

SERFF Tracking Number: TRVA-127474293 State: Pennsylvania
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: B37226001
 Company Tracking Number: 2011-08-0116
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Quantum Home and High Value Home
 Project Name/Number: /2011-08-0116

Filing at a Glance

Companies: The Travelers Home and Marine Insurance Company, TravCo Insurance Company
 Product Name: Quantum Home and High Value SERFF Tr Num: TRVA-127474293 State: Pennsylvania
 Home

TOI: 04.0 Homeowners SERFF Status: Assigned State Tr Num: B37226001
 Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: 2011-08-0116 State Status: Received Review in
 Combinations Progress
 Filing Type: Rate Reviewer(s): Ken Creighton (PC),
 Eric Zhou

Authors: Courtney Gray, Mike
 Sternberg

Date Submitted: 09/01/2011

Disposition Date:

Disposition Status:

Effective Date Requested (New):

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number: 2011-08-0116

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 09/02/2011

State Status Changed: 09/02/2011

Deemer Date:

Created By: Mike Sternberg

Submitted By: Mike Sternberg

Corresponding Filing Tracking Number:

Filing Description:

With this filing we are amending our personal line homeowners product as detailed in the attached explanatory memorandum.

Company and Contact

Filing Contact Information

Michael Sternberg,

msternbe@travelers.com

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1 Tower Square 860-277-7395 [Phone]
 Plaza Building 5A
 Hartford, CT 06183

Filing Company Information

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

 TravCo Insurance Company CoCode: 28188 State of Domicile: Connecticut
 One Tower Square Group Code: 3548 Company Type: Property/Casualty
 Hartford, CT 06183 Group Name: State ID Number:
 (860) 277-7395 ext. [Phone] FEIN Number: 35-1838077

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Travelers Home and Marine Insurance Company	\$0.00	09/01/2011	
TravCo Insurance Company	\$0.00	09/01/2011	

State Specific

*Filing Fee Amount: 0
 *Date Filing Fee Mailed: n/a
 *Filing Fee Check Number: n/a
 *Filing Fee Check Date: n/a
 *NAIC Number: n/a

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Rate Information

Rate data applies to filing.

Filing Method: prior approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.990%
Effective Date of Last Rate Revision: 03/25/2011
Filing Method of Last Filing: prior approval

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	%	8.040%	\$8,602,070	158,641	\$106,990,925	28.350%	-4.720%

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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TravCo Insurance Company	%	8.310%	\$779,915	16,334	\$9,385,263	26.990%	-3.020%
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Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:

Overall Percentage Rate Impact For This Filing:

8.060%

Effect of Rate Filing - Written Premium Change For This Program:

\$9,381,985

Effect of Rate Filing - Number of Policyholders Affected:

174975

SERFF Tracking Number: TRVA-127474293 State: Pennsylvania
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 Product Name: Quantum Home and High Value Home
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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
	HVH Base Rates		Replacement	TRVA-126948022	Base Rates.pdf
	HVH Residence Variables		Replacement	TRVA-126948022	Residence 7-8.pdf
	HVH Residence Variables		Replacement	TRVA-126948022	Residence 39.pdf
	HVH Territory Factors		Replacement	TRVA-126948022	Territory 1-32.pdf
	Account Discount		Replacement	TRVA-126644101	Account 3-4.pdf
	Base Rates		Replacement	TRVA-126948022	Base Rates.pdf
	Endorsements		Replacement	TRVA-126644101	Endorsements 15.pdf
	Residence Variables		Replacement	TRVA-126948022	Residence 8-9.pdf
	Territory Factors		Replacement	TRVA-126948022	Territory 1-32.pdf
	Territory Factors		Replacement	TRVA-126948022	Territory 41.pdf
	Tier Factors		Replacement	TRVA-126948022	Tier 2-3.pdf
	Residence Variables		Replacement	TRVA-126948022	Residence 41.pdf

Quantum[®] High Value Homeowners

Rule 301.A.1 Factors

Base Rate								
Form	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	342.090	78.170	37.680	91.120	274.710	29.330	110.440	81.280
HV-6	78.500	55.350	23.850	23.410	264.610	12.750	7.110	9.310

Quantum[®] High Value Homeowners

Rule 301.A.4 Factors

Deductible Factors By Coverage A Limit

Form	Coverage A Band	Deductible	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	0 - 74000	250	1.040	1.000	1.177	1.170	1.132	1.183	1.144	1.132
HV-3	74001 - 79000	250	1.040	1.000	1.177	1.164	1.132	1.183	1.138	1.132
HV-3	79001 - 84000	250	1.040	1.000	1.177	1.164	1.132	1.183	1.132	1.126
HV-3	84001 - 89000	250	1.040	1.000	1.177	1.164	1.126	1.177	1.132	1.126
HV-3	89001 - 94000	250	1.040	1.000	1.177	1.158	1.126	1.177	1.132	1.126
HV-3	94001 - 99000	250	1.040	1.000	1.177	1.158	1.126	1.177	1.132	1.126
HV-3	99001 - 124000	250	1.040	1.000	1.177	1.158	1.120	1.170	1.126	1.120
HV-3	124001 - 149000	250	1.040	1.000	1.177	1.151	1.120	1.170	1.120	1.113
HV-3	149001 - 174000	250	1.040	1.000	1.177	1.144	1.113	1.164	1.113	1.107
HV-3	174001 - 199000	250	1.040	1.000	1.170	1.138	1.107	1.158	1.107	1.102
HV-3	199001 - 224000	250	1.040	1.000	1.170	1.132	1.102	1.151	1.107	1.096
HV-3	224001 - 249000	250	1.035	1.000	1.170	1.126	1.096	1.144	1.102	1.090
HV-3	249001 - 274000	250	1.035	1.000	1.170	1.126	1.096	1.138	1.096	1.085
HV-3	274001 - 299000	250	1.035	1.000	1.170	1.120	1.090	1.138	1.090	1.078
HV-3	299001 - 324000	250	1.035	1.000	1.170	1.113	1.090	1.132	1.090	1.078
HV-3	324001 - 349000	250	1.035	1.000	1.170	1.107	1.085	1.126	1.085	1.073
HV-3	349001 - 399000	250	1.035	1.000	1.170	1.107	1.085	1.120	1.085	1.067
HV-3	399001 - 449000	250	1.035	1.000	1.164	1.090	1.073	1.107	1.073	1.062
HV-3	449001 - 499000	250	1.035	1.000	1.151	1.078	1.067	1.096	1.067	1.062
HV-3	499001 - 999000	250	1.035	1.000	1.144	1.062	1.062	1.090	1.062	1.051
HV-3	999001 - 1499000	250	1.030	1.000	1.138	1.057	1.057	1.078	1.051	1.045
HV-3	1499001 - 1999000	250	1.030	1.000	1.138	1.057	1.057	1.073	1.045	1.045
HV-3	1999001 - 2999000	250	1.030	1.000	1.132	1.051	1.057	1.067	1.045	1.045
HV-3	2999001 - 3000000	250	1.030	1.000	1.132	1.051	1.051	1.062	1.045	1.040
HV-3	3000000 +	250	1.030	1.000	1.132	1.051	1.051	1.062	1.045	1.040
HV-3	0 - 74000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	74001 - 79000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	79001 - 84000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	84001 - 89000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	89001 - 94000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	94001 - 99000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	99001 - 124000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	124001 - 149000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	149001 - 174000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	174001 - 199000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	199001 - 224000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	224001 - 249000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	249001 - 274000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	274001 - 299000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	299001 - 324000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	324001 - 349000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	349001 - 399000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030

Quantum® High Value Homeowners

Rule 301.A.4 Factors

Deductible Factors By Coverage A Limit

Form	Coverage A Band	Deductible	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	399001 - 449000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	449001 - 499000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	499001 - 999000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	999001 - 1499000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	1499001 - 1999000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	1999001 - 2999000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	2999001 - 3000000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	3000000 +	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HV-3	0 - 74000	1000	0.985	1.000	0.800	0.864	0.846	0.822	0.864	0.846
HV-3	74001 - 79000	1000	0.985	1.000	0.800	0.870	0.852	0.828	0.870	0.852
HV-3	79001 - 84000	1000	0.985	1.000	0.800	0.870	0.852	0.828	0.870	0.847
HV-3	84001 - 89000	1000	0.985	1.000	0.800	0.870	0.852	0.823	0.870	0.852
HV-3	89001 - 94000	1000	0.985	1.000	0.800	0.875	0.852	0.829	0.875	0.852
HV-3	94001 - 99000	1000	0.985	1.000	0.800	0.875	0.858	0.829	0.875	0.858
HV-3	99001 - 124000	1000	0.985	1.000	0.806	0.876	0.859	0.830	0.876	0.859
HV-3	124001 - 149000	1000	0.985	1.000	0.806	0.881	0.870	0.841	0.881	0.865
HV-3	149001 - 174000	1000	0.990	1.000	0.806	0.887	0.876	0.842	0.887	0.876
HV-3	174001 - 199000	1000	0.990	1.000	0.807	0.892	0.882	0.848	0.892	0.888
HV-3	199001 - 224000	1000	0.990	1.000	0.807	0.893	0.888	0.849	0.893	0.899
HV-3	224001 - 249000	1000	0.990	1.000	0.807	0.898	0.894	0.850	0.898	0.910
HV-3	249001 - 274000	1000	0.990	1.000	0.813	0.904	0.904	0.856	0.904	0.916
HV-3	274001 - 299000	1000	0.990	1.000	0.813	0.910	0.905	0.862	0.910	0.921
HV-3	299001 - 324000	1000	0.990	1.000	0.818	0.915	0.910	0.863	0.915	0.937
HV-3	324001 - 349000	1000	0.990	1.000	0.818	0.915	0.916	0.863	0.915	0.938
HV-3	349001 - 399000	1000	0.990	1.000	0.824	0.921	0.921	0.870	0.921	0.948
HV-3	399001 - 449000	1000	0.990	1.000	0.825	0.926	0.922	0.871	0.926	0.954
HV-3	449001 - 499000	1000	0.990	1.000	0.827	0.932	0.927	0.872	0.932	0.964
HV-3	499001 - 999000	1000	0.995	1.000	0.839	0.943	0.938	0.889	0.943	0.969
HV-3	999001 - 1499000	1000	0.995	1.000	0.851	0.949	0.949	0.911	0.949	0.985
HV-3	1499001 - 1999000	1000	0.995	1.000	0.856	0.959	0.954	0.922	0.959	0.990
HV-3	1999001 - 2999000	1000	0.995	1.000	0.857	0.959	0.959	0.933	0.959	0.990
HV-3	2999001 - 3000000	1000	0.995	1.000	0.868	0.959	0.964	0.938	0.959	0.990
HV-3	3000000 +	1000	0.995	1.000	0.868	0.959	0.964	0.938	0.959	0.990
HV-3	0 - 74000	1500	0.970	1.000	0.663	0.761	0.731	0.718	0.761	0.731
HV-3	74001 - 79000	1500	0.970	1.000	0.663	0.766	0.736	0.724	0.766	0.736
HV-3	79001 - 84000	1500	0.970	1.000	0.663	0.766	0.742	0.724	0.766	0.738
HV-3	84001 - 89000	1500	0.975	1.000	0.663	0.772	0.743	0.720	0.772	0.743
HV-3	89001 - 94000	1500	0.975	1.000	0.663	0.772	0.743	0.726	0.772	0.743
HV-3	94001 - 99000	1500	0.975	1.000	0.669	0.777	0.749	0.726	0.777	0.749
HV-3	99001 - 124000	1500	0.975	1.000	0.669	0.778	0.755	0.727	0.778	0.755
HV-3	124001 - 149000	1500	0.975	1.000	0.669	0.789	0.772	0.739	0.789	0.768
HV-3	149001 - 174000	1500	0.980	1.000	0.674	0.796	0.784	0.740	0.796	0.780

Quantum[®] High Value Homeowners

Rule 301.A.4 Factors

Roof Covering								
Roof Covering	P1	P2	P3	P4	P5	P6	P7	P8
Architecture Shingles	1.000	1.000	1.000	0.950	1.000	1.000	0.950	1.000
Asphalt Fiberglass Composite	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Clay-Tile-Slate	0.950	1.000	1.000	0.950	1.000	1.000	0.950	1.000
Concrete Tile	0.950	1.000	1.000	0.950	1.000	1.000	0.950	1.000
Corrugated Steel - Metal	0.950	1.000	1.000	0.900	1.000	1.000	0.900	1.000
Flat Foam Composite	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Flat Membrane	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Flat Tar Gravel	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Other	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wood Shake	1.050	1.000	1.000	1.100	1.000	1.000	1.100	1.000
Wood Shingle	1.050	1.000	1.000	1.100	1.000	1.000	1.100	1.000

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	1	0.665	0.446	0.649	0.680	0.394	0.955	0.669	0.458
HV-3	2	1.026	0.604	0.521	0.848	0.559	1.003	0.764	0.523
HV-3	3	0.671	0.532	0.880	0.749	0.398	0.886	0.674	0.461
HV-3	4	0.650	0.427	0.633	0.664	0.506	0.810	0.653	0.447
HV-3	5	0.641	0.509	0.623	0.638	0.498	0.919	0.644	0.440
HV-3	6	0.731	0.502	0.505	0.630	0.569	0.797	0.636	0.435
HV-3	7	0.730	0.501	0.613	0.629	0.569	0.834	0.635	0.434
HV-3	8	0.641	0.509	0.622	0.952	0.497	0.918	0.643	0.440
HV-3	9	0.729	0.500	0.612	0.642	0.373	1.364	0.635	0.434
HV-3	10	0.837	0.414	0.614	0.630	0.492	0.906	0.635	0.435
HV-3	11	0.727	0.500	0.612	0.641	0.565	0.903	0.632	0.433
HV-3	12	0.629	0.632	0.612	0.704	0.501	1.079	0.633	0.433
HV-3	13	0.724	0.497	0.501	0.931	0.497	0.827	0.629	0.430
HV-3	14	0.727	0.421	0.612	0.703	0.564	0.938	0.632	0.432
HV-3	15	0.712	0.519	0.539	0.723	0.582	1.421	0.686	0.446
HV-3	16	1.313	0.684	0.711	0.733	0.664	1.228	0.856	0.588
HV-3	17	0.627	0.499	0.870	0.702	0.563	1.075	0.630	0.431
HV-3	18	0.674	1.029	0.625	1.023	0.488	1.154	0.836	0.630
HV-3	19	0.710	0.791	0.443	0.721	0.679	0.901	0.684	0.444
HV-3	20	0.632	0.424	1.097	0.862	0.569	0.835	0.636	0.435
HV-3	21	0.961	1.188	1.301	0.844	0.695	1.196	0.878	0.602
HV-3	22	0.701	0.523	0.437	0.947	0.671	0.890	0.676	0.438
HV-3	23	0.737	0.506	0.837	0.636	0.573	1.092	0.641	0.439
HV-3	24	0.923	1.140	0.700	1.210	0.668	1.161	0.843	0.579
HV-3	25	0.880	0.499	0.611	0.626	0.487	0.900	0.630	0.431
HV-3	26	0.933	0.824	1.009	1.177	0.765	1.173	0.851	0.583
HV-3	27	0.664	1.003	1.404	0.991	0.482	1.192	0.825	0.623
HV-3	28	0.626	0.497	0.868	0.855	0.562	1.072	0.629	0.430
HV-3	29	0.619	0.415	1.077	1.018	0.559	0.779	0.623	0.427
HV-3	30	1.362	0.674	0.946	0.721	0.655	1.208	0.843	0.579
HV-3	31	0.960	1.069	1.298	1.119	0.694	1.278	0.877	0.600
HV-3	32	0.624	0.496	0.866	1.022	0.562	0.825	0.627	0.429
HV-3	33	0.907	0.470	0.592	0.850	0.505	0.882	0.730	0.449
HV-3	34	0.869	0.493	0.605	0.693	0.484	0.890	0.623	0.428
HV-3	35	0.944	1.052	0.965	1.010	0.902	1.174	0.861	0.590
HV-3	36	0.679	0.839	0.898	0.843	0.650	0.931	0.759	0.520
HV-3	37	0.682	1.040	0.902	0.694	0.653	1.330	0.847	0.637
HV-3	38	0.688	1.036	1.137	1.025	0.498	1.233	0.853	0.644
HV-3	39	0.858	0.487	0.849	0.626	0.477	1.047	0.616	0.422
HV-3	40	0.946	1.179	1.280	1.214	0.684	1.262	0.863	0.592
HV-3	41	0.797	0.896	0.898	1.038	0.762	1.201	0.802	0.549
HV-3	42	0.959	1.069	1.656	1.210	0.693	1.193	0.876	0.600

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	43	0.615	0.489	0.853	1.205	0.554	0.812	0.618	0.424
HV-3	44	0.941	1.231	0.588	1.210	0.902	1.174	0.861	0.590
HV-3	45	0.725	0.498	0.611	0.624	0.658	1.074	0.630	0.431
HV-3	46	0.784	0.526	0.883	1.021	0.555	1.207	0.788	1.428
HV-3	47	0.921	1.150	0.996	0.987	0.883	1.206	0.842	0.577
HV-3	48	0.788	0.790	0.657	1.027	0.570	1.197	0.791	1.435
HV-3	49	0.954	1.191	1.651	1.227	0.691	1.189	0.873	0.598
HV-3	50	0.619	0.414	1.376	0.993	0.558	0.923	0.621	0.426
HV-3	51	0.936	1.045	0.959	1.207	0.894	1.166	0.856	0.587
HV-3	52	0.941	0.700	0.963	1.007	1.117	1.171	0.860	0.589
HV-3	53	0.781	0.524	0.930	1.110	0.554	1.190	0.787	1.424
HV-3	54	0.953	1.189	1.652	1.226	0.690	1.212	0.871	0.598
HV-3	55	0.932	1.038	0.954	1.199	0.891	1.160	0.851	0.582
HV-3	56	1.366	0.664	0.932	0.798	0.645	1.192	0.833	0.570
HV-3	57	0.680	1.021	0.630	1.030	0.649	1.372	0.841	0.633
HV-3	58	0.934	0.695	0.958	1.003	1.112	1.177	0.855	0.586
HV-3	59	0.919	1.025	0.995	1.207	0.880	1.228	0.841	0.576
HV-3	60	0.969	0.609	0.525	0.857	0.501	0.879	0.667	0.433
HV-3	61	0.680	1.036	1.126	0.843	0.651	1.220	0.842	0.635
HV-3	62	0.929	1.174	1.273	1.206	0.889	1.203	0.867	0.598
HV-3	63	0.914	1.142	1.409	1.406	0.662	1.150	0.836	0.572
HV-3	64	0.850	0.482	0.797	0.619	0.547	0.871	0.610	0.419
HV-3	65	0.849	0.482	0.485	0.678	0.473	0.763	0.610	0.418
HV-3	66	0.911	1.137	0.985	0.798	1.084	1.192	0.833	0.570
HV-3	67	1.343	0.713	1.297	1.027	0.694	1.193	0.876	0.601
HV-3	68	0.849	0.405	0.484	0.827	0.483	0.763	0.609	0.418
HV-3	69	1.337	0.662	0.687	0.708	0.641	1.128	0.828	0.567
HV-3	70	0.680	1.035	0.897	1.031	0.651	1.161	0.841	0.635
HV-3	71	1.290	1.025	0.995	0.718	0.664	1.156	0.841	0.576
HV-3	72	0.894	0.482	0.590	0.619	0.473	1.312	0.609	0.418
HV-3	73	0.938	1.169	1.445	1.206	0.898	1.191	0.856	0.587
HV-3	74	0.914	0.680	0.988	1.179	1.086	1.196	0.836	0.572
HV-3	75	1.356	0.659	0.685	0.707	0.640	1.125	0.825	0.566
HV-3	76	0.880	0.420	0.612	0.934	0.565	0.937	0.631	0.432
HV-3	77	1.291	0.688	0.996	0.808	0.755	1.147	0.842	0.576
HV-3	78	1.384	1.170	1.013	1.005	0.679	1.179	0.858	0.588
HV-3	79	0.934	1.166	1.265	1.206	0.893	1.189	0.855	0.586
HV-3	80	0.849	0.405	0.796	0.603	0.473	0.870	0.609	0.418
HV-3	81	0.711	0.913	0.886	0.920	0.846	1.117	0.808	0.596
HV-3	82	0.911	0.679	0.932	1.175	1.084	1.192	0.833	0.570
HV-3	83	1.353	0.669	0.941	0.805	0.650	1.202	0.839	0.576
HV-3	84	0.932	1.040	1.616	1.202	0.891	1.161	0.851	0.583

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	85	1.287	1.145	0.572	0.716	0.664	1.153	0.838	0.575
HV-3	86	1.388	0.817	0.577	0.811	0.669	1.212	0.846	0.580
HV-3	87	0.784	0.924	0.654	1.466	0.750	1.184	0.788	0.541
HV-3	88	0.924	0.816	0.947	1.079	1.098	1.151	0.845	0.580
HV-3	89	0.653	0.985	1.230	0.970	0.625	1.117	0.810	0.611
HV-3	90	1.337	0.785	1.206	0.780	0.730	1.121	0.814	0.557
HV-3	91	0.798	0.540	0.605	0.952	0.594	0.912	0.728	1.320
HV-3	92	0.931	1.163	1.435	1.221	0.890	1.160	0.851	0.582
HV-3	93	0.774	0.777	0.646	0.824	0.548	1.177	0.779	1.410
HV-3	94	0.931	1.037	1.607	1.197	0.890	1.159	0.850	0.582
HV-3	95	0.902	1.125	0.683	1.159	1.071	1.123	0.824	0.565
HV-3	96	1.340	0.650	0.914	0.784	0.481	1.112	0.815	0.560
HV-3	97	0.793	1.303	0.545	0.846	0.758	1.221	0.797	0.546
HV-3	98	0.779	0.528	0.590	0.949	0.501	0.882	0.713	1.290
HV-3	99	0.928	1.162	1.536	1.195	0.890	1.159	0.850	0.581
HV-3	100	0.916	1.132	0.991	1.410	0.878	1.201	0.837	0.575
HV-3	101	0.793	1.302	0.544	1.264	0.758	1.280	0.797	0.546
HV-3	102	0.644	1.029	1.214	0.978	0.617	1.156	0.798	0.602
HV-3	103	1.551	0.608	0.774	1.128	0.449	1.589	0.931	1.690
HV-3	104	0.678	0.837	1.432	0.688	0.649	0.948	0.757	0.519
HV-3	105	0.792	1.795	0.544	1.124	0.757	1.205	0.797	0.545
HV-3	106	1.365	0.802	0.567	1.062	0.744	1.318	0.830	0.569
HV-3	107	0.948	0.503	0.422	0.987	0.554	0.901	0.652	0.424
HV-3	108	1.238	0.658	0.670	1.030	0.723	1.122	0.806	0.553
HV-3	109	0.654	0.887	1.380	0.968	0.625	1.165	0.807	0.606
HV-3	110	0.919	1.146	0.941	1.491	0.879	1.155	0.839	0.576
HV-3	111	1.105	0.885	0.887	0.840	0.570	1.198	0.791	0.543
HV-3	112	1.331	0.647	0.673	1.141	0.479	1.161	0.811	0.554
HV-3	113	1.319	0.789	0.679	1.043	0.634	1.170	0.816	0.561
HV-3	114	1.344	0.668	0.969	0.700	0.735	1.141	0.819	1.484
HV-3	115	0.791	0.536	0.600	0.803	0.591	0.896	0.724	1.311
HV-3	116	0.653	1.456	0.817	0.974	0.625	1.103	0.810	0.611
HV-3	117	0.686	0.513	0.742	1.023	0.562	0.917	1.283	0.430
HV-3	118	0.882	0.474	0.582	0.889	0.538	0.858	0.600	0.410
HV-3	119	0.781	0.525	0.930	1.226	0.641	1.264	0.787	1.425
HV-3	120	0.914	1.125	0.934	1.172	1.084	1.193	0.834	0.570
HV-3	121	0.902	0.673	0.976	1.462	1.071	1.180	0.824	0.565
HV-3	122	1.351	0.809	0.990	0.804	0.750	1.152	0.837	0.575
HV-3	123	0.962	0.997	1.081	0.970	0.473	1.117	0.810	0.611
HV-3	124	0.679	0.496	0.515	1.209	0.493	0.864	1.267	0.426
HV-3	125	0.902	0.795	0.923	1.182	0.651	1.133	0.824	1.491
HV-3	126	0.916	1.800	0.991	1.202	0.878	1.142	0.838	0.575

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	127	0.784	0.584	0.727	1.168	0.642	1.084	0.876	1.587
HV-3	128	0.857	0.923	0.758	0.954	0.708	0.921	0.677	0.464
HV-3	129	0.914	1.140	1.237	1.482	0.876	1.161	0.835	0.572
HV-3	130	1.211	0.642	0.539	1.008	0.708	1.098	0.789	0.542
HV-3	131	1.005	0.602	0.518	0.922	0.558	0.867	0.657	0.428
HV-3	132	0.946	1.054	0.967	1.218	1.217	1.178	0.863	0.592
HV-3	133	1.282	0.680	0.987	0.801	0.876	1.138	0.835	0.572
HV-3	134	1.267	1.008	0.977	0.792	0.864	1.125	0.825	0.566
HV-3	135	1.023	0.602	0.426	0.921	0.494	1.180	0.656	0.428
HV-3	136	0.749	0.977	0.856	0.965	0.619	1.139	0.803	0.605
HV-3	137	0.765	0.513	0.910	1.431	0.543	1.165	0.769	1.395
HV-3	138	0.878	0.398	0.580	0.976	0.536	0.786	0.598	0.410
HV-3	139	0.837	0.599	0.785	0.816	0.477	0.859	0.600	0.411
HV-3	140	0.927	1.157	2.016	1.215	0.888	1.154	0.848	0.581
HV-3	141	1.271	0.762	0.539	1.007	0.707	1.151	0.788	0.541
HV-3	142	1.031	0.785	0.963	0.955	1.058	1.166	0.814	0.557
HV-3	143	0.768	0.521	0.788	0.937	0.669	0.863	0.704	1.275
HV-3	144	0.866	0.491	0.812	0.917	0.557	1.058	0.620	0.425
HV-3	145	0.782	1.287	0.538	0.836	0.750	1.637	0.788	0.540
HV-3	146	1.063	0.601	0.853	0.986	0.619	1.167	0.761	0.522
HV-3	147	0.858	0.401	0.597	0.684	0.363	0.754	1.519	0.422
HV-3	148	0.966	0.981	0.806	0.978	0.467	1.101	0.799	0.602
HV-3	149	0.710	0.401	0.803	0.683	0.363	0.770	1.517	0.422
HV-3	150	0.890	1.112	0.963	1.148	1.058	1.166	0.814	0.557
HV-3	151	1.065	1.023	1.415	1.184	0.878	1.143	0.838	0.576
HV-3	152	1.266	1.128	0.925	1.185	0.653	1.205	0.824	0.565
HV-3	153	1.252	1.102	0.914	1.171	0.647	1.123	0.816	0.560
HV-3	154	1.080	0.866	0.642	0.819	0.736	1.170	0.773	0.529
HV-3	155	1.034	1.100	1.210	1.170	0.855	1.166	0.815	0.557
HV-3	156	1.260	0.794	0.972	1.179	0.650	1.129	0.823	0.563
HV-3	157	0.909	1.120	0.930	1.170	1.079	1.141	0.829	0.568
HV-3	158	0.776	0.914	0.874	1.238	0.922	1.194	0.780	0.535
HV-3	159	1.375	0.668	1.413	0.805	0.752	1.153	0.838	0.575
HV-3	160	1.522	0.638	0.898	1.131	0.471	1.094	0.802	0.549
HV-3	161	0.945	0.492	0.421	0.836	0.364	0.839	1.258	0.422
HV-3	162	1.036	0.666	0.967	1.153	1.065	1.115	0.817	0.561
HV-3	163	0.642	1.432	1.062	0.975	0.616	1.251	0.797	0.601
HV-3	164	0.912	0.452	0.464	0.904	0.440	0.891	0.678	0.465
HV-3	165	1.327	0.781	0.671	0.948	0.640	1.156	0.808	0.554
HV-3	166	1.099	1.288	0.538	0.836	0.750	1.194	0.788	0.541
HV-3	167	1.327	0.645	0.671	0.948	0.640	1.156	0.808	0.554
HV-3	168	0.770	0.906	0.869	1.093	0.991	1.162	0.774	0.530

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	169	1.089	0.873	0.650	0.831	0.637	1.185	0.782	0.536
HV-3	170	1.023	0.612	0.526	0.629	0.492	0.908	1.295	0.434
HV-3	171	1.050	0.786	0.788	1.096	0.508	1.693	0.704	0.482
HV-3	172	0.983	0.833	0.505	0.902	0.483	0.849	0.643	0.419
HV-3	173	0.806	1.007	1.105	1.572	0.770	1.025	0.752	0.520
HV-3	174	1.343	0.653	0.916	1.151	0.635	1.125	0.817	0.561
HV-3	175	1.373	0.807	0.570	1.179	0.749	1.220	0.836	0.572
HV-3	176	1.251	0.664	0.963	0.956	0.855	1.112	0.815	0.557
HV-3	177	1.031	0.664	0.963	1.148	1.058	1.166	0.814	0.557
HV-3	178	1.245	0.662	1.202	0.779	0.849	1.107	0.812	0.555
HV-3	179	1.030	0.663	1.203	1.146	1.056	1.165	0.813	0.556
HV-3	180	1.283	0.809	1.238	1.155	0.663	1.151	0.836	0.572
HV-3	181	1.245	1.098	0.960	0.779	0.849	1.106	0.812	0.555
HV-3	182	1.313	0.664	1.210	0.783	0.855	1.110	0.815	0.557
HV-3	183	0.755	0.758	0.849	1.183	0.617	1.162	0.759	1.374
HV-3	184	1.252	0.994	1.211	0.784	0.733	1.123	0.816	0.560
HV-3	185	1.335	0.784	1.203	0.779	0.630	1.118	0.813	0.556
HV-3	186	1.108	0.597	1.119	1.174	0.533	1.143	0.756	0.518
HV-3	187	1.253	0.664	0.966	0.785	0.856	1.124	0.816	0.560
HV-3	188	0.761	0.770	1.436	1.051	0.596	1.035	1.140	0.777
HV-3	189	0.923	0.992	1.088	0.816	0.477	1.179	0.817	0.617
HV-3	190	0.677	0.504	0.694	1.565	0.480	0.903	1.264	0.425
HV-3	191	1.264	1.124	0.682	0.790	1.157	1.146	0.824	0.564
HV-3	192	1.235	0.658	0.953	1.029	0.845	1.097	0.805	0.553
HV-3	193	0.678	0.598	0.734	1.010	0.557	0.904	1.265	0.425
HV-3	194	1.345	0.804	0.986	0.979	0.748	1.149	0.834	0.572
HV-3	195	1.524	0.640	0.666	0.687	0.719	1.151	0.803	0.551
HV-3	196	1.252	0.664	1.210	0.956	0.855	1.112	0.815	0.560
HV-3	197	0.758	0.799	1.001	1.056	0.605	1.230	1.144	0.788
HV-3	198	0.949	0.504	0.513	0.914	0.490	0.861	1.264	0.424
HV-3	199	0.770	0.854	0.643	1.203	1.314	1.186	0.773	0.529
HV-3	200	1.291	1.027	0.941	0.807	0.883	1.147	0.842	0.576
HV-3	201	1.159	0.775	0.870	1.096	0.561	1.868	0.777	0.533
HV-3	202	1.591	0.668	0.938	0.804	0.752	1.152	0.837	0.575
HV-3	203	1.291	0.688	0.941	0.987	0.880	1.156	0.842	0.576
HV-3	204	0.848	0.405	0.839	0.974	0.637	0.762	0.608	0.416
HV-3	205	0.767	1.363	0.637	1.194	0.734	1.205	0.768	0.526
HV-3	206	1.174	0.623	1.106	1.038	0.800	1.156	0.934	0.640
HV-3	207	1.103	0.753	0.891	1.170	0.613	1.154	0.754	0.517
HV-3	208	1.084	1.270	0.530	0.824	0.739	1.190	0.779	0.533
HV-3	209	0.777	0.788	0.589	0.949	0.675	0.869	0.710	1.285
HV-3	210	1.324	1.120	0.920	0.789	0.860	1.142	0.822	0.563

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	211	1.309	1.166	1.010	1.201	0.678	1.164	0.853	0.586
HV-3	212	0.641	1.538	0.847	0.958	0.613	1.151	1.065	0.600
HV-3	213	0.937	0.970	0.841	0.965	0.460	1.087	0.790	0.595
HV-3	214	1.370	0.697	1.043	0.803	0.646	1.094	0.882	0.604
HV-3	215	0.879	0.655	1.355	1.352	0.636	1.106	0.803	1.455
HV-3	216	1.227	0.735	0.519	1.155	0.796	1.058	0.786	0.520
HV-3	217	0.905	0.983	1.217	0.655	0.618	1.257	0.801	0.603
HV-3	218	0.879	0.772	1.355	0.940	0.838	1.093	0.803	1.455
HV-3	219	0.718	0.407	0.815	0.922	0.367	0.765	1.538	0.427
HV-3	220	0.605	0.397	0.795	0.992	0.471	0.761	1.500	0.416
HV-3	221	1.208	0.641	0.654	1.007	1.024	1.250	0.788	0.541
HV-3	222	1.010	0.605	0.428	0.848	0.497	0.854	1.280	0.429
HV-3	223	0.766	0.782	1.010	1.035	0.599	1.189	1.144	0.781
HV-3	224	1.000	0.486	0.416	0.901	0.473	0.830	1.245	0.418
HV-3	225	1.568	0.674	1.394	0.792	0.655	1.126	0.826	0.566
HV-3	226	1.315	0.638	0.665	1.023	0.622	1.103	0.801	0.549
HV-3	227	1.122	0.896	0.635	1.214	0.550	1.147	0.765	0.524
HV-3	228	0.880	0.658	0.770	0.871	0.527	0.774	0.589	0.403
HV-3	229	0.894	0.998	1.212	2.171	0.649	2.083	0.819	0.563
HV-3	230	0.771	0.784	0.792	0.941	0.576	0.877	0.707	1.280
HV-3	231	1.310	0.770	0.944	0.936	0.633	1.143	0.799	0.546
HV-3	232	1.239	0.781	0.955	1.135	0.847	1.100	0.808	0.554
HV-3	233	0.935	0.485	0.416	0.603	0.471	1.154	1.243	0.418
HV-3	234	1.264	0.671	1.221	0.790	0.861	1.133	0.824	0.564
HV-3	235	0.906	0.985	0.853	0.982	0.617	1.159	0.801	0.604
HV-3	236	1.299	0.658	1.360	0.772	0.846	1.098	0.806	0.553
HV-3	237	1.344	1.119	0.680	1.155	0.858	1.118	0.819	0.563
HV-3	238	0.683	0.604	1.181	1.285	0.560	0.913	1.277	0.428
HV-3	239	0.780	0.529	0.798	1.197	0.581	0.883	0.714	1.292
HV-3	240	1.256	0.791	0.916	0.960	0.857	1.116	0.819	0.561
HV-3	241	0.655	1.048	0.819	0.974	0.779	1.121	1.089	0.612
HV-3	242	1.267	1.008	0.978	0.968	0.864	1.125	0.825	0.566
HV-3	243	0.760	0.768	0.952	0.702	0.740	1.184	1.137	0.776
HV-3	244	1.379	1.146	0.941	0.984	0.879	1.155	0.841	0.576
HV-3	245	1.230	0.772	0.950	0.769	0.635	1.103	0.801	0.549
HV-3	246	1.290	0.640	0.537	1.004	0.624	1.147	0.787	0.539
HV-3	247	1.276	1.135	1.231	1.169	0.870	1.133	0.832	0.569
HV-3	248	0.907	0.986	1.071	0.962	0.469	1.107	0.803	0.605
HV-3	249	1.241	0.781	0.957	1.160	0.847	1.112	0.810	0.554
HV-3	250	0.889	0.968	0.795	0.964	0.608	1.085	0.787	0.594
HV-3	251	1.143	0.870	0.874	0.827	0.743	1.168	0.779	0.536
HV-3	252	1.311	0.638	0.662	0.683	0.470	1.098	0.799	1.448

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	253	1.342	0.789	1.211	0.785	0.856	1.115	0.816	0.561
HV-3	254	0.892	0.972	1.054	1.135	0.461	1.142	0.791	0.596
HV-3	255	0.878	0.587	0.570	0.869	0.526	0.839	0.588	0.401
HV-3	256	1.312	0.771	0.897	1.129	0.837	1.091	0.800	0.547
HV-3	257	1.312	0.771	0.897	0.938	0.634	1.146	0.800	0.547
HV-3	258	1.230	0.653	0.950	0.940	1.043	1.103	0.802	0.549
HV-3	259	1.060	0.758	0.850	0.804	0.617	1.151	0.760	0.521
HV-3	260	1.239	0.963	0.835	0.642	0.604	1.080	0.784	0.592
HV-3	261	0.781	0.798	1.291	1.038	0.610	1.214	1.168	0.796
HV-3	262	0.890	0.970	0.840	0.965	0.460	1.086	0.790	0.595
HV-3	263	0.758	1.217	1.602	0.700	0.593	0.858	1.133	0.773
HV-3	264	0.766	0.782	1.441	0.706	0.743	0.919	1.144	0.781
HV-3	265	0.983	0.590	0.416	0.902	0.639	0.890	0.643	0.419
HV-3	266	1.213	0.645	0.887	0.759	0.627	1.088	0.791	1.432
HV-3	267	1.260	0.668	1.216	0.787	0.650	1.118	0.822	0.563
HV-3	268	0.885	0.963	1.044	0.940	0.603	1.078	0.783	0.590
HV-3	269	0.869	2.191	0.941	0.764	1.035	1.138	0.795	0.544
HV-3	270	0.763	0.771	1.008	1.054	0.743	0.874	1.143	0.779
HV-3	271	0.974	0.990	0.860	0.805	0.472	1.087	0.806	0.607
HV-3	272	1.110	0.987	1.309	0.983	0.941	1.139	0.883	0.605
HV-3	273	1.012	1.596	0.944	0.937	1.038	1.145	0.799	0.547
HV-3	274	0.903	0.981	1.213	0.941	0.618	1.154	0.797	0.601
HV-3	275	1.517	0.770	0.944	0.767	0.835	1.089	0.799	0.547
HV-3	276	1.246	1.110	0.911	0.952	0.851	1.108	0.813	0.556
HV-3	277	1.128	1.005	1.064	0.998	0.771	1.103	0.900	0.616
HV-3	278	1.067	0.955	0.580	1.239	0.728	0.965	0.701	0.483
HV-3	279	1.346	0.655	0.561	1.003	0.736	1.199	0.834	0.563
HV-3	280	0.776	0.786	1.049	0.947	0.674	0.869	0.709	1.283
HV-3	281	1.345	0.668	1.216	1.048	0.858	1.175	0.822	0.563
HV-3	282	1.219	0.969	0.941	0.764	1.034	1.138	0.794	0.544
HV-3	283	0.723	0.953	0.781	0.949	0.802	1.265	0.775	0.584
HV-3	284	0.946	0.493	0.421	1.267	0.364	0.883	1.259	0.423
HV-3	285	1.335	0.784	0.911	0.780	0.851	1.108	0.813	0.556
HV-3	286	1.319	0.640	0.549	0.770	0.719	1.173	0.803	0.551
HV-3	287	1.078	0.770	0.866	1.000	0.630	1.184	0.772	0.528
HV-3	288	1.315	0.994	0.677	0.784	1.147	1.191	0.815	0.560
HV-3	289	1.536	0.647	0.672	1.035	0.725	1.103	0.811	0.554
HV-3	290	0.958	0.954	0.579	0.941	0.622	1.052	0.762	0.567
HV-3	291	1.218	1.084	0.938	1.336	0.831	1.104	0.793	0.544
HV-3	292	1.260	0.668	1.216	0.961	0.858	1.141	0.822	0.563
HV-3	293	0.938	0.498	0.418	0.904	0.549	0.840	1.247	0.419
HV-3	294	0.941	1.021	0.592	0.952	0.461	1.067	1.060	0.597

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	295	0.770	1.360	0.868	0.820	0.736	1.161	0.773	0.529
HV-3	296	1.261	1.004	1.218	0.962	0.650	1.130	0.823	0.563
HV-3	297	1.255	0.998	1.480	1.378	0.648	1.125	0.817	0.561
HV-3	298	0.954	0.977	1.072	0.963	0.469	1.096	0.804	0.606
HV-3	299	0.763	0.779	1.008	1.036	0.743	1.038	1.143	0.779
HV-3	300	0.882	1.005	1.187	0.937	0.602	1.130	0.781	0.589
HV-3	301	0.926	0.482	0.677	0.893	0.468	0.830	1.233	0.413
HV-3	302	0.914	0.453	0.804	0.796	0.490	1.043	1.274	0.899
HV-3	303	0.624	1.498	0.781	1.111	0.598	1.121	1.036	0.584
HV-3	304	0.883	0.672	0.786	0.816	0.631	0.859	0.601	0.411
HV-3	305	0.879	0.957	0.785	0.918	0.600	1.073	0.779	0.587
HV-3	306	1.315	0.994	0.965	0.784	0.855	1.112	0.815	0.560
HV-3	307	0.879	0.855	1.184	0.933	0.600	1.073	0.779	0.587
HV-3	308	0.888	0.966	1.340	0.786	0.606	1.084	0.787	0.594
HV-3	309	0.935	0.497	0.504	0.974	0.473	0.967	1.244	0.418
HV-3	310	1.141	0.907	1.018	1.009	0.779	1.138	0.908	0.623
HV-3	311	0.879	0.957	1.038	0.936	0.600	1.073	0.779	0.587
HV-3	312	0.760	0.768	1.258	1.029	0.740	0.870	1.137	0.776
HV-3	313	1.220	0.649	0.941	1.411	0.833	1.094	0.795	0.544
HV-3	314	1.253	0.997	0.915	0.958	1.060	1.113	0.816	0.560
HV-3	315	0.868	0.759	0.765	0.914	0.650	0.840	0.684	1.238
HV-3	316	1.262	1.123	1.387	0.963	0.861	1.143	0.824	0.564
HV-3	317	1.132	1.008	1.520	1.204	0.772	1.163	0.902	0.617
HV-3	318	1.528	0.642	0.904	1.030	0.723	1.098	0.806	0.553
HV-3	319	0.946	0.978	1.210	1.143	0.465	1.151	0.796	0.600
HV-3	320	1.236	1.153	1.194	1.157	0.846	1.122	0.806	0.553
HV-3	321	0.896	0.964	1.057	0.951	0.611	1.296	0.793	0.597
HV-3	322	1.032	0.585	2.012	0.960	0.603	1.133	0.741	0.508
HV-3	323	0.981	0.587	0.719	0.675	0.546	0.837	1.242	0.418
HV-3	324	0.743	0.744	0.619	1.163	0.608	1.130	0.745	1.353
HV-3	325	0.976	0.584	0.502	0.673	0.542	0.883	1.237	0.414
HV-3	326	1.328	0.781	0.672	0.776	0.848	1.103	0.810	0.554
HV-3	327	0.902	0.916	1.132	0.895	0.574	1.079	0.746	0.563
HV-3	328	1.245	1.109	1.467	1.163	0.641	1.128	0.812	0.555
HV-3	329	1.233	1.098	1.518	0.941	1.045	1.094	0.803	0.551
HV-3	330	1.064	1.247	0.632	0.809	0.902	1.168	0.762	0.523
HV-3	331	1.117	0.982	0.851	0.961	0.467	1.088	0.799	0.602
HV-3	332	1.327	0.985	0.553	0.776	1.052	1.124	0.808	0.554
HV-3	333	1.239	0.659	0.905	0.948	1.052	1.100	0.808	0.554
HV-3	334	1.319	0.664	0.557	0.959	1.060	1.137	0.816	0.561
HV-3	335	1.057	0.839	0.628	0.803	0.970	1.161	0.758	0.520
HV-3	336	0.762	0.815	1.438	0.860	0.742	0.916	1.141	0.778

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	337	0.950	0.972	1.066	0.959	0.617	1.100	0.798	0.602
HV-3	338	0.833	0.597	0.781	0.993	0.627	1.020	0.598	0.409
HV-3	339	1.929	0.636	0.941	0.766	0.713	1.096	0.798	0.546
HV-3	340	0.949	0.845	0.732	1.011	0.491	0.902	1.265	0.424
HV-3	341	1.291	0.653	0.947	1.022	0.634	1.113	0.800	1.450
HV-3	342	1.513	0.636	0.544	0.935	0.468	1.087	0.798	0.545
HV-3	343	0.902	1.029	0.850	0.960	0.617	1.499	0.798	0.602
HV-3	344	1.086	0.956	0.827	1.115	0.453	1.070	0.777	0.586
HV-3	345	1.246	1.110	1.536	1.146	0.849	1.107	0.813	0.556
HV-3	346	1.296	0.630	0.654	0.757	0.612	1.085	0.788	1.428
HV-3	347	0.926	0.582	0.412	0.671	0.633	0.958	1.233	0.413
HV-3	348	0.875	0.942	0.824	1.172	0.597	1.046	0.775	0.584
HV-3	349	1.055	0.837	0.896	0.802	0.968	1.144	0.757	0.519
HV-3	350	0.968	0.479	0.498	0.668	0.538	0.825	1.226	0.411
HV-3	351	0.941	1.426	0.799	0.792	0.462	1.245	0.793	0.597
HV-3	352	1.321	1.117	0.967	1.131	0.857	1.173	0.817	0.561
HV-3	353	0.929	0.445	0.788	1.035	0.543	1.070	0.667	1.207
HV-3	354	0.767	0.778	0.829	0.918	0.667	0.868	0.701	1.271
HV-3	355	0.843	0.395	0.585	0.893	0.355	0.747	1.491	0.413
HV-3	356	1.298	0.658	0.953	1.029	1.048	1.108	0.805	0.553
HV-3	357	0.620	1.488	0.819	0.923	0.737	1.209	1.030	0.581
HV-3	358	1.291	1.060	0.881	1.086	0.824	1.126	0.787	0.539
HV-3	359	0.795	0.402	0.499	0.844	0.476	0.770	1.646	0.430
HV-3	360	1.249	0.993	1.472	1.369	0.851	1.109	0.813	0.556
HV-3	361	1.114	0.593	1.077	1.023	0.576	0.990	0.726	1.317
HV-3	362	1.076	0.519	0.785	0.952	0.570	0.868	0.700	1.270
HV-3	363	0.761	0.816	1.262	1.034	0.741	0.915	1.140	0.777
HV-3	364	1.493	0.628	0.538	0.922	0.464	1.072	0.788	1.427
HV-3	365	1.035	0.587	0.616	0.788	0.604	1.123	0.743	1.346
HV-3	366	1.054	0.597	0.845	0.979	0.614	1.156	0.755	1.368
HV-3	367	0.882	0.960	1.186	0.937	0.602	1.076	0.781	0.589
HV-3	368	1.598	0.628	0.881	0.690	0.464	1.149	0.787	1.426
HV-3	369	0.873	0.761	0.998	0.697	0.794	0.907	1.129	0.770
HV-3	370	0.869	0.804	1.241	0.997	0.587	0.977	1.122	0.766
HV-3	371	1.321	0.657	0.549	1.133	1.132	1.119	0.804	0.552
HV-3	372	1.526	1.098	0.668	0.771	0.842	1.096	0.804	0.552
HV-3	373	1.537	0.661	1.367	1.139	0.641	1.104	0.811	0.554
HV-3	374	0.745	0.826	0.839	0.794	0.713	1.121	0.747	0.512
HV-3	375	1.059	0.847	0.629	0.983	0.971	1.162	0.759	0.520
HV-3	376	1.110	0.756	0.896	0.981	0.615	1.158	0.757	1.371
HV-3	377	1.073	0.850	0.638	1.174	0.910	1.178	0.769	0.527
HV-3	378	1.029	0.492	0.826	0.956	0.601	1.287	0.738	1.337

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	379	0.987	0.490	0.410	0.669	0.539	0.953	1.228	0.411
HV-3	380	1.203	1.071	1.418	0.752	1.021	1.069	0.786	0.538
HV-3	381	0.918	0.949	1.172	0.632	0.740	1.117	0.773	0.582
HV-3	382	0.858	0.747	1.396	1.265	0.581	0.966	1.108	0.756
HV-3	383	1.228	1.091	1.186	1.129	0.837	1.146	0.800	0.547
HV-3	384	1.322	0.668	0.560	1.153	1.066	1.126	0.819	0.563
HV-3	385	1.293	1.992	0.898	0.769	0.838	1.103	0.801	0.549
HV-3	386	1.057	1.333	0.518	1.203	0.723	1.161	0.758	0.520
HV-3	387	1.596	0.625	0.652	0.752	0.463	1.080	0.786	1.422
HV-3	388	0.974	1.184	0.406	0.986	0.531	0.866	0.626	0.407
HV-3	389	0.917	0.994	0.862	0.970	0.625	1.089	0.807	0.608
HV-3	390	0.865	1.199	0.987	0.916	0.584	0.845	1.117	0.761
HV-3	391	1.114	0.926	0.930	0.754	0.883	1.028	0.828	0.568
HV-3	392	0.754	0.982	0.860	1.222	0.838	1.517	0.808	0.609
HV-3	393	1.001	0.642	0.934	1.008	1.475	1.130	0.789	0.542
HV-3	394	1.315	0.772	0.950	0.940	0.838	1.094	0.802	0.549
HV-3	395	1.146	0.867	0.592	0.963	0.924	1.074	0.867	0.595
HV-3	396	1.031	0.738	0.614	0.784	0.602	1.119	0.740	1.339
HV-3	397	0.759	1.133	1.002	1.029	0.737	0.911	1.134	0.773
HV-3	398	1.031	0.584	0.614	0.958	0.602	1.119	0.740	1.339
HV-3	399	1.070	0.517	0.780	0.774	0.568	0.874	0.698	1.264
HV-3	400	1.218	0.647	1.434	1.336	0.831	1.081	0.793	0.544
HV-3	401	1.279	0.967	0.938	1.119	0.831	1.091	0.793	0.544
HV-3	402	0.745	0.798	1.233	0.841	0.785	0.972	1.115	0.761
HV-3	403	1.201	0.638	2.128	1.102	1.019	1.067	0.781	0.537
HV-3	404	0.755	1.125	1.247	1.220	0.590	0.984	1.128	0.769
HV-3	405	1.203	0.638	0.878	1.002	0.820	1.077	0.785	1.419
HV-3	406	1.684	0.756	0.878	1.002	0.463	1.243	0.781	1.419
HV-3	407	0.930	0.947	0.819	1.390	0.448	1.049	0.770	0.581
HV-3	408	0.972	0.815	0.676	0.981	0.466	0.880	1.232	0.413
HV-3	409	0.928	0.583	0.678	0.985	0.480	0.842	1.236	0.414
HV-3	410	0.864	0.761	1.573	0.688	0.725	0.895	1.114	0.760
HV-3	411	1.269	1.076	1.167	0.923	1.024	1.128	0.788	0.541
HV-3	412	1.235	0.982	1.193	1.356	0.845	1.108	0.805	0.552
HV-3	413	1.201	0.638	1.319	0.998	1.100	1.067	0.780	0.536
HV-3	414	1.236	0.982	1.457	1.136	0.846	1.098	0.806	0.553
HV-3	415	1.299	1.100	1.360	1.136	0.846	1.098	0.806	0.553
HV-3	416	0.660	0.582	1.017	1.175	0.540	1.442	1.232	0.413
HV-3	417	0.876	1.089	0.893	1.126	0.835	1.088	0.799	0.546
HV-3	418	0.744	1.196	1.572	0.988	0.583	0.971	1.113	0.760
HV-3	419	0.738	0.754	1.221	0.979	0.717	1.150	1.103	0.754
HV-3	420	1.230	1.082	0.546	1.126	1.125	1.091	0.800	0.547

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	421	1.276	1.081	1.172	1.134	0.827	1.088	0.791	0.543
HV-3	422	1.290	0.771	0.946	0.938	1.040	1.100	0.800	0.547
HV-3	423	0.924	0.581	0.675	0.983	0.540	0.838	1.231	0.412
HV-3	424	0.966	0.928	1.101	1.035	0.878	0.953	0.761	1.380
HV-3	425	1.169	1.054	0.864	0.902	1.072	1.283	0.779	0.537
HV-3	426	1.074	0.782	1.010	0.862	0.599	1.190	1.145	0.782
HV-3	427	0.870	0.937	0.820	0.926	0.738	1.051	0.771	0.581
HV-3	428	1.071	0.816	0.818	0.774	0.863	1.095	0.731	0.500
HV-3	429	1.198	1.067	0.923	1.097	1.014	1.064	0.780	0.535
HV-3	430	0.814	0.390	0.761	1.475	0.611	0.766	0.583	0.399
HV-3	431	0.743	1.184	0.983	0.839	0.722	0.970	1.112	0.759
HV-3	432	0.861	1.193	1.230	0.839	0.582	0.970	1.112	0.759
HV-3	433	1.293	1.093	0.898	0.938	1.043	1.103	0.801	0.549
HV-3	434	1.833	0.630	0.654	0.924	0.612	1.085	0.789	0.542
HV-3	435	1.074	0.945	1.250	0.629	0.593	1.058	0.769	0.580
HV-3	436	1.203	1.070	1.162	0.751	1.020	1.069	0.785	0.538
HV-3	437	0.671	0.877	0.840	1.196	0.797	1.279	1.004	0.685
HV-3	438	1.031	0.817	0.828	0.784	0.874	1.188	0.739	0.508
HV-3	439	0.622	0.949	1.030	2.391	0.596	1.096	0.773	0.583
HV-3	440	0.909	0.840	1.020	0.936	0.590	1.250	0.765	0.578
HV-3	441	1.267	1.128	1.223	1.186	0.864	1.125	0.825	0.566
HV-3	442	1.214	0.965	0.887	1.011	0.627	1.133	0.791	1.434
HV-3	443	1.126	0.753	1.117	1.150	0.718	2.110	0.754	0.517
HV-3	444	0.866	0.943	0.816	0.923	0.734	1.108	0.767	0.579
HV-3	445	1.136	0.904	1.763	1.315	0.587	1.010	0.742	0.508
HV-3	446	1.257	0.635	1.155	0.914	0.617	1.072	0.779	1.412
HV-3	447	1.235	1.099	1.455	1.134	0.845	1.121	0.805	0.552
HV-3	448	1.036	0.823	0.881	1.051	0.950	1.125	0.743	0.510
HV-3	449	0.848	0.482	0.796	0.900	0.473	0.753	1.502	0.416
HV-3	450	1.279	0.635	1.151	1.097	1.012	1.116	0.779	0.533
HV-3	451	1.283	1.086	0.890	0.764	1.117	1.262	0.795	0.544
HV-3	452	1.238	1.102	1.196	1.136	0.638	1.178	0.806	0.553
HV-3	453	0.927	0.950	1.041	0.940	0.601	1.275	0.780	0.589
HV-3	454	0.885	0.961	0.789	0.940	0.749	1.470	0.783	0.590
HV-3	455	1.041	0.825	0.620	1.140	0.957	1.143	0.746	0.512
HV-3	456	1.102	0.751	0.623	1.400	0.889	1.153	0.752	0.515
HV-3	457	1.525	0.657	0.668	0.941	0.842	1.095	0.804	0.552
HV-3	458	0.863	0.939	1.300	0.625	0.732	1.200	0.764	0.576
HV-3	459	0.864	0.941	0.771	0.764	0.792	1.202	0.765	0.578
HV-3	460	0.877	0.473	0.781	0.810	0.535	0.748	0.597	1.083
HV-3	461	1.293	0.827	0.887	0.970	0.713	1.802	0.748	0.513
HV-3	462	1.481	0.754	0.923	1.095	0.816	1.063	0.779	0.535

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	463	0.850	0.742	1.384	0.997	0.714	0.881	1.098	0.749
HV-3	464	1.073	1.086	1.505	0.901	0.910	1.241	0.857	0.625
HV-3	465	0.747	0.505	0.466	0.912	0.649	0.880	1.683	1.840
HV-3	466	0.876	0.943	0.782	0.776	0.743	1.122	1.037	0.585
HV-3	467	1.366	0.817	0.614	0.784	0.533	1.132	0.740	0.508
HV-3	468	1.124	0.764	0.635	1.190	0.906	1.159	0.765	0.525
HV-3	469	1.316	1.097	1.911	1.153	0.635	1.104	0.802	0.551
HV-3	470	1.009	0.898	1.109	0.943	0.689	0.914	0.657	0.450
HV-3	471	0.892	0.667	0.824	0.810	0.474	0.784	0.597	1.081
HV-3	472	1.233	1.098	0.666	1.153	1.131	1.118	0.803	0.551
HV-3	473	0.913	0.574	0.494	1.159	0.461	0.943	1.216	0.408
HV-3	474	0.964	0.728	0.706	0.591	0.536	1.366	1.219	0.409
HV-3	475	0.913	0.726	0.667	0.988	0.534	0.828	1.215	0.408
HV-3	476	1.459	0.875	0.884	1.185	0.538	1.799	0.746	0.512
HV-3	477	1.227	1.144	1.184	1.147	0.835	1.166	0.799	0.547
HV-3	478	0.855	0.791	1.392	1.020	0.717	0.963	1.104	0.755
HV-3	479	0.849	0.744	0.792	0.878	0.793	0.829	0.671	1.213
HV-3	480	1.260	1.120	1.217	1.179	0.860	1.177	0.822	0.563
HV-3	481	1.170	2.100	0.520	0.974	0.604	1.061	0.762	0.522
HV-3	482	1.224	1.089	1.510	1.102	1.038	1.110	0.799	0.546
HV-3	483	1.119	0.893	0.854	0.809	0.976	1.224	0.762	0.523
HV-3	484	0.855	0.928	0.804	0.754	0.783	1.418	0.756	0.570
HV-3	485	0.917	0.576	0.886	0.993	0.474	0.873	1.222	0.410
HV-3	486	1.185	1.659	0.914	1.090	1.005	1.052	0.773	0.530
HV-3	487	0.730	0.783	1.477	1.183	0.711	1.140	1.093	0.746
HV-3	488	0.905	0.938	1.631	1.154	0.588	1.051	0.762	0.575
HV-3	489	0.862	0.837	1.298	0.761	0.731	1.198	0.762	0.576
HV-3	490	1.158	0.670	0.795	1.025	0.639	1.616	0.671	0.460
HV-3	491	0.597	0.902	0.748	1.890	0.572	1.021	0.992	0.560
HV-3	492	0.961	0.485	0.705	0.881	0.624	0.945	1.217	0.408
HV-3	493	0.906	0.837	1.239	0.761	0.731	1.102	0.762	0.576
HV-3	494	1.118	0.992	1.608	1.208	0.945	1.167	0.889	0.608
HV-3	495	0.905	1.267	0.492	0.800	0.618	0.903	0.721	0.494
HV-3	496	0.854	0.788	1.390	1.001	0.716	0.885	1.103	0.754
HV-3	497	0.876	0.765	1.426	0.699	0.735	1.490	1.131	0.772
HV-3	498	0.856	0.837	0.460	0.902	0.486	0.870	1.307	1.222
HV-3	499	1.228	1.091	1.513	1.126	1.040	1.113	0.800	0.547
HV-3	500	0.730	0.495	0.989	0.910	1.056	0.828	0.670	1.211
HV-3	501	0.612	0.936	0.810	0.915	1.251	1.078	0.761	0.575
HV-3	502	0.757	0.944	0.702	0.924	0.592	0.849	1.339	1.863
HV-3	503	0.859	0.932	1.153	0.758	0.726	1.191	0.759	0.573
HV-3	504	0.730	1.674	1.265	0.890	0.545	0.827	0.670	1.211

