

SERFF Tracking Number: TRVA-127141990 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:
Company Tracking Number: 2011-04-0090
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /

Filing at a Glance

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

Product Name: Quantum Auto SERFF Tr Num: TRVA-127141990 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: 2011-04-0090 State Status: Fees verified and received
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom
Author: Bill Dutcher Disposition Date: 04/28/2011
Date Submitted: 04/28/2011 Disposition Status: Filed
Effective Date Requested (New): 05/22/2011 Effective Date (New): 05/22/2011
Effective Date Requested (Renewal): 05/22/2011 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 04/28/2011
State Status Changed: 04/28/2011 Deemer Date:
Created By: Bill Dutcher Submitted By: Bill Dutcher
Corresponding Filing Tracking Number:
Filing Description:
Rate and rule updates per the attached documents. This filing replaces TRVA-126938750 which will be withdrawn.

Company and Contact

Filing Contact Information

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

Filing Company Information

The Travelers Home and Marine Insurance CoCode: 27998 State of Domicile: Connecticut

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Company

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

Group Code: 3548
 Group Name:
 FEIN Number: 35-1838079

Company Type: Property/Casualty
 State ID Number:

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

CoCode: 36137
 Group Code: 3548
 Group Name:
 FEIN Number: 06-1286268

State of Domicile: Connecticut
 Company Type: Property/Casualty
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100 per rate/rule filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Travelers Home and Marine Insurance Company	\$100.00	04/28/2011	47035058
Travelers Commercial Insurance Company	\$0.00	04/28/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/28/2011	04/28/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	04/28/2011	04/28/2011	Bill Dutcher	04/28/2011	04/28/2011

Industry
Response

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Rule 7	Note To Reviewer	Bill Dutcher	04/28/2011	04/28/2011

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Disposition

Disposition Date: 04/28/2011
 Effective Date (New): 05/22/2011
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
The Travelers Home and Marine Insurance Company	%	-0.030%	\$-6,736	15,354	\$22,454,291	2.400%	-9.160%
Travelers Commercial Insurance Company	%	0.550%	\$5,933	688	\$1,078,764	2.330%	-7.430%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$-803
Effect of Rate Filing - Number of Policyholders Affected	16,042

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 Product Name: Quantum Auto
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Package	Filed	Yes
Supporting Document	Objection #1 and response	Filed	Yes
Rate	Premium Determination	Filed	Yes
Rate	Driver Point Accumulation	Filed	Yes
Rate	Miscellaneous Discounts	Filed	Yes
Rate	Multivariate Adjustment Factor Rules	Filed	Yes
Rate	Non-Driver Variables	Filed	Yes
Rate	Driver Points Calculation	Filed	Yes

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Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/28/2011

Submitted Date 04/28/2011

Respond By Date

Dear Bill Dutcher,

This will acknowledge receipt of the captioned filing. In regard to Rule 4, please advise where the points are located.

Also, please refer to Directive 2-2009 regarding weather related losses and verify your compliance or amend the filing if necessary.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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Product Name: Quantum Auto
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/28/2011
Submitted Date 04/28/2011

Dear Alexa Grissom,

Comments:

Please see the attached documentation.

Response 1

Comments: I have attached the Driver Point Calculation table with regard to your question on rule 4.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection #1 and response
Comment: Please see the attached. Thank you.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Driver Points Calculation	DP 1-3	Replacement	

Alexa, please let me know if you have any additional questions. Thank you.

Sincerely,
Bill Dutcher

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Product Name: Quantum Auto
Project Name/Number: /

Note To Reviewer

Created By:

Bill Dutcher on 04/28/2011 07:11 AM

Last Edited By:

Alexa Grissom

Submitted On:

04/28/2011 02:46 PM

Subject:

Rule 7

Comments:

Alexa,

I attached rule 7, section A 12 on the Rate/Rule Schedule tab for reference purposes only for when you review New Car Discount. Rule 7 is already on file with the department. Thank you.

Bill

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 Product Name: Quantum Auto
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 4.140%
Effective Date of Last Rate Revision: 03/21/2010
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 Travelers Home and Marine Insurance Company	N/A	%	-0.030%	\$-6,736	15,354	\$22,454,291	2.400%	-9.160%

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: Quantum Auto
 Project Name/Number: /

				this Program:	this Program:	required):	required):
Travelers Commercial Insurance Company	N/A	%	0.550%	\$5,933	688	\$1,078,764	2.330% -7.430%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:
Overall Percentage Rate Impact For This Filing: 0.000%
Effect of Rate Filing - Written Premium Change For This Program: \$-803
Effect of Rate Filing - Number of Policyholders Affected: 16042

SERFF Tracking Number: TRVA-127141990 State: Arkansas
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 Company Tracking Number: 2011-04-0090
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 Product Name: Quantum Auto
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 04/28/2011	Premium Determination	Rule 3	Replacement	rule 3 updated.pdf
Filed 04/28/2011	Driver Point Accumulation	Rule 4	Replacement	rule 4 updated.pdf
Filed 04/28/2011	Miscellaneous Discounts	Rule 25	New	rule 25 new.pdf
Filed 04/28/2011	Multivariate Adjustment Factor Rules	MAF	Replacement	MAF pages 1-2 updated.pdf
Filed 04/28/2011	Non-Driver Variables	Rule 7	Replacement	rule 7 A 12 reference for NCD.pdf
Filed 04/28/2011	Driver Points Calculation	DP 1-3	Replacement	R-7 AR-Q-RETAIL-DP.pdf

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3. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury and Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive, and Collision coverages premiums are determined as follows:

- A. Refer to Territory Definitions to determine the territorial code for the location where the auto is principally garaged.
- B. Refer to the rules for Driver Point Accumulation, Driver Variables, Household Driver Averaging, Non-Driver Variables, Multivariate Adjustment Factor, Expense Allocation, and Miscellaneous Discounts to determine the applicable rating characteristics.
- C. Refer to the Rate Pages to determine base rates for the desired coverages and the applicable factors for territory and rating variables.
- D. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factors.

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4. DRIVER POINT ACCUMULATION

Driver Point Accumulation uses the driving incident records of operators in the household for inclusion in the calculation of Household Driver Average. This includes a valid out-of-state license.

A. Definitions

1. Experience Period for Driver Point Accumulation

The experience period shall be the three years immediately preceding the effective date of application, or the preparation of the continuation or renewal.

2. Convictions

Points are accumulated for convictions which occur during the experience period for motor vehicle violations of the applicant or any other resident operator.

