

SERFF Tracking Number: TRVA-127334550 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:
Company Tracking Number: 2011-07-0075
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /2011-07-0075

Filing at a Glance

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

Product Name: Quantum Auto SERFF Tr Num: TRVA-127334550 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: 2011-07-0075 State Status:
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Nancy Horton
Authors: Bill Dutcher, Lisa Hills Disposition Date: 08/18/2011
Date Submitted: 07/29/2011 Disposition Status: Filed
Effective Date Requested (New): 09/30/2011 Effective Date (New): 09/30/2011
Effective Date Requested (Renewal): 09/30/2011 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: 2011-07-0075 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 08/18/2011
State Status Changed: Deemer Date:
Created By: Lisa Hills Submitted By: Lisa Hills
Corresponding Filing Tracking Number:
Filing Description:
With this filing we are amending our Automobile product as detailed in the accompanying Explanatory Memorandum.

Company and Contact

Filing Contact Information

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

Filing Company Information

SERFF Tracking Number: TRVA-127334550 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:
 Company Tracking Number: 2011-07-0075
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /2011-07-0075

The Travelers Home and Marine Insurance Company One Tower Square Hartford, CT 06183 (860) 277-7395 ext. [Phone] -----	CoCode: 27998 Group Code: 3548 Group Name: FEIN Number: 35-1838079	State of Domicile: Connecticut 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	07/29/2011	50185278
Travelers Commercial Insurance Company	\$0.00	07/29/2011	

SERFF Tracking Number: TRVA-127334550 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
 Company, ...
 Company Tracking Number: 2011-07-0075
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /2011-07-0075

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/18/2011	08/18/2011

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	Alexa Grissom	08/11/2011	08/11/2011	Lisa Hills	08/11/2011	08/11/2011
Pending Industry Response	Alexa Grissom	08/08/2011	08/08/2011	Lisa Hills	08/09/2011	08/09/2011

SERFF Tracking Number: TRVA-127334550 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:
 Company Tracking Number: 2011-07-0075
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /2011-07-0075

Disposition

Disposition Date: 08/18/2011
 Effective Date (New): 09/30/2011
 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	%	0.010%	\$2,613	17,386	\$26,128,525	10.000%	-12.560%
Travelers Commercial Insurance Company	%	-0.130%	\$-1,699	814	\$1,307,083	6.500%	-11.100%

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	\$914
Effect of Rate Filing - Number of Policyholders Affected	18,200

SERFF Tracking Number: TRVA-127334550 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
 Company, ...
 Company Tracking Number: 2011-07-0075
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /2011-07-0075

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	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 Response	Filed	Yes
Rate	Driver Point Accumulation	Filed	Yes
Rate	Driver Variables	Filed	Yes
Rate	Household Driver Average	Filed	Yes
Rate	Driver Point Calculation	Filed	Yes
Rate	Capping Rule	Filed	Yes

SERFF Tracking Number: TRVA-127334550 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
Company, ...
Company Tracking Number: 2011-07-0075
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /2011-07-0075

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/11/2011
Submitted Date 08/11/2011
Respond By Date

Dear Lisa Hills,

This will acknowledge receipt of the captioned filing. Please resubmit the Rf-1 abstracts without the one adding both insurers data. It goes on the web per insurer. Also, the NAIC number on the APCS form should only be five characters. Please make these revisions to the filing.

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."

Sincerely,

Alexa Grissom

SERFF Tracking Number: TRVA-127334550 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
Company, ...
Company Tracking Number: 2011-07-0075
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /2011-07-0075

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/11/2011
Submitted Date 08/11/2011

Dear Alexa Grissom,

Comments:

Hi Ms. Grissom,

I have made the requested updates per the objection dated, 8/11/2011.

Response 1

Comments: The Supporting Documentation tab now includes the 2 page RF-1 doc and both APCS forms with the 5 character NAIC.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please feel free to contact me if you have any additional questions or concerns. I can be reached at, 860-277-8695.

Have a nice day.

Thank You,
Lisa Hills

Sincerely,

SERFF Tracking Number: TRVA-127334550 *State:* Arkansas
First Filing Company: The Travelers Home and Marine Insurance *State Tracking Number:*
Company, ...
Company Tracking Number: 2011-07-0075
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /2011-07-0075
Bill Dutcher, Lisa Hills

SERFF Tracking Number: TRVA-127334550 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
Company, ...
Company Tracking Number: 2011-07-0075
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /2011-07-0075

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/08/2011
Submitted Date 08/08/2011
Respond By Date

Dear Lisa Hills,

This will acknowledge receipt of the captioned filing. Please advise how the coverage level factor is developed on a policy exceeding the proposed cap. Also, please explain why 3 Rf-1s were submitted and only 2 APCS forms were received.

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.

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."

Sincerely,
Alexa Grissom

SERFF Tracking Number: TRVA-127334550 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
Company, ...
Company Tracking Number: 2011-07-0075
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /2011-07-0075

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/09/2011
Submitted Date 08/09/2011

Dear Alexa Grissom,

Comments:

Hi Ms. Grissom,

Attached is our response to the objection dated, 8/8/2011.

Response 1

Comments: Our response is located under the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please feel free to contact me if you have any additional questions or concerns. I can be reached at, 860-277-8695.

Have a great day.

Thank You,
Lisa Hills

Sincerely,
Bill Dutcher, Lisa Hills

SERFF Tracking Number: TRVA-127334550 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:
 Company Tracking Number: 2011-07-0075
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /2011-07-0075

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 05/22/2011
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	%	0.010%	\$2,613	17,386	\$26,128,525	10.000%	-12.560%

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):
---------------	-----------------------------------	---------------------------	---	---	---	--	--

SERFF Tracking Number: TRVA-127334550 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:
 Company Tracking Number: 2011-07-0075
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /2011-07-0075

Travelers Commercial Insurance Company	%	-0.130%	\$-1,699	814	\$1,307,083	6.500%	-11.100%
--	---	---------	----------	-----	-------------	--------	----------

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: \$914

Effect of Rate Filing - Number of Policyholders Affected: 18200

SERFF Tracking Number: TRVA-127334550 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:
 Company Tracking Number: 2011-07-0075
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /2011-07-0075

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 08/18/2011	Driver Point Accumulation	Rule 4	Replacement	Rule 4.pdf
Filed 08/18/2011	Driver Variables	Rule 5	Replacement	Rule 5.pdf
Filed 08/18/2011	Household Driver Average	Rule 6	Replacement	Rule 6.pdf
Filed 08/18/2011	Driver Point Calculation	DP - 1	Replacement	R-7 AR-Q-RETAIL-DP.pdf
Filed 08/18/2011	Capping Rule	TSR-EX-3	Replacement	AR Capping Rule - Final 8-2.pdf

The Travelers Home and Marine Insurance Company

Quantum Auto[®]

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

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

Includes copyrighted material of Insurance Services Office, Inc., with its permission
© 2007 The Travelers Companies, Inc.

The Travelers Home and Marine Insurance Company

Quantum Auto[®]

- 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
 - 6) Careless Driving
 - 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

The Travelers Home and Marine Insurance Company

Quantum Auto[®]

- 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.

The Travelers Home and Marine Insurance Company

Quantum Auto[®]

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

The Travelers Home and Marine Insurance Company

Quantum Auto[®]

5. DRIVER VARIABLES

Driver Variables are the risk characteristics for eligible drivers that are included in the Household Driver Average.

A. Definitions

1. Away At School

An operator who resides at an educational institution over 100 road-miles from the auto's place of principal garaging.

2. Driver Age

The age attained on the last birthday.

3. Driver Training

An operator who has received a Driver Training status.

Driver Training status applies to each youthful operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

a) The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car. In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

b) The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and

c) The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or

d) The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible agency, or

e) The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.

f) "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in Rules 3a. through 3e.

The Travelers Home and Marine Insurance Company

Quantum Auto[®]

4. Eligible Driver

An operator other than:

- a.) an excluded operator, or
- b.) an operator who holds a learner's permit, or
- c.) an operator who customarily drives a vehicle insured on the policy, but who is insured with another insurance company.

5. Foreign Driver's License

Any driver who does not have a valid U.S. or Canadian license, but has a valid foreign license or international driver's license. This includes a valid out-of-state license.