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	505	0.955	0.613	1.031	0.985	0.867	0.989	0.752	1.364
HV-3	506	0.890	1.450	0.799	0.548	0.578	1.778	1.005	0.564
HV-3	507	1.030	0.866	1.335	1.149	0.873	1.107	0.739	0.507
HV-3	508	1.868	0.616	1.143	1.108	0.598	1.104	0.772	0.529
HV-3	509	0.977	0.574	0.667	0.879	0.622	0.942	1.215	0.408
HV-3	510	1.040	0.517	0.709	0.644	0.492	1.044	0.670	1.707
HV-3	511	1.114	1.244	0.900	0.806	0.724	1.165	0.761	0.521
HV-3	512	0.845	0.781	0.964	0.822	0.768	1.138	1.091	0.744
HV-3	513	1.214	1.081	1.501	1.116	1.029	1.100	0.791	0.543
HV-3	514	1.185	0.944	0.914	1.108	0.693	1.055	0.773	1.400
HV-3	515	0.902	0.834	1.013	1.148	0.726	1.047	0.759	0.573
HV-3	516	0.915	0.992	0.778	1.436	0.449	1.447	1.031	0.582
HV-3	517	1.107	1.303	0.615	0.786	0.876	1.546	0.741	0.509
HV-3	518	0.612	0.924	0.810	1.894	0.587	1.425	1.020	0.575
HV-3	519	0.914	1.488	0.777	0.906	0.594	1.257	1.030	0.581
HV-3	520	1.078	0.821	0.824	1.146	0.939	1.179	0.735	0.505
HV-3	521	0.901	0.932	1.151	0.757	0.786	1.047	0.759	0.572
HV-3	522	0.932	0.811	0.869	0.667	0.410	0.891	0.733	1.087
HV-3	523	1.264	0.954	1.320	0.916	0.620	1.068	0.781	1.419
HV-3	524	1.255	0.726	0.604	0.771	0.513	1.101	0.728	1.319
HV-3	525	1.277	0.474	0.493	0.662	0.470	0.826	1.214	0.407
HV-3	526	0.914	0.486	0.495	0.663	0.839	0.945	1.218	0.409
HV-3	527	1.048	1.319	0.842	0.971	1.184	1.135	0.751	0.514
HV-3	528	1.184	1.054	1.303	0.903	1.005	1.106	0.772	0.529
HV-3	529	0.839	0.476	0.788	0.985	0.539	0.739	1.486	0.412
HV-3	530	0.849	0.913	1.002	0.905	0.719	1.781	0.751	0.568
HV-3	531	1.458	0.741	0.861	1.084	0.803	1.046	0.769	0.526
HV-3	532	0.858	0.747	1.224	1.004	0.779	0.965	1.108	0.756
HV-3	533	1.052	0.833	0.844	1.174	0.965	1.140	0.754	0.517
HV-3	534	1.125	0.572	0.491	0.876	0.469	1.124	1.210	0.407
HV-3	535	0.857	0.931	1.672	0.620	0.785	1.188	0.757	0.572
HV-3	536	0.691	0.512	0.454	1.795	0.530	0.815	1.313	0.418
HV-3	537	0.755	0.840	1.246	0.920	0.590	0.845	1.333	1.856
HV-3	538	1.020	0.826	0.551	0.887	0.633	0.815	0.665	1.204
HV-3	539	0.948	0.609	1.025	1.258	0.861	0.984	0.748	1.356
HV-3	540	0.843	1.166	0.960	1.241	0.570	1.133	1.086	0.740
HV-3	541	0.957	0.562	0.398	0.648	0.523	0.925	0.616	1.571
HV-3	542	1.065	0.484	1.075	1.152	0.592	1.166	0.726	1.315
HV-3	543	1.083	1.297	0.612	0.956	0.873	1.186	0.738	0.507
HV-3	544	1.032	0.585	0.829	1.131	0.603	1.133	0.741	1.341
HV-3	545	1.306	1.086	1.503	1.141	1.034	1.106	0.794	0.544
HV-3	546	0.805	0.858	0.868	0.666	0.542	1.020	0.733	1.086

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	547	1.028	0.736	0.611	0.954	0.600	1.114	0.737	1.335
HV-3	548	0.946	0.787	1.044	0.900	0.670	1.079	1.319	0.931
HV-3	549	1.262	1.943	0.925	0.915	0.818	1.119	0.780	0.536
HV-3	550	0.858	0.976	0.806	1.087	0.583	1.045	0.758	0.572
HV-3	551	1.265	1.070	1.323	1.106	1.020	1.091	0.785	0.537
HV-3	552	1.214	1.081	1.335	1.116	1.029	1.100	0.791	0.543
HV-3	553	1.563	0.612	0.525	0.982	0.597	1.046	0.769	1.393
HV-3	554	1.108	0.828	0.830	1.153	0.877	2.076	0.742	0.509
HV-3	555	1.065	0.597	1.511	0.814	0.780	0.917	0.733	1.328
HV-3	556	0.927	0.893	1.003	0.997	0.843	0.963	0.733	1.328
HV-3	557	0.906	0.910	0.754	0.901	0.717	1.775	0.749	0.563
HV-3	558	0.980	0.476	0.670	0.810	0.473	1.132	0.630	1.608
HV-3	559	0.663	0.494	0.502	0.822	0.480	0.832	1.236	1.631
HV-3	560	1.020	0.857	0.820	1.034	1.156	1.097	0.733	0.502
HV-3	561	0.910	0.986	0.815	1.099	0.591	1.437	0.767	0.579
HV-3	562	1.022	0.736	1.208	0.897	0.710	0.990	1.091	0.744
HV-3	563	0.960	0.491	0.742	0.899	0.783	0.819	0.662	1.198
HV-3	564	0.880	1.034	1.159	0.655	0.617	0.729	0.589	1.067
HV-3	565	0.888	0.673	0.797	0.950	0.641	0.983	1.260	0.889
HV-3	566	1.014	0.734	0.980	0.899	0.630	0.819	0.662	1.197
HV-3	567	0.855	0.838	0.756	1.076	0.797	0.836	0.675	1.223
HV-3	568	1.253	0.948	0.872	0.993	0.814	1.082	0.777	1.407
HV-3	569	1.078	0.746	1.549	0.675	0.711	0.835	1.093	0.746
HV-3	570	1.069	0.600	1.065	0.817	0.848	1.251	0.736	1.334
HV-3	571	0.728	0.736	1.541	0.822	0.947	1.137	1.090	0.744
HV-3	572	1.586	0.953	0.875	0.915	0.818	1.064	0.780	0.536
HV-3	573	1.086	0.733	0.548	0.883	0.539	0.818	0.661	1.196
HV-3	574	1.102	0.881	0.890	1.475	0.889	1.208	0.752	0.515
HV-3	575	1.480	0.752	0.647	0.665	0.458	1.477	0.779	1.410
HV-3	576	1.265	0.820	0.869	0.778	0.938	1.122	0.734	0.503
HV-3	577	0.863	0.689	0.813	0.939	0.616	0.728	0.588	1.065
HV-3	578	0.959	0.476	0.485	0.650	0.612	0.813	0.618	1.575
HV-3	579	1.081	1.295	0.505	1.169	0.871	1.531	0.737	0.506
HV-3	580	0.560	0.603	0.856	0.695	0.939	0.892	0.765	1.686
HV-3	581	1.074	0.743	1.206	0.672	0.571	1.433	1.088	0.743
HV-3	582	1.050	1.696	0.513	1.061	0.715	1.136	0.752	0.515
HV-3	583	0.788	1.282	0.864	0.663	0.540	0.785	0.729	1.082
HV-3	584	0.776	0.747	1.108	1.017	0.861	0.926	0.748	1.357
HV-3	585	0.967	0.735	0.963	0.985	0.767	0.950	1.090	0.743
HV-3	586	0.755	1.293	0.870	0.816	0.544	0.859	0.736	1.091
HV-3	587	1.203	1.070	1.481	1.710	0.822	1.091	0.785	0.537
HV-3	588	0.919	0.941	1.030	1.440	0.596	1.054	0.773	0.583

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	589	1.482	0.755	0.533	1.102	1.014	1.064	0.780	0.536
HV-3	590	0.903	1.455	0.568	0.760	0.727	1.427	1.019	0.573
HV-3	591	0.922	1.367	0.811	0.917	0.588	1.197	1.020	0.575
HV-3	592	0.752	0.857	1.086	0.887	0.541	0.890	0.732	1.085
HV-3	593	1.058	0.593	1.053	0.991	0.839	0.913	0.728	1.319
HV-3	594	1.016	1.190	0.816	0.944	1.150	1.102	0.728	0.500
HV-3	595	1.056	0.593	1.500	0.808	0.839	0.911	0.728	1.318
HV-3	596	1.078	0.491	0.823	1.166	0.598	1.123	0.735	1.331
HV-3	597	1.064	0.980	0.768	0.915	0.587	1.196	1.020	0.575
HV-3	598	1.079	0.747	0.968	1.012	0.712	0.837	1.097	0.747
HV-3	599	0.652	0.575	1.007	0.663	0.535	0.871	1.218	1.607
HV-3	600	1.500	1.081	1.429	1.332	0.627	1.132	0.791	0.543
HV-3	601	0.921	1.367	0.810	0.931	0.587	1.243	1.020	0.575
HV-3	602	0.911	0.943	1.165	0.767	0.795	1.438	0.768	0.579
HV-3	603	1.118	1.223	0.621	0.970	0.886	1.361	0.748	0.513
HV-3	604	0.791	1.285	1.086	0.666	0.541	0.788	0.732	1.085
HV-3	605	0.652	0.575	0.668	0.880	0.624	1.126	1.217	1.606
HV-3	606	0.732	1.092	1.210	0.971	0.770	1.441	1.095	0.746
HV-3	607	0.898	0.799	0.485	1.796	0.453	0.928	1.195	0.401
HV-3	608	1.670	0.948	1.310	0.910	0.814	1.059	0.777	0.532
HV-3	609	0.915	0.589	1.045	0.963	1.027	0.950	0.723	1.309
HV-3	610	1.080	0.487	0.973	1.049	0.625	0.806	0.658	1.191
HV-3	611	1.049	0.881	1.044	0.983	0.769	0.896	0.723	1.309
HV-3	612	0.816	1.794	0.729	0.886	0.557	0.996	0.969	0.546
HV-3	613	1.049	0.589	0.989	0.944	0.833	0.949	0.722	1.308
HV-3	614	1.095	0.859	0.821	1.142	0.867	2.053	0.734	0.503
HV-3	615	0.953	0.725	1.189	1.227	0.698	0.937	1.075	0.733
HV-3	616	0.866	1.309	0.776	0.727	0.698	1.005	0.976	0.550
HV-3	617	1.053	0.804	1.242	1.037	0.730	0.980	1.122	0.766
HV-3	618	0.726	0.776	1.202	1.527	0.707	1.518	1.086	0.739
HV-3	619	1.235	1.046	1.878	1.098	0.801	1.215	0.766	0.525
HV-3	620	0.908	1.464	0.571	0.934	0.732	1.040	1.024	0.578
HV-3	621	1.095	0.744	0.912	0.672	0.768	1.138	1.091	0.744
HV-3	622	1.007	0.652	0.806	0.793	0.612	0.732	0.584	1.058
HV-3	623	1.123	0.910	1.000	0.747	0.574	1.680	0.747	0.561
HV-3	624	1.005	0.767	1.514	0.952	0.697	0.973	1.070	0.732
HV-3	625	0.724	0.491	0.452	0.883	0.631	0.853	1.634	1.785
HV-3	626	1.072	1.284	0.607	1.360	0.865	1.759	0.732	0.500
HV-3	627	0.912	0.586	1.041	0.978	1.023	1.228	0.720	1.304
HV-3	628	1.086	0.733	0.781	0.864	0.629	0.817	0.661	1.196
HV-3	629	1.071	0.568	1.211	1.118	0.585	1.890	0.717	1.300
HV-3	630	0.909	0.572	0.665	0.587	0.531	0.866	1.211	1.599

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	631	1.049	0.987	1.044	0.803	0.833	0.949	0.722	1.309
HV-3	632	0.791	0.858	0.821	0.997	0.542	0.856	0.733	1.086
HV-3	633	0.706	0.715	0.722	0.716	0.613	0.831	1.247	1.738
HV-3	634	1.017	0.486	0.605	2.136	0.694	1.103	0.729	1.320
HV-3	635	0.872	1.027	0.806	0.649	0.612	0.732	0.585	1.059
HV-3	636	0.845	0.749	0.758	0.904	0.610	1.068	1.198	0.847
HV-3	637	0.603	0.964	0.755	2.320	0.577	1.176	1.003	0.563
HV-3	638	0.932	1.387	0.779	0.945	0.595	1.040	1.033	0.582
HV-3	639	1.102	0.561	0.651	0.790	0.608	1.101	1.187	0.398
HV-3	640	1.089	1.306	0.617	1.155	0.878	1.790	0.743	0.509
HV-3	641	0.782	1.184	0.856	0.876	0.536	0.779	0.724	1.073
HV-3	642	0.793	0.845	0.854	0.961	0.534	0.776	0.723	1.070
HV-3	643	1.009	0.771	1.192	0.978	0.759	0.940	1.077	0.736
HV-3	644	0.947	0.567	0.487	0.868	0.527	0.969	0.619	1.582
HV-3	645	0.855	1.461	0.761	0.909	0.783	1.029	1.011	0.570
HV-3	646	0.732	0.740	0.968	2.056	0.770	0.956	1.095	0.746
HV-3	647	1.012	0.772	1.360	0.998	0.702	1.122	1.079	0.737
HV-3	648	0.895	0.683	0.969	0.942	0.815	1.206	0.707	1.906
HV-3	649	0.918	0.683	1.012	0.801	0.807	1.136	1.280	0.902
HV-3	650	1.001	1.147	0.893	0.966	0.694	0.932	1.067	0.728
HV-3	651	0.942	0.554	0.392	0.935	0.515	1.088	0.606	1.545
HV-3	652	1.003	0.681	0.760	0.789	0.609	0.763	0.581	1.054
HV-3	653	1.434	1.031	1.120	1.063	0.982	1.083	0.755	0.518
HV-3	654	1.369	1.670	0.507	0.786	0.705	1.121	0.741	0.509
HV-3	655	1.480	0.635	1.316	0.912	0.816	1.070	0.779	0.535
HV-3	656	0.914	1.691	0.564	0.909	0.581	1.021	1.012	0.571
HV-3	657	1.750	0.602	0.626	0.724	0.442	1.196	0.754	1.367
HV-3	658	1.049	0.922	1.001	0.903	0.578	1.085	0.751	0.568
HV-3	659	1.417	0.802	0.859	0.940	0.690	1.746	0.725	0.498
HV-3	660	1.067	0.775	0.958	0.963	0.761	0.984	1.082	0.739
HV-3	661	0.714	0.486	0.731	0.727	0.535	0.806	1.610	1.758
HV-3	662	0.647	0.602	0.854	0.997	0.757	0.890	0.762	1.680
HV-3	663	1.451	0.932	0.856	0.653	0.685	1.449	0.763	1.383
HV-3	664	1.245	0.845	0.599	1.019	0.922	1.104	0.722	0.494
HV-3	665	1.010	0.482	0.811	0.939	1.145	1.108	0.725	1.312
HV-3	666	0.839	0.735	1.921	1.058	0.846	0.820	0.662	1.201
HV-3	667	1.308	0.557	0.793	1.104	0.577	1.135	0.707	1.282
HV-3	668	0.865	1.017	0.757	0.785	0.606	0.725	0.581	1.049
HV-3	669	1.203	0.597	1.059	0.814	0.843	1.045	0.733	1.328
HV-3	670	1.298	0.546	0.571	0.759	0.402	1.036	0.837	1.517
HV-3	671	0.767	1.220	1.547	1.038	0.995	1.040	1.145	0.782
HV-3	672	1.169	0.595	0.690	0.611	0.477	1.018	0.650	1.661

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	673	1.082	1.205	0.612	1.449	0.873	1.533	0.738	0.507
HV-3	674	1.082	1.296	1.093	1.125	0.871	1.532	0.738	0.506
HV-3	675	1.331	0.797	0.807	0.764	0.851	1.090	0.720	0.493
HV-3	676	0.848	0.457	0.756	1.187	0.605	1.246	0.579	1.048
HV-3	677	0.891	0.680	0.963	0.781	0.999	0.923	0.703	1.895
HV-3	678	1.101	0.560	0.482	0.858	0.520	1.097	0.613	1.565
HV-3	679	1.058	0.593	0.997	0.973	1.035	0.956	0.728	1.319
HV-3	680	0.789	1.261	0.849	0.869	0.531	0.771	0.718	1.064
HV-3	681	0.958	1.159	1.194	0.959	0.702	1.125	1.079	0.737
HV-3	682	0.684	0.463	0.741	0.695	0.509	0.784	1.544	1.686
HV-3	683	0.890	0.679	0.712	0.850	0.998	0.923	0.703	1.893
HV-3	684	1.080	1.294	1.244	1.124	0.870	1.337	0.737	0.506
HV-3	685	1.017	1.219	0.777	1.359	0.819	1.940	0.693	0.474
HV-3	686	1.235	0.839	0.801	0.928	1.130	1.071	0.716	0.491
HV-3	687	1.336	1.270	0.493	0.767	0.688	1.106	0.724	0.495
HV-3	688	1.002	1.148	1.183	0.969	0.695	0.932	1.068	0.729
HV-3	689	0.817	0.714	0.721	0.842	0.463	0.830	1.246	1.734
HV-3	690	1.045	1.461	1.497	0.959	0.555	1.102	1.060	0.724
HV-3	691	0.850	0.817	0.971	0.878	0.574	0.841	1.298	1.808
HV-3	692	1.012	0.730	1.527	1.169	0.760	0.825	1.080	0.737
HV-3	693	1.027	0.790	0.800	0.793	0.528	0.833	0.715	1.058
HV-3	694	0.884	0.789	0.478	2.426	0.447	0.802	1.179	0.395
HV-3	695	1.002	1.263	0.849	1.014	0.918	1.087	0.718	0.492
HV-3	696	0.907	1.166	1.058	0.793	0.528	0.768	0.715	1.058
HV-3	697	0.994	0.558	0.991	0.829	0.974	0.978	0.685	1.242
HV-3	698	1.002	0.721	1.898	0.949	0.694	1.112	1.067	0.728
HV-3	699	0.994	0.595	0.914	0.837	0.646	1.168	0.651	1.662
HV-3	700	1.123	0.674	0.752	0.639	0.455	0.755	0.576	1.042
HV-3	701	1.074	0.680	0.801	0.789	0.608	0.727	0.581	1.053
HV-3	702	1.338	0.469	0.393	0.853	0.517	0.842	1.178	0.395
HV-3	703	1.019	0.698	1.460	1.118	0.671	0.900	1.033	0.705
HV-3	704	0.946	0.763	1.180	1.455	0.694	1.112	1.067	0.728
HV-3	705	1.465	1.055	1.459	1.090	1.005	1.063	0.773	0.529
HV-3	706	1.019	1.284	0.819	0.775	1.154	1.107	0.732	0.500
HV-3	707	1.003	0.681	0.802	0.967	0.609	0.763	0.581	1.054
HV-3	708	1.190	0.914	0.801	0.922	0.580	1.411	0.753	0.568
HV-3	709	1.445	0.735	0.853	0.972	0.591	1.667	0.761	1.380
HV-3	710	1.195	0.775	1.026	1.097	0.819	1.940	0.693	0.474
HV-3	711	1.738	0.598	0.622	0.878	0.440	1.041	0.749	1.356
HV-3	712	0.734	0.815	0.558	0.811	0.573	0.829	1.295	1.805
HV-3	713	1.093	0.626	0.968	0.912	0.444	0.735	0.560	1.014
HV-3	714	0.820	0.716	0.957	1.337	0.826	0.808	0.645	1.170

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	715	0.805	0.469	0.434	0.864	0.605	0.819	1.231	1.712
HV-3	716	1.292	0.919	0.805	0.889	0.441	1.091	0.756	0.571
HV-3	717	0.784	1.254	0.845	0.934	0.528	0.767	0.713	1.058
HV-3	718	0.788	1.261	1.297	0.869	0.531	0.838	0.718	1.064
HV-3	719	0.886	0.570	0.958	0.776	0.994	0.918	0.698	1.884
HV-3	720	0.863	0.677	0.755	0.923	0.751	0.825	0.579	1.047
HV-3	721	1.694	0.854	0.581	0.672	0.554	1.001	0.699	1.266
HV-3	722	1.330	1.253	0.491	1.016	0.850	1.101	0.720	0.493
HV-3	723	0.884	0.569	1.009	0.931	0.993	0.997	0.698	1.882
HV-3	724	0.738	1.175	0.806	0.870	0.714	0.772	0.719	1.067
HV-3	725	1.163	0.553	0.847	0.636	0.600	0.835	0.604	1.542
HV-3	726	0.869	0.663	0.694	0.829	0.973	0.859	0.685	1.845
HV-3	727	0.903	0.870	1.031	0.950	0.758	0.936	1.380	1.292
HV-3	728	1.027	0.576	1.279	1.464	0.814	0.929	0.707	1.281
HV-3	729	0.829	0.397	0.575	0.968	0.624	0.736	1.466	1.602
HV-3	730	1.650	1.224	1.355	1.142	0.714	1.203	0.748	0.513
HV-3	731	1.401	0.801	0.848	0.930	0.683	2.008	0.717	0.492
HV-3	732	0.781	1.249	0.840	0.946	0.525	0.864	0.710	1.051
HV-3	733	1.496	0.829	0.590	1.000	0.675	1.086	0.709	0.486
HV-3	734	0.902	0.869	1.289	0.932	0.757	0.892	1.378	1.290
HV-3	735	1.030	0.838	1.060	0.867	0.401	0.998	0.716	1.061
HV-3	736	1.049	1.143	1.503	1.153	0.557	0.928	1.064	0.726
HV-3	737	1.025	1.175	1.210	0.989	0.770	0.955	1.093	0.746
HV-3	738	0.999	1.061	1.503	1.153	0.692	0.965	1.064	0.726
HV-3	739	1.051	1.145	1.178	0.964	0.693	1.107	1.065	0.727
HV-3	740	0.844	0.940	1.214	0.936	0.603	0.823	0.576	1.042
HV-3	741	1.010	1.148	1.525	0.976	0.702	0.824	1.078	0.736
HV-3	742	0.729	0.812	0.677	0.606	0.709	0.817	1.289	1.796
HV-3	743	0.989	0.937	0.792	0.779	0.602	0.752	0.574	1.039
HV-3	744	1.023	0.901	0.976	0.896	0.758	1.736	0.732	0.551
HV-3	745	1.398	0.800	0.802	1.116	0.682	1.724	0.716	0.491
HV-3	746	1.393	0.788	0.799	1.109	0.912	1.244	0.714	0.490
HV-3	747	0.897	1.434	0.747	1.340	0.572	1.165	0.992	0.558
HV-3	748	1.642	0.933	1.447	1.056	0.605	1.042	0.764	0.524
HV-3	749	1.621	0.727	0.892	0.723	0.678	1.049	0.754	1.367
HV-3	750	0.875	1.209	1.244	0.833	0.509	0.740	0.689	1.020
HV-3	751	0.738	0.652	0.976	0.749	1.077	0.963	0.673	1.817
HV-3	752	1.323	0.790	0.846	1.675	0.680	1.723	0.716	0.491
HV-3	753	1.244	0.461	0.481	0.787	0.519	1.097	1.183	0.397
HV-3	754	0.909	0.838	1.060	0.954	0.529	0.835	0.716	1.061
HV-3	755	1.021	0.617	0.722	0.817	0.579	0.725	0.554	1.001
HV-3	756	0.873	1.208	1.018	0.762	0.509	0.739	0.688	1.019

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	757	1.027	0.741	1.382	0.995	0.951	0.880	1.097	0.747
HV-3	758	1.598	0.594	0.834	0.713	0.438	1.035	0.744	1.348
HV-3	759	0.588	0.396	0.470	0.968	0.620	0.725	1.461	1.596
HV-3	760	1.513	0.594	0.834	0.949	0.576	1.228	0.744	1.348
HV-3	761	0.998	0.561	0.941	0.763	0.977	0.904	0.688	1.852
HV-3	762	0.899	1.156	1.343	0.574	0.523	0.988	0.707	1.049
HV-3	763	1.452	0.540	0.686	0.999	0.398	1.023	0.826	1.498
HV-3	764	1.086	0.465	0.474	1.403	0.443	1.085	1.169	0.392
HV-3	765	0.634	1.016	1.192	0.858	0.822	0.983	0.946	0.646
HV-3	766	1.001	0.729	0.893	1.500	0.750	1.112	1.067	0.728
HV-3	767	1.395	1.256	0.845	0.927	0.679	1.722	0.715	0.491
HV-3	768	1.230	0.782	0.474	0.935	0.514	0.835	1.169	0.392
HV-3	769	0.808	1.293	1.089	0.815	0.675	0.858	0.735	1.090
HV-3	770	1.130	0.646	0.756	0.785	0.606	0.761	0.580	1.049
HV-3	771	1.124	0.675	0.753	0.640	0.603	0.720	0.577	1.044
HV-3	772	1.409	0.595	0.823	0.869	0.508	1.401	0.696	0.477
HV-3	773	0.849	0.904	0.680	0.609	0.574	0.840	1.296	1.805
HV-3	774	0.880	0.671	0.952	1.107	0.987	0.913	0.695	1.869
HV-3	775	1.043	0.833	1.931	1.106	1.124	1.141	0.712	0.488
HV-3	776	1.005	0.565	0.948	0.925	0.797	0.989	1.340	1.255
HV-3	777	0.734	0.546	1.212	0.609	0.713	0.880	1.296	1.805
HV-3	778	1.007	0.670	0.950	0.924	1.061	0.990	0.694	1.868
HV-3	779	1.551	0.788	0.585	1.118	0.834	1.079	0.704	0.482
HV-3	780	1.706	0.859	0.585	0.677	0.992	0.981	0.704	0.482
HV-3	781	0.842	0.905	0.908	0.737	0.568	0.832	1.285	1.789
HV-3	782	0.786	0.446	0.737	1.954	0.438	0.706	1.391	0.387
HV-3	783	0.707	1.136	1.493	0.956	0.918	1.272	1.056	0.722
HV-3	784	1.387	1.386	0.933	0.718	0.908	0.968	0.790	0.542
HV-3	785	0.881	0.849	0.953	1.169	0.800	0.914	1.345	1.259
HV-3	786	0.701	1.046	1.481	0.790	0.911	1.378	1.048	0.715
HV-3	787	0.835	0.952	0.744	2.287	0.570	1.161	0.988	0.556
HV-3	788	0.904	0.787	0.840	0.967	0.526	0.990	0.711	1.052
HV-3	789	1.031	1.178	1.550	0.677	0.772	1.381	1.099	0.749
HV-3	790	0.818	1.052	1.492	0.938	0.917	1.097	1.055	0.721
HV-3	791	0.850	1.002	0.788	0.773	0.741	0.748	0.570	1.032
HV-3	792	0.731	1.252	0.796	1.134	0.655	0.832	0.712	1.056
HV-3	793	1.331	0.752	0.764	1.079	0.872	1.031	0.680	0.466
HV-3	794	1.376	0.453	0.638	0.842	0.334	0.791	1.163	0.390
HV-3	795	1.639	1.625	1.286	1.073	0.604	1.061	0.762	0.522
HV-3	796	0.959	0.780	0.834	0.959	0.521	0.856	0.705	1.046
HV-3	797	0.914	0.697	0.745	0.698	0.599	0.810	1.219	1.697
HV-3	798	0.846	0.909	0.677	0.806	0.572	0.825	1.290	1.796

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	799	1.168	0.557	0.645	0.569	0.516	0.948	0.607	1.550
HV-3	800	0.845	0.811	0.911	0.739	0.571	0.833	1.288	1.794
HV-3	801	1.141	0.580	0.673	0.978	0.354	1.136	0.633	1.619
HV-3	802	1.007	0.565	0.703	0.770	0.986	0.911	0.694	1.868
HV-3	803	0.700	0.562	0.716	0.869	0.521	0.824	1.578	1.723
HV-3	804	1.112	0.667	0.746	0.772	0.597	0.713	0.570	1.031
HV-3	805	0.990	1.008	0.792	0.953	0.602	0.717	0.574	1.040
HV-3	806	0.837	0.902	1.361	1.111	0.703	0.868	1.277	1.779
HV-3	807	1.207	0.670	0.748	0.913	0.452	0.816	0.572	1.036
HV-3	808	1.122	0.789	0.797	0.789	0.797	1.033	1.264	0.891
HV-3	809	1.161	0.591	0.507	0.905	0.361	1.156	0.646	1.649
HV-3	810	0.917	1.268	0.662	0.802	0.628	0.948	0.878	0.494
HV-3	811	0.893	1.086	0.744	0.637	0.785	1.020	1.572	1.473
HV-3	812	0.987	1.755	0.529	1.014	0.678	0.972	0.946	0.532
HV-3	813	0.870	1.024	0.761	1.198	0.611	0.833	0.583	1.056
HV-3	814	1.585	0.590	0.613	0.865	0.435	1.015	0.738	1.337
HV-3	815	0.536	0.729	0.499	0.886	0.672	0.734	1.415	1.613
HV-3	816	0.768	1.445	1.199	0.860	0.654	0.764	0.711	1.052
HV-3	817	0.833	0.641	1.324	0.707	0.877	0.976	0.937	0.640
HV-3	818	1.053	0.805	1.242	1.282	0.975	1.020	1.123	0.767
HV-3	819	1.106	0.850	0.705	0.841	0.669	1.656	0.936	0.528
HV-3	820	1.108	1.431	0.987	0.906	0.571	1.070	0.990	0.557
HV-3	821	0.978	0.478	0.715	0.728	0.465	0.792	1.585	1.717
HV-3	822	0.865	0.833	1.235	0.927	0.786	0.854	1.320	1.237
HV-3	823	1.065	0.773	1.361	0.980	0.938	0.868	1.080	0.737
HV-3	824	0.955	0.571	0.491	0.658	0.618	0.864	1.209	1.595
HV-3	825	1.329	0.571	0.959	0.778	0.806	0.919	0.701	1.268
HV-3	826	0.981	0.665	0.982	0.943	0.595	0.811	0.568	1.029
HV-3	827	1.012	1.148	0.788	0.850	0.520	0.755	0.703	1.042
HV-3	828	1.378	0.825	0.833	1.100	0.902	1.132	0.704	0.483
HV-3	829	0.901	0.829	1.051	0.944	0.651	0.829	0.708	1.050
HV-3	830	0.738	0.652	1.390	0.917	1.031	1.151	0.673	1.817
HV-3	831	1.745	0.726	0.625	0.960	0.978	1.025	0.752	0.516
HV-3	832	0.730	1.174	1.209	1.420	0.949	1.440	1.093	0.745
HV-3	833	0.969	0.481	0.661	0.872	0.466	0.862	1.206	1.590
HV-3	834	1.324	0.904	1.130	1.067	0.573	1.075	0.743	0.559
HV-3	835	1.670	1.059	1.474	1.073	0.814	1.135	0.777	0.532
HV-3	836	0.764	0.496	0.879	0.899	0.913	0.799	0.744	1.640
HV-3	837	0.834	0.898	1.190	0.896	0.564	0.824	1.274	1.774
HV-3	838	0.834	0.802	0.901	0.860	0.564	0.849	1.274	1.774
HV-3	839	0.963	0.827	1.048	0.644	0.650	0.761	0.707	1.049
HV-3	840	1.041	1.157	1.038	1.104	0.823	1.460	1.318	0.486

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	841	1.036	0.653	0.924	0.547	0.960	0.887	0.674	1.820
HV-3	842	1.093	1.159	1.374	1.245	0.767	0.875	1.090	0.744
HV-3	843	0.582	0.434	0.727	0.866	0.557	0.796	1.605	1.752
HV-3	844	1.414	0.589	0.504	0.901	0.360	1.005	0.642	1.642
HV-3	845	0.830	1.276	1.114	0.768	0.735	0.701	0.566	1.025
HV-3	846	0.534	0.575	0.816	1.507	0.962	1.016	0.728	1.607
HV-3	847	0.834	0.802	1.519	0.599	0.700	0.864	1.273	1.773
HV-3	848	0.870	0.558	1.242	0.897	0.975	0.979	0.687	1.849
HV-3	849	1.214	1.236	1.188	0.911	0.830	1.467	0.703	0.482
HV-3	850	0.990	1.454	1.330	0.974	0.743	1.100	1.055	0.721
HV-3	851	0.833	0.897	1.451	0.877	0.698	0.823	1.271	1.770
HV-3	852	1.311	0.546	0.633	0.920	0.506	1.070	1.153	0.387
HV-3	853	1.160	0.946	0.548	0.863	0.702	0.999	0.980	0.552
HV-3	854	1.217	0.788	1.334	1.096	0.834	1.698	0.704	0.483
HV-3	855	1.379	1.240	1.191	1.096	0.672	1.700	0.706	0.483
HV-3	856	0.950	0.805	0.490	0.655	0.616	0.935	1.205	1.589
HV-3	857	1.267	0.545	0.915	0.987	0.599	1.070	0.816	1.477
HV-3	858	0.723	1.238	1.333	0.640	0.647	1.187	0.704	1.044
HV-3	859	0.928	0.557	0.969	0.850	0.455	0.839	1.175	1.551
HV-3	860	0.726	1.085	1.467	1.241	1.060	0.872	1.087	0.740
HV-3	861	1.206	0.483	0.701	0.876	0.469	0.866	0.626	1.598
HV-3	862	1.040	0.740	1.267	1.189	0.791	0.979	1.255	0.886
HV-3	863	0.889	0.471	0.648	0.787	0.519	0.796	1.183	1.560
HV-3	864	1.558	1.046	1.880	1.078	0.802	1.056	0.768	0.525
HV-3	865	0.996	0.481	0.727	0.720	1.318	0.853	0.649	1.176
HV-3	866	1.051	0.749	1.319	1.134	0.910	0.802	1.047	0.715
HV-3	867	1.254	0.667	0.744	0.772	0.597	0.712	0.569	1.031
HV-3	868	0.975	0.547	0.919	0.896	0.772	0.883	1.299	1.811
HV-3	869	1.485	0.824	0.833	0.911	0.830	1.693	0.703	0.482
HV-3	870	1.064	0.609	0.713	0.890	0.570	0.930	0.545	0.987
HV-3	871	1.004	0.799	0.666	0.890	0.562	0.844	1.267	1.765
HV-3	872	1.456	1.129	1.306	1.283	0.657	1.737	0.689	0.473
HV-3	873	1.121	1.038	1.068	0.876	0.628	0.842	0.966	0.659
HV-3	874	0.834	1.085	0.786	0.917	0.785	0.971	1.571	1.472
HV-3	875	0.796	0.696	0.704	0.854	0.744	0.809	1.217	1.693
HV-3	876	0.983	0.551	0.688	0.920	0.962	0.890	1.310	1.227
HV-3	877	1.701	0.707	0.822	0.641	0.432	1.161	0.731	1.327
HV-3	878	1.548	0.786	0.788	1.072	0.668	1.692	0.702	0.482
HV-3	879	0.828	0.799	0.895	0.873	0.697	0.860	1.266	1.765
HV-3	880	0.828	0.799	1.185	0.727	0.697	0.804	1.266	1.765
HV-3	881	0.796	0.696	1.705	0.840	0.598	0.808	1.216	1.690
HV-3	882	0.868	1.156	0.737	0.909	0.627	0.961	1.557	1.456

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	883	1.451	1.045	2.217	1.055	0.800	1.051	0.764	0.524
HV-3	884	1.090	1.407	0.735	1.103	0.562	1.142	0.975	0.549
HV-3	885	1.285	0.578	0.707	0.811	0.474	0.873	0.631	1.612
HV-3	886	0.832	1.162	0.783	0.635	0.782	0.965	1.565	1.463
HV-3	887	1.003	0.892	0.894	0.530	0.561	0.802	1.265	1.761
HV-3	888	1.103	0.895	1.118	1.833	0.429	1.065	0.736	0.554
HV-3	889	0.878	0.697	0.847	1.115	0.600	0.907	1.169	1.542
HV-3	890	1.032	0.778	0.982	1.179	0.785	1.105	1.244	0.877
HV-3	891	1.162	1.100	1.135	0.715	0.862	1.020	1.260	0.462
HV-3	892	1.015	0.734	0.702	0.850	0.464	0.874	0.627	0.928
HV-3	893	0.743	0.483	1.070	0.964	0.665	1.355	0.723	1.595
HV-3	894	1.156	0.735	0.779	0.909	0.778	1.309	1.233	0.869
HV-3	895	0.919	1.117	1.013	0.802	0.808	0.987	1.618	1.516
HV-3	896	1.192	0.542	0.709	1.663	0.485	0.712	0.543	0.371
HV-3	897	1.396	1.169	1.755	1.135	0.680	1.801	0.716	0.491
HV-3	898	1.093	1.154	0.778	0.925	0.777	1.304	1.231	0.868
HV-3	899	1.213	0.728	0.885	0.882	0.462	1.365	0.630	1.607
HV-3	900	1.019	1.071	1.107	0.923	0.839	1.092	1.228	0.867
HV-3	901	1.017	1.150	1.104	0.836	0.837	1.090	1.225	0.865
HV-3	902	1.279	0.882	1.220	0.860	0.686	0.988	0.717	0.541
HV-3	903	0.882	1.091	0.747	0.782	0.789	1.025	1.580	1.480
HV-3	904	1.202	1.225	0.825	0.903	0.824	1.056	1.305	0.479
HV-3	905	0.742	0.571	1.069	0.873	0.886	0.776	0.723	1.592
HV-3	906	1.085	0.553	0.677	0.580	0.598	0.942	1.169	1.541
HV-3	907	0.689	0.697	0.707	1.060	0.600	0.811	1.553	1.698
HV-3	908	1.476	1.229	0.827	1.087	0.665	1.684	0.699	0.480
HV-3	909	1.203	0.541	0.382	0.914	0.502	1.061	0.591	1.508
HV-3	910	1.049	1.062	1.504	0.964	0.925	0.928	1.065	0.727
HV-3	911	1.003	2.262	1.426	0.836	0.796	0.987	0.692	1.252
HV-3	912	2.299	0.710	0.500	0.706	0.659	1.872	0.735	0.504
HV-3	913	1.144	1.165	0.983	0.859	0.784	1.157	1.240	0.453
HV-3	914	1.432	0.571	0.491	0.875	0.458	0.976	0.624	1.595
HV-3	915	1.086	0.721	0.731	0.937	0.772	1.640	1.222	0.862
HV-3	916	0.754	0.725	0.860	0.541	0.846	0.782	1.151	1.604
HV-3	917	1.207	1.142	1.322	1.086	0.826	1.059	1.308	0.480
HV-3	918	1.160	1.318	1.112	0.600	0.565	1.199	0.982	0.552
HV-3	919	0.907	1.523	1.277	1.137	0.865	0.986	1.266	0.892
HV-3	920	0.589	0.607	0.568	0.906	0.724	0.710	1.430	1.562
HV-3	921	1.224	0.481	0.500	0.817	0.466	1.141	0.635	1.623
HV-3	922	0.956	0.735	0.986	0.870	0.492	1.071	0.666	0.986
HV-3	923	0.946	0.794	0.942	0.592	0.694	0.857	1.260	1.757
HV-3	924	1.085	1.147	0.965	0.917	0.772	1.130	1.221	0.861

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	925	0.996	1.131	0.820	0.770	0.637	0.968	0.694	1.028
HV-3	926	1.384	1.245	1.049	1.317	0.674	1.704	0.707	0.484
HV-3	927	0.571	0.572	0.554	0.933	0.804	0.702	1.414	1.543
HV-3	928	1.773	1.045	0.905	1.075	0.800	1.051	0.764	0.524
HV-3	929	0.840	1.094	0.749	1.127	0.791	0.978	1.583	1.482
HV-3	930	0.822	0.886	1.175	0.786	0.556	0.813	1.256	1.750
HV-3	931	0.890	1.164	0.783	0.914	0.783	1.015	1.566	1.464
HV-3	932	1.315	1.251	1.346	1.130	0.841	1.992	0.712	0.489
HV-3	933	0.996	0.812	0.776	0.838	0.513	0.967	0.694	1.028
HV-3	934	0.924	0.784	0.679	0.779	0.453	0.836	1.171	1.544
HV-3	935	1.179	0.618	0.730	1.148	0.586	0.830	0.559	1.013
HV-3	936	0.829	1.080	0.782	1.113	0.782	1.101	1.563	1.463
HV-3	937	0.954	0.460	0.517	1.247	0.506	0.762	1.203	1.675
HV-3	938	1.469	1.223	0.824	1.062	0.662	1.674	0.697	0.478
HV-3	939	1.141	0.542	0.833	0.624	0.730	0.891	0.593	1.514
HV-3	940	1.107	1.100	1.220	1.260	0.958	1.147	1.102	0.752
HV-3	941	1.018	1.175	0.718	0.832	0.546	0.653	0.521	0.943
HV-3	942	1.274	0.572	1.122	0.659	0.469	0.940	0.626	1.599
HV-3	943	1.013	0.763	1.099	1.380	0.772	1.000	1.221	0.861
HV-3	944	1.500	1.162	1.052	1.393	0.676	1.790	0.711	0.488
HV-3	945	0.840	0.641	0.908	1.331	1.014	0.946	0.662	1.787
HV-3	946	0.961	0.783	0.701	0.838	0.455	0.814	1.544	1.688
HV-3	947	0.842	0.641	0.908	1.878	0.763	0.872	0.663	1.788
HV-3	948	1.093	0.825	1.225	0.902	0.779	0.849	1.310	1.227
HV-3	949	1.079	0.549	0.840	0.771	0.594	0.829	1.161	1.530
HV-3	950	1.085	0.763	0.965	0.765	0.833	1.639	1.221	0.861
HV-3	951	1.199	1.539	0.625	0.912	0.501	0.777	1.140	0.382
HV-3	952	0.947	0.795	0.893	0.724	0.695	0.858	1.262	1.759
HV-3	953	1.466	1.221	1.314	0.736	0.822	1.211	0.696	0.477
HV-3	954	1.078	0.549	0.671	0.629	0.594	0.899	1.160	1.528
HV-3	955	1.352	0.539	0.463	0.826	0.442	0.815	0.589	0.382
HV-3	956	0.952	1.091	1.433	1.426	0.882	0.777	1.014	0.693
HV-3	957	1.290	1.139	1.319	1.084	0.824	1.266	1.305	0.478
HV-3	958	1.180	1.202	0.568	1.085	0.809	1.242	1.279	0.468
HV-3	959	0.992	0.770	0.771	0.626	0.633	0.959	0.689	1.022
HV-3	960	1.431	0.452	0.760	1.054	0.553	1.016	0.679	1.228
HV-3	961	0.915	0.719	1.302	0.655	0.662	0.875	0.721	1.589
HV-3	962	0.800	0.574	0.459	0.917	0.807	0.754	1.418	1.549
HV-3	963	1.111	0.782	1.127	1.186	0.854	1.024	1.250	0.881
HV-3	964	1.239	0.764	0.731	0.917	0.772	1.569	1.222	0.862
HV-3	965	1.149	0.723	0.775	1.160	0.836	1.301	1.224	0.864
HV-3	966	1.154	0.734	0.778	1.168	0.777	1.007	1.231	0.868

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	967	0.952	1.492	0.783	0.802	0.490	0.772	0.662	0.982
HV-3	968	0.790	0.488	1.385	1.403	0.729	1.020	0.733	1.616
HV-3	969	1.461	1.218	0.819	1.079	0.660	1.667	0.692	0.473
HV-3	970	0.748	0.575	1.229	0.972	0.961	0.851	0.727	1.605
HV-3	971	0.948	0.798	0.894	0.791	0.752	0.932	1.265	1.761
HV-3	972	0.853	0.650	0.682	2.315	0.775	0.884	0.672	1.814
HV-3	973	1.167	1.427	0.985	0.885	0.570	1.015	0.987	0.556
HV-3	974	1.027	1.510	1.548	0.676	1.025	0.957	1.097	0.747
HV-3	975	1.474	1.574	1.320	1.300	0.664	1.121	0.698	0.479
HV-3	976	1.279	1.131	1.026	0.734	0.819	1.443	1.295	0.473
HV-3	977	0.786	0.798	0.845	0.793	0.878	0.869	0.715	1.575
HV-3	978	0.523	0.790	0.593	2.022	0.710	0.723	1.383	1.574
HV-3	979	0.989	0.787	0.931	1.085	0.553	0.798	1.247	1.739
HV-3	980	0.861	1.066	0.966	0.921	0.772	1.001	1.544	1.443
HV-3	981	1.010	1.025	1.450	0.927	0.892	1.351	1.025	0.701
HV-3	982	0.911	0.772	0.385	0.766	0.734	0.786	1.154	1.522
HV-3	983	1.266	1.090	1.375	0.991	0.948	0.834	1.091	0.744
HV-3	984	1.022	1.504	1.208	1.009	1.021	1.139	1.091	0.744
HV-3	985	1.026	1.150	0.733	0.874	0.491	0.717	0.661	0.992
HV-3	986	0.994	0.529	1.174	0.785	1.035	1.105	0.648	1.748
HV-3	987	1.139	1.609	0.960	0.864	0.556	0.991	0.964	0.543
HV-3	988	1.269	1.092	1.210	0.989	0.770	1.376	1.093	0.746
HV-3	989	0.871	0.804	0.812	0.897	0.843	0.833	0.686	1.017
HV-3	990	1.457	1.212	0.817	1.284	0.658	1.662	0.689	0.472
HV-3	991	1.295	0.765	0.774	0.903	0.836	1.132	1.224	0.864
HV-3	992	1.009	0.636	0.952	0.896	1.202	1.121	0.657	1.773
HV-3	993	1.120	0.861	0.945	1.279	0.547	1.783	0.950	0.534
HV-3	994	1.226	0.755	0.956	0.890	0.825	1.074	1.208	0.854
HV-3	995	0.781	0.542	0.420	0.685	0.790	0.773	1.522	1.664
HV-3	996	0.972	0.648	0.916	1.067	1.071	0.880	0.669	1.805
HV-3	997	1.467	1.137	1.315	1.105	0.822	1.118	0.696	0.477
HV-3	998	1.357	1.136	1.706	1.083	0.662	1.211	1.300	0.477
HV-3	999	1.195	1.262	0.805	0.976	0.617	0.889	0.962	0.493
HV-3	1000	0.619	0.462	0.470	2.386	0.594	0.780	1.160	1.528
HV-3	1001	1.432	1.108	0.564	1.262	0.645	1.027	0.679	0.464
HV-3	1002	1.001	1.132	0.535	0.755	0.824	0.940	1.526	1.427
HV-3	1003	0.768	0.832	0.840	0.860	0.939	0.992	0.711	1.568
HV-3	1004	0.862	1.474	0.774	0.922	0.836	1.002	1.547	1.448
HV-3	1005	1.452	1.123	0.814	1.351	0.656	1.657	0.688	0.471
HV-3	1006	0.967	0.793	0.839	0.789	0.652	0.988	0.710	1.566
HV-3	1007	0.925	0.726	1.377	0.881	0.724	0.885	0.727	1.607
HV-3	1008	0.712	1.300	0.892	0.871	0.749	1.111	1.260	1.756

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	1009	1.031	0.798	0.961	0.662	0.635	0.642	0.489	0.885
HV-3	1010	1.335	1.117	1.151	0.885	0.808	1.192	1.278	0.467
HV-3	1011	0.822	0.627	1.176	1.035	0.993	0.926	1.256	1.751
HV-3	1012	1.030	0.969	1.096	0.910	0.724	0.698	0.557	1.009
HV-3	1013	0.780	0.682	0.419	0.837	0.728	0.793	1.518	1.658
HV-3	1014	0.871	1.139	0.726	0.931	0.767	0.994	1.535	1.436
HV-3	1015	1.282	1.135	1.312	1.083	0.821	1.261	1.298	0.477
HV-3	1016	1.088	1.495	1.201	1.002	1.014	0.946	1.084	0.739
HV-3	1017	0.794	0.380	0.746	0.946	0.800	0.813	1.405	1.535
HV-3	1018	0.779	0.455	0.419	0.803	0.972	0.769	1.516	1.655
HV-3	1019	0.793	0.570	1.216	0.964	0.884	1.004	0.722	1.590
HV-3	1020	1.442	1.118	0.809	0.725	0.875	1.045	0.683	0.468
HV-3	1021	1.544	1.231	1.038	1.092	0.666	1.960	0.700	0.481
HV-3	1022	1.090	0.635	0.644	0.966	0.680	0.838	1.074	0.758
HV-3	1023	0.964	0.791	1.048	0.644	0.704	0.986	0.707	1.562
HV-3	1024	0.941	0.790	0.887	0.719	0.745	0.924	1.253	1.747
HV-3	1025	1.295	1.229	1.181	1.689	0.827	1.269	0.699	0.480
HV-3	1026	0.895	1.013	0.644	0.675	0.681	0.883	1.362	1.274
HV-3	1027	1.023	1.225	0.825	1.087	1.879	1.067	0.698	0.479
HV-3	1028	1.218	1.378	0.532	1.286	0.550	0.980	0.954	0.537
HV-3	1029	0.898	0.782	0.836	0.943	0.523	0.859	1.368	1.559
HV-3	1030	0.763	0.826	0.792	0.944	0.649	0.761	1.367	1.558
HV-3	1031	1.282	1.220	1.029	1.103	0.821	1.114	1.298	0.474
HV-3	1032	0.564	0.566	0.549	0.942	0.987	0.968	1.400	1.528
HV-3	1033	0.889	0.454	0.418	0.815	0.724	0.789	1.510	1.651
HV-3	1034	1.297	0.871	0.873	0.771	0.547	0.798	1.233	1.719
HV-3	1035	0.844	0.849	0.743	0.698	1.524	1.009	0.698	0.526
HV-3	1036	1.068	1.379	0.718	1.776	0.551	1.031	0.956	0.537
HV-3	1037	1.159	0.897	0.532	0.898	0.715	0.721	0.550	0.995
HV-3	1038	0.564	0.626	0.548	0.926	1.107	1.221	1.399	1.527
HV-3	1039	0.781	0.800	0.811	0.804	0.664	0.741	1.399	1.595
HV-3	1040	0.989	1.051	1.494	0.972	1.029	1.326	1.053	0.719
HV-3	1041	0.856	1.462	0.959	0.914	0.828	0.993	1.533	1.434
HV-3	1042	0.774	0.470	1.189	0.958	0.865	0.980	0.704	1.553
HV-3	1043	0.930	0.523	0.878	0.857	0.682	1.094	1.241	1.728
HV-3	1044	0.815	0.870	0.882	0.861	0.916	1.099	1.247	1.738
HV-3	1045	1.338	1.204	1.296	1.087	0.877	1.244	1.283	0.469
HV-3	1046	0.773	1.108	0.417	0.799	0.723	0.788	1.507	1.645
HV-3	1047	0.789	0.377	0.547	0.923	0.795	0.808	1.396	1.524
HV-3	1048	1.334	1.116	1.150	1.061	1.116	1.044	1.277	0.467
HV-3	1049	0.911	0.477	1.355	0.651	0.945	0.996	0.717	1.580
HV-3	1050	0.935	0.677	0.721	1.264	0.581	0.787	1.506	1.644

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	1051	0.943	0.530	0.659	0.884	0.923	0.927	1.257	1.751
HV-3	1052	0.740	0.719	1.067	0.801	1.135	0.842	0.721	1.589
HV-3	1053	1.213	0.609	0.952	0.898	0.717	0.787	0.552	0.999
HV-3	1054	0.975	0.773	0.917	1.012	0.902	0.796	1.229	1.711
HV-3	1055	0.990	1.120	1.075	0.899	0.753	0.920	1.507	1.410
HV-3	1056	1.330	1.536	1.148	0.882	0.871	1.031	1.274	0.466
HV-3	1057	1.124	1.040	0.663	0.832	0.701	1.026	1.108	0.782
HV-3	1058	1.335	1.202	1.292	1.066	0.808	1.241	1.279	0.468
HV-3	1059	1.276	0.673	0.722	0.814	0.450	0.851	0.609	0.904
HV-3	1060	0.771	0.659	0.551	0.766	0.714	0.700	1.454	1.522
HV-3	1061	0.914	0.795	0.596	0.656	0.661	0.737	1.393	1.587
HV-3	1062	1.051	0.757	0.759	1.080	0.622	0.941	0.675	1.004
HV-3	1063	0.941	0.875	0.658	0.720	0.922	1.102	1.255	1.747
HV-3	1064	1.134	1.454	0.763	0.756	0.614	0.988	1.527	1.429
HV-3	1065	1.037	1.265	1.105	0.895	0.729	0.801	0.562	1.017
HV-3	1066	1.071	0.719	1.086	1.925	0.613	1.280	1.205	0.851
HV-3	1067	0.833	0.628	0.550	0.909	0.799	0.712	1.403	1.534
HV-3	1068	1.389	1.156	1.191	0.852	0.778	1.147	1.230	0.450
HV-3	1069	0.785	0.375	0.448	0.919	0.792	0.740	1.389	1.517
HV-3	1070	1.127	1.278	1.211	0.857	0.681	1.118	0.954	0.536
HV-3	1071	1.126	1.114	0.757	0.900	0.757	0.981	1.514	1.416
HV-3	1072	1.188	0.599	0.888	1.065	0.709	1.040	1.123	0.793
HV-3	1073	0.854	1.038	0.711	0.893	1.003	0.927	1.503	1.406
HV-3	1074	0.931	0.878	0.652	0.713	0.914	1.093	1.243	1.731
HV-3	1075	1.115	0.716	1.065	0.652	0.713	0.999	0.717	1.583
HV-3	1076	0.928	0.875	0.925	1.021	0.737	1.093	1.239	1.725
HV-3	1077	1.059	0.798	1.150	0.892	0.677	0.951	0.680	1.011
HV-3	1078	1.260	1.197	1.231	1.336	0.871	1.421	1.274	0.466
HV-3	1079	0.953	0.782	0.827	0.952	0.695	1.233	0.700	1.543
HV-3	1080	1.055	1.114	0.939	0.894	0.811	0.926	1.502	1.405
HV-3	1081	1.048	0.791	0.798	1.077	0.620	0.942	0.674	1.000
HV-3	1082	0.972	0.772	0.916	1.794	0.728	0.793	1.225	1.148
HV-3	1083	0.811	0.873	0.876	0.837	0.909	1.089	1.238	1.724
HV-3	1084	0.930	0.523	0.879	0.840	1.024	0.915	1.241	1.729
HV-3	1085	1.192	0.677	0.378	0.550	0.580	1.051	1.133	1.495
HV-3	1086	1.427	1.113	0.625	0.743	0.477	0.843	0.828	0.468
HV-3	1087	1.080	1.060	1.229	0.622	0.768	0.996	1.536	1.437
HV-3	1088	1.029	0.798	1.059	0.866	0.657	1.205	0.716	1.576
HV-3	1089	1.261	1.198	1.624	1.268	0.806	1.239	1.275	0.466
HV-3	1090	1.518	1.212	1.305	1.355	0.657	1.932	0.689	0.472
HV-3	1091	0.822	1.076	0.687	0.718	1.040	1.021	1.448	1.356
HV-3	1092	1.119	1.040	0.712	0.913	0.752	0.975	1.505	1.408