Convictions include those categorized below.

a) Major convictions

- 1) Careless driving
- 2) Driving under influence: driving while intoxicated or under the influence of drugs
- 3) Refusal to take a sobriety test
- 4) Attempting to elude officer: eluding or attempting to elude a police officer
- 5) Failure to stop/report an accident: failure to stop and report when involved in an accident
- 6) Gross negligence/manslaughter: homicide or assault arising out of the operation of a motor vehicle
- 7) Accumulating Points Requiring an Financial Responsibility (FR) filing: the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of Financial Responsibility under any Financial Responsibility Law as of the effective date of the policy
- 8) Illegal use of license/driving while suspended: driving while license is suspended or revoked; using stolen license
- 9) Operate without owner's permission: operating a motor vehicle without the owner's permission
- 10) Loan license to unlicensed person
- 11) Failure to stop for a school bus: failure to stop or yield for a school bus as required
- 12) Reckless driving: driving a motor vehicle in a reckless manner
- 13) Speeding: speeding 21 or more miles per hour over the posted speed limit
- 14) Racing: engaging in a speed contest
- 15) Suspension/Revocation: suspension or revocation of a license as a result of a conviction
- 16) Single incident requiring an FR filing
- 17) Driving While Texting

b) Lesser speeding convictions

- 1) 1-5 miles per hour over the posted speed limit
- 2) 6-10 miles per hour over the posted speed limit
- 3) 11-15 miles per hour over the posted speed limit

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4) 16-20 miles per hour over the posted speed limit

c) Minor convictions:

1) Equipment violation: motor vehicle "equipment" violation involving brakes, or driving a vehicle which is in an unsafe condition

2) Passing violations

3) Miscellaneous Minor violations

4) Stop Sign/Red Light: running through a red light or stop sign

5) Illegal turning

d) Other convictions:

Other convictions are not applicable in Arkansas.

3. At-Fault Accidents

a. Over the threshold

Points are accumulated for each accident that occurred during the experience period, involving the applicant or any resident operator, while operating an auto.

Accumulate points for each accident that results in:

1) bodily injury, or death in excess of \$1,000, or

2) total damage to all property including his or her own, in excess of \$1,000, or

3) the aggregate loss in excess of \$1,000 including damages for bodily injury, death, and total damages to all property.

b. Equal to or under the threshold

Any accident that falls under the threshold noted in 3.a.1), 3.a.2), or 3.a.3) above.

4. NAF Accidents:

a. accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and

b. accidents occurring under the following circumstances:

1) auto lawfully parked (if the vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or

2) the applicant, owner, or other resident operator is reimbursed by, or on behalf of a person who is responsible for the accident or has judgment against such person; or

3) auto operated by the applicant or any resident operator (1) which is struck in the rear by another vehicle and the insured has not been convicted of a moving traffic violation in connection with this accident; (2) which is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or

4) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or

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- 5) accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency; or
- 6) applicant, owner or other resident operator receives payment solely under Medical Payments, Personal Injury Protection, Uninsured, and Underinsured Motorists Coverage, and the operator was not convicted of a moving traffic violation.

5. Accidents involving Comprehensive Loss payments only

- a. accidents involving Physical Damage caused by contact with animals or fowl; or
- b. accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.

6. At-Fault Accidents With BI: the number of accidents that meet the criteria in 3.a.1) and 3.a.3) above.

7. At-Fault Accidents Without BI: the number of accidents that meet the criteria in 3.a.2) above.

8. Months Since Most Recent Incident: the number of months prior to the effective date of the new business policy or continuation that the most recent at-fault accident and the most recent conviction occurred.

9. Refund of Surcharged Premium

If points have been accumulated for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

B. Administration of Accidents and Convictions

The information necessary to accumulate driver points is determined initially from a properly completed application supported by any one or combination of the following as required by the Company:

1. Company's own records.
2. Motor vehicle records.
3. An application signed by the applicant and agent.
4. Consumer investigative reports conducted by Commercial Reporting Companies.

C. Point Accumulation

1. For each driver, determine:
 - a. the number of At-Fault Accidents with BI
 - b. the number of At-Fault Accidents without BI
 - c. the number of each type of speeding conviction
 - d. the number of each type of minor conviction
 - e. the number of each type of major conviction
 - f. the number of months since the most recent accident and most recent conviction
2. Obtain the applicable points from the tables in the Driver Points Calculation section of this manual.
3. Total the points per driver.

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D. Accident Forgiveness

1. Initial Qualification

Accident forgiveness qualification occurs when an insured has been with any Travelers company for 4 years consecutively and the Policy Incident count equals 0 for 5 years.

Policy Incident Count is determined by the sum of the following incidents:

- All at fault accidents
- All major and minor convictions

Note: Driver insured elsewhere incidents are not included in these counts.

2. Eligibility and Application

Once a policy has been qualified, accident forgiveness will be applied on the preparation of the next policy continuation or renewal. The first at fault accident will be forgiven for 5 years and not used in Driver Point accumulation.

A forgiven accident will not be considered in the calculation of the Policy Incident Count.

Exceptions

The following will not be considered for eligibility and application of accident forgiveness:

- An accident closed without payment
- An at fault accident that occurred in conjunction with a conviction which resulted in the accident being waived

Once an accident is forgiven, it will remain forgiven unless it is updated to one of the above exceptions. At that time, policy eligibility and application will be re-determined.

When a major conviction occurs after a policy has been qualified, and before or in conjunction with an accident that would otherwise have been forgiven, eligibility will be re-determined after 5 years.

The following will occur for driver changes:

- When a driver is added mid-term with an at fault accident that occurred prior to the policy effective date, the accident will be forgiven immediately if the policy is eligible for accident forgiveness.
- When a driver with a forgiven accident is removed from the policy, eligibility will be re-determined 5 years after the accident was forgiven.

3. Continuance of Accident Forgiveness

In order for a subsequent accident to be forgiven after the original forgiven accident is over 5 years old, the policy must be free of the following incidents for the last 5 years:

- At fault accidents
- Major convictions

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25. MISCELLANEOUS DISCOUNTS

Definitions

1. Paid In Full Discount

a) Paid in Full Discount criteria:

- 1) A lump sum bill plan must be chosen at the time of new business issuance and the premium is paid in full with no unpaid balance.
- 2) A lump sum bill plan must be chosen prior to the next policy continuation effective date and the premium is paid in full with no unpaid balance.
- 3) A bill plan is switched from installment to lump sum mid-term the Paid in Full discount will apply at the next policy continuation.
- 4) A bill plan is switched from lump sum to installment mid-term the Paid in Full discount will be removed at the next policy continuation.

b) Paid in Full Discount applies to the following:

- 1) Applies to Single Limit Liability, or Bodily Injury and Property Damage Liability, Collision, Comprehensive, Medical Payments, Personal Injury Protection, Death Indemnity/Total Disability, Miscellaneous and Other coverages.

2. New Car Discount

a) New Car Discount applies to the following:

- 1) Coverage: Collision coverage.
- 2) Vehicles: Private passenger autos and pickups with a Vehicle Age of A, 0, 1 or 2. Refer to rule 7.A.12 to determine vehicle age.

b) New Car Discount applies at the time of:

- 1) New Business; or
- 2) Renewal or Continuation; or
- 3) Mid-term changes

Arkansas Multivariate Adjustment Factor Rules

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Determine the Multivariate Adjustment Factor (MAF) using the characteristics for each of the variables identified in Tables 1-33, which are a part of these rules.