6. Good Student

An operator, under age 25, who has received a Good Student status.

The Good Student status applies provided:

- a. The owner or operator is:
 - 1) at least 16 years of age, and
 - 2) a full time high school, college, or university student.
- b. A school report has been presented to the Company indicating that the student has met one of the following requirements:
 - 1) is in the upper 20% of his/her class scholastically, or
 - 2) maintains a "B" average, or its equivalent, or
 - 3) when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent, or
 - 4) student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student cannot be effected unless requested by the named insured..

7. Married Driver

A person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.

8. Policy Tenure

The number of months the policy has been with the Company.

9. Principal/Occasional Operator

Principal Operator: An operator with the highest use of a vehicle. If the number of automobiles equals or exceeds the number of drivers, each driver is considered a principal operator.

Occasional Operator: Any operator not considered a principal operator.

The Travelers Home and Marine Insurance Company

Quantum Auto[®]

10. Resident

The applicant and anyone residing in the same household.

EXCEPTION:

A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.

11. Unverifiable MVR

Any driver's license which cannot be verified by a state's Department of Motor Vehicles. This does not include drivers with learner's permits.

12. Vehicle Driver Ratio (VDR)

Determined by the combination of the number of drivers and the number of vehicles. Categories include:

A	Single Car-one driver or no eligible vehicle on the policy – any number of drivers
B	Single car-more drivers than vehicles
C	Multi car-more vehicles than drivers
D	Multi car-equal number of vehicles and drivers
E	Multi car-more drivers than vehicles
F	Reserved for future use

13. Years Licensed

The number of years an operator has been licensed.

14. Youthful

Any operator under 25 years of age.

B. Driving Factor Calculation

1. Determine the coverages on the policy. Always include Property Damage whether present or not since its coverage factors will be used in Rule 6 to determine household driver average.
2. Refer to the tables in the Driver Variables section of the Rate Pages to obtain the factors for each driver by coverage.
3. Multiply the factors from each table for each coverage for each operator to obtain the operator's Driver Factor by Coverage.

The Travelers Home and Marine Insurance Company

Quantum Auto[®]

6. HOUSEHOLD DRIVER AVERAGE

The Household Driver Average is a geometric average of the risk factors of all rated eligible drivers. It is applied to each eligible coverage for all vehicles on the policy.

A. Driver Ranking

1. Using the Driver Factor for Property Damage obtained in Rule 5., rank each operator highest to lowest.
2. If two or more operators have the same Driver Factor:
 - a. Use the youngest
 - b. If the operators have the same birthday, use the male operator
 - c. If the operators are the same sex, use the single operator
 - d. If both are single, then use the operator listed first on the policy.

B. Average Driver Factor

1. Determine the highest ranked drivers equal to the number of eligible vehicles.

Note: For a Named Non-Owner policy or a Miscellaneous Vehicle only policy, use the highest ranked driver only.
2. For these drivers, multiply the Driver Factors for each coverage to develop one factor per coverage.
3. Depending on the number of drivers used, calculate the geometric average for each coverage factor as follows:
 - a. One driver: use the coverage factor determined in B.2.
 - b. Two drivers: use the square root of the coverage factor determined in B.2.
 - c. Three drivers: use the cube root of the coverage factor determined in B.2.
 - d. Four drivers: use the quadratic root of the coverage factor determined in B.2.
4. Use the final factor in rating each coverage.

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	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
MIN	Careless driving	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

Private Passenger Automobile – Supplemental Rules

CAPPING RULE - Premium Increases

Policy Continuation premium increases will be capped at +10% (12 – month policy terms) or + 6.5% (6-month policy terms) by application of a coverage level factor. This cap will be calculated as follows:

1. The expiring full term premium is compared to the uncapped policy continuation full term premium. For purposes of this comparison, the calculation of the uncapped policy continuation full term premium does not include any new pointed convictions or accidents that will be used in the continuation term period, nor does it include any continuation endorsements or policy changes.
2. If the increase (as a % of expiring term premium) exceeds the cap set forth above, then a coverage level factor shall be determined and applied to the policy continuation term premium.
3. The factor is applied to all vehicle and policy level coverages on the policy as of the time of the policy continuation.
4. The capping factor does not apply to any vehicles added at or subsequent to the policy continuation, including where existing coverage is being extended to that added vehicle.

SERFF Tracking Number: TRVA-127334550 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number:
 Company Tracking Number: 2011-07-0075
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /2011-07-0075

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: A-1 Private Passenger Auto Abstract	Filed	08/18/2011

Comments:

Attachments:

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

	Item Status:	Status Date:
Satisfied - Item: APCS-Auto Premium Comparison Survey	Filed	08/18/2011

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	08/18/2011

Comments:

Attachment:

Pages 1-2 RF-1 9-30-11[1].pdf

	Item Status:	Status Date:
Bypassed - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	08/18/2011

Bypass Reason:

N/A

Comments:

SERFF Tracking Number: TRVA-127334550 State: Arkansas
First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
Company, ...
Company Tracking Number: 2011-07-0075
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /2011-07-0075

	Item Status:	Status
Satisfied - Item: Filing Package	Filed	08/18/2011
Comments:		
Attachment:		
Qtm Auto Filing Package final.pdf		

	Item Status:	Status
Satisfied - Item: Objection Response	Filed	08/18/2011
Comments:		
Attachment:		
AR Obj. 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

See Driver Variable Tables and Underwriting Guidelines

e. Anti-Theft Discount 0 %

f. Other (specify) %

Multiple Credits- See Non-Driver Variables Tables 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	\$ 26,128,525 Written Premium

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

Lisa Hills

 Signature
Lisa Hills

 Printed Name
Regulatory and Filing Analyst

 Title
(860) 277-8695

 Telephone Number
lhills@travelers.com

 Email Address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

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: 09/30/2011

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		Male or Female	Male or Female	Age		Male or Female	Male or Female	Age		Male or Female	Male or Female	Age		Male or Female	Male or Female	Age		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		938	1379	316	343	992	1460	336	364	1212	1811	400	437	985	1449	335	360	1148	1685	385	416
	Minimum Liability with Comprehensive and Collision		1528	2306	432	453	1682	2545	475	499	1843	2802	517	549	1704	2579	483	505	1821	2745	514	541
	100/300/50 Liability with Comprehensive and Collision		1521	2301	419	442	1686	2558	466	486	1888	2877	517	550	1699	2580	471	490	1839	2784	509	530
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		1105	1634	362	395	1166	1728	384	417	1426	2145	458	503	1158	1713	382	414	1351	1995	442	477
	Minimum Liability with Comprehensive and Collision		2055	3122	553	589	2261	3446	611	646	2436	3727	653	700	2290	3491	622	654	2421	3675	658	693
	100/300/50 Liability with Comprehensive and Collision		1997	3047	527	557	2211	3384	584	615	2436	3741	641	683	2231	3415	592	619	2389	3644	632	664
2003 Honda Odyssey "EX"	Minimum Liability		1015	1458	347	366	1073	1545	369	389	1296	1902	432	463	1065	1532	367	386	1249	1789	426	449
	Minimum Liability with Comprehensive and Collision		1892	2832	522	545	2083	3128	576	600	2226	3363	611	646	2108	3169	583	607	2235	3339	621	645
	100/300/50 Liability with Comprehensive and Collision		1832	2753	493	513	2029	3060	546	566	2217	3361	594	626	2047	3089	553	572	2196	3296	592	614
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		1095	1581	369	392	1160	1676	394	416	1401	2063	461	495	1152	1662	392	413	1350	1942	455	479
	Minimum Liability with Comprehensive and Collision		2113	3176	574	603	2331	3512	636	664	2484	3759	672	713	2362	3561	647	672	2495	3739	685	712
	100/300/50 Liability with Comprehensive and Collision		2036	3074	539	563	2259	3418	599	622	2459	3738	650	684	2279	3453	607	627	2440	3673	650	673
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		1005	1455	342	365	1064	1543	362	387	1289	1904	427	461	1056	1531	361	384	1235	1784	420	445
	Minimum Liability with Comprehensive and Collision		2114	3195	570	603	2342	3549	634	666	2469	3753	664	707	2378	3604	647	675	2485	3745	678	708
	100/300/50 Liability with Comprehensive and Collision		2022	3064	534	561	2250	3418	597	620	2425	3697	641	675	2276	3460	606	627	2409	3644	641	666
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		874	1257	305	325	928	1334	325	345	1121	1642	381	411	921	1324	323	342	1076	1542	374	395
	Minimum Liability with Comprehensive and Collision		1472	2195	421	438	1629	2433	465	484	1760	2645	499	526	1652	2473	475	491	1760	2618	507	524
	100/300/50 Liability with Comprehensive and Collision		1453	2174	405	424	1616	2426	452	469	1789	2697	497	524	1633	2451	459	472	1761	2633	494	510