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	1093	0.879	1.500	1.258	1.182	1.131	0.973	1.246	0.879
HV-3	1094	2.234	0.688	1.053	0.981	0.636	0.978	0.710	0.487
HV-3	1095	1.328	0.763	1.345	1.219	1.042	1.112	1.067	0.728
HV-3	1096	1.436	1.197	1.288	1.062	0.806	1.189	1.274	0.466
HV-3	1097	1.436	1.197	1.288	1.080	0.805	1.093	1.274	0.466
HV-3	1098	0.914	1.183	1.147	0.938	1.073	1.042	1.608	1.504
HV-3	1099	0.926	0.872	1.156	0.710	0.977	0.913	1.238	1.722
HV-3	1100	0.926	0.914	0.875	0.709	0.908	1.090	1.237	1.722
HV-3	1101	0.980	0.872	0.873	0.851	0.734	1.314	1.237	1.721
HV-3	1102	0.885	0.778	0.824	0.931	0.920	0.847	0.697	1.535
HV-3	1103	1.064	1.443	0.757	0.884	0.610	1.066	1.513	1.416
HV-3	1104	1.242	1.180	0.796	1.066	0.859	1.016	1.256	0.461
HV-3	1105	0.879	1.160	1.265	0.639	1.182	1.022	1.575	1.476
HV-3	1106	1.000	0.464	1.316	0.772	0.854	0.846	0.696	1.534
HV-3	1107	1.512	1.207	1.018	1.070	0.655	1.653	0.686	0.470
HV-3	1108	1.100	0.436	1.173	0.724	0.728	1.225	0.696	1.561
HV-3	1109	0.840	0.375	0.778	1.098	0.792	0.805	1.389	1.517
HV-3	1110	1.449	1.121	1.298	1.346	0.812	1.653	0.686	0.470
HV-3	1111	0.741	1.170	0.802	0.954	1.017	1.221	1.385	1.930
HV-3	1112	1.248	1.104	1.222	1.581	0.798	1.404	1.265	0.464
HV-3	1113	1.458	1.129	1.307	1.054	0.658	1.109	1.292	0.472
HV-3	1114	0.779	0.372	0.444	1.146	0.784	0.733	1.376	1.504
HV-3	1115	1.064	1.229	1.201	0.887	0.710	0.715	0.545	0.987
HV-3	1116	1.032	1.156	1.121	0.934	1.049	1.020	1.571	1.472
HV-3	1117	1.075	1.055	1.089	1.147	1.020	1.283	1.210	0.854
HV-3	1118	0.887	0.826	0.836	0.679	0.869	1.042	1.182	1.647
HV-3	1119	0.778	0.557	0.538	1.409	0.784	0.796	1.373	1.502
HV-3	1120	1.010	1.432	1.039	1.042	0.851	0.985	1.503	1.315
HV-3	1121	0.833	1.423	0.934	0.889	0.996	0.966	1.492	1.396
HV-3	1122	0.749	0.773	1.169	0.908	0.851	0.745	1.341	1.529
HV-3	1123	1.246	1.186	1.220	1.029	1.065	1.400	1.262	0.463
HV-3	1124	0.778	1.009	1.377	0.817	0.982	0.965	1.371	1.283
HV-3	1125	1.299	1.499	1.121	0.862	0.786	1.161	1.246	0.456
HV-3	1126	0.972	1.101	1.133	1.055	0.741	0.916	1.483	1.388
HV-3	1127	0.828	1.490	1.250	0.912	1.172	1.012	1.562	1.461
HV-3	1128	0.912	0.441	0.703	0.793	0.939	0.780	1.149	1.601
HV-3	1129	0.995	0.690	0.818	0.768	0.848	1.219	0.693	1.526
HV-3	1130	0.956	0.554	1.328	0.780	0.927	0.977	0.702	1.548
HV-3	1131	1.834	0.751	1.081	0.831	0.611	1.544	0.642	0.441
HV-3	1132	1.245	1.184	1.137	1.069	1.196	1.175	1.261	0.462
HV-3	1133	0.869	1.460	1.092	0.893	1.101	0.992	1.531	1.433
HV-3	1134	1.084	1.469	1.236	1.096	1.028	0.999	1.220	0.860

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	1135	0.564	0.635	0.742	0.908	1.109	0.843	1.400	1.531
HV-3	1136	0.995	1.115	1.157	0.920	1.013	1.068	1.515	1.419
HV-3	1137	0.868	1.337	0.974	1.108	1.168	1.095	1.555	1.455
HV-3	1138	0.996	1.446	1.213	0.903	1.014	0.983	1.518	1.420
HV-3	1139	1.260	0.744	1.208	0.894	1.005	1.059	1.190	0.842
HV-3	1140	1.682	0.439	0.796	0.729	0.700	0.784	0.567	1.449
HV-3	1141	1.271	0.529	1.034	0.909	0.771	0.869	1.118	1.476
HV-3	1142	0.907	1.523	0.999	1.199	1.066	1.035	1.596	1.494
HV-3	1143	1.128	1.179	1.142	1.140	1.202	1.038	1.269	0.894
HV-3	1144	0.960	0.558	1.334	0.943	0.865	1.244	0.706	1.555
HV-3	1145	0.977	1.419	0.932	0.738	0.994	0.964	1.488	1.394
HV-3	1146	1.002	1.454	0.763	0.890	1.019	0.941	1.527	1.429
HV-3	1147	1.603	1.249	0.518	0.850	0.536	0.957	0.931	0.524
HV-3	1148	1.692	0.523	0.801	0.800	0.703	0.789	0.572	1.457
HV-3	1149	1.111	0.738	0.646	0.807	0.711	1.196	1.116	1.472
HV-3	1150	1.260	1.537	1.292	1.080	1.077	1.238	1.274	0.466
HV-3	1151	1.274	0.752	1.220	0.923	1.016	1.279	1.202	0.850
HV-3	1152	1.258	1.132	1.219	1.437	0.761	1.803	1.204	0.442
HV-3	1153	1.232	1.016	0.736	0.892	0.795	0.909	1.472	1.378
HV-3	1154	1.173	0.444	1.032	0.807	0.711	1.033	1.115	1.472
HV-3	1155	1.103	1.416	0.931	0.867	0.743	0.962	1.486	1.390
HV-3	1156	0.988	0.542	1.158	0.898	0.906	0.956	0.686	1.514
HV-3	1157	0.872	0.685	1.016	0.829	1.083	0.958	0.686	1.514
HV-3	1158	0.808	0.551	0.760	0.900	0.957	0.940	1.360	1.486
HV-3	1159	1.111	1.164	0.989	1.415	1.136	1.113	1.252	0.883
HV-3	1160	0.835	0.668	0.744	0.946	0.989	0.748	1.405	1.535
HV-3	1161	1.044	1.414	1.539	1.055	0.803	0.961	1.484	1.389
HV-3	1162	1.496	1.110	1.228	1.037	0.804	1.187	1.273	0.465
HV-3	1163	0.775	0.651	0.537	1.082	0.782	0.947	1.371	1.497
HV-3	1164	1.443	0.985	1.058	0.656	0.663	0.859	1.049	0.740
HV-3	1165	1.023	1.215	0.637	0.757	0.637	0.778	1.273	1.194
HV-3	1166	1.008	0.783	0.828	0.848	0.925	0.851	0.701	1.545
HV-3	1167	0.880	1.329	1.242	0.904	1.163	1.303	1.549	1.449
HV-3	1168	1.139	1.352	0.887	1.009	0.570	0.999	1.418	1.328
HV-3	1169	1.402	0.748	1.033	1.884	0.468	0.993	0.608	0.459
HV-3	1170	0.767	0.550	0.533	0.878	1.074	0.785	1.357	1.482
HV-3	1171	0.863	1.449	0.761	1.360	1.016	1.113	1.520	1.423
HV-3	1172	1.144	1.049	1.017	1.015	0.713	1.004	1.427	1.335
HV-3	1173	0.820	0.614	0.758	0.898	1.073	0.784	1.355	1.481
HV-3	1174	1.206	0.658	0.405	0.806	0.565	0.764	1.464	1.599
HV-3	1175	0.983	1.104	1.069	1.067	1.077	1.056	1.500	1.404
HV-3	1176	0.987	1.653	0.823	0.545	0.917	0.857	1.162	1.617

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	1177	0.929	0.539	1.011	1.307	0.838	1.279	0.682	1.506
HV-3	1178	1.092	0.519	0.796	0.794	1.199	0.784	0.567	1.449
HV-3	1179	0.982	0.800	0.766	0.826	0.627	0.692	1.322	1.506
HV-3	1180	1.450	1.487	1.192	1.028	0.780	1.196	1.233	0.452
HV-3	1181	1.497	0.954	0.691	0.685	0.691	1.011	1.093	0.772
HV-3	1182	1.009	1.465	0.961	0.933	1.317	0.996	1.217	0.858
HV-3	1183	0.959	1.246	0.856	0.850	0.998	1.062	1.209	1.683
HV-3	1184	0.825	0.553	0.534	1.398	0.959	0.789	1.364	1.490
HV-3	1185	1.060	0.454	1.011	0.825	0.941	0.952	0.682	1.504
HV-3	1186	1.258	0.525	0.916	0.802	0.706	1.026	1.109	1.462
HV-3	1187	1.076	1.126	0.764	0.928	1.098	0.990	1.529	1.431
HV-3	1188	1.253	1.472	1.150	0.926	1.131	0.971	1.221	0.837
HV-3	1189	1.097	1.409	0.924	0.879	0.986	0.957	1.477	1.384
HV-3	1190	0.815	1.131	1.095	1.419	1.153	1.125	1.537	1.438
HV-3	1191	0.856	1.059	0.960	1.093	1.315	1.079	1.535	1.436
HV-3	1192	1.295	1.166	1.119	2.190	0.782	1.157	1.241	0.454
HV-3	1193	1.287	1.158	1.247	1.175	0.778	1.148	1.231	0.451
HV-3	1194	1.880	1.155	0.975	1.044	0.627	1.583	0.657	0.451
HV-3	1195	0.856	1.130	1.230	1.151	1.315	1.290	1.535	1.436
HV-3	1196	1.001	0.550	1.175	0.931	0.961	1.227	0.694	1.535
HV-3	1197	0.870	1.130	1.171	1.892	1.151	0.993	1.533	1.434
HV-3	1198	1.423	1.184	1.274	1.323	0.797	1.084	1.262	0.462
HV-3	1199	0.965	1.403	1.050	0.879	1.057	1.036	1.473	1.378
HV-3	1200	0.813	1.128	1.092	1.149	1.312	1.120	1.531	1.433
HV-3	1201	0.857	1.130	0.768	1.418	1.152	1.558	1.536	1.437
HV-3	1202	0.948	0.549	0.532	0.877	0.954	0.815	1.355	1.481
HV-3	1203	0.948	0.365	1.211	1.346	0.772	0.937	1.355	1.480
HV-3	1204	1.580	1.326	0.914	0.839	0.528	1.076	0.918	0.517
HV-3	1205	1.264	1.621	0.491	0.711	0.625	0.737	1.139	1.585
HV-3	1206	0.811	0.608	0.527	0.904	1.016	0.928	1.341	1.465
HV-3	1207	1.864	1.150	0.735	1.040	0.775	1.002	0.655	0.448
HV-3	1208	1.899	1.173	1.124	1.308	0.635	1.866	0.667	0.457
HV-3	1209	0.829	2.241	1.042	0.886	0.976	1.029	1.460	1.368
HV-3	1210	0.794	0.542	0.710	0.867	1.014	0.774	1.338	1.463
HV-3	1211	1.184	0.602	0.901	2.145	0.996	0.890	0.623	1.679
HV-3	1212	1.086	0.683	0.915	0.886	1.583	0.903	1.156	0.816
HV-3	1213	1.617	0.739	1.141	1.063	0.807	0.967	1.183	0.835
HV-3	1214	0.814	0.555	0.726	1.084	1.037	0.949	1.371	1.497
HV-3	1215	1.814	1.043	1.076	1.252	0.754	1.679	0.637	0.437
HV-3	1216	0.894	1.159	1.203	1.181	1.349	1.325	1.574	1.473
HV-3	1217	1.066	1.302	1.157	1.078	1.137	1.068	1.515	1.419
HV-3	1218	0.739	0.449	1.276	0.915	1.409	1.185	0.673	1.483

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	1219	0.994	1.114	1.213	0.884	1.297	0.981	1.513	1.416
HV-3	1220	0.964	0.749	0.993	1.069	0.824	0.783	1.298	1.479
HV-3	1221	1.090	1.140	0.969	0.941	1.676	1.004	1.225	0.865
HV-3	1222	1.204	1.429	0.749	0.910	1.076	0.972	1.500	1.404
HV-3	1223	0.852	1.313	0.957	1.368	1.310	1.281	1.529	1.431
HV-3	1224	0.928	0.536	0.520	1.048	1.005	0.767	1.326	1.449
HV-3	1225	1.086	1.137	0.773	0.937	1.672	1.087	1.222	0.862
HV-3	1226	1.142	0.540	0.708	1.056	0.761	0.923	1.335	1.459
HV-3	1227	1.561	1.309	1.151	0.797	0.521	0.978	0.906	0.510
HV-3	1228	1.395	1.807	2.064	1.124	2.279	1.430	1.386	1.534
HV-3	1229	1.846	1.139	0.960	0.989	0.766	1.041	1.213	0.445
HV-3	1230	2.276	0.757	0.441	0.912	0.762	0.989	0.646	0.442
HV-3	1231	1.848	1.142	1.228	0.990	0.768	1.133	1.215	0.446
HV-3	1232	0.958	0.527	1.206	0.539	1.326	1.173	0.667	1.470
HV-3	1233	1.255	1.427	0.937	1.123	1.075	0.971	1.498	1.401
HV-3	1234	1.833	0.576	0.899	0.850	0.545	0.743	0.520	0.943
HV-3	1235	1.642	0.941	1.042	0.914	0.737	1.046	1.077	0.395
HV-3	1236	1.139	1.129	0.725	0.930	1.745	0.993	1.213	0.856
HV-3	1237	1.259	1.039	0.941	2.309	1.079	0.974	1.189	0.840
HV-3	1238	1.054	1.102	0.937	1.066	1.622	0.925	1.185	0.837
HV-3	1239	1.075	0.326	0.473	0.812	0.850	0.642	1.206	1.319
HV-3	1240	1.820	1.123	1.209	1.015	0.819	0.979	1.197	0.438
HV-3	1241	1.038	0.530	0.733	0.865	0.993	0.698	1.311	1.433
HV-3	1242	1.165	1.347	1.257	1.115	1.345	1.016	1.568	1.465
HV-3	1243	1.068	1.370	0.901	0.839	1.558	0.931	1.139	0.804
HV-3	1244	1.218	1.118	0.950	0.921	1.728	0.926	1.199	0.847
HV-3	1245	2.214	0.496	0.703	0.814	0.512	1.096	0.627	1.138
HV-3	1246	1.101	1.274	1.185	1.832	1.113	1.045	1.484	1.388
HV-3	1247	1.239	1.090	0.926	1.054	1.603	0.959	1.172	0.827
HV-3	1248	1.184	1.268	1.530	0.881	1.265	0.956	1.476	1.382
HV-3	1249	1.847	1.060	1.544	1.013	0.768	1.350	1.215	0.445
HV-3	1250	1.608	1.089	0.739	0.896	1.267	0.914	1.170	0.826
HV-3	1251	1.044	1.274	1.491	1.328	1.272	1.247	1.484	1.389
HV-3	1252	1.223	1.308	0.953	1.142	1.733	0.986	1.202	0.850
HV-3	1253	1.512	1.038	0.662	0.994	0.697	0.906	1.396	1.307
HV-3	1254	1.206	1.106	1.071	1.344	1.710	0.927	1.188	0.839
HV-3	1255	0.984	1.431	1.148	0.744	1.625	1.057	1.502	1.405
HV-3	1256	1.783	0.421	0.674	1.576	0.463	0.706	1.406	1.535
HV-3	1257	1.208	1.108	0.751	1.856	1.628	0.975	1.190	0.840
HV-3	1258	1.565	2.520	1.784	1.019	2.064	1.462	1.254	1.388
HV-3	1259	1.018	1.331	1.608	0.925	1.678	1.091	1.550	1.450
HV-3	1260	1.506	0.620	0.511	0.864	0.688	0.696	1.306	1.427

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	1261	1.059	1.109	1.205	1.130	2.063	0.977	1.191	0.842
HV-3	1262	1.540	2.019	1.972	1.383	2.293	1.773	1.325	1.465
HV-3	1263	1.067	1.303	1.081	0.921	2.135	1.275	1.199	0.847
HV-3	1264	1.591	1.945	1.811	1.331	2.208	1.707	1.277	1.411
HV-3	1265	2.203	0.689	0.739	0.953	0.595	1.503	0.625	0.428
HV-3	1266	1.141	1.320	1.545	0.916	1.665	1.082	1.538	1.439
HV-3	1267	1.533	1.211	1.726	0.837	1.056	1.185	1.407	1.319
HV-3	1268	0.804	1.301	1.213	1.868	1.639	1.268	1.515	1.417
HV-3	1269	0.735	0.953	0.990	1.599	1.403	1.091	1.295	1.212
HV-3	1270	1.591	1.945	2.460	1.639	2.100	1.429	1.277	1.411
HV-3	1271	1.607	1.270	0.739	1.052	1.600	0.912	1.169	0.826
HV-3	1272	1.537	1.608	1.836	1.022	2.566	1.992	1.233	1.364
HV-3	1273	1.559	1.059	1.150	0.859	1.560	0.932	1.140	0.805
HV-3	1274	2.226	1.146	1.325	1.938	0.746	0.920	0.700	0.481
HV-3	1275	0.771	1.249	1.161	1.835	1.572	1.542	1.452	1.360
HV-3	1276	1.263	1.110	1.209	1.131	1.632	0.977	1.507	1.410
HV-3	1277	0.998	1.306	1.161	1.705	1.731	1.278	1.520	1.423
HV-3	1278	1.529	1.598	1.823	2.617	2.119	1.635	1.225	1.355
HV-3	1279	1.253	1.285	0.936	1.065	2.049	1.053	1.184	0.836
HV-3	1280	0.861	1.328	1.553	1.950	1.758	1.568	1.544	1.445
HV-3	1281	1.197	1.283	1.140	0.906	2.155	1.253	1.180	0.835
HV-3	1282	1.600	1.588	1.726	1.026	2.669	1.968	1.216	1.346
HV-3	1283	1.592	1.082	0.921	1.358	1.674	0.908	1.164	0.821
HV-3	1284	1.636	3.378	1.763	1.596	2.045	1.283	1.242	1.374
HV-3	1285	2.338	0.491	0.824	0.961	0.857	0.860	0.603	1.093
HV-3	1286	1.612	1.412	1.184	1.327	1.604	1.044	1.173	0.828
HV-3	1287	1.078	1.129	1.171	2.354	1.745	1.122	1.535	1.436
HV-3	1288	1.546	2.487	2.317	1.592	2.653	1.656	1.240	1.371
HV-3	1289	1.420	2.451	1.815	1.012	2.539	2.064	1.220	1.349
HV-3	1290	1.373	1.799	1.751	1.167	2.588	1.994	1.180	1.304
HV-3	1291	1.041	1.114	1.040	1.602	1.405	0.950	1.297	1.214
HV-3	1292	1.561	1.806	1.683	1.000	2.599	2.004	1.185	1.311
HV-3	1293	1.504	1.574	2.253	1.017	2.645	2.037	1.206	1.333
HV-3	1294	1.993	1.277	0.930	1.055	1.274	0.962	1.175	0.831
HV-3	1295	1.741	2.458	2.288	1.012	2.683	1.637	1.223	1.354
HV-3	1296	1.662	2.343	1.659	0.984	2.497	1.361	1.167	1.290
HV-3	1297	1.217	1.116	1.159	2.328	1.727	1.611	1.517	1.419
HV-3	1298	1.105	1.280	1.543	1.836	1.694	1.580	1.486	1.393
HV-3	1299	1.647	2.512	2.339	1.559	2.744	1.670	1.251	1.385
HV-3	1300	1.486	2.393	1.693	1.483	2.552	1.591	1.193	1.318
HV-3	1301	0.960	1.258	1.680	2.408	1.667	1.229	1.463	1.371
HV-3	1302	1.717	1.762	2.229	0.959	2.537	1.350	1.157	1.278

Quantum[®] High Value Homeowners

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HV-3	1303	1.117	1.293	1.560	1.901	2.061	1.527	1.502	1.409
HV-3	1304	1.724	2.431	2.333	0.683	3.022	1.412	1.211	1.338
HV-3	1305	1.567	1.067	1.457	0.864	1.983	1.470	1.145	0.810
HV-3	1306	1.090	1.661	1.683	0.890	2.065	1.074	1.465	1.373
HV-3	1307	1.646	1.762	1.642	0.977	2.537	1.957	1.157	1.278
HV-3	1308	1.827	2.472	2.626	1.218	2.635	1.649	1.231	1.361
HV-3	1309	1.791	1.273	1.021	0.951	0.667	0.865	1.335	1.250
HV-3	1310	1.432	2.307	1.705	0.970	2.520	1.533	1.149	1.270
HV-3	1311	1.193	1.681	1.493	1.372	2.142	1.576	1.484	1.390
HV-3	1312	1.689	3.230	1.769	0.984	2.963	2.010	1.187	1.315
HV-3	1313	1.546	1.049	1.014	1.756	1.950	1.511	1.126	0.795
HV-3	1314	1.693	2.289	1.693	1.190	2.442	1.928	1.141	1.261
HV-3	1315	1.156	1.238	1.655	2.212	1.975	1.628	1.440	1.348
HV-3	1316	1.718	1.764	1.724	1.208	2.887	1.544	1.157	1.280
HV-3	1317	1.470	3.208	1.756	0.995	3.782	1.573	1.179	1.303
HV-3	1318	1.067	1.235	1.649	2.206	2.359	1.205	1.436	1.344
HV-3	1319	1.194	1.617	1.481	2.191	2.011	1.517	1.428	1.337
HV-3	1320	1.146	1.551	1.572	2.102	1.876	1.003	1.370	1.282
HV-3	1321	2.147	1.704	1.587	1.392	2.452	1.493	1.118	1.237
HV-3	1322	1.456	2.220	1.640	1.897	3.544	1.869	1.106	1.222
HV-3	1323	1.573	1.683	2.064	1.154	3.544	1.986	1.105	1.221
HV-3	1324	1.134	1.600	1.132	1.744	2.319	1.435	1.411	1.322
HV-3	1325	1.622	2.192	2.039	1.081	3.503	1.274	1.093	1.209
HV-3	1326	1.688	3.094	1.696	1.126	3.649	1.525	1.138	1.258
HV-3	1327	1.361	1.661	1.547	1.400	4.003	1.959	1.090	1.205
HV-3	1328	1.686	3.090	2.122	1.415	3.644	1.323	1.137	1.256
HV-3	1329	1.685	3.086	2.419	1.185	3.640	1.516	1.135	1.255
HV-3	1330	1.355	2.955	2.317	2.486	2.711	1.837	1.086	1.202
HV-3	1331	2.442	2.062	2.338	1.072	2.197	1.148	1.027	1.137
HV-3	1332	1.353	2.584	2.026	2.030	2.371	1.608	0.950	1.050
HV-3	1333	1.344	2.934	2.300	1.067	3.457	1.439	1.078	1.192
HV-3	1334	1.503	2.120	1.573	2.257	3.880	1.231	1.057	1.168
HV-3	1335	1.972	2.795	1.980	1.072	3.296	1.373	1.028	1.137
HV-3	1336	1.626	2.199	2.493	2.339	4.021	1.466	1.095	1.211
HV-3	1337	1.953	2.765	2.170	1.062	3.734	1.362	1.017	1.124
HV-3	1338	1.484	2.835	2.009	1.298	3.829	1.876	1.042	1.152
HV-3	1339	1.300	2.835	1.548	2.385	3.829	1.393	1.042	1.152
HV-3	1340	2.078	2.945	2.310	1.130	3.976	1.833	1.082	1.197
HV-3	Default	1.989	2.627	1.983	2.397	3.283	1.653	1.738	1.899
HV-6	1	0.778	0.623	0.612	1.574	0.345	0.926	1.030	1.030
HV-6	2	0.847	0.623	0.612	0.373	0.430	1.247	1.030	1.030
HV-6	3	0.778	0.562	0.682	0.087	0.345	1.247	1.030	1.030

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P4	P5	P6	P7	P8
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood								
HO-4	No	No	Yes	Yes	Yes	No	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-4	No	No	Yes	Yes	Yes	Yes	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961
HO-4	No	Yes	No	No	No	No	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
HO-4	No	Yes	No	No	No	Yes	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-4	No	Yes	No	No	Yes	No	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-4	No	Yes	No	No	Yes	Yes	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-4	No	Yes	No	Yes	No	No	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-4	No	Yes	No	Yes	No	Yes	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-4	No	Yes	No	Yes	Yes	No	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-4	No	Yes	No	Yes	Yes	Yes	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961
HO-4	No	Yes	Yes	No	No	No	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-4	No	Yes	Yes	No	No	Yes	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-4	No	Yes	Yes	No	Yes	No	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-4	No	Yes	Yes	No	Yes	Yes	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961
HO-4	No	Yes	Yes	Yes	No	No	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-4	No	Yes	Yes	Yes	No	Yes	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961
HO-4	No	Yes	Yes	Yes	Yes	Yes	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951
HO-4	Yes	No	No	No	No	No	0.827	0.950	0.845	0.950	0.883	0.739	0.950	0.883
HO-4	Yes	No	No	No	No	Yes	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	No	No	No	Yes	No	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	No	No	No	Yes	Yes	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	No	Yes	No	No	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	No	No	Yes	No	Yes	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	No	Yes	Yes	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	No	Yes	Yes	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	No	Yes	No	No	No	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	No	Yes	No	No	Yes	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	Yes	No	Yes	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	Yes	Yes	No	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	No	Yes	Yes	Yes	No	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	No	Yes	Yes	Yes	Yes	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	No	No	No	No	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	Yes	No	No	No	Yes	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	Yes	No	No	Yes	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	Yes	No	No	Yes	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	No	Yes	No	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865

Quantum Home sm

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P4	P5	P6	P7	P8
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood								
HO-4	Yes	Yes	No	Yes	No	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	No	Yes	Yes	No	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	No	Yes	Yes	Yes	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	Yes	No	No	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	Yes	Yes	No	No	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	Yes	No	Yes	No	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	Yes	No	Yes	Yes	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	Yes	Yes	No	No	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	Yes	Yes	No	Yes	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	Yes	Yes	Yes	No	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	Yes	Yes	Yes	Yes	0.786	0.903	0.803	0.903	0.839	0.703	0.903	0.839
HO-6	No	No	No	No	No	No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-6	No	No	No	No	No	Yes	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
HO-6	No	No	No	No	Yes	No	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
HO-6	No	No	No	No	Yes	Yes	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	No	No	Yes	No	No	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
HO-6	No	No	No	Yes	No	Yes	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	No	No	Yes	Yes	No	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	No	No	Yes	Yes	Yes	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-6	No	No	Yes	No	No	No	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
HO-6	No	No	Yes	No	No	Yes	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	No	Yes	No	Yes	No	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	No	Yes	No	Yes	Yes	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-6	No	No	Yes	Yes	No	No	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	No	Yes	Yes	No	Yes	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-6	No	No	Yes	Yes	Yes	No	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-6	No	No	Yes	Yes	Yes	Yes	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961
HO-6	No	Yes	No	No	No	No	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
HO-6	No	Yes	No	No	No	Yes	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	Yes	No	No	Yes	No	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	Yes	No	No	Yes	Yes	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-6	No	Yes	No	Yes	No	No	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	Yes	No	Yes	No	Yes	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-6	No	Yes	No	Yes	Yes	No	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-6	No	Yes	No	Yes	Yes	Yes	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961
HO-6	No	Yes	Yes	No	No	No	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
HO-6	No	Yes	Yes	No	No	Yes	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-6	No	Yes	Yes	No	Yes	No	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
HO-6	No	Yes	Yes	No	Yes	Yes	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961

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Rule 301.A.1 Factors

Base Rate								
Form	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	274.240	56.290	21.460	67.390	196.070	20.910	81.690	41.750
HO-4	73.750	64.240	18.060	1.720	15.240	2.110	1.400	9.370
HO-6	32.960	41.210	17.450	16.320	194.940	9.490	4.950	6.860

Rule 301.A.6 Factors

ACV on Roof Endorsement									
Form	ACV on Roof Endorsement	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3	Yes	1.000	1.000	1.000	0.900	1.000	1.000	0.900	1.000
HO-4	No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-4	Yes	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-6	No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-6	Yes	1.000	1.000	1.000	0.900	1.000	1.000	0.900	1.000

Rule 301.A.4 Factors

Deductible Factors By Coverage A Limit										
Form	Coverage A Band	Deductible	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	0 - 74000	250	1.040	1.000	1.177	1.170	1.132	1.183	1.144	1.132
HO-2 / HO-3	74001 - 79000	250	1.040	1.000	1.177	1.164	1.132	1.183	1.138	1.132
HO-2 / HO-3	79001 - 84000	250	1.040	1.000	1.177	1.164	1.132	1.183	1.132	1.126
HO-2 / HO-3	84001 - 89000	250	1.040	1.000	1.177	1.164	1.126	1.177	1.132	1.126
HO-2 / HO-3	89001 - 94000	250	1.040	1.000	1.177	1.158	1.126	1.177	1.132	1.126
HO-2 / HO-3	94001 - 99000	250	1.040	1.000	1.177	1.158	1.126	1.177	1.132	1.126
HO-2 / HO-3	99001 - 124000	250	1.040	1.000	1.177	1.158	1.120	1.170	1.126	1.120
HO-2 / HO-3	124001 - 149000	250	1.040	1.000	1.177	1.151	1.120	1.170	1.120	1.113
HO-2 / HO-3	149001 - 174000	250	1.040	1.000	1.177	1.144	1.113	1.164	1.113	1.107
HO-2 / HO-3	174001 - 199000	250	1.040	1.000	1.170	1.138	1.107	1.158	1.107	1.102
HO-2 / HO-3	199001 - 224000	250	1.040	1.000	1.170	1.132	1.102	1.151	1.107	1.096
HO-2 / HO-3	224001 - 249000	250	1.035	1.000	1.170	1.126	1.096	1.144	1.102	1.090
HO-2 / HO-3	249001 - 274000	250	1.035	1.000	1.170	1.126	1.096	1.138	1.096	1.085
HO-2 / HO-3	274001 - 299000	250	1.035	1.000	1.170	1.120	1.090	1.138	1.090	1.078
HO-2 / HO-3	299001 - 324000	250	1.035	1.000	1.170	1.113	1.090	1.132	1.090	1.078
HO-2 / HO-3	324001 - 349000	250	1.035	1.000	1.170	1.107	1.085	1.126	1.085	1.073
HO-2 / HO-3	349001 - 399000	250	1.035	1.000	1.170	1.107	1.085	1.120	1.085	1.067
HO-2 / HO-3	399001 - 449000	250	1.035	1.000	1.164	1.090	1.073	1.107	1.073	1.062
HO-2 / HO-3	449001 - 499000	250	1.035	1.000	1.151	1.078	1.067	1.096	1.067	1.062
HO-2 / HO-3	499001 - 999000	250	1.035	1.000	1.144	1.062	1.062	1.090	1.062	1.051
HO-2 / HO-3	999001 - 1499000	250	1.030	1.000	1.138	1.057	1.057	1.078	1.051	1.045
HO-2 / HO-3	1499001 - 1999000	250	1.030	1.000	1.138	1.057	1.057	1.073	1.045	1.045
HO-2 / HO-3	1999001 - 2999000	250	1.030	1.000	1.132	1.051	1.057	1.067	1.045	1.045
HO-2 / HO-3	2999001 - 3000000	250	1.030	1.000	1.132	1.051	1.051	1.062	1.045	1.040
HO-2 / HO-3	3000000 +	250	1.030	1.000	1.132	1.051	1.051	1.062	1.045	1.040
HO-2 / HO-3	0 - 74000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	74001 - 79000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	79001 - 84000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	84001 - 89000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	89001 - 94000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	94001 - 99000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	99001 - 124000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	124001 - 149000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	149001 - 174000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	174001 - 199000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	199001 - 224000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	224001 - 249000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	249001 - 274000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	274001 - 299000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	299001 - 324000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	324001 - 349000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	349001 - 399000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030

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Rule 301.A.4 Factors

Deductible Factors By Coverage A Limit										
Form	Coverage A Band	Deductible	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	399001 - 449000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	449001 - 499000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	499001 - 999000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	999001 - 1499000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	1499001 - 1999000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	1999001 - 2999000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	2999001 - 3000000	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	3000000 +	500	1.030	1.000	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3	0 - 74000	1000	0.985	1.000	0.800	0.864	0.846	0.822	0.864	0.846
HO-2 / HO-3	74001 - 79000	1000	0.985	1.000	0.800	0.870	0.852	0.828	0.870	0.852
HO-2 / HO-3	79001 - 84000	1000	0.985	1.000	0.800	0.870	0.852	0.828	0.870	0.847
HO-2 / HO-3	84001 - 89000	1000	0.985	1.000	0.800	0.870	0.852	0.823	0.870	0.852
HO-2 / HO-3	89001 - 94000	1000	0.985	1.000	0.800	0.875	0.852	0.829	0.875	0.852
HO-2 / HO-3	94001 - 99000	1000	0.985	1.000	0.800	0.875	0.858	0.829	0.875	0.858
HO-2 / HO-3	99001 - 124000	1000	0.985	1.000	0.806	0.876	0.859	0.830	0.876	0.859
HO-2 / HO-3	124001 - 149000	1000	0.985	1.000	0.806	0.881	0.870	0.841	0.881	0.865
HO-2 / HO-3	149001 - 174000	1000	0.990	1.000	0.806	0.887	0.876	0.842	0.887	0.876
HO-2 / HO-3	174001 - 199000	1000	0.990	1.000	0.807	0.892	0.882	0.848	0.892	0.888
HO-2 / HO-3	199001 - 224000	1000	0.990	1.000	0.807	0.893	0.888	0.849	0.893	0.899
HO-2 / HO-3	224001 - 249000	1000	0.990	1.000	0.807	0.898	0.894	0.850	0.898	0.910
HO-2 / HO-3	249001 - 274000	1000	0.990	1.000	0.813	0.904	0.904	0.856	0.904	0.916
HO-2 / HO-3	274001 - 299000	1000	0.990	1.000	0.813	0.910	0.905	0.862	0.910	0.921
HO-2 / HO-3	299001 - 324000	1000	0.990	1.000	0.818	0.915	0.910	0.863	0.915	0.937
HO-2 / HO-3	324001 - 349000	1000	0.990	1.000	0.818	0.915	0.916	0.863	0.915	0.938
HO-2 / HO-3	349001 - 399000	1000	0.990	1.000	0.824	0.921	0.921	0.870	0.921	0.948
HO-2 / HO-3	399001 - 449000	1000	0.990	1.000	0.825	0.926	0.922	0.871	0.926	0.954
HO-2 / HO-3	449001 - 499000	1000	0.990	1.000	0.827	0.932	0.927	0.872	0.932	0.964
HO-2 / HO-3	499001 - 999000	1000	0.995	1.000	0.839	0.943	0.938	0.889	0.943	0.969
HO-2 / HO-3	999001 - 1499000	1000	0.995	1.000	0.851	0.949	0.949	0.911	0.949	0.985
HO-2 / HO-3	1499001 - 1999000	1000	0.995	1.000	0.856	0.959	0.954	0.922	0.959	0.990
HO-2 / HO-3	1999001 - 2999000	1000	0.995	1.000	0.857	0.959	0.959	0.933	0.959	0.990
HO-2 / HO-3	2999001 - 3000000	1000	0.995	1.000	0.868	0.959	0.964	0.938	0.959	0.990
HO-2 / HO-3	3000000 +	1000	0.995	1.000	0.868	0.959	0.964	0.938	0.959	0.990
HO-2 / HO-3	0 - 74000	1500	0.970	1.000	0.663	0.761	0.731	0.718	0.761	0.731
HO-2 / HO-3	74001 - 79000	1500	0.970	1.000	0.663	0.766	0.736	0.724	0.766	0.736
HO-2 / HO-3	79001 - 84000	1500	0.970	1.000	0.663	0.766	0.742	0.724	0.766	0.738
HO-2 / HO-3	84001 - 89000	1500	0.975	1.000	0.663	0.772	0.743	0.720	0.772	0.743
HO-2 / HO-3	89001 - 94000	1500	0.975	1.000	0.663	0.772	0.743	0.726	0.772	0.743
HO-2 / HO-3	94001 - 99000	1500	0.975	1.000	0.669	0.777	0.749	0.726	0.777	0.749
HO-2 / HO-3	99001 - 124000	1500	0.975	1.000	0.669	0.778	0.755	0.727	0.778	0.755
HO-2 / HO-3	124001 - 149000	1500	0.975	1.000	0.669	0.789	0.772	0.739	0.789	0.768
HO-2 / HO-3	149001 - 174000	1500	0.980	1.000	0.674	0.796	0.784	0.740	0.796	0.780

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Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	1	0.665	0.446	0.649	0.680	0.394	0.955	0.669	0.458
HO-2 / HO-3	2	1.026	0.604	0.521	0.848	0.559	1.003	0.764	0.523
HO-2 / HO-3	3	0.671	0.532	0.880	0.749	0.398	0.886	0.674	0.461
HO-2 / HO-3	4	0.650	0.427	0.633	0.664	0.506	0.810	0.653	0.447
HO-2 / HO-3	5	0.641	0.509	0.623	0.638	0.498	0.919	0.644	0.440
HO-2 / HO-3	6	0.731	0.502	0.505	0.630	0.569	0.797	0.636	0.435
HO-2 / HO-3	7	0.730	0.501	0.613	0.629	0.569	0.834	0.635	0.434
HO-2 / HO-3	8	0.641	0.509	0.622	0.952	0.497	0.918	0.643	0.440
HO-2 / HO-3	9	0.729	0.500	0.612	0.642	0.373	1.364	0.635	0.434
HO-2 / HO-3	10	0.837	0.414	0.614	0.630	0.492	0.906	0.635	0.435
HO-2 / HO-3	11	0.727	0.500	0.612	0.641	0.565	0.903	0.632	0.433
HO-2 / HO-3	12	0.629	0.632	0.612	0.704	0.501	1.079	0.633	0.433
HO-2 / HO-3	13	0.724	0.497	0.501	0.931	0.497	0.827	0.629	0.430
HO-2 / HO-3	14	0.727	0.421	0.612	0.703	0.564	0.938	0.632	0.432
HO-2 / HO-3	15	0.712	0.519	0.539	0.723	0.582	1.421	0.686	0.446
HO-2 / HO-3	16	1.313	0.684	0.711	0.733	0.664	1.228	0.856	0.588
HO-2 / HO-3	17	0.627	0.499	0.870	0.702	0.563	1.075	0.630	0.431
HO-2 / HO-3	18	0.674	1.029	0.625	1.023	0.488	1.154	0.836	0.630
HO-2 / HO-3	19	0.710	0.791	0.443	0.721	0.679	0.901	0.684	0.444
HO-2 / HO-3	20	0.632	0.424	1.097	0.862	0.569	0.835	0.636	0.435
HO-2 / HO-3	21	0.961	1.188	1.301	0.844	0.695	1.196	0.878	0.602
HO-2 / HO-3	22	0.701	0.523	0.437	0.947	0.671	0.890	0.676	0.438
HO-2 / HO-3	23	0.737	0.506	0.837	0.636	0.573	1.092	0.641	0.439
HO-2 / HO-3	24	0.923	1.140	0.700	1.210	0.668	1.161	0.843	0.579
HO-2 / HO-3	25	0.880	0.499	0.611	0.626	0.487	0.900	0.630	0.431
HO-2 / HO-3	26	0.933	0.824	1.009	1.177	0.765	1.173	0.851	0.583
HO-2 / HO-3	27	0.664	1.003	1.404	0.991	0.482	1.192	0.825	0.623
HO-2 / HO-3	28	0.626	0.497	0.868	0.855	0.562	1.072	0.629	0.430
HO-2 / HO-3	29	0.619	0.415	1.077	1.018	0.559	0.779	0.623	0.427
HO-2 / HO-3	30	1.362	0.674	0.946	0.721	0.655	1.208	0.843	0.579
HO-2 / HO-3	31	0.960	1.069	1.298	1.119	0.694	1.278	0.877	0.600
HO-2 / HO-3	32	0.624	0.496	0.866	1.022	0.562	0.825	0.627	0.429
HO-2 / HO-3	33	0.907	0.470	0.592	0.850	0.505	0.882	0.730	0.449
HO-2 / HO-3	34	0.869	0.493	0.605	0.693	0.484	0.890	0.623	0.428
HO-2 / HO-3	35	0.944	1.052	0.965	1.010	0.902	1.174	0.861	0.590
HO-2 / HO-3	36	0.679	0.839	0.898	0.843	0.650	0.931	0.759	0.520
HO-2 / HO-3	37	0.682	1.040	0.902	0.694	0.653	1.330	0.847	0.637
HO-2 / HO-3	38	0.688	1.036	1.137	1.025	0.498	1.233	0.853	0.644
HO-2 / HO-3	39	0.858	0.487	0.849	0.626	0.477	1.047	0.616	0.422
HO-2 / HO-3	40	0.946	1.179	1.280	1.214	0.684	1.262	0.863	0.592
HO-2 / HO-3	41	0.797	0.896	0.898	1.038	0.762	1.201	0.802	0.549
HO-2 / HO-3	42	0.959	1.069	1.656	1.210	0.693	1.193	0.876	0.600

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	43	0.615	0.489	0.853	1.205	0.554	0.812	0.618	0.424
HO-2 / HO-3	44	0.941	1.231	0.588	1.210	0.902	1.174	0.861	0.590
HO-2 / HO-3	45	0.725	0.498	0.611	0.624	0.658	1.074	0.630	0.431
HO-2 / HO-3	46	0.784	0.526	0.883	1.021	0.555	1.207	0.788	1.428
HO-2 / HO-3	47	0.921	1.150	0.996	0.987	0.883	1.206	0.842	0.577
HO-2 / HO-3	48	0.788	0.790	0.657	1.027	0.570	1.197	0.791	1.435
HO-2 / HO-3	49	0.954	1.191	1.651	1.227	0.691	1.189	0.873	0.598
HO-2 / HO-3	50	0.619	0.414	1.376	0.993	0.558	0.923	0.621	0.426
HO-2 / HO-3	51	0.936	1.045	0.959	1.207	0.894	1.166	0.856	0.587
HO-2 / HO-3	52	0.941	0.700	0.963	1.007	1.117	1.171	0.860	0.589
HO-2 / HO-3	53	0.781	0.524	0.930	1.110	0.554	1.190	0.787	1.424
HO-2 / HO-3	54	0.953	1.189	1.652	1.226	0.690	1.212	0.871	0.598
HO-2 / HO-3	55	0.932	1.038	0.954	1.199	0.891	1.160	0.851	0.582
HO-2 / HO-3	56	1.366	0.664	0.932	0.798	0.645	1.192	0.833	0.570
HO-2 / HO-3	57	0.680	1.021	0.630	1.030	0.649	1.372	0.841	0.633
HO-2 / HO-3	58	0.934	0.695	0.958	1.003	1.112	1.177	0.855	0.586
HO-2 / HO-3	59	0.919	1.025	0.995	1.207	0.880	1.228	0.841	0.576
HO-2 / HO-3	60	0.969	0.609	0.525	0.857	0.501	0.879	0.667	0.433
HO-2 / HO-3	61	0.680	1.036	1.126	0.843	0.651	1.220	0.842	0.635
HO-2 / HO-3	62	0.929	1.174	1.273	1.206	0.889	1.203	0.867	0.598
HO-2 / HO-3	63	0.914	1.142	1.409	1.406	0.662	1.150	0.836	0.572
HO-2 / HO-3	64	0.850	0.482	0.797	0.619	0.547	0.871	0.610	0.419
HO-2 / HO-3	65	0.849	0.482	0.485	0.678	0.473	0.763	0.610	0.418
HO-2 / HO-3	66	0.911	1.137	0.985	0.798	1.084	1.192	0.833	0.570
HO-2 / HO-3	67	1.343	0.713	1.297	1.027	0.694	1.193	0.876	0.601
HO-2 / HO-3	68	0.849	0.405	0.484	0.827	0.483	0.763	0.609	0.418
HO-2 / HO-3	69	1.337	0.662	0.687	0.708	0.641	1.128	0.828	0.567
HO-2 / HO-3	70	0.680	1.035	0.897	1.031	0.651	1.161	0.841	0.635
HO-2 / HO-3	71	1.290	1.025	0.995	0.718	0.664	1.156	0.841	0.576
HO-2 / HO-3	72	0.894	0.482	0.590	0.619	0.473	1.312	0.609	0.418
HO-2 / HO-3	73	0.938	1.169	1.445	1.206	0.898	1.191	0.856	0.587
HO-2 / HO-3	74	0.914	0.680	0.988	1.179	1.086	1.196	0.836	0.572
HO-2 / HO-3	75	1.356	0.659	0.685	0.707	0.640	1.125	0.825	0.566
HO-2 / HO-3	76	0.880	0.420	0.612	0.934	0.565	0.937	0.631	0.432
HO-2 / HO-3	77	1.291	0.688	0.996	0.808	0.755	1.147	0.842	0.576
HO-2 / HO-3	78	1.384	1.170	1.013	1.005	0.679	1.179	0.858	0.588
HO-2 / HO-3	79	0.934	1.166	1.265	1.206	0.893	1.189	0.855	0.586
HO-2 / HO-3	80	0.849	0.405	0.796	0.603	0.473	0.870	0.609	0.418
HO-2 / HO-3	81	0.711	0.913	0.886	0.920	0.846	1.117	0.808	0.596
HO-2 / HO-3	82	0.911	0.679	0.932	1.175	1.084	1.192	0.833	0.570
HO-2 / HO-3	83	1.353	0.669	0.941	0.805	0.650	1.202	0.839	0.576
HO-2 / HO-3	84	0.932	1.040	1.616	1.202	0.891	1.161	0.851	0.583

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	85	1.287	1.145	0.572	0.716	0.664	1.153	0.838	0.575
HO-2 / HO-3	86	1.388	0.817	0.577	0.811	0.669	1.212	0.846	0.580
HO-2 / HO-3	87	0.784	0.924	0.654	1.466	0.750	1.184	0.788	0.541
HO-2 / HO-3	88	0.924	0.816	0.947	1.079	1.098	1.151	0.845	0.580
HO-2 / HO-3	89	0.653	0.985	1.230	0.970	0.625	1.117	0.810	0.611
HO-2 / HO-3	90	1.337	0.785	1.206	0.780	0.730	1.121	0.814	0.557
HO-2 / HO-3	91	0.798	0.540	0.605	0.952	0.594	0.912	0.728	1.320
HO-2 / HO-3	92	0.931	1.163	1.435	1.221	0.890	1.160	0.851	0.582
HO-2 / HO-3	93	0.774	0.777	0.646	0.824	0.548	1.177	0.779	1.410
HO-2 / HO-3	94	0.931	1.037	1.607	1.197	0.890	1.159	0.850	0.582
HO-2 / HO-3	95	0.902	1.125	0.683	1.159	1.071	1.123	0.824	0.565
HO-2 / HO-3	96	1.340	0.650	0.914	0.784	0.481	1.112	0.815	0.560
HO-2 / HO-3	97	0.793	1.303	0.545	0.846	0.758	1.221	0.797	0.546
HO-2 / HO-3	98	0.779	0.528	0.590	0.949	0.501	0.882	0.713	1.290
HO-2 / HO-3	99	0.928	1.162	1.536	1.195	0.890	1.159	0.850	0.581
HO-2 / HO-3	100	0.916	1.132	0.991	1.410	0.878	1.201	0.837	0.575
HO-2 / HO-3	101	0.793	1.302	0.544	1.264	0.758	1.280	0.797	0.546
HO-2 / HO-3	102	0.644	1.029	1.214	0.978	0.617	1.156	0.798	0.602
HO-2 / HO-3	103	1.551	0.608	0.774	1.128	0.449	1.589	0.931	1.690
HO-2 / HO-3	104	0.678	0.837	1.432	0.688	0.649	0.948	0.757	0.519
HO-2 / HO-3	105	0.792	1.795	0.544	1.124	0.757	1.205	0.797	0.545
HO-2 / HO-3	106	1.365	0.802	0.567	1.062	0.744	1.318	0.830	0.569
HO-2 / HO-3	107	0.948	0.503	0.422	0.987	0.554	0.901	0.652	0.424
HO-2 / HO-3	108	1.238	0.658	0.670	1.030	0.723	1.122	0.806	0.553
HO-2 / HO-3	109	0.654	0.887	1.380	0.968	0.625	1.165	0.807	0.606
HO-2 / HO-3	110	0.919	1.146	0.941	1.491	0.879	1.155	0.839	0.576
HO-2 / HO-3	111	1.105	0.885	0.887	0.840	0.570	1.198	0.791	0.543
HO-2 / HO-3	112	1.331	0.647	0.673	1.141	0.479	1.161	0.811	0.554
HO-2 / HO-3	113	1.319	0.789	0.679	1.043	0.634	1.170	0.816	0.561
HO-2 / HO-3	114	1.344	0.668	0.969	0.700	0.735	1.141	0.819	1.484
HO-2 / HO-3	115	0.791	0.536	0.600	0.803	0.591	0.896	0.724	1.311
HO-2 / HO-3	116	0.653	1.456	0.817	0.974	0.625	1.103	0.810	0.611
HO-2 / HO-3	117	0.686	0.513	0.742	1.023	0.562	0.917	1.283	0.430
HO-2 / HO-3	118	0.882	0.474	0.582	0.889	0.538	0.858	0.600	0.410
HO-2 / HO-3	119	0.781	0.525	0.930	1.226	0.641	1.264	0.787	1.425
HO-2 / HO-3	120	0.914	1.125	0.934	1.172	1.084	1.193	0.834	0.570
HO-2 / HO-3	121	0.902	0.673	0.976	1.462	1.071	1.180	0.824	0.565
HO-2 / HO-3	122	1.351	0.809	0.990	0.804	0.750	1.152	0.837	0.575
HO-2 / HO-3	123	0.962	0.997	1.081	0.970	0.473	1.117	0.810	0.611
HO-2 / HO-3	124	0.679	0.496	0.515	1.209	0.493	0.864	1.267	0.426
HO-2 / HO-3	125	0.902	0.795	0.923	1.182	0.651	1.133	0.824	1.491
HO-2 / HO-3	126	0.916	1.800	0.991	1.202	0.878	1.142	0.838	0.575

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	127	0.784	0.584	0.727	1.168	0.642	1.084	0.876	1.587
HO-2 / HO-3	128	0.857	0.923	0.758	0.954	0.708	0.921	0.677	0.464
HO-2 / HO-3	129	0.914	1.140	1.237	1.482	0.876	1.161	0.835	0.572
HO-2 / HO-3	130	1.211	0.642	0.539	1.008	0.708	1.098	0.789	0.542
HO-2 / HO-3	131	1.005	0.602	0.518	0.922	0.558	0.867	0.657	0.428
HO-2 / HO-3	132	0.946	1.054	0.967	1.218	1.217	1.178	0.863	0.592
HO-2 / HO-3	133	1.282	0.680	0.987	0.801	0.876	1.138	0.835	0.572
HO-2 / HO-3	134	1.267	1.008	0.977	0.792	0.864	1.125	0.825	0.566
HO-2 / HO-3	135	1.023	0.602	0.426	0.921	0.494	1.180	0.656	0.428
HO-2 / HO-3	136	0.749	0.977	0.856	0.965	0.619	1.139	0.803	0.605
HO-2 / HO-3	137	0.765	0.513	0.910	1.431	0.543	1.165	0.769	1.395
HO-2 / HO-3	138	0.878	0.398	0.580	0.976	0.536	0.786	0.598	0.410
HO-2 / HO-3	139	0.837	0.599	0.785	0.816	0.477	0.859	0.600	0.411
HO-2 / HO-3	140	0.927	1.157	2.016	1.215	0.888	1.154	0.848	0.581
HO-2 / HO-3	141	1.271	0.762	0.539	1.007	0.707	1.151	0.788	0.541
HO-2 / HO-3	142	1.031	0.785	0.963	0.955	1.058	1.166	0.814	0.557
HO-2 / HO-3	143	0.768	0.521	0.788	0.937	0.669	0.863	0.704	1.275
HO-2 / HO-3	144	0.866	0.491	0.812	0.917	0.557	1.058	0.620	0.425
HO-2 / HO-3	145	0.782	1.287	0.538	0.836	0.750	1.637	0.788	0.540
HO-2 / HO-3	146	1.063	0.601	0.853	0.986	0.619	1.167	0.761	0.522
HO-2 / HO-3	147	0.858	0.401	0.597	0.684	0.363	0.754	1.519	0.422
HO-2 / HO-3	148	0.966	0.981	0.806	0.978	0.467	1.101	0.799	0.602
HO-2 / HO-3	149	0.710	0.401	0.803	0.683	0.363	0.770	1.517	0.422
HO-2 / HO-3	150	0.890	1.112	0.963	1.148	1.058	1.166	0.814	0.557
HO-2 / HO-3	151	1.065	1.023	1.415	1.184	0.878	1.143	0.838	0.576
HO-2 / HO-3	152	1.266	1.128	0.925	1.185	0.653	1.205	0.824	0.565
HO-2 / HO-3	153	1.252	1.102	0.914	1.171	0.647	1.123	0.816	0.560
HO-2 / HO-3	154	1.080	0.866	0.642	0.819	0.736	1.170	0.773	0.529
HO-2 / HO-3	155	1.034	1.100	1.210	1.170	0.855	1.166	0.815	0.557
HO-2 / HO-3	156	1.260	0.794	0.972	1.179	0.650	1.129	0.823	0.563
HO-2 / HO-3	157	0.909	1.120	0.930	1.170	1.079	1.141	0.829	0.568
HO-2 / HO-3	158	0.776	0.914	0.874	1.238	0.922	1.194	0.780	0.535
HO-2 / HO-3	159	1.375	0.668	1.413	0.805	0.752	1.153	0.838	0.575
HO-2 / HO-3	160	1.522	0.638	0.898	1.131	0.471	1.094	0.802	0.549
HO-2 / HO-3	161	0.945	0.492	0.421	0.836	0.364	0.839	1.258	0.422
HO-2 / HO-3	162	1.036	0.666	0.967	1.153	1.065	1.115	0.817	0.561
HO-2 / HO-3	163	0.642	1.432	1.062	0.975	0.616	1.251	0.797	0.601
HO-2 / HO-3	164	0.912	0.452	0.464	0.904	0.440	0.891	0.678	0.465
HO-2 / HO-3	165	1.327	0.781	0.671	0.948	0.640	1.156	0.808	0.554
HO-2 / HO-3	166	1.099	1.288	0.538	0.836	0.750	1.194	0.788	0.541
HO-2 / HO-3	167	1.327	0.645	0.671	0.948	0.640	1.156	0.808	0.554
HO-2 / HO-3	168	0.770	0.906	0.869	1.093	0.991	1.162	0.774	0.530

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	169	1.089	0.873	0.650	0.831	0.637	1.185	0.782	0.536
HO-2 / HO-3	170	1.023	0.612	0.526	0.629	0.492	0.908	1.295	0.434
HO-2 / HO-3	171	1.050	0.786	0.788	1.096	0.508	1.693	0.704	0.482
HO-2 / HO-3	172	0.983	0.833	0.505	0.902	0.483	0.849	0.643	0.419
HO-2 / HO-3	173	0.806	1.007	1.105	1.572	0.770	1.025	0.752	0.520
HO-2 / HO-3	174	1.343	0.653	0.916	1.151	0.635	1.125	0.817	0.561
HO-2 / HO-3	175	1.373	0.807	0.570	1.179	0.749	1.220	0.836	0.572
HO-2 / HO-3	176	1.251	0.664	0.963	0.956	0.855	1.112	0.815	0.557
HO-2 / HO-3	177	1.031	0.664	0.963	1.148	1.058	1.166	0.814	0.557
HO-2 / HO-3	178	1.245	0.662	1.202	0.779	0.849	1.107	0.812	0.555
HO-2 / HO-3	179	1.030	0.663	1.203	1.146	1.056	1.165	0.813	0.556
HO-2 / HO-3	180	1.283	0.809	1.238	1.155	0.663	1.151	0.836	0.572
HO-2 / HO-3	181	1.245	1.098	0.960	0.779	0.849	1.106	0.812	0.555
HO-2 / HO-3	182	1.313	0.664	1.210	0.783	0.855	1.110	0.815	0.557
HO-2 / HO-3	183	0.755	0.758	0.849	1.183	0.617	1.162	0.759	1.374
HO-2 / HO-3	184	1.252	0.994	1.211	0.784	0.733	1.123	0.816	0.560
HO-2 / HO-3	185	1.335	0.784	1.203	0.779	0.630	1.118	0.813	0.556
HO-2 / HO-3	186	1.108	0.597	1.119	1.174	0.533	1.143	0.756	0.518
HO-2 / HO-3	187	1.253	0.664	0.966	0.785	0.856	1.124	0.816	0.560
HO-2 / HO-3	188	0.761	0.770	1.436	1.051	0.596	1.035	1.140	0.777
HO-2 / HO-3	189	0.923	0.992	1.088	0.816	0.477	1.179	0.817	0.617
HO-2 / HO-3	190	0.677	0.504	0.694	1.565	0.480	0.903	1.264	0.425
HO-2 / HO-3	191	1.264	1.124	0.682	0.790	1.157	1.146	0.824	0.564
HO-2 / HO-3	192	1.235	0.658	0.953	1.029	0.845	1.097	0.805	0.553
HO-2 / HO-3	193	0.678	0.598	0.734	1.010	0.557	0.904	1.265	0.425
HO-2 / HO-3	194	1.345	0.804	0.986	0.979	0.748	1.149	0.834	0.572
HO-2 / HO-3	195	1.524	0.640	0.666	0.687	0.719	1.151	0.803	0.551
HO-2 / HO-3	196	1.252	0.664	1.210	0.956	0.855	1.112	0.815	0.560
HO-2 / HO-3	197	0.758	0.799	1.001	1.056	0.605	1.230	1.144	0.788
HO-2 / HO-3	198	0.949	0.504	0.513	0.914	0.490	0.861	1.264	0.424
HO-2 / HO-3	199	0.770	0.854	0.643	1.203	1.314	1.186	0.773	0.529
HO-2 / HO-3	200	1.291	1.027	0.941	0.807	0.883	1.147	0.842	0.576
HO-2 / HO-3	201	1.159	0.775	0.870	1.096	0.561	1.868	0.777	0.533
HO-2 / HO-3	202	1.591	0.668	0.938	0.804	0.752	1.152	0.837	0.575
HO-2 / HO-3	203	1.291	0.688	0.941	0.987	0.880	1.156	0.842	0.576
HO-2 / HO-3	204	0.848	0.405	0.839	0.974	0.637	0.762	0.608	0.416
HO-2 / HO-3	205	0.767	1.363	0.637	1.194	0.734	1.205	0.768	0.526
HO-2 / HO-3	206	1.174	0.623	1.106	1.038	0.800	1.156	0.934	0.640
HO-2 / HO-3	207	1.103	0.753	0.891	1.170	0.613	1.154	0.754	0.517
HO-2 / HO-3	208	1.084	1.270	0.530	0.824	0.739	1.190	0.779	0.533
HO-2 / HO-3	209	0.777	0.788	0.589	0.949	0.675	0.869	0.710	1.285
HO-2 / HO-3	210	1.324	1.120	0.920	0.789	0.860	1.142	0.822	0.563