DETERMINE THE MULTIVARIATE ADJUSTMENT FACTOR SCORE

To calculate the Multivariate Adjustment Factor Score:

1. Obtain a single factor from each table, unless the table is otherwise noted
2. Multiply the factors to obtain the Multivariate Adjustment Factor Score

DETERMINE THE POLICY MULTIVARIATE ADJUSTMENT FACTOR CLASSIFICATION

Using Table 33, determine the policy MAF Classification based on the MAF Score ranges shown in the table.

TABLE DEFINITIONS

1. Tables involving incident data: For definitions, refer to Rule 4, Driver Point Accumulation, and Rule 6, Household Driver Average, in the Personal Automobile Manual.
2. All other tables: The remaining tables are self-explanatory with the exceptions described below.

CHANGES

1. With regards to Insurance (Ins.) Score referenced in Tables 1 through 6.1, only obtain a new Ins. Score at anniversary continuation every third year. Using the former Ins. Score level as a starting point, adjust Ins. Score level to limit movement, if any, to a yearly four level movement up or down. Use the adjusted Ins. Score to determine the MAF Score for the policy.
2. The MAF Score may not be changed at other than continuation because of the attained age of an operator or of the auto.
3. The following variables may only be revised at policy continuation except for the addition or deletion of an operator or driver insured elsewhere with incidents within the policy experience period:
 - Policy Points; Major Violations; Minor Violations; At Fault Accidents; Other Convictions; and Non Comp CWPThese variables are referenced in Tables 6, 9, 10, 12, 14, 15, 16, 17, 18, and 28
4. The MAF Score may not be changed at other than continuation because of changes in the following:
 - Total Policy Incidents, Lienholders; Payment History; Policy Tenure; Prior Extended Transportation Expenses; Quote to Effective Date; Days Lapsed; Longevity GroupThese variables are referenced in Tables 3, 6, 6.1, 7, 8, 11, 13, 19, 20, 21, 22, 24, 26, 29, 30, and 32
5. Vehicle Location may not be revised mid-term to reflect a change in mailing zip code only. Location Level is referenced in Table 25.

Exceptions:

The Accident Forgiveness section of Rule 4 Driver Point Accumulation applies the calculation of Multivariate Adjustment Factor Score with the following exception:

Eligibility and Application

Once a policy is eligible, accident forgiveness will be applied on the preparation of the next policy continuation or renewal for the first at fault accident.

Arkansas Multivariate Adjustment Factor Rules

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Table 4 - Insurance (Ins.) Score and Account Credit

Residence Type is coded and defined as follows:

Residence Type	Description
H	The insured has a Homeowners dwelling policy with Travelers
C	The insured has a Condominium policy with Travelers, but no Travelers Homeowners dwelling policy
T	The insured has a Tenants policy with Travelers, but no Travelers Homeowners dwelling or Travelers Condominium policy
I	The insured has a Travelers companion policy only, and <u>has</u> a dwelling or condominium policy insured elsewhere
O	The insured has a Travelers companion policy only, and <u>does not</u> have a dwelling or condominium policy insured elsewhere
E	The insured has a dwelling or condominium policy insured elsewhere and no Travelers companion policies
None	None of the above definitions apply

Table 5 - Insurance (Ins.) Score and Age

Youthful is defined as any operator under 25 years of age.

Table 6 - Insurance (Ins.) Score, Total Policy Points, and Total Policy Incident Count

Safe Driver Advantage applies when the Policy Incident Count is equal to 0.

Policy Incident Count is determined by the sum of the following incidents:

- All at fault accidents
- All major and minor convictions

Policy points are calculated by adding the driving points for the drivers used in determining Household Driver Average. Refer to Rule 6, Household Driver Average, in the Personal Automobile Manual.

If the policy is qualified for Accident Forgiveness and for Safe Driver Advantage, Accident Forgiveness will apply first. For Accident Forgiveness refer to Rule 4 Driver Point Accumulation.

An accident forgiven under Rule 4 Driver Point Accumulation will not be updated in the Policy Incident Count.

Note: Driver insured elsewhere incidents are not included in these counts.

Table 7 - Comprehensive Claims

A loss is counted if:

- it occurred within three years of the effective date
- it has an incurred or paid value as indicated

All comprehensive claims arising from catastrophes that have not been closed without payment (CWP) are counted as “comp cat” claims.

All comprehensive claims that have been closed with zero payment are counted as “comp CWP” claims.

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10. Physical Damage Symbol

Refer to the Symbol and Identification Section to determine the physical damage symbol for the vehicle.

11. Prior Carrier

Refer to the rate tables for prior company names and categories.

- a. Standard - companies that issue auto policies for the standard market.
- b. Non-Standard - companies which issue auto policies for the non-standard market.
- c. No Prior Insurance - insureds who were not insured previously.

Source Type	Description
A	Prior Carrier Information was admitted by Named Insured
R	Prior Carrier Information was received from a Third Party Vendor Report
V	Prior Carrier Information was verified via proof from Named Insured

12. Vehicle Age

Vehicle Age is determined by subtracting the Vehicle Model Year from the Transaction Effective Date (Year)

- a. if the result is equal to or less than -1, Vehicle Age will equal "A";
- b. if the result is equal to or greater than 20, Vehicle Age will equal "20";
- c. otherwise Vehicle Age will equal "0 - 19".

13. Vehicle/Driver/Youthful Level (VDY)

The Vehicle/Driver/Youthful Level is a combination of three items: (1) number of vehicles, (2) number of drivers, and (3) number of youthful operators on the policy. The letter is derived as follows:

# VEHICLES	# DRIVERS	# YOUTHFULS	VDY LEVEL		# VEHICLES	# DRIVERS	# YOUTHFULS	VDY LEVEL
1	1	1	A		2-4	1	0	I
1	1	0	G		3-4	2	0	L
1	2-6	0	H		2-4	1	1	C
1	2-6	1-6	B		3-4	2	1-2	C
2	2	0	J		3-4	3-6	0	M
2	2	1-2	D		3-4	3-6	1-6	F
2	3-6	0	K					
2	3-6	1-6	E					

DRIVER POINTS CALCULATION

Obtain the applicable points from the following tables to determine each driver's points.