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

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: 09/30/2011

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		Male or Female		Age		Male or Female		Age		Male or Female		Age		Male or Female		Age		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		985	1448	332	358	1042	1534	351	381	1273	1904	418	457	1034	1521	348	377	1206	1770	403	435
	Minimum Liability with Comprehensive and Collision		1590	2397	446	472	1748	2642	494	518	1919	2917	535	570	1771	2678	499	523	1895	2856	535	562
	100/300/50 Liability with Comprehensive and Collision		1583	2396	434	459	1754	2663	483	506	1966	3001	536	570	1768	2686	488	509	1915	2903	526	552
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability		1161	1719	380	411	1225	1815	402	436	1499	2255	478	525	1215	1801	399	432	1418	2098	462	499
	Minimum Liability with Comprehensive and Collision		2160	3285	579	616	2378	3623	640	678	2562	3922	685	734	2407	3672	650	687	2545	3866	688	727
	100/300/50 Liability with Comprehensive and Collision		2100	3205	551	585	2325	3558	613	644	2562	3937	670	715	2346	3591	622	649	2512	3834	663	695
2003 Honda Odyssey "EX"	Minimum Liability		1065	1532	363	384	1127	1624	386	408	1360	1999	450	485	1119	1611	383	403	1312	1880	445	468
	Minimum Liability with Comprehensive and Collision		1988	2979	545	571	2189	3291	603	629	2342	3537	639	677	2218	3335	611	637	2351	3512	651	676
	100/300/50 Liability with Comprehensive and Collision		1924	2894	516	539	2132	3218	572	594	2332	3537	624	655	2151	3249	579	599	2309	3466	622	645
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		1150	1662	387	409	1217	1760	413	436	1472	2169	484	519	1209	1745	410	432	1420	2041	478	499
	Minimum Liability with Comprehensive and Collision		2222	3342	602	633	2451	3695	666	695	2611	3954	704	747	2483	3746	677	704	2626	3933	718	747
	100/300/50 Liability with Comprehensive and Collision		2142	3233	566	592	2375	3595	629	653	2586	3934	680	716	2398	3631	638	659	2564	3863	680	707
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		1057	1529	357	381	1117	1621	380	404	1354	2000	446	482	1109	1608	377	400	1300	1876	438	464
	Minimum Liability with Comprehensive and Collision		2225	3359	597	633	2463	3733	667	697	2596	3947	696	743	2499	3792	678	709	2616	3941	710	743
	100/300/50 Liability with Comprehensive and Collision		2127	3222	560	587	2366	3596	624	652	2550	3888	671	708	2394	3639	634	658	2535	3835	671	699
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		918	1319	319	339	975	1400	341	362	1178	1727	398	428	967	1389	338	358	1130	1622	391	411
	Minimum Liability with Comprehensive and Collision		1546	2307	440	458	1710	2557	490	508	1850	2781	521	552	1737	2598	496	514	1849	2753	532	547
	100/300/50 Liability with Comprehensive and Collision		1526	2284	425	444	1699	2550	474	491	1879	2836	521	546	1716	2579	481	494	1852	2770	516	534

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

1.	This filing transmittal is part of Company Tracking #2011-07-0075	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. 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	0.1%	n/a	n/a	n/a	n/a	n/a
Property Damage	n/a	-0.3%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	n/a	4.4%	n/a	n/a	n/a	n/a	n/a
Medical Payments	n/a	2.3%	n/a	n/a	n/a	n/a	n/a
Comprehensive	n/a	1.7%	n/a	n/a	n/a	n/a	n/a
Collision	n/a	0.6%	n/a	n/a	n/a	n/a	n/a
UM/UIM	n/a	-3.7%	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%		
2011	15,354	0.0%	5/22/2011	n/a	n/a	n/a	n/a	E. Other: ULAE & ALAE	12.3%
								F. TOTAL	50.6%

8. N Apply Loss Cost Factors to Future Filings? (Y or N)
9. 10.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): n/a
10. -12.6% 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 #2011-07-0075	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

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	-0.1%	n/a	n/a	n/a	n/a	n/a
Property Damage	n/a	-0.3%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	n/a	2.5%	n/a	n/a	n/a	n/a	n/a
Medical Payments	n/a	2.4%	n/a	n/a	n/a	n/a	n/a
Comprehensive	n/a	0.9%	n/a	n/a	n/a	n/a	n/a
Collision	n/a	0.2%	n/a	n/a	n/a	n/a	n/a
UM/UIM	n/a	-2.7%	n/a	n/a	n/a	n/a	n/a
TOTAL OVERALL EFFECT	n/a	-0.1%					

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
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%
2011	688	0.55%	5/22/2011	n/a	n/a	n/a	n/a	F. TOTAL	50.6%

8. N Apply Loss Cost Factors to Future Filings? (Y or N)
9. 6.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): n/a
10. -11.1% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): n/a

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Table of Contents

Explanatory Memorandum

Exhibit 1	Pages 1-6	Revision to Account Credit Factors
Exhibit 2	Pages 1-2	Revision to MAF Table 4 - Insurance Score and Account Credit Factors
Exhibit 3	Pages 1-4	Revision to Multivariate Adjustment Factors
Exhibit 4		Revision to MAF Table 25 - Vehicle Location Level
Exhibit 5	Pages 1-2	Revision to Model Year Factors
Exhibit 6		Revision to Table 1 - Conviction Point Assignment
Exhibit 7		Revision to Capping Rule
Exhibit 8	Pages 1-4	Revision to Rule 4 - Driver Point Accumulation
Exhibit 9	Pages 1-3	Revision to Rule 5 - Driver Variables
Exhibit 10		Revision to Rule 6 - Household Driver Average
Exhibit 11		Account Credit Support

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Explanatory Memorandum

With this filing, we are proposing changes to our Account Credit, Residence Type, Multivariate Adjustment, and Vehicle Location Level factors. We are also introducing factors for Model Years through 2018.

In this filing, we are also revising a number of different rules. We are proposing changes to Table 1 - Conviction Point Assignment and a new rating variable for renewal premium capping. In addition to this, we are also modifying language for Rule 4 - Driver Point Assignment, Rule 5 - Driver Variables, and Rule 6 - Household Driver Average. With the proposed language we are clarifying the verification requirements for the Good Student discount while clarifying and defining eligible drivers in our rule and rate manuals.

The overall impact of these changes is 0.00%.

This change applies to policies issued and effective on or after 09/30/2011.

Coverage	Impact
Bodily Injury	0.11%
Property	-0.32%
UM/UND	-3.65%
Medical	2.33%
PIP	4.28%
Comprehensive	1.64%
Collision	0.57%
Total Impact	0.00%

We are implementing this change to maintain our account round competitive position while improving our monoline auto pricing. This filing will help our independent agent partners write more auto business while reducing customer disruption through the use of our new capping structure.