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	211	1.309	1.166	1.010	1.201	0.678	1.164	0.853	0.586
HO-2 / HO-3	212	0.641	1.538	0.847	0.958	0.613	1.151	1.065	0.600
HO-2 / HO-3	213	0.937	0.970	0.841	0.965	0.460	1.087	0.790	0.595
HO-2 / HO-3	214	1.370	0.697	1.043	0.803	0.646	1.094	0.882	0.604
HO-2 / HO-3	215	0.879	0.655	1.355	1.352	0.636	1.106	0.803	1.455
HO-2 / HO-3	216	1.227	0.735	0.519	1.155	0.796	1.058	0.786	0.520
HO-2 / HO-3	217	0.905	0.983	1.217	0.655	0.618	1.257	0.801	0.603
HO-2 / HO-3	218	0.879	0.772	1.355	0.940	0.838	1.093	0.803	1.455
HO-2 / HO-3	219	0.718	0.407	0.815	0.922	0.367	0.765	1.538	0.427
HO-2 / HO-3	220	0.605	0.397	0.795	0.992	0.471	0.761	1.500	0.416
HO-2 / HO-3	221	1.208	0.641	0.654	1.007	1.024	1.250	0.788	0.541
HO-2 / HO-3	222	1.010	0.605	0.428	0.848	0.497	0.854	1.280	0.429
HO-2 / HO-3	223	0.766	0.782	1.010	1.035	0.599	1.189	1.144	0.781
HO-2 / HO-3	224	1.000	0.486	0.416	0.901	0.473	0.830	1.245	0.418
HO-2 / HO-3	225	1.568	0.674	1.394	0.792	0.655	1.126	0.826	0.566
HO-2 / HO-3	226	1.315	0.638	0.665	1.023	0.622	1.103	0.801	0.549
HO-2 / HO-3	227	1.122	0.896	0.635	1.214	0.550	1.147	0.765	0.524
HO-2 / HO-3	228	0.880	0.658	0.770	0.871	0.527	0.774	0.589	0.403
HO-2 / HO-3	229	0.894	0.998	1.212	2.171	0.649	2.083	0.819	0.563
HO-2 / HO-3	230	0.771	0.784	0.792	0.941	0.576	0.877	0.707	1.280
HO-2 / HO-3	231	1.310	0.770	0.944	0.936	0.633	1.143	0.799	0.546
HO-2 / HO-3	232	1.239	0.781	0.955	1.135	0.847	1.100	0.808	0.554
HO-2 / HO-3	233	0.935	0.485	0.416	0.603	0.471	1.154	1.243	0.418
HO-2 / HO-3	234	1.264	0.671	1.221	0.790	0.861	1.133	0.824	0.564
HO-2 / HO-3	235	0.906	0.985	0.853	0.982	0.617	1.159	0.801	0.604
HO-2 / HO-3	236	1.299	0.658	1.360	0.772	0.846	1.098	0.806	0.553
HO-2 / HO-3	237	1.344	1.119	0.680	1.155	0.858	1.118	0.819	0.563
HO-2 / HO-3	238	0.683	0.604	1.181	1.285	0.560	0.913	1.277	0.428
HO-2 / HO-3	239	0.780	0.529	0.798	1.197	0.581	0.883	0.714	1.292
HO-2 / HO-3	240	1.256	0.791	0.916	0.960	0.857	1.116	0.819	0.561
HO-2 / HO-3	241	0.655	1.048	0.819	0.974	0.779	1.121	1.089	0.612
HO-2 / HO-3	242	1.267	1.008	0.978	0.968	0.864	1.125	0.825	0.566
HO-2 / HO-3	243	0.760	0.768	0.952	0.702	0.740	1.184	1.137	0.776
HO-2 / HO-3	244	1.379	1.146	0.941	0.984	0.879	1.155	0.841	0.576
HO-2 / HO-3	245	1.230	0.772	0.950	0.769	0.635	1.103	0.801	0.549
HO-2 / HO-3	246	1.290	0.640	0.537	1.004	0.624	1.147	0.787	0.539
HO-2 / HO-3	247	1.276	1.135	1.231	1.169	0.870	1.133	0.832	0.569
HO-2 / HO-3	248	0.907	0.986	1.071	0.962	0.469	1.107	0.803	0.605
HO-2 / HO-3	249	1.241	0.781	0.957	1.160	0.847	1.112	0.810	0.554
HO-2 / HO-3	250	0.889	0.968	0.795	0.964	0.608	1.085	0.787	0.594
HO-2 / HO-3	251	1.143	0.870	0.874	0.827	0.743	1.168	0.779	0.536
HO-2 / HO-3	252	1.311	0.638	0.662	0.683	0.470	1.098	0.799	1.448

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	253	1.342	0.789	1.211	0.785	0.856	1.115	0.816	0.561
HO-2 / HO-3	254	0.892	0.972	1.054	1.135	0.461	1.142	0.791	0.596
HO-2 / HO-3	255	0.878	0.587	0.570	0.869	0.526	0.839	0.588	0.401
HO-2 / HO-3	256	1.312	0.771	0.897	1.129	0.837	1.091	0.800	0.547
HO-2 / HO-3	257	1.312	0.771	0.897	0.938	0.634	1.146	0.800	0.547
HO-2 / HO-3	258	1.230	0.653	0.950	0.940	1.043	1.103	0.802	0.549
HO-2 / HO-3	259	1.060	0.758	0.850	0.804	0.617	1.151	0.760	0.521
HO-2 / HO-3	260	1.239	0.963	0.835	0.642	0.604	1.080	0.784	0.592
HO-2 / HO-3	261	0.781	0.798	1.291	1.038	0.610	1.214	1.168	0.796
HO-2 / HO-3	262	0.890	0.970	0.840	0.965	0.460	1.086	0.790	0.595
HO-2 / HO-3	263	0.758	1.217	1.602	0.700	0.593	0.858	1.133	0.773
HO-2 / HO-3	264	0.766	0.782	1.441	0.706	0.743	0.919	1.144	0.781
HO-2 / HO-3	265	0.983	0.590	0.416	0.902	0.639	0.890	0.643	0.419
HO-2 / HO-3	266	1.213	0.645	0.887	0.759	0.627	1.088	0.791	1.432
HO-2 / HO-3	267	1.260	0.668	1.216	0.787	0.650	1.118	0.822	0.563
HO-2 / HO-3	268	0.885	0.963	1.044	0.940	0.603	1.078	0.783	0.590
HO-2 / HO-3	269	0.869	2.191	0.941	0.764	1.035	0.941	1.138	0.795
HO-2 / HO-3	270	0.763	0.771	1.008	1.054	0.743	0.874	1.143	0.779
HO-2 / HO-3	271	0.974	0.990	0.860	0.805	0.472	1.087	0.806	0.607
HO-2 / HO-3	272	1.110	0.987	1.309	0.983	0.941	1.139	0.883	0.605
HO-2 / HO-3	273	1.012	1.596	0.944	0.937	1.038	1.145	0.799	0.547
HO-2 / HO-3	274	0.903	0.981	1.213	0.941	0.618	1.154	0.797	0.601
HO-2 / HO-3	275	1.517	0.770	0.944	0.767	0.835	1.089	0.799	0.547
HO-2 / HO-3	276	1.246	1.110	0.911	0.952	0.851	1.108	0.813	0.556
HO-2 / HO-3	277	1.128	1.005	1.064	0.998	0.771	1.103	0.900	0.616
HO-2 / HO-3	278	1.067	0.955	0.580	1.239	0.728	0.965	0.701	0.483
HO-2 / HO-3	279	1.346	0.655	0.561	1.003	0.736	1.199	0.834	0.563
HO-2 / HO-3	280	0.776	0.786	1.049	0.947	0.674	0.869	0.709	1.283
HO-2 / HO-3	281	1.345	0.668	1.216	1.048	0.858	1.175	0.822	0.563
HO-2 / HO-3	282	1.219	0.969	0.941	0.764	1.034	1.138	0.794	0.544
HO-2 / HO-3	283	0.723	0.953	0.781	0.949	0.802	1.265	0.775	0.584
HO-2 / HO-3	284	0.946	0.493	0.421	1.267	0.364	0.883	1.259	0.423
HO-2 / HO-3	285	1.335	0.784	0.911	0.780	0.851	1.108	0.813	0.556
HO-2 / HO-3	286	1.319	0.640	0.549	0.770	0.719	1.173	0.803	0.551
HO-2 / HO-3	287	1.078	0.770	0.866	1.000	0.630	1.184	0.772	0.528
HO-2 / HO-3	288	1.315	0.994	0.677	0.784	1.147	1.191	0.815	0.560
HO-2 / HO-3	289	1.536	0.647	0.672	1.035	0.725	1.103	0.811	0.554
HO-2 / HO-3	290	0.958	0.954	0.579	0.941	0.622	1.052	0.762	0.567
HO-2 / HO-3	291	1.218	1.084	0.938	1.336	0.831	1.104	0.793	0.544
HO-2 / HO-3	292	1.260	0.668	1.216	0.961	0.858	1.141	0.822	0.563
HO-2 / HO-3	293	0.938	0.498	0.418	0.904	0.549	0.840	1.247	0.419
HO-2 / HO-3	294	0.941	1.021	0.592	0.952	0.461	1.067	1.060	0.597

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	295	0.770	1.360	0.868	0.820	0.736	1.161	0.773	0.529
HO-2 / HO-3	296	1.261	1.004	1.218	0.962	0.650	1.130	0.823	0.563
HO-2 / HO-3	297	1.255	0.998	1.480	1.378	0.648	1.125	0.817	0.561
HO-2 / HO-3	298	0.954	0.977	1.072	0.963	0.469	1.096	0.804	0.606
HO-2 / HO-3	299	0.763	0.779	1.008	1.036	0.743	1.038	1.143	0.779
HO-2 / HO-3	300	0.882	1.005	1.187	0.937	0.602	1.130	0.781	0.589
HO-2 / HO-3	301	0.926	0.482	0.677	0.893	0.468	0.830	1.233	0.413
HO-2 / HO-3	302	0.914	0.453	0.804	0.796	0.490	1.043	1.274	0.899
HO-2 / HO-3	303	0.624	1.498	0.781	1.111	0.598	1.121	1.036	0.584
HO-2 / HO-3	304	0.883	0.672	0.786	0.816	0.631	0.859	0.601	0.411
HO-2 / HO-3	305	0.879	0.957	0.785	0.918	0.600	1.073	0.779	0.587
HO-2 / HO-3	306	1.315	0.994	0.965	0.784	0.855	1.112	0.815	0.560
HO-2 / HO-3	307	0.879	0.855	1.184	0.933	0.600	1.073	0.779	0.587
HO-2 / HO-3	308	0.888	0.966	1.340	0.786	0.606	1.084	0.787	0.594
HO-2 / HO-3	309	0.935	0.497	0.504	0.974	0.473	0.967	1.244	0.418
HO-2 / HO-3	310	1.141	0.907	1.018	1.009	0.779	1.138	0.908	0.623
HO-2 / HO-3	311	0.879	0.957	1.038	0.936	0.600	1.073	0.779	0.587
HO-2 / HO-3	312	0.760	0.768	1.258	1.029	0.740	0.870	1.137	0.776
HO-2 / HO-3	313	1.220	0.649	0.941	1.411	0.833	1.094	0.795	0.544
HO-2 / HO-3	314	1.253	0.997	0.915	0.958	1.060	1.113	0.816	0.560
HO-2 / HO-3	315	0.868	0.759	0.765	0.914	0.650	0.840	0.684	1.238
HO-2 / HO-3	316	1.262	1.123	1.387	0.963	0.861	1.143	0.824	0.564
HO-2 / HO-3	317	1.132	1.008	1.520	1.204	0.772	1.163	0.902	0.617
HO-2 / HO-3	318	1.528	0.642	0.904	1.030	0.723	1.098	0.806	0.553
HO-2 / HO-3	319	0.946	0.978	1.210	1.143	0.465	1.151	0.796	0.600
HO-2 / HO-3	320	1.236	1.153	1.194	1.157	0.846	1.122	0.806	0.553
HO-2 / HO-3	321	0.896	0.964	1.057	0.951	0.611	1.296	0.793	0.597
HO-2 / HO-3	322	1.032	0.585	2.012	0.960	0.603	1.133	0.741	0.508
HO-2 / HO-3	323	0.981	0.587	0.719	0.675	0.546	0.837	1.242	0.418
HO-2 / HO-3	324	0.743	0.744	0.619	1.163	0.608	1.130	0.745	1.353
HO-2 / HO-3	325	0.976	0.584	0.502	0.673	0.542	0.883	1.237	0.414
HO-2 / HO-3	326	1.328	0.781	0.672	0.776	0.848	1.103	0.810	0.554
HO-2 / HO-3	327	0.902	0.916	1.132	0.895	0.574	1.079	0.746	0.563
HO-2 / HO-3	328	1.245	1.109	1.467	1.163	0.641	1.128	0.812	0.555
HO-2 / HO-3	329	1.233	1.098	1.518	0.941	1.045	1.094	0.803	0.551
HO-2 / HO-3	330	1.064	1.247	0.632	0.809	0.902	1.168	0.762	0.523
HO-2 / HO-3	331	1.117	0.982	0.851	0.961	0.467	1.088	0.799	0.602
HO-2 / HO-3	332	1.327	0.985	0.553	0.776	1.052	1.124	0.808	0.554
HO-2 / HO-3	333	1.239	0.659	0.905	0.948	1.052	1.100	0.808	0.554
HO-2 / HO-3	334	1.319	0.664	0.557	0.959	1.060	1.137	0.816	0.561
HO-2 / HO-3	335	1.057	0.839	0.628	0.803	0.970	1.161	0.758	0.520
HO-2 / HO-3	336	0.762	0.815	1.438	0.860	0.742	0.916	1.141	0.778

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	337	0.950	0.972	1.066	0.959	0.617	1.100	0.798	0.602
HO-2 / HO-3	338	0.833	0.597	0.781	0.993	0.627	1.020	0.598	0.409
HO-2 / HO-3	339	1.929	0.636	0.941	0.766	0.713	1.096	0.798	0.546
HO-2 / HO-3	340	0.949	0.845	0.732	1.011	0.491	0.902	1.265	0.424
HO-2 / HO-3	341	1.291	0.653	0.947	1.022	0.634	1.113	0.800	1.450
HO-2 / HO-3	342	1.513	0.636	0.544	0.935	0.468	1.087	0.798	0.545
HO-2 / HO-3	343	0.902	1.029	0.850	0.960	0.617	1.499	0.798	0.602
HO-2 / HO-3	344	1.086	0.956	0.827	1.115	0.453	1.070	0.777	0.586
HO-2 / HO-3	345	1.246	1.110	1.536	1.146	0.849	1.107	0.813	0.556
HO-2 / HO-3	346	1.296	0.630	0.654	0.757	0.612	1.085	0.788	1.428
HO-2 / HO-3	347	0.926	0.582	0.412	0.671	0.633	0.958	1.233	0.413
HO-2 / HO-3	348	0.875	0.942	0.824	1.172	0.597	1.046	0.775	0.584
HO-2 / HO-3	349	1.055	0.837	0.896	0.802	0.968	1.144	0.757	0.519
HO-2 / HO-3	350	0.968	0.479	0.498	0.668	0.538	0.825	1.226	0.411
HO-2 / HO-3	351	0.941	1.426	0.799	0.792	0.462	1.245	0.793	0.597
HO-2 / HO-3	352	1.321	1.117	0.967	1.131	0.857	1.173	0.817	0.561
HO-2 / HO-3	353	0.929	0.445	0.788	1.035	0.543	1.070	0.667	1.207
HO-2 / HO-3	354	0.767	0.778	0.829	0.918	0.667	0.868	0.701	1.271
HO-2 / HO-3	355	0.843	0.395	0.585	0.893	0.355	0.747	1.491	0.413
HO-2 / HO-3	356	1.298	0.658	0.953	1.029	1.048	1.108	0.805	0.553
HO-2 / HO-3	357	0.620	1.488	0.819	0.923	0.737	1.209	1.030	0.581
HO-2 / HO-3	358	1.291	1.060	0.881	1.086	0.824	1.126	0.787	0.539
HO-2 / HO-3	359	0.795	0.402	0.499	0.844	0.476	0.770	1.646	0.430
HO-2 / HO-3	360	1.249	0.993	1.472	1.369	0.851	1.109	0.813	0.556
HO-2 / HO-3	361	1.114	0.593	1.077	1.023	0.576	0.990	0.726	1.317
HO-2 / HO-3	362	1.076	0.519	0.785	0.952	0.570	0.868	0.700	1.270
HO-2 / HO-3	363	0.761	0.816	1.262	1.034	0.741	0.915	1.140	0.777
HO-2 / HO-3	364	1.493	0.628	0.538	0.922	0.464	1.072	0.788	1.427
HO-2 / HO-3	365	1.035	0.587	0.616	0.788	0.604	1.123	0.743	1.346
HO-2 / HO-3	366	1.054	0.597	0.845	0.979	0.614	1.156	0.755	1.368
HO-2 / HO-3	367	0.882	0.960	1.186	0.937	0.602	1.076	0.781	0.589
HO-2 / HO-3	368	1.598	0.628	0.881	0.690	0.464	1.149	0.787	1.426
HO-2 / HO-3	369	0.873	0.761	0.998	0.697	0.794	0.907	1.129	0.770
HO-2 / HO-3	370	0.869	0.804	1.241	0.997	0.587	0.977	1.122	0.766
HO-2 / HO-3	371	1.321	0.657	0.549	1.133	1.132	1.119	0.804	0.552
HO-2 / HO-3	372	1.526	1.098	0.668	0.771	0.842	1.096	0.804	0.552
HO-2 / HO-3	373	1.537	0.661	1.367	1.139	0.641	1.104	0.811	0.554
HO-2 / HO-3	374	0.745	0.826	0.839	0.794	0.713	1.121	0.747	0.512
HO-2 / HO-3	375	1.059	0.847	0.629	0.983	0.971	1.162	0.759	0.520
HO-2 / HO-3	376	1.110	0.756	0.896	0.981	0.615	1.158	0.757	1.371
HO-2 / HO-3	377	1.073	0.850	0.638	1.174	0.910	1.178	0.769	0.527
HO-2 / HO-3	378	1.029	0.492	0.826	0.956	0.601	1.287	0.738	1.337

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	379	0.987	0.490	0.410	0.669	0.539	0.953	1.228	0.411
HO-2 / HO-3	380	1.203	1.071	1.418	0.752	1.021	1.069	0.786	0.538
HO-2 / HO-3	381	0.918	0.949	1.172	0.632	0.740	1.117	0.773	0.582
HO-2 / HO-3	382	0.858	0.747	1.396	1.265	0.581	0.966	1.108	0.756
HO-2 / HO-3	383	1.228	1.091	1.186	1.129	0.837	1.146	0.800	0.547
HO-2 / HO-3	384	1.322	0.668	0.560	1.153	1.066	1.126	0.819	0.563
HO-2 / HO-3	385	1.293	1.992	0.898	0.769	0.838	1.103	0.801	0.549
HO-2 / HO-3	386	1.057	1.333	0.518	1.203	0.723	1.161	0.758	0.520
HO-2 / HO-3	387	1.596	0.625	0.652	0.752	0.463	1.080	0.786	1.422
HO-2 / HO-3	388	0.974	1.184	0.406	0.986	0.531	0.866	0.626	0.407
HO-2 / HO-3	389	0.917	0.994	0.862	0.970	0.625	1.089	0.807	0.608
HO-2 / HO-3	390	0.865	1.199	0.987	0.916	0.584	0.845	1.117	0.761
HO-2 / HO-3	391	1.114	0.926	0.930	0.754	0.883	1.028	0.828	0.568
HO-2 / HO-3	392	0.754	0.982	0.860	1.222	0.838	1.517	0.808	0.609
HO-2 / HO-3	393	1.001	0.642	0.934	1.008	1.475	1.130	0.789	0.542
HO-2 / HO-3	394	1.315	0.772	0.950	0.940	0.838	1.094	0.802	0.549
HO-2 / HO-3	395	1.146	0.867	0.592	0.963	0.924	1.074	0.867	0.595
HO-2 / HO-3	396	1.031	0.738	0.614	0.784	0.602	1.119	0.740	1.339
HO-2 / HO-3	397	0.759	1.133	1.002	1.029	0.737	0.911	1.134	0.773
HO-2 / HO-3	398	1.031	0.584	0.614	0.958	0.602	1.119	0.740	1.339
HO-2 / HO-3	399	1.070	0.517	0.780	0.774	0.568	0.874	0.698	1.264
HO-2 / HO-3	400	1.218	0.647	1.434	1.336	0.831	1.081	0.793	0.544
HO-2 / HO-3	401	1.279	0.967	0.938	1.119	0.831	1.091	0.793	0.544
HO-2 / HO-3	402	0.745	0.798	1.233	0.841	0.785	0.972	1.115	0.761
HO-2 / HO-3	403	1.201	0.638	2.128	1.102	1.019	1.067	0.781	0.537
HO-2 / HO-3	404	0.755	1.125	1.247	1.220	0.590	0.984	1.128	0.769
HO-2 / HO-3	405	1.203	0.638	0.878	1.002	0.820	1.077	0.785	1.419
HO-2 / HO-3	406	1.684	0.756	0.878	1.002	0.463	1.243	0.781	1.419
HO-2 / HO-3	407	0.930	0.947	0.819	1.390	0.448	1.049	0.770	0.581
HO-2 / HO-3	408	0.972	0.815	0.676	0.981	0.466	0.880	1.232	0.413
HO-2 / HO-3	409	0.928	0.583	0.678	0.985	0.480	0.842	1.236	0.414
HO-2 / HO-3	410	0.864	0.761	1.573	0.688	0.725	0.895	1.114	0.760
HO-2 / HO-3	411	1.269	1.076	1.167	0.923	1.024	1.128	0.788	0.541
HO-2 / HO-3	412	1.235	0.982	1.193	1.356	0.845	1.108	0.805	0.552
HO-2 / HO-3	413	1.201	0.638	1.319	0.998	1.100	1.067	0.780	0.536
HO-2 / HO-3	414	1.236	0.982	1.457	1.136	0.846	1.098	0.806	0.553
HO-2 / HO-3	415	1.299	1.100	1.360	1.136	0.846	1.098	0.806	0.553
HO-2 / HO-3	416	0.660	0.582	1.017	1.175	0.540	1.442	1.232	0.413
HO-2 / HO-3	417	0.876	1.089	0.893	1.126	0.835	1.088	0.799	0.546
HO-2 / HO-3	418	0.744	1.196	1.572	0.988	0.583	0.971	1.113	0.760
HO-2 / HO-3	419	0.738	0.754	1.221	0.979	0.717	1.150	1.103	0.754
HO-2 / HO-3	420	1.230	1.082	0.546	1.126	1.125	1.091	0.800	0.547

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	421	1.276	1.081	1.172	1.134	0.827	1.088	0.791	0.543
HO-2 / HO-3	422	1.290	0.771	0.946	0.938	1.040	1.100	0.800	0.547
HO-2 / HO-3	423	0.924	0.581	0.675	0.983	0.540	0.838	1.231	0.412
HO-2 / HO-3	424	0.966	0.928	1.101	1.035	0.878	0.953	0.761	1.380
HO-2 / HO-3	425	1.169	1.054	0.864	0.902	1.072	1.283	0.779	0.537
HO-2 / HO-3	426	1.074	0.782	1.010	0.862	0.599	1.190	1.145	0.782
HO-2 / HO-3	427	0.870	0.937	0.820	0.926	0.738	1.051	0.771	0.581
HO-2 / HO-3	428	1.071	0.816	0.818	0.774	0.863	1.095	0.731	0.500
HO-2 / HO-3	429	1.198	1.067	0.923	1.097	1.014	1.064	0.780	0.535
HO-2 / HO-3	430	0.814	0.390	0.761	1.475	0.611	0.766	0.583	0.399
HO-2 / HO-3	431	0.743	1.184	0.983	0.839	0.722	0.970	1.112	0.759
HO-2 / HO-3	432	0.861	1.193	1.230	0.839	0.582	0.970	1.112	0.759
HO-2 / HO-3	433	1.293	1.093	0.898	0.938	1.043	1.103	0.801	0.549
HO-2 / HO-3	434	1.833	0.630	0.654	0.924	0.612	1.085	0.789	0.542
HO-2 / HO-3	435	1.074	0.945	1.250	0.629	0.593	1.058	0.769	0.580
HO-2 / HO-3	436	1.203	1.070	1.162	0.751	1.020	1.069	0.785	0.538
HO-2 / HO-3	437	0.671	0.877	0.840	1.196	0.797	1.279	1.004	0.685
HO-2 / HO-3	438	1.031	0.817	0.828	0.784	0.874	1.188	0.739	0.508
HO-2 / HO-3	439	0.622	0.949	1.030	2.391	0.596	1.096	0.773	0.583
HO-2 / HO-3	440	0.909	0.840	1.020	0.936	0.590	1.250	0.765	0.578
HO-2 / HO-3	441	1.267	1.128	1.223	1.186	0.864	1.125	0.825	0.566
HO-2 / HO-3	442	1.214	0.965	0.887	1.011	0.627	1.133	0.791	1.434
HO-2 / HO-3	443	1.126	0.753	1.117	1.150	0.718	2.110	0.754	0.517
HO-2 / HO-3	444	0.866	0.943	0.816	0.923	0.734	1.108	0.767	0.579
HO-2 / HO-3	445	1.136	0.904	1.763	1.315	0.587	1.010	0.742	0.508
HO-2 / HO-3	446	1.257	0.635	1.155	0.914	0.617	1.072	0.779	1.412
HO-2 / HO-3	447	1.235	1.099	1.455	1.134	0.845	1.121	0.805	0.552
HO-2 / HO-3	448	1.036	0.823	0.881	1.051	0.950	1.125	0.743	0.510
HO-2 / HO-3	449	0.848	0.482	0.796	0.900	0.473	0.753	1.502	0.416
HO-2 / HO-3	450	1.279	0.635	1.151	1.097	1.012	1.116	0.779	0.533
HO-2 / HO-3	451	1.283	1.086	0.890	0.764	1.117	1.262	0.795	0.544
HO-2 / HO-3	452	1.238	1.102	1.196	1.136	0.638	1.178	0.806	0.553
HO-2 / HO-3	453	0.927	0.950	1.041	0.940	0.601	1.275	0.780	0.589
HO-2 / HO-3	454	0.885	0.961	0.789	0.940	0.749	1.470	0.783	0.590
HO-2 / HO-3	455	1.041	0.825	0.620	1.140	0.957	1.143	0.746	0.512
HO-2 / HO-3	456	1.102	0.751	0.623	1.400	0.889	1.153	0.752	0.515
HO-2 / HO-3	457	1.525	0.657	0.668	0.941	0.842	1.095	0.804	0.552
HO-2 / HO-3	458	0.863	0.939	1.300	0.625	0.732	1.200	0.764	0.576
HO-2 / HO-3	459	0.864	0.941	0.771	0.764	0.792	1.202	0.765	0.578
HO-2 / HO-3	460	0.877	0.473	0.781	0.810	0.535	0.748	0.597	1.083
HO-2 / HO-3	461	1.293	0.827	0.887	0.970	0.713	1.802	0.748	0.513
HO-2 / HO-3	462	1.481	0.754	0.923	1.095	0.816	1.063	0.779	0.535

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	463	0.850	0.742	1.384	0.997	0.714	0.881	1.098	0.749
HO-2 / HO-3	464	1.073	1.086	1.505	0.901	0.910	1.241	0.857	0.625
HO-2 / HO-3	465	0.747	0.505	0.466	0.912	0.649	0.880	1.683	1.840
HO-2 / HO-3	466	0.876	0.943	0.782	0.776	0.743	1.122	1.037	0.585
HO-2 / HO-3	467	1.366	0.817	0.614	0.784	0.533	1.132	0.740	0.508
HO-2 / HO-3	468	1.124	0.764	0.635	1.190	0.906	1.159	0.765	0.525
HO-2 / HO-3	469	1.316	1.097	1.911	1.153	0.635	1.104	0.802	0.551
HO-2 / HO-3	470	1.009	0.898	1.109	0.943	0.689	0.914	0.657	0.450
HO-2 / HO-3	471	0.892	0.667	0.824	0.810	0.474	0.784	0.597	1.081
HO-2 / HO-3	472	1.233	1.098	0.666	1.153	1.131	1.118	0.803	0.551
HO-2 / HO-3	473	0.913	0.574	0.494	1.159	0.461	0.943	1.216	0.408
HO-2 / HO-3	474	0.964	0.728	0.706	0.591	0.536	1.366	1.219	0.409
HO-2 / HO-3	475	0.913	0.726	0.667	0.988	0.534	0.828	1.215	0.408
HO-2 / HO-3	476	1.459	0.875	0.884	1.185	0.538	1.799	0.746	0.512
HO-2 / HO-3	477	1.227	1.144	1.184	1.147	0.835	1.166	0.799	0.547
HO-2 / HO-3	478	0.855	0.791	1.392	1.020	0.717	0.963	1.104	0.755
HO-2 / HO-3	479	0.849	0.744	0.792	0.878	0.793	0.829	0.671	1.213
HO-2 / HO-3	480	1.260	1.120	1.217	1.179	0.860	1.177	0.822	0.563
HO-2 / HO-3	481	1.170	2.100	0.520	0.974	0.604	1.061	0.762	0.522
HO-2 / HO-3	482	1.224	1.089	1.510	1.102	1.038	1.110	0.799	0.546
HO-2 / HO-3	483	1.119	0.893	0.854	0.809	0.976	1.224	0.762	0.523
HO-2 / HO-3	484	0.855	0.928	0.804	0.754	0.783	1.418	0.756	0.570
HO-2 / HO-3	485	0.917	0.576	0.886	0.993	0.474	0.873	1.222	0.410
HO-2 / HO-3	486	1.185	1.659	0.914	1.090	1.005	1.052	0.773	0.530
HO-2 / HO-3	487	0.730	0.783	1.477	1.183	0.711	1.140	1.093	0.746
HO-2 / HO-3	488	0.905	0.938	1.631	1.154	0.588	1.051	0.762	0.575
HO-2 / HO-3	489	0.862	0.837	1.298	0.761	0.731	1.198	0.762	0.576
HO-2 / HO-3	490	1.158	0.670	0.795	1.025	0.639	1.616	0.671	0.460
HO-2 / HO-3	491	0.597	0.902	0.748	1.890	0.572	1.021	0.992	0.560
HO-2 / HO-3	492	0.961	0.485	0.705	0.881	0.624	0.945	1.217	0.408
HO-2 / HO-3	493	0.906	0.837	1.239	0.761	0.731	1.102	0.762	0.576
HO-2 / HO-3	494	1.118	0.992	1.608	1.208	0.945	1.167	0.889	0.608
HO-2 / HO-3	495	0.905	1.267	0.492	0.800	0.618	0.903	0.721	0.494
HO-2 / HO-3	496	0.854	0.788	1.390	1.001	0.716	0.885	1.103	0.754
HO-2 / HO-3	497	0.876	0.765	1.426	0.699	0.735	1.490	1.131	0.772
HO-2 / HO-3	498	0.856	0.837	0.460	0.902	0.486	0.870	1.307	1.222
HO-2 / HO-3	499	1.228	1.091	1.513	1.126	1.040	1.113	0.800	0.547
HO-2 / HO-3	500	0.730	0.495	0.989	0.910	1.056	0.828	0.670	1.211
HO-2 / HO-3	501	0.612	0.936	0.810	0.915	1.251	1.078	0.761	0.575
HO-2 / HO-3	502	0.757	0.944	0.702	0.924	0.592	0.849	1.339	1.863
HO-2 / HO-3	503	0.859	0.932	1.153	0.758	0.726	1.191	0.759	0.573
HO-2 / HO-3	504	0.730	1.674	1.265	0.890	0.545	0.827	0.670	1.211

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	505	0.955	0.613	1.031	0.985	0.867	0.989	0.752	1.364
HO-2 / HO-3	506	0.890	1.450	0.799	0.548	0.578	1.778	1.005	0.564
HO-2 / HO-3	507	1.030	0.866	1.335	1.149	0.873	1.107	0.739	0.507
HO-2 / HO-3	508	1.868	0.616	1.143	1.108	0.598	1.104	0.772	0.529
HO-2 / HO-3	509	0.977	0.574	0.667	0.879	0.622	0.942	1.215	0.408
HO-2 / HO-3	510	1.040	0.517	0.709	0.644	0.492	1.044	0.670	1.707
HO-2 / HO-3	511	1.114	1.244	0.900	0.806	0.724	1.165	0.761	0.521
HO-2 / HO-3	512	0.845	0.781	0.964	0.822	0.768	1.138	1.091	0.744
HO-2 / HO-3	513	1.214	1.081	1.501	1.116	1.029	1.100	0.791	0.543
HO-2 / HO-3	514	1.185	0.944	0.914	1.108	0.693	1.055	0.773	1.400
HO-2 / HO-3	515	0.902	0.834	1.013	1.148	0.726	1.047	0.759	0.573
HO-2 / HO-3	516	0.915	0.992	0.778	1.436	0.449	1.447	1.031	0.582
HO-2 / HO-3	517	1.107	1.303	0.615	0.786	0.876	1.546	0.741	0.509
HO-2 / HO-3	518	0.612	0.924	0.810	1.894	0.587	1.425	1.020	0.575
HO-2 / HO-3	519	0.914	1.488	0.777	0.906	0.594	1.257	1.030	0.581
HO-2 / HO-3	520	1.078	0.821	0.824	1.146	0.939	1.179	0.735	0.505
HO-2 / HO-3	521	0.901	0.932	1.151	0.757	0.786	1.047	0.759	0.572
HO-2 / HO-3	522	0.932	0.811	0.869	0.667	0.410	0.891	0.733	1.087
HO-2 / HO-3	523	1.264	0.954	1.320	0.916	0.620	1.068	0.781	1.419
HO-2 / HO-3	524	1.255	0.726	0.604	0.771	0.513	1.101	0.728	1.319
HO-2 / HO-3	525	1.277	0.474	0.493	0.662	0.470	0.826	1.214	0.407
HO-2 / HO-3	526	0.914	0.486	0.495	0.663	0.839	0.945	1.218	0.409
HO-2 / HO-3	527	1.048	1.319	0.842	0.971	1.184	1.135	0.751	0.514
HO-2 / HO-3	528	1.184	1.054	1.303	0.903	1.005	1.106	0.772	0.529
HO-2 / HO-3	529	0.839	0.476	0.788	0.985	0.539	0.739	1.486	0.412
HO-2 / HO-3	530	0.849	0.913	1.002	0.905	0.719	1.781	0.751	0.568
HO-2 / HO-3	531	1.458	0.741	0.861	1.084	0.803	1.046	0.769	0.526
HO-2 / HO-3	532	0.858	0.747	1.224	1.004	0.779	0.965	1.108	0.756
HO-2 / HO-3	533	1.052	0.833	0.844	1.174	0.965	1.140	0.754	0.517
HO-2 / HO-3	534	1.125	0.572	0.491	0.876	0.469	1.124	1.210	0.407
HO-2 / HO-3	535	0.857	0.931	1.672	0.620	0.785	1.188	0.757	0.572
HO-2 / HO-3	536	0.691	0.512	0.454	1.795	0.530	0.815	1.313	0.418
HO-2 / HO-3	537	0.755	0.840	1.246	0.920	0.590	0.845	1.333	1.856
HO-2 / HO-3	538	1.020	0.826	0.551	0.887	0.633	0.815	0.665	1.204
HO-2 / HO-3	539	0.948	0.609	1.025	1.258	0.861	0.984	0.748	1.356
HO-2 / HO-3	540	0.843	1.166	0.960	1.241	0.570	1.133	1.086	0.740
HO-2 / HO-3	541	0.957	0.562	0.398	0.648	0.523	0.925	0.616	1.571
HO-2 / HO-3	542	1.065	0.484	1.075	1.152	0.592	1.166	0.726	1.315
HO-2 / HO-3	543	1.083	1.297	0.612	0.956	0.873	1.186	0.738	0.507
HO-2 / HO-3	544	1.032	0.585	0.829	1.131	0.603	1.133	0.741	1.341
HO-2 / HO-3	545	1.306	1.086	1.503	1.141	1.034	1.106	0.794	0.544
HO-2 / HO-3	546	0.805	0.858	0.868	0.666	0.542	1.020	0.733	1.086

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	547	1.028	0.736	0.611	0.954	0.600	1.114	0.737	1.335
HO-2 / HO-3	548	0.946	0.787	1.044	0.900	0.670	1.079	1.319	0.931
HO-2 / HO-3	549	1.262	1.943	0.925	0.915	0.818	1.119	0.780	0.536
HO-2 / HO-3	550	0.858	0.976	0.806	1.087	0.583	1.045	0.758	0.572
HO-2 / HO-3	551	1.265	1.070	1.323	1.106	1.020	1.091	0.785	0.537
HO-2 / HO-3	552	1.214	1.081	1.335	1.116	1.029	1.100	0.791	0.543
HO-2 / HO-3	553	1.563	0.612	0.525	0.982	0.597	1.046	0.769	1.393
HO-2 / HO-3	554	1.108	0.828	0.830	1.153	0.877	2.076	0.742	0.509
HO-2 / HO-3	555	1.065	0.597	1.511	0.814	0.780	0.917	0.733	1.328
HO-2 / HO-3	556	0.927	0.893	1.003	0.997	0.843	0.963	0.733	1.328
HO-2 / HO-3	557	0.906	0.910	0.754	0.901	0.717	1.775	0.749	0.563
HO-2 / HO-3	558	0.980	0.476	0.670	0.810	0.473	1.132	0.630	1.608
HO-2 / HO-3	559	0.663	0.494	0.502	0.822	0.480	0.832	1.236	1.631
HO-2 / HO-3	560	1.020	0.857	0.820	1.034	1.156	1.097	0.733	0.502
HO-2 / HO-3	561	0.910	0.986	0.815	1.099	0.591	1.437	0.767	0.579
HO-2 / HO-3	562	1.022	0.736	1.208	0.897	0.710	0.990	1.091	0.744
HO-2 / HO-3	563	0.960	0.491	0.742	0.899	0.783	0.819	0.662	1.198
HO-2 / HO-3	564	0.880	1.034	1.159	0.655	0.617	0.729	0.589	1.067
HO-2 / HO-3	565	0.888	0.673	0.797	0.950	0.641	0.983	1.260	0.889
HO-2 / HO-3	566	1.014	0.734	0.980	0.899	0.630	0.819	0.662	1.197
HO-2 / HO-3	567	0.855	0.838	0.756	1.076	0.797	0.836	0.675	1.223
HO-2 / HO-3	568	1.253	0.948	0.872	0.993	0.814	1.082	0.777	1.407
HO-2 / HO-3	569	1.078	0.746	1.549	0.675	0.711	0.835	1.093	0.746
HO-2 / HO-3	570	1.069	0.600	1.065	0.817	0.848	1.251	0.736	1.334
HO-2 / HO-3	571	0.728	0.736	1.541	0.822	0.947	1.137	1.090	0.744
HO-2 / HO-3	572	1.586	0.953	0.875	0.915	0.818	1.064	0.780	0.536
HO-2 / HO-3	573	1.086	0.733	0.548	0.883	0.539	0.818	0.661	1.196
HO-2 / HO-3	574	1.102	0.881	0.890	1.475	0.889	1.208	0.752	0.515
HO-2 / HO-3	575	1.480	0.752	0.647	0.665	0.458	1.477	0.779	1.410
HO-2 / HO-3	576	1.265	0.820	0.869	0.778	0.938	1.122	0.734	0.503
HO-2 / HO-3	577	0.863	0.689	0.813	0.939	0.616	0.728	0.588	1.065
HO-2 / HO-3	578	0.959	0.476	0.485	0.650	0.612	0.813	0.618	1.575
HO-2 / HO-3	579	1.081	1.295	0.505	1.169	0.871	1.531	0.737	0.506
HO-2 / HO-3	580	0.560	0.603	0.856	0.695	0.939	0.892	0.765	1.686
HO-2 / HO-3	581	1.074	0.743	1.206	0.672	0.571	1.433	1.088	0.743
HO-2 / HO-3	582	1.050	1.696	0.513	1.061	0.715	1.136	0.752	0.515
HO-2 / HO-3	583	0.788	1.282	0.864	0.663	0.540	0.785	0.729	1.082
HO-2 / HO-3	584	0.776	0.747	1.108	1.017	0.861	0.926	0.748	1.357
HO-2 / HO-3	585	0.967	0.735	0.963	0.985	0.767	0.950	1.090	0.743
HO-2 / HO-3	586	0.755	1.293	0.870	0.816	0.544	0.859	0.736	1.091
HO-2 / HO-3	587	1.203	1.070	1.481	1.710	0.822	1.091	0.785	0.537
HO-2 / HO-3	588	0.919	0.941	1.030	1.440	0.596	1.054	0.773	0.583

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	589	1.482	0.755	0.533	1.102	1.014	1.064	0.780	0.536
HO-2 / HO-3	590	0.903	1.455	0.568	0.760	0.727	1.427	1.019	0.573
HO-2 / HO-3	591	0.922	1.367	0.811	0.917	0.588	1.197	1.020	0.575
HO-2 / HO-3	592	0.752	0.857	1.086	0.887	0.541	0.890	0.732	1.085
HO-2 / HO-3	593	1.058	0.593	1.053	0.991	0.839	0.913	0.728	1.319
HO-2 / HO-3	594	1.016	1.190	0.816	0.944	1.150	1.102	0.728	0.500
HO-2 / HO-3	595	1.056	0.593	1.500	0.808	0.839	0.911	0.728	1.318
HO-2 / HO-3	596	1.078	0.491	0.823	1.166	0.598	1.123	0.735	1.331
HO-2 / HO-3	597	1.064	0.980	0.768	0.915	0.587	1.196	1.020	0.575
HO-2 / HO-3	598	1.079	0.747	0.968	1.012	0.712	0.837	1.097	0.747
HO-2 / HO-3	599	0.652	0.575	1.007	0.663	0.535	0.871	1.218	1.607
HO-2 / HO-3	600	1.500	1.081	1.429	1.332	0.627	1.132	0.791	0.543
HO-2 / HO-3	601	0.921	1.367	0.810	0.931	0.587	1.243	1.020	0.575
HO-2 / HO-3	602	0.911	0.943	1.165	0.767	0.795	1.438	0.768	0.579
HO-2 / HO-3	603	1.118	1.223	0.621	0.970	0.886	1.361	0.748	0.513
HO-2 / HO-3	604	0.791	1.285	1.086	0.666	0.541	0.788	0.732	1.085
HO-2 / HO-3	605	0.652	0.575	0.668	0.880	0.624	1.126	1.217	1.606
HO-2 / HO-3	606	0.732	1.092	1.210	0.971	0.770	1.441	1.095	0.746
HO-2 / HO-3	607	0.898	0.799	0.485	1.796	0.453	0.928	1.195	0.401
HO-2 / HO-3	608	1.670	0.948	1.310	0.910	0.814	1.059	0.777	0.532
HO-2 / HO-3	609	0.915	0.589	1.045	0.963	1.027	0.950	0.723	1.309
HO-2 / HO-3	610	1.080	0.487	0.973	1.049	0.625	0.806	0.658	1.191
HO-2 / HO-3	611	1.049	0.881	1.044	0.983	0.769	0.896	0.723	1.309
HO-2 / HO-3	612	0.816	1.794	0.729	0.886	0.557	0.996	0.969	0.546
HO-2 / HO-3	613	1.049	0.589	0.989	0.944	0.833	0.949	0.722	1.308
HO-2 / HO-3	614	1.095	0.859	0.821	1.142	0.867	2.053	0.734	0.503
HO-2 / HO-3	615	0.953	0.725	1.189	1.227	0.698	0.937	1.075	0.733
HO-2 / HO-3	616	0.866	1.309	0.776	0.727	0.698	1.005	0.976	0.550
HO-2 / HO-3	617	1.053	0.804	1.242	1.037	0.730	0.980	1.122	0.766
HO-2 / HO-3	618	0.726	0.776	1.202	1.527	0.707	1.518	1.086	0.739
HO-2 / HO-3	619	1.235	1.046	1.878	1.098	0.801	1.215	0.766	0.525
HO-2 / HO-3	620	0.908	1.464	0.571	0.934	0.732	1.040	1.024	0.578
HO-2 / HO-3	621	1.095	0.744	0.912	0.672	0.768	1.138	1.091	0.744
HO-2 / HO-3	622	1.007	0.652	0.806	0.793	0.612	0.732	0.584	1.058
HO-2 / HO-3	623	1.123	0.910	1.000	0.747	0.574	1.680	0.747	0.561
HO-2 / HO-3	624	1.005	0.767	1.514	0.952	0.697	0.973	1.070	0.732
HO-2 / HO-3	625	0.724	0.491	0.452	0.883	0.631	0.853	1.634	1.785
HO-2 / HO-3	626	1.072	1.284	0.607	1.360	0.865	1.759	0.732	0.500
HO-2 / HO-3	627	0.912	0.586	1.041	0.978	1.023	1.228	0.720	1.304
HO-2 / HO-3	628	1.086	0.733	0.781	0.864	0.629	0.817	0.661	1.196
HO-2 / HO-3	629	1.071	0.568	1.211	1.118	0.585	1.890	0.717	1.300
HO-2 / HO-3	630	0.909	0.572	0.665	0.587	0.531	0.866	1.211	1.599

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	631	1.049	0.987	1.044	0.803	0.833	0.949	0.722	1.309
HO-2 / HO-3	632	0.791	0.858	0.821	0.997	0.542	0.856	0.733	1.086
HO-2 / HO-3	633	0.706	0.715	0.722	0.716	0.613	0.831	1.247	1.738
HO-2 / HO-3	634	1.017	0.486	0.605	2.136	0.694	1.103	0.729	1.320
HO-2 / HO-3	635	0.872	1.027	0.806	0.649	0.612	0.732	0.585	1.059
HO-2 / HO-3	636	0.845	0.749	0.758	0.904	0.610	1.068	1.198	0.847
HO-2 / HO-3	637	0.603	0.964	0.755	2.320	0.577	1.176	1.003	0.563
HO-2 / HO-3	638	0.932	1.387	0.779	0.945	0.595	1.040	1.033	0.582
HO-2 / HO-3	639	1.102	0.561	0.651	0.790	0.608	1.101	1.187	0.398
HO-2 / HO-3	640	1.089	1.306	0.617	1.155	0.878	1.790	0.743	0.509
HO-2 / HO-3	641	0.782	1.184	0.856	0.876	0.536	0.779	0.724	1.073
HO-2 / HO-3	642	0.793	0.845	0.854	0.961	0.534	0.776	0.723	1.070
HO-2 / HO-3	643	1.009	0.771	1.192	0.978	0.759	0.940	1.077	0.736
HO-2 / HO-3	644	0.947	0.567	0.487	0.868	0.527	0.969	0.619	1.582
HO-2 / HO-3	645	0.855	1.461	0.761	0.909	0.783	1.029	1.011	0.570
HO-2 / HO-3	646	0.732	0.740	0.968	2.056	0.770	0.956	1.095	0.746
HO-2 / HO-3	647	1.012	0.772	1.360	0.998	0.702	1.122	1.079	0.737
HO-2 / HO-3	648	0.895	0.683	0.969	0.942	0.815	1.206	0.707	1.906
HO-2 / HO-3	649	0.918	0.683	1.012	0.801	0.807	1.136	1.280	0.902
HO-2 / HO-3	650	1.001	1.147	0.893	0.966	0.694	0.932	1.067	0.728
HO-2 / HO-3	651	0.942	0.554	0.392	0.935	0.515	1.088	0.606	1.545
HO-2 / HO-3	652	1.003	0.681	0.760	0.789	0.609	0.763	0.581	1.054
HO-2 / HO-3	653	1.434	1.031	1.120	1.063	0.982	1.083	0.755	0.518
HO-2 / HO-3	654	1.369	1.670	0.507	0.786	0.705	1.121	0.741	0.509
HO-2 / HO-3	655	1.480	0.635	1.316	0.912	0.816	1.070	0.779	0.535
HO-2 / HO-3	656	0.914	1.691	0.564	0.909	0.581	1.021	1.012	0.571
HO-2 / HO-3	657	1.750	0.602	0.626	0.724	0.442	1.196	0.754	1.367
HO-2 / HO-3	658	1.049	0.922	1.001	0.903	0.578	1.085	0.751	0.568
HO-2 / HO-3	659	1.417	0.802	0.859	0.940	0.690	1.746	0.725	0.498
HO-2 / HO-3	660	1.067	0.775	0.958	0.963	0.761	0.984	1.082	0.739
HO-2 / HO-3	661	0.714	0.486	0.731	0.727	0.535	0.806	1.610	1.758
HO-2 / HO-3	662	0.647	0.602	0.854	0.997	0.757	0.890	0.762	1.680
HO-2 / HO-3	663	1.451	0.932	0.856	0.653	0.685	1.449	0.763	1.383
HO-2 / HO-3	664	1.245	0.845	0.599	1.019	0.922	1.104	0.722	0.494
HO-2 / HO-3	665	1.010	0.482	0.811	0.939	1.145	1.108	0.725	1.312
HO-2 / HO-3	666	0.839	0.735	1.921	1.058	0.846	0.820	0.662	1.201
HO-2 / HO-3	667	1.308	0.557	0.793	1.104	0.577	1.135	0.707	1.282
HO-2 / HO-3	668	0.865	1.017	0.757	0.785	0.606	0.725	0.581	1.049
HO-2 / HO-3	669	1.203	0.597	1.059	0.814	0.843	1.045	0.733	1.328
HO-2 / HO-3	670	1.298	0.546	0.571	0.759	0.402	1.036	0.837	1.517
HO-2 / HO-3	671	0.767	1.220	1.547	1.038	0.995	1.040	1.145	0.782
HO-2 / HO-3	672	1.169	0.595	0.690	0.611	0.477	1.018	0.650	1.661

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	673	1.082	1.205	0.612	1.449	0.873	1.533	0.738	0.507
HO-2 / HO-3	674	1.082	1.296	1.093	1.125	0.871	1.532	0.738	0.506
HO-2 / HO-3	675	1.331	0.797	0.807	0.764	0.851	1.090	0.720	0.493
HO-2 / HO-3	676	0.848	0.457	0.756	1.187	0.605	1.246	0.579	1.048
HO-2 / HO-3	677	0.891	0.680	0.963	0.781	0.999	0.923	0.703	1.895
HO-2 / HO-3	678	1.101	0.560	0.482	0.858	0.520	1.097	0.613	1.565
HO-2 / HO-3	679	1.058	0.593	0.997	0.973	1.035	0.956	0.728	1.319
HO-2 / HO-3	680	0.789	1.261	0.849	0.869	0.531	0.771	0.718	1.064
HO-2 / HO-3	681	0.958	1.159	1.194	0.959	0.702	1.125	1.079	0.737
HO-2 / HO-3	682	0.684	0.463	0.741	0.695	0.509	0.784	1.544	1.686
HO-2 / HO-3	683	0.890	0.679	0.712	0.850	0.998	0.923	0.703	1.893
HO-2 / HO-3	684	1.080	1.294	1.244	1.124	0.870	1.337	0.737	0.506
HO-2 / HO-3	685	1.017	1.219	0.777	1.359	0.819	1.940	0.693	0.474
HO-2 / HO-3	686	1.235	0.839	0.801	0.928	1.130	1.071	0.716	0.491
HO-2 / HO-3	687	1.336	1.270	0.493	0.767	0.688	1.106	0.724	0.495
HO-2 / HO-3	688	1.002	1.148	1.183	0.969	0.695	0.932	1.068	0.729
HO-2 / HO-3	689	0.817	0.714	0.721	0.842	0.463	0.830	1.246	1.734
HO-2 / HO-3	690	1.045	1.461	1.497	0.959	0.555	1.102	1.060	0.724
HO-2 / HO-3	691	0.850	0.817	0.971	0.878	0.574	0.841	1.298	1.808
HO-2 / HO-3	692	1.012	0.730	1.527	1.169	0.760	0.825	1.080	0.737
HO-2 / HO-3	693	1.027	0.790	0.800	0.793	0.528	0.833	0.715	1.058
HO-2 / HO-3	694	0.884	0.789	0.478	2.426	0.447	0.802	1.179	0.395
HO-2 / HO-3	695	1.002	1.263	0.849	1.014	0.918	1.087	0.718	0.492
HO-2 / HO-3	696	0.907	1.166	1.058	0.793	0.528	0.768	0.715	1.058
HO-2 / HO-3	697	0.994	0.558	0.991	0.829	0.974	0.978	0.685	1.242
HO-2 / HO-3	698	1.002	0.721	1.898	0.949	0.694	1.112	1.067	0.728
HO-2 / HO-3	699	0.994	0.595	0.914	0.837	0.646	1.168	0.651	1.662
HO-2 / HO-3	700	1.123	0.674	0.752	0.639	0.455	0.755	0.576	1.042
HO-2 / HO-3	701	1.074	0.680	0.801	0.789	0.608	0.727	0.581	1.053
HO-2 / HO-3	702	1.338	0.469	0.393	0.853	0.517	0.842	1.178	0.395
HO-2 / HO-3	703	1.019	0.698	1.460	1.118	0.671	0.900	1.033	0.705
HO-2 / HO-3	704	0.946	0.763	1.180	1.455	0.694	1.112	1.067	0.728
HO-2 / HO-3	705	1.465	1.055	1.459	1.090	1.005	1.063	0.773	0.529
HO-2 / HO-3	706	1.019	1.284	0.819	0.775	1.154	1.107	0.732	0.500
HO-2 / HO-3	707	1.003	0.681	0.802	0.967	0.609	0.763	0.581	1.054
HO-2 / HO-3	708	1.190	0.914	0.801	0.922	0.580	1.411	0.753	0.568
HO-2 / HO-3	709	1.445	0.735	0.853	0.972	0.591	1.667	0.761	1.380
HO-2 / HO-3	710	1.195	0.775	1.026	1.097	0.819	1.940	0.693	0.474
HO-2 / HO-3	711	1.738	0.598	0.622	0.878	0.440	1.041	0.749	1.356
HO-2 / HO-3	712	0.734	0.815	0.558	0.811	0.573	0.829	1.295	1.805
HO-2 / HO-3	713	1.093	0.626	0.968	0.912	0.444	0.735	0.560	1.014
HO-2 / HO-3	714	0.820	0.716	0.957	1.337	0.826	0.808	0.645	1.170

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	715	0.805	0.469	0.434	0.864	0.605	0.819	1.231	1.712
HO-2 / HO-3	716	1.292	0.919	0.805	0.889	0.441	1.091	0.756	0.571
HO-2 / HO-3	717	0.784	1.254	0.845	0.934	0.528	0.767	0.713	1.058
HO-2 / HO-3	718	0.788	1.261	1.297	0.869	0.531	0.838	0.718	1.064
HO-2 / HO-3	719	0.886	0.570	0.958	0.776	0.994	0.918	0.698	1.884
HO-2 / HO-3	720	0.863	0.677	0.755	0.923	0.751	0.825	0.579	1.047
HO-2 / HO-3	721	1.694	0.854	0.581	0.672	0.554	1.001	0.699	1.266
HO-2 / HO-3	722	1.330	1.253	0.491	1.016	0.850	1.101	0.720	0.493
HO-2 / HO-3	723	0.884	0.569	1.009	0.931	0.993	0.997	0.698	1.882
HO-2 / HO-3	724	0.738	1.175	0.806	0.870	0.714	0.772	0.719	1.067
HO-2 / HO-3	725	1.163	0.553	0.847	0.636	0.600	0.835	0.604	1.542
HO-2 / HO-3	726	0.869	0.663	0.694	0.829	0.973	0.859	0.685	1.845
HO-2 / HO-3	727	0.903	0.870	1.031	0.950	0.758	0.936	1.380	1.292
HO-2 / HO-3	728	1.027	0.576	1.279	1.464	0.814	0.929	0.707	1.281
HO-2 / HO-3	729	0.829	0.397	0.575	0.968	0.624	0.736	1.466	1.602
HO-2 / HO-3	730	1.650	1.224	1.355	1.142	0.714	1.203	0.748	0.513
HO-2 / HO-3	731	1.401	0.801	0.848	0.930	0.683	2.008	0.717	0.492
HO-2 / HO-3	732	0.781	1.249	0.840	0.946	0.525	0.864	0.710	1.051
HO-2 / HO-3	733	1.496	0.829	0.590	1.000	0.675	1.086	0.709	0.486
HO-2 / HO-3	734	0.902	0.869	1.289	0.932	0.757	0.892	1.378	1.290
HO-2 / HO-3	735	1.030	0.838	1.060	0.867	0.401	0.998	0.716	1.061
HO-2 / HO-3	736	1.049	1.143	1.503	1.153	0.557	0.928	1.064	0.726
HO-2 / HO-3	737	1.025	1.175	1.210	0.989	0.770	0.955	1.093	0.746
HO-2 / HO-3	738	0.999	1.061	1.503	1.153	0.692	0.965	1.064	0.726
HO-2 / HO-3	739	1.051	1.145	1.178	0.964	0.693	1.107	1.065	0.727
HO-2 / HO-3	740	0.844	0.940	1.214	0.936	0.603	0.823	0.576	1.042
HO-2 / HO-3	741	1.010	1.148	1.525	0.976	0.702	0.824	1.078	0.736
HO-2 / HO-3	742	0.729	0.812	0.677	0.606	0.709	0.817	1.289	1.796
HO-2 / HO-3	743	0.989	0.937	0.792	0.779	0.602	0.752	0.574	1.039
HO-2 / HO-3	744	1.023	0.901	0.976	0.896	0.758	1.736	0.732	0.551
HO-2 / HO-3	745	1.398	0.800	0.802	1.116	0.682	1.724	0.716	0.491
HO-2 / HO-3	746	1.393	0.788	0.799	1.109	0.912	1.244	0.714	0.490
HO-2 / HO-3	747	0.897	1.434	0.747	1.340	0.572	1.165	0.992	0.558
HO-2 / HO-3	748	1.642	0.933	1.447	1.056	0.605	1.042	0.764	0.524
HO-2 / HO-3	749	1.621	0.727	0.892	0.723	0.678	1.049	0.754	1.367
HO-2 / HO-3	750	0.875	1.209	1.244	0.833	0.509	0.740	0.689	1.020
HO-2 / HO-3	751	0.738	0.652	0.976	0.749	1.077	0.963	0.673	1.817
HO-2 / HO-3	752	1.323	0.790	0.846	1.675	0.680	1.723	0.716	0.491
HO-2 / HO-3	753	1.244	0.461	0.481	0.787	0.519	1.097	1.183	0.397
HO-2 / HO-3	754	0.909	0.838	1.060	0.954	0.529	0.835	0.716	1.061
HO-2 / HO-3	755	1.021	0.617	0.722	0.817	0.579	0.725	0.554	1.001
HO-2 / HO-3	756	0.873	1.208	1.018	0.762	0.509	0.739	0.688	1.019

