

SERFF Tracking Number: TRVA-127310182 State: Arkansas  
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:  
Company Tracking Number: 2011-07-0012  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners & High Value Homeowners  
Project Name/Number: /2011-07-0012

## Filing at a Glance

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

Product Name: Quantum Homeowners & High Value Homeowners SERFF Tr Num: TRVA-127310182 State: Arkansas

Value Homeowners

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: 2011-07-0012

State Status:

Combinations

Filing Type: Rate

Reviewer(s): Becky Harrington,  
Nancy Horton

Authors: Merline Irving, Bill Dutcher, Lisa Hills  
Disposition Date: 07/13/2011

Date Submitted: 07/12/2011

Disposition Status: Filed

Effective Date Requested (New): 09/30/2011

Effective Date (New): 09/30/2011

Effective Date Requested (Renewal): 11/19/2011

Effective Date (Renewal):  
11/19/2011

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number: 2011-07-0012

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07/13/2011

State Status Changed:

Deemer Date:

Created By: Lisa Hills

Submitted By: Lisa Hills

Corresponding Filing Tracking Number:

Filing Description:

With this filing we are making changes to our Homeowners program as outlined in the accompanying explanatory memorandum.

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: TRVA-127310182 State: Arkansas  
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 Product Name: Quantum Homeowners & High Value Homeowners  
 Project Name/Number: /2011-07-0012

Lisa Hills, LHILLS@travelers.com  
 One Tower Square - 5PB 860-277-8695 [Phone]  
 Hartford, CT 06183

**Filing Company Information**

The Travelers Home and Marine Insurance Company CoCode: 27998 State of Domicile: Connecticut  
 One Tower Square Group Code: 3548 Company Type: Property/Casualty  
 Hartford, CT 06183 Group Name: State ID Number:  
 (860) 277-7395 ext. [Phone] FEIN Number: 35-1838079

Travelers Commercial Insurance Company CoCode: 36137 State of Domicile: Connecticut  
 One Tower Square Group Code: 3548 Company Type: Property/Casualty  
 Hartford, CT 06183 Group Name: State ID Number:  
 (860) 277-7395 ext. [Phone] FEIN Number: 06-1286268

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$100.00 Per Filing  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Travelers Home and Marine Insurance Company	\$100.00	07/12/2011	49697000
Travelers Commercial Insurance Company	\$0.00	07/12/2011	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07/13/2011	07/13/2011

### 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	07/13/2011	07/13/2011	Lisa Hills	07/13/2011	07/13/2011

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 Project Name/Number: /2011-07-0012

## Disposition

Disposition Date: 07/13/2011  
 Effective Date (New): 09/30/2011  
 Effective Date (Renewal): 11/19/2011  
 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 Travelers Home and Marine Insurance Company	%	0.050%	\$12,640	21,506	\$25,280,147	5.390%	-5.100%
Travelers Commercial Insurance Company	%	-2.270%	\$-13,685	516	\$503,136	5.370%	-4.960%

### 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	\$-1,045
Effect of Rate Filing - Number of Policyholders Affected	22,022

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 Company, ...  
 Company Tracking Number: 2011-07-0012  
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 Product Name: Quantum Homeowners & High Value Homeowners  
 Project Name/Number: /2011-07-0012

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 (revised)	Filing Package	Filed	Yes
Supporting Document	Filing Package	Filed	Yes

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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
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Project Name/Number: /2011-07-0012

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 07/13/2011  
Submitted Date 07/13/2011  
Respond By Date

Dear Lisa Hills,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Filing Package (Supporting Document)

Comment: All requests for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Although the overall is 0%, there is an impact for some policy holders. Please provide the required supporting documentation and a more detailed explanation for the change given the recent filing effective in April 2011.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

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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Company Tracking Number: 2011-07-0012  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners & High Value Homeowners  
Project Name/Number: /2011-07-0012

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/13/2011  
Submitted Date 07/13/2011

Dear Becky Harrington,

### Comments:

Hi Becky,

It was a pleasure to speak with you today. I appreciate your working with us to complete this filing.

### Response 1

Comments: We have updated the Explanatory Memorandum in filing package to include a better explanation of what is taking place with this filing. Also, the package now includes supporting documentation we discussed during our phone conversation as Exhibit 3.

### Related Objection 1

Applies To:

- Filing Package (Supporting Document)

Comment:

All requests for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Although the overall is 0%, there is an impact for some policy holders. Please provide the required supporting documentation and a more detailed explanation for the change given the recent filing effective in April 2011.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Filing Package

Comment: The updated filing package contains supporting documentation along with an explanation of the filing.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

*SERFF Tracking Number:* TRVA-127310182                      *State:* Arkansas  
*First Filing Company:* The Travelers Home and Marine Insurance      *State Tracking Number:*  
Company, ...  
*Company Tracking Number:* 2011-07-0012  
*TOI:* 04.0 Homeowners                      *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* Quantum Homeowners & High Value Homeowners  
*Project Name/Number:* /2011-07-0012

If you have any questions or concerns please feel free to conact me. I can be reached at, 860-277-8695.

Thank you again and have a great day!

Lisa Hills

Sincerely,

Bill Dutcher, Lisa Hills, Merline Irving

SERFF Tracking Number: TRVA-127310182 State: Arkansas  
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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Quantum Homeowners & High Value Homeowners  
 Project Name/Number: /2011-07-0012

## Rate Information

Rate data applies to filing.