ARKANSAS QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors
Current Factors

NON DRIVER VARIABLES

ACCOUNT CREDIT													
RESIDENCE	UMBRELLA	BOAT	PAF	DWELLING FIRE	BI	PD	COLL	COMP	MP	PIP	MISC. COVG.*	OTHER COVERAGES	DEATH INDEM/ TOTAL DISABILITY
I	N	N	N	Y	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
I	N	N	Y	N	0.9310	0.9630	0.9590	0.9480	0.9080	0.8970	1.0000	1.0000	1.0000
I	N	N	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
I	N	Y	N	N	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
I	N	Y	N	N	0.8090	0.8220	0.8360	0.9430	0.6900	0.7190	1.0000	1.0000	1.0000
I	N	Y	N	N	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
I	N	Y	Y	Y	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
I	N	N	Y	N	0.9310	0.9630	0.9590	0.9480	0.9080	0.8970	1.0000	1.0000	1.0000
I	Y	N	N	N	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
I	Y	N	Y	Y	0.8750	0.9370	0.9280	0.9080	0.8330	0.8120	1.0000	1.0000	1.0000
I	Y	N	Y	N	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
I	Y	N	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
I	Y	Y	N	N	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
I	Y	Y	Y	Y	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
I	Y	Y	Y	N	0.7280	0.8220	0.8050	0.8650	0.6630	0.6220	1.0000	1.0000	1.0000
O	N	N	N	Y	0.9040	0.9060	0.9190	0.9760	0.8350	0.8525	1.0000	1.0000	1.0000
O	N	N	Y	N	0.9400	0.9730	0.9680	0.9580	0.9170	0.9060	1.0000	1.0000	1.0000
O	N	N	Y	Y	0.8500	0.8820	0.8900	0.9340	0.7660	0.7720	1.0000	1.0000	1.0000
O	N	Y	N	N	0.9040	0.9060	0.9190	0.9760	0.8350	0.8525	1.0000	1.0000	1.0000
O	N	Y	N	N	0.8170	0.8300	0.8440	0.9520	0.6970	0.7270	1.0000	1.0000	1.0000
O	N	Y	Y	Y	0.8500	0.8820	0.8900	0.9340	0.7660	0.7720	1.0000	1.0000	1.0000
O	N	Y	Y	Y	0.7690	0.8300	0.8170	0.9120	0.6690	0.6580	1.0000	1.0000	1.0000
O	N	N	N	N	0.9400	0.9730	0.9680	0.9580	0.9170	0.9060	1.0000	1.0000	1.0000
O	Y	N	N	Y	0.8500	0.8820	0.8900	0.9340	0.7660	0.7720	1.0000	1.0000	1.0000
O	Y	N	Y	N	0.8840	0.9470	0.9380	0.8420	0.8200	0.8200	1.0000	1.0000	1.0000
O	Y	N	Y	Y	0.7990	0.8580	0.8620	0.8950	0.7020	0.6990	1.0000	1.0000	1.0000
O	Y	Y	N	N	0.8500	0.8820	0.8900	0.9340	0.7660	0.7720	1.0000	1.0000	1.0000
O	Y	Y	N	Y	0.7690	0.8300	0.8170	0.9120	0.6690	0.6580	1.0000	1.0000	1.0000
O	Y	Y	Y	N	0.7990	0.8580	0.8620	0.8950	0.7020	0.6990	1.0000	1.0000	1.0000
O	Y	Y	Y	N	0.7360	0.8300	0.8130	0.8730	0.6690	0.6280	1.0000	1.0000	1.0000

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

ARKANSAS QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors
Current Factors

NON DRIVER VARIABLES

ACCOUNT CREDIT													
RESIDENCE	UMBRELLA	BOAT	PAF	DWELLING FIRE	BI	PD	COLL	COMP	MP	PIP	MISC. COVG.*	OTHER COVERAGES	DEATH INDEM / TOTAL DISABILITY
T	N	N	N	N	0.9550	0.9450	0.9510	0.9680	0.9400	0.9125	1.0000	1.0000	1.0000
T	N	N	N	Y	0.8640	0.8570	0.8740	0.9450	0.7850	0.7780	1.0000	1.0000	1.0000
T	N	N	Y	N	0.8980	0.9200	0.9210	0.9270	0.8620	0.8260	1.0000	1.0000	1.0000
T	N	N	Y	Y	0.8120	0.8340	0.8460	0.9050	0.7200	0.7050	1.0000	1.0000	1.0000
T	N	N	N	N	0.8640	0.8570	0.8740	0.9450	0.7850	0.7780	1.0000	1.0000	1.0000
T	N	N	Y	N	0.7810	0.8300	0.8130	0.9220	0.6690	0.6630	1.0000	1.0000	1.0000
T	N	N	Y	N	0.8120	0.8340	0.8460	0.9050	0.7200	0.7050	1.0000	1.0000	1.0000
T	N	Y	Y	Y	0.7360	0.8300	0.8130	0.8830	0.6690	0.6280	1.0000	1.0000	1.0000
T	N	N	N	N	0.8980	0.9200	0.9210	0.9270	0.8620	0.8260	1.0000	1.0000	1.0000
T	Y	Y	Y	Y	0.8120	0.8340	0.8460	0.9050	0.7200	0.7050	1.0000	1.0000	1.0000
T	Y	N	N	N	0.8440	0.8950	0.8920	0.8880	0.7910	0.7490	1.0000	1.0000	1.0000
T	Y	N	Y	Y	0.7630	0.8300	0.8190	0.8660	0.6690	0.6380	1.0000	1.0000	1.0000
T	Y	N	N	N	0.8120	0.8340	0.8460	0.9050	0.7200	0.7050	1.0000	1.0000	1.0000
T	Y	Y	Y	Y	0.7360	0.8300	0.8130	0.8830	0.6690	0.6280	1.0000	1.0000	1.0000
T	Y	Y	Y	N	0.7630	0.8300	0.8190	0.8660	0.6690	0.6380	1.0000	1.0000	1.0000
T	Y	Y	Y	Y	0.7360	0.8300	0.8130	0.8830	0.6690	0.6280	1.0000	1.0000	1.0000
T	Y	Y	Y	Y	0.7630	0.8300	0.8190	0.8660	0.6690	0.6380	1.0000	1.0000	1.0000
E	N	N	N	N	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	1.0000	1.0000	1.0000
NONE	N	N	N	N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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

ARKANSAS QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors

Proposed Factors

NON DRIVER VARIABLES

ACCOUNT CREDIT													
RESIDENCE	UMBRELLA	BOAT	PAF	DWELLING FIRE	BI	PD	COLL	COMP	MP	PIP	MISC. COVG.*	OTHER COVERAGES	DEATH INDEM/ TOTAL DISABILITY
C	N	N	N	N	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	1.0000	1.0000	1.0000
C	N	N	N	Y	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
C	N	N	Y	N	0.9310	0.9630	0.9590	0.9480	0.9080	0.8970	1.0000	1.0000	1.0000
C	N	N	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
C	N	N	N	N	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
C	N	Y	Y	N	0.8090	0.8220	0.8360	0.9430	0.6900	0.7190	1.0000	1.0000	1.0000
C	N	Y	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
C	N	Y	Y	Y	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
C	Y	N	N	N	0.9310	0.9630	0.9590	0.9480	0.8970	0.8970	1.0000	1.0000	1.0000
C	Y	N	N	N	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
C	Y	N	N	Y	0.8750	0.9370	0.9280	0.9080	0.8330	0.8120	1.0000	1.0000	1.0000
C	Y	N	Y	Y	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
C	Y	N	Y	N	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
C	Y	Y	N	N	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
C	Y	Y	Y	N	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
C	Y	Y	Y	Y	0.7280	0.8220	0.8050	0.8650	0.6630	0.6220	1.0000	1.0000	1.0000
H	N	N	N	N	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	1.0000	1.0000	1.0000
H	N	N	N	Y	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
H	N	N	Y	N	0.9310	0.9630	0.9590	0.9480	0.9080	0.8970	1.0000	1.0000	1.0000
H	N	N	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
H	N	N	Y	N	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
H	N	Y	Y	N	0.8090	0.8220	0.8360	0.9430	0.6900	0.7190	1.0000	1.0000	1.0000
H	N	Y	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
H	N	Y	Y	Y	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
H	Y	N	N	N	0.9310	0.9630	0.9590	0.9480	0.8970	0.8970	1.0000	1.0000	1.0000
H	Y	N	N	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
H	Y	N	N	Y	0.8750	0.9370	0.9280	0.9080	0.8330	0.8120	1.0000	1.0000	1.0000
H	Y	N	Y	Y	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
H	Y	N	Y	N	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
H	Y	Y	Y	N	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
H	Y	Y	Y	Y	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
H	Y	Y	Y	Y	0.7280	0.8220	0.8050	0.8650	0.6630	0.6220	1.0000	1.0000	1.0000

