

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

1. This filing transmittal is part of Company Tracking # 2008-02-0123

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.	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	-3.5%	0.0%	n/a	n/a	n/a	n/a	n/a
Property Damage	2.2%	0.4%	n/a	n/a	n/a	n/a	n/a
Medical Payments	8.6%	0.8%	n/a	n/a	n/a	n/a	n/a
UM/UIM	10.7%	2.3%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	50.9%	2.4%	n/a	n/a	n/a	n/a	n/a
Comprehensive	46.4%	1.6%	n/a	n/a	n/a	n/a	n/a
Collision	20.9%	2.2%	n/a	n/a	n/a	n/a	n/a
TOTAL OVERALL EFFECT	12.0%	1.1%					

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
2005	0 (Intro)	Intro	10/23/2005	Introduction	n/a	n/a	n/a	A. Total Production Expense	16.2% / 16.3%
2006	2,715	5.5%	7/23/2006	2,841	1,374	48.4%	n/a	B. General Expense	11.0% / 11.4%
2007	16,414	-0.6%	7/22/2007	17,800	9,186	51.6%	n/a	C. Taxes, License & Fees	3.1% / 3.1%
								D. Underwriting Profit & Contingencies	8.5% / 14.8%
								E. Other (explain)	
								F. TOTAL	38.9% / 45.5%

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

9. 29.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 0187

10. -29.8% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 0129