**Filing Method:** File & Use  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 10.520%  
**Effective Date of Last Rate Revision:** 04/01/2011  
**Filing Method of Last Filing:** File & Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
The Travelers Home and Marine Insurance Company	%	0.050%	\$12,640	21,506	\$25,280,147	5.390%	-5.100%

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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 Product Name: Quantum Homeowners & High Value Homeowners  
 Project Name/Number: /2011-07-0012

Travelers Commercial Insurance Company	%	-2.270%	\$-13,685	516	\$503,136	5.370%	-4.960%
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### 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: \$-1,045

Effect of Rate Filing - Number of Policyholders Affected: 22022

SERFF Tracking Number: TRVA-127310182 State: Arkansas  
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 Company, ...  
 Company Tracking Number: 2011-07-0012  
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 Product Name: Quantum Homeowners & High Value Homeowners  
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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Form RF-2 Loss Costs Only (not for workers' compensation) <b>Bypass Reason:</b> N/A <b>Comments:</b>		
<b>Satisfied - Item:</b> H-1 Homeowners Abstract <b>Comments:</b> <b>Attachments:</b> ACC H-1.pdf THM H-1.pdf	Filed	07/13/2011
<b>Satisfied - Item:</b> HPCS-Homeowners Premium Comparison Survey <b>Comments:</b> <b>Attachments:</b> AR QTM HO Survey Form HPCS - ACC.xls AR QTM HO Survey Form HPCS - THM.xls	Filed	07/13/2011
<b>Satisfied - Item:</b> NAIC loss cost data entry document <b>Comments:</b> <b>Attachments:</b> ACC RF-1.pdf THM RF-1.pdf	Filed	07/13/2011

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First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:  
Company Tracking Number: 2011-07-0012  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Quantum Homeowners & High Value Homeowners  
Project Name/Number: /2011-07-0012

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Filing Package	Filed	<b>Date:</b> 07/13/2011

**Comments:**

The updated filing package contains supporting documentation along with an explanation of the filing.

**Attachment:**

AR TRV QTM HO Filing Package update.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

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

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

Not Applicable

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

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

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

100% of the Dwelling Replacement Cost using costs associated with actual year built.

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

The cost estimating systems furnishes the user with a guide for making general estimates of cost to replace specific types of residential construction. Annual changes are published based on residential cost index for zip codes and territories in Arkansas.

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

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

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

No

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

Form	Premium Volume
HO-3	\$ 470,815
HO-4	\$ 30,458
HO-6	\$ 1,863

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

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

Lisa Hills  
Signature  
Lisa Hills  
Printed Name  
Regulatory Analyst  
Title  
(860) 277-78695  
Telephone Number  
lhills@travelers.com  
Email Address

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

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

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

Not Applicable

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

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

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

100% of the Dwelling Replacement Cost using costs associated with actual year built.

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

The cost estimating systems furnishes the user with a guide for making general estimates of cost to replace specific types of residential construction. Annual changes are published based on residential cost index for zip codes and territories in Arkansas.

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

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

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

No

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

Form	Premium Volume
HO-3	\$ 24,585,341
HO-4	\$ 569,519
HO-6	\$ 125,287

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

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

Lisa Hills  
Signature  
Lisa Hills  
Printed Name  
Regulatory Analyst  
Title  
(860) 277-8695  
Telephone Number  
lhills@travelers.com  
Email Address

NAIC Number: 36137  
 Company Name: Travelers Commercial Insurance Company  
 Contact Person: Lisa Hills  
 Telephone No.: 860-277-8695  
 Email Address: lhills@travelers.com  
 Effective Date: 9/30/2011

**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	\$587.00	\$618.00	\$460.00	\$479.00	\$704.00	\$740.00	\$574.00	\$599.00	\$612.00	\$641.00	\$573.00	\$598.00	\$707.00	\$734.00	\$585.00	\$609.00	\$721.00	\$758.00
	\$120,000	\$725.00	\$763.00	\$567.00	\$590.00	\$874.00	\$918.00	\$712.00	\$742.00	\$759.00	\$795.00	\$711.00	\$741.00	\$888.00	\$920.00	\$728.00	\$757.00	\$895.00	\$940.00
	\$160,000	\$885.00	\$931.00	\$691.00	\$719.00	\$1,071.00	\$1,124.00	\$871.00	\$908.00	\$930.00	\$973.00	\$870.00	\$906.00	\$1,097.00	\$1,135.00	\$876.00	\$909.00	\$1,071.00	\$1,124.00
6	\$80,000	\$616.00	\$790.00	\$481.00	\$594.00	\$739.00	\$944.00	\$601.00	\$749.00	\$643.00	\$808.00	\$600.00	\$748.00	\$740.00	\$908.00	\$612.00	\$757.00	\$757.00	\$966.00
	\$120,000	\$762.00	\$977.00	\$593.00	\$733.00	\$918.00	\$1,171.00	\$746.00	\$928.00	\$798.00	\$1,003.00	\$744.00	\$927.00	\$930.00	\$1,137.00	\$763.00	\$942.00	\$940.00	\$1,199.00
	\$160,000	\$931.00	\$1,193.00	\$724.00	\$894.00	\$1,126.00	\$1,434.00	\$914.00	\$1,136.00	\$980.00	\$1,229.00	\$912.00	\$1,135.00	\$1,150.00	\$1,402.00	\$918.00	\$1,129.00	\$1,126.00	\$1,431.00
9	\$80,000	\$1,002.00	\$1,006.00	\$748.00	\$744.00	\$1,200.00	\$1,203.00	\$948.00	\$945.00	\$1,029.00	\$1,026.00	\$946.00	\$944.00	\$1,153.00	\$1,143.00	\$959.00	\$954.00	\$1,229.00	\$1,233.00
	\$120,000	\$1,244.00	\$1,247.00	\$928.00	\$922.00	\$1,495.00	\$1,496.00	\$1,181.00	\$1,174.00	\$1,283.00	\$1,275.00	\$1,178.00	\$1,173.00	\$1,449.00	\$1,432.00	\$1,199.00	\$1,189.00	\$1,532.00	\$1,533.00
	\$160,000	\$1,526.00	\$1,526.00	\$1,140.00	\$1,129.00	\$1,838.00	\$1,835.00	\$1,453.00	\$1,441.00	\$1,581.00	\$1,566.00	\$1,449.00	\$1,439.00	\$1,795.00	\$1,769.00	\$1,443.00	\$1,426.00	\$1,835.00	\$1,831.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00
	\$15,000	\$128.00	\$128.00	\$125.00	\$125.00	\$161.00	\$161.00	\$129.00	\$129.00	\$145.00	\$145.00	\$125.00	\$125.00	\$126.00	\$126.00	\$125.00	\$125.00	\$161.00	\$161.00
	\$25,000	\$176.00	\$176.00	\$140.00	\$140.00	\$219.00	\$219.00	\$166.00	\$166.00	\$195.00	\$195.00	\$161.00	\$161.00	\$163.00	\$163.00	\$141.00	\$141.00	\$219.00	\$219.00
6	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$132.00	\$132.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$132.00	\$132.00
	\$15,000	\$139.00	\$139.00	\$125.00	\$125.00	\$175.00	\$175.00	\$138.00	\$138.00	\$157.00	\$157.00	\$133.00	\$133.00	\$135.00	\$135.00	\$125.00	\$125.00	\$175.00	\$175.00
	\$25,000	\$194.00	\$194.00	\$153.00	\$153.00	\$240.00	\$240.00	\$180.00	\$180.00	\$214.00	\$214.00	\$174.00	\$174.00	\$176.00	\$176.00	\$154.00	\$154.00	\$240.00	\$240.00
9	\$5,000	\$135.00	\$135.00	\$125.00	\$125.00	\$170.00	\$170.00	\$137.00	\$137.00	\$153.00	\$153.00	\$133.00	\$133.00	\$133.00	\$133.00	\$125.00	\$125.00	\$170.00	\$170.00
	\$15,000	\$189.00	\$189.00	\$151.00	\$151.00	\$235.00	\$235.00	\$178.00	\$178.00	\$209.00	\$209.00	\$172.00	\$172.00	\$173.00	\$173.00	\$152.00	\$152.00	\$235.00	\$235.00
	\$25,000	\$273.00	\$273.00	\$208.00	\$208.00	\$334.00	\$334.00	\$241.00	\$241.00	\$296.00	\$296.00	\$232.00	\$232.00	\$234.00	\$234.00	\$209.00	\$209.00	\$334.00	\$334.00