TABLE 1 - CONVICTION POINT ASSIGNMENT

CONVICTION POINT ASSIGNMENT										
TYPE	CONVICTION	1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH
MAJ	Accumulation of points which requires FR Filing	10	20	30	40	50	60	70	80	90
MAJ	Attempting to elude an officer	5	10	15	20	25	30	35	40	45
MAJ	Careless driving	5	10	15	20	25	30	35	40	45
MAJ	Driving under the influence	5	10	15	20	25	30	35	40	45
MAJ	Failure to stop for a school bus	5	10	15	20	25	30	35	40	45
MAJ	Failure to stop and/or report an accident	5	10	15	20	25	30	35	40	45
MAJ	Gross negligence or manslaughter	5	10	15	20	25	30	35	40	45
MAJ	Illegal use of a license or driving while license is suspended	5	10	15	20	25	30	35	40	45
MAJ	Loan license to an unlicensed person	5	10	15	20	25	30	35	40	45
MAJ	Operating the vehicle without owner's permission	5	10	15	20	25	30	35	40	45
MAJ	Racing	5	10	15	20	25	30	35	40	45
MAJ	Reckless driving	5	10	15	20	25	30	35	40	45
MAJ	Refusal to take a sobriety test	5	10	15	20	25	30	35	40	45
MAJ	Single incident which requires FR filing.	10	20	30	40	50	60	70	80	90
MAJ	Speeding 21 miles or more over speed limit	5	10	15	20	25	30	35	40	45
MAJ	License suspense or revocation	5	10	15	20	25	30	35	40	45
SP	Speeding 1-5 miles over speed limit	1	2	3	4	5	6	7	8	9
SP	Speeding 6-10 miles over speed limit	1	2	3	4	5	6	7	8	9
SP	Speeding 11-15 miles over speed limit	1	2	3	4	5	6	7	8	9
SP	Speeding 16-20 miles over speed limit	1	2	3	4	5	6	7	8	9
MIN	Equipment violation	2	4	6	8	10	12	14	16	18
MIN	Illegal turn	2	4	6	8	10	12	14	16	18
MIN	Miscellaneous minor violation	2	4	6	8	10	12	14	16	18
MIN	Passing violation	2	4	6	8	10	12	14	16	18
MIN	Stop sign or red light violation	2	4	6	8	10	12	14	16	18

TABLE 2 - ACCIDENT POINTS

ACCIDENT POINTS						
NUMBER OF AT FAULT ACCIDENTS OVER THE THRESHOLD						
WITH BODILY INJURY	WITHOUT BODILY INJURY	POINTS		WITH BODILY INJURY	WITHOUT BODILY INJURY	POINTS
0	0	0		3	0	10
0	1	0		3	1	15
0	2	6		3	2	20
0	3	10		3	3	25
0	4	15		3	4	30
0	5	20		3	5	35
0	6	25		3	6	40
0	7	30		4	0	15
0	8	35		4	1	20
0	9	40		4	2	25
1	0	1		4	3	30
1	1	6		4	4	35
1	2	10		4	5	40
1	3	15		5	0	20
1	4	20		5	1	25
1	5	25		5	2	30
1	6	30		5	3	35
1	7	35		5	4	40
1	8	40		6	0	25
2	0	6		6	1	30
2	1	10		6	2	35
2	2	15		6	3	40
2	3	20		7	0	30
2	4	25		7	1	35
2	5	30		7	2	40
2	6	35		8	0	35
2	7	40		8	1	40
				9	0	40

TABLE 3 - POINT ADJUSTMENT FOR CONVICTIONS

POINTS ADJUSTMENT FOR CONVICTIONS*						
	NUMBER OF INCIDENTS					
	0	1	2	3	4	5+
CONVICTION TYPE						
SPEED	0	-1	0	0	0	0
MINOR	0	-1	0	0	0	0
MAJOR	0	2	2	2	2	2
TOTAL CONVICTIONS	0	-4	-4	-4	-4	-4

* Obtain a point adjustment from each row for each driver

TABLE 4 - MONTHS SINCE MOST RECENT INCIDENT

	MONTHS SINCE MOST RECENT INCIDENT							
	0	1-6	7-12	13-18	19-24	25-30	31-36	37+
INCIDENT TYPE								
MAJOR, MINOR, SPEED	0	9	8	7	6	6	5	0
AT FAULT ACCIDENTS OVER THRESHOLD	0	7	6	5	5	5	4	0

TABLE 5 - NUMBER AND MONTHS SINCE MOST RECENT INCIDENT

NUMBER AND MONTHS SINCE MOST RECENT INCIDENT				
# OF AT FAULT ACCIDENTS OVER THRESHOLD	MONTHS SINCE MOST RECENT AT FAULT ACCIDENT	# OF MAJOR, MINOR, SPEED CONVICTIONS	MONTHS SINCE MOST RECENT CONVICTION	DRIVER POINT ADJUSTMENT
0	N/A	0	N/A	0
0	N/A	1+	1-12	0
0	N/A	1+	13-24	0
0	N/A	1+	25-36	0
1+	1-12	0	N/A	0
1+	13-24	0	N/A	0
1+	25-36	0	N/A	0
1+	1-12	1+	1-12	-2
1+	1-12	1+	13-24	-2
1+	1-12	1+	25-36	-1
1+	13-24	1+	1-12	-2
1+	13-24	1+	13-24	-1
1+	13-24	1+	25-36	-1
1+	25-36	1+	1-12	-1
1+	25-36	1+	13-24	-1
1+	25-36	1+	25-36	-1

SERFF Tracking Number: TRVA-127141990 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
 Company, ...
 Company Tracking Number: 2011-04-0090
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: A-1 Private Passenger Auto Abstract	Filed	04/28/2011

Comments:

Attachments:

AR A-1 State Form TCI.pdf
 AR A-1 State Form THM.pdf

	Item Status:	Status Date:
Satisfied - Item: APCS-Auto Premium Comparison Survey	Filed	04/28/2011

Comments:

Attachments:

PPA Survey FORM APCS Proposed_ACC.xls
 PPA Survey FORM APCS Proposed_THM.xls

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document	Filed	04/28/2011

Comments:

Attachment:

AR QUANTUM AUTO RF-1 3-31-11 (revision).pdf

	Item Status:	Status Date:
Bypassed - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	04/28/2011

Bypass Reason: n/a

Comments:

SERFF Tracking Number: TRVA-127141990 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
Company, ...
Company Tracking Number: 2011-04-0090
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /

	Item Status:	Status
Satisfied - Item: Filing Package	Filed	Date: 04/28/2011
Comments:		
Attachment:		
AR QTM Filing Package 04 26 2011.pdf		

	Item Status:	Status
Satisfied - Item: Objection #1 and response	Filed	Date: 04/28/2011
Comments:		
Please see the attached. Thank you.		
Attachment:		
Objection 1 rcd 04282011 and response.pdf		

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

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

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

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

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

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

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

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

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
\$5.00 for Account Billing System, \$1.00 EFT, \$1.00 Recurring Credit Card Charge

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

Program	Percentage Difference	Volume
See Underwriting Tiering Guidelines for factors associated with Tier	See Underwriting Tiering Guidelines for factors associated with Tier	\$22,454,291 Written Premium

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

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 27998
Company Name: THE TRAVELERS HOME AND MARINE INSURANCE COMPAN
Contact Person: Bill Dutcher
Telephone No.: 860-277-5549
Email Address: wdutcher@travelers.com
Effective Date: 5/22/2011

Assumptions to Use:

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

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

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG n/a %
 AUTO/HOMEOWNERS 1% to 4% %
 GOOD STUDENT 1 %
 ANTI-THEFT DEVICE n/a %
 Over 55 Defensive Driver Discount 1 %
 \$250/\$500 Deductible Comp./Coll. 1% - 35% %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$961	\$1,413	\$336	\$352	\$1,017	\$1,496	\$357	\$374	\$1,243	\$1,856	\$424	\$449	\$1,009	\$1,485	\$355	\$372	\$1,175	\$1,726	\$411	\$428	
	Minimum Liability with Comprehensive and Collision		\$1,549	\$2,338	\$454	\$480	\$1,705	\$2,578	\$501	\$526	\$1,873	\$2,844	\$544	\$580	\$1,726	\$2,612	\$510	\$533	\$1,848	\$2,783	\$545	\$572	
	100/300/50 Liability with Comprehensive and Collision		\$1,544	\$2,336	\$445	\$469	\$1,710	\$2,597	\$494	\$519	\$1,919	\$2,926	\$550	\$584	\$1,723	\$2,620	\$500	\$522	\$1,871	\$2,830	\$539	\$565	
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$1,131	\$1,676	\$385	\$406	\$1,195	\$1,771	\$409	\$428	\$1,464	\$2,201	\$488	\$517	\$1,186	\$1,757	\$406	\$426	\$1,384	\$2,045	\$470	\$491	
	Minimum Liability with Comprehensive and Collision		\$2,105	\$3,202	\$591	\$629	\$2,317	\$3,533	\$654	\$691	\$2,499	\$3,826	\$698	\$748	\$2,348	\$3,580	\$664	\$700	\$2,481	\$3,767	\$702	\$741	
	100/300/50 Liability with Comprehensive and Collision		\$2,047	\$3,124	\$565	\$597	\$2,268	\$3,470	\$628	\$660	\$2,499	\$3,839	\$687	\$730	\$2,289	\$3,502	\$635	\$664	\$2,450	\$3,740	\$679	\$712	
2003 Honda Odyssey "EX"	Minimum Liability		\$1,039	\$1,495	\$368	\$377	\$1,100	\$1,584	\$391	\$400	\$1,329	\$1,950	\$461	\$477	\$1,092	\$1,571	\$389	\$398	\$1,281	\$1,833	\$454	\$460	
	Minimum Liability with Comprehensive and Collision		\$1,938	\$2,904	\$555	\$583	\$2,136	\$3,209	\$613	\$642	\$2,285	\$3,448	\$651	\$690	\$2,163	\$3,251	\$624	\$648	\$2,293	\$3,422	\$665	\$690	
	100/300/50 Liability with Comprehensive and Collision		\$1,876	\$2,823	\$528	\$551	\$2,079	\$3,139	\$584	\$608	\$2,274	\$3,448	\$639	\$670	\$2,098	\$3,167	\$592	\$612	\$2,252	\$3,380	\$636	\$659	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$1,124	\$1,621	\$394	\$403	\$1,189	\$1,718	\$419	\$428	\$1,438	\$2,116	\$491	\$510	\$1,180	\$1,704	\$417	\$426	\$1,383	\$1,989	\$486	\$492	
	Minimum Liability with Comprehensive and Collision		\$2,167	\$3,258	\$614	\$644	\$2,390	\$3,604	\$678	\$709	\$2,548	\$3,856	\$718	\$758	\$2,421	\$3,653	\$689	\$717	\$2,558	\$3,833	\$732	\$760	
	100/300/50 Liability with Comprehensive and Collision		\$2,086	\$3,151	\$579	\$605	\$2,317	\$3,506	\$642	\$669	\$2,522	\$3,836	\$696	\$733	\$2,337	\$3,541	\$652	\$676	\$2,501	\$3,767	\$695	\$722	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$1,030	\$1,492	\$362	\$375	\$1,091	\$1,581	\$387	\$396	\$1,323	\$1,952	\$455	\$475	\$1,083	\$1,568	\$385	\$394	\$1,266	\$1,830	\$445	\$456	
	Minimum Liability with Comprehensive and Collision		\$2,168	\$3,278	\$609	\$644	\$2,403	\$3,639	\$679	\$711	\$2,533	\$3,849	\$711	\$754	\$2,439	\$3,696	\$692	\$722	\$2,549	\$3,841	\$724	\$757	
	100/300/50 Liability with Comprehensive and Collision		\$2,073	\$3,142	\$574	\$601	\$2,309	\$3,507	\$639	\$667	\$2,488	\$3,792	\$688	\$725	\$2,334	\$3,549	\$650	\$673	\$2,472	\$3,739	\$687	\$715	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$896	\$1,287	\$324	\$333	\$950	\$1,368	\$345	\$354	\$1,150	\$1,685	\$406	\$422	\$943	\$1,357	\$343	\$352	\$1,102	\$1,581	\$398	\$405	
	Minimum Liability with Comprehensive and Collision		\$1,509	\$2,249	\$448	\$469	\$1,668	\$2,495	\$497	\$517	\$1,804	\$2,713	\$533	\$561	\$1,694	\$2,535	\$508	\$523	\$1,805	\$2,684	\$541	\$558	
	100/300/50 Liability with Comprehensive and Collision		\$1,491	\$2,229	\$437	\$452	\$1,656	\$2,486	\$485	\$501	\$1,832	\$2,765	\$533	\$558	\$1,674	\$2,515	\$492	\$505	\$1,806	\$2,700	\$528	\$546	

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 36137
Company Name: TRAVELERS COMMERCIAL INSURANCE COMPANY
Contact Person: Bill Dutcher
Telephone No.: 860-277-5549
Email Address: wdutcher@travelers.com
Effective Date: 5/22/2011

Assumptions to Use:

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	n/a	%
AUTO/HOMEOWNERS	1% to 4%	%
GOOD STUDENT	1	%
ANTI-THEFT DEVICE	n/a	%
Over 55 Defensive Driver Discount	1	%
\$250/\$500 Deductible Comp./Coll.	1% - 35%	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$916	\$1,347	\$323	\$337	\$968	\$1,425	\$343	\$357	\$1,183	\$1,767	\$405	\$430	\$961	\$1,413	\$341	\$355
	Minimum Liability with Comprehensive and Collision			\$1,475	\$2,225	\$433	\$460	\$1,622	\$2,450	\$480	\$504	\$1,780	\$2,705	\$520	\$555	\$1,642	\$2,484	\$486	\$508	\$1,759	\$2,647	\$522	\$544
	100/300/50 Liability with Comprehensive and Collision			\$1,470	\$2,223	\$425	\$448	\$1,628	\$2,470	\$472	\$494	\$1,827	\$2,784	\$525	\$557	\$1,643	\$2,493	\$478	\$496	\$1,779	\$2,692	\$515	\$539
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,078	\$1,595	\$370	\$387	\$1,136	\$1,686	\$391	\$409	\$1,392	\$2,093	\$464	\$495	\$1,128	\$1,673	\$389	\$407	\$1,318	\$1,946	\$449	\$468
	Minimum Liability with Comprehensive and Collision			\$2,003	\$3,044	\$564	\$599	\$2,203	\$3,360	\$623	\$658	\$2,376	\$3,636	\$665	\$714	\$2,232	\$3,404	\$632	\$665	\$2,362	\$3,582	\$671	\$704
	100/300/50 Liability with Comprehensive and Collision			\$1,947	\$2,971	\$538	\$570	\$2,159	\$3,300	\$599	\$630	\$2,375	\$3,650	\$653	\$697	\$2,177	\$3,332	\$607	\$633	\$2,330	\$3,554	\$649	\$681
2003 Honda Odyssey "EX"	Minimum Liability			\$990	\$1,423	\$354	\$359	\$1,048	\$1,507	\$374	\$383	\$1,266	\$1,855	\$438	\$456	\$1,040	\$1,494	\$373	\$381	\$1,219	\$1,745	\$434	\$440
	Minimum Liability with Comprehensive and Collision			\$1,845	\$2,762	\$531	\$557	\$2,031	\$3,049	\$587	\$612	\$2,173	\$3,278	\$622	\$658	\$2,056	\$3,090	\$595	\$619	\$2,180	\$3,254	\$635	\$655
	100/300/50 Liability with Comprehensive and Collision			\$1,786	\$2,683	\$502	\$526	\$1,980	\$2,984	\$558	\$581	\$2,164	\$3,280	\$608	\$640	\$1,997	\$3,012	\$566	\$584	\$2,143	\$3,214	\$606	\$628
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,070	\$1,542	\$377	\$385	\$1,132	\$1,635	\$400	\$408	\$1,369	\$2,013	\$468	\$487	\$1,124	\$1,623	\$398	\$406	\$1,319	\$1,894	\$464	\$470
	Minimum Liability with Comprehensive and Collision			\$2,061	\$3,097	\$584	\$616	\$2,274	\$3,425	\$647	\$677	\$2,424	\$3,666	\$685	\$726	\$2,303	\$3,473	\$658	\$684	\$2,436	\$3,645	\$699	\$724
	100/300/50 Liability with Comprehensive and Collision			\$1,985	\$2,998	\$551	\$576	\$2,203	\$3,334	\$613	\$639	\$2,398	\$3,648	\$664	\$700	\$2,226	\$3,367	\$622	\$642	\$2,378	\$3,582	\$666	\$690
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$981	\$1,420	\$350	\$357	\$1,038	\$1,505	\$371	\$379	\$1,258	\$1,857	\$433	\$455	\$1,031	\$1,493	\$369	\$377	\$1,207	\$1,741	\$426	\$437
	Minimum Liability with Comprehensive and Collision			\$2,062	\$3,114	\$580	\$616	\$2,284	\$3,460	\$646	\$678	\$2,407	\$3,659	\$677	\$721	\$2,318	\$3,514	\$658	\$688	\$2,425	\$3,652	\$690	\$719
	100/300/50 Liability with Comprehensive and Collision			\$1,974	\$2,987	\$547	\$572	\$2,194	\$3,334	\$610	\$636	\$2,364	\$3,606	\$655	\$691	\$2,221	\$3,374	\$619	\$642	\$2,351	\$3,556	\$656	\$683
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$854	\$1,227	\$312	\$320	\$906	\$1,302	\$331	\$339	\$1,095	\$1,604	\$388	\$405	\$899	\$1,291	\$329	\$337	\$1,051	\$1,505	\$380	\$389
	Minimum Liability with Comprehensive and Collision			\$1,436	\$2,140	\$429	\$449	\$1,588	\$2,372	\$476	\$494	\$1,717	\$2,581	\$508	\$536	\$1,611	\$2,410	\$484	\$500	\$1,717	\$2,552	\$517	\$532
	100/300/50 Liability with Comprehensive and Collision			\$1,416	\$2,119	\$415	\$433	\$1,576	\$2,365	\$464	\$480	\$1,745	\$2,631	\$508	\$534	\$1,595	\$2,393	\$469	\$481	\$1,719	\$2,567	\$505	\$521

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

1.	This filing transmittal is part of Company Tracking #2011-04-0090	REVISED
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Numb
----	---

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

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

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	n/a	1.6%	n/a	n/a	n/a	n/a	n/a
Property Damage	n/a	1.6%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	n/a	1.4%	n/a	n/a	n/a	n/a	n/a
Medical Payments	n/a	-0.9%	n/a	n/a	n/a	n/a	n/a
Comprehensive	n/a	-0.6%	n/a	n/a	n/a	n/a	n/a
Collision	n/a	-2.6%	n/a	n/a	n/a	n/a	n/a
UM/UIM	n/a	-0.6%	n/a	n/a	n/a	n/a	n/a
TOTAL OVERALL EFFECT	n/a	0.0%					

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
2006	2,715	5.5%	7/23/2006	10,135	5,909	58.3%	62.5%	A. Total Production Expense	19.8%
2007	16,414	-0.6%	7/22/2007	22,211	12,713	57.2%	61.2%	B. General Expense	10.3%
2008	23,285	1.1% / 0.2%	4/20/2008 / 12/9/2008	23,460	12,847	54.8%	61.9%	C. Taxes, License & Fees	3.2%
2009	20,840	0.0%	5/17/2009	24,441	14,387	58.9%	61.1%	D. Underwriting Profit & Contingencies	5.0%
2010	17,226	4.1%	3/21/2010	25,376	14,335	56.5%	60.2%	E. Other: ULAE & ALAE	12.3%
								F. TOTAL	50.6%

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

9. 2.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): n/a

10. -9.2% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): n/a

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

1.	This filing transmittal is part of Company Tracking #2011-04-0090	REVISED
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Numb
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Company Name		Company NAIC Number	
3.	A. Travelers Commercial Insurance Company	B.	3548-36137

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

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	n/a	2.1%	n/a	n/a	n/a	n/a	n/a
Property Damage	n/a	2.2%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	n/a	1.9%	n/a	n/a	n/a	n/a	n/a
Medical Payments	n/a	-0.2%	n/a	n/a	n/a	n/a	n/a
Comprehensive	n/a	-0.1%	n/a	n/a	n/a	n/a	n/a
Collision	n/a	-1.8%	n/a	n/a	n/a	n/a	n/a
UM/UIM	n/a	-0.1%	n/a	n/a	n/a	n/a	n/a
TOTAL OVERALL EFFECT	n/a	0.6%					

6. 5 Year History			Rate Change History					7.	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
2006	9	5.5%	7/23/2006	48	23	47.9%	55.9%	A. Total Production Expense	19.8%
2007	126	-0.7%	7/22/2007	219	47	21.5%	55.7%	B. General Expense	10.3%
2008	616	1.6% / 2.4%	4/20/2008 / 12/9/2008	498	270	54.2%	58.5%	C. Taxes, License & Fees	3.2%
2009	587	0.0%	5/17/2009	919	607	66.1%	59.3%	D. Underwriting Profit & Contingencies	5.0%
2010	730	4.3%	3/21/2010	1,182	717	60.7%	61.1%	E. Other: ULAE & ALAE	12.3%
								F. TOTAL	50.6%