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	757	1.027	0.741	1.382	0.995	0.951	0.880	1.097	0.747
HO-2 / HO-3	758	1.598	0.594	0.834	0.713	0.438	1.035	0.744	1.348
HO-2 / HO-3	759	0.588	0.396	0.470	0.968	0.620	0.725	1.461	1.596
HO-2 / HO-3	760	1.513	0.594	0.834	0.949	0.576	1.228	0.744	1.348
HO-2 / HO-3	761	0.998	0.561	0.941	0.763	0.977	0.904	0.688	1.852
HO-2 / HO-3	762	0.899	1.156	1.343	0.574	0.523	0.988	0.707	1.049
HO-2 / HO-3	763	1.452	0.540	0.686	0.999	0.398	1.023	0.826	1.498
HO-2 / HO-3	764	1.086	0.465	0.474	1.403	0.443	1.085	1.169	0.392
HO-2 / HO-3	765	0.634	1.016	1.192	0.858	0.822	0.983	0.946	0.646
HO-2 / HO-3	766	1.001	0.729	0.893	1.500	0.750	1.112	1.067	0.728
HO-2 / HO-3	767	1.395	1.256	0.845	0.927	0.679	1.722	0.715	0.491
HO-2 / HO-3	768	1.230	0.782	0.474	0.935	0.514	0.835	1.169	0.392
HO-2 / HO-3	769	0.808	1.293	1.089	0.815	0.675	0.858	0.735	1.090
HO-2 / HO-3	770	1.130	0.646	0.756	0.785	0.606	0.761	0.580	1.049
HO-2 / HO-3	771	1.124	0.675	0.753	0.640	0.603	0.720	0.577	1.044
HO-2 / HO-3	772	1.409	0.595	0.823	0.869	0.508	1.401	0.696	0.477
HO-2 / HO-3	773	0.849	0.904	0.680	0.609	0.574	0.840	1.296	1.805
HO-2 / HO-3	774	0.880	0.671	0.952	1.107	0.987	0.913	0.695	1.869
HO-2 / HO-3	775	1.043	0.833	1.931	1.106	1.124	1.141	0.712	0.488
HO-2 / HO-3	776	1.005	0.565	0.948	0.925	0.797	0.989	1.340	1.255
HO-2 / HO-3	777	0.734	0.546	1.212	0.609	0.713	0.880	1.296	1.805
HO-2 / HO-3	778	1.007	0.670	0.950	0.924	1.061	0.990	0.694	1.868
HO-2 / HO-3	779	1.551	0.788	0.585	1.118	0.834	1.079	0.704	0.482
HO-2 / HO-3	780	1.706	0.859	0.585	0.677	0.992	0.981	0.704	0.482
HO-2 / HO-3	781	0.842	0.905	0.908	0.737	0.568	0.832	1.285	1.789
HO-2 / HO-3	782	0.786	0.446	0.737	1.954	0.438	0.706	1.391	0.387
HO-2 / HO-3	783	0.707	1.136	1.493	0.956	0.918	1.272	1.056	0.722
HO-2 / HO-3	784	1.387	1.386	0.933	0.718	0.908	0.968	0.790	0.542
HO-2 / HO-3	785	0.881	0.849	0.953	1.169	0.800	0.914	1.345	1.259
HO-2 / HO-3	786	0.701	1.046	1.481	0.790	0.911	1.378	1.048	0.715
HO-2 / HO-3	787	0.835	0.952	0.744	2.287	0.570	1.161	0.988	0.556
HO-2 / HO-3	788	0.904	0.787	0.840	0.967	0.526	0.990	0.711	1.052
HO-2 / HO-3	789	1.031	1.178	1.550	0.677	0.772	1.381	1.099	0.749
HO-2 / HO-3	790	0.818	1.052	1.492	0.938	0.917	1.097	1.055	0.721
HO-2 / HO-3	791	0.850	1.002	0.788	0.773	0.741	0.748	0.570	1.032
HO-2 / HO-3	792	0.731	1.252	0.796	1.134	0.655	0.832	0.712	1.056
HO-2 / HO-3	793	1.331	0.752	0.764	1.079	0.872	1.031	0.680	0.466
HO-2 / HO-3	794	1.376	0.453	0.638	0.842	0.334	0.791	1.163	0.390
HO-2 / HO-3	795	1.639	1.625	1.286	1.073	0.604	1.061	0.762	0.522
HO-2 / HO-3	796	0.959	0.780	0.834	0.959	0.521	0.856	0.705	1.046
HO-2 / HO-3	797	0.914	0.697	0.745	0.698	0.599	0.810	1.219	1.697
HO-2 / HO-3	798	0.846	0.909	0.677	0.806	0.572	0.825	1.290	1.796

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	799	1.168	0.557	0.645	0.569	0.516	0.948	0.607	1.550
HO-2 / HO-3	800	0.845	0.811	0.911	0.739	0.571	0.833	1.288	1.794
HO-2 / HO-3	801	1.141	0.580	0.673	0.978	0.354	1.136	0.633	1.619
HO-2 / HO-3	802	1.007	0.565	0.703	0.770	0.986	0.911	0.694	1.868
HO-2 / HO-3	803	0.700	0.562	0.716	0.869	0.521	0.824	1.578	1.723
HO-2 / HO-3	804	1.112	0.667	0.746	0.772	0.597	0.713	0.570	1.031
HO-2 / HO-3	805	0.990	1.008	0.792	0.953	0.602	0.717	0.574	1.040
HO-2 / HO-3	806	0.837	0.902	1.361	1.111	0.703	0.868	1.277	1.779
HO-2 / HO-3	807	1.207	0.670	0.748	0.913	0.452	0.816	0.572	1.036
HO-2 / HO-3	808	1.122	0.789	0.797	0.789	0.797	1.033	1.264	0.891
HO-2 / HO-3	809	1.161	0.591	0.507	0.905	0.361	1.156	0.646	1.649
HO-2 / HO-3	810	0.917	1.268	0.662	0.802	0.628	0.948	0.878	0.494
HO-2 / HO-3	811	0.893	1.086	0.744	0.637	0.785	1.020	1.572	1.473
HO-2 / HO-3	812	0.987	1.755	0.529	1.014	0.678	0.972	0.946	0.532
HO-2 / HO-3	813	0.870	1.024	0.761	1.198	0.611	0.833	0.583	1.056
HO-2 / HO-3	814	1.585	0.590	0.613	0.865	0.435	1.015	0.738	1.337
HO-2 / HO-3	815	0.536	0.729	0.499	0.886	0.672	0.734	1.415	1.613
HO-2 / HO-3	816	0.768	1.445	1.199	0.860	0.654	0.764	0.711	1.052
HO-2 / HO-3	817	0.833	0.641	1.324	0.707	0.877	0.976	0.937	0.640
HO-2 / HO-3	818	1.053	0.805	1.242	1.282	0.975	1.020	1.123	0.767
HO-2 / HO-3	819	1.106	0.850	0.705	0.841	0.669	1.656	0.936	0.528
HO-2 / HO-3	820	1.108	1.431	0.987	0.906	0.571	1.070	0.990	0.557
HO-2 / HO-3	821	0.978	0.478	0.715	0.728	0.465	0.792	1.585	1.717
HO-2 / HO-3	822	0.865	0.833	1.235	0.927	0.786	0.854	1.320	1.237
HO-2 / HO-3	823	1.065	0.773	1.361	0.980	0.938	0.868	1.080	0.737
HO-2 / HO-3	824	0.955	0.571	0.491	0.658	0.618	0.864	1.209	1.595
HO-2 / HO-3	825	1.329	0.571	0.959	0.778	0.806	0.919	0.701	1.268
HO-2 / HO-3	826	0.981	0.665	0.982	0.943	0.595	0.811	0.568	1.029
HO-2 / HO-3	827	1.012	1.148	0.788	0.850	0.520	0.755	0.703	1.042
HO-2 / HO-3	828	1.378	0.825	0.833	1.100	0.902	1.132	0.704	0.483
HO-2 / HO-3	829	0.901	0.829	1.051	0.944	0.651	0.829	0.708	1.050
HO-2 / HO-3	830	0.738	0.652	1.390	0.917	1.031	1.151	0.673	1.817
HO-2 / HO-3	831	1.745	0.726	0.625	0.960	0.978	1.025	0.752	0.516
HO-2 / HO-3	832	0.730	1.174	1.209	1.420	0.949	1.440	1.093	0.745
HO-2 / HO-3	833	0.969	0.481	0.661	0.872	0.466	0.862	1.206	1.590
HO-2 / HO-3	834	1.324	0.904	1.130	1.067	0.573	1.075	0.743	0.559
HO-2 / HO-3	835	1.670	1.059	1.474	1.073	0.814	1.135	0.777	0.532
HO-2 / HO-3	836	0.764	0.496	0.879	0.899	0.913	0.799	0.744	1.640
HO-2 / HO-3	837	0.834	0.898	1.190	0.896	0.564	0.824	1.274	1.774
HO-2 / HO-3	838	0.834	0.802	0.901	0.860	0.564	0.849	1.274	1.774
HO-2 / HO-3	839	0.963	0.827	1.048	0.644	0.650	0.761	0.707	1.049
HO-2 / HO-3	840	1.041	1.157	1.038	1.104	0.823	1.460	1.318	0.486

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	841	1.036	0.653	0.924	0.547	0.960	0.887	0.674	1.820
HO-2 / HO-3	842	1.093	1.159	1.374	1.245	0.767	0.875	1.090	0.744
HO-2 / HO-3	843	0.582	0.434	0.727	0.866	0.557	0.796	1.605	1.752
HO-2 / HO-3	844	1.414	0.589	0.504	0.901	0.360	1.005	0.642	1.642
HO-2 / HO-3	845	0.830	1.276	1.114	0.768	0.735	0.701	0.566	1.025
HO-2 / HO-3	846	0.534	0.575	0.816	1.507	0.962	1.016	0.728	1.607
HO-2 / HO-3	847	0.834	0.802	1.519	0.599	0.700	0.864	1.273	1.773
HO-2 / HO-3	848	0.870	0.558	1.242	0.897	0.975	0.979	0.687	1.849
HO-2 / HO-3	849	1.214	1.236	1.188	0.911	0.830	1.467	0.703	0.482
HO-2 / HO-3	850	0.990	1.454	1.330	0.974	0.743	1.100	1.055	0.721
HO-2 / HO-3	851	0.833	0.897	1.451	0.877	0.698	0.823	1.271	1.770
HO-2 / HO-3	852	1.311	0.546	0.633	0.920	0.506	1.070	1.153	0.387
HO-2 / HO-3	853	1.160	0.946	0.548	0.863	0.702	0.999	0.980	0.552
HO-2 / HO-3	854	1.217	0.788	1.334	1.096	0.834	1.698	0.704	0.483
HO-2 / HO-3	855	1.379	1.240	1.191	1.096	0.672	1.700	0.706	0.483
HO-2 / HO-3	856	0.950	0.805	0.490	0.655	0.616	0.935	1.205	1.589
HO-2 / HO-3	857	1.267	0.545	0.915	0.987	0.599	1.070	0.816	1.477
HO-2 / HO-3	858	0.723	1.238	1.333	0.640	0.647	1.187	0.704	1.044
HO-2 / HO-3	859	0.928	0.557	0.969	0.850	0.455	0.839	1.175	1.551
HO-2 / HO-3	860	0.726	1.085	1.467	1.241	1.060	0.872	1.087	0.740
HO-2 / HO-3	861	1.206	0.483	0.701	0.876	0.469	0.866	0.626	1.598
HO-2 / HO-3	862	1.040	0.740	1.267	1.189	0.791	0.979	1.255	0.886
HO-2 / HO-3	863	0.889	0.471	0.648	0.787	0.519	0.796	1.183	1.560
HO-2 / HO-3	864	1.558	1.046	1.880	1.078	0.802	1.056	0.768	0.525
HO-2 / HO-3	865	0.996	0.481	0.727	0.720	1.318	0.853	0.649	1.176
HO-2 / HO-3	866	1.051	0.749	1.319	1.134	0.910	0.802	1.047	0.715
HO-2 / HO-3	867	1.254	0.667	0.744	0.772	0.597	0.712	0.569	1.031
HO-2 / HO-3	868	0.975	0.547	0.919	0.896	0.772	0.883	1.299	1.811
HO-2 / HO-3	869	1.485	0.824	0.833	0.911	0.830	1.693	0.703	0.482
HO-2 / HO-3	870	1.064	0.609	0.713	0.890	0.570	0.930	0.545	0.987
HO-2 / HO-3	871	1.004	0.799	0.666	0.890	0.562	0.844	1.267	1.765
HO-2 / HO-3	872	1.456	1.129	1.306	1.283	0.657	1.737	0.689	0.473
HO-2 / HO-3	873	1.121	1.038	1.068	0.876	0.628	0.842	0.966	0.659
HO-2 / HO-3	874	0.834	1.085	0.786	0.917	0.785	0.971	1.571	1.472
HO-2 / HO-3	875	0.796	0.696	0.704	0.854	0.744	0.809	1.217	1.693
HO-2 / HO-3	876	0.983	0.551	0.688	0.920	0.962	0.890	1.310	1.227
HO-2 / HO-3	877	1.701	0.707	0.822	0.641	0.432	1.161	0.731	1.327
HO-2 / HO-3	878	1.548	0.786	0.788	1.072	0.668	1.692	0.702	0.482
HO-2 / HO-3	879	0.828	0.799	0.895	0.873	0.697	0.860	1.266	1.765
HO-2 / HO-3	880	0.828	0.799	1.185	0.727	0.697	0.804	1.266	1.765
HO-2 / HO-3	881	0.796	0.696	1.705	0.840	0.598	0.808	1.216	1.690
HO-2 / HO-3	882	0.868	1.156	0.737	0.909	0.627	0.961	1.557	1.456

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	883	1.451	1.045	2.217	1.055	0.800	1.051	0.764	0.524
HO-2 / HO-3	884	1.090	1.407	0.735	1.103	0.562	1.142	0.975	0.549
HO-2 / HO-3	885	1.285	0.578	0.707	0.811	0.474	0.873	0.631	1.612
HO-2 / HO-3	886	0.832	1.162	0.783	0.635	0.782	0.965	1.565	1.463
HO-2 / HO-3	887	1.003	0.892	0.894	0.530	0.561	0.802	1.265	1.761
HO-2 / HO-3	888	1.103	0.895	1.118	1.833	0.429	1.065	0.736	0.554
HO-2 / HO-3	889	0.878	0.697	0.847	1.115	0.600	0.907	1.169	1.542
HO-2 / HO-3	890	1.032	0.778	0.982	1.179	0.785	1.105	1.244	0.877
HO-2 / HO-3	891	1.162	1.100	1.135	0.715	0.862	1.020	1.260	0.462
HO-2 / HO-3	892	1.015	0.734	0.702	0.850	0.464	0.874	0.627	0.928
HO-2 / HO-3	893	0.743	0.483	1.070	0.964	0.665	1.355	0.723	1.595
HO-2 / HO-3	894	1.156	0.735	0.779	0.909	0.778	1.309	1.233	0.869
HO-2 / HO-3	895	0.919	1.117	1.013	0.802	0.808	0.987	1.618	1.516
HO-2 / HO-3	896	1.192	0.542	0.709	1.663	0.485	0.712	0.543	0.371
HO-2 / HO-3	897	1.396	1.169	1.755	1.135	0.680	1.801	0.716	0.491
HO-2 / HO-3	898	1.093	1.154	0.778	0.925	0.777	1.304	1.231	0.868
HO-2 / HO-3	899	1.213	0.728	0.885	0.882	0.462	1.365	0.630	1.607
HO-2 / HO-3	900	1.019	1.071	1.107	0.923	0.839	1.092	1.228	0.867
HO-2 / HO-3	901	1.017	1.150	1.104	0.836	0.837	1.090	1.225	0.865
HO-2 / HO-3	902	1.279	0.882	1.220	0.860	0.686	0.988	0.717	0.541
HO-2 / HO-3	903	0.882	1.091	0.747	0.782	0.789	1.025	1.580	1.480
HO-2 / HO-3	904	1.202	1.225	0.825	0.903	0.824	1.056	1.305	0.479
HO-2 / HO-3	905	0.742	0.571	1.069	0.873	0.886	0.776	0.723	1.592
HO-2 / HO-3	906	1.085	0.553	0.677	0.580	0.598	0.942	1.169	1.541
HO-2 / HO-3	907	0.689	0.697	0.707	1.060	0.600	0.811	1.553	1.698
HO-2 / HO-3	908	1.476	1.229	0.827	1.087	0.665	1.684	0.699	0.480
HO-2 / HO-3	909	1.203	0.541	0.382	0.914	0.502	1.061	0.591	1.508
HO-2 / HO-3	910	1.049	1.062	1.504	0.964	0.925	0.928	1.065	0.727
HO-2 / HO-3	911	1.003	2.262	1.426	0.836	0.796	0.987	0.692	1.252
HO-2 / HO-3	912	2.299	0.710	0.500	0.706	0.659	1.872	0.735	0.504
HO-2 / HO-3	913	1.144	1.165	0.983	0.859	0.784	1.157	1.240	0.453
HO-2 / HO-3	914	1.432	0.571	0.491	0.875	0.458	0.976	0.624	1.595
HO-2 / HO-3	915	1.086	0.721	0.731	0.937	0.772	1.640	1.222	0.862
HO-2 / HO-3	916	0.754	0.725	0.860	0.541	0.846	0.782	1.151	1.604
HO-2 / HO-3	917	1.207	1.142	1.322	1.086	0.826	1.059	1.308	0.480
HO-2 / HO-3	918	1.160	1.318	1.112	0.600	0.565	1.199	0.982	0.552
HO-2 / HO-3	919	0.907	1.523	1.277	1.137	0.865	0.986	1.266	0.892
HO-2 / HO-3	920	0.589	0.607	0.568	0.906	0.724	0.710	1.430	1.562
HO-2 / HO-3	921	1.224	0.481	0.500	0.817	0.466	1.141	0.635	1.623
HO-2 / HO-3	922	0.956	0.735	0.986	0.870	0.492	1.071	0.666	0.986
HO-2 / HO-3	923	0.946	0.794	0.942	0.592	0.694	0.857	1.260	1.757
HO-2 / HO-3	924	1.085	1.147	0.965	0.917	0.772	1.130	1.221	0.861

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	925	0.996	1.131	0.820	0.770	0.637	0.968	0.694	1.028
HO-2 / HO-3	926	1.384	1.245	1.049	1.317	0.674	1.704	0.707	0.484
HO-2 / HO-3	927	0.571	0.572	0.554	0.933	0.804	0.702	1.414	1.543
HO-2 / HO-3	928	1.773	1.045	0.905	1.075	0.800	1.051	0.764	0.524
HO-2 / HO-3	929	0.840	1.094	0.749	1.127	0.791	0.978	1.583	1.482
HO-2 / HO-3	930	0.822	0.886	1.175	0.786	0.556	0.813	1.256	1.750
HO-2 / HO-3	931	0.890	1.164	0.783	0.914	0.783	1.015	1.566	1.464
HO-2 / HO-3	932	1.315	1.251	1.346	1.130	0.841	1.992	0.712	0.489
HO-2 / HO-3	933	0.996	0.812	0.776	0.838	0.513	0.967	0.694	1.028
HO-2 / HO-3	934	0.924	0.784	0.679	0.779	0.453	0.836	1.171	1.544
HO-2 / HO-3	935	1.179	0.618	0.730	1.148	0.586	0.830	0.559	1.013
HO-2 / HO-3	936	0.829	1.080	0.782	1.113	0.782	1.101	1.563	1.463
HO-2 / HO-3	937	0.954	0.460	0.517	1.247	0.506	0.762	1.203	1.675
HO-2 / HO-3	938	1.469	1.223	0.824	1.062	0.662	1.674	0.697	0.478
HO-2 / HO-3	939	1.141	0.542	0.833	0.624	0.730	0.891	0.593	1.514
HO-2 / HO-3	940	1.107	1.100	1.220	1.260	0.958	1.147	1.102	0.752
HO-2 / HO-3	941	1.018	1.175	0.718	0.832	0.546	0.653	0.521	0.943
HO-2 / HO-3	942	1.274	0.572	1.122	0.659	0.469	0.940	0.626	1.599
HO-2 / HO-3	943	1.013	0.763	1.099	1.380	0.772	1.000	1.221	0.861
HO-2 / HO-3	944	1.500	1.162	1.052	1.393	0.676	1.790	0.711	0.488
HO-2 / HO-3	945	0.840	0.641	0.908	1.331	1.014	0.946	0.662	1.787
HO-2 / HO-3	946	0.961	0.783	0.701	0.838	0.455	0.814	1.544	1.688
HO-2 / HO-3	947	0.842	0.641	0.908	1.878	0.763	0.872	0.663	1.788
HO-2 / HO-3	948	1.093	0.825	1.225	0.902	0.779	0.849	1.310	1.227
HO-2 / HO-3	949	1.079	0.549	0.840	0.771	0.594	0.829	1.161	1.530
HO-2 / HO-3	950	1.085	0.763	0.965	0.765	0.833	1.639	1.221	0.861
HO-2 / HO-3	951	1.199	1.539	0.625	0.912	0.501	0.777	1.140	0.382
HO-2 / HO-3	952	0.947	0.795	0.893	0.724	0.695	0.858	1.262	1.759
HO-2 / HO-3	953	1.466	1.221	1.314	0.736	0.822	1.211	0.696	0.477
HO-2 / HO-3	954	1.078	0.549	0.671	0.629	0.594	0.899	1.160	1.528
HO-2 / HO-3	955	1.352	0.539	0.463	0.826	0.442	0.815	0.589	0.382
HO-2 / HO-3	956	0.952	1.091	1.433	1.426	0.882	0.777	1.014	0.693
HO-2 / HO-3	957	1.290	1.139	1.319	1.084	0.824	1.266	1.305	0.478
HO-2 / HO-3	958	1.180	1.202	0.568	1.085	0.809	1.242	1.279	0.468
HO-2 / HO-3	959	0.992	0.770	0.771	0.626	0.633	0.959	0.689	1.022
HO-2 / HO-3	960	1.431	0.452	0.760	1.054	0.553	1.016	0.679	1.228
HO-2 / HO-3	961	0.915	0.719	1.302	0.655	0.662	0.875	0.721	1.589
HO-2 / HO-3	962	0.800	0.574	0.459	0.917	0.807	0.754	1.418	1.549
HO-2 / HO-3	963	1.111	0.782	1.127	1.186	0.854	1.024	1.250	0.881
HO-2 / HO-3	964	1.239	0.764	0.731	0.917	0.772	1.569	1.222	0.862
HO-2 / HO-3	965	1.149	0.723	0.775	1.160	0.836	1.301	1.224	0.864
HO-2 / HO-3	966	1.154	0.734	0.778	1.168	0.777	1.007	1.231	0.868

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	967	0.952	1.492	0.783	0.802	0.490	0.772	0.662	0.982
HO-2 / HO-3	968	0.790	0.488	1.385	1.403	0.729	1.020	0.733	1.616
HO-2 / HO-3	969	1.461	1.218	0.819	1.079	0.660	1.667	0.692	0.473
HO-2 / HO-3	970	0.748	0.575	1.229	0.972	0.961	0.851	0.727	1.605
HO-2 / HO-3	971	0.948	0.798	0.894	0.791	0.752	0.932	1.265	1.761
HO-2 / HO-3	972	0.853	0.650	0.682	2.315	0.775	0.884	0.672	1.814
HO-2 / HO-3	973	1.167	1.427	0.985	0.885	0.570	1.015	0.987	0.556
HO-2 / HO-3	974	1.027	1.510	1.548	0.676	1.025	0.957	1.097	0.747
HO-2 / HO-3	975	1.474	1.574	1.320	1.300	0.664	1.121	0.698	0.479
HO-2 / HO-3	976	1.279	1.131	1.026	0.734	0.819	1.443	1.295	0.473
HO-2 / HO-3	977	0.786	0.798	0.845	0.793	0.878	0.869	0.715	1.575
HO-2 / HO-3	978	0.523	0.790	0.593	2.022	0.710	0.723	1.383	1.574
HO-2 / HO-3	979	0.989	0.787	0.931	1.085	0.553	0.798	1.247	1.739
HO-2 / HO-3	980	0.861	1.066	0.966	0.921	0.772	1.001	1.544	1.443
HO-2 / HO-3	981	1.010	1.025	1.450	0.927	0.892	1.351	1.025	0.701
HO-2 / HO-3	982	0.911	0.772	0.385	0.766	0.734	0.786	1.154	1.522
HO-2 / HO-3	983	1.266	1.090	1.375	0.991	0.948	0.834	1.091	0.744
HO-2 / HO-3	984	1.022	1.504	1.208	1.009	1.021	1.139	1.091	0.744
HO-2 / HO-3	985	1.026	1.150	0.733	0.874	0.491	0.717	0.661	0.992
HO-2 / HO-3	986	0.994	0.529	1.174	0.785	1.035	1.105	0.648	1.748
HO-2 / HO-3	987	1.139	1.609	0.960	0.864	0.556	0.991	0.964	0.543
HO-2 / HO-3	988	1.269	1.092	1.210	0.989	0.770	1.376	1.093	0.746
HO-2 / HO-3	989	0.871	0.804	0.812	0.897	0.843	0.833	0.686	1.017
HO-2 / HO-3	990	1.457	1.212	0.817	1.284	0.658	1.662	0.689	0.472
HO-2 / HO-3	991	1.295	0.765	0.774	0.903	0.836	1.132	1.224	0.864
HO-2 / HO-3	992	1.009	0.636	0.952	0.896	1.202	1.121	0.657	1.773
HO-2 / HO-3	993	1.120	0.861	0.945	1.279	0.547	1.783	0.950	0.534
HO-2 / HO-3	994	1.226	0.755	0.956	0.890	0.825	1.074	1.208	0.854
HO-2 / HO-3	995	0.781	0.542	0.420	0.685	0.790	0.773	1.522	1.664
HO-2 / HO-3	996	0.972	0.648	0.916	1.067	1.071	0.880	0.669	1.805
HO-2 / HO-3	997	1.467	1.137	1.315	1.105	0.822	1.118	0.696	0.477
HO-2 / HO-3	998	1.357	1.136	1.706	1.083	0.662	1.211	1.300	0.477
HO-2 / HO-3	999	1.195	1.262	0.805	0.976	0.617	0.889	0.962	0.493
HO-2 / HO-3	1000	0.619	0.462	0.470	2.386	0.594	0.780	1.160	1.528
HO-2 / HO-3	1001	1.432	1.108	0.564	1.262	0.645	1.027	0.679	0.464
HO-2 / HO-3	1002	1.001	1.132	0.535	0.755	0.824	0.940	1.526	1.427
HO-2 / HO-3	1003	0.768	0.832	0.840	0.860	0.939	0.992	0.711	1.568
HO-2 / HO-3	1004	0.862	1.474	0.774	0.922	0.836	1.002	1.547	1.448
HO-2 / HO-3	1005	1.452	1.123	0.814	1.351	0.656	1.657	0.688	0.471
HO-2 / HO-3	1006	0.967	0.793	0.839	0.789	0.652	0.988	0.710	1.566
HO-2 / HO-3	1007	0.925	0.726	1.377	0.881	0.724	0.885	0.727	1.607
HO-2 / HO-3	1008	0.712	1.300	0.892	0.871	0.749	1.111	1.260	1.756

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	1009	1.031	0.798	0.961	0.662	0.635	0.642	0.489	0.885
HO-2 / HO-3	1010	1.335	1.117	1.151	0.885	0.808	1.192	1.278	0.467
HO-2 / HO-3	1011	0.822	0.627	1.176	1.035	0.993	0.926	1.256	1.751
HO-2 / HO-3	1012	1.030	0.969	1.096	0.910	0.724	0.698	0.557	1.009
HO-2 / HO-3	1013	0.780	0.682	0.419	0.837	0.728	0.793	1.518	1.658
HO-2 / HO-3	1014	0.871	1.139	0.726	0.931	0.767	0.994	1.535	1.436
HO-2 / HO-3	1015	1.282	1.135	1.312	1.083	0.821	1.261	1.298	0.477
HO-2 / HO-3	1016	1.088	1.495	1.201	1.002	1.014	0.946	1.084	0.739
HO-2 / HO-3	1017	0.794	0.380	0.746	0.946	0.800	0.813	1.405	1.535
HO-2 / HO-3	1018	0.779	0.455	0.419	0.803	0.972	0.769	1.516	1.655
HO-2 / HO-3	1019	0.793	0.570	1.216	0.964	0.884	1.004	0.722	1.590
HO-2 / HO-3	1020	1.442	1.118	0.809	0.725	0.875	1.045	0.683	0.468
HO-2 / HO-3	1021	1.544	1.231	1.038	1.092	0.666	1.960	0.700	0.481
HO-2 / HO-3	1022	1.090	0.635	0.644	0.966	0.680	0.838	1.074	0.758
HO-2 / HO-3	1023	0.964	0.791	1.048	0.644	0.704	0.986	0.707	1.562
HO-2 / HO-3	1024	0.941	0.790	0.887	0.719	0.745	0.924	1.253	1.747
HO-2 / HO-3	1025	1.295	1.229	1.181	1.689	0.827	1.269	0.699	0.480
HO-2 / HO-3	1026	0.895	1.013	0.644	0.675	0.681	0.883	1.362	1.274
HO-2 / HO-3	1027	1.023	1.225	0.825	1.087	1.879	1.067	0.698	0.479
HO-2 / HO-3	1028	1.218	1.378	0.532	1.286	0.550	0.980	0.954	0.537
HO-2 / HO-3	1029	0.898	0.782	0.836	0.943	0.523	0.859	1.368	1.559
HO-2 / HO-3	1030	0.763	0.826	0.792	0.944	0.649	0.761	1.367	1.558
HO-2 / HO-3	1031	1.282	1.220	1.029	1.103	0.821	1.114	1.298	0.474
HO-2 / HO-3	1032	0.564	0.566	0.549	0.942	0.987	0.968	1.400	1.528
HO-2 / HO-3	1033	0.889	0.454	0.418	0.815	0.724	0.789	1.510	1.651
HO-2 / HO-3	1034	1.297	0.871	0.873	0.771	0.547	0.798	1.233	1.719
HO-2 / HO-3	1035	0.844	0.849	0.743	0.698	1.524	1.009	0.698	0.526
HO-2 / HO-3	1036	1.068	1.379	0.718	1.776	0.551	1.031	0.956	0.537
HO-2 / HO-3	1037	1.159	0.897	0.532	0.898	0.715	0.721	0.550	0.995
HO-2 / HO-3	1038	0.564	0.626	0.548	0.926	1.107	1.221	1.399	1.527
HO-2 / HO-3	1039	0.781	0.800	0.811	0.804	0.664	0.741	1.399	1.595
HO-2 / HO-3	1040	0.989	1.051	1.494	0.972	1.029	1.326	1.053	0.719
HO-2 / HO-3	1041	0.856	1.462	0.959	0.914	0.828	0.993	1.533	1.434
HO-2 / HO-3	1042	0.774	0.470	1.189	0.958	0.865	0.980	0.704	1.553
HO-2 / HO-3	1043	0.930	0.523	0.878	0.857	0.682	1.094	1.241	1.728
HO-2 / HO-3	1044	0.815	0.870	0.882	0.861	0.916	1.099	1.247	1.738
HO-2 / HO-3	1045	1.338	1.204	1.296	1.087	0.877	1.244	1.283	0.469
HO-2 / HO-3	1046	0.773	1.108	0.417	0.799	0.723	0.788	1.507	1.645
HO-2 / HO-3	1047	0.789	0.377	0.547	0.923	0.795	0.808	1.396	1.524
HO-2 / HO-3	1048	1.334	1.116	1.150	1.061	1.116	1.044	1.277	0.467
HO-2 / HO-3	1049	0.911	0.477	1.355	0.651	0.945	0.996	0.717	1.580
HO-2 / HO-3	1050	0.935	0.677	0.721	1.264	0.581	0.787	1.506	1.644

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	1051	0.943	0.530	0.659	0.884	0.923	0.927	1.257	1.751
HO-2 / HO-3	1052	0.740	0.719	1.067	0.801	1.135	0.842	0.721	1.589
HO-2 / HO-3	1053	1.213	0.609	0.952	0.898	0.717	0.787	0.552	0.999
HO-2 / HO-3	1054	0.975	0.773	0.917	1.012	0.902	0.796	1.229	1.711
HO-2 / HO-3	1055	0.990	1.120	1.075	0.899	0.753	0.920	1.507	1.410
HO-2 / HO-3	1056	1.330	1.536	1.148	0.882	0.871	1.031	1.274	0.466
HO-2 / HO-3	1057	1.124	1.040	0.663	0.832	0.701	1.026	1.108	0.782
HO-2 / HO-3	1058	1.335	1.202	1.292	1.066	0.808	1.241	1.279	0.468
HO-2 / HO-3	1059	1.276	0.673	0.722	0.814	0.450	0.851	0.609	0.904
HO-2 / HO-3	1060	0.771	0.659	0.551	0.766	0.714	0.700	1.454	1.522
HO-2 / HO-3	1061	0.914	0.795	0.596	0.656	0.661	0.737	1.393	1.587
HO-2 / HO-3	1062	1.051	0.757	0.759	1.080	0.622	0.941	0.675	1.004
HO-2 / HO-3	1063	0.941	0.875	0.658	0.720	0.922	1.102	1.255	1.747
HO-2 / HO-3	1064	1.134	1.454	0.763	0.756	0.614	0.988	1.527	1.429
HO-2 / HO-3	1065	1.037	1.265	1.105	0.895	0.729	0.801	0.562	1.017
HO-2 / HO-3	1066	1.071	0.719	1.086	1.925	0.613	1.280	1.205	0.851
HO-2 / HO-3	1067	0.833	0.628	0.550	0.909	0.799	0.712	1.403	1.534
HO-2 / HO-3	1068	1.389	1.156	1.191	0.852	0.778	1.147	1.230	0.450
HO-2 / HO-3	1069	0.785	0.375	0.448	0.919	0.792	0.740	1.389	1.517
HO-2 / HO-3	1070	1.127	1.278	1.211	0.857	0.681	1.118	0.954	0.536
HO-2 / HO-3	1071	1.126	1.114	0.757	0.900	0.757	0.981	1.514	1.416
HO-2 / HO-3	1072	1.188	0.599	0.888	1.065	0.709	1.040	1.123	0.793
HO-2 / HO-3	1073	0.854	1.038	0.711	0.893	1.003	0.927	1.503	1.406
HO-2 / HO-3	1074	0.931	0.878	0.652	0.713	0.914	1.093	1.243	1.731
HO-2 / HO-3	1075	1.115	0.716	1.065	0.652	0.713	0.999	0.717	1.583
HO-2 / HO-3	1076	0.928	0.875	0.925	1.021	0.737	1.093	1.239	1.725
HO-2 / HO-3	1077	1.059	0.798	1.150	0.892	0.677	0.951	0.680	1.011
HO-2 / HO-3	1078	1.260	1.197	1.231	1.336	0.871	1.421	1.274	0.466
HO-2 / HO-3	1079	0.953	0.782	0.827	0.952	0.695	1.233	0.700	1.543
HO-2 / HO-3	1080	1.055	1.114	0.939	0.894	0.811	0.926	1.502	1.405
HO-2 / HO-3	1081	1.048	0.791	0.798	1.077	0.620	0.942	0.674	1.000
HO-2 / HO-3	1082	0.972	0.772	0.916	1.794	0.728	0.793	1.225	1.148
HO-2 / HO-3	1083	0.811	0.873	0.876	0.837	0.909	1.089	1.238	1.724
HO-2 / HO-3	1084	0.930	0.523	0.879	0.840	1.024	0.915	1.241	1.729
HO-2 / HO-3	1085	1.192	0.677	0.378	0.550	0.580	1.051	1.133	1.495
HO-2 / HO-3	1086	1.427	1.113	0.625	0.743	0.477	0.843	0.828	0.468
HO-2 / HO-3	1087	1.080	1.060	1.229	0.622	0.768	0.996	1.536	1.437
HO-2 / HO-3	1088	1.029	0.798	1.059	0.866	0.657	1.205	0.716	1.576
HO-2 / HO-3	1089	1.261	1.198	1.624	1.268	0.806	1.239	1.275	0.466
HO-2 / HO-3	1090	1.518	1.212	1.305	1.355	0.657	1.932	0.689	0.472
HO-2 / HO-3	1091	0.822	1.076	0.687	0.718	1.040	1.021	1.448	1.356
HO-2 / HO-3	1092	1.119	1.040	0.712	0.913	0.752	0.975	1.505	1.408

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	1093	0.879	1.500	1.258	1.182	1.131	0.973	1.246	0.879
HO-2 / HO-3	1094	2.234	0.688	1.053	0.981	0.636	0.978	0.710	0.487
HO-2 / HO-3	1095	1.328	0.763	1.345	1.219	1.042	1.112	1.067	0.728
HO-2 / HO-3	1096	1.436	1.197	1.288	1.062	0.806	1.189	1.274	0.466
HO-2 / HO-3	1097	1.436	1.197	1.288	1.080	0.805	1.093	1.274	0.466
HO-2 / HO-3	1098	0.914	1.183	1.147	0.938	1.073	1.042	1.608	1.504
HO-2 / HO-3	1099	0.926	0.872	1.156	0.710	0.977	0.913	1.238	1.722
HO-2 / HO-3	1100	0.926	0.914	0.875	0.709	0.908	1.090	1.237	1.722
HO-2 / HO-3	1101	0.980	0.872	0.873	0.851	0.734	1.314	1.237	1.721
HO-2 / HO-3	1102	0.885	0.778	0.824	0.931	0.920	0.847	0.697	1.535
HO-2 / HO-3	1103	1.064	1.443	0.757	0.884	0.610	1.066	1.513	1.416
HO-2 / HO-3	1104	1.242	1.180	0.796	1.066	0.859	1.016	1.256	0.461
HO-2 / HO-3	1105	0.879	1.160	1.265	0.639	1.182	1.022	1.575	1.476
HO-2 / HO-3	1106	1.000	0.464	1.316	0.772	0.854	0.846	0.696	1.534
HO-2 / HO-3	1107	1.512	1.207	1.018	1.070	0.655	1.653	0.686	0.470
HO-2 / HO-3	1108	1.100	0.436	1.173	0.724	0.728	1.225	0.696	1.561
HO-2 / HO-3	1109	0.840	0.375	0.778	1.098	0.792	0.805	1.389	1.517
HO-2 / HO-3	1110	1.449	1.121	1.298	1.346	0.812	1.653	0.686	0.470
HO-2 / HO-3	1111	0.741	1.170	0.802	0.954	1.017	1.221	1.385	1.930
HO-2 / HO-3	1112	1.248	1.104	1.222	1.581	0.798	1.404	1.265	0.464
HO-2 / HO-3	1113	1.458	1.129	1.307	1.054	0.658	1.109	1.292	0.472
HO-2 / HO-3	1114	0.779	0.372	0.444	1.146	0.784	0.733	1.376	1.504
HO-2 / HO-3	1115	1.064	1.229	1.201	0.887	0.710	0.715	0.545	0.987
HO-2 / HO-3	1116	1.032	1.156	1.121	0.934	1.049	1.020	1.571	1.472
HO-2 / HO-3	1117	1.075	1.055	1.089	1.147	1.020	1.283	1.210	0.854
HO-2 / HO-3	1118	0.887	0.826	0.836	0.679	0.869	1.042	1.182	1.647
HO-2 / HO-3	1119	0.778	0.557	0.538	1.409	0.784	0.796	1.373	1.502
HO-2 / HO-3	1120	1.010	1.432	1.039	1.042	0.851	0.985	1.503	1.315
HO-2 / HO-3	1121	0.833	1.423	0.934	0.889	0.996	0.966	1.492	1.396
HO-2 / HO-3	1122	0.749	0.773	1.169	0.908	0.851	0.745	1.341	1.529
HO-2 / HO-3	1123	1.246	1.186	1.220	1.029	1.065	1.400	1.262	0.463
HO-2 / HO-3	1124	0.778	1.009	1.377	0.817	0.982	0.965	1.371	1.283
HO-2 / HO-3	1125	1.299	1.499	1.121	0.862	0.786	1.161	1.246	0.456
HO-2 / HO-3	1126	0.972	1.101	1.133	1.055	0.741	0.916	1.483	1.388
HO-2 / HO-3	1127	0.828	1.490	1.250	0.912	1.172	1.012	1.562	1.461
HO-2 / HO-3	1128	0.912	0.441	0.703	0.793	0.939	0.780	1.149	1.601
HO-2 / HO-3	1129	0.995	0.690	0.818	0.768	0.848	1.219	0.693	1.526
HO-2 / HO-3	1130	0.956	0.554	1.328	0.780	0.927	0.977	0.702	1.548
HO-2 / HO-3	1131	1.834	0.751	1.081	0.831	0.611	1.544	0.642	0.441
HO-2 / HO-3	1132	1.245	1.184	1.137	1.069	1.196	1.175	1.261	0.462
HO-2 / HO-3	1133	0.869	1.460	1.092	0.893	1.101	0.992	1.531	1.433
HO-2 / HO-3	1134	1.084	1.469	1.236	1.096	1.028	0.999	1.220	0.860

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	1135	0.564	0.635	0.742	0.908	1.109	0.843	1.400	1.531
HO-2 / HO-3	1136	0.995	1.115	1.157	0.920	1.013	1.068	1.515	1.419
HO-2 / HO-3	1137	0.868	1.337	0.974	1.108	1.168	1.095	1.555	1.455
HO-2 / HO-3	1138	0.996	1.446	1.213	0.903	1.014	0.983	1.518	1.420
HO-2 / HO-3	1139	1.260	0.744	1.208	0.894	1.005	1.059	1.190	0.842
HO-2 / HO-3	1140	1.682	0.439	0.796	0.729	0.700	0.784	0.567	1.449
HO-2 / HO-3	1141	1.271	0.529	1.034	0.909	0.771	0.869	1.118	1.476
HO-2 / HO-3	1142	0.907	1.523	0.999	1.199	1.066	1.035	1.596	1.494
HO-2 / HO-3	1143	1.128	1.179	1.142	1.140	1.202	1.038	1.269	0.894
HO-2 / HO-3	1144	0.960	0.558	1.334	0.943	0.865	1.244	0.706	1.555
HO-2 / HO-3	1145	0.977	1.419	0.932	0.738	0.994	0.964	1.488	1.394
HO-2 / HO-3	1146	1.002	1.454	0.763	0.890	1.019	0.941	1.527	1.429
HO-2 / HO-3	1147	1.603	1.249	0.518	0.850	0.536	0.957	0.931	0.524
HO-2 / HO-3	1148	1.692	0.523	0.801	0.800	0.703	0.789	0.572	1.457
HO-2 / HO-3	1149	1.111	0.738	0.646	0.807	0.711	1.196	1.116	1.472
HO-2 / HO-3	1150	1.260	1.537	1.292	1.080	1.077	1.238	1.274	0.466
HO-2 / HO-3	1151	1.274	0.752	1.220	0.923	1.016	1.279	1.202	0.850
HO-2 / HO-3	1152	1.258	1.132	1.219	1.437	0.761	1.803	1.204	0.442
HO-2 / HO-3	1153	1.232	1.016	0.736	0.892	0.795	0.909	1.472	1.378
HO-2 / HO-3	1154	1.173	0.444	1.032	0.807	0.711	1.033	1.115	1.472
HO-2 / HO-3	1155	1.103	1.416	0.931	0.867	0.743	0.962	1.486	1.390
HO-2 / HO-3	1156	0.988	0.542	1.158	0.898	0.906	0.956	0.686	1.514
HO-2 / HO-3	1157	0.872	0.685	1.016	0.829	1.083	0.958	0.686	1.514
HO-2 / HO-3	1158	0.808	0.551	0.760	0.900	0.957	0.940	1.360	1.486
HO-2 / HO-3	1159	1.111	1.164	0.989	1.415	1.136	1.113	1.252	0.883
HO-2 / HO-3	1160	0.835	0.668	0.744	0.946	0.989	0.748	1.405	1.535
HO-2 / HO-3	1161	1.044	1.414	1.539	1.055	0.803	0.961	1.484	1.389
HO-2 / HO-3	1162	1.496	1.110	1.228	1.037	0.804	1.187	1.273	0.465
HO-2 / HO-3	1163	0.775	0.651	0.537	1.082	0.782	0.947	1.371	1.497
HO-2 / HO-3	1164	1.443	0.985	1.058	0.656	0.663	0.859	1.049	0.740
HO-2 / HO-3	1165	1.023	1.215	0.637	0.757	0.637	0.778	1.273	1.194
HO-2 / HO-3	1166	1.008	0.783	0.828	0.848	0.925	0.851	0.701	1.545
HO-2 / HO-3	1167	0.880	1.329	1.242	0.904	1.163	1.303	1.549	1.449
HO-2 / HO-3	1168	1.139	1.352	0.887	1.009	0.570	0.999	1.418	1.328
HO-2 / HO-3	1169	1.402	0.748	1.033	1.884	0.468	0.993	0.608	0.459
HO-2 / HO-3	1170	0.767	0.550	0.533	0.878	1.074	0.785	1.357	1.482
HO-2 / HO-3	1171	0.863	1.449	0.761	1.360	1.016	1.113	1.520	1.423
HO-2 / HO-3	1172	1.144	1.049	1.017	1.015	0.713	1.004	1.427	1.335
HO-2 / HO-3	1173	0.820	0.614	0.758	0.898	1.073	0.784	1.355	1.481
HO-2 / HO-3	1174	1.206	0.658	0.405	0.806	0.565	0.764	1.464	1.599
HO-2 / HO-3	1175	0.983	1.104	1.069	1.067	1.077	1.056	1.500	1.404
HO-2 / HO-3	1176	0.987	1.653	0.823	0.545	0.917	0.857	1.162	1.617

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	1177	0.929	0.539	1.011	1.307	0.838	1.279	0.682	1.506
HO-2 / HO-3	1178	1.092	0.519	0.796	0.794	1.199	0.784	0.567	1.449
HO-2 / HO-3	1179	0.982	0.800	0.766	0.826	0.627	0.692	1.322	1.506
HO-2 / HO-3	1180	1.450	1.487	1.192	1.028	0.780	1.196	1.233	0.452
HO-2 / HO-3	1181	1.497	0.954	0.691	0.685	0.691	1.011	1.093	0.772
HO-2 / HO-3	1182	1.009	1.465	0.961	0.933	1.317	0.996	1.217	0.858
HO-2 / HO-3	1183	0.959	1.246	0.856	0.850	0.998	1.062	1.209	1.683
HO-2 / HO-3	1184	0.825	0.553	0.534	1.398	0.959	0.789	1.364	1.490
HO-2 / HO-3	1185	1.060	0.454	1.011	0.825	0.941	0.952	0.682	1.504
HO-2 / HO-3	1186	1.258	0.525	0.916	0.802	0.706	1.026	1.109	1.462
HO-2 / HO-3	1187	1.076	1.126	0.764	0.928	1.098	0.990	1.529	1.431
HO-2 / HO-3	1188	1.253	1.472	1.150	0.926	1.131	0.971	1.221	0.837
HO-2 / HO-3	1189	1.097	1.409	0.924	0.879	0.986	0.957	1.477	1.384
HO-2 / HO-3	1190	0.815	1.131	1.095	1.419	1.153	1.125	1.537	1.438
HO-2 / HO-3	1191	0.856	1.059	0.960	1.093	1.315	1.079	1.535	1.436
HO-2 / HO-3	1192	1.295	1.166	1.119	2.190	0.782	1.157	1.241	0.454
HO-2 / HO-3	1193	1.287	1.158	1.247	2.175	0.778	1.148	1.231	0.451
HO-2 / HO-3	1194	1.880	1.155	0.975	1.044	0.627	1.583	0.657	0.451
HO-2 / HO-3	1195	0.856	1.130	1.230	1.151	1.315	1.290	1.535	1.436
HO-2 / HO-3	1196	1.001	0.550	1.175	0.931	0.961	1.227	0.694	1.535
HO-2 / HO-3	1197	0.870	1.130	1.171	1.892	1.151	0.993	1.533	1.434
HO-2 / HO-3	1198	1.423	1.184	1.274	1.323	0.797	1.084	1.262	0.462
HO-2 / HO-3	1199	0.965	1.403	1.050	0.879	1.057	1.036	1.473	1.378
HO-2 / HO-3	1200	0.813	1.128	1.092	1.149	1.312	1.120	1.531	1.433
HO-2 / HO-3	1201	0.857	1.130	0.768	1.418	1.152	1.558	1.536	1.437
HO-2 / HO-3	1202	0.948	0.549	0.532	0.877	0.954	0.815	1.355	1.481
HO-2 / HO-3	1203	0.948	0.365	1.211	1.346	0.772	0.937	1.355	1.480
HO-2 / HO-3	1204	1.580	1.326	0.914	0.839	0.528	1.076	0.918	0.517
HO-2 / HO-3	1205	1.264	1.621	0.491	0.711	0.625	0.737	1.139	1.585
HO-2 / HO-3	1206	0.811	0.608	0.527	0.904	1.016	0.928	1.341	1.465
HO-2 / HO-3	1207	1.864	1.150	0.735	1.040	0.775	1.002	0.655	0.448
HO-2 / HO-3	1208	1.899	1.173	1.124	1.308	0.635	1.866	0.667	0.457
HO-2 / HO-3	1209	0.829	2.241	1.042	0.886	0.976	1.029	1.460	1.368
HO-2 / HO-3	1210	0.794	0.542	0.710	0.867	1.014	0.774	1.338	1.463
HO-2 / HO-3	1211	1.184	0.602	0.901	2.145	0.996	0.890	0.623	1.679
HO-2 / HO-3	1212	1.086	0.683	0.915	0.886	1.583	0.903	1.156	0.816
HO-2 / HO-3	1213	1.617	0.739	1.141	1.063	0.807	0.967	1.183	0.835
HO-2 / HO-3	1214	0.814	0.555	0.726	1.084	1.037	0.949	1.371	1.497
HO-2 / HO-3	1215	1.814	1.043	1.076	1.252	0.754	1.679	0.637	0.437
HO-2 / HO-3	1216	0.894	1.159	1.203	1.181	1.349	1.325	1.574	1.473
HO-2 / HO-3	1217	1.066	1.302	1.157	1.078	1.137	1.068	1.515	1.419
HO-2 / HO-3	1218	0.739	0.449	1.276	0.915	1.409	1.185	0.673	1.483

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	1219	0.994	1.114	1.213	0.884	1.297	0.981	1.513	1.416
HO-2 / HO-3	1220	0.964	0.749	0.993	1.069	0.824	0.783	1.298	1.479
HO-2 / HO-3	1221	1.090	1.140	0.969	0.941	1.676	1.004	1.225	0.865
HO-2 / HO-3	1222	1.204	1.429	0.749	0.910	1.076	0.972	1.500	1.404
HO-2 / HO-3	1223	0.852	1.313	0.957	1.368	1.310	1.281	1.529	1.431
HO-2 / HO-3	1224	0.928	0.536	0.520	1.048	1.005	0.767	1.326	1.449
HO-2 / HO-3	1225	1.086	1.137	0.773	0.937	1.672	1.087	1.222	0.862
HO-2 / HO-3	1226	1.142	0.540	0.708	1.056	0.761	0.923	1.335	1.459
HO-2 / HO-3	1227	1.561	1.309	1.151	0.797	0.521	0.978	0.906	0.510
HO-2 / HO-3	1228	1.395	1.807	2.064	1.124	2.279	1.430	1.386	1.534
HO-2 / HO-3	1229	1.846	1.139	0.960	0.989	0.766	1.041	1.213	0.445
HO-2 / HO-3	1230	2.276	0.757	0.441	0.912	0.762	0.989	0.646	0.442
HO-2 / HO-3	1231	1.848	1.142	1.228	0.990	0.768	1.133	1.215	0.446
HO-2 / HO-3	1232	0.958	0.527	1.206	0.539	1.326	1.173	0.667	1.470
HO-2 / HO-3	1233	1.255	1.427	0.937	1.123	1.075	0.971	1.498	1.401
HO-2 / HO-3	1234	1.833	0.576	0.899	0.850	0.545	0.743	0.520	0.943
HO-2 / HO-3	1235	1.642	0.941	1.042	0.914	0.737	1.046	1.077	0.395
HO-2 / HO-3	1236	1.139	1.129	0.725	0.930	1.745	0.993	1.213	0.856
HO-2 / HO-3	1237	1.259	1.039	0.941	2.309	1.079	0.974	1.189	0.840
HO-2 / HO-3	1238	1.054	1.102	0.937	1.066	1.622	0.925	1.185	0.837
HO-2 / HO-3	1239	1.075	0.326	0.473	0.812	0.850	0.642	1.206	1.319
HO-2 / HO-3	1240	1.820	1.123	1.209	1.015	0.819	0.979	1.197	0.438
HO-2 / HO-3	1241	1.038	0.530	0.733	0.865	0.993	0.698	1.311	1.433
HO-2 / HO-3	1242	1.165	1.347	1.257	1.115	1.345	1.016	1.568	1.465
HO-2 / HO-3	1243	1.068	1.370	0.901	0.839	1.558	0.931	1.139	0.804
HO-2 / HO-3	1244	1.218	1.118	0.950	0.921	1.728	0.926	1.199	0.847
HO-2 / HO-3	1245	2.214	0.496	0.703	0.814	0.512	1.096	0.627	1.138
HO-2 / HO-3	1246	1.101	1.274	1.185	1.832	1.113	1.045	1.484	1.388
HO-2 / HO-3	1247	1.239	1.090	0.926	1.054	1.603	0.959	1.172	0.827
HO-2 / HO-3	1248	1.184	1.268	1.530	0.881	1.265	0.956	1.476	1.382
HO-2 / HO-3	1249	1.847	1.060	1.544	1.013	0.768	1.350	1.215	0.445
HO-2 / HO-3	1250	1.608	1.089	0.739	0.896	1.267	0.914	1.170	0.826
HO-2 / HO-3	1251	1.044	1.274	1.491	1.328	1.272	1.247	1.484	1.389
HO-2 / HO-3	1252	1.223	1.308	0.953	1.142	1.733	0.986	1.202	0.850
HO-2 / HO-3	1253	1.512	1.038	0.662	0.994	0.697	0.906	1.396	1.307
HO-2 / HO-3	1254	1.206	1.106	1.071	1.344	1.710	0.927	1.188	0.839
HO-2 / HO-3	1255	0.984	1.431	1.148	0.744	1.625	1.057	1.502	1.405
HO-2 / HO-3	1256	1.783	0.421	0.674	1.576	0.463	0.706	1.406	1.535
HO-2 / HO-3	1257	1.208	1.108	0.751	1.856	1.628	0.975	1.190	0.840
HO-2 / HO-3	1258	1.565	2.520	1.784	1.019	2.064	1.462	1.254	1.388
HO-2 / HO-3	1259	1.018	1.331	1.608	0.925	1.678	1.091	1.550	1.450
HO-2 / HO-3	1260	1.506	0.620	0.511	0.864	0.688	0.696	1.306	1.427