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

ARKANSAS QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors

Proposed Factors

NON DRIVER VARIABLES

ACCOUNT CREDIT													
RESIDENCE	UMBRELLA	BOAT	PAF	DWELLING FIRE	BI	PD	COLL	COMP	MP	PIP	MISC. COVG.*	OTHER COVERAGES	DEATH INDEM/ TOTAL DISABILITY
I	N	N	N	Y	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
I	N	N	Y	N	0.9310	0.9630	0.9590	0.9480	0.9080	0.8970	1.0000	1.0000	1.0000
I	N	N	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
I	N	Y	N	N	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
I	N	Y	N	N	0.8090	0.8220	0.8360	0.9430	0.6900	0.7190	1.0000	1.0000	1.0000
I	N	Y	N	N	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
I	N	Y	Y	Y	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
I	N	N	Y	N	0.9310	0.9630	0.9590	0.9480	0.9080	0.8970	1.0000	1.0000	1.0000
I	Y	N	N	N	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
I	Y	N	Y	Y	0.8750	0.9370	0.9280	0.9080	0.8330	0.8120	1.0000	1.0000	1.0000
I	Y	N	Y	N	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
I	Y	N	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
I	Y	Y	N	N	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
I	Y	Y	Y	Y	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
I	Y	Y	Y	N	0.7280	0.8220	0.8050	0.8650	0.6630	0.6220	1.0000	1.0000	1.0000
O	N	N	N	Y	0.9040	0.9060	0.9190	0.9760	0.8350	0.8525	1.0000	1.0000	1.0000
O	N	N	Y	N	0.9400	0.9730	0.9680	0.9580	0.9170	0.9060	1.0000	1.0000	1.0000
O	N	N	Y	Y	0.8500	0.8820	0.8900	0.9340	0.7660	0.7720	1.0000	1.0000	1.0000
O	N	Y	N	N	0.9040	0.9060	0.9190	0.9760	0.8350	0.8525	1.0000	1.0000	1.0000
O	N	Y	N	N	0.8170	0.8300	0.8440	0.8920	0.6970	0.7270	1.0000	1.0000	1.0000
O	N	Y	Y	Y	0.8500	0.8820	0.8900	0.9340	0.7660	0.7720	1.0000	1.0000	1.0000
O	N	Y	Y	Y	0.7690	0.8300	0.8170	0.9120	0.6690	0.6580	1.0000	1.0000	1.0000
O	N	N	N	N	0.9400	0.9730	0.9680	0.9580	0.9170	0.9060	1.0000	1.0000	1.0000
O	Y	N	N	Y	0.8500	0.8820	0.8900	0.9340	0.7660	0.7720	1.0000	1.0000	1.0000
O	Y	N	Y	N	0.8840	0.9470	0.9380	0.8420	0.8200	0.8200	1.0000	1.0000	1.0000
O	Y	N	Y	Y	0.7990	0.8580	0.8620	0.8950	0.7020	0.6990	1.0000	1.0000	1.0000
O	Y	Y	N	N	0.8500	0.8820	0.8900	0.9340	0.7660	0.7720	1.0000	1.0000	1.0000
O	Y	Y	N	Y	0.7690	0.8300	0.8170	0.9120	0.6690	0.6580	1.0000	1.0000	1.0000
O	Y	Y	Y	N	0.7990	0.8580	0.8620	0.8950	0.7020	0.6990	1.0000	1.0000	1.0000
O	Y	Y	Y	Y	0.7360	0.8300	0.8130	0.8730	0.6690	0.6280	1.0000	1.0000	1.0000

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

ARKANSAS QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Account Credit Factors
Proposed Factors

NON DRIVER VARIABLES

ACCOUNT CREDIT													
RESIDENCE	UMBRELLA	BOAT	PAF	DWELLING FIRE	BI	PD	COLL	COMP	MP	PIP	MISC. COVG.*	OTHER COVERAGES	DEATH INDEM / TOTAL DISABILITY
T	N	N	N	N	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	1.0000	1.0000	1.0000
T	N	N	N	Y	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
T	N	N	Y	N	0.9310	0.9630	0.9590	0.9480	0.9080	0.8970	1.0000	1.0000	1.0000
T	N	N	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
T	N	N	N	N	0.8950	0.8970	0.9100	0.9660	0.8260	0.8440	1.0000	1.0000	1.0000
T	N	Y	Y	N	0.8090	0.8220	0.8360	0.9430	0.6900	0.7190	1.0000	1.0000	1.0000
T	N	Y	Y	Y	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
T	N	Y	Y	N	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
T	N	Y	Y	Y	0.9310	0.9630	0.9590	0.9480	0.9080	0.8970	1.0000	1.0000	1.0000
T	Y	N	N	N	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
T	Y	N	N	Y	0.8750	0.9370	0.9280	0.9080	0.8330	0.8120	1.0000	1.0000	1.0000
T	Y	N	Y	N	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
T	Y	Y	Y	N	0.8420	0.8730	0.8810	0.9250	0.7580	0.7640	1.0000	1.0000	1.0000
T	Y	Y	N	Y	0.7610	0.8220	0.8090	0.9030	0.6630	0.6520	1.0000	1.0000	1.0000
T	Y	Y	Y	N	0.7910	0.8500	0.8530	0.8860	0.6950	0.6920	1.0000	1.0000	1.0000
T	Y	Y	Y	Y	0.7280	0.8220	0.8050	0.8650	0.6630	0.6220	1.0000	1.0000	1.0000
E	N	N	N	N	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	1.0000	1.0000	1.0000
NONE	N	N	N	N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to MAF Table 4 - Insurance Score and Account Credit Factors

Current Factors

TABLE 4 - INS. SCORE AND ACCOUNT CREDIT

INS. SCORE	RESIDENCE TYPE						
	H	C	T	O	I	E	NONE
AA01	0.9590	0.9590	0.9590	0.9590	0.9590	0.9910	0.9590
AA02	0.9600	0.9600	0.9600	0.9600	0.9600	0.9930	0.9600
AA03	0.9620	0.9620	0.9620	0.9620	0.9620	0.9940	0.9620
AA04	0.9630	0.9630	0.9630	0.9630	0.9630	0.9960	0.9630
AA05	0.9650	0.9650	0.9650	0.9650	0.9650	0.9970	0.9650
AA06	0.9660	0.9660	0.9660	0.9660	0.9660	0.9980	0.9660
AA07	0.9670	0.9670	0.9670	0.9670	0.9670	1.0000	0.9670
AA08	0.9690	0.9690	0.9690	0.9690	0.9690	1.0010	0.9690
AA09	0.9720	0.9720	0.9720	0.9720	0.9720	1.0050	0.9720
AA10	0.9750	0.9750	0.9750	0.9750	0.9750	1.0070	0.9750
AA11	0.9760	0.9760	0.9760	0.9760	0.9760	1.0080	0.9760
AA12	0.9770	0.9770	0.9770	0.9770	0.9770	1.0100	0.9770
AA13	0.9780	0.9780	0.9780	0.9780	0.9780	1.0110	0.9780
AA14	0.9800	0.9800	0.9800	0.9800	0.9800	1.0130	0.9800
AA15	0.9810	0.9810	0.9810	0.9810	0.9810	1.0140	0.9810
AA16	0.9870	0.9870	0.9870	0.9870	0.9870	1.0200	0.9870
AA17	0.9890	0.9890	0.9890	0.9890	0.9890	1.0220	0.9890
AA18	0.9900	0.9900	0.9900	0.9900	0.9900	1.0230	0.9900
AA19	0.9940	1.0170	1.0170	1.0170	1.0170	1.0450	1.0170
AA20	0.9940	1.0170	1.0170	1.0170	1.0170	1.0440	1.0170
AA21	0.9940	1.0170	1.0170	1.0170	1.0170	1.0250	1.0170
AA22	0.9950	1.0180	1.0180	1.0180	1.0180	1.0090	1.0180
AA23	0.9960	1.0190	1.0190	1.0190	1.0190	0.9960	1.0190
AA24	0.9970	1.0200	1.0200	1.0200	1.0200	0.9970	1.0200
AA25	0.9970	1.0200	1.0200	1.0200	1.0200	0.9970	1.0200
AA26	0.9970	1.0200	1.0200	1.0200	1.0200	0.9970	1.0200
AA27	0.9990	1.0220	1.0220	1.0220	1.0220	0.9990	1.0220
AA28	1.0000	1.0230	1.0230	1.0230	1.0230	1.0000	1.0230
AA29	1.0010	1.0250	1.0250	1.0250	1.0250	1.0010	1.0250
AA30	1.0040	1.0270	1.0270	1.0270	1.0270	1.0040	1.0270
AA31	1.0070	1.0310	1.0310	1.0310	1.0310	1.0070	1.0310
AA32	1.0100	1.0330	1.0330	1.0330	1.0330	1.0100	1.0330
AA33	1.0130	1.0360	1.0360	1.0360	1.0360	1.0130	1.0360
AANH	0.9410	0.9310	0.9900	0.9180	0.9180	0.9410	1.0660
AANS	0.9370	0.9270	0.9860	0.9140	0.9140	0.9370	1.0610

