability coverage which applies after the required Primary Insurance limits of liability are exhausted. Minimum limit of liability is \$1,000,000.

For ~~forms~~, eligibility, **rules** and rates, see ~~Umbrella Section of this~~ **the PLUS** Manual.

Use Endorsement 58200 AR - Personal Liability Umbrella Supplement

AR Legacy Home Filing – TRVA-126970830

Per the meeting with Commissioner Bradford on March 9th & subsequent follow up conversations the filing as originally submitted has been approved. Thank you.