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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	<input type="text"/>	%	Deadbolt Lock	<input type="text"/>	%
Burglar Alarm	<input type="text"/>	%	Window Locks	<input type="text"/>	%
Smoke Alarm	<input type="text"/>	%	\$1,000 Deductible	<input type="text"/>	%
			Other (specify)	<input type="text"/>	

**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 or no)  
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  %

Zone  Brick  Frame

NAIC Number: 27998  
 Company Name: The Travelers Home and Marine Insurance Company  
 Contact Person: Lisa Hills  
 Telephone No.: 860-277-8695  
 Email Address: lhills@travelers.com  
 Effective Date: 9/30/2011

**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	\$600.00	\$632.00	\$470.00	\$489.00	\$721.00	\$757.00	\$587.00	\$613.00	\$626.00	\$656.00	\$586.00	\$611.00	\$724.00	\$751.00	\$598.00	\$622.00	\$738.00	\$775.00
	\$120,000	\$742.00	\$781.00	\$579.00	\$603.00	\$895.00	\$940.00	\$728.00	\$759.00	\$777.00	\$813.00	\$727.00	\$758.00	\$909.00	\$941.00	\$745.00	\$775.00	\$916.00	\$962.00
	\$160,000	\$906.00	\$953.00	\$707.00	\$735.00	\$1,096.00	\$1,151.00	\$892.00	\$929.00	\$952.00	\$996.00	\$890.00	\$927.00	\$1,123.00	\$1,162.00	\$896.00	\$930.00	\$1,097.00	\$1,151.00
6	\$80,000	\$630.00	\$808.00	\$491.00	\$607.00	\$756.00	\$966.00	\$614.00	\$766.00	\$657.00	\$827.00	\$613.00	\$765.00	\$757.00	\$930.00	\$626.00	\$775.00	\$774.00	\$989.00
	\$120,000	\$780.00	\$1,000.00	\$607.00	\$750.00	\$940.00	\$1,199.00	\$763.00	\$950.00	\$817.00	\$1,026.00	\$761.00	\$949.00	\$952.00	\$1,164.00	\$781.00	\$965.00	\$962.00	\$1,228.00
	\$160,000	\$953.00	\$1,222.00	\$741.00	\$915.00	\$1,153.00	\$1,469.00	\$936.00	\$1,163.00	\$1,003.00	\$1,258.00	\$933.00	\$1,162.00	\$1,178.00	\$1,436.00	\$940.00	\$1,156.00	\$1,153.00	\$1,466.00
9	\$80,000	\$1,025.00	\$1,030.00	\$765.00	\$762.00	\$1,229.00	\$1,232.00	\$970.00	\$967.00	\$1,054.00	\$1,050.00	\$968.00	\$966.00	\$1,181.00	\$1,171.00	\$982.00	\$976.00	\$1,259.00	\$1,262.00
	\$120,000	\$1,274.00	\$1,277.00	\$950.00	\$944.00	\$1,531.00	\$1,532.00	\$1,209.00	\$1,203.00	\$1,314.00	\$1,306.00	\$1,206.00	\$1,201.00	\$1,484.00	\$1,467.00	\$1,228.00	\$1,217.00	\$1,569.00	\$1,570.00
	\$160,000	\$1,563.00	\$1,564.00	\$1,167.00	\$1,156.00	\$1,884.00	\$1,880.00	\$1,488.00	\$1,476.00	\$1,619.00	\$1,604.00	\$1,484.00	\$1,473.00	\$1,839.00	\$1,812.00	\$1,478.00	\$1,461.00	\$1,880.00	\$1,876.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$126.00	\$126.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$126.00	\$126.00
	\$15,000	\$130.00	\$130.00	\$125.00	\$125.00	\$165.00	\$165.00	\$132.00	\$132.00	\$148.00	\$148.00	\$127.00	\$127.00	\$129.00	\$129.00	\$125.00	\$125.00	\$165.00	\$165.00
	\$25,000	\$179.00	\$179.00	\$143.00	\$143.00	\$224.00	\$224.00	\$170.00	\$170.00	\$199.00	\$199.00	\$164.00	\$164.00	\$166.00	\$166.00	\$144.00	\$144.00	\$224.00	\$224.00
6	\$5,000	\$125.00	\$125.00	\$125.00	\$125.00	\$135.00	\$135.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$135.00	\$135.00
	\$15,000	\$142.00	\$142.00	\$125.00	\$125.00	\$178.00	\$178.00	\$141.00	\$141.00	\$160.00	\$160.00	\$136.00	\$136.00	\$137.00	\$137.00	\$125.00	\$125.00	\$178.00	\$178.00
	\$25,000	\$198.00	\$198.00	\$156.00	\$156.00	\$245.00	\$245.00	\$184.00	\$184.00	\$218.00	\$218.00	\$177.00	\$177.00	\$179.00	\$179.00	\$157.00	\$157.00	\$245.00	\$245.00
9	\$5,000	\$137.00	\$137.00	\$125.00	\$125.00	\$174.00	\$174.00	\$140.00	\$140.00	\$156.00	\$156.00	\$135.00	\$135.00	\$136.00	\$136.00	\$125.00	\$125.00	\$174.00	\$174.00
	\$15,000	\$193.00	\$193.00	\$154.00	\$154.00	\$240.00	\$240.00	\$182.00	\$182.00	\$213.00	\$213.00	\$175.00	\$175.00	\$176.00	\$176.00	\$155.00	\$155.00	\$240.00	\$240.00
	\$25,000	\$279.00	\$279.00	\$212.00	\$212.00	\$342.00	\$342.00	\$246.00	\$246.00	\$303.00	\$303.00	\$237.00	\$237.00	\$239.00	\$239.00	\$214.00	\$214.00	\$342.00	\$342.00