8. N Apply Loss Cost Factors to Future Filings? (Y or N)
9. 2.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): n/a
10. -7.4% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): n/a

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

1. This filing transmittal is part of Company Tracking #2011-04-0090 REVISED

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

		Company Name		Company NAIC Number
3.	A.	Travelers Commercial Insurance Company	B.	3548-36137
		The Travelers Home and Marine Insurance Company		3548-27998
		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	Personal Auto	B.	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	n/a	1.6%	n/a	n/a	n/a	n/a	n/a
Property Damage	n/a	1.7%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	n/a	1.5%	n/a	n/a	n/a	n/a	n/a
Medical Payments	n/a	-0.9%	n/a	n/a	n/a	n/a	n/a
Comprehensive	n/a	-0.6%	n/a	n/a	n/a	n/a	n/a
Collision	n/a	-2.5%	n/a	n/a	n/a	n/a	n/a
UM/UIM	n/a	-0.6%	n/a	n/a	n/a	n/a	n/a
TOTAL OVERALL EFFECT	n/a	0.0%					

6. 5 Year History			Rate Change History					7.	
Year	Policy Count	% of Change	Effective Date	State Earnec Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	Expense Constants	Selected Provisions
2006	2,724	5.5%	7/23/2006	10,183	5,932	58.3%	60.7%	A. Total Production Expense	19.8%
2007	16,540	-0.6%	7/22/2007	22,430	12,760	56.9%	60.3%	B. General Expense	10.3%
2008	23,901	1.1% / 0.2%	4/20/2008 / 12/9/2008	23,958	13,117	54.7%	61.5%	C. Taxes, License & Fees	3.2%
2009	21,427	0.0%	5/17/2009	25,360	14,994	59.1%	60.9%	D. Underwriting Profit & Contingencies	5.0%
2010	17,956	4.1%	3/21/2010	26,558	15,052	56.7%	60.3%		
								E. Other: ULAE & ALAE	12.3%
								F. TOTAL	50.6%

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

9. 2.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): n/a

10. -9.2% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): n/a

PC RLC

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

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ARKANSAS QUANTUM AUTOMOBILE

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TRAVELERS COMMERCIAL INSURANCE COMPANY

Explanatory Memorandum

With this filing, we are introducing an Accident Forgiveness Rule, a Paid in Full Discount and a New Car Discount for vehicle model years less than three years old. Exhibits are attached that explain the eligibility and applicability of Accident Forgiveness and New Car Discount rules. We are also adjusting base rates. The overall impact of this change is 0.00%. This change applies to policies issued and effective on or after 05/22/2011.

<u>Coverage</u>	<u>Impact</u>
Bodily Injury	1.64%
Property Damage	1.66%
UM/UND	-0.59%
Medical Payments	-0.86%
PIP	1.46%
Comprehensive	-0.56%
Collision	-2.52%
Total Impact	0.00%

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Revision to Base Rates by Coverage

Current

BASE RATE BY COVERAGE																
	BI	PD	CSL BI	CSL PD	MP	WORK LOSS	MEDICAL EXPENSE	ACCID DEATH	COLL	COMP	UM BI SPLIT	UM BI SINGLE	UND BI SPLIT	UND BI SINGLE	UM BI/PD CSL	UMPD
BASE LIMIT	25/50	25	75	75	500	Q	W	X					25/50	75	75	
RATE	65.94	61.33	86.22	66.55	7.51	4.40	29.68	1.54	96.90	76.63	15.41	16.97	23.15	27.78	20.04	6.16

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Base Rates by Coverage

Proposed

BASE RATE BY COVERAGE																
	BI	PD	CSL BI	CSL PD	MP	WORK LOSS	MEDICAL EXPENSE	ACCID DEATH	COLL	COMP	UM BI SPLIT	UM BI SINGLE	UND BI SPLIT	UND BI SINGLE	UM BI/PD CSL	UMPD
BASE LIMIT	25/50	25	75	75	500	Q	W	X					25/50	75	75	
RATE	67.41	62.70	88.14	68.03	7.51	4.50	30.34	1.57	96.90	76.63	15.41	16.97	23.15	27.78	20.04	6.16

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Introduction of New Car Discount Table

NEW CAR DISCOUNT		
VEHICLE TYPE	AGE	COLL
PP & PU	A	0.9000
	0	0.9000
	1	0.9300
	2	0.9700
	3+	1.0000
ALL OTHERS	ALL	1.0000

* Private Passenger and Pick Up type vehicles
(excluding Antiques and Classics).

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Introduction of Paid In Full Discount Table

PAID IN FULL DISCOUNT									
PAID IN FULL	BI	PD	COLL	COMP	MP	PIP	MISC. COVG.*	OTHER COVERAGES	DEATH INDEMNITY
Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95

* Misc Coverages - Extended Transportation Expenses, Towing and Labor Cost, Sound Receiving and Transmitting Equipment, Sound Reproducing Tapes, Extended Non-Owned Liability, Motor Home Covered Property Coverage.

ARKANSAS QUANTUM AUTOMOBILE

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TRAVELERS COMMERCIAL INSURANCE COMPANY

Miscellaneous Discounts

25. MISCELLANEOUS DISCOUNTS

Definitions

1. Paid In Full Discount

- a) Paid in Full Discount criteria:
- 1) A lump sum bill plan must be chosen at the time of new business issuance and the premium is paid in full with no unpaid balance.
 - 2) A lump sum bill plan must be chosen prior to the next policy continuation effective date and the premium is paid in full with no unpaid balance.
 - 3) A bill plan is switched from installment to lump sum mid-term the Paid in Full discount will apply at the next policy continuation.
 - 4) A bill plan is switched from lump sum to installment mid-term the Paid in Full discount will be removed at the next policy continuation.
- b) Paid in Full Discount applies to the following:
- 1) Applies to Single Limit Liability, or Bodily Injury and Property Damage Liability, Collision, Comprehensive, Medical Payments, Personal Injury Protection, Death Indemnity/Total Disability, Miscellaneous and Other coverages.

2. New Car Discount

- a) New Car Discount applies to the following:
- 1) Coverage: Collision coverage.
 - 2) Vehicles: Private passenger autos and pickups with a Vehicle Age of A, 0, 1 or 2. Refer to rule 7.A.12 to determine vehicle age.
- b) New Car Discount applies at the time of:
- 1) New Business; or
 - 2) Renewal or Continuation; or
 - 3) Mid-term changes

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
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Revision to Premium Rule 3

3. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury and Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive, and Collision coverages premiums are determined as follows:

- A. Refer to Territory Definitions to determine the territorial code for the location where the auto is principally garaged.
- B. Refer to the rules for Driver Point Accumulation, Driver Variables, Household Driver Averaging, Non-Driver Variables, ~~the~~ [Multivariate Adjustment Factor](#), ~~and~~ Expense Allocation, [and Miscellaneous Discounts](#) to determine the applicable rating characteristics.
- C. Refer to the Rate Pages to determine base rates for the desired coverages and the applicable factors for territory and rating variables.
- D. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factors.