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to MAF Table 4 - Insurance Score and Account Credit Factors

Proposed Factors

TABLE 4 - INS. SCORE AND ACCOUNT CREDIT

INS. SCORE	RESIDENCE TYPE						
	H	C	T	O	I	E	NONE
AA01	0.9590	0.9590	0.9590	0.9590	0.9590	0.9590	0.9590
AA02	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
AA03	0.9620	0.9620	0.9620	0.9620	0.9620	0.9620	0.9620
AA04	0.9630	0.9630	0.9630	0.9630	0.9630	0.9630	0.9630
AA05	0.9650	0.9650	0.9650	0.9650	0.9650	0.9650	0.9650
AA06	0.9660	0.9660	0.9660	0.9660	0.9660	0.9660	0.9660
AA07	0.9670	0.9670	0.9670	0.9670	0.9670	0.9670	0.9670
AA08	0.9690	0.9690	0.9690	0.9690	0.9690	0.9690	0.9690
AA09	0.9720	0.9720	0.9720	0.9720	0.9720	0.9720	0.9720
AA10	0.9750	0.9750	0.9750	0.9750	0.9750	0.9750	0.9750
AA11	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760
AA12	0.9770	0.9770	0.9770	0.9770	0.9770	0.9770	0.9770
AA13	0.9780	0.9780	0.9780	0.9780	0.9780	0.9780	0.9780
AA14	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
AA15	0.9810	0.9810	0.9810	0.9810	0.9810	0.9810	0.9810
AA16	0.9870	0.9870	0.9870	0.9870	0.9870	1.0200	0.9870
AA17	0.9890	0.9890	0.9890	0.9890	0.9890	1.0220	0.9890
AA18	0.9900	0.9900	0.9900	0.9900	0.9900	1.0230	0.9900
AA19	0.9940	1.0170	1.0170	1.0170	1.0170	1.0450	1.0170
AA20	0.9940	1.0170	1.0170	1.0170	1.0170	1.0440	1.0170
AA21	0.9940	1.0170	1.0170	1.0170	1.0170	1.0250	1.0170
AA22	0.9950	1.0180	1.0180	1.0180	1.0180	1.0090	1.0180
AA23	0.9960	1.0190	1.0190	1.0190	1.0190	0.9960	1.0190
AA24	0.9970	1.0200	1.0200	1.0200	1.0200	0.9970	1.0200
AA25	0.9970	1.0200	1.0200	1.0200	1.0200	0.9970	1.0200
AA26	0.9970	1.0200	1.0200	1.0200	1.0200	0.9970	1.0200
AA27	0.9990	1.0220	1.0220	1.0220	1.0220	0.9990	1.0220
AA28	1.0000	1.0230	1.0230	1.0230	1.0230	1.0000	1.0230
AA29	1.0010	1.0250	1.0250	1.0250	1.0250	1.0010	1.0250
AA30	1.0040	1.0270	1.0270	1.0270	1.0270	1.0040	1.0270
AA31	1.0070	1.0310	1.0310	1.0310	1.0310	1.0070	1.0310
AA32	1.0100	1.0330	1.0330	1.0330	1.0330	1.0100	1.0330
AA33	1.0130	1.0360	1.0360	1.0360	1.0360	1.0130	1.0360
AANH	0.9410	0.9310	0.9900	0.9180	0.9180	0.9410	1.0660
AANS	0.9370	0.9270	0.9860	0.9140	0.9140	0.9370	1.0610

ARKANSAS QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Multivariate Adjustment Factors

Current Factors

MULTIVARIATE ADJUSTMENT FACTOR (MAF)

MAF CLASSIFICATION	BI	PD	COLL	COMP	MP	PIP	UM / UND	OTHER COVERAGES
26	1.0450	1.0380	1.0400	1.0380	1.0400	1.0650	1.0400	1.0000
27	1.0970	1.0730	1.0750	1.0690	1.0780	1.1370	1.0750	1.0000
28	1.1460	1.1060	1.1180	1.1120	1.1180	1.2260	1.1180	1.0000
29	1.1970	1.1430	1.1630	1.1540	1.1880	1.3340	1.1630	1.0000
30	1.2680	1.1800	1.2080	1.2010	1.2640	1.4390	1.2080	1.0000
31	1.3190	1.2020	1.2520	1.2470	1.3120	1.5010	1.2520	1.0000
32	1.3600	1.2300	1.2920	1.2950	1.3800	1.5510	1.2920	1.0000
33	1.3920	1.2600	1.3350	1.3340	1.4640	1.5980	1.3350	1.0000
34	1.4270	1.2830	1.3710	1.3730	1.5380	1.6560	1.3710	1.0000
35	1.4440	1.3030	1.4050	1.4120	1.6030	1.7280	1.4050	1.0000
36	1.4750	1.3300	1.4420	1.4410	1.6780	1.8000	1.4420	1.0000
37	1.5140	1.3550	1.4800	1.4830	1.7560	1.8860	1.4800	1.0000
38	1.5490	1.3880	1.5270	1.5330	1.8180	1.9850	1.5270	1.0000
39	1.5980	1.4200	1.5790	1.5870	1.8850	2.0910	1.5790	1.0000
40	1.6530	1.4550	1.6300	1.6450	1.9620	2.2050	1.6300	1.0000
41	1.7100	1.4890	1.6810	1.7030	2.0400	2.3250	1.6810	1.0000
42	1.7680	1.5230	1.7360	1.7630	2.1180	2.4460	1.7360	1.0000
43	1.8320	1.5620	1.7920	1.8270	2.2030	2.5790	1.7920	1.0000
44	1.8980	1.6000	1.8500	1.8930	2.2890	2.7200	1.8500	1.0000
45	2.2370	1.8860	2.1860	2.2360	2.6980	3.2060	2.1860	1.0000
46	3.2440	2.7350	3.1690	3.2420	3.9130	4.6490	3.1690	1.0000
47	5.2540	4.4310	5.1340	5.2510	6.3390	7.5310	5.1340	1.0000
48	9.3540	7.8800	9.1480	9.3580	11.2850	13.4080	9.1480	1.0000
49	18.3370	15.4470	17.9500	18.3440	22.1200	26.2830	17.9500	1.0000
50	39.5380	33.3060	38.7030	39.5530	47.6960	56.6710	38.7030	1.0000

ARKANSAS QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Multivariate Adjustment Factors

Proposed Factors

MULTIVARIATE ADJUSTMENT FACTOR (MAF)