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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	<input type="text"/>	%	Deadbolt Lock	<input type="text"/>	%
Burglar Alarm	<input type="text"/>	%	Window Locks	<input type="text"/>	%
Smoke Alarm	<input type="text"/>	%	\$1,000 Deductible	<input type="text"/>	%
			Other (specify)	<input type="text"/>	

**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 or no)  
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  %

Zone  Brick  Frame

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

1.	This filing transmittal is part of Company Tracking # 2011-07-0012	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
	Company Name	Company NAIC Number
3.	A. Travelers Commercial Insurance Company	B. 3548-36137
	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Homeowners	B. Dwelling, Tenant, Condo

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
All Homeowners Forms	N/A	-2.72%	N/A	N/A	N/A	N/A	N/A
<b>TOTAL OVERALL EFFECT</b>	N/A	-2.72%					

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	0	N/A	N/A	\$ -	\$ -	N/A	44%	A. Total Production Expense	20.9%
2007	26	5.40%	8/19/2007	\$ 25	\$ 11	43%	51%	B. General Expense	10.9%
2008	106	7.90%	8/15/2008	\$ 88	\$ 121	137%	58%	C. Taxes, License & Fees	3.1%
2009	279	6.81%	9/20/2009	\$ 213	\$ 117	55%	47%	D. Underwriting Profit	11.4%
2010	352	8.14%	4/18/2010	\$ 356	\$ 163	46%	56%	& Contingencies	
2011	489	9.92%	4/1/2011	N/A	N/A	N/A	N/A	E. Other (ULAE & ALAE)	16.0%
								F. TOTAL	62.2%

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

9.   5.37%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10.  -4.96%  Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): \_\_\_\_\_

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

1.	This filing transmittal is part of Company Tracking # 2011-07-0012	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
		Company Name
		Company NAIC Number
3.	A.	The Travelers Home and Marine Insurance Company
	B.	3548-27998
		Product Coding Matrix Line of Business (i.e., Type of Insurance)
		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	Homeowners
	B.	Dwelling, Tenant, Condo

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
All Homeowners Forms	N/A	0.05%	N/A	N/A	N/A	N/A	N/A
<b>TOTAL OVERALL EFFECT</b>	N/A	0.05%					

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	0	N/A	N/A	\$ 10	\$ -	N/A	49%	A. Total Production Expense	20.9%
2007	1,731	0.50%	8/19/2007	\$ 2,301	\$ 2,434	106%	44%	B. General Expense	10.9%
2008	7,751	7.80%	8/15/2008	\$ 7,114	\$ 12,110	170%	71%	C. Taxes, License & Fees	3.1%
2009	13,334	7.75%	9/20/2009	\$ 12,350	\$ 12,227	99%	71%	D. Underwriting Profit	11.4%
2010	15,787	10.78%	4/18/2010	\$ 18,793	\$ 15,145	81%	78%	& Contingencies	
2011	20,775	10.53%	4/1/2011	N/A	N/A	N/A	N/A	E. Other (ULAE & ALAE)	16.0%
								F. TOTAL	62.2%

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

9.   5.39%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10.   -5.10%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

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Explanatory Memorandum

Exhibit 1	Pages 1-2	Base Rate Revision
Exhibit 2	Pages 1-6	Revision to Account Credit Factors
Exhibit 3	Page 1	Account Credit Support

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Explanatory Memorandum

With this filing we are proposing to amend our base rates and account credit factors. The overall impact of these changes will be 0.00%. This change applies to all new business issued and effective on or after 9/30/2011 and to all renewals issued on or after 9/30/2011 and effective on or after 11/19/2011.

We are implementing this change to improve the account rounded homeowner competitive position. This filing will allow our independent agent partners to provide a more competitive price for account rounded homeowner policies which are more profitable and have better retention than monoline homeowner policies.

<b>Policy Form</b>	<b>Base Rate Impact</b>	<b>Account Credit Impact</b>	<b>Overall Impact</b>
Dwelling	4.90%	-4.75%	-0.11%
Tenant	4.33%	0.00%	4.33%
Condominium	4.39%	-3.87%	0.31%
All Forms	4.88%	-4.63%	0.00%

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Base Rate Revision  
Current Rates

<b>Base Rate</b>					
<b>Form</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
HO-3	908.170	86.230	115.360	235.670	31.650
HO-4	174.130	26.500	88.540	15.380	4.880
HO-6	47.300	6.310	39.490	203.520	11.890
HV-3	1151.540	115.290	174.880	316.510	42.560
HV-6	112.660	8.470	53.930	276.170	15.970

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Base Rate Revision  
Proposed Rates

<b>Base Rate</b>					
<b>Form</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
HO-3	957.670	90.930	121.650	248.510	33.370
HO-4	183.620	27.940	93.370	16.220	5.150
HO-6	49.880	6.650	41.640	214.610	12.540
HV-3	1214.300	121.570	184.410	333.760	44.880
HV-6	118.800	8.930	56.870	291.220	16.840