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	1261	1.059	1.109	1.205	1.130	2.063	0.977	1.191	0.842
HO-2 / HO-3	1262	1.540	2.019	1.972	1.383	2.293	1.773	1.325	1.465
HO-2 / HO-3	1263	1.067	1.303	1.081	0.921	2.135	1.275	1.199	0.847
HO-2 / HO-3	1264	1.591	1.945	1.811	1.331	2.208	1.707	1.277	1.411
HO-2 / HO-3	1265	2.203	0.689	0.739	0.953	0.595	1.503	0.625	0.428
HO-2 / HO-3	1266	1.141	1.320	1.545	0.916	1.665	1.082	1.538	1.439
HO-2 / HO-3	1267	1.533	1.211	1.726	0.837	1.056	1.185	1.407	1.319
HO-2 / HO-3	1268	0.804	1.301	1.213	1.868	1.639	1.268	1.515	1.417
HO-2 / HO-3	1269	0.735	0.953	0.990	1.599	1.403	1.091	1.295	1.212
HO-2 / HO-3	1270	1.591	1.945	2.460	1.639	2.100	1.429	1.277	1.411
HO-2 / HO-3	1271	1.607	1.270	0.739	1.052	1.600	0.912	1.169	0.826
HO-2 / HO-3	1272	1.537	1.608	1.836	1.022	2.566	1.992	1.233	1.364
HO-2 / HO-3	1273	1.559	1.059	1.150	0.859	1.560	0.932	1.140	0.805
HO-2 / HO-3	1274	2.226	1.146	1.325	1.938	0.746	0.920	0.700	0.481
HO-2 / HO-3	1275	0.771	1.249	1.161	1.835	1.572	1.542	1.452	1.360
HO-2 / HO-3	1276	1.263	1.110	1.209	1.131	1.632	0.977	1.507	1.410
HO-2 / HO-3	1277	0.998	1.306	1.161	1.705	1.731	1.278	1.520	1.423
HO-2 / HO-3	1278	1.529	1.598	1.823	2.617	2.119	1.635	1.225	1.355
HO-2 / HO-3	1279	1.253	1.285	0.936	1.065	2.049	1.053	1.184	0.836
HO-2 / HO-3	1280	0.861	1.328	1.553	1.950	1.758	1.568	1.544	1.445
HO-2 / HO-3	1281	1.197	1.283	1.140	0.906	2.155	1.253	1.180	0.835
HO-2 / HO-3	1282	1.600	1.588	1.726	1.026	2.669	1.968	1.216	1.346
HO-2 / HO-3	1283	1.592	1.082	0.921	1.358	1.674	0.908	1.164	0.821
HO-2 / HO-3	1284	1.636	3.378	1.763	1.596	2.045	1.283	1.242	1.374
HO-2 / HO-3	1285	2.338	0.491	0.824	0.961	0.857	0.860	0.603	1.093
HO-2 / HO-3	1286	1.612	1.412	1.184	1.327	1.604	1.044	1.173	0.828
HO-2 / HO-3	1287	1.078	1.129	1.171	2.354	1.745	1.122	1.535	1.436
HO-2 / HO-3	1288	1.546	2.487	2.317	1.592	2.653	1.656	1.240	1.371
HO-2 / HO-3	1289	1.420	2.451	1.815	1.012	2.539	2.064	1.220	1.349
HO-2 / HO-3	1290	1.373	1.799	1.751	1.167	2.588	1.994	1.180	1.304
HO-2 / HO-3	1291	1.041	1.114	1.040	1.602	1.405	0.950	1.297	1.214
HO-2 / HO-3	1292	1.561	1.806	1.683	1.000	2.599	2.004	1.185	1.311
HO-2 / HO-3	1293	1.504	1.574	2.253	1.017	2.645	2.037	1.206	1.333
HO-2 / HO-3	1294	1.993	1.277	0.930	1.055	1.274	0.962	1.175	0.831
HO-2 / HO-3	1295	1.741	2.458	2.288	1.012	2.683	1.637	1.223	1.354
HO-2 / HO-3	1296	1.662	2.343	1.659	0.984	2.497	1.361	1.167	1.290
HO-2 / HO-3	1297	1.217	1.116	1.159	2.328	1.727	1.611	1.517	1.419
HO-2 / HO-3	1298	1.105	1.280	1.543	1.836	1.694	1.580	1.486	1.393
HO-2 / HO-3	1299	1.647	2.512	2.339	1.559	2.744	1.670	1.251	1.385
HO-2 / HO-3	1300	1.486	2.393	1.693	1.483	2.552	1.591	1.193	1.318
HO-2 / HO-3	1301	0.960	1.258	1.680	2.408	1.667	1.229	1.463	1.371
HO-2 / HO-3	1302	1.717	1.762	2.229	0.959	2.537	1.350	1.157	1.278

Quantum Home sm

Rule 301.A.2 Factors

Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	1303	1.117	1.293	1.560	1.901	2.061	1.527	1.502	1.409
HO-2 / HO-3	1304	1.724	2.431	2.333	0.683	3.022	1.412	1.211	1.338
HO-2 / HO-3	1305	1.567	1.067	1.457	0.864	1.983	1.470	1.145	0.810
HO-2 / HO-3	1306	1.090	1.661	1.683	0.890	2.065	1.074	1.465	1.373
HO-2 / HO-3	1307	1.646	1.762	1.642	0.977	2.537	1.957	1.157	1.278
HO-2 / HO-3	1308	1.827	2.472	2.626	1.218	2.635	1.649	1.231	1.361
HO-2 / HO-3	1309	1.791	1.273	1.021	0.951	0.667	0.865	1.335	1.250
HO-2 / HO-3	1310	1.432	2.307	1.705	0.970	2.520	1.533	1.149	1.270
HO-2 / HO-3	1311	1.193	1.681	1.493	1.372	2.142	1.576	1.484	1.390
HO-2 / HO-3	1312	1.689	3.230	1.769	0.984	2.963	2.010	1.187	1.315
HO-2 / HO-3	1313	1.546	1.049	1.014	1.756	1.950	1.511	1.126	0.795
HO-2 / HO-3	1314	1.693	2.289	1.693	1.190	2.442	1.928	1.141	1.261
HO-2 / HO-3	1315	1.156	1.238	1.655	2.212	1.975	1.628	1.440	1.348
HO-2 / HO-3	1316	1.718	1.764	1.724	1.208	2.887	1.544	1.157	1.280
HO-2 / HO-3	1317	1.470	3.208	1.756	0.995	3.782	1.573	1.179	1.303
HO-2 / HO-3	1318	1.067	1.235	1.649	2.206	2.359	1.205	1.436	1.344
HO-2 / HO-3	1319	1.194	1.617	1.481	2.191	2.011	1.517	1.428	1.337
HO-2 / HO-3	1320	1.146	1.551	1.572	2.102	1.876	1.003	1.370	1.282
HO-2 / HO-3	1321	2.147	1.704	1.587	1.392	2.452	1.493	1.118	1.237
HO-2 / HO-3	1322	1.456	2.220	1.640	1.897	3.544	1.869	1.106	1.222
HO-2 / HO-3	1323	1.573	1.683	2.064	1.154	3.544	1.986	1.105	1.221
HO-2 / HO-3	1324	1.134	1.600	1.132	1.744	2.319	1.435	1.411	1.322
HO-2 / HO-3	1325	1.622	2.192	2.039	1.081	3.503	1.274	1.093	1.209
HO-2 / HO-3	1326	1.688	3.094	1.696	1.126	3.649	1.525	1.138	1.258
HO-2 / HO-3	1327	1.361	1.661	1.547	1.400	4.003	1.959	1.090	1.205
HO-2 / HO-3	1328	1.686	3.090	2.122	1.415	3.644	1.323	1.137	1.256
HO-2 / HO-3	1329	1.685	3.086	2.419	1.185	3.640	1.516	1.135	1.255
HO-2 / HO-3	1330	1.355	2.955	2.317	2.486	2.711	1.837	1.086	1.202
HO-2 / HO-3	1331	2.442	2.062	2.338	1.072	2.197	1.148	1.027	1.137
HO-2 / HO-3	1332	1.353	2.584	2.026	2.030	2.371	1.608	0.950	1.050
HO-2 / HO-3	1333	1.344	2.934	2.300	1.067	3.457	1.439	1.078	1.192
HO-2 / HO-3	1334	1.503	2.120	1.573	2.257	3.880	1.231	1.057	1.168
HO-2 / HO-3	1335	1.972	2.795	1.980	1.072	3.296	1.373	1.028	1.137
HO-2 / HO-3	1336	1.626	2.199	2.493	2.339	4.021	1.466	1.095	1.211
HO-2 / HO-3	1337	1.953	2.765	2.170	1.062	3.734	1.362	1.017	1.124
HO-2 / HO-3	1338	1.484	2.835	2.009	1.298	3.829	1.876	1.042	1.152
HO-2 / HO-3	1339	1.300	2.835	1.548	2.385	3.829	1.393	1.042	1.152
HO-2 / HO-3	1340	2.078	2.945	2.310	1.130	3.976	1.833	1.082	1.197
HO-2 / HO-3	Default	1.989	2.627	1.983	2.397	3.283	1.653	1.738	1.899
HO-4	1	0.834	0.727	0.663	0.243	0.473	0.823	1.030	1.030
HO-4	2	0.794	0.888	0.991	0.730	0.677	1.190	1.030	1.030
HO-4	3	0.834	0.888	0.880	0.638	0.473	1.190	1.030	1.030

Rule 301.A.4 Factors

Roof Covering								
Roof Covering	P1	P2	P3	P4	P5	P6	P7	P8
Architecture Shingles	1.000	1.000	1.000	0.950	1.000	1.000	0.950	1.000
Asphalt Fiberglass Composite	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Clay-Tile-Slate	0.950	1.000	1.000	0.950	1.000	1.000	0.950	1.000
Concrete Tile	0.950	1.000	1.000	0.950	1.000	1.000	0.950	1.000
Corrugated Steel - Metal	0.950	1.000	1.000	0.900	1.000	1.000	0.900	1.000
Flat Foam Composite	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Flat Membrane	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Flat Tar Gravel	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Other	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wood Shake	1.050	1.000	1.000	1.100	1.000	1.000	1.100	1.000
Wood Shingle	1.050	1.000	1.000	1.100	1.000	1.000	1.100	1.000

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Rule 301.A.3 Factors

Tier Factors									
Form	Tier	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	43	1.962	1.534	1.570	1.243	1.424	1.363	1.096	1.276
HO-2 / HO-3	44	2.100	1.604	1.601	1.266	1.476	1.374	1.097	1.319
HO-2 / HO-3	45	2.269	1.668	1.637	1.291	1.531	1.386	1.098	1.372
HO-2 / HO-3	46	2.457	1.738	1.718	1.317	1.590	1.399	1.100	1.429
HO-2 / HO-3	47	2.666	1.812	1.950	1.344	1.656	1.413	1.101	1.490
HO-2 / HO-3	48	2.907	1.890	2.006	1.372	1.732	1.428	1.102	1.554
HO-2 / HO-3	49	3.176	1.973	2.171	1.401	1.806	1.446	1.104	1.621
HO-2 / HO-3	50	3.497	2.068	2.619	1.432	1.885	1.466	1.111	1.692
HO-4	1	0.480	0.460	0.346	0.541	0.454	0.765	0.541	0.454
HO-4	2	0.505	0.481	0.447	0.560	0.487	0.766	0.560	0.487
HO-4	3	0.531	0.503	0.481	0.581	0.521	0.770	0.581	0.521
HO-4	4	0.557	0.527	0.539	0.603	0.557	0.775	0.603	0.557
HO-4	5	0.585	0.553	0.551	0.625	0.595	0.782	0.625	0.595
HO-4	6	0.613	0.581	0.609	0.649	0.636	0.790	0.649	0.636
HO-4	7	0.642	0.613	0.647	0.675	0.681	0.798	0.675	0.681
HO-4	8	0.674	0.650	0.715	0.702	0.730	0.803	0.702	0.730
HO-4	9	0.707	0.691	0.757	0.729	0.782	0.804	0.729	0.782
HO-4	10	0.741	0.736	0.768	0.756	0.823	0.807	0.756	0.823
HO-4	11	0.781	0.776	0.806	0.776	0.856	0.824	0.776	0.856
HO-4	12	0.814	0.811	0.835	0.792	0.882	0.850	0.792	0.882
HO-4	13	0.852	0.854	0.878	0.809	0.906	0.887	0.809	0.906
HO-4	14	0.885	0.917	0.884	0.841	0.929	0.928	0.841	0.929
HO-4	15	0.916	1.002	0.907	0.887	0.933	0.964	0.887	0.933
HO-4	16	0.948	1.082	0.949	0.941	0.937	0.986	0.941	0.937
HO-4	17	1.000	1.094	0.953	0.976	0.941	0.999	0.976	0.941
HO-4	18	1.049	1.099	0.981	0.984	0.945	1.029	0.984	0.945
HO-4	19	1.067	1.103	1.011	1.002	0.946	1.048	1.002	0.946
HO-4	20	1.074	1.108	1.030	1.087	0.956	1.058	1.087	0.956
HO-4	21	1.085	1.113	1.057	1.143	0.980	1.064	1.143	0.980
HO-4	22	1.159	1.174	1.154	1.208	1.055	1.126	1.208	1.055
HO-4	23	1.214	1.180	1.161	1.218	1.100	1.132	1.218	1.100
HO-4	24	1.311	1.185	1.169	1.223	1.181	1.137	1.223	1.181
HO-4	25	1.348	1.191	1.176	1.239	1.280	1.148	1.239	1.280
HO-4	26	1.362	1.196	1.283	1.242	1.382	1.157	1.242	1.382
HO-4	27	1.448	1.255	1.516	1.374	1.543	1.225	1.374	1.543
HO-4	28	1.449	1.371	1.680	1.628	1.632	1.313	1.628	1.632
HO-4	29	1.497	1.484	1.701	1.763	1.705	1.432	1.763	1.705
HO-4	30	1.621	1.669	1.804	1.858	1.768	1.515	1.858	1.768
HO-4	31	1.718	1.873	2.004	1.907	1.847	1.573	1.907	1.847
HO-4	32	1.811	2.091	2.083	1.961	1.957	1.645	1.961	1.957
HO-4	33	1.914	2.334	2.189	2.008	2.076	1.723	2.008	2.076
HO-4	34	2.028	2.604	2.442	2.039	2.202	1.802	2.039	2.202

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Rule 301.A.3 Factors

Tier Factors									
Form	Tier	P1	P2	P3	P4	P5	P6	P7	P8
HO-4	35	2.151	2.903	2.782	2.057	2.336	1.881	2.057	2.336
HO-4	36	2.220	2.952	2.902	2.102	2.382	1.917	2.102	2.382
HO-4	37	2.301	2.990	2.977	2.151	2.434	1.946	2.151	2.434
HO-4	38	2.377	3.020	2.991	2.195	2.487	1.965	2.195	2.487
HO-4	39	2.463	3.053	3.002	2.229	2.539	1.997	2.229	2.539
HO-4	40	2.554	3.106	3.104	2.255	2.587	2.038	2.255	2.587
HO-4	41	2.654	3.170	3.186	2.279	2.636	2.091	2.279	2.636
HO-4	42	2.765	3.240	3.377	2.305	2.693	2.152	2.305	2.693
HO-4	43	2.903	3.336	3.491	2.335	2.775	2.230	2.335	2.775
HO-4	44	3.075	3.445	3.550	2.377	2.875	2.311	2.377	2.875
HO-4	45	3.300	3.562	3.619	2.423	2.983	2.395	2.423	2.983
HO-4	46	3.551	3.687	3.786	2.472	3.098	2.485	2.472	3.098
HO-4	47	3.828	3.820	4.338	2.523	3.216	2.581	2.523	3.216
HO-4	48	4.134	3.962	4.391	2.576	3.342	2.683	2.576	3.342
HO-4	49	4.473	4.113	4.725	2.631	3.473	2.794	2.631	3.473
HO-4	50	4.849	4.270	5.683	2.690	3.612	2.913	2.690	3.612
HO-6	1	0.536	0.375	0.429	0.531	0.597	0.763	0.531	0.597
HO-6	2	0.558	0.423	0.530	0.560	0.651	0.780	0.560	0.651
HO-6	3	0.582	0.473	0.536	0.590	0.681	0.793	0.590	0.681
HO-6	4	0.606	0.525	0.556	0.623	0.713	0.802	0.623	0.713
HO-6	5	0.630	0.584	0.571	0.658	0.747	0.809	0.658	0.747
HO-6	6	0.653	0.651	0.653	0.681	0.780	0.813	0.681	0.780
HO-6	7	0.672	0.698	0.684	0.724	0.809	0.817	0.724	0.809
HO-6	8	0.702	0.743	0.756	0.779	0.826	0.822	0.779	0.826
HO-6	9	0.755	0.809	0.763	0.827	0.841	0.824	0.827	0.841
HO-6	10	0.801	0.898	0.821	0.863	0.848	0.827	0.863	0.848
HO-6	11	0.834	1.007	0.852	0.930	0.853	0.831	0.930	0.853
HO-6	12	0.929	1.028	0.875	0.934	0.860	0.834	0.934	0.860
HO-6	13	1.076	1.047	0.903	0.945	0.874	0.840	0.945	0.874
HO-6	14	1.094	1.053	0.930	0.949	0.897	0.880	0.949	0.897
HO-6	15	1.103	1.058	0.957	0.977	0.920	0.922	0.977	0.920
HO-6	16	1.108	1.063	0.977	1.025	0.938	0.956	1.025	0.938
HO-6	17	1.115	1.069	0.986	1.032	0.954	0.972	1.032	0.954
HO-6	18	1.126	1.074	1.003	1.036	0.972	1.012	1.036	0.972
HO-6	19	1.135	1.079	1.052	1.042	0.990	1.017	1.042	0.990
HO-6	20	1.142	1.085	1.081	1.047	0.998	1.020	1.047	0.998
HO-6	21	1.147	1.090	1.181	1.188	1.084	1.070	1.188	1.084
HO-6	22	1.151	1.096	1.238	1.197	1.174	1.239	1.197	1.174
HO-6	23	1.156	1.100	1.283	1.203	1.280	1.281	1.203	1.280
HO-6	24	1.162	1.229	1.304	1.206	1.372	1.310	1.206	1.372
HO-6	25	1.168	1.338	1.349	1.263	1.367	1.347	1.263	1.367
HO-6	26	1.173	1.411	1.449	1.286	1.349	1.391	1.286	1.349

Rule 301.A.4 Factors

Roof Covering								
Roof Covering	P1	P2	P3	P4	P5	P6	P7	P8
Architecture Shingles	1.000	1.000	1.000	0.950	1.000	1.000	0.950	1.000
Asphalt Fiberglass Composite	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Clay-Tile-Slate	0.950	1.000	1.000	0.950	1.000	1.000	0.950	1.000
Concrete Tile	0.950	1.000	1.000	0.950	1.000	1.000	0.950	1.000
Corrugated Steel - Metal	0.950	1.000	1.000	0.900	1.000	1.000	0.900	1.000
Flat Foam Composite	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Flat Membrane	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Flat Tar Gravel	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Other	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wood Shake	1.050	1.000	1.000	1.100	1.000	1.000	1.100	1.000
Wood Shingle	1.050	1.000	1.000	1.100	1.000	1.000	1.100	1.000

SERFF Tracking Number: TRVA-127474293 State: Pennsylvania
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: B37226001
 Company Tracking Number: 2011-08-0116
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Quantum Home and High Value Home
 Project Name/Number: /2011-08-0116

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Authorization to File (PC)		
Comments: n/a		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		
Comments: Please see attached.		
Attachments: Filing Package.pdf Filing Package.xls Histograms.pdf Histograms.xls		

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

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PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Explanatory Memorandum

This memorandum presents the proposed overall rate level change of +8.06% for Pennsylvania Quantum Homeowners and High Value Homeowners. This change applies to all new business issued and effective on or after 10/28/2011 and to all renewals issued on or after 10/28/2011 and effective on or after 01/03/2012.

REVISIONS:

In Filing Number B36009001, Serff Tracking Number TRVA-127286494 we submitted a filing for a Quantum Homeowners rate increase of 4.96%. That filing incorporated changes to the Dwelling and Tenant Form Base Rates, Dwelling Form Territory Factors, Dwelling Deductible Factors, Tenant Form Tier Factors, Roof Type Factors, Tenant Form Account Discount, and ACV on Roof Endorsement Factors. That filing was withdrawn by a filing with Serff Tracking Number TRVA-127392807. In this new filing we are proposing keeping all the previously approved changes from filing B36009001 with only a modification to the base rates on the tenant and dwelling form.

Since we filed the 4.96%, we have seen deteriorating loss trends. Exhibit 1 Page 1 shows the change in our dwelling frequency and tenant severity. Supporting trend pages are included on Exhibit 1 Pages 2 - 9. Due to these deteriorating trends and our rate need being above 10%, we are proposing incorporating the changes from the Filing Number B36009001 with higher base rates. The additional 3pts in rate will be applied uniformly across all peril for the dwelling form and tenant form base rates.

The Quantum Homeowners and High Value Homeowners product was released in Pennsylvania in October 2007. In order to increase credibility we are supplementing Quantum data with Legacy data. Pages which reference "All Companies" include all Quantum and Legacy writing companies within Pennsylvania.

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

ALL COMPANIES COMBINED

Loss Trend Summary
Travelers Only Data
Exponential Fit

	<u>Ending</u>	Actual			
		20 PT	12 PT	6 PT	Selection
Dwelling -Frequency	3/31/2011	3.6%	4.0%	1.2%	2.0%
Dwelling -Frequency	6/30/2011	4.1%	5.8%	8.1%	5.0%
Change		0.5%	1.7%	7.0%	3.0%
Dwelling -Severity	3/31/2011	6.1%	1.4%	-6.1%	0.0%
Dwelling -Severity	6/30/2011	5.6%	-0.5%	-4.8%	0.0%
Change		-0.5%	-2.0%	1.4%	0.0%
Tenant - Frequency	3/31/2011	1.8%	0.4%	10.4%	2.0%
Tenant - Frequency	6/30/2011	1.4%	-1.7%	3.5%	2.0%
Change		-0.4%	-2.1%	-6.9%	0.0%
Tenant - Severity	3/31/2011	2.3%	-6.4%	6.7%	0.0%
Tenant - Severity	6/30/2011	1.8%	-6.0%	15.4%	2.0%
Change		-0.5%	0.4%	8.7%	2.0%

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

ALL COMPANIES COMBINED

Loss Trend
Frequency Trend
Dwelling Policy Forms
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
09/30/2006	3.95	3.92			06/30/2006	4.13	4.18		
12/31/2006	3.90	3.96			09/30/2006	4.36	4.21		
03/31/2007	3.88	4.00			12/31/2006	4.29	4.25		
06/30/2007	4.00	4.04			03/31/2007	4.21	4.29		
09/30/2007	4.18	4.08			06/30/2007	4.34	4.32		
12/31/2007	4.27	4.13			09/30/2007	4.47	4.36		
03/31/2008	4.42	4.17			12/31/2007	4.43	4.40		
06/30/2008	4.33	4.21			03/31/2008	4.55	4.44		
09/30/2008	4.17	4.25	4.13		06/30/2008	4.50	4.47	4.34	
12/31/2008	4.10	4.30	4.19		09/30/2008	4.38	4.51	4.40	
03/31/2009	4.13	4.34	4.25		12/31/2008	4.37	4.55	4.45	
06/30/2009	4.36	4.38	4.31		03/31/2009	4.39	4.59	4.51	
09/30/2009	4.50	4.43	4.37		06/30/2009	4.50	4.63	4.57	
12/31/2009	4.63	4.47	4.43		09/30/2009	4.64	4.67	4.63	
03/31/2010	4.44	4.52	4.49	4.40	12/31/2009	4.76	4.71	4.69	4.75
06/30/2010	4.60	4.56	4.56	4.48	03/31/2010	4.78	4.75	4.75	4.80
09/30/2010	4.47	4.61	4.62	4.57	06/30/2010	4.87	4.79	4.81	4.84
12/31/2010	4.46	4.66	4.69	4.66	09/30/2010	4.85	4.83	4.88	4.89
03/31/2011	4.74	4.70	4.75	4.75	12/31/2010	4.92	4.87	4.94	4.94
06/30/2011	5.01	4.75	4.82	4.85	03/31/2011	5.02	4.91	5.01	4.99
Annual Rate of Change		4.1%	5.8%	8.1%			3.5%	5.3%	4.0%
Coefficient of Determination (R ²)		77.7%	75.1%	61.1%			83.8%	88.4%	91.0%
Selected Annual Rate of Change				5.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/30/2012					

Factors To Adjust Data Based on a 09/30/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Frequency Factor Midpoint 09/30/2012
06/30/2008	12/31/2007	57.1		1.099
06/30/2009	12/31/2008	45.0		1.077
06/30/2010	12/31/2009	33.0		1.056
06/30/2011	12/31/2010	21.0		1.035

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

ALL COMPANIES COMBINED

Loss Trend
Severity Trend
Dwelling Policy Forms
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
09/30/2006	6,279.72	6,395.70			06/30/2006	6,263.44	5,977.47		
12/31/2006	6,436.69	6,483.62			09/30/2006	5,852.31	6,059.05		
03/31/2007	6,218.71	6,572.75			12/31/2006	5,920.40	6,141.74		
06/30/2007	6,289.49	6,663.09			03/31/2007	6,131.12	6,225.57		
09/30/2007	6,633.03	6,754.69			06/30/2007	6,225.49	6,310.54		
12/31/2007	6,594.21	6,847.54			09/30/2007	6,394.32	6,396.67		
03/31/2008	6,833.22	6,941.66			12/31/2007	6,494.55	6,483.97		
06/30/2008	7,088.94	7,037.09			03/31/2008	6,510.75	6,572.47		
09/30/2008	7,197.76	7,133.82	7879.13		06/30/2008	6,615.52	6,662.17	6844.12	
12/31/2008	7,723.41	7,231.88	7868.58		09/30/2008	6,769.81	6,753.10	6910.08	
03/31/2009	8,044.89	7,331.29	7858.04		12/31/2008	7,027.18	6,845.27	6976.68	
06/30/2009	8,163.20	7,432.07	7847.51		03/31/2009	7,214.79	6,938.69	7043.93	
09/30/2009	8,256.05	7,534.23	7837.00		06/30/2009	7,330.44	7,033.40	7111.82	
12/31/2009	8,085.89	7,637.80	7826.50		09/30/2009	7,397.55	7,129.39	7180.37	
03/31/2010	8,044.40	7,742.79	7816.01	7979.93	12/31/2009	7,321.46	7,226.70	7249.58	7229.35
06/30/2010	7,739.73	7,849.22	7805.54	7883.06	03/31/2010	7,281.57	7,325.33	7319.45	7289.30
09/30/2010	7,974.26	7,957.11	7795.09	7787.37	06/30/2010	7,231.41	7,425.31	7390.00	7349.75
12/31/2010	7,636.24	8,066.49	7784.65	7692.83	09/30/2010	7,372.02	7,526.65	7461.23	7410.70
03/31/2011	7,425.05	8,177.38	7774.22	7599.45	12/31/2010	7,472.82	7,629.38	7533.14	7472.15
06/30/2011	7,637.34	8,289.78	7763.80	7507.20	03/31/2011	7,608.10	7,733.51	7605.75	7534.12
Annual Rate of Change		5.6%	-0.5%	-4.8%			5.6%	3.9%	3.4%
Coefficient of Determination (R2)		66.3%	1.4%	58.5%			90.6%	73.2%	68.5%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/30/2012					

Factors To Adjust Data Based on a 09/30/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Severity Factor Midpoint 09/30/2012	Freequency x Severity Factor
06/30/2008	12/31/2007	57.1		1.000	1.099
06/30/2009	12/31/2008	45.0		1.000	1.077
06/30/2010	12/31/2009	33.0		1.000	1.056
06/30/2011	12/31/2010	21.0		1.000	1.035

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

ALL COMPANIES COMBINED

Loss Trend
Frequency Trend
Tenant Policy Forms
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
09/30/2006	1.10	1.10			06/30/2006	1.26	1.35		
12/31/2006	1.09	1.10			09/30/2006	1.37	1.36		
03/31/2007	1.10	1.10			12/31/2006	1.37	1.36		
06/30/2007	1.13	1.11			03/31/2007	1.39	1.36		
09/30/2007	1.09	1.11			06/30/2007	1.41	1.37		
12/31/2007	1.08	1.12			09/30/2007	1.38	1.37		
03/31/2008	1.06	1.12			12/31/2007	1.36	1.37		
06/30/2008	1.05	1.12			03/31/2008	1.35	1.37		
09/30/2008	1.17	1.13	1.19		06/30/2008	1.33	1.38	1.40	
12/31/2008	1.22	1.13	1.19		09/30/2008	1.41	1.38	1.40	
03/31/2009	1.26	1.14	1.18		12/31/2008	1.43	1.38	1.40	
06/30/2009	1.24	1.14	1.18		03/31/2009	1.45	1.39	1.40	
09/30/2009	1.14	1.14	1.17		06/30/2009	1.45	1.39	1.40	
12/31/2009	1.06	1.15	1.17		09/30/2009	1.40	1.39	1.40	
03/31/2010	1.08	1.15	1.16	1.13	12/31/2009	1.37	1.39	1.40	1.35
06/30/2010	1.15	1.16	1.16	1.14	03/31/2010	1.36	1.40	1.39	1.37
09/30/2010	1.17	1.16	1.15	1.15	06/30/2010	1.36	1.40	1.39	1.38
12/31/2010	1.24	1.17	1.15	1.16	09/30/2010	1.38	1.40	1.39	1.39
03/31/2011	1.16	1.17	1.14	1.17	12/31/2010	1.40	1.41	1.39	1.40
06/30/2011	1.13	1.17	1.14	1.18	03/31/2011	1.42	1.41	1.39	1.41
Annual Rate of Change		1.4%	-1.7%	3.5%			0.9%	-0.1%	3.2%
Coefficient of Determination (R2)		14.7%	8.7%	12.6%			16.3%	0.2%	66.1%
Selected Annual Rate of Change				2.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/30/2012					

Factors To Adjust Data Based on a 09/30/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Frequency Factor Midpoint 09/30/2012
06/30/2008	12/31/2007	57.1		1.099
06/30/2009	12/31/2008	45.0		1.077
06/30/2010	12/31/2009	33.0		1.056
06/30/2011	12/31/2010	21.0		1.035

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

ALL COMPANIES COMBINED

Loss Trend
Severity Trend
Tenant Policy Forms
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
09/30/2006	3,922.25	4,749.17			06/30/2006	3,878.20	4,038.69		
12/31/2006	4,042.48	4,770.87			09/30/2006	3,437.25	4,061.81		
03/31/2007	4,600.83	4,792.68			12/31/2006	3,737.07	4,085.07		
06/30/2007	5,074.58	4,814.58			03/31/2007	3,907.26	4,108.45		
09/30/2007	5,306.82	4,836.58			06/30/2007	4,140.78	4,131.97		
12/31/2007	5,201.74	4,858.68			09/30/2007	4,457.14	4,155.62		
03/31/2008	5,065.35	4,880.89			12/31/2007	4,381.42	4,179.41		
06/30/2008	4,882.36	4,903.19			03/31/2008	4,386.59	4,203.34		
09/30/2008	6,006.28	4,925.60	5567.95		06/30/2008	4,334.65	4,227.40	4806.63	
12/31/2008	5,896.87	4,948.11	5482.68		09/30/2008	4,801.69	4,251.60	4735.83	
03/31/2009	5,649.84	4,970.73	5398.71		12/31/2008	4,797.25	4,275.94	4666.06	
06/30/2009	5,474.64	4,993.44	5316.02		03/31/2009	4,887.28	4,300.41	4597.33	
09/30/2009	4,744.53	5,016.26	5234.60		06/30/2009	4,934.54	4,325.03	4529.60	
12/31/2009	4,720.49	5,039.19	5154.43		09/30/2009	4,371.68	4,349.79	4462.88	
03/31/2010	4,529.20	5,062.22	5075.49	4437.15	12/31/2009	4,314.13	4,374.69	4397.13	4316.36
06/30/2010	5,146.39	5,085.35	4997.75	4599.10	03/31/2010	4,302.82	4,399.73	4332.36	4266.10
09/30/2010	4,185.81	5,108.59	4921.21	4766.96	06/30/2010	4,292.58	4,424.92	4268.54	4216.42
12/31/2010	4,334.86	5,131.94	4845.84	4940.94	09/30/2010	4,025.41	4,450.25	4205.66	4167.32
03/31/2011	5,656.25	5,155.39	4771.62	5121.27	12/31/2010	4,052.97	4,475.72	4143.70	4118.80
06/30/2011	5,461.92	5,178.95	4698.54	5308.19	03/31/2011	4,173.07	4,501.34	4082.66	4070.84
Annual Rate of Change		1.8%	-6.0%	15.4%			2.3%	-5.8%	-4.6%
Coefficient of Determination (R2)		4.7%	20.1%	28.0%			13.5%	54.3%	49.3%
Selected Annual Rate of Change				2.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/30/2012					

Factors To Adjust Data Based on a 09/30/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Severity Factor Midpoint 09/30/2012	Frequency x Severity Factor
06/30/2008	12/31/2007	57.1		1.000	1.099
06/30/2009	12/31/2008	45.0		1.000	1.077
06/30/2010	12/31/2009	33.0		1.000	1.056
06/30/2011	12/31/2010	21.0		1.000	1.035

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

ALL COMPANIES COMBINED

Loss Trend
Frequency Trend
Dwelling Policy Forms
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
06/30/2006	3.99	3.92			03/31/2006	4.38	4.20		
09/30/2006	3.95	3.96			06/30/2006	4.13	4.23		
12/31/2006	3.90	3.99			09/30/2006	4.36	4.26		
03/31/2007	3.88	4.03			12/31/2006	4.29	4.29		
06/30/2007	4.00	4.07			03/31/2007	4.21	4.32		
09/30/2007	4.18	4.10			06/30/2007	4.34	4.35		
12/31/2007	4.27	4.14			09/30/2007	4.47	4.39		
03/31/2008	4.42	4.18			12/31/2007	4.43	4.42		
06/30/2008	4.33	4.21	4.17		03/31/2008	4.55	4.45	4.36	
09/30/2008	4.17	4.25	4.22		06/30/2008	4.50	4.48	4.41	
12/31/2008	4.10	4.29	4.26		09/30/2008	4.38	4.52	4.46	
03/31/2009	4.13	4.33	4.30		12/31/2008	4.37	4.55	4.50	
06/30/2009	4.36	4.36	4.34		03/31/2009	4.39	4.58	4.55	
09/30/2009	4.50	4.40	4.39		06/30/2009	4.50	4.62	4.60	
12/31/2009	4.63	4.44	4.43	4.52	09/30/2009	4.64	4.65	4.65	4.68
03/31/2010	4.44	4.48	4.47	4.54	12/31/2009	4.76	4.69	4.69	4.73
06/30/2010	4.60	4.52	4.52	4.55	03/31/2010	4.78	4.72	4.74	4.78
09/30/2010	4.47	4.56	4.56	4.56	06/30/2010	4.87	4.76	4.79	4.83
12/31/2010	4.46	4.60	4.61	4.58	09/30/2010	4.85	4.79	4.84	4.88
03/31/2011	4.74	4.65	4.65	4.59	12/31/2010	4.92	4.83	4.90	4.93
Annual Rate of Change		3.6%	4.0%	1.2%			3.0%	4.3%	4.3%
Coefficient of Determination (R2)		76.1%	60.3%	4.2%			76.7%	73.4%	88.5%
Selected Annual Rate of Change				2.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/30/2012					

Factors To Adjust Data Based on a 09/30/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Frequency Factor Midpoint 09/30/2012
03/31/2008	09/30/2007	60.1		1.104
03/31/2009	09/30/2008	48.1		1.083
03/31/2010	09/30/2009	36.1		1.061
03/31/2011	09/30/2010	24.0		1.040

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

ALL COMPANIES COMBINED

Loss Trend
Severity Trend
Dwelling Policy Forms
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
06/30/2006	6,399.08	6,273.98			03/31/2006	6,258.80	5,951.75		
09/30/2006	6,279.72	6,367.17			06/30/2006	6,263.44	6,029.60		
12/31/2006	6,436.69	6,461.74			09/30/2006	5,852.31	6,108.47		
03/31/2007	6,218.71	6,557.72			12/31/2006	5,920.40	6,188.37		
06/30/2007	6,289.49	6,655.12			03/31/2007	6,131.12	6,269.32		
09/30/2007	6,633.03	6,753.98			06/30/2007	6,225.49	6,351.32		
12/31/2007	6,594.21	6,854.30			09/30/2007	6,394.32	6,434.40		
03/31/2008	6,833.22	6,956.11			12/31/2007	6,494.55	6,518.56		
06/30/2008	7,088.94	7,059.43	7,623.71		03/31/2008	6,510.75	6,603.82	6,697.44	
09/30/2008	7,197.76	7,164.29	7,650.61		06/30/2008	6,615.52	6,690.20	6,772.93	
12/31/2008	7,723.41	7,270.70	7,677.60		09/30/2008	6,769.81	6,777.71	6,849.27	
03/31/2009	8,044.89	7,378.70	7,704.69		12/31/2008	7,027.18	6,866.36	6,926.47	
06/30/2009	8,163.20	7,488.30	7,731.88		03/31/2009	7,214.79	6,956.18	7,004.55	
09/30/2009	8,256.05	7,599.52	7,759.16		06/30/2009	7,330.44	7,047.16	7,083.50	
12/31/2009	8,085.89	7,712.40	7,786.54	8,128.56	09/30/2009	7,397.55	7,139.34	7,163.35	7,311.00
03/31/2010	8,044.40	7,826.96	7,814.02	8,001.22	12/31/2009	7,321.46	7,232.73	7,244.09	7,326.07
06/30/2010	7,739.73	7,943.22	7,841.59	7,875.87	03/31/2010	7,281.57	7,327.33	7,325.74	7,341.18
09/30/2010	7,974.26	8,061.20	7,869.26	7,752.48	06/30/2010	7,236.71	7,423.17	7,408.32	7,356.31
12/31/2010	7,636.24	8,180.94	7,897.02	7,631.02	09/30/2010	7,378.19	7,520.27	7,491.82	7,371.48
03/31/2011	7,425.05	8,302.45	7,924.89	7,511.47	12/31/2010	7,479.55	7,618.64	7,576.27	7,386.68
Annual Rate of Change		6.1%	1.4%	-6.1%			5.3%	4.6%	0.8%
Coefficient of Determination (R2)		72.4%	6.5%	77.2%			88.0%	75.3%	10.5%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/30/2012					

Factors To Adjust Data Based on a 09/30/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Severity Factor Midpoint 09/30/2012	Frequency x Severity Factor
03/31/2008	09/30/2007	60.1		1.000	1.104
03/31/2009	09/30/2008	48.1		1.000	1.083
03/31/2010	09/30/2009	36.1		1.000	1.061
03/31/2011	09/30/2010	24.0		1.000	1.040

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

ALL COMPANIES COMBINED

Loss Trend
Frequency Trend
Tenant Policy Forms
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
06/30/2006	1.07	1.08			03/31/2006	1.25	1.33		
09/30/2006	1.10	1.09			06/30/2006	1.26	1.34		
12/31/2006	1.09	1.09			09/30/2006	1.37	1.34		
03/31/2007	1.10	1.10			12/31/2006	1.37	1.34		
06/30/2007	1.13	1.10			03/31/2007	1.39	1.35		
09/30/2007	1.09	1.11			06/30/2007	1.41	1.35		
12/31/2007	1.08	1.11			09/30/2007	1.38	1.36		
03/31/2008	1.06	1.12			12/31/2007	1.36	1.36		
06/30/2008	1.05	1.12	1.15		03/31/2008	1.35	1.37	1.39	
09/30/2008	1.17	1.13	1.15		06/30/2008	1.33	1.37	1.39	
12/31/2008	1.22	1.13	1.16		09/30/2008	1.41	1.37	1.39	
03/31/2009	1.26	1.14	1.16		12/31/2008	1.43	1.38	1.39	
06/30/2009	1.24	1.14	1.16		03/31/2009	1.45	1.38	1.39	
09/30/2009	1.14	1.15	1.16		06/30/2009	1.45	1.39	1.39	
12/31/2009	1.06	1.15	1.16	1.07	09/30/2009	1.40	1.39	1.39	1.38
03/31/2010	1.08	1.16	1.16	1.10	12/31/2009	1.37	1.40	1.39	1.38
06/30/2010	1.15	1.17	1.16	1.13	03/31/2010	1.36	1.40	1.39	1.38
09/30/2010	1.17	1.17	1.16	1.15	06/30/2010	1.36	1.40	1.39	1.38
12/31/2010	1.24	1.18	1.16	1.18	09/30/2010	1.38	1.41	1.39	1.38
03/31/2011	1.16	1.18	1.17	1.21	12/31/2010	1.40	1.41	1.39	1.38
Annual Rate of Change		1.8%	0.4%	10.4%			1.2%	0.0%	0.2%
Coefficient of Determination (R2)		22.2%	0.3%	67.6%			23.6%	0.0%	0.4%
Selected Annual Rate of Change				2.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/30/2012					

Factors To Adjust Data Based on a 09/30/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Frequency Factor Midpoint 09/30/2012
03/31/2008	09/30/2007	60.1		1.104
03/31/2009	09/30/2008	48.1		1.083
03/31/2010	09/30/2009	36.1		1.061
03/31/2011	09/30/2010	24.0		1.040

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

ALL COMPANIES COMBINED

Loss Trend
Severity Trend
Tenant Policy Forms
Exponential Fit

Calendar Year Ending	Travelers Statewide				Calendar Year Ending	Industry Fastrack Statewide			
	Actual	20 PT	12 PT	6 PT		Actual	20 PT	12 PT	6 PT
06/30/2006	4,102.54	4,629.25			03/31/2006	3,868.33	3,957.89		
09/30/2006	3,922.25	4,655.92			06/30/2006	3,878.20	3,987.43		
12/31/2006	4,042.48	4,682.75			09/30/2006	3,437.25	4,017.19		
03/31/2007	4,600.83	4,709.73			12/31/2006	3,737.07	4,047.17		
06/30/2007	5,074.58	4,736.87			03/31/2007	3,907.26	4,077.37		
09/30/2007	5,306.82	4,764.16			06/30/2007	4,140.78	4,107.81		
12/31/2007	5,201.74	4,791.61			09/30/2007	4,457.14	4,138.46		
03/31/2008	5,065.35	4,819.22			12/31/2007	4,381.42	4,169.35		
06/30/2008	4,882.36	4,846.99	5,552.54		03/31/2008	4,386.59	4,200.47	4,745.36	
09/30/2008	6,006.28	4,874.92	5,460.97		06/30/2008	4,334.65	4,231.82	4,689.91	
12/31/2008	5,896.87	4,903.01	5,370.91		09/30/2008	4,801.69	4,263.40	4,635.10	
03/31/2009	5,649.84	4,931.26	5,282.33		12/31/2008	4,797.25	4,295.22	4,580.94	
06/30/2009	5,474.64	4,959.67	5,195.21		03/31/2009	4,887.28	4,327.28	4,527.41	
09/30/2009	4,744.53	4,988.25	5,109.53		06/30/2009	4,934.54	4,359.57	4,474.50	
12/31/2009	4,720.49	5,016.99	5,025.26	4,548.89	09/30/2009	4,371.68	4,392.11	4,422.22	4,405.96
03/31/2010	4,529.20	5,045.90	4,942.38	4,623.06	12/31/2009	4,314.13	4,424.89	4,370.54	4,332.38
06/30/2010	5,146.39	5,074.98	4,860.87	4,698.44	03/31/2010	4,302.82	4,457.91	4,319.47	4,260.02
09/30/2010	4,185.81	5,104.22	4,780.71	4,775.05	06/30/2010	4,292.82	4,491.18	4,268.99	4,188.87
12/31/2010	4,334.86	5,133.63	4,701.86	4,852.91	09/30/2010	4,024.92	4,524.70	4,219.10	4,118.91
03/31/2011	5,656.25	5,163.21	4,624.32	4,932.04	12/31/2010	4,052.57	4,558.47	4,169.80	4,050.12
Annual Rate of Change		2.3%	-6.4%	6.7%			3.0%	-4.6%	-6.5%
Coefficient of Determination (R2)		7.0%	23.8%	7.2%			21.8%	36.4%	79.1%
Selected Annual Rate of Change				0.0%					
Projected Average Date of Loss for the Period the Proposed Rates will be in Effect				09/30/2012					

Factors To Adjust Data Based on a 09/30/2011 Effective Date

Experience Period	Midpoint of Experience Period	Prospective Trend Period (months)	From to	Severity Factor Midpoint 09/30/2012	Frequency x Severity Factor
03/31/2008	09/30/2007	60.1		1.000	1.104
03/31/2009	09/30/2008	48.1		1.000	1.083
03/31/2010	09/30/2009	36.1		1.000	1.061
03/31/2011	09/30/2010	24.0		1.000	1.040

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Base Rate Revision

Rule 301.A.1 Factors

Current Table: Base Rate								
Form	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	264.970	54.390	20.730	62.910	164.730	20.200	78.930	40.340
HO-4	65.860	57.370	16.130	1.530	13.600	1.890	1.250	8.360
HV-3	330.520	75.530	36.410	85.060	230.800	28.340	106.710	78.530

Proposed Table: Base Rate								
Form	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3	274.240	56.290	21.460	67.390	196.070	20.910	81.690	41.750
HO-4	73.750	64.240	18.060	1.720	15.240	2.110	1.400	9.370
HV-3	342.090	78.170	37.680	91.120	274.710	29.330	110.440	81.280

Note: Only the forms being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Tier Factor Revision

Rule 301.A.3 Factors

Current Table: Tier Factors									
Form	Tier	P1	P2	P3	P4	P5	P6	P7	P8
HO-4	22	1.104	1.118	1.099	1.150	1.005	1.072	1.150	1.005
HO-4	23	1.156	1.124	1.106	1.160	1.048	1.078	1.160	1.048
HO-4	24	1.249	1.129	1.113	1.165	1.125	1.083	1.165	1.125
HO-4	25	1.284	1.134	1.120	1.180	1.219	1.093	1.180	1.219
HO-4	26	1.297	1.139	1.222	1.183	1.316	1.102	1.183	1.316
HO-4	27	1.316	1.141	1.378	1.249	1.403	1.114	1.249	1.403
HO-4	28	1.317	1.246	1.527	1.480	1.484	1.194	1.480	1.484
HO-4	29	1.361	1.349	1.546	1.603	1.550	1.302	1.603	1.550
HO-4	30	1.474	1.517	1.640	1.689	1.607	1.377	1.689	1.607
HO-4	31	1.562	1.703	1.822	1.734	1.679	1.430	1.734	1.679
HO-4	32	1.646	1.901	1.894	1.783	1.779	1.495	1.783	1.779
HO-4	33	1.740	2.122	1.990	1.825	1.887	1.566	1.825	1.887
HO-4	34	1.844	2.367	2.220	1.854	2.002	1.638	1.854	2.002
HO-4	35	1.955	2.639	2.529	1.870	2.124	1.710	1.870	2.124
HO-4	36	2.018	2.684	2.638	1.911	2.165	1.743	1.911	2.165
HO-4	37	2.092	2.718	2.706	1.955	2.213	1.769	1.955	2.213
HO-4	38	2.161	2.745	2.719	1.995	2.261	1.786	1.995	2.261
HO-4	39	2.239	2.775	2.729	2.026	2.308	1.815	2.026	2.308
HO-4	40	2.322	2.824	2.822	2.050	2.352	1.853	2.050	2.352
HO-4	41	2.413	2.882	2.896	2.072	2.396	1.901	2.072	2.396
HO-4	42	2.514	2.945	3.070	2.095	2.448	1.956	2.095	2.448
HO-4	43	2.639	3.033	3.174	2.123	2.523	2.027	2.123	2.523
HO-4	44	2.795	3.132	3.227	2.161	2.614	2.101	2.161	2.614
HO-4	45	3.000	3.238	3.290	2.203	2.712	2.177	2.203	2.712
HO-4	46	3.228	3.352	3.442	2.247	2.816	2.259	2.247	2.816
HO-4	47	3.480	3.473	3.944	2.294	2.924	2.346	2.294	2.924
HO-4	48	3.758	3.602	3.992	2.342	3.038	2.439	2.342	3.038
HO-4	49	4.066	3.739	4.295	2.392	3.157	2.540	2.392	3.157
HO-4	50	4.408	3.882	5.166	2.445	3.284	2.648	2.445	3.284

Note: Only the factors being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Tier Factor Revision

Rule 301.A.3 Factors

Proposed Table: Tier Factors									
Form	Tier	P1	P2	P3	P4	P5	P6	P7	P8
HO-4	22	1.159	1.174	1.154	1.208	1.055	1.126	1.208	1.055
HO-4	23	1.214	1.180	1.161	1.218	1.100	1.132	1.218	1.100
HO-4	24	1.311	1.185	1.169	1.223	1.181	1.137	1.223	1.181
HO-4	25	1.348	1.191	1.176	1.239	1.280	1.148	1.239	1.280
HO-4	26	1.362	1.196	1.283	1.242	1.382	1.157	1.242	1.382
HO-4	27	1.448	1.255	1.516	1.374	1.543	1.225	1.374	1.543
HO-4	28	1.449	1.371	1.680	1.628	1.632	1.313	1.628	1.632
HO-4	29	1.497	1.484	1.701	1.763	1.705	1.432	1.763	1.705
HO-4	30	1.621	1.669	1.804	1.858	1.768	1.515	1.858	1.768
HO-4	31	1.718	1.873	2.004	1.907	1.847	1.573	1.907	1.847
HO-4	32	1.811	2.091	2.083	1.961	1.957	1.645	1.961	1.957
HO-4	33	1.914	2.334	2.189	2.008	2.076	1.723	2.008	2.076
HO-4	34	2.028	2.604	2.442	2.039	2.202	1.802	2.039	2.202
HO-4	35	2.151	2.903	2.782	2.057	2.336	1.881	2.057	2.336
HO-4	36	2.220	2.952	2.902	2.102	2.382	1.917	2.102	2.382
HO-4	37	2.301	2.990	2.977	2.151	2.434	1.946	2.151	2.434
HO-4	38	2.377	3.020	2.991	2.195	2.487	1.965	2.195	2.487
HO-4	39	2.463	3.053	3.002	2.229	2.539	1.997	2.229	2.539
HO-4	40	2.554	3.106	3.104	2.255	2.587	2.038	2.255	2.587
HO-4	41	2.654	3.170	3.186	2.279	2.636	2.091	2.279	2.636
HO-4	42	2.765	3.240	3.377	2.305	2.693	2.152	2.305	2.693
HO-4	43	2.903	3.336	3.491	2.335	2.775	2.230	2.335	2.775
HO-4	44	3.075	3.445	3.550	2.377	2.875	2.311	2.377	2.875
HO-4	45	3.300	3.562	3.619	2.423	2.983	2.395	2.423	2.983
HO-4	46	3.551	3.687	3.786	2.472	3.098	2.485	2.472	3.098
HO-4	47	3.828	3.820	4.338	2.523	3.216	2.581	2.523	3.216
HO-4	48	4.134	3.962	4.391	2.576	3.342	2.683	2.576	3.342
HO-4	49	4.473	4.113	4.725	2.631	3.473	2.794	2.631	3.473
HO-4	50	4.849	4.270	5.683	2.690	3.612	2.913	2.690	3.612

Note: Only the factors being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	1	0.665	0.495	0.618	0.618	0.358	1.061	0.743	0.509
HO-2 / HO-3 / HV-3	3	0.671	0.591	0.838	0.681	0.362	0.984	0.749	0.512
HO-2 / HO-3 / HV-3	4	0.650	0.474	0.603	0.604	0.460	0.900	0.725	0.497
HO-2 / HO-3 / HV-3	5	0.641	0.565	0.593	0.580	0.453	1.021	0.715	0.489
HO-2 / HO-3 / HV-3	6	0.731	0.558	0.481	0.573	0.517	0.885	0.707	0.483
HO-2 / HO-3 / HV-3	7	0.730	0.557	0.584	0.572	0.517	0.927	0.706	0.482
HO-2 / HO-3 / HV-3	8	0.641	0.565	0.592	0.865	0.452	1.020	0.714	0.489
HO-2 / HO-3 / HV-3	9	0.729	0.556	0.583	0.584	0.339	1.516	0.705	0.482
HO-2 / HO-3 / HV-3	10	0.837	0.460	0.585	0.573	0.447	1.007	0.706	0.483
HO-2 / HO-3 / HV-3	11	0.727	0.555	0.583	0.583	0.514	1.003	0.702	0.481
HO-2 / HO-3 / HV-3	12	0.629	0.702	0.583	0.640	0.455	1.199	0.703	0.481
HO-2 / HO-3 / HV-3	13	0.724	0.552	0.477	0.846	0.452	0.919	0.699	0.478
HO-2 / HO-3 / HV-3	14	0.727	0.468	0.583	0.639	0.513	1.042	0.702	0.480
HO-2 / HO-3 / HV-3	15	0.647	0.472	0.599	0.657	0.529	1.421	0.722	0.495
HO-2 / HO-3 / HV-3	16	1.194	0.622	0.790	0.772	0.604	1.228	0.951	0.653
HO-2 / HO-3 / HV-3	17	0.627	0.554	0.829	0.638	0.512	1.194	0.700	0.479
HO-2 / HO-3 / HV-3	18	0.749	0.935	0.694	1.137	0.542	1.049	0.836	0.573
HO-2 / HO-3 / HV-3	19	0.645	0.719	0.492	0.655	0.617	0.901	0.720	0.493
HO-2 / HO-3 / HV-3	20	0.632	0.471	1.045	0.784	0.517	0.928	0.707	0.483
HO-2 / HO-3 / HV-3	21	0.874	1.080	1.446	0.888	0.632	1.196	0.976	0.669
HO-2 / HO-3 / HV-3	22	0.637	0.475	0.486	0.861	0.610	0.890	0.712	0.487
HO-2 / HO-3 / HV-3	23	0.737	0.562	0.797	0.578	0.521	1.213	0.712	0.488
HO-2 / HO-3 / HV-3	24	0.839	1.036	0.778	1.274	0.607	1.161	0.937	0.643
HO-2 / HO-3 / HV-3	25	0.880	0.554	0.582	0.569	0.443	1.000	0.700	0.479
HO-2 / HO-3 / HV-3	26	0.848	0.749	1.121	1.239	0.695	1.173	0.946	0.648
HO-2 / HO-3 / HV-3	27	0.738	0.912	1.560	1.101	0.535	1.084	0.825	0.566
HO-2 / HO-3 / HV-3	28	0.626	0.552	0.827	0.777	0.511	1.191	0.699	0.478
HO-2 / HO-3 / HV-3	29	0.619	0.461	1.026	0.925	0.508	0.866	0.692	0.474
HO-2 / HO-3 / HV-3	30	1.238	0.613	1.051	0.759	0.595	1.208	0.937	0.643
HO-2 / HO-3 / HV-3	31	0.873	0.972	1.442	1.178	0.631	1.278	0.974	0.667
HO-2 / HO-3 / HV-3	32	0.624	0.551	0.825	0.929	0.511	0.917	0.697	0.477
HO-2 / HO-3 / HV-3	33	0.889	0.473	0.588	0.857	0.459	0.931	0.709	0.485
HO-2 / HO-3 / HV-3	34	0.869	0.548	0.576	0.630	0.440	0.989	0.692	0.475
HO-2 / HO-3 / HV-3	35	0.858	0.956	1.072	1.063	0.820	1.174	0.957	0.656
HO-2 / HO-3 / HV-3	37	0.758	0.945	1.002	0.771	0.726	1.209	0.847	0.579
HO-2 / HO-3 / HV-3	38	0.764	0.942	1.263	1.139	0.553	1.121	0.853	0.585
HO-2 / HO-3 / HV-3	39	0.858	0.541	0.809	0.569	0.434	1.163	0.684	0.469
HO-2 / HO-3 / HV-3	40	0.860	1.072	1.422	1.278	0.622	1.262	0.959	0.658
HO-2 / HO-3 / HV-3	41	0.797	0.995	0.998	0.989	0.762	1.092	0.891	0.610
HO-2 / HO-3 / HV-3	42	0.872	0.972	1.840	1.274	0.630	1.193	0.973	0.667
HO-2 / HO-3 / HV-3	43	0.615	0.543	0.812	1.095	0.504	0.902	0.687	0.471
HO-2 / HO-3 / HV-3	44	0.855	1.119	0.653	1.274	0.820	1.174	0.957	0.656
HO-2 / HO-3 / HV-3	45	0.725	0.553	0.582	0.567	0.598	1.193	0.700	0.479
HO-2 / HO-3 / HV-3	46	0.784	0.584	0.981	0.972	0.555	1.097	0.876	1.587
HO-2 / HO-3 / HV-3	47	0.837	1.045	1.107	1.039	0.803	1.206	0.935	0.641
HO-2 / HO-3 / HV-3	48	0.788	0.878	0.730	0.978	0.570	1.088	0.879	1.594
HO-2 / HO-3 / HV-3	49	0.867	1.083	1.834	1.292	0.628	1.189	0.970	0.664
HO-2 / HO-3 / HV-3	50	0.619	0.460	1.310	0.903	0.507	1.026	0.690	0.473
HO-2 / HO-3 / HV-3	51	0.851	0.950	1.066	1.271	0.813	1.166	0.951	0.652
HO-2 / HO-3 / HV-3	52	0.855	0.636	1.070	1.060	1.015	1.171	0.956	0.654
HO-2 / HO-3 / HV-3	53	0.781	0.582	1.033	1.057	0.554	1.082	0.874	1.582
HO-2 / HO-3 / HV-3	54	0.866	1.081	1.836	1.290	0.627	1.212	0.968	0.664
HO-2 / HO-3 / HV-3	55	0.847	0.944	1.060	1.262	0.810	1.160	0.945	0.647
HO-2 / HO-3 / HV-3	56	1.242	0.604	1.036	0.840	0.586	1.192	0.926	0.633
HO-2 / HO-3 / HV-3	57	0.753	0.930	0.698	1.143	0.721	1.250	0.840	0.575
HO-2 / HO-3 / HV-3	58	0.849	0.632	1.064	1.056	1.011	1.177	0.950	0.651
HO-2 / HO-3 / HV-3	59	0.835	0.932	1.106	1.271	0.800	1.228	0.934	0.640
HO-2 / HO-3 / HV-3	60	0.881	0.554	0.583	0.779	0.455	0.879	0.702	0.481
HO-2 / HO-3 / HV-3	61	0.755	0.942	1.251	0.937	0.723	1.109	0.842	0.577
HO-2 / HO-3 / HV-3	62	0.855	1.067	1.414	1.274	0.818	1.195	0.956	0.654