MAF CLASSIFICATION	BI	PD	COLL	COMP	MP	PIP	UM / UND	OTHER COVERAGES
26	1.0190	1.0120	1.0140	1.0120	1.0140	1.0380	1.0140	1.0000
27	1.0700	1.0460	1.0480	1.0420	1.0510	1.1090	1.0480	1.0000
28	1.1170	1.0780	1.0900	1.0840	1.0900	1.1950	1.0900	1.0000
29	1.1670	1.1140	1.1340	1.1250	1.1580	1.3010	1.1340	1.0000
30	1.2360	1.1510	1.1780	1.1710	1.2320	1.4030	1.1780	1.0000
31	1.2930	1.1780	1.2270	1.2220	1.2860	1.4710	1.2270	1.0000
32	1.3330	1.2050	1.2660	1.2690	1.3520	1.5200	1.2660	1.0000
33	1.3640	1.2350	1.3080	1.3070	1.4350	1.5660	1.3080	1.0000
34	1.3980	1.2570	1.3440	1.3460	1.5070	1.6230	1.3440	1.0000
35	1.4150	1.2770	1.3770	1.3840	1.5710	1.6930	1.3770	1.0000
36	1.5030	1.3550	1.4690	1.4680	1.7100	1.8340	1.4690	1.0000
37	1.5430	1.3810	1.5080	1.5110	1.7890	1.9220	1.5080	1.0000
38	1.5780	1.4140	1.5560	1.5620	1.8530	2.0230	1.5560	1.0000
39	1.6280	1.4470	1.6090	1.6170	1.9210	2.1310	1.6090	1.0000
40	1.6840	1.4830	1.6610	1.6760	1.9990	2.2470	1.6610	1.0000
41	1.7540	1.5280	1.7250	1.7470	2.0930	2.3850	1.7250	1.0000
42	1.8140	1.5630	1.7810	1.8090	2.1730	2.5100	1.7810	1.0000
43	1.8800	1.6030	1.8390	1.8750	2.2600	2.6460	1.8390	1.0000
44	1.9470	1.6420	1.8980	1.9420	2.3490	2.7910	1.8980	1.0000
45	2.2950	1.9350	2.2430	2.2940	2.7680	3.2890	2.2430	1.0000
46	3.3280	2.8060	3.2510	3.3260	4.0150	4.7700	3.2510	1.0000
47	5.3910	4.5460	5.2670	5.3880	6.5040	7.7270	5.2670	1.0000
48	9.5970	8.0850	9.3860	9.6010	11.5780	13.7570	9.3860	1.0000
49	18.8140	15.8490	18.4170	18.8210	22.6950	26.9660	18.4170	1.0000
50	40.5660	34.1720	39.7090	40.5810	48.9360	58.1440	39.7090	1.0000

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to MAF Table 25 - Vehicle Location Level

Current Factors

VEHICLE LOCATION LEVEL	FACTOR
1	1.1000
2	1.0200
3	1.0000

Proposed Factors

VEHICLE LOCATION LEVEL	FACTOR
1	1.1000
2	1.0000
3	1.0000

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Model Year Factors

Current Factors

MODEL YEAR		
MODEL YEAR	COLL	COMP
2013	1.2080	1.1600
2012	1.1500	1.1050
2011	1.0950	1.0520
2010	1.0430	1.0020
2009	0.9930	0.9540
2008	1.0000	0.9680
2007	1.0010	0.9820
2006	0.9730	0.9810
2005	0.9600	0.9630
2004	0.9260	0.9380
2003	0.8490	0.9080
2002	0.7770	0.8990
2001	0.7100	0.8530
2000	0.6550	0.8050
1999	0.5860	0.7620
1998	0.5190	0.7150
1997	0.4640	0.6700
1996	0.4000	0.6120
1995	0.3550	0.5650
1994	0.3170	0.5330
1993	0.2830	0.4920
1992	0.2530	0.4730
1991	0.2260	0.4420
1990	0.2020	0.4120
1989	0.1800	0.3840
1988	0.2860	0.3840
1987	0.2860	0.3840
1986	0.2860	0.3840
1985 or prior	0.2860	0.3840

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Model Year Factors

Proposed Factors

MODEL YEAR		
MODEL YEAR	COLL	COMP
2018	1.5410	1.4810
2017	1.4680	1.4100
2016	1.3980	1.3430
2015	1.3310	1.2790
2014	1.2680	1.2180
2013	1.2080	1.1600
2012	1.1500	1.1050
2011	1.0950	1.0520
2010	1.0430	1.0020
2009	0.9930	0.9540
2008	1.0000	0.9680
2007	1.0010	0.9820
2006	0.9730	0.9810
2005	0.9600	0.9630
2004	0.9260	0.9380
2003	0.8490	0.9080
2002	0.7770	0.8990
2001	0.7100	0.8530
2000	0.6550	0.8050
1999	0.5860	0.7620
1998	0.5190	0.7150
1997	0.4640	0.6700
1996	0.4000	0.6120
1995	0.3550	0.5650
1994	0.3170	0.5330
1993	0.2830	0.4920
1992	0.2530	0.4730
1991	0.2260	0.4420
1990	0.2020	0.4120
1989	0.1800	0.3840
1988	0.2860	0.3840
1987	0.2860	0.3840
1986	0.2860	0.3840
1985 or prior	0.2860	0.3840

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Table 1 - Conviction Point Assignment

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
<u>MIN</u>	<u>Careless driving</u>	<u>2</u>	<u>4</u>	<u>6</u>	<u>8</u>	<u>10</u>	<u>12</u>	<u>14</u>	<u>16</u>	<u>18</u>

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Capping Rule

Private Passenger Automobile – Supplemental Rules

CAPPING RULE - Premium Increases

~~Renewal~~Policy continuation premium increases will be capped at ~~+15~~10% (12-month policy terms) or +6.5% (6-month policy terms) by application of a coverage level factor. This cap will be calculated as follows:

1. The expiring full term premium is compared to the uncapped ~~renewal~~policy continuation full term premium. For purposes of this comparison, the calculation of the uncapped ~~renewal~~policy continuation full term premium does not include any new pointed convictions or accidents that will be used in the ~~renewal~~continuation term period, nor does it include any ~~renewal~~continuation endorsements or policy changes.
2. If the increase (as a % of expiring term premium) exceeds the cap set forth above, then a coverage level factor shall be determined and applied to the ~~renewal~~policy continuation term premium.
3. The factor is applied to all vehicle and policy level coverages on the policy as of the time of the policy ~~renewal~~continuation.
4. The capping factor does not apply to any vehicles added at or subsequent to the policy ~~renewal~~continuation, including where existing coverage is being extended to that added vehicle.

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Rule 4 - Driver Point Accumulation

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

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

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Rule 4 - Driver Point Accumulation

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

6) Careless Driving

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

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Rule 4 - Driver Point Accumulation

- 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.

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Rule 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

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Rule 5 - Driver Variables

5. DRIVER VARIABLES

Driver Variables are the risk characteristics for eligible ~~operators~~ drivers that are included in the Household Driver Average.

A. Definitions

1. Away At School

An operator who resides at an educational institution over 100 road-miles from the auto's place of principal garaging.

2. Driver Age

The age attained on the last birthday.

3. Driver Training

An operator who has received a Driver Training status.

Driver Training status applies to each youthful operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- a) The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - 1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car. In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - 2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b) The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c) The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d) The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible agency, or
- e) The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
- f) "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in Rules 3a. through 3e.

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Rule 5 - Driver Variables

4. Eligible Driver

An operator other than:

a.) an excluded operator, or

b) an operator who holds a learner's permit, or

c) an operator who customarily drives a vehicle insured on the policy, but who is insured with

another insurance company.

~~4~~5. Foreign Driver's License

Any driver who does not have a valid U.S. or Canadian license, but has a valid foreign license or international driver's license. This includes a valid out-of-state license.

~~5~~6. Good Student

An operator, under age 25, who has received a Good Student status.

The Good Student status applies provided:

a. The owner or operator is:

1) at least 16 years of age, and

2) a full time high school, college, or university student.

b. ~~A certified statement from a school official~~ school report is has been presented to the Company ~~on each anniversary date of the policy~~ indicating that the student has met one of the following requirements ~~during the immediately preceding school semester:~~

1) is in the upper 20% of his/her class scholastically, or

2) maintains a "B" average, or its equivalent, ~~— If the letter grading system cannot be averaged, then no grade can be below "B". — or~~

3) when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent, ~~or-~~

4) student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student cannot be effected ~~between anniversary dates of the policy~~ unless requested by the named insured.

~~6~~7. Married Driver

A person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.

~~7~~8. Policy Tenure

The number of months the policy has been with the Company.

~~8~~9. Principal/Occasional Operator

Principal Operator: An operator with the highest use of a vehicle. If the number of automobiles equals or exceeds the number of drivers, each driver is considered a principal operator.

Occasional Operator: Any operator not considered a principal operator.

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Rule 5 - Driver Variables

~~9~~ 10. Resident

The applicant and anyone residing in the same household.

EXCEPTION:

A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.

~~10-11~~ Unverifiable MVR

Any driver's license which cannot be verified by a state's Department of Motor Vehicles. This does not include drivers with learner's permits.