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
 TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
 Current Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-3 / HV-3	Yes	No	No	No	No	No	0.749	0.803	0.930	0.908	0.928
HO-3 / HV-3	Yes	No	No	No	No	Yes	0.749	0.803	0.930	0.879	0.928
HO-3 / HV-3	Yes	No	No	No	Yes	No	0.749	0.803	0.930	0.899	0.928
HO-3 / HV-3	Yes	No	No	No	Yes	Yes	0.749	0.803	0.930	0.879	0.928
HO-3 / HV-3	Yes	No	No	Yes	No	No	0.741	0.795	0.921	0.899	0.919
HO-3 / HV-3	Yes	No	No	Yes	No	Yes	0.741	0.795	0.921	0.879	0.919
HO-3 / HV-3	Yes	No	No	Yes	Yes	No	0.741	0.795	0.921	0.890	0.919
HO-3 / HV-3	Yes	No	No	Yes	Yes	Yes	0.741	0.795	0.921	0.879	0.919
HO-3 / HV-3	Yes	No	Yes	No	No	No	0.684	0.803	0.930	0.908	0.928
HO-3 / HV-3	Yes	No	Yes	No	No	Yes	0.684	0.803	0.930	0.879	0.928
HO-3 / HV-3	Yes	No	Yes	No	Yes	No	0.684	0.803	0.930	0.899	0.928
HO-3 / HV-3	Yes	No	Yes	No	Yes	Yes	0.684	0.803	0.930	0.879	0.928
HO-3 / HV-3	Yes	No	Yes	Yes	No	No	0.675	0.795	0.921	0.899	0.919
HO-3 / HV-3	Yes	No	Yes	Yes	No	Yes	0.675	0.795	0.921	0.879	0.919
HO-3 / HV-3	Yes	No	Yes	Yes	Yes	No	0.675	0.795	0.921	0.890	0.919
HO-3 / HV-3	Yes	No	Yes	Yes	Yes	Yes	0.675	0.795	0.921	0.879	0.919
HO-3 / HV-3	Yes	Yes	No	No	No	No	0.732	0.779	0.893	0.879	0.893
HO-3 / HV-3	Yes	Yes	No	No	No	Yes	0.732	0.779	0.893	0.865	0.893
HO-3 / HV-3	Yes	Yes	No	No	Yes	No	0.732	0.779	0.893	0.879	0.893
HO-3 / HV-3	Yes	Yes	No	No	Yes	Yes	0.732	0.779	0.893	0.855	0.893
HO-3 / HV-3	Yes	Yes	No	Yes	No	No	0.722	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	No	Yes	No	Yes	0.722	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	No	Yes	Yes	No	0.722	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	No	Yes	Yes	Yes	0.722	0.770	0.884	0.855	0.884
HO-3 / HV-3	Yes	Yes	Yes	No	No	No	0.665	0.779	0.888	0.879	0.888
HO-3 / HV-3	Yes	Yes	Yes	No	No	Yes	0.665	0.779	0.888	0.865	0.888

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
 TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
 Current Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-3 / HV-3	Yes	Yes	Yes	No	Yes	No	0.665	0.779	0.888	0.879	0.888
HO-3 / HV-3	Yes	Yes	Yes	No	Yes	Yes	0.665	0.779	0.888	0.855	0.888
HO-3 / HV-3	Yes	Yes	Yes	Yes	No	No	0.656	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	Yes	Yes	No	Yes	0.656	0.770	0.884	0.855	0.884
HO-3 / HV-3	Yes	Yes	Yes	Yes	Yes	No	0.656	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	Yes	Yes	Yes	Yes	0.656	0.770	0.884	0.855	0.884
HO-6 / HV-6	Yes	No	No	No	No	No	0.931	0.931	0.931	0.931	0.931
HO-6 / HV-6	Yes	No	No	No	No	Yes	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	No	No	No	Yes	No	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	No	No	No	Yes	Yes	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	No	Yes	No	No	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	No	No	Yes	No	Yes	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	No	Yes	Yes	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	No	Yes	Yes	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	No	Yes	No	No	No	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	No	Yes	No	No	Yes	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	Yes	No	Yes	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	Yes	No	Yes	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	No	Yes	Yes	No	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	Yes	Yes	No	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	No	Yes	Yes	Yes	No	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	No	Yes	Yes	Yes	Yes	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	No	No	No	No	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	Yes	No	No	No	Yes	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	Yes	No	No	Yes	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	Yes	No	No	Yes	Yes	0.903	0.903	0.903	0.903	0.903

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
 TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
 Current Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-6 / HV-6	Yes	Yes	No	Yes	No	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	Yes	No	Yes	No	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	No	Yes	Yes	No	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	No	Yes	Yes	Yes	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	Yes	No	No	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	Yes	Yes	No	No	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	Yes	No	Yes	No	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	Yes	No	Yes	Yes	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	Yes	Yes	No	No	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	Yes	Yes	No	Yes	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	Yes	Yes	Yes	No	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	Yes	Yes	Yes	Yes	0.885	0.885	0.885	0.885	0.885