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	63	0.831	1.038	1.566	1.480	0.602	1.150	0.929	0.636
HO-2 / HO-3 / HV-3	64	0.850	0.536	0.759	0.563	0.497	0.968	0.678	0.465
HO-2 / HO-3 / HV-3	65	0.849	0.536	0.462	0.616	0.430	0.848	0.678	0.464
HO-2 / HO-3 / HV-3	66	0.828	1.034	1.094	0.840	0.985	1.192	0.926	0.633
HO-2 / HO-3 / HV-3	67	1.221	0.648	1.441	1.081	0.631	1.193	0.973	0.668
HO-2 / HO-3 / HV-3	68	0.849	0.450	0.461	0.752	0.439	0.848	0.677	0.464
HO-2 / HO-3 / HV-3	69	1.215	0.602	0.763	0.745	0.583	1.128	0.920	0.630
HO-2 / HO-3 / HV-3	70	0.755	0.941	0.997	1.145	0.723	1.055	0.841	0.577
HO-2 / HO-3 / HV-3	71	1.173	0.932	1.106	0.756	0.604	1.156	0.934	0.640
HO-2 / HO-3 / HV-3	72	0.894	0.536	0.562	0.563	0.430	1.458	0.677	0.464
HO-2 / HO-3 / HV-3	73	0.853	1.063	1.605	1.269	0.816	1.191	0.951	0.652
HO-2 / HO-3 / HV-3	74	0.831	0.618	1.098	1.241	0.987	1.196	0.929	0.636
HO-2 / HO-3 / HV-3	75	1.233	0.599	0.761	0.744	0.582	1.125	0.917	0.629
HO-2 / HO-3 / HV-3	76	0.880	0.467	0.583	0.849	0.514	1.041	0.701	0.480
HO-2 / HO-3 / HV-3	77	1.174	0.625	1.107	0.851	0.686	1.147	0.935	0.640
HO-2 / HO-3 / HV-3	78	1.258	1.064	1.126	1.058	0.617	1.179	0.953	0.653
HO-2 / HO-3 / HV-3	79	0.849	1.060	1.406	1.269	0.812	1.189	0.950	0.651
HO-2 / HO-3 / HV-3	80	0.849	0.450	0.758	0.548	0.430	0.967	0.677	0.464
HO-2 / HO-3 / HV-3	81	0.744	0.830	0.984	1.007	0.886	1.042	0.831	0.570
HO-2 / HO-3 / HV-3	82	0.828	0.617	1.036	1.237	0.985	1.192	0.926	0.633
HO-2 / HO-3 / HV-3	83	1.230	0.608	1.045	0.847	0.591	1.202	0.932	0.640
HO-2 / HO-3 / HV-3	84	0.847	0.945	1.796	1.265	0.810	1.161	0.946	0.648
HO-2 / HO-3 / HV-3	85	1.170	1.041	0.636	0.754	0.604	1.153	0.931	0.639
HO-2 / HO-3 / HV-3	86	1.262	0.743	0.641	0.854	0.608	1.212	0.940	0.644
HO-2 / HO-3 / HV-3	87	0.784	1.027	0.727	1.396	0.750	1.076	0.876	0.601
HO-2 / HO-3 / HV-3	88	0.840	0.742	1.052	1.136	0.998	1.151	0.939	0.644
HO-2 / HO-3 / HV-3	89	0.726	0.895	1.367	1.078	0.694	1.015	0.810	0.555
HO-2 / HO-3 / HV-3	90	1.215	0.714	1.340	0.821	0.664	1.121	0.904	0.619
HO-2 / HO-3 / HV-3	91	0.725	0.540	0.672	1.058	0.594	1.013	0.809	1.467
HO-2 / HO-3 / HV-3	92	0.846	1.057	1.594	1.285	0.809	1.160	0.945	0.647
HO-2 / HO-3 / HV-3	93	0.774	0.863	0.718	0.785	0.548	1.070	0.865	1.567
HO-2 / HO-3 / HV-3	94	0.846	0.943	1.786	1.260	0.809	1.159	0.944	0.647
HO-2 / HO-3 / HV-3	95	0.820	1.023	0.759	1.220	0.974	1.123	0.916	0.628
HO-2 / HO-3 / HV-3	96	1.218	0.591	1.015	0.825	0.437	1.112	0.906	0.622
HO-2 / HO-3 / HV-3	97	0.793	1.448	0.605	0.806	0.758	1.110	0.886	0.607
HO-2 / HO-3 / HV-3	98	0.708	0.528	0.656	1.054	0.501	0.980	0.792	1.433
HO-2 / HO-3 / HV-3	99	0.844	1.056	1.707	1.258	0.809	1.159	0.944	0.646
HO-2 / HO-3 / HV-3	100	0.833	1.029	1.101	1.484	0.798	1.201	0.930	0.639
HO-2 / HO-3 / HV-3	101	0.793	1.447	0.604	1.204	0.758	1.164	0.886	0.607
HO-2 / HO-3 / HV-3	102	0.716	0.935	1.349	1.087	0.685	1.051	0.798	0.547
HO-2 / HO-3 / HV-3	105	0.792	1.994	0.604	1.070	0.757	1.095	0.885	0.605
HO-2 / HO-3 / HV-3	106	1.241	0.729	0.630	1.118	0.676	1.318	0.922	0.632
HO-2 / HO-3 / HV-3	107	0.862	0.457	0.469	0.897	0.504	0.901	0.686	0.471
HO-2 / HO-3 / HV-3	108	1.125	0.598	0.744	1.084	0.657	1.122	0.895	0.614
HO-2 / HO-3 / HV-3	109	0.724	0.806	1.533	1.075	0.692	1.061	0.808	0.553
HO-2 / HO-3 / HV-3	110	0.835	1.042	1.045	1.569	0.799	1.155	0.932	0.640
HO-2 / HO-3 / HV-3	111	1.105	0.983	0.986	0.800	0.570	1.089	0.879	0.603
HO-2 / HO-3 / HV-3	112	1.210	0.588	0.748	1.201	0.435	1.161	0.901	0.616
HO-2 / HO-3 / HV-3	113	1.199	0.717	0.754	1.098	0.576	1.170	0.907	0.623
HO-2 / HO-3 / HV-3	114	1.222	0.607	1.077	0.737	0.668	1.141	0.910	1.649
HO-2 / HO-3 / HV-3	115	0.719	0.536	0.667	0.892	0.591	0.995	0.804	1.457
HO-2 / HO-3 / HV-3	116	0.726	1.324	0.908	1.082	0.694	1.003	0.810	0.555
HO-2 / HO-3 / HV-3	117	0.624	0.466	0.824	0.930	0.511	0.917	1.351	0.478
HO-2 / HO-3 / HV-3	118	0.882	0.527	0.554	0.808	0.489	0.953	0.667	0.456
HO-2 / HO-3 / HV-3	119	0.781	0.583	1.033	1.168	0.641	1.149	0.874	1.583
HO-2 / HO-3 / HV-3	120	0.831	1.023	1.038	1.234	0.985	1.193	0.927	0.633
HO-2 / HO-3 / HV-3	121	0.820	0.612	1.084	1.539	0.974	1.180	0.916	0.628
HO-2 / HO-3 / HV-3	122	1.228	0.735	1.100	0.846	0.682	1.152	0.930	0.639
HO-2 / HO-3 / HV-3	123	1.069	0.906	1.201	1.078	0.526	1.015	0.810	0.555
HO-2 / HO-3 / HV-3	124	0.617	0.451	0.572	1.099	0.448	0.864	1.334	0.473

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	125	0.820	0.723	1.025	1.244	0.592	1.133	0.915	1.657
HO-2 / HO-3 / HV-3	126	0.833	1.636	1.101	1.265	0.798	1.142	0.931	0.639
HO-2 / HO-3 / HV-3	128	0.779	0.839	0.842	1.004	0.644	0.921	0.752	0.515
HO-2 / HO-3 / HV-3	129	0.831	1.036	1.374	1.560	0.796	1.161	0.928	0.635
HO-2 / HO-3 / HV-3	130	1.101	0.584	0.599	1.061	0.644	1.098	0.877	0.602
HO-2 / HO-3 / HV-3	131	0.914	0.547	0.575	0.838	0.507	0.867	0.692	0.475
HO-2 / HO-3 / HV-3	132	0.860	0.958	1.074	1.282	1.106	1.178	0.959	0.658
HO-2 / HO-3 / HV-3	133	1.165	0.618	1.097	0.843	0.796	1.138	0.928	0.635
HO-2 / HO-3 / HV-3	134	1.152	0.916	1.085	0.834	0.785	1.125	0.917	0.629
HO-2 / HO-3 / HV-3	135	0.930	0.547	0.473	0.837	0.449	1.180	0.691	0.475
HO-2 / HO-3 / HV-3	136	0.832	0.888	0.951	1.072	0.688	1.035	0.803	0.550
HO-2 / HO-3 / HV-3	137	0.765	0.570	1.011	1.363	0.543	1.059	0.854	1.550
HO-2 / HO-3 / HV-3	138	0.878	0.442	0.552	0.887	0.487	0.873	0.664	0.455
HO-2 / HO-3 / HV-3	139	0.837	0.666	0.748	0.742	0.434	0.954	0.667	0.457
HO-2 / HO-3 / HV-3	140	0.843	1.052	2.240	1.279	0.807	1.154	0.942	0.645
HO-2 / HO-3 / HV-3	141	1.155	0.693	0.599	1.060	0.643	1.151	0.876	0.601
HO-2 / HO-3 / HV-3	142	0.937	0.714	1.070	1.005	0.962	1.166	0.904	0.619
HO-2 / HO-3 / HV-3	143	0.698	0.521	0.876	1.041	0.669	0.959	0.782	1.417
HO-2 / HO-3 / HV-3	144	0.866	0.546	0.773	0.834	0.506	1.176	0.689	0.472
HO-2 / HO-3 / HV-3	145	0.782	1.430	0.598	0.796	0.750	1.488	0.876	0.600
HO-2 / HO-3 / HV-3	146	1.063	0.668	0.948	0.939	0.619	1.061	0.846	0.580
HO-2 / HO-3 / HV-3	147	0.858	0.445	0.569	0.622	0.330	0.838	1.688	0.469
HO-2 / HO-3 / HV-3	148	1.073	0.892	0.895	1.087	0.519	1.001	0.799	0.547
HO-2 / HO-3 / HV-3	149	0.710	0.445	0.765	0.621	0.330	0.855	1.686	0.469
HO-2 / HO-3 / HV-3	150	0.809	1.011	1.070	1.208	0.962	1.166	0.904	0.619
HO-2 / HO-3 / HV-3	151	0.968	0.930	1.572	1.246	0.798	1.143	0.931	0.640
HO-2 / HO-3 / HV-3	152	1.151	1.025	1.028	1.247	0.594	1.205	0.916	0.628
HO-2 / HO-3 / HV-3	153	1.138	1.002	1.015	1.233	0.588	1.123	0.907	0.622
HO-2 / HO-3 / HV-3	154	1.080	0.962	0.713	0.780	0.736	1.064	0.859	0.588
HO-2 / HO-3 / HV-3	155	0.940	1.000	1.344	1.232	0.777	1.166	0.906	0.619
HO-2 / HO-3 / HV-3	156	1.145	0.722	1.080	1.241	0.591	1.129	0.914	0.626
HO-2 / HO-3 / HV-3	157	0.826	1.018	1.033	1.232	0.981	1.141	0.921	0.631
HO-2 / HO-3 / HV-3	158	0.776	1.015	0.971	1.179	0.922	1.085	0.867	0.594
HO-2 / HO-3 / HV-3	159	1.250	0.607	1.570	0.847	0.684	1.153	0.931	0.639
HO-2 / HO-3 / HV-3	160	1.384	0.580	0.998	1.191	0.428	1.094	0.891	0.610
HO-2 / HO-3 / HV-3	161	0.859	0.447	0.468	0.760	0.331	0.839	1.324	0.469
HO-2 / HO-3 / HV-3	162	0.942	0.605	1.074	1.214	0.968	1.115	0.908	0.623
HO-2 / HO-3 / HV-3	163	0.713	1.302	1.180	1.083	0.684	1.137	0.797	0.546
HO-2 / HO-3 / HV-3	165	1.206	0.710	0.745	0.998	0.582	1.156	0.898	0.616
HO-2 / HO-3 / HV-3	166	1.099	1.431	0.598	0.796	0.750	1.085	0.876	0.601
HO-2 / HO-3 / HV-3	167	1.206	0.586	0.745	0.998	0.582	1.156	0.898	0.616
HO-2 / HO-3 / HV-3	168	0.770	1.007	0.965	1.041	0.991	1.056	0.860	0.589
HO-2 / HO-3 / HV-3	169	1.089	0.970	0.722	0.791	0.637	1.077	0.869	0.595
HO-2 / HO-3 / HV-3	170	0.930	0.556	0.584	0.572	0.447	0.908	1.363	0.482
HO-2 / HO-3 / HV-3	171	1.050	0.873	0.875	1.044	0.508	1.539	0.782	0.536
HO-2 / HO-3 / HV-3	172	0.894	0.757	0.561	0.820	0.439	0.849	0.677	0.465
HO-2 / HO-3 / HV-3	173	0.743	0.915	1.228	1.662	0.710	1.017	0.828	0.568
HO-2 / HO-3 / HV-3	174	1.221	0.594	1.018	1.212	0.577	1.125	0.908	0.623
HO-2 / HO-3 / HV-3	175	1.248	0.734	0.633	1.241	0.681	1.220	0.929	0.636
HO-2 / HO-3 / HV-3	176	1.137	0.604	1.070	1.006	0.777	1.112	0.906	0.619
HO-2 / HO-3 / HV-3	177	0.937	0.604	1.070	1.208	0.962	1.166	0.904	0.619
HO-2 / HO-3 / HV-3	178	1.132	0.602	1.336	0.820	0.772	1.107	0.902	0.617
HO-2 / HO-3 / HV-3	179	0.936	0.603	1.337	1.206	0.960	1.165	0.903	0.618
HO-2 / HO-3 / HV-3	180	1.166	0.735	1.376	1.216	0.603	1.151	0.929	0.636
HO-2 / HO-3 / HV-3	181	1.132	0.998	1.067	0.820	0.772	1.106	0.902	0.617
HO-2 / HO-3 / HV-3	182	1.194	0.604	1.344	0.824	0.777	1.110	0.906	0.619
HO-2 / HO-3 / HV-3	183	0.755	0.842	0.943	1.127	0.617	1.056	0.843	1.527
HO-2 / HO-3 / HV-3	184	1.138	0.904	1.345	0.825	0.666	1.123	0.907	0.622
HO-2 / HO-3 / HV-3	185	1.214	0.713	1.337	0.820	0.573	1.118	0.903	0.618
HO-2 / HO-3 / HV-3	186	1.108	0.663	1.243	1.118	0.533	1.039	0.840	0.575

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

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HO-2 / HO-3 / HV-3	187	1.139	0.604	1.073	0.826	0.778	1.124	0.907	0.622
HO-2 / HO-3 / HV-3	188	0.692	0.855	1.305	1.051	0.662	1.150	1.036	0.706
HO-2 / HO-3 / HV-3	189	1.026	0.902	1.209	0.907	0.530	1.072	0.817	0.561
HO-2 / HO-3 / HV-3	190	0.615	0.458	0.771	1.423	0.436	0.903	1.331	0.472
HO-2 / HO-3 / HV-3	191	1.149	1.022	0.758	0.832	1.052	1.146	0.915	0.627
HO-2 / HO-3 / HV-3	192	1.123	0.598	1.059	1.083	0.768	1.097	0.894	0.614
HO-2 / HO-3 / HV-3	193	0.616	0.544	0.815	0.918	0.506	0.904	1.332	0.472
HO-2 / HO-3 / HV-3	194	1.223	0.731	1.096	1.030	0.680	1.149	0.927	0.635
HO-2 / HO-3 / HV-3	195	1.385	0.582	0.740	0.723	0.654	1.151	0.892	0.612
HO-2 / HO-3 / HV-3	196	1.138	0.604	1.344	1.006	0.777	1.112	0.906	0.622
HO-2 / HO-3 / HV-3	197	0.702	0.868	0.927	1.067	0.672	1.337	1.050	0.716
HO-2 / HO-3 / HV-3	198	0.863	0.458	0.570	0.831	0.445	0.861	1.330	0.471
HO-2 / HO-3 / HV-3	199	0.770	0.949	0.714	1.146	1.314	1.078	0.859	0.588
HO-2 / HO-3 / HV-3	200	1.174	0.934	1.046	0.849	0.803	1.147	0.935	0.640
HO-2 / HO-3 / HV-3	201	1.159	0.861	0.967	1.044	0.561	1.698	0.863	0.592
HO-2 / HO-3 / HV-3	202	1.446	0.607	1.042	0.846	0.684	1.152	0.930	0.639
HO-2 / HO-3 / HV-3	203	1.174	0.625	1.046	1.039	0.800	1.156	0.935	0.640
HO-2 / HO-3 / HV-3	204	0.848	0.450	0.799	0.885	0.579	0.847	0.676	0.462
HO-2 / HO-3 / HV-3	205	0.764	1.501	0.708	1.142	0.731	1.100	0.853	0.584
HO-2 / HO-3 / HV-3	207	1.103	0.837	0.990	1.114	0.613	1.049	0.838	0.574
HO-2 / HO-3 / HV-3	208	1.084	1.411	0.589	0.785	0.739	1.082	0.865	0.592
HO-2 / HO-3 / HV-3	209	0.706	0.788	0.654	1.054	0.675	0.966	0.789	1.428
HO-2 / HO-3 / HV-3	210	1.204	1.018	1.022	0.831	0.782	1.142	0.913	0.626
HO-2 / HO-3 / HV-3	211	1.190	1.060	1.122	1.264	0.616	1.164	0.948	0.651
HO-2 / HO-3 / HV-3	212	0.712	1.398	0.941	1.064	0.681	1.046	1.065	0.545
HO-2 / HO-3 / HV-3	213	1.041	0.882	0.934	1.072	0.511	0.988	0.790	0.541
HO-2 / HO-3 / HV-3	215	0.799	0.595	1.506	1.423	0.578	1.106	0.892	1.617
HO-2 / HO-3 / HV-3	216	1.115	0.668	0.577	1.106	0.724	1.058	0.844	0.578
HO-2 / HO-3 / HV-3	217	1.006	0.894	1.352	0.728	0.687	1.143	0.801	0.548
HO-2 / HO-3 / HV-3	218	0.799	0.703	1.505	0.990	0.763	1.094	0.892	1.617
HO-2 / HO-3 / HV-3	219	0.718	0.452	0.776	0.838	0.334	0.850	1.709	0.474
HO-2 / HO-3 / HV-3	220	0.605	0.441	0.757	0.902	0.428	0.846	1.667	0.462
HO-2 / HO-3 / HV-3	221	1.098	0.583	0.727	1.060	0.931	1.250	0.876	0.601
HO-2 / HO-3 / HV-3	222	0.918	0.550	0.475	0.771	0.452	0.854	1.347	0.477
HO-2 / HO-3 / HV-3	223	0.696	0.869	0.918	1.035	0.665	1.321	1.040	0.710
HO-2 / HO-3 / HV-3	224	0.909	0.442	0.462	0.819	0.430	0.830	1.310	0.464
HO-2 / HO-3 / HV-3	225	1.425	0.613	1.549	0.834	0.595	1.126	0.918	0.629
HO-2 / HO-3 / HV-3	226	1.195	0.580	0.739	1.077	0.565	1.103	0.890	0.610
HO-2 / HO-3 / HV-3	227	1.122	0.995	0.705	1.156	0.550	1.043	0.850	0.582
HO-2 / HO-3 / HV-3	228	0.880	0.731	0.733	0.792	0.479	0.860	0.654	0.448
HO-2 / HO-3 / HV-3	229	0.813	0.907	1.347	2.285	0.590	2.083	0.910	0.625
HO-2 / HO-3 / HV-3	230	0.701	0.784	0.880	1.045	0.576	0.974	0.786	1.422
HO-2 / HO-3 / HV-3	231	1.191	0.700	1.049	0.985	0.575	1.143	0.888	0.607
HO-2 / HO-3 / HV-3	232	1.126	0.710	1.061	1.195	0.770	1.100	0.898	0.616
HO-2 / HO-3 / HV-3	233	0.850	0.441	0.462	0.548	0.428	1.154	1.308	0.464
HO-2 / HO-3 / HV-3	234	1.149	0.610	1.357	0.832	0.783	1.133	0.915	0.627
HO-2 / HO-3 / HV-3	235	1.007	0.895	0.948	1.091	0.686	1.054	0.801	0.549
HO-2 / HO-3 / HV-3	236	1.181	0.598	1.511	0.813	0.769	1.098	0.895	0.614
HO-2 / HO-3 / HV-3	237	1.222	1.017	0.755	1.216	0.780	1.118	0.910	0.625
HO-2 / HO-3 / HV-3	238	0.621	0.549	1.312	1.168	0.509	0.913	1.344	0.476
HO-2 / HO-3 / HV-3	239	0.709	0.529	0.887	1.330	0.581	0.981	0.793	1.435
HO-2 / HO-3 / HV-3	240	1.142	0.719	1.018	1.011	0.779	1.116	0.910	0.623
HO-2 / HO-3 / HV-3	241	0.728	0.953	0.910	1.082	0.865	1.019	1.089	0.556
HO-2 / HO-3 / HV-3	242	1.152	0.916	1.087	1.019	0.785	1.125	0.917	0.629
HO-2 / HO-3 / HV-3	243	0.691	0.853	0.865	0.702	0.822	1.316	1.034	0.705
HO-2 / HO-3 / HV-3	244	1.254	1.042	1.046	1.036	0.799	1.155	0.934	0.640
HO-2 / HO-3 / HV-3	245	1.118	0.702	1.055	0.809	0.577	1.103	0.890	0.610
HO-2 / HO-3 / HV-3	246	1.173	0.582	0.597	1.057	0.567	1.147	0.874	0.599
HO-2 / HO-3 / HV-3	247	1.160	1.032	1.368	1.230	0.791	1.133	0.924	0.632
HO-2 / HO-3 / HV-3	248	1.008	0.896	1.190	1.069	0.521	1.006	0.803	0.550

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	249	1.128	0.710	1.063	1.221	0.770	1.112	0.900	0.616
HO-2 / HO-3 / HV-3	250	0.988	0.880	0.883	1.071	0.675	0.986	0.787	0.540
HO-2 / HO-3 / HV-3	251	1.143	0.967	0.971	0.788	0.743	1.062	0.866	0.595
HO-2 / HO-3 / HV-3	252	1.192	0.580	0.736	0.719	0.427	1.098	0.888	1.609
HO-2 / HO-3 / HV-3	253	1.220	0.717	1.346	0.826	0.778	1.115	0.907	0.623
HO-2 / HO-3 / HV-3	254	0.991	0.884	1.171	1.261	0.512	1.038	0.791	0.542
HO-2 / HO-3 / HV-3	255	0.878	0.652	0.543	0.790	0.478	0.932	0.653	0.446
HO-2 / HO-3 / HV-3	256	1.193	0.701	0.997	1.188	0.761	1.091	0.889	0.608
HO-2 / HO-3 / HV-3	257	1.193	0.701	0.997	0.987	0.576	1.146	0.889	0.608
HO-2 / HO-3 / HV-3	258	1.118	0.594	1.055	0.989	0.948	1.103	0.891	0.610
HO-2 / HO-3 / HV-3	259	1.060	0.842	0.944	0.766	0.617	1.046	0.844	0.579
HO-2 / HO-3 / HV-3	260	1.377	0.875	0.928	0.713	0.671	0.982	0.784	0.538
HO-2 / HO-3 / HV-3	261	0.710	0.887	1.174	1.038	0.678	1.349	1.062	0.724
HO-2 / HO-3 / HV-3	262	0.989	0.882	0.933	1.072	0.511	0.987	0.790	0.541
HO-2 / HO-3 / HV-3	263	0.689	1.352	1.456	0.700	0.659	0.953	1.030	0.703
HO-2 / HO-3 / HV-3	264	0.696	0.869	1.310	0.706	0.826	1.021	1.040	0.710
HO-2 / HO-3 / HV-3	265	0.894	0.536	0.462	0.820	0.581	0.890	0.677	0.465
HO-2 / HO-3 / HV-3	266	1.103	0.586	0.985	0.799	0.570	1.088	0.879	1.591
HO-2 / HO-3 / HV-3	267	1.145	0.607	1.351	0.828	0.591	1.118	0.913	0.626
HO-2 / HO-3 / HV-3	268	0.983	0.875	1.160	1.044	0.670	0.980	0.783	0.536
HO-2 / HO-3 / HV-3	269	0.790	1.992	1.045	0.804	0.941	1.138	0.883	0.604
HO-2 / HO-3 / HV-3	270	0.694	0.857	0.916	1.054	0.825	0.971	1.039	0.708
HO-2 / HO-3 / HV-3	271	1.082	0.900	0.955	0.894	0.524	0.988	0.806	0.552
HO-2 / HO-3 / HV-3	273	0.920	1.451	1.049	0.986	0.944	1.145	0.888	0.608
HO-2 / HO-3 / HV-3	274	1.002	0.892	1.348	1.045	0.685	1.050	0.798	0.547
HO-2 / HO-3 / HV-3	275	1.379	0.700	1.049	0.807	0.759	1.089	0.888	0.608
HO-2 / HO-3 / HV-3	276	1.133	1.009	1.012	1.002	0.774	1.108	0.903	0.618
HO-2 / HO-3 / HV-3	278	0.975	0.868	0.644	1.306	0.665	0.962	0.777	0.533
HO-2 / HO-3 / HV-3	279	1.224	0.595	0.623	1.012	0.669	1.199	0.913	0.626
HO-2 / HO-3 / HV-3	280	0.705	0.786	1.166	1.052	0.674	0.965	0.788	1.425
HO-2 / HO-3 / HV-3	281	1.223	0.607	1.351	1.103	0.780	1.175	0.913	0.625
HO-2 / HO-3 / HV-3	282	1.108	0.881	1.045	0.804	0.940	1.138	0.882	0.604
HO-2 / HO-3 / HV-3	283	0.803	0.866	0.868	1.054	0.891	1.150	0.775	0.531
HO-2 / HO-3 / HV-3	284	0.860	0.448	0.468	1.152	0.331	0.883	1.325	0.470
HO-2 / HO-3 / HV-3	285	1.214	0.713	1.012	0.821	0.774	1.108	0.903	0.618
HO-2 / HO-3 / HV-3	286	1.199	0.582	0.610	0.811	0.654	1.173	0.892	0.612
HO-2 / HO-3 / HV-3	287	1.078	0.855	0.962	0.952	0.630	1.076	0.858	0.587
HO-2 / HO-3 / HV-3	288	1.195	0.904	0.752	0.825	1.043	1.191	0.906	0.622
HO-2 / HO-3 / HV-3	289	1.396	0.588	0.747	1.089	0.659	1.103	0.901	0.616
HO-2 / HO-3 / HV-3	290	1.025	0.867	0.643	1.036	0.665	0.972	0.776	0.532
HO-2 / HO-3 / HV-3	291	1.107	0.985	1.042	1.406	0.755	1.104	0.881	0.604
HO-2 / HO-3 / HV-3	292	1.145	0.607	1.351	1.012	0.780	1.141	0.913	0.625
HO-2 / HO-3 / HV-3	293	0.853	0.453	0.464	0.822	0.499	0.840	1.313	0.466
HO-2 / HO-3 / HV-3	294	1.045	0.928	0.658	1.058	0.512	0.970	1.060	0.543
HO-2 / HO-3 / HV-3	295	0.770	1.511	0.964	0.781	0.736	1.055	0.859	0.588
HO-2 / HO-3 / HV-3	296	1.146	0.913	1.353	1.013	0.591	1.130	0.914	0.626
HO-2 / HO-3 / HV-3	297	1.141	0.907	1.644	1.450	0.589	1.125	0.908	0.623
HO-2 / HO-3 / HV-3	298	1.060	0.888	1.191	1.070	0.521	0.996	0.804	0.551
HO-2 / HO-3 / HV-3	299	0.694	0.866	0.916	1.036	0.825	1.153	1.039	0.708
HO-2 / HO-3 / HV-3	300	0.980	0.914	1.319	1.041	0.669	1.027	0.781	0.535
HO-2 / HO-3 / HV-3	301	0.842	0.438	0.752	0.812	0.425	0.830	1.298	0.459
HO-2 / HO-3 / HV-3	302	1.015	0.503	0.893	0.838	0.490	0.993	1.158	0.817
HO-2 / HO-3 / HV-3	303	0.693	1.362	0.868	1.234	0.664	1.019	1.036	0.531
HO-2 / HO-3 / HV-3	304	0.883	0.747	0.749	0.742	0.574	0.954	0.668	0.457
HO-2 / HO-3 / HV-3	305	0.977	0.870	0.872	1.020	0.667	0.975	0.779	0.534
HO-2 / HO-3 / HV-3	306	1.195	0.904	1.072	0.825	0.777	1.112	0.906	0.622
HO-2 / HO-3 / HV-3	307	0.977	0.777	1.315	1.037	0.667	0.975	0.779	0.534
HO-2 / HO-3 / HV-3	308	0.987	0.878	1.489	0.873	0.673	0.985	0.787	0.540
HO-2 / HO-3 / HV-3	309	0.850	0.452	0.560	0.885	0.430	0.967	1.309	0.464
HO-2 / HO-3 / HV-3	311	0.977	0.870	1.153	1.040	0.667	0.975	0.779	0.534

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	312	0.691	0.853	1.144	1.029	0.822	0.967	1.034	0.705
HO-2 / HO-3 / HV-3	313	1.109	0.590	1.045	1.485	0.757	1.094	0.883	0.604
HO-2 / HO-3 / HV-3	314	1.139	0.906	1.017	1.008	0.964	1.113	0.907	0.622
HO-2 / HO-3 / HV-3	315	0.789	0.759	0.850	1.015	0.650	0.933	0.760	1.376
HO-2 / HO-3 / HV-3	316	1.147	1.021	1.541	1.014	0.783	1.143	0.915	0.627
HO-2 / HO-3 / HV-3	318	1.389	0.584	1.004	1.084	0.657	1.098	0.895	0.614
HO-2 / HO-3 / HV-3	319	1.051	0.889	1.344	1.270	0.517	1.046	0.796	0.545
HO-2 / HO-3 / HV-3	320	1.124	1.048	1.327	1.218	0.769	1.122	0.895	0.614
HO-2 / HO-3 / HV-3	321	0.996	0.876	1.174	1.057	0.679	1.178	0.793	0.543
HO-2 / HO-3 / HV-3	322	1.032	0.650	2.235	0.914	0.603	1.030	0.823	0.564
HO-2 / HO-3 / HV-3	323	0.892	0.534	0.799	0.614	0.496	0.837	1.307	0.464
HO-2 / HO-3 / HV-3	324	0.743	0.827	0.688	1.108	0.608	1.027	0.828	1.503
HO-2 / HO-3 / HV-3	325	0.887	0.531	0.558	0.612	0.493	0.883	1.302	0.460
HO-2 / HO-3 / HV-3	326	1.207	0.710	0.747	0.817	0.771	1.103	0.900	0.616
HO-2 / HO-3 / HV-3	327	1.002	0.833	1.258	0.994	0.638	0.981	0.746	0.512
HO-2 / HO-3 / HV-3	328	1.132	1.008	1.630	1.224	0.583	1.128	0.902	0.617
HO-2 / HO-3 / HV-3	329	1.121	0.998	1.687	0.990	0.950	1.094	0.892	0.612
HO-2 / HO-3 / HV-3	330	1.064	1.386	0.702	0.770	0.902	1.062	0.847	0.581
HO-2 / HO-3 / HV-3	331	1.241	0.893	0.945	1.068	0.519	0.989	0.799	0.547
HO-2 / HO-3 / HV-3	332	1.206	0.895	0.614	0.817	0.956	1.124	0.898	0.616
HO-2 / HO-3 / HV-3	333	1.126	0.599	1.006	0.998	0.956	1.100	0.898	0.616
HO-2 / HO-3 / HV-3	334	1.199	0.604	0.619	1.009	0.964	1.137	0.907	0.623
HO-2 / HO-3 / HV-3	335	1.057	0.932	0.698	0.765	0.970	1.055	0.842	0.578
HO-2 / HO-3 / HV-3	336	0.693	0.906	1.307	0.860	0.824	1.018	1.037	0.707
HO-2 / HO-3 / HV-3	337	1.055	0.884	1.184	1.065	0.685	1.000	0.798	0.547
HO-2 / HO-3 / HV-3	338	0.833	0.663	0.744	0.903	0.570	1.133	0.664	0.454
HO-2 / HO-3 / HV-3	339	1.754	0.578	1.046	0.806	0.648	1.096	0.887	0.607
HO-2 / HO-3 / HV-3	340	0.863	0.768	0.813	0.919	0.446	0.902	1.332	0.471
HO-2 / HO-3 / HV-3	341	1.174	0.594	1.052	1.076	0.576	1.113	0.889	1.611
HO-2 / HO-3 / HV-3	342	1.375	0.578	0.604	0.984	0.425	1.087	0.887	0.605
HO-2 / HO-3 / HV-3	343	1.002	0.935	0.944	1.067	0.685	1.363	0.798	0.547
HO-2 / HO-3 / HV-3	344	1.207	0.869	0.919	1.239	0.503	0.973	0.777	0.533
HO-2 / HO-3 / HV-3	345	1.133	1.009	1.707	1.206	0.772	1.107	0.903	0.618
HO-2 / HO-3 / HV-3	346	1.178	0.573	0.727	0.797	0.556	1.085	0.876	1.587
HO-2 / HO-3 / HV-3	347	0.842	0.529	0.458	0.610	0.575	0.958	1.298	0.459
HO-2 / HO-3 / HV-3	348	0.972	0.856	0.916	1.302	0.663	0.951	0.775	0.531
HO-2 / HO-3 / HV-3	349	1.055	0.930	0.995	0.764	0.968	1.040	0.841	0.577
HO-2 / HO-3 / HV-3	350	0.880	0.435	0.553	0.607	0.489	0.825	1.291	0.457
HO-2 / HO-3 / HV-3	351	1.046	1.296	0.888	0.880	0.513	1.132	0.793	0.543
HO-2 / HO-3 / HV-3	352	1.201	1.015	1.074	1.190	0.779	1.173	0.908	0.623
HO-2 / HO-3 / HV-3	353	0.929	0.494	0.876	0.986	0.543	0.973	0.741	1.341
HO-2 / HO-3 / HV-3	354	0.697	0.778	0.921	1.020	0.667	0.964	0.779	1.412
HO-2 / HO-3 / HV-3	355	0.843	0.439	0.557	0.812	0.323	0.830	1.657	0.459
HO-2 / HO-3 / HV-3	356	1.180	0.598	1.059	1.083	0.953	1.108	0.894	0.614
HO-2 / HO-3 / HV-3	357	0.689	1.353	0.910	1.026	0.819	1.099	1.030	0.528
HO-2 / HO-3 / HV-3	358	1.174	0.964	0.979	1.143	0.749	1.126	0.874	0.599
HO-2 / HO-3 / HV-3	359	0.811	0.447	0.467	0.825	0.433	0.855	1.684	0.468
HO-2 / HO-3 / HV-3	360	1.135	0.903	1.635	1.441	0.774	1.109	0.903	0.618
HO-2 / HO-3 / HV-3	361	1.013	0.539	1.197	1.077	0.524	0.990	0.807	1.463
HO-2 / HO-3 / HV-3	362	0.978	0.519	0.872	1.058	0.570	0.964	0.778	1.411
HO-2 / HO-3 / HV-3	363	0.692	0.907	1.147	1.034	0.823	1.017	1.036	0.706
HO-2 / HO-3 / HV-3	364	1.357	0.571	0.598	0.971	0.422	1.072	0.875	1.585
HO-2 / HO-3 / HV-3	365	1.035	0.652	0.684	0.750	0.604	1.021	0.825	1.495
HO-2 / HO-3 / HV-3	366	1.054	0.663	0.939	0.932	0.614	1.051	0.839	1.520
HO-2 / HO-3 / HV-3	367	0.980	0.873	1.318	1.041	0.669	0.978	0.781	0.535
HO-2 / HO-3 / HV-3	368	1.453	0.571	0.979	0.726	0.422	1.149	0.874	1.584
HO-2 / HO-3 / HV-3	369	0.794	0.846	0.907	0.697	0.882	1.008	1.026	0.700
HO-2 / HO-3 / HV-3	370	0.790	0.893	1.128	0.997	0.652	1.086	1.020	0.696
HO-2 / HO-3 / HV-3	371	1.201	0.597	0.610	1.193	1.029	1.119	0.893	0.613
HO-2 / HO-3 / HV-3	372	1.387	0.998	0.742	0.812	0.765	1.096	0.893	0.613

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

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Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	373	1.397	0.601	1.519	1.199	0.583	1.104	0.901	0.616
HO-2 / HO-3 / HV-3	374	0.745	0.918	0.932	0.756	0.713	1.019	0.830	0.569
HO-2 / HO-3 / HV-3	375	1.059	0.941	0.699	0.936	0.971	1.056	0.843	0.578
HO-2 / HO-3 / HV-3	376	1.110	0.840	0.995	0.934	0.615	1.053	0.841	1.523
HO-2 / HO-3 / HV-3	377	1.073	0.944	0.709	1.118	0.910	1.071	0.854	0.585
HO-2 / HO-3 / HV-3	378	1.029	0.547	0.918	0.910	0.601	1.170	0.820	1.485
HO-2 / HO-3 / HV-3	379	0.897	0.445	0.456	0.608	0.490	0.953	1.293	0.457
HO-2 / HO-3 / HV-3	380	1.094	0.974	1.576	0.792	0.928	1.069	0.873	0.598
HO-2 / HO-3 / HV-3	381	1.020	0.863	1.302	0.702	0.822	1.015	0.773	0.529
HO-2 / HO-3 / HV-3	382	0.780	0.830	1.269	1.265	0.645	1.073	1.007	0.687
HO-2 / HO-3 / HV-3	383	1.116	0.992	1.318	1.188	0.761	1.146	0.889	0.608
HO-2 / HO-3 / HV-3	384	1.202	0.607	0.622	1.214	0.969	1.126	0.910	0.625
HO-2 / HO-3 / HV-3	385	1.175	1.811	0.998	0.809	0.762	1.103	0.890	0.610
HO-2 / HO-3 / HV-3	386	1.057	1.481	0.575	1.146	0.723	1.055	0.842	0.578
HO-2 / HO-3 / HV-3	387	1.451	0.568	0.724	0.792	0.421	1.080	0.873	1.580
HO-2 / HO-3 / HV-3	388	0.885	1.076	0.451	0.896	0.483	0.866	0.659	0.452
HO-2 / HO-3 / HV-3	389	1.016	0.904	0.958	1.077	0.693	0.991	0.808	0.554
HO-2 / HO-3 / HV-3	390	0.786	1.332	0.897	0.916	0.649	0.939	1.015	0.692
HO-2 / HO-3 / HV-3	392	0.838	0.893	0.956	1.358	0.931	1.379	0.808	0.554
HO-2 / HO-3 / HV-3	393	0.910	0.584	1.038	1.061	1.341	1.130	0.877	0.602
HO-2 / HO-3 / HV-3	394	1.195	0.702	1.055	0.989	0.762	1.094	0.891	0.610
HO-2 / HO-3 / HV-3	396	1.031	0.820	0.682	0.747	0.602	1.017	0.822	1.488
HO-2 / HO-3 / HV-3	397	0.690	1.259	0.911	1.029	0.819	1.012	1.031	0.703
HO-2 / HO-3 / HV-3	398	1.031	0.649	0.682	0.912	0.602	1.017	0.822	1.488
HO-2 / HO-3 / HV-3	399	0.973	0.517	0.867	0.860	0.568	0.971	0.775	1.404
HO-2 / HO-3 / HV-3	400	1.107	0.588	1.593	1.406	0.755	1.081	0.881	0.604
HO-2 / HO-3 / HV-3	401	1.163	0.879	1.042	1.178	0.755	1.091	0.881	0.604
HO-2 / HO-3 / HV-3	402	0.677	0.887	1.121	0.841	0.872	1.080	1.014	0.692
HO-2 / HO-3 / HV-3	403	1.092	0.580	2.364	1.160	0.926	1.067	0.868	0.597
HO-2 / HO-3 / HV-3	404	0.686	1.250	1.134	1.220	0.656	1.093	1.025	0.699
HO-2 / HO-3 / HV-3	405	1.094	0.580	0.976	1.055	0.745	1.077	0.872	1.577
HO-2 / HO-3 / HV-3	406	1.531	0.687	0.976	1.055	0.421	1.243	0.868	1.577
HO-2 / HO-3 / HV-3	407	1.033	0.861	0.910	1.544	0.498	0.954	0.770	0.528
HO-2 / HO-3 / HV-3	408	0.884	0.741	0.751	0.892	0.424	0.880	1.297	0.459
HO-2 / HO-3 / HV-3	409	0.844	0.530	0.753	0.895	0.436	0.842	1.301	0.460
HO-2 / HO-3 / HV-3	410	0.785	0.845	1.430	0.688	0.805	0.994	1.013	0.691
HO-2 / HO-3 / HV-3	411	1.154	0.978	1.297	0.972	0.931	1.128	0.875	0.601
HO-2 / HO-3 / HV-3	412	1.123	0.893	1.325	1.427	0.768	1.108	0.894	0.613
HO-2 / HO-3 / HV-3	413	1.092	0.580	1.465	1.051	1.000	1.067	0.867	0.595
HO-2 / HO-3 / HV-3	414	1.124	0.893	1.619	1.196	0.769	1.098	0.895	0.614
HO-2 / HO-3 / HV-3	415	1.181	1.000	1.511	1.196	0.769	1.098	0.895	0.614
HO-2 / HO-3 / HV-3	416	0.600	0.529	1.130	1.068	0.491	1.442	1.297	0.459
HO-2 / HO-3 / HV-3	417	0.796	0.990	0.992	1.185	0.759	1.088	0.888	0.607
HO-2 / HO-3 / HV-3	418	0.676	1.329	1.429	0.988	0.648	1.079	1.012	0.691
HO-2 / HO-3 / HV-3	419	0.671	0.838	1.110	0.979	0.797	1.278	1.003	0.685
HO-2 / HO-3 / HV-3	420	1.118	0.984	0.607	1.185	1.023	1.091	0.889	0.608
HO-2 / HO-3 / HV-3	421	1.160	0.983	1.302	1.194	0.752	1.088	0.879	0.603
HO-2 / HO-3 / HV-3	422	1.173	0.701	1.051	0.987	0.945	1.100	0.889	0.608
HO-2 / HO-3 / HV-3	423	0.840	0.528	0.750	0.894	0.491	0.838	1.296	0.458
HO-2 / HO-3 / HV-3	424	0.878	0.844	1.001	1.150	0.975	1.059	0.845	1.533
HO-2 / HO-3 / HV-3	425	1.076	0.958	0.960	0.953	0.987	1.274	0.859	0.588
HO-2 / HO-3 / HV-3	426	0.976	0.869	0.918	0.862	0.666	1.322	1.041	0.711
HO-2 / HO-3 / HV-3	427	0.967	0.852	0.911	1.029	0.820	0.955	0.771	0.528
HO-2 / HO-3 / HV-3	428	1.071	0.907	0.909	0.737	0.863	0.995	0.812	0.556
HO-2 / HO-3 / HV-3	429	1.089	0.970	1.026	1.155	0.922	1.064	0.867	0.594
HO-2 / HO-3 / HV-3	430	0.814	0.433	0.725	1.341	0.555	0.851	0.648	0.443
HO-2 / HO-3 / HV-3	431	0.675	1.315	0.894	0.839	0.802	1.078	1.011	0.690
HO-2 / HO-3 / HV-3	432	0.783	1.326	1.118	0.839	0.647	1.078	1.011	0.690
HO-2 / HO-3 / HV-3	433	1.175	0.994	0.998	0.987	0.948	1.103	0.890	0.610
HO-2 / HO-3 / HV-3	434	1.666	0.573	0.727	0.973	0.556	1.085	0.877	0.602

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	435	1.193	0.859	1.389	0.699	0.659	0.962	0.769	0.527
HO-2 / HO-3 / HV-3	436	1.094	0.973	1.291	0.791	0.927	1.069	0.872	0.598
HO-2 / HO-3 / HV-3	438	1.031	0.908	0.920	0.747	0.874	1.080	0.821	0.564
HO-2 / HO-3 / HV-3	439	0.691	0.863	1.144	2.657	0.662	0.996	0.773	0.530
HO-2 / HO-3 / HV-3	440	1.010	0.764	1.133	1.040	0.656	1.136	0.765	0.525
HO-2 / HO-3 / HV-3	441	1.152	1.025	1.359	1.248	0.785	1.125	0.917	0.629
HO-2 / HO-3 / HV-3	442	1.104	0.877	0.985	1.064	0.570	1.133	0.879	1.593
HO-2 / HO-3 / HV-3	443	1.126	0.837	1.241	1.095	0.718	1.918	0.838	0.574
HO-2 / HO-3 / HV-3	444	0.962	0.857	0.907	1.025	0.816	1.007	0.767	0.526
HO-2 / HO-3 / HV-3	445	1.033	0.822	1.959	1.384	0.534	1.010	0.824	0.564
HO-2 / HO-3 / HV-3	446	1.143	0.577	1.283	0.962	0.561	1.072	0.866	1.569
HO-2 / HO-3 / HV-3	447	1.123	0.999	1.617	1.194	0.768	1.121	0.894	0.613
HO-2 / HO-3 / HV-3	448	1.036	0.914	0.979	1.001	0.950	1.023	0.826	0.567
HO-2 / HO-3 / HV-3	449	0.848	0.535	0.758	0.818	0.430	0.837	1.669	0.462
HO-2 / HO-3 / HV-3	450	1.163	0.577	1.279	1.155	0.920	1.116	0.865	0.592
HO-2 / HO-3 / HV-3	451	1.166	0.987	0.989	0.804	1.015	1.262	0.883	0.604
HO-2 / HO-3 / HV-3	452	1.125	1.002	1.329	1.196	0.580	1.178	0.895	0.614
HO-2 / HO-3 / HV-3	453	1.030	0.864	1.157	1.044	0.668	1.159	0.780	0.535
HO-2 / HO-3 / HV-3	454	0.983	0.874	0.877	1.044	0.832	1.336	0.783	0.536
HO-2 / HO-3 / HV-3	455	1.041	0.917	0.689	1.086	0.957	1.039	0.829	0.569
HO-2 / HO-3 / HV-3	456	1.102	0.834	0.692	1.333	0.889	1.048	0.836	0.572
HO-2 / HO-3 / HV-3	457	1.386	0.597	0.742	0.991	0.765	1.095	0.893	0.613
HO-2 / HO-3 / HV-3	458	0.959	0.854	1.444	0.694	0.813	1.091	0.764	0.524
HO-2 / HO-3 / HV-3	459	0.960	0.855	0.857	0.849	0.880	1.093	0.765	0.525
HO-2 / HO-3 / HV-3	460	0.877	0.525	0.744	0.736	0.486	0.831	0.663	1.203
HO-2 / HO-3 / HV-3	461	1.293	0.919	0.985	0.924	0.713	1.638	0.831	0.570
HO-2 / HO-3 / HV-3	462	1.346	0.685	1.025	1.153	0.742	1.063	0.866	0.594
HO-2 / HO-3 / HV-3	463	0.773	0.824	1.258	0.997	0.793	0.979	0.998	0.681
HO-2 / HO-3 / HV-3	464	1.110	0.987	1.672	0.983	0.942	1.163	0.886	0.605
HO-2 / HO-3 / HV-3	465	0.679	0.505	0.518	1.013	0.649	0.978	1.870	2.044
HO-2 / HO-3 / HV-3	466	0.973	0.857	0.869	0.862	0.825	1.020	1.037	0.532
HO-2 / HO-3 / HV-3	467	1.366	0.908	0.682	0.747	0.533	1.029	0.822	0.564
HO-2 / HO-3 / HV-3	468	1.124	0.849	0.705	1.133	0.906	1.054	0.850	0.583
HO-2 / HO-3 / HV-3	469	1.196	0.997	2.123	1.214	0.577	1.104	0.891	0.612
HO-2 / HO-3 / HV-3	470	0.917	0.816	1.232	0.993	0.626	0.914	0.730	0.500
HO-2 / HO-3 / HV-3	471	0.892	0.741	0.785	0.736	0.431	0.871	0.663	1.201
HO-2 / HO-3 / HV-3	472	1.121	0.998	0.740	1.214	1.028	1.118	0.892	0.612
HO-2 / HO-3 / HV-3	473	0.830	0.522	0.549	1.054	0.419	0.943	1.280	0.453
HO-2 / HO-3 / HV-3	474	0.876	0.662	0.784	0.537	0.487	1.366	1.283	0.454
HO-2 / HO-3 / HV-3	475	0.830	0.660	0.741	0.898	0.485	0.828	1.279	0.453
HO-2 / HO-3 / HV-3	476	1.459	0.972	0.982	1.129	0.538	1.635	0.829	0.569
HO-2 / HO-3 / HV-3	477	1.115	1.040	1.316	1.207	0.759	1.166	0.888	0.608
HO-2 / HO-3 / HV-3	478	0.777	0.879	1.265	1.020	0.797	1.070	1.004	0.686
HO-2 / HO-3 / HV-3	479	0.772	0.744	0.880	0.975	0.793	0.921	0.746	1.348
HO-2 / HO-3 / HV-3	480	1.145	1.018	1.352	1.241	0.782	1.177	0.913	0.626
HO-2 / HO-3 / HV-3	481	1.064	1.909	0.578	1.025	0.549	1.061	0.847	0.580
HO-2 / HO-3 / HV-3	482	1.113	0.990	1.678	1.160	0.944	1.110	0.888	0.607
HO-2 / HO-3 / HV-3	483	1.119	0.992	0.949	0.770	0.976	1.113	0.847	0.581
HO-2 / HO-3 / HV-3	484	0.950	0.844	0.893	0.838	0.870	1.289	0.756	0.518
HO-2 / HO-3 / HV-3	485	0.834	0.524	0.984	0.903	0.431	0.873	1.286	0.455
HO-2 / HO-3 / HV-3	486	1.077	1.508	1.015	1.147	0.914	1.052	0.859	0.589
HO-2 / HO-3 / HV-3	487	0.664	0.870	1.343	1.183	0.790	1.267	0.994	0.678
HO-2 / HO-3 / HV-3	488	1.006	0.853	1.812	1.282	0.653	0.955	0.762	0.523
HO-2 / HO-3 / HV-3	489	0.958	0.761	1.442	0.846	0.812	1.089	0.762	0.524
HO-2 / HO-3 / HV-3	490	1.158	0.744	0.883	0.976	0.639	1.469	0.745	0.511
HO-2 / HO-3 / HV-3	491	0.663	0.820	0.831	2.100	0.636	0.928	0.992	0.509
HO-2 / HO-3 / HV-3	492	0.874	0.441	0.783	0.801	0.567	0.945	1.281	0.453
HO-2 / HO-3 / HV-3	493	1.007	0.761	1.377	0.846	0.812	1.002	0.762	0.524
HO-2 / HO-3 / HV-3	496	0.776	0.876	1.264	1.001	0.796	0.983	1.003	0.685
HO-2 / HO-3 / HV-3	497	0.796	0.850	1.296	0.699	0.817	1.655	1.028	0.702

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HO-2 / HO-3 / HV-3	498	0.778	0.837	0.511	1.002	0.486	0.967	1.452	1.358
HO-2 / HO-3 / HV-3	499	1.116	0.992	1.681	1.185	0.945	1.113	0.889	0.608
HO-2 / HO-3 / HV-3	500	0.664	0.495	1.099	1.011	1.056	0.920	0.744	1.346
HO-2 / HO-3 / HV-3	501	0.680	0.851	0.900	1.017	1.390	0.980	0.761	0.523
HO-2 / HO-3 / HV-3	502	0.688	0.858	0.638	1.027	0.658	0.943	1.488	2.070
HO-2 / HO-3 / HV-3	503	0.954	0.847	1.281	0.842	0.807	1.083	0.759	0.521
HO-2 / HO-3 / HV-3	504	0.664	1.674	1.405	0.989	0.545	0.919	0.744	1.345
HO-2 / HO-3 / HV-3	505	0.868	0.557	0.937	1.094	0.963	1.099	0.835	1.515
HO-2 / HO-3 / HV-3	506	0.989	1.318	0.888	0.609	0.642	1.616	1.005	0.513
HO-2 / HO-3 / HV-3	507	1.030	0.962	1.483	1.094	0.873	1.006	0.821	0.563
HO-2 / HO-3 / HV-3	508	1.698	0.560	1.270	1.166	0.544	1.104	0.858	0.588
HO-2 / HO-3 / HV-3	509	0.888	0.522	0.741	0.799	0.565	0.942	1.279	0.453
HO-2 / HO-3 / HV-3	510	0.945	0.470	0.788	0.585	0.447	1.044	0.705	1.897
HO-2 / HO-3 / HV-3	511	1.114	1.382	1.000	0.768	0.724	1.059	0.845	0.579
HO-2 / HO-3 / HV-3	512	0.768	0.868	0.876	0.822	0.853	1.264	0.992	0.676
HO-2 / HO-3 / HV-3	513	1.104	0.983	1.668	1.175	0.935	1.100	0.879	0.603
HO-2 / HO-3 / HV-3	514	1.077	0.858	1.015	1.166	0.630	1.055	0.859	1.556
HO-2 / HO-3 / HV-3	515	1.002	0.758	1.125	1.276	0.807	0.952	0.759	0.521
HO-2 / HO-3 / HV-3	516	1.017	0.902	0.864	1.596	0.499	1.315	1.031	0.529
HO-2 / HO-3 / HV-3	517	1.107	1.448	0.683	0.749	0.876	1.405	0.823	0.565
HO-2 / HO-3 / HV-3	518	0.680	0.840	0.900	2.104	0.652	1.295	1.020	0.523
HO-2 / HO-3 / HV-3	519	1.016	1.353	0.863	1.007	0.660	1.143	1.030	0.528
HO-2 / HO-3 / HV-3	520	1.078	0.912	0.915	1.091	0.939	1.072	0.817	0.561
HO-2 / HO-3 / HV-3	521	1.001	0.847	1.279	0.841	0.873	0.952	0.759	0.520
HO-2 / HO-3 / HV-3	522	1.035	0.737	0.790	0.606	0.432	0.990	0.666	1.208
HO-2 / HO-3 / HV-3	523	1.149	0.867	1.467	0.964	0.564	1.068	0.868	1.577
HO-2 / HO-3 / HV-3	524	1.255	0.807	0.671	0.734	0.513	1.001	0.809	1.465
HO-2 / HO-3 / HV-3	525	1.161	0.431	0.548	0.602	0.427	0.826	1.278	0.452
HO-2 / HO-3 / HV-3	526	0.831	0.442	0.550	0.603	0.763	0.945	1.282	0.454
HO-2 / HO-3 / HV-3	527	1.048	1.465	0.935	0.925	1.184	1.032	0.834	0.571
HO-2 / HO-3 / HV-3	528	1.076	0.958	1.448	0.951	0.914	1.106	0.858	0.588
HO-2 / HO-3 / HV-3	529	0.839	0.529	0.750	0.895	0.490	0.821	1.651	0.458
HO-2 / HO-3 / HV-3	530	0.943	0.830	1.113	1.005	0.799	1.619	0.751	0.516
HO-2 / HO-3 / HV-3	531	1.325	0.674	0.957	1.141	0.730	1.046	0.854	0.584
HO-2 / HO-3 / HV-3	532	0.780	0.830	1.113	1.004	0.865	1.072	1.007	0.687
HO-2 / HO-3 / HV-3	533	1.052	0.925	0.938	1.118	0.965	1.036	0.838	0.574
HO-2 / HO-3 / HV-3	534	1.023	0.520	0.546	0.796	0.426	1.124	1.274	0.452
HO-2 / HO-3 / HV-3	535	0.952	0.846	1.858	0.689	0.872	1.080	0.757	0.520
HO-2 / HO-3 / HV-3	536	0.680	0.518	0.449	1.816	0.482	0.863	1.270	0.451
HO-2 / HO-3 / HV-3	537	0.686	0.764	1.133	1.022	0.655	0.939	1.481	2.062
HO-2 / HO-3 / HV-3	538	0.927	0.826	0.612	0.985	0.633	0.906	0.739	1.338
HO-2 / HO-3 / HV-3	539	0.862	0.554	0.932	1.398	0.957	1.093	0.831	1.507
HO-2 / HO-3 / HV-3	540	0.766	1.296	0.873	1.241	0.633	1.259	0.987	0.673
HO-2 / HO-3 / HV-3	541	0.870	0.511	0.442	0.589	0.475	0.925	0.648	1.746
HO-2 / HO-3 / HV-3	542	1.065	0.538	1.194	1.097	0.592	1.060	0.807	1.461
HO-2 / HO-3 / HV-3	543	1.083	1.441	0.680	0.910	0.873	1.078	0.820	0.563
HO-2 / HO-3 / HV-3	544	1.032	0.650	0.921	1.077	0.603	1.030	0.823	1.490
HO-2 / HO-3 / HV-3	545	1.187	0.987	1.670	1.201	0.940	1.106	0.882	0.604
HO-2 / HO-3 / HV-3	546	0.894	0.780	0.789	0.605	0.570	1.133	0.666	1.207
HO-2 / HO-3 / HV-3	547	1.028	0.818	0.679	0.909	0.600	1.013	0.819	1.483
HO-2 / HO-3 / HV-3	548	1.051	0.874	1.160	0.947	0.670	1.028	1.199	0.846
HO-2 / HO-3 / HV-3	549	1.147	1.766	1.028	0.963	0.744	1.119	0.867	0.595
HO-2 / HO-3 / HV-3	550	0.953	0.887	0.896	1.208	0.648	0.950	0.758	0.520
HO-2 / HO-3 / HV-3	551	1.150	0.973	1.470	1.164	0.927	1.091	0.872	0.597
HO-2 / HO-3 / HV-3	552	1.104	0.983	1.483	1.175	0.935	1.100	0.879	0.603
HO-2 / HO-3 / HV-3	553	1.421	0.556	0.583	1.034	0.543	1.046	0.854	1.548
HO-2 / HO-3 / HV-3	554	1.108	0.920	0.922	1.098	0.877	1.887	0.824	0.565
HO-2 / HO-3 / HV-3	555	0.968	0.543	1.374	0.904	0.867	1.019	0.814	1.475
HO-2 / HO-3 / HV-3	556	0.843	0.812	0.912	1.108	0.937	1.070	0.814	1.475
HO-2 / HO-3 / HV-3	557	1.007	0.827	0.838	1.001	0.797	1.614	0.749	0.512