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Revision to MAF Pages

Determine the Multivariate Adjustment Factor (MAF) using the characteristics for each of the variables identified in Tables 1-33, which are a part of these rules.

DETERMINE THE MULTIVARIATE ADJUSTMENT FACTOR SCORE

To calculate the Multivariate Adjustment Factor Score:

1. Obtain a single factor from each table, unless the table is otherwise noted
2. Multiply the factors to obtain the Multivariate Adjustment Factor Score

DETERMINE THE POLICY MULTIVARIATE ADJUSTMENT FACTOR CLASSIFICATION

Using Table 33, determine the policy MAF Classification based on the MAF Score ranges shown in the table.

TABLE DEFINITIONS

1. Tables involving incident data: For definitions, refer to Rule 4, Driver Point Accumulation, and Rule 6, Household Driver Average, in the Personal Automobile Manual.
2. All other tables: The remaining tables are self-explanatory with the exceptions described below.

CHANGES

1. With regards to Insurance (Ins.) Score referenced in Tables 1 through ~~6~~ **6.1**, only obtain a new Ins. Score at anniversary continuation every third year. Using the former Ins. Score level as a starting point, adjust Ins. Score level to limit movement, if any, to a yearly four level movement up or down. Use the adjusted Ins. Score to determine the MAF Score for the policy.
2. The MAF Score may not be changed at other than continuation because of the attained age of an operator or of the auto.
3. The following variables may only be revised at policy continuation except for the addition or deletion of an operator or driver insured elsewhere with incidents within the policy experience period:
 - Policy Points; Major Violations; Minor Violations; At Fault Accidents; Other Convictions; and Non Comp CWP

These variables are referenced in Tables 6, 9, 10, 12, 14, 15, 16, 17, 18, and 28

4. The MAF Score may not be changed at other than continuation because of changes in the following:
 - ~~Comp Claims; Not At Fault Accidents;~~ **Total Policy Incidents**, Lienholders; Payment History; Policy Tenure; Prior Extended Transportation Expenses; Quote to Effective Date; Days Lapsed; Longevity Group

These variables are referenced in Tables 3, **6, 6.1, 7, 8,** 11, 13, 19, 20, 21, 22, 24, 26, 29, 30, and 32

5. Vehicle Location may not be revised mid-term to reflect a change in mailing zip code only. Location Level is referenced in Table 25.

Exceptions

The Accident Forgiveness section of Rule 4 Driver Point Accumulation applies to the calculation of Multivariate Adjustment Factor Score with the following exception:

Eligibility and Application

Once a policy is eligible, accident forgiveness will be applied on the preparation of the next policy continuation or renewal for the first at fault accident

ARKANSAS QUANTUM AUTOMOBILE

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Revision to MAF Pages

Table 4 - Insurance (Ins.) Score and Account Credit

Residence Type is coded and defined as follows:

Residence Type	Description
H	The insured has a Homeowners dwelling policy with Travelers
C	The insured has a Condominium policy with Travelers, but no Travelers Homeowners dwelling policy
T	The insured has a Tenants policy with Travelers, but no Travelers Homeowners dwelling or Travelers Condominium policy
I	The insured has a Travelers companion policy only, and <u>has</u> a dwelling or condominium policy insured elsewhere
O	The insured has a Travelers companion policy only, and <u>does not</u> have a dwelling or condominium policy insured elsewhere
E	The insured has a dwelling or condominium policy insured elsewhere and no Travelers companion policies
None	None of the above definitions apply

Table 5 - Insurance (Ins.) Score and Age

Youthful is defined as any operator under 25 years of age.

Table 6 - Insurance (Ins.) Score, Total Policy Points, and Total Policy Incident Count

Safe Driver Advantage applies when the Policy Incident Count is equal to 0.

Policy Incident Count is determined by the sum of the following incidents:

- All at fault accidents
- All major and minor convictions

Policy points are calculated by adding the driving points for the drivers used in determining Household Driver Average. Refer to Rule 6, Household Driver Average, in the Personal Automobile Manual.

If the policy is qualified for Accident Forgiveness and for Safe Driver Advantage, Accident Forgiveness will apply first. For Accident Forgiveness refer to Rule 4 Driver Point Accumulation.

An accident forgiven under Rule 4 Driver Point Accumulation will not be updated in the Policy Incident Count.

Note: Driver insured elsewhere incidents are not included in these counts

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Driver Point Accumulation Accident Forgiveness

4. DRIVER POINT ACCUMULATION

D. Accident Forgiveness

1. Initial Qualification

Accident forgiveness qualification occurs when an insured has been with any Travelers company for 4 years consecutively and the Policy Incident count equals 0 for 5 years.

Policy Incident Count is determined by the sum of the following incidents:

- All at fault accidents
- All major and minor convictions

Note: Driver insured elsewhere incidents are not included in these counts.

2. Eligibility and Application

Once a policy has been qualified, accident forgiveness will be applied on the preparation of the next policy continuation or renewal. The first at fault accident will be forgiven for 5 years and not used in Driver Point accumulation.

A forgiven accident will not be considered in the calculation of the Policy Incident Count.

Exceptions

The following will not be considered for eligibility and application of accident forgiveness:

- An accident closed without payment
- An at fault accident that occurred in conjunction with a conviction which resulted in the accident being waived

Once an accident is forgiven, it will remain forgiven unless it is updated to one of the above exceptions. At that time, policy eligibility and application will be re-determined.

When a major conviction occurs after a policy has been qualified, and before or in conjunction with an accident that would otherwise have been forgiven, eligibility will be re-determined after 5 years.

The following will occur for driver changes:

- When a driver is added mid-term with an at fault accident that occurred prior to the policy effective date, the accident will be forgiven immediately if the policy is eligible for accident forgiveness.
- When a driver with a forgiven accident is removed from the policy, eligibility will be re-determined 5 years after the accident was forgiven.

3. Continuance of Accident Forgiveness

In order for a subsequent accident to be forgiven after the original forgiven accident is over 5 years old, the policy must be free of the following incidents for the last 5 years:

- At fault accidents
- Major convictions

AR QUANTUM AUTO 05-22-2011 OBJECTION #1

Objection Letter Status: Pending Industry Response

Objection Letter Date: 04/28/2011

Respond By Date:

Submitted Date: 04/28/2011 09:34 AM

Dear Bill Dutcher,

Introduction: This will acknowledge receipt of the captioned filing. In regard to Rule 4, please advise where the points are located. Also, please refer to Directive 2-2009 regarding weather related losses and verify your compliance or amend the filing if necessary.

Conclusion: Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Company Response:

Driver Points are located in the Driver Points Calculation table. I have attached the table for your reference in the Rate/Rule Schedule tab. This table has already been filed and approved by the department.

Travelers is in compliance with Directive 2-2009. We do not use weather related losses.

Regards,

Bill Dutcher