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
Proposed Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-3 / HV-3	Yes	No	No	No	No	No	0.674	0.723	0.837	0.817	0.835
HO-3 / HV-3	Yes	No	No	No	No	Yes	0.674	0.723	0.837	0.791	0.835
HO-3 / HV-3	Yes	No	No	No	Yes	No	0.674	0.723	0.837	0.809	0.835
HO-3 / HV-3	Yes	No	No	No	Yes	Yes	0.674	0.723	0.837	0.791	0.835
HO-3 / HV-3	Yes	No	No	Yes	No	No	0.667	0.716	0.829	0.809	0.827
HO-3 / HV-3	Yes	No	No	Yes	No	Yes	0.667	0.716	0.829	0.791	0.827
HO-3 / HV-3	Yes	No	No	Yes	Yes	No	0.667	0.716	0.829	0.801	0.827
HO-3 / HV-3	Yes	No	No	Yes	Yes	Yes	0.667	0.716	0.829	0.791	0.827
HO-3 / HV-3	Yes	No	Yes	No	No	No	0.616	0.723	0.837	0.817	0.835
HO-3 / HV-3	Yes	No	Yes	No	No	Yes	0.616	0.723	0.837	0.791	0.835
HO-3 / HV-3	Yes	No	Yes	No	Yes	No	0.616	0.723	0.837	0.809	0.835
HO-3 / HV-3	Yes	No	Yes	No	Yes	Yes	0.616	0.723	0.837	0.791	0.835
HO-3 / HV-3	Yes	No	Yes	Yes	No	No	0.608	0.716	0.829	0.809	0.827
HO-3 / HV-3	Yes	No	Yes	Yes	No	Yes	0.608	0.716	0.829	0.791	0.827
HO-3 / HV-3	Yes	No	Yes	Yes	Yes	No	0.608	0.716	0.829	0.801	0.827
HO-3 / HV-3	Yes	No	Yes	Yes	Yes	Yes	0.608	0.716	0.829	0.791	0.827
HO-3 / HV-3	Yes	Yes	No	No	No	No	0.659	0.701	0.804	0.791	0.804
HO-3 / HV-3	Yes	Yes	No	No	No	Yes	0.659	0.701	0.804	0.779	0.804
HO-3 / HV-3	Yes	Yes	No	No	Yes	No	0.659	0.701	0.804	0.791	0.804
HO-3 / HV-3	Yes	Yes	No	No	Yes	Yes	0.659	0.701	0.804	0.770	0.804
HO-3 / HV-3	Yes	Yes	No	Yes	No	No	0.650	0.693	0.796	0.791	0.796
HO-3 / HV-3	Yes	Yes	No	Yes	No	Yes	0.650	0.693	0.796	0.770	0.796
HO-3 / HV-3	Yes	Yes	No	Yes	Yes	No	0.650	0.693	0.796	0.791	0.796
HO-3 / HV-3	Yes	Yes	No	Yes	Yes	Yes	0.650	0.693	0.796	0.770	0.796
HO-3 / HV-3	Yes	Yes	Yes	No	No	No	0.599	0.701	0.799	0.791	0.799
HO-3 / HV-3	Yes	Yes	Yes	No	No	Yes	0.599	0.701	0.799	0.779	0.799

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
 TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
 Proposed Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-3 / HV-3	Yes	Yes	Yes	No	Yes	No	0.599	0.701	0.799	0.791	0.799
HO-3 / HV-3	Yes	Yes	Yes	No	Yes	Yes	0.599	0.701	0.799	0.770	0.799
HO-3 / HV-3	Yes	Yes	Yes	Yes	No	No	0.590	0.693	0.796	0.791	0.796
HO-3 / HV-3	Yes	Yes	Yes	Yes	No	Yes	0.590	0.693	0.796	0.770	0.796
HO-3 / HV-3	Yes	Yes	Yes	Yes	Yes	No	0.590	0.693	0.796	0.791	0.796
HO-3 / HV-3	Yes	Yes	Yes	Yes	Yes	Yes	0.590	0.693	0.796	0.770	0.796
HO-6 / HV-6	Yes	No	No	No	No	No	0.838	0.838	0.838	0.838	0.838
HO-6 / HV-6	Yes	No	No	No	No	Yes	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	No	No	Yes	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	No	No	Yes	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	No	Yes	No	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	No	Yes	No	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	No	Yes	Yes	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	No	Yes	Yes	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	No	No	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	Yes	No	No	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	No	Yes	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	No	Yes	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	No	No	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	Yes	No	No	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	No	Yes	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	No	Yes	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	Yes	No	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	Yes	No	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	Yes	Yes	No	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	Yes	Yes	Yes	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	No	No	No	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	Yes	No	No	No	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	Yes	No	No	Yes	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	Yes	No	No	Yes	Yes	0.813	0.813	0.813	0.813	0.813

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
Proposed Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-6 / HV-6	Yes	Yes	No	Yes	No	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	Yes	No	Yes	No	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	No	Yes	Yes	No	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	No	Yes	Yes	Yes	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	Yes	No	No	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	Yes	Yes	No	No	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	Yes	No	Yes	No	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	Yes	No	Yes	Yes	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	Yes	Yes	No	No	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	Yes	Yes	No	Yes	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	Yes	Yes	Yes	No	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	Yes	Yes	Yes	Yes	0.797	0.797	0.797	0.797	0.797

Note: Only changed factors are shown

## ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

## Account Credit Support

<b>Account Credit Indicator</b>	<b>% AR Earned Premium at Current Rates 2010</b>	<b>3-Yr Basic Loss Ratio</b>	<b>Loss Ratio Rel.</b>	<b>Proposed Impact</b>
N	50.4%	42.9%	1.08	4.94%
Y	49.6%	36.8%	0.92	-4.41%
Overall	100.0%	39.8%	1.00	0.00%

Notes:

Basic L/R is losses capped at \$100K and excludes catastrophe losses

Close Rate = Issued Policies / Quoted Policies

SERFF Tracking Number: TRVA-127310182 State: Arkansas  
 First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:  
 Company, ...  
 Company Tracking Number: 2011-07-0012  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Quantum Homeowners & High Value Homeowners  
 Project Name/Number: /2011-07-0012

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/12/2011		Supporting Filing Package Document	07/13/2011	Qtm HO Filing Package.pdf (Superseded)

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

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Explanatory Memorandum

Exhibit 1	Pages 1-2	Base Rate Revision
Exhibit 2	Pages 1-6	Revision to Account Credit Factors

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Explanatory Memorandum

With this filing we are proposing to amend our base rates and account credit factors. The overall impact of these changes will be 0.00%. This change applies to all new business issued and effective on or after 9/30/2011 and to all renewals issued on or after 9/30/2011 and effective on or after 11/19/2011.