~~11-12~~ Vehicle Driver Ratio (VDR)

Determined by the combination of the number of drivers and the number of vehicles. Categories include:

A	Single Car-one driver or no eligible vehicle on the policy – any number of drivers
B	Single car-more drivers than vehicles
C	Multi car-more vehicles than drivers
D	Multi car-equal number of vehicles and drivers
E	Multi car-more drivers than vehicles
F	Reserved for future use

~~12~~ 13. Years Licensed

The number of years an operator has been licensed.

~~13~~ 14. Youthful

Any operator under 25 years of age.

B. Driving Factor Calculation

1. Determine the coverages on the policy. Always include Property Damage whether present or not since its coverage factors will be used in Rule 6 to determine household driver average.
2. Refer to the tables in the Driver Variables section of the Rate Pages to obtain the factors for each driver by coverage.
3. Multiply the factors from each table for each coverage for each operator to obtain the operator's Driver Factor by Coverage.

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Revision to Rule 6 - Household Driver Average

6. HOUSEHOLD DRIVER AVERAGE

The Household Driver Average is a geometric average of the risk factors of all ~~eligible~~-rated eligible drivers. It is applied to each eligible coverage for all vehicles on the policy.

A. Driver Ranking

1. Using the Driver Factor for Property Damage obtained in Rule 5., rank each operator highest to lowest.
2. If two or more operators have the same Driver Factor:
 - a. Use the youngest
 - b. If the operators have the same birthday, use the male operator
 - c. If the operators are the same sex, use the single operator
 - d. If both are single, then use the operator listed first on the policy.

B. Average Driver Factor

1. Determine the highest ranked drivers equal to the number of eligible vehicles.

Note: For a Named Non-Owner policy or a Miscellaneous Vehicle only policy, use the highest ranked driver only.
2. For these drivers, multiply the Driver Factors for each coverage to develop one factor per coverage.
3. Depending on the number of drivers used, calculate the geometric average for each coverage factor as follows:
 - a. One driver: use the coverage factor determined in B.2.
 - b. Two drivers: use the square root of the coverage factor determined in B.2.
 - c. Three drivers: use the cube root of the coverage factor determined in B.2.
 - d. Four drivers: use the quadratic root of the coverage factor determined in B.2.
4. Use the final factor in rating each coverage.

ARKANSAS QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY

Account Credit Support

Account Credit Coding	MAF Classification	% AR EPCR	Cred Weighted Loss Ratio Rel.	Proposed Impact
Auto Rounded with a Dwelling/Tenant/Condo Policy	1-35	58.6%	1.03	1.25%
	36-50	2.1%	1.08	6.10%
Auto with a Home Insured Elsewhere or Monoline Auto	1-35	31.3%	0.95	-4.06%
	36-50	8.0%	0.96	1.94%

Notes:

Credibility standard is 3,000 claims

Close Rate = Issued Policies / Quoted Policies



Michael Fitzgerald
Vice President Product Management
Travelers Insurance Company
Personal Lines – 10 PB
One Tower Square
Hartford, CT 06183

August 9, 2011

To: Ms. Alexa Grissom

Arkansas Department of Insurance

RE: Travelers

Company Filing: SERFF Tracking # 2011-07-0075; Effective 09-30-2011

The following are responses to questions received on August 8th, 2011. The original questions are included as a reference.

Question 1:

Please advise how the coverage level factor is developed on a policy exceeding the proposed cap.

The proposed cap is applied per the Capping Rule found in the original filing (Exhibit 7). Although it is referred to as a coverage level factor, the capping factor is calculated at a total policy premium level, comparing the expiring full term premium with the uncapped policy continuation full term premium. If the increase (as a % of expiring term premium) exceeds the cap, then the proposed 6.5% (6 month policy) or the 10.0% (12 month policy) cap is applied accordingly at the coverage level.

Question 2:

Please explain why 3 RF-1s were submitted and only 2 APCS forms were received.

We submitted an RF-1 form for each writing company (Travelers Commercial Insurance Company & The Travelers Home and Marine Insurance Company) and one for both writing companies combined. We also submitted an APCS form for each writing company, but did not include a combined exhibit.

SERFF Tracking Number: TRVA-127334550 State: Arkansas
 First Filing Company: The Travelers Home and Marine Insurance State Tracking Number:
 Company, ...
 Company Tracking Number: 2011-07-0075
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Auto
 Project Name/Number: /2011-07-0075

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)
07/22/2011	Supporting Document	APCS-Auto Premium Comparison Survey	08/11/2011	PPA Survey FORM APCS Proposed_THM.xls (Superseded) PPA Survey FORM APCS Proposed_ACC.xls (Superseded)
07/22/2011	Supporting Document	NAIC loss cost data entry document	08/11/2011	RF-1 9-30-11[1].pdf (Superseded)

SERFF Tracking Number: TRVA-127334550 *State:* Arkansas
First Filing Company: The Travelers Home and Marine Insurance *State Tracking Number:*
Company, ...
Company Tracking Number: 2011-07-0075
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /2011-07-0075

Attachment "PPA Survey FORM APCS Proposed_THM.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: TRVA-127334550 *State:* Arkansas
First Filing Company: The Travelers Home and Marine Insurance *State Tracking Number:*
Company, ...
Company Tracking Number: 2011-07-0075
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Auto
Project Name/Number: /2011-07-0075

Attachment "PPA Survey FORM APCS Proposed_ACC.xls" is not a PDF document and cannot be reproduced here.

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

1.	This filing transmittal is part of Company Tracking #2011-07-0075	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. 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	0.1%	n/a	n/a	n/a	n/a	n/a
Property Damage	n/a	-0.3%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	n/a	4.4%	n/a	n/a	n/a	n/a	n/a
Medical Payments	n/a	2.3%	n/a	n/a	n/a	n/a	n/a
Comprehensive	n/a	1.7%	n/a	n/a	n/a	n/a	n/a
Collision	n/a	0.6%	n/a	n/a	n/a	n/a	n/a
UM/UIM	n/a	-3.7%	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%		
2011	15,354	0.0%	5/22/2011	n/a	n/a	n/a	n/a	E. Other: ULAE & ALAE	12.3%
								F. TOTAL	50.6%

8. N Apply Loss Cost Factors to Future Filings? (Y or N)
9. 10.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): n/a
10. -12.6% 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 #2011-07-0075	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

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	-0.1%	n/a	n/a	n/a	n/a	n/a
Property Damage	n/a	-0.3%	n/a	n/a	n/a	n/a	n/a
Personal Injury Protection	n/a	2.5%	n/a	n/a	n/a	n/a	n/a
Medical Payments	n/a	2.4%	n/a	n/a	n/a	n/a	n/a
Comprehensive	n/a	0.9%	n/a	n/a	n/a	n/a	n/a
Collision	n/a	0.2%	n/a	n/a	n/a	n/a	n/a
UM/UIM	n/a	-2.7%	n/a	n/a	n/a	n/a	n/a
TOTAL OVERALL EFFECT	n/a	-0.1%					

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
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%
2011	688	0.55%	5/22/2011	n/a	n/a	n/a	n/a	F. TOTAL	50.6%

8. N Apply Loss Cost Factors to Future Filings? (Y or N)
9. 6.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): n/a
10. -11.1% 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 #2011-07-0075	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.			FOR LOSS COSTS ONLY					
	(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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	0.1%	n/a	n/a	n/a	n/a	n/a
	Property Damage	n/a	-0.3%	n/a	n/a	n/a	n/a	n/a
	Personal Injury Protection	n/a	4.3%	n/a	n/a	n/a	n/a	n/a
	Medical Payments	n/a	2.3%	n/a	n/a	n/a	n/a	n/a
	Comprehensive	n/a	1.6%	n/a	n/a	n/a	n/a	n/a
	Collision	n/a	0.6%	n/a	n/a	n/a	n/a	n/a
	UM/UIM	n/a	-3.7%	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	2,724	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%		
	2011	16,042	0.0%	5/22/2011	n/a	n/a	n/a	n/a	E. Other: ULAE & ALAE	12.3%
									F. TOTAL	50.6%

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

9. 10.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): n/a

10. -12.6% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): n/a