<b>Policy Form</b>	<b>Base Rate Impact</b>	<b>Account Credit Impact</b>	<b>Overall Impact</b>
Dwelling	4.90%	-4.75%	-0.11%
Tenant	4.33%	0.00%	4.33%
Condominium	4.39%	-3.87%	0.31%
All Forms	4.88%	-4.63%	0.00%

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Base Rate Revision  
Current Rates

<b>Base Rate</b>					
<b>Form</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
HO-3	908.170	86.230	115.360	235.670	31.650
HO-4	174.130	26.500	88.540	15.380	4.880
HO-6	47.300	6.310	39.490	203.520	11.890
HV-3	1151.540	115.290	174.880	316.510	42.560
HV-6	112.660	8.470	53.930	276.170	15.970

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Base Rate Revision  
Proposed Rates

<b>Base Rate</b>					
<b>Form</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P5</b>	<b>P6</b>
HO-3	957.670	90.930	121.650	248.510	33.370
HO-4	183.620	27.940	93.370	16.220	5.150
HO-6	49.880	6.650	41.640	214.610	12.540
HV-3	1214.300	121.570	184.410	333.760	44.880
HV-6	118.800	8.930	56.870	291.220	16.840

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
 TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
 Current Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-3 / HV-3	Yes	No	No	No	No	No	0.749	0.803	0.930	0.908	0.928
HO-3 / HV-3	Yes	No	No	No	No	Yes	0.749	0.803	0.930	0.879	0.928
HO-3 / HV-3	Yes	No	No	No	Yes	No	0.749	0.803	0.930	0.899	0.928
HO-3 / HV-3	Yes	No	No	No	Yes	Yes	0.749	0.803	0.930	0.879	0.928
HO-3 / HV-3	Yes	No	No	Yes	No	No	0.741	0.795	0.921	0.899	0.919
HO-3 / HV-3	Yes	No	No	Yes	No	Yes	0.741	0.795	0.921	0.879	0.919
HO-3 / HV-3	Yes	No	No	Yes	Yes	No	0.741	0.795	0.921	0.890	0.919
HO-3 / HV-3	Yes	No	No	Yes	Yes	Yes	0.741	0.795	0.921	0.879	0.919
HO-3 / HV-3	Yes	No	Yes	No	No	No	0.684	0.803	0.930	0.908	0.928
HO-3 / HV-3	Yes	No	Yes	No	No	Yes	0.684	0.803	0.930	0.879	0.928
HO-3 / HV-3	Yes	No	Yes	No	Yes	No	0.684	0.803	0.930	0.899	0.928
HO-3 / HV-3	Yes	No	Yes	No	Yes	Yes	0.684	0.803	0.930	0.879	0.928
HO-3 / HV-3	Yes	No	Yes	Yes	No	No	0.675	0.795	0.921	0.899	0.919
HO-3 / HV-3	Yes	No	Yes	Yes	No	Yes	0.675	0.795	0.921	0.879	0.919
HO-3 / HV-3	Yes	No	Yes	Yes	Yes	No	0.675	0.795	0.921	0.890	0.919
HO-3 / HV-3	Yes	No	Yes	Yes	Yes	Yes	0.675	0.795	0.921	0.879	0.919
HO-3 / HV-3	Yes	Yes	No	No	No	No	0.732	0.779	0.893	0.879	0.893
HO-3 / HV-3	Yes	Yes	No	No	No	Yes	0.732	0.779	0.893	0.865	0.893
HO-3 / HV-3	Yes	Yes	No	No	Yes	No	0.732	0.779	0.893	0.879	0.893
HO-3 / HV-3	Yes	Yes	No	No	Yes	Yes	0.732	0.779	0.893	0.855	0.893
HO-3 / HV-3	Yes	Yes	No	Yes	No	No	0.722	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	No	Yes	No	Yes	0.722	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	No	Yes	Yes	No	0.722	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	No	Yes	Yes	Yes	0.722	0.770	0.884	0.855	0.884
HO-3 / HV-3	Yes	Yes	Yes	No	No	No	0.665	0.779	0.888	0.879	0.888
HO-3 / HV-3	Yes	Yes	Yes	No	No	Yes	0.665	0.779	0.888	0.865	0.888

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
 TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
 Current Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-3 / HV-3	Yes	Yes	Yes	No	Yes	No	0.665	0.779	0.888	0.879	0.888
HO-3 / HV-3	Yes	Yes	Yes	No	Yes	Yes	0.665	0.779	0.888	0.855	0.888
HO-3 / HV-3	Yes	Yes	Yes	Yes	No	No	0.656	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	Yes	Yes	No	Yes	0.656	0.770	0.884	0.855	0.884
HO-3 / HV-3	Yes	Yes	Yes	Yes	Yes	No	0.656	0.770	0.884	0.879	0.884
HO-3 / HV-3	Yes	Yes	Yes	Yes	Yes	Yes	0.656	0.770	0.884	0.855	0.884
HO-6 / HV-6	Yes	No	No	No	No	No	0.931	0.931	0.931	0.931	0.931
HO-6 / HV-6	Yes	No	No	No	No	Yes	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	No	No	No	Yes	No	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	No	No	No	Yes	Yes	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	No	Yes	No	No	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	No	No	Yes	No	Yes	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	No	Yes	Yes	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	No	Yes	Yes	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	No	Yes	No	No	No	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	No	Yes	No	No	Yes	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	Yes	No	Yes	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	Yes	No	Yes	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	No	Yes	Yes	No	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	No	Yes	Yes	No	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	No	Yes	Yes	Yes	No	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	No	Yes	Yes	Yes	Yes	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	No	No	No	No	0.922	0.922	0.922	0.922	0.922
HO-6 / HV-6	Yes	Yes	No	No	No	Yes	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	Yes	No	No	Yes	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	Yes	No	No	Yes	Yes	0.903	0.903	0.903	0.903	0.903

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
 TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
 Current Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-6 / HV-6	Yes	Yes	No	Yes	No	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	Yes	No	Yes	No	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	No	Yes	Yes	No	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	No	Yes	Yes	Yes	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	Yes	No	No	No	0.912	0.912	0.912	0.912	0.912
HO-6 / HV-6	Yes	Yes	Yes	No	No	Yes	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	Yes	No	Yes	No	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	Yes	No	Yes	Yes	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	Yes	Yes	No	No	0.903	0.903	0.903	0.903	0.903
HO-6 / HV-6	Yes	Yes	Yes	Yes	No	Yes	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	Yes	Yes	Yes	No	0.894	0.894	0.894	0.894	0.894
HO-6 / HV-6	Yes	Yes	Yes	Yes	Yes	Yes	0.885	0.885	0.885	0.885	0.885

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
Proposed Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-3 / HV-3	Yes	No	No	No	No	No	0.674	0.723	0.837	0.817	0.835
HO-3 / HV-3	Yes	No	No	No	No	Yes	0.674	0.723	0.837	0.791	0.835
HO-3 / HV-3	Yes	No	No	No	Yes	No	0.674	0.723	0.837	0.809	0.835
HO-3 / HV-3	Yes	No	No	No	Yes	Yes	0.674	0.723	0.837	0.791	0.835
HO-3 / HV-3	Yes	No	No	Yes	No	No	0.667	0.716	0.829	0.809	0.827
HO-3 / HV-3	Yes	No	No	Yes	No	Yes	0.667	0.716	0.829	0.791	0.827
HO-3 / HV-3	Yes	No	No	Yes	Yes	No	0.667	0.716	0.829	0.801	0.827
HO-3 / HV-3	Yes	No	No	Yes	Yes	Yes	0.667	0.716	0.829	0.791	0.827
HO-3 / HV-3	Yes	No	Yes	No	No	No	0.616	0.723	0.837	0.817	0.835
HO-3 / HV-3	Yes	No	Yes	No	No	Yes	0.616	0.723	0.837	0.791	0.835
HO-3 / HV-3	Yes	No	Yes	No	Yes	No	0.616	0.723	0.837	0.809	0.835
HO-3 / HV-3	Yes	No	Yes	No	Yes	Yes	0.616	0.723	0.837	0.791	0.835
HO-3 / HV-3	Yes	No	Yes	Yes	No	No	0.608	0.716	0.829	0.809	0.827
HO-3 / HV-3	Yes	No	Yes	Yes	No	Yes	0.608	0.716	0.829	0.791	0.827
HO-3 / HV-3	Yes	No	Yes	Yes	Yes	No	0.608	0.716	0.829	0.801	0.827
HO-3 / HV-3	Yes	No	Yes	Yes	Yes	Yes	0.608	0.716	0.829	0.791	0.827
HO-3 / HV-3	Yes	Yes	No	No	No	No	0.659	0.701	0.804	0.791	0.804
HO-3 / HV-3	Yes	Yes	No	No	No	Yes	0.659	0.701	0.804	0.779	0.804
HO-3 / HV-3	Yes	Yes	No	No	Yes	No	0.659	0.701	0.804	0.791	0.804
HO-3 / HV-3	Yes	Yes	No	No	Yes	Yes	0.659	0.701	0.804	0.770	0.804
HO-3 / HV-3	Yes	Yes	No	Yes	No	No	0.650	0.693	0.796	0.791	0.796
HO-3 / HV-3	Yes	Yes	No	Yes	No	Yes	0.650	0.693	0.796	0.770	0.796
HO-3 / HV-3	Yes	Yes	No	Yes	Yes	No	0.650	0.693	0.796	0.791	0.796
HO-3 / HV-3	Yes	Yes	No	Yes	Yes	Yes	0.650	0.693	0.796	0.770	0.796
HO-3 / HV-3	Yes	Yes	Yes	No	No	No	0.599	0.701	0.799	0.791	0.799
HO-3 / HV-3	Yes	Yes	Yes	No	No	Yes	0.599	0.701	0.799	0.779	0.799

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
 TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
 Proposed Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-3 / HV-3	Yes	Yes	Yes	No	Yes	No	0.599	0.701	0.799	0.791	0.799
HO-3 / HV-3	Yes	Yes	Yes	No	Yes	Yes	0.599	0.701	0.799	0.770	0.799
HO-3 / HV-3	Yes	Yes	Yes	Yes	No	No	0.590	0.693	0.796	0.791	0.796
HO-3 / HV-3	Yes	Yes	Yes	Yes	No	Yes	0.590	0.693	0.796	0.770	0.796
HO-3 / HV-3	Yes	Yes	Yes	Yes	Yes	No	0.590	0.693	0.796	0.791	0.796
HO-3 / HV-3	Yes	Yes	Yes	Yes	Yes	Yes	0.590	0.693	0.796	0.770	0.796
HO-6 / HV-6	Yes	No	No	No	No	No	0.838	0.838	0.838	0.838	0.838
HO-6 / HV-6	Yes	No	No	No	No	Yes	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	No	No	Yes	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	No	No	Yes	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	No	Yes	No	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	No	Yes	No	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	No	Yes	Yes	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	No	Yes	Yes	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	No	No	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	Yes	No	No	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	No	Yes	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	No	Yes	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	No	No	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	No	Yes	No	No	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	No	Yes	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	No	Yes	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	Yes	No	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	No	Yes	Yes	No	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	Yes	Yes	No	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	No	Yes	Yes	Yes	Yes	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	No	No	No	No	0.830	0.830	0.830	0.830	0.830
HO-6 / HV-6	Yes	Yes	No	No	No	Yes	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	Yes	No	No	Yes	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	Yes	No	No	Yes	Yes	0.813	0.813	0.813	0.813	0.813

Note: Only changed factors are shown

ARKANSAS QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors  
Proposed Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P5	P6
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood					
HO-6 / HV-6	Yes	Yes	No	Yes	No	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	Yes	No	Yes	No	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	No	Yes	Yes	No	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	No	Yes	Yes	Yes	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	Yes	No	No	No	0.821	0.821	0.821	0.821	0.821
HO-6 / HV-6	Yes	Yes	Yes	No	No	Yes	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	Yes	No	Yes	No	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	Yes	No	Yes	Yes	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	Yes	Yes	No	No	0.813	0.813	0.813	0.813	0.813
HO-6 / HV-6	Yes	Yes	Yes	Yes	No	Yes	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	Yes	Yes	Yes	No	0.805	0.805	0.805	0.805	0.805
HO-6 / HV-6	Yes	Yes	Yes	Yes	Yes	Yes	0.797	0.797	0.797	0.797	0.797

Note: Only changed factors are shown