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	558	0.891	0.433	0.744	0.736	0.430	1.132	0.663	1.787
HO-2 / HO-3 / HV-3	559	0.603	0.449	0.558	0.747	0.436	0.832	1.301	1.812
HO-2 / HO-3 / HV-3	560	1.020	0.952	0.911	0.985	1.156	0.997	0.814	0.558
HO-2 / HO-3 / HV-3	561	1.011	0.896	0.906	1.221	0.657	1.306	0.767	0.526
HO-2 / HO-3 / HV-3	562	0.929	0.818	1.098	0.897	0.789	1.100	0.992	0.676
HO-2 / HO-3 / HV-3	563	0.873	0.491	0.824	0.999	0.783	0.910	0.735	1.331
HO-2 / HO-3 / HV-3	564	0.880	1.149	1.104	0.595	0.561	0.810	0.654	1.186
HO-2 / HO-3 / HV-3	565	0.987	0.748	0.886	1.000	0.641	0.936	1.145	0.808
HO-2 / HO-3 / HV-3	566	0.922	0.734	1.089	0.999	0.630	0.910	0.735	1.330
HO-2 / HO-3 / HV-3	567	0.777	0.838	0.840	1.195	0.797	0.929	0.750	1.359
HO-2 / HO-3 / HV-3	568	1.139	0.862	0.969	1.045	0.740	1.082	0.863	1.563
HO-2 / HO-3 / HV-3	569	0.980	0.829	1.408	0.675	0.790	0.928	0.994	0.678
HO-2 / HO-3 / HV-3	570	0.972	0.545	0.968	0.908	0.942	1.390	0.818	1.482
HO-2 / HO-3 / HV-3	571	0.662	0.818	1.401	0.822	1.052	1.263	0.991	0.676
HO-2 / HO-3 / HV-3	572	1.442	0.866	0.972	0.963	0.744	1.064	0.867	0.595
HO-2 / HO-3 / HV-3	573	0.987	0.733	0.609	0.981	0.539	0.909	0.734	1.329
HO-2 / HO-3 / HV-3	574	1.102	0.979	0.989	1.405	0.889	1.098	0.836	0.572
HO-2 / HO-3 / HV-3	575	1.345	0.684	0.719	0.700	0.416	1.477	0.865	1.567
HO-2 / HO-3 / HV-3	576	1.265	0.911	0.965	0.741	0.938	1.020	0.815	0.559
HO-2 / HO-3 / HV-3	577	0.863	0.765	0.774	0.854	0.560	0.809	0.653	1.183
HO-2 / HO-3 / HV-3	578	0.872	0.433	0.539	0.591	0.556	0.813	0.650	1.750
HO-2 / HO-3 / HV-3	579	1.081	1.439	0.561	1.113	0.871	1.392	0.819	0.562
HO-2 / HO-3 / HV-3	580	0.622	0.548	0.778	0.632	0.988	0.991	0.695	1.873
HO-2 / HO-3 / HV-3	581	0.976	0.826	1.096	0.672	0.634	1.592	0.989	0.675
HO-2 / HO-3 / HV-3	582	1.050	1.884	0.570	1.010	0.715	1.033	0.836	0.572
HO-2 / HO-3 / HV-3	583	0.876	1.165	0.785	0.603	0.568	0.872	0.663	1.202
HO-2 / HO-3 / HV-3	585	0.879	0.817	0.875	0.985	0.852	1.055	0.991	0.675
HO-2 / HO-3 / HV-3	586	0.839	1.175	0.791	0.742	0.573	0.954	0.669	1.212
HO-2 / HO-3 / HV-3	587	1.094	0.973	1.645	1.800	0.747	1.091	0.872	0.597
HO-2 / HO-3 / HV-3	588	1.021	0.855	1.144	1.600	0.662	0.958	0.773	0.530
HO-2 / HO-3 / HV-3	589	1.347	0.686	0.592	1.160	0.922	1.064	0.867	0.595
HO-2 / HO-3 / HV-3	590	1.003	1.323	0.631	0.844	0.808	1.297	1.019	0.521
HO-2 / HO-3 / HV-3	591	1.024	1.243	0.901	1.019	0.653	1.088	1.020	0.523
HO-2 / HO-3 / HV-3	592	0.835	0.779	0.987	0.806	0.569	0.989	0.665	1.206
HO-2 / HO-3 / HV-3	593	0.962	0.539	0.957	1.101	0.932	1.014	0.809	1.466
HO-2 / HO-3 / HV-3	594	1.016	1.322	0.907	0.899	1.150	1.002	0.809	0.555
HO-2 / HO-3 / HV-3	595	0.960	0.539	1.364	0.898	0.932	1.012	0.809	1.464
HO-2 / HO-3 / HV-3	596	1.078	0.545	0.914	1.110	0.598	1.021	0.817	1.479
HO-2 / HO-3 / HV-3	597	1.182	0.891	0.853	1.017	0.652	1.087	1.020	0.523
HO-2 / HO-3 / HV-3	598	0.981	0.830	0.880	1.012	0.791	0.930	0.997	0.679
HO-2 / HO-3 / HV-3	599	0.593	0.523	1.119	0.603	0.486	0.871	1.282	1.785
HO-2 / HO-3 / HV-3	600	1.364	0.983	1.588	1.402	0.570	1.132	0.879	0.603
HO-2 / HO-3 / HV-3	601	1.023	1.243	0.900	1.034	0.652	1.130	1.020	0.523
HO-2 / HO-3 / HV-3	602	1.012	0.857	1.294	0.852	0.883	1.307	0.768	0.526
HO-2 / HO-3 / HV-3	603	1.118	1.359	0.690	0.924	0.886	1.237	0.831	0.570
HO-2 / HO-3 / HV-3	604	0.879	1.168	0.987	0.605	0.569	0.875	0.665	1.206
HO-2 / HO-3 / HV-3	605	0.593	0.523	0.742	0.800	0.567	1.126	1.281	1.784
HO-2 / HO-3 / HV-3	606	0.665	1.213	1.100	0.971	0.855	1.601	0.995	0.678
HO-2 / HO-3 / HV-3	607	0.816	0.726	0.539	1.633	0.412	0.928	1.258	0.445
HO-2 / HO-3 / HV-3	608	1.518	0.862	1.455	0.958	0.740	1.059	0.863	0.591
HO-2 / HO-3 / HV-3	609	0.832	0.535	0.950	1.070	1.141	1.055	0.803	1.454
HO-2 / HO-3 / HV-3	610	0.982	0.487	1.081	1.165	0.625	0.895	0.731	1.323
HO-2 / HO-3 / HV-3	611	0.954	0.801	0.949	1.092	0.854	0.995	0.803	1.454
HO-2 / HO-3 / HV-3	612	0.907	1.631	0.810	0.984	0.619	0.905	0.969	0.496
HO-2 / HO-3 / HV-3	613	0.954	0.535	0.899	1.049	0.925	1.054	0.802	1.453
HO-2 / HO-3 / HV-3	614	1.095	0.954	0.912	1.088	0.867	1.866	0.815	0.559
HO-2 / HO-3 / HV-3	615	0.866	0.806	1.081	1.227	0.776	1.041	0.977	0.666
HO-2 / HO-3 / HV-3	616	0.962	1.190	0.862	0.808	0.775	0.914	0.976	0.500
HO-2 / HO-3 / HV-3	617	0.957	0.893	1.129	1.037	0.811	1.089	1.020	0.696
HO-2 / HO-3 / HV-3	618	0.660	0.862	1.093	1.527	0.785	1.687	0.987	0.672

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	619	1.123	0.951	2.087	1.156	0.728	1.215	0.851	0.583
HO-2 / HO-3 / HV-3	620	1.009	1.331	0.634	1.038	0.813	0.945	1.024	0.525
HO-2 / HO-3 / HV-3	621	0.995	0.827	0.829	0.672	0.853	1.264	0.992	0.676
HO-2 / HO-3 / HV-3	622	1.007	0.724	0.768	0.721	0.556	0.813	0.649	1.176
HO-2 / HO-3 / HV-3	623	1.240	0.832	1.104	0.827	0.638	1.535	0.745	0.510
HO-2 / HO-3 / HV-3	624	0.914	0.852	1.376	0.952	0.774	1.081	0.973	0.665
HO-2 / HO-3 / HV-3	625	0.658	0.491	0.502	0.981	0.631	0.948	1.816	1.983
HO-2 / HO-3 / HV-3	626	1.072	1.427	0.674	1.295	0.865	1.599	0.813	0.556
HO-2 / HO-3 / HV-3	627	0.829	0.533	0.946	1.087	1.137	1.364	0.800	1.449
HO-2 / HO-3 / HV-3	628	0.987	0.733	0.868	0.960	0.629	0.908	0.734	1.329
HO-2 / HO-3 / HV-3	629	1.071	0.631	1.345	1.065	0.585	1.718	0.797	1.444
HO-2 / HO-3 / HV-3	630	0.826	0.520	0.739	0.534	0.483	0.866	1.275	1.777
HO-2 / HO-3 / HV-3	631	0.954	0.897	0.949	0.892	0.925	1.054	0.802	1.454
HO-2 / HO-3 / HV-3	632	0.879	0.780	0.746	0.906	0.570	0.951	0.666	1.207
HO-2 / HO-3 / HV-3	633	0.642	0.715	0.802	0.795	0.613	0.923	1.386	1.931
HO-2 / HO-3 / HV-3	634	1.017	0.540	0.672	2.034	0.694	1.003	0.810	1.467
HO-2 / HO-3 / HV-3	635	0.872	1.141	0.768	0.590	0.556	0.813	0.650	1.177
HO-2 / HO-3 / HV-3	636	0.939	0.832	0.842	0.952	0.610	1.017	1.089	0.770
HO-2 / HO-3 / HV-3	637	0.670	0.876	0.839	2.578	0.641	1.069	1.003	0.512
HO-2 / HO-3 / HV-3	638	1.036	1.261	0.865	1.050	0.661	0.945	1.033	0.529
HO-2 / HO-3 / HV-3	639	1.002	0.510	0.723	0.718	0.553	1.101	1.249	0.442
HO-2 / HO-3 / HV-3	640	1.089	1.451	0.685	1.100	0.878	1.627	0.825	0.566
HO-2 / HO-3 / HV-3	641	0.869	1.076	0.778	0.796	0.564	0.865	0.658	1.192
HO-2 / HO-3 / HV-3	642	0.881	0.768	0.776	0.874	0.562	0.862	0.657	1.189
HO-2 / HO-3 / HV-3	643	0.917	0.857	1.084	0.978	0.843	1.044	0.979	0.669
HO-2 / HO-3 / HV-3	644	0.861	0.515	0.541	0.789	0.479	0.969	0.652	1.758
HO-2 / HO-3 / HV-3	645	0.950	1.328	0.846	1.010	0.870	0.935	1.011	0.518
HO-2 / HO-3 / HV-3	646	0.665	0.822	0.880	2.056	0.855	1.062	0.995	0.678
HO-2 / HO-3 / HV-3	647	0.920	0.858	1.236	0.998	0.780	1.247	0.981	0.670
HO-2 / HO-3 / HV-3	648	0.814	0.621	0.881	1.047	0.905	1.340	0.786	2.118
HO-2 / HO-3 / HV-3	649	1.020	0.759	1.124	0.843	0.807	1.082	1.164	0.820
HO-2 / HO-3 / HV-3	650	0.910	1.274	0.812	0.966	0.771	1.035	0.970	0.662
HO-2 / HO-3 / HV-3	651	0.856	0.504	0.435	0.850	0.468	1.088	0.638	1.717
HO-2 / HO-3 / HV-3	652	1.003	0.757	0.724	0.717	0.554	0.848	0.646	1.171
HO-2 / HO-3 / HV-3	653	1.304	0.937	1.244	1.119	0.893	1.083	0.839	0.576
HO-2 / HO-3 / HV-3	654	1.369	1.856	0.563	0.749	0.705	1.019	0.823	0.565
HO-2 / HO-3 / HV-3	655	1.345	0.577	1.462	0.960	0.742	1.070	0.866	0.594
HO-2 / HO-3 / HV-3	656	1.016	1.537	0.627	1.010	0.646	0.928	1.012	0.519
HO-2 / HO-3 / HV-3	657	1.591	0.547	0.696	0.762	0.402	1.196	0.838	1.519
HO-2 / HO-3 / HV-3	658	1.166	0.838	1.112	1.003	0.642	0.986	0.751	0.516
HO-2 / HO-3 / HV-3	659	1.417	0.891	0.954	0.895	0.690	1.587	0.806	0.553
HO-2 / HO-3 / HV-3	660	0.970	0.861	0.871	0.963	0.846	1.093	0.984	0.672
HO-2 / HO-3 / HV-3	661	0.649	0.483	0.812	0.805	0.532	0.889	1.789	1.953
HO-2 / HO-3 / HV-3	662	0.719	0.547	0.776	0.906	0.797	0.989	0.693	1.867
HO-2 / HO-3 / HV-3	663	1.319	0.847	0.951	0.687	0.623	1.449	0.848	1.537
HO-2 / HO-3 / HV-3	664	1.245	0.939	0.665	0.970	0.922	1.004	0.802	0.549
HO-2 / HO-3 / HV-3	665	1.010	0.536	0.901	0.894	1.145	1.007	0.805	1.458
HO-2 / HO-3 / HV-3	666	0.763	0.735	2.134	1.175	0.846	0.911	0.736	1.334
HO-2 / HO-3 / HV-3	667	1.308	0.619	0.881	1.051	0.577	1.032	0.785	1.424
HO-2 / HO-3 / HV-3	668	0.865	1.130	0.721	0.714	0.551	0.805	0.645	1.166
HO-2 / HO-3 / HV-3	669	1.094	0.543	0.963	0.904	0.937	1.161	0.814	1.475
HO-2 / HO-3 / HV-3	671	0.697	1.356	1.406	1.038	1.106	1.156	1.041	0.711
HO-2 / HO-3 / HV-3	672	1.063	0.541	0.767	0.555	0.434	1.018	0.684	1.845
HO-2 / HO-3 / HV-3	673	1.082	1.339	0.680	1.380	0.873	1.394	0.820	0.563
HO-2 / HO-3 / HV-3	674	1.082	1.440	1.214	1.071	0.871	1.393	0.820	0.562
HO-2 / HO-3 / HV-3	675	1.331	0.885	0.897	0.728	0.851	0.991	0.800	0.548
HO-2 / HO-3 / HV-3	676	0.848	0.508	0.720	1.079	0.550	1.384	0.643	1.164
HO-2 / HO-3 / HV-3	677	0.810	0.618	0.875	0.868	1.110	1.026	0.781	2.106
HO-2 / HO-3 / HV-3	678	1.001	0.509	0.535	0.780	0.473	1.097	0.645	1.739
HO-2 / HO-3 / HV-3	679	0.962	0.539	0.906	1.081	1.150	1.062	0.809	1.466

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	680	0.877	1.146	0.772	0.790	0.559	0.857	0.653	1.182
HO-2 / HO-3 / HV-3	681	0.871	1.288	1.085	0.959	0.780	1.250	0.981	0.670
HO-2 / HO-3 / HV-3	682	0.622	0.463	0.823	0.772	0.509	0.871	1.715	1.873
HO-2 / HO-3 / HV-3	683	0.809	0.617	0.647	0.944	1.109	1.025	0.781	2.103
HO-2 / HO-3 / HV-3	684	1.080	1.438	1.382	1.070	0.870	1.215	0.819	0.562
HO-2 / HO-3 / HV-3	685	1.017	1.354	0.863	1.294	0.819	1.764	0.770	0.527
HO-2 / HO-3 / HV-3	686	1.235	0.932	0.890	0.884	1.130	0.974	0.795	0.545
HO-2 / HO-3 / HV-3	687	1.336	1.411	0.548	0.730	0.688	1.005	0.804	0.550
HO-2 / HO-3 / HV-3	688	0.911	1.275	1.075	0.969	0.772	1.036	0.971	0.663
HO-2 / HO-3 / HV-3	689	0.743	0.714	0.801	0.936	0.463	0.922	1.384	1.927
HO-2 / HO-3 / HV-3	690	0.950	1.623	1.361	0.959	0.617	1.224	0.964	0.658
HO-2 / HO-3 / HV-3	691	0.773	0.743	0.883	0.976	0.638	0.934	1.442	2.009
HO-2 / HO-3 / HV-3	692	0.920	0.811	1.388	1.169	0.844	0.917	0.982	0.670
HO-2 / HO-3 / HV-3	693	1.141	0.718	0.727	0.721	0.556	0.926	0.650	1.176
HO-2 / HO-3 / HV-3	694	0.804	0.717	0.531	2.205	0.406	0.802	1.241	0.439
HO-2 / HO-3 / HV-3	695	1.002	1.403	0.943	0.966	0.918	0.988	0.798	0.547
HO-2 / HO-3 / HV-3	696	1.008	1.060	0.962	0.721	0.556	0.853	0.650	1.176
HO-2 / HO-3 / HV-3	697	0.904	0.507	0.901	0.921	1.082	1.087	0.761	1.380
HO-2 / HO-3 / HV-3	698	0.911	0.801	1.725	0.949	0.771	1.236	0.970	0.662
HO-2 / HO-3 / HV-3	699	0.904	0.541	1.015	0.761	0.587	1.168	0.685	1.847
HO-2 / HO-3 / HV-3	700	1.123	0.749	0.716	0.581	0.414	0.839	0.640	1.158
HO-2 / HO-3 / HV-3	701	1.074	0.756	0.763	0.717	0.553	0.808	0.646	1.170
HO-2 / HO-3 / HV-3	702	1.216	0.426	0.437	0.775	0.470	0.842	1.240	0.439
HO-2 / HO-3 / HV-3	703	0.926	0.776	1.327	1.118	0.746	1.000	0.939	0.641
HO-2 / HO-3 / HV-3	704	0.860	0.848	1.073	1.455	0.771	1.235	0.970	0.662
HO-2 / HO-3 / HV-3	705	1.332	0.959	1.621	1.147	0.914	1.063	0.859	0.588
HO-2 / HO-3 / HV-3	706	1.019	1.427	0.910	0.738	1.154	1.006	0.813	0.556
HO-2 / HO-3 / HV-3	707	1.003	0.757	0.764	0.879	0.554	0.848	0.646	1.171
HO-2 / HO-3 / HV-3	708	1.322	0.831	0.890	1.024	0.644	1.283	0.753	0.516
HO-2 / HO-3 / HV-3	709	1.314	0.668	0.948	1.023	0.537	1.667	0.846	1.533
HO-2 / HO-3 / HV-3	710	1.195	0.861	1.140	1.045	0.819	1.764	0.770	0.527
HO-2 / HO-3 / HV-3	711	1.580	0.544	0.691	0.924	0.400	1.041	0.832	1.507
HO-2 / HO-3 / HV-3	712	0.667	0.741	0.507	0.901	0.637	0.921	1.439	2.005
HO-2 / HO-3 / HV-3	713	1.093	0.695	0.922	0.829	0.404	0.817	0.622	1.127
HO-2 / HO-3 / HV-3	714	0.745	0.716	1.063	1.485	0.826	0.898	0.717	1.300
HO-2 / HO-3 / HV-3	715	0.732	0.469	0.482	0.960	0.605	0.910	1.368	1.902
HO-2 / HO-3 / HV-3	716	1.436	0.835	0.894	0.988	0.490	0.992	0.756	0.519
HO-2 / HO-3 / HV-3	717	0.871	1.140	0.768	0.849	0.556	0.852	0.648	1.175
HO-2 / HO-3 / HV-3	718	0.876	1.146	1.179	0.790	0.559	0.931	0.653	1.182
HO-2 / HO-3 / HV-3	719	0.805	0.518	0.871	0.862	1.104	1.020	0.776	2.093
HO-2 / HO-3 / HV-3	720	0.863	0.752	0.719	0.839	0.683	0.917	0.643	1.163
HO-2 / HO-3 / HV-3	721	1.540	0.776	0.645	0.707	0.504	1.001	0.777	1.407
HO-2 / HO-3 / HV-3	722	1.330	1.392	0.546	0.968	0.850	1.001	0.800	0.548
HO-2 / HO-3 / HV-3	723	0.804	0.517	0.917	1.034	1.103	1.108	0.776	2.091
HO-2 / HO-3 / HV-3	724	0.820	1.068	0.733	0.791	0.752	0.858	0.654	1.185
HO-2 / HO-3 / HV-3	725	1.057	0.503	0.941	0.578	0.545	0.835	0.636	1.713
HO-2 / HO-3 / HV-3	726	0.790	0.603	0.631	0.921	1.081	0.954	0.761	2.050
HO-2 / HO-3 / HV-3	727	0.821	0.791	0.937	1.055	0.842	1.040	1.533	1.436
HO-2 / HO-3 / HV-3	728	0.934	0.524	1.163	1.627	0.904	1.032	0.785	1.423
HO-2 / HO-3 / HV-3	729	0.829	0.441	0.548	0.880	0.567	0.818	1.629	1.780
HO-2 / HO-3 / HV-3	730	1.650	1.360	1.505	1.088	0.714	1.094	0.831	0.570
HO-2 / HO-3 / HV-3	731	1.401	0.890	0.942	0.886	0.683	1.825	0.797	0.547
HO-2 / HO-3 / HV-3	732	0.868	1.135	0.764	0.860	0.553	0.960	0.645	1.168
HO-2 / HO-3 / HV-3	733	1.496	0.921	0.655	0.952	0.675	0.987	0.788	0.540
HO-2 / HO-3 / HV-3	734	0.820	0.790	1.172	1.035	0.841	0.991	1.531	1.433
HO-2 / HO-3 / HV-3	735	1.144	0.762	0.964	0.788	0.422	1.109	0.651	1.179
HO-2 / HO-3 / HV-3	736	0.954	1.270	1.366	1.153	0.619	1.031	0.967	0.660
HO-2 / HO-3 / HV-3	737	0.932	1.305	1.100	0.989	0.855	1.061	0.994	0.678
HO-2 / HO-3 / HV-3	738	0.908	1.179	1.366	1.153	0.769	1.072	0.967	0.660
HO-2 / HO-3 / HV-3	739	0.955	1.272	1.071	0.964	0.770	1.230	0.968	0.661

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	740	0.844	1.044	1.156	0.851	0.548	0.914	0.640	1.158
HO-2 / HO-3 / HV-3	741	0.918	1.276	1.386	0.976	0.780	0.916	0.980	0.669
HO-2 / HO-3 / HV-3	742	0.663	0.738	0.615	0.673	0.788	0.908	1.432	1.996
HO-2 / HO-3 / HV-3	743	0.989	1.041	0.754	0.708	0.547	0.836	0.638	1.154
HO-2 / HO-3 / HV-3	744	1.137	0.819	1.084	0.996	0.842	1.578	0.732	0.501
HO-2 / HO-3 / HV-3	745	1.398	0.889	0.891	1.063	0.682	1.567	0.796	0.546
HO-2 / HO-3 / HV-3	746	1.393	0.876	0.888	1.056	0.912	1.131	0.793	0.544
HO-2 / HO-3 / HV-3	747	0.997	1.304	0.830	1.489	0.636	1.059	0.992	0.507
HO-2 / HO-3 / HV-3	748	1.493	0.848	1.608	1.112	0.550	1.042	0.849	0.582
HO-2 / HO-3 / HV-3	749	1.474	0.661	0.991	0.761	0.616	1.049	0.838	1.519
HO-2 / HO-3 / HV-3	750	0.972	1.099	1.131	0.757	0.536	0.822	0.626	1.133
HO-2 / HO-3 / HV-3	751	0.671	0.593	0.887	0.832	1.197	1.070	0.748	2.019
HO-2 / HO-3 / HV-3	752	1.323	0.878	0.940	1.595	0.680	1.566	0.795	0.545
HO-2 / HO-3 / HV-3	753	1.131	0.419	0.534	0.715	0.472	1.097	1.245	0.441
HO-2 / HO-3 / HV-3	754	1.010	0.762	0.964	0.867	0.557	0.928	0.651	1.179
HO-2 / HO-3 / HV-3	755	1.021	0.686	0.688	0.743	0.526	0.805	0.615	1.112
HO-2 / HO-3 / HV-3	756	0.970	1.098	0.925	0.693	0.536	0.821	0.625	1.132
HO-2 / HO-3 / HV-3	757	0.934	0.823	1.256	0.995	1.057	0.978	0.997	0.679
HO-2 / HO-3 / HV-3	758	1.453	0.540	0.927	0.751	0.398	1.035	0.827	1.498
HO-2 / HO-3 / HV-3	759	0.588	0.440	0.448	0.880	0.564	0.806	1.623	1.773
HO-2 / HO-3 / HV-3	760	1.375	0.540	0.927	0.999	0.524	1.228	0.827	1.498
HO-2 / HO-3 / HV-3	761	0.907	0.510	0.855	0.848	1.086	1.004	0.764	2.058
HO-2 / HO-3 / HV-3	762	0.999	1.051	1.221	0.522	0.551	1.098	0.643	1.165
HO-2 / HO-3 / HV-3	764	0.987	0.423	0.527	1.275	0.403	1.085	1.231	0.436
HO-2 / HO-3 / HV-3	765	0.576	1.129	1.084	0.858	0.913	1.092	0.860	0.587
HO-2 / HO-3 / HV-3	766	0.910	0.810	0.812	1.500	0.833	1.235	0.970	0.662
HO-2 / HO-3 / HV-3	767	1.395	1.395	0.939	0.883	0.679	1.565	0.794	0.545
HO-2 / HO-3 / HV-3	768	1.118	0.711	0.527	0.850	0.467	0.835	1.230	0.436
HO-2 / HO-3 / HV-3	769	0.898	1.175	0.990	0.741	0.711	0.953	0.668	1.211
HO-2 / HO-3 / HV-3	770	1.130	0.718	0.720	0.714	0.551	0.845	0.644	1.165
HO-2 / HO-3 / HV-3	771	1.124	0.750	0.717	0.582	0.548	0.800	0.641	1.160
HO-2 / HO-3 / HV-3	772	1.358	0.610	0.914	0.858	0.490	1.319	0.773	0.530
HO-2 / HO-3 / HV-3	773	0.772	0.822	0.618	0.677	0.638	0.933	1.440	2.006
HO-2 / HO-3 / HV-3	774	0.800	0.610	0.865	1.230	1.097	1.014	0.772	2.077
HO-2 / HO-3 / HV-3	775	1.043	0.925	2.146	1.053	1.124	1.037	0.791	0.542
HO-2 / HO-3 / HV-3	776	0.914	0.514	0.862	1.028	0.886	1.099	1.489	1.394
HO-2 / HO-3 / HV-3	777	0.667	0.496	1.102	0.677	0.792	0.978	1.440	2.005
HO-2 / HO-3 / HV-3	778	0.915	0.609	0.864	1.027	1.179	1.100	0.771	2.076
HO-2 / HO-3 / HV-3	779	1.551	0.875	0.650	1.065	0.834	0.981	0.782	0.536
HO-2 / HO-3 / HV-3	780	1.551	0.781	0.650	0.713	0.902	0.981	0.782	0.536
HO-2 / HO-3 / HV-3	781	0.765	0.823	0.825	0.819	0.631	0.924	1.428	1.988
HO-2 / HO-3 / HV-3	782	0.786	0.495	0.702	1.776	0.398	0.784	1.546	0.430
HO-2 / HO-3 / HV-3	783	0.643	1.262	1.357	0.956	1.020	1.413	0.960	0.656
HO-2 / HO-3 / HV-3	785	0.801	0.772	0.866	1.299	0.889	1.015	1.494	1.399
HO-2 / HO-3 / HV-3	786	0.637	1.162	1.346	0.790	1.012	1.531	0.953	0.650
HO-2 / HO-3 / HV-3	787	0.928	0.865	0.827	2.541	0.633	1.055	0.988	0.505
HO-2 / HO-3 / HV-3	788	1.004	0.715	0.764	0.879	0.554	1.100	0.646	1.169
HO-2 / HO-3 / HV-3	789	0.937	1.309	1.409	0.677	0.858	1.534	0.999	0.681
HO-2 / HO-3 / HV-3	790	0.744	1.169	1.356	0.938	1.019	1.219	0.959	0.655
HO-2 / HO-3 / HV-3	791	0.850	1.113	0.750	0.703	0.674	0.831	0.633	1.147
HO-2 / HO-3 / HV-3	792	0.812	1.138	0.724	1.031	0.689	0.924	0.647	1.173
HO-2 / HO-3 / HV-3	793	1.331	0.836	0.849	1.028	0.872	0.937	0.756	0.518
HO-2 / HO-3 / HV-3	794	1.251	0.412	0.709	0.765	0.304	0.791	1.224	0.433
HO-2 / HO-3 / HV-3	795	1.490	1.477	1.429	1.129	0.549	1.061	0.847	0.580
HO-2 / HO-3 / HV-3	796	1.066	0.709	0.758	0.872	0.548	0.951	0.641	1.162
HO-2 / HO-3 / HV-3	797	0.831	0.697	0.828	0.776	0.599	0.900	1.354	1.885
HO-2 / HO-3 / HV-3	798	0.769	0.826	0.615	0.896	0.635	0.917	1.433	1.996
HO-2 / HO-3 / HV-3	799	1.062	0.506	0.717	0.517	0.469	0.948	0.639	1.722
HO-2 / HO-3 / HV-3	800	0.768	0.737	0.828	0.821	0.634	0.926	1.431	1.993
HO-2 / HO-3 / HV-3	801	1.037	0.527	0.748	0.889	0.322	1.136	0.666	1.799

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	802	0.915	0.514	0.639	0.855	1.095	1.012	0.771	2.076
HO-2 / HO-3 / HV-3	803	0.636	0.562	0.795	0.966	0.521	0.915	1.753	1.914
HO-2 / HO-3 / HV-3	804	1.112	0.741	0.710	0.702	0.543	0.792	0.633	1.146
HO-2 / HO-3 / HV-3	805	0.990	1.120	0.754	0.866	0.547	0.797	0.638	1.155
HO-2 / HO-3 / HV-3	806	0.761	0.820	1.237	1.234	0.781	0.964	1.419	1.977
HO-2 / HO-3 / HV-3	807	1.207	0.744	0.712	0.830	0.411	0.907	0.636	1.151
HO-2 / HO-3 / HV-3	808	1.247	0.877	0.886	0.831	0.797	0.984	1.149	0.810
HO-2 / HO-3 / HV-3	809	1.055	0.537	0.563	0.823	0.328	1.156	0.680	1.832
HO-2 / HO-3 / HV-3	810	1.019	1.153	0.735	0.891	0.698	0.862	0.878	0.449
HO-2 / HO-3 / HV-3	811	0.992	1.207	0.827	0.671	0.785	0.971	1.429	1.339
HO-2 / HO-3 / HV-3	812	1.097	1.595	0.588	1.127	0.753	0.884	0.946	0.484
HO-2 / HO-3 / HV-3	813	0.870	1.138	0.725	1.089	0.555	0.925	0.648	1.173
HO-2 / HO-3 / HV-3	814	1.441	0.536	0.681	0.910	0.395	1.015	0.820	1.485
HO-2 / HO-3 / HV-3	815	0.595	0.663	0.454	0.805	0.707	0.815	1.286	1.792
HO-2 / HO-3 / HV-3	816	0.853	1.314	1.090	0.782	0.688	0.849	0.646	1.169
HO-2 / HO-3 / HV-3	817	0.757	0.712	1.204	0.707	0.974	1.084	0.852	0.582
HO-2 / HO-3 / HV-3	818	0.957	0.894	1.129	1.282	1.083	1.133	1.021	0.697
HO-2 / HO-3 / HV-3	819	1.229	0.773	0.783	0.934	0.743	1.505	0.936	0.480
HO-2 / HO-3 / HV-3	820	1.231	1.301	1.097	1.007	0.634	0.973	0.990	0.506
HO-2 / HO-3 / HV-3	821	0.889	0.472	0.794	0.788	0.459	0.868	1.749	1.908
HO-2 / HO-3 / HV-3	822	0.786	0.757	1.123	1.030	0.873	0.949	1.467	1.374
HO-2 / HO-3 / HV-3	823	0.968	0.859	1.237	0.980	1.042	0.964	0.982	0.670
HO-2 / HO-3 / HV-3	824	0.868	0.519	0.546	0.598	0.562	0.864	1.273	1.772
HO-2 / HO-3 / HV-3	825	1.208	0.519	0.872	0.864	0.895	1.021	0.779	1.409
HO-2 / HO-3 / HV-3	826	0.981	0.739	0.935	0.857	0.541	0.901	0.631	1.143
HO-2 / HO-3 / HV-3	827	1.124	1.044	0.716	0.773	0.547	0.839	0.639	1.158
HO-2 / HO-3 / HV-3	828	1.378	0.917	0.926	1.048	0.902	1.029	0.782	0.537
HO-2 / HO-3 / HV-3	829	1.001	0.754	0.955	0.858	0.685	0.921	0.644	1.167
HO-2 / HO-3 / HV-3	830	0.671	0.593	1.264	1.019	1.145	1.279	0.748	2.019
HO-2 / HO-3 / HV-3	831	1.586	0.660	0.694	1.011	0.889	1.025	0.835	0.573
HO-2 / HO-3 / HV-3	832	0.664	1.304	1.099	1.420	1.054	1.600	0.994	0.677
HO-2 / HO-3 / HV-3	833	0.881	0.437	0.734	0.793	0.424	0.862	1.269	1.767
HO-2 / HO-3 / HV-3	834	1.471	0.822	1.255	1.186	0.637	0.977	0.743	0.508
HO-2 / HO-3 / HV-3	835	1.518	0.963	1.638	1.129	0.740	1.135	0.863	0.591
HO-2 / HO-3 / HV-3	836	0.849	0.451	0.799	0.817	0.961	0.888	0.676	1.822
HO-2 / HO-3 / HV-3	837	0.758	0.816	1.082	0.995	0.627	0.915	1.415	1.971
HO-2 / HO-3 / HV-3	838	0.758	0.729	0.819	0.956	0.627	0.943	1.415	1.971
HO-2 / HO-3 / HV-3	839	1.070	0.752	0.953	0.585	0.684	0.846	0.643	1.165
HO-2 / HO-3 / HV-3	840	1.046	1.272	1.153	1.059	0.827	1.327	1.457	0.534
HO-2 / HO-3 / HV-3	841	0.942	0.594	0.840	0.608	1.067	0.986	0.749	2.022
HO-2 / HO-3 / HV-3	842	0.994	1.288	1.249	1.245	0.852	0.972	0.991	0.676
HO-2 / HO-3 / HV-3	844	1.285	0.535	0.560	0.819	0.327	1.005	0.676	1.824
HO-2 / HO-3 / HV-3	845	0.830	1.418	1.061	0.698	0.668	0.779	0.629	1.139
HO-2 / HO-3 / HV-3	846	0.593	0.523	0.742	1.370	1.013	1.129	0.662	1.785
HO-2 / HO-3 / HV-3	847	0.758	0.729	1.381	0.665	0.778	0.960	1.414	1.970
HO-2 / HO-3 / HV-3	848	0.791	0.507	1.129	0.997	1.083	1.088	0.763	2.054
HO-2 / HO-3 / HV-3	849	1.214	1.373	1.320	0.868	0.830	1.334	0.781	0.536
HO-2 / HO-3 / HV-3	850	0.900	1.616	1.209	0.974	0.825	1.222	0.959	0.655
HO-2 / HO-3 / HV-3	851	0.757	0.815	1.319	0.974	0.776	0.914	1.412	1.967
HO-2 / HO-3 / HV-3	852	1.192	0.496	0.703	0.836	0.460	1.070	1.214	0.430
HO-2 / HO-3 / HV-3	853	1.289	0.860	0.609	0.959	0.780	0.908	0.980	0.502
HO-2 / HO-3 / HV-3	854	1.217	0.876	1.482	1.044	0.834	1.544	0.782	0.537
HO-2 / HO-3 / HV-3	855	1.379	1.378	1.323	1.044	0.672	1.545	0.784	0.537
HO-2 / HO-3 / HV-3	856	0.864	0.732	0.544	0.595	0.560	0.935	1.268	1.766
HO-2 / HO-3 / HV-3	858	0.803	1.125	1.212	0.582	0.681	1.319	0.640	1.160
HO-2 / HO-3 / HV-3	859	0.844	0.506	1.077	0.773	0.414	0.839	1.237	1.723
HO-2 / HO-3 / HV-3	860	0.660	1.206	1.334	1.241	1.178	0.969	0.988	0.673
HO-2 / HO-3 / HV-3	861	1.096	0.439	0.779	0.796	0.426	0.866	0.659	1.776
HO-2 / HO-3 / HV-3	862	1.156	0.822	1.408	1.252	0.791	0.932	1.141	0.805
HO-2 / HO-3 / HV-3	863	0.808	0.428	0.720	0.715	0.472	0.796	1.245	1.733

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

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Territory Factor Revision

Current Factors

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HO-2 / HO-3 / HV-3	864	1.416	0.951	2.089	1.135	0.729	1.056	0.853	0.583
HO-2 / HO-3 / HV-3	865	0.905	0.481	0.808	0.800	1.318	0.948	0.721	1.307
HO-2 / HO-3 / HV-3	866	0.955	0.832	1.199	1.134	1.011	0.891	0.952	0.650
HO-2 / HO-3 / HV-3	867	1.254	0.741	0.709	0.702	0.543	0.791	0.632	1.145
HO-2 / HO-3 / HV-3	868	0.886	0.497	0.835	0.995	0.858	0.981	1.443	2.012
HO-2 / HO-3 / HV-3	869	1.485	0.916	0.925	0.868	0.830	1.539	0.781	0.536
HO-2 / HO-3 / HV-3	870	1.064	0.677	0.679	0.809	0.518	1.033	0.606	1.097
HO-2 / HO-3 / HV-3	871	0.913	0.726	0.605	0.989	0.624	0.938	1.408	1.961
HO-2 / HO-3 / HV-3	872	1.456	1.254	1.451	1.222	0.657	1.579	0.766	0.526
HO-2 / HO-3 / HV-3	873	1.019	1.153	0.971	0.876	0.698	0.936	0.878	0.599
HO-2 / HO-3 / HV-3	874	0.927	1.206	0.873	0.965	0.785	0.925	1.428	1.338
HO-2 / HO-3 / HV-3	875	0.724	0.696	0.782	0.949	0.744	0.899	1.352	1.881
HO-2 / HO-3 / HV-3	876	0.894	0.501	0.625	1.022	1.069	0.989	1.456	1.363
HO-2 / HO-3 / HV-3	877	1.546	0.643	0.913	0.675	0.393	1.161	0.812	1.474
HO-2 / HO-3 / HV-3	878	1.548	0.873	0.875	1.021	0.668	1.538	0.780	0.535
HO-2 / HO-3 / HV-3	879	0.753	0.726	0.814	0.970	0.774	0.956	1.407	1.961
HO-2 / HO-3 / HV-3	880	0.753	0.726	1.077	0.808	0.774	0.893	1.407	1.961
HO-2 / HO-3 / HV-3	881	0.724	0.696	1.894	0.933	0.598	0.898	1.351	1.878
HO-2 / HO-3 / HV-3	882	0.964	1.284	0.819	0.957	0.627	0.915	1.415	1.324
HO-2 / HO-3 / HV-3	883	1.319	0.950	2.463	1.110	0.727	1.051	0.849	0.582
HO-2 / HO-3 / HV-3	884	1.211	1.279	0.817	1.225	0.624	1.038	0.975	0.499
HO-2 / HO-3 / HV-3	885	1.168	0.525	0.786	0.737	0.431	0.873	0.664	1.791
HO-2 / HO-3 / HV-3	886	0.924	1.291	0.870	0.668	0.782	0.919	1.423	1.330
HO-2 / HO-3 / HV-3	887	0.912	0.811	0.813	0.589	0.623	0.891	1.405	1.957
HO-2 / HO-3 / HV-3	888	1.226	0.814	1.242	2.037	0.477	0.968	0.736	0.504
HO-2 / HO-3 / HV-3	889	0.798	0.634	0.941	1.014	0.545	0.907	1.231	1.713
HO-2 / HO-3 / HV-3	890	1.147	0.864	1.091	1.241	0.785	1.052	1.131	0.797
HO-2 / HO-3 / HV-3	891	1.162	1.222	1.261	0.681	0.862	0.927	1.400	0.513
HO-2 / HO-3 / HV-3	892	1.128	0.667	0.638	0.773	0.488	0.971	0.570	1.031
HO-2 / HO-3 / HV-3	893	0.826	0.439	0.973	0.876	0.700	1.505	0.657	1.772
HO-2 / HO-3 / HV-3	894	1.284	0.817	0.865	0.957	0.778	1.247	1.121	0.790
HO-2 / HO-3 / HV-3	895	1.021	1.241	1.125	0.844	0.808	0.940	1.471	1.378
HO-2 / HO-3 / HV-3	896	1.192	0.602	0.675	1.512	0.441	0.791	0.603	0.412
HO-2 / HO-3 / HV-3	897	1.396	1.299	1.950	1.081	0.680	1.637	0.795	0.545
HO-2 / HO-3 / HV-3	898	1.214	1.282	0.864	0.974	0.777	1.242	1.119	0.789
HO-2 / HO-3 / HV-3	899	1.103	0.662	0.983	0.802	0.420	1.365	0.663	1.786
HO-2 / HO-3 / HV-3	900	1.132	1.190	1.230	0.972	0.839	1.040	1.116	0.788
HO-2 / HO-3 / HV-3	901	1.130	1.278	1.227	0.880	0.837	1.038	1.114	0.786
HO-2 / HO-3 / HV-3	902	1.421	0.802	1.356	0.956	0.762	0.898	0.717	0.492
HO-2 / HO-3 / HV-3	903	0.980	1.212	0.830	0.823	0.789	0.976	1.436	1.345
HO-2 / HO-3 / HV-3	904	1.202	1.361	0.917	0.860	0.824	0.960	1.450	0.532
HO-2 / HO-3 / HV-3	905	0.824	0.519	0.972	0.794	0.933	0.862	0.657	1.769
HO-2 / HO-3 / HV-3	906	0.986	0.503	0.752	0.527	0.544	0.942	1.230	1.712
HO-2 / HO-3 / HV-3	907	0.626	0.697	0.785	1.178	0.600	0.901	1.726	1.887
HO-2 / HO-3 / HV-3	908	1.476	1.366	0.919	1.035	0.665	1.531	0.777	0.533
HO-2 / HO-3 / HV-3	909	1.094	0.492	0.424	0.831	0.456	1.061	0.622	1.676
HO-2 / HO-3 / HV-3	910	0.954	1.180	1.367	0.964	1.028	1.031	0.968	0.661
HO-2 / HO-3 / HV-3	911	0.912	2.056	1.296	0.929	0.884	1.097	0.769	1.391
HO-2 / HO-3 / HV-3	912	2.090	0.645	0.556	0.743	0.599	1.872	0.817	0.560
HO-2 / HO-3 / HV-3	913	1.144	1.294	1.092	0.818	0.784	1.052	1.378	0.503
HO-2 / HO-3 / HV-3	914	1.302	0.519	0.545	0.795	0.416	0.976	0.657	1.772
HO-2 / HO-3 / HV-3	915	1.207	0.801	0.812	0.986	0.772	1.562	1.111	0.784
HO-2 / HO-3 / HV-3	916	0.685	0.659	0.782	0.601	0.940	0.869	1.279	1.782
HO-2 / HO-3 / HV-3	917	1.207	1.269	1.469	1.034	0.826	0.963	1.453	0.533
HO-2 / HO-3 / HV-3	918	1.289	1.198	1.236	0.667	0.628	1.090	0.982	0.502
HO-2 / HO-3 / HV-3	919	1.008	1.692	1.419	1.197	0.865	0.939	1.151	0.811
HO-2 / HO-3 / HV-3	920	0.577	0.644	0.535	0.857	0.685	0.789	1.589	1.735
HO-2 / HO-3 / HV-3	921	1.113	0.437	0.555	0.743	0.424	1.141	0.668	1.803
HO-2 / HO-3 / HV-3	922	1.062	0.668	0.896	0.791	0.518	1.190	0.605	1.095
HO-2 / HO-3 / HV-3	923	0.860	0.722	0.856	0.658	0.771	0.952	1.400	1.952

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	924	1.206	1.274	1.072	0.965	0.772	1.076	1.110	0.783
HO-2 / HO-3 / HV-3	925	1.107	1.028	0.745	0.700	0.671	1.076	0.631	1.142
HO-2 / HO-3 / HV-3	926	1.384	1.383	1.166	1.254	0.674	1.549	0.786	0.538
HO-2 / HO-3 / HV-3	927	0.571	0.636	0.528	0.848	0.731	0.780	1.571	1.714
HO-2 / HO-3 / HV-3	928	1.612	0.950	1.005	1.132	0.727	1.051	0.849	0.582
HO-2 / HO-3 / HV-3	929	0.933	1.215	0.832	1.186	0.791	0.931	1.439	1.347
HO-2 / HO-3 / HV-3	930	0.747	0.805	1.068	0.873	0.618	0.903	1.396	1.944
HO-2 / HO-3 / HV-3	931	0.989	1.293	0.870	0.962	0.783	0.967	1.424	1.331
HO-2 / HO-3 / HV-3	932	1.315	1.390	1.496	1.076	0.841	1.811	0.791	0.543
HO-2 / HO-3 / HV-3	933	1.107	0.738	0.705	0.762	0.540	1.074	0.631	1.142
HO-2 / HO-3 / HV-3	934	0.840	0.713	0.754	0.708	0.412	0.836	1.233	1.716
HO-2 / HO-3 / HV-3	935	1.179	0.687	0.695	1.044	0.533	0.922	0.621	1.125
HO-2 / HO-3 / HV-3	936	0.921	1.200	0.869	1.172	0.782	1.049	1.421	1.330
HO-2 / HO-3 / HV-3	937	0.867	0.460	0.574	1.386	0.506	0.847	1.337	1.861
HO-2 / HO-3 / HV-3	938	1.469	1.359	0.915	1.011	0.662	1.522	0.774	0.531
HO-2 / HO-3 / HV-3	939	1.037	0.493	0.925	0.567	0.664	0.891	0.624	1.682
HO-2 / HO-3 / HV-3	940	1.006	1.222	1.109	1.260	1.064	1.274	1.002	0.684
HO-2 / HO-3 / HV-3	941	1.018	1.305	0.684	0.756	0.496	0.725	0.579	1.048
HO-2 / HO-3 / HV-3	942	1.158	0.520	1.247	0.599	0.426	0.940	0.659	1.777
HO-2 / HO-3 / HV-3	943	1.125	0.848	1.221	1.453	0.772	0.952	1.110	0.783
HO-2 / HO-3 / HV-3	944	1.500	1.291	1.169	1.327	0.676	1.627	0.790	0.542
HO-2 / HO-3 / HV-3	945	0.764	0.583	0.825	1.479	1.127	1.051	0.736	1.986
HO-2 / HO-3 / HV-3	946	0.874	0.777	0.779	0.927	0.451	0.896	1.716	1.875
HO-2 / HO-3 / HV-3	947	0.765	0.583	0.825	2.087	0.848	0.969	0.737	1.987
HO-2 / HO-3 / HV-3	948	0.994	0.750	1.114	1.002	0.866	0.943	1.456	1.363
HO-2 / HO-3 / HV-3	949	0.981	0.499	0.933	0.701	0.540	0.829	1.222	1.700
HO-2 / HO-3 / HV-3	950	1.206	0.848	1.072	0.805	0.833	1.561	1.110	0.783
HO-2 / HO-3 / HV-3	951	1.090	1.399	0.694	0.829	0.455	0.777	1.200	0.424
HO-2 / HO-3 / HV-3	952	0.861	0.723	0.812	0.804	0.772	0.953	1.402	1.954
HO-2 / HO-3 / HV-3	953	1.466	1.357	1.460	0.701	0.822	1.101	0.773	0.530
HO-2 / HO-3 / HV-3	954	0.980	0.499	0.746	0.572	0.540	0.899	1.221	1.698
HO-2 / HO-3 / HV-3	955	1.229	0.490	0.514	0.751	0.402	0.815	0.620	0.424
HO-2 / HO-3 / HV-3	956	0.865	1.212	1.303	1.426	0.980	0.863	0.922	0.630
HO-2 / HO-3 / HV-3	957	1.290	1.265	1.465	1.032	0.824	1.151	1.450	0.531
HO-2 / HO-3 / HV-3	958	1.180	1.336	0.631	1.033	0.809	1.129	1.421	0.520
HO-2 / HO-3 / HV-3	959	1.102	0.700	0.701	0.569	0.666	1.065	0.626	1.136
HO-2 / HO-3 / HV-3	960	1.431	0.502	0.844	1.004	0.553	0.924	0.754	1.364
HO-2 / HO-3 / HV-3	961	1.017	0.654	1.184	0.595	0.697	0.972	0.655	1.765
HO-2 / HO-3 / HV-3	962	0.800	0.638	0.437	0.834	0.734	0.838	1.576	1.721
HO-2 / HO-3 / HV-3	963	1.234	0.869	1.252	1.248	0.854	0.975	1.136	0.801
HO-2 / HO-3 / HV-3	964	1.377	0.849	0.812	0.965	0.772	1.494	1.111	0.784
HO-2 / HO-3 / HV-3	965	1.277	0.803	0.861	1.221	0.836	1.239	1.113	0.785
HO-2 / HO-3 / HV-3	966	1.282	0.816	0.864	1.229	0.777	0.959	1.119	0.789
HO-2 / HO-3 / HV-3	967	1.058	1.356	0.712	0.729	0.516	0.858	0.602	1.091
HO-2 / HO-3 / HV-3	968	0.878	0.444	1.259	1.275	0.767	1.133	0.666	1.795
HO-2 / HO-3 / HV-3	969	1.461	1.353	0.910	1.028	0.660	1.515	0.769	0.526
HO-2 / HO-3 / HV-3	970	0.831	0.523	1.117	0.884	1.012	0.945	0.661	1.783
HO-2 / HO-3 / HV-3	971	0.862	0.725	0.813	0.879	0.835	1.036	1.405	1.957
HO-2 / HO-3 / HV-3	972	0.775	0.591	0.620	2.572	0.861	0.982	0.747	2.015
HO-2 / HO-3 / HV-3	973	1.297	1.297	1.094	0.983	0.633	0.923	0.987	0.505
HO-2 / HO-3 / HV-3	974	0.934	1.678	1.407	0.676	1.139	1.063	0.997	0.679
HO-2 / HO-3 / HV-3	975	1.474	1.749	1.467	1.238	0.664	1.019	0.776	0.532
HO-2 / HO-3 / HV-3	976	1.279	1.257	1.140	0.699	0.819	1.312	1.439	0.526
HO-2 / HO-3 / HV-3	977	0.873	0.725	0.768	0.721	0.924	0.965	0.650	1.750
HO-2 / HO-3 / HV-3	978	0.581	0.718	0.539	1.838	0.747	0.803	1.257	1.749
HO-2 / HO-3 / HV-3	979	0.899	0.715	0.846	1.205	0.614	0.887	1.386	1.932
HO-2 / HO-3 / HV-3	980	0.957	1.184	1.073	0.969	0.772	0.953	1.404	1.312
HO-2 / HO-3 / HV-3	981	0.918	1.139	1.318	0.927	0.991	1.501	0.932	0.637
HO-2 / HO-3 / HV-3	982	0.828	0.702	0.428	0.696	0.667	0.786	1.215	1.691
HO-2 / HO-3 / HV-3	983	1.151	1.211	1.250	0.991	1.053	0.927	0.992	0.676

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
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Territory Factor Revision

Current Factors

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HO-2 / HO-3 / HV-3	984	0.929	1.671	1.098	1.009	1.134	1.265	0.992	0.676
HO-2 / HO-3 / HV-3	985	1.140	1.056	0.673	0.801	0.515	0.789	0.601	1.089
HO-2 / HO-3 / HV-3	986	0.904	0.481	1.067	0.872	1.150	1.228	0.720	1.942
HO-2 / HO-3 / HV-3	987	1.265	1.463	1.067	0.960	0.618	0.901	0.964	0.494
HO-2 / HO-3 / HV-3	988	1.154	1.213	1.100	0.989	0.855	1.529	0.994	0.678
HO-2 / HO-3 / HV-3	989	0.968	0.731	0.738	0.815	0.887	0.926	0.624	1.130
HO-2 / HO-3 / HV-3	990	1.457	1.347	0.908	1.223	0.658	1.511	0.766	0.524
HO-2 / HO-3 / HV-3	991	1.439	0.850	0.860	0.951	0.836	1.078	1.113	0.785
HO-2 / HO-3 / HV-3	992	0.917	0.578	0.865	0.995	1.335	1.246	0.730	1.970
HO-2 / HO-3 / HV-3	993	1.244	0.783	1.050	1.421	0.608	1.621	0.950	0.485
HO-2 / HO-3 / HV-3	994	1.362	0.839	1.062	0.937	0.825	1.023	1.098	0.776
HO-2 / HO-3 / HV-3	995	0.710	0.542	0.467	0.761	0.790	0.859	1.691	1.849
HO-2 / HO-3 / HV-3	996	0.884	0.589	0.833	1.186	1.190	0.978	0.743	2.006
HO-2 / HO-3 / HV-3	997	1.467	1.263	1.461	1.052	0.822	1.016	0.773	0.530
HO-2 / HO-3 / HV-3	998	1.357	1.262	1.895	1.031	0.662	1.101	1.444	0.530
HO-2 / HO-3 / HV-3	1000	0.563	0.420	0.522	2.169	0.540	0.780	1.221	1.698
HO-2 / HO-3 / HV-3	1001	1.432	1.231	0.627	1.202	0.645	0.934	0.754	0.516
HO-2 / HO-3 / HV-3	1002	1.112	1.258	0.594	0.795	0.824	0.895	1.387	1.297
HO-2 / HO-3 / HV-3	1003	0.853	0.756	0.764	0.782	0.988	1.102	0.646	1.742
HO-2 / HO-3 / HV-3	1004	0.958	1.638	0.860	0.971	0.836	0.954	1.406	1.316
HO-2 / HO-3 / HV-3	1005	1.452	1.248	0.904	1.287	0.656	1.506	0.764	0.523
HO-2 / HO-3 / HV-3	1006	1.074	0.721	0.763	0.717	0.686	1.098	0.645	1.740
HO-2 / HO-3 / HV-3	1007	1.028	0.660	1.252	0.801	0.762	0.983	0.661	1.785
HO-2 / HO-3 / HV-3	1008	0.647	1.182	0.811	0.968	0.832	1.234	1.400	1.951
HO-2 / HO-3 / HV-3	1009	1.031	0.887	0.915	0.602	0.577	0.713	0.543	0.983
HO-2 / HO-3 / HV-3	1010	1.335	1.241	1.279	0.843	0.808	1.084	1.420	0.519
HO-2 / HO-3 / HV-3	1011	0.747	0.570	1.069	1.150	1.103	1.029	1.396	1.945
HO-2 / HO-3 / HV-3	1012	1.030	1.077	1.044	0.827	0.658	0.776	0.619	1.121
HO-2 / HO-3 / HV-3	1013	0.709	0.682	0.466	0.930	0.728	0.881	1.687	1.842
HO-2 / HO-3 / HV-3	1014	0.968	1.266	0.807	0.980	0.767	0.947	1.395	1.305
HO-2 / HO-3 / HV-3	1015	1.282	1.261	1.458	1.031	0.821	1.146	1.442	0.530
HO-2 / HO-3 / HV-3	1016	0.989	1.661	1.092	1.002	1.127	1.051	0.985	0.672
HO-2 / HO-3 / HV-3	1017	0.794	0.422	0.710	0.860	0.727	0.903	1.561	1.706
HO-2 / HO-3 / HV-3	1018	0.708	0.455	0.465	0.892	0.972	0.854	1.684	1.839
HO-2 / HO-3 / HV-3	1019	0.881	0.518	1.105	0.876	0.931	1.115	0.656	1.767
HO-2 / HO-3 / HV-3	1020	1.442	1.242	0.899	0.690	0.875	0.950	0.759	0.520
HO-2 / HO-3 / HV-3	1021	1.544	1.368	1.153	1.040	0.666	1.782	0.778	0.534
HO-2 / HO-3 / HV-3	1022	1.211	0.705	0.715	1.017	0.680	0.798	0.976	0.689
HO-2 / HO-3 / HV-3	1023	1.071	0.719	0.953	0.585	0.741	1.095	0.643	1.735
HO-2 / HO-3 / HV-3	1024	0.855	0.718	0.806	0.799	0.828	1.027	1.392	1.941
HO-2 / HO-3 / HV-3	1025	1.295	1.366	1.312	1.609	0.827	1.154	0.777	0.533
HO-2 / HO-3 / HV-3	1026	0.994	1.125	0.716	0.710	0.681	0.841	1.238	1.158
HO-2 / HO-3 / HV-3	1027	1.023	1.361	0.917	1.035	1.879	0.970	0.775	0.532
HO-2 / HO-3 / HV-3	1028	1.353	1.253	0.591	1.429	0.611	0.891	0.954	0.488
HO-2 / HO-3 / HV-3	1029	0.998	0.711	0.760	0.857	0.550	0.954	1.244	1.732
HO-2 / HO-3 / HV-3	1030	0.848	0.751	0.720	0.858	0.683	0.845	1.243	1.731
HO-2 / HO-3 / HV-3	1031	1.282	1.355	1.143	1.050	0.821	1.013	1.442	0.527
HO-2 / HO-3 / HV-3	1032	0.564	0.629	0.523	0.856	0.897	1.075	1.555	1.698
HO-2 / HO-3 / HV-3	1033	0.808	0.454	0.464	0.906	0.724	0.877	1.678	1.834
HO-2 / HO-3 / HV-3	1034	1.179	0.792	0.794	0.857	0.608	0.887	1.370	1.910
HO-2 / HO-3 / HV-3	1035	0.938	0.772	0.826	0.775	1.693	0.917	0.698	0.478
HO-2 / HO-3 / HV-3	1036	1.187	1.254	0.798	1.973	0.612	0.937	0.956	0.488
HO-2 / HO-3 / HV-3	1037	1.159	0.997	0.507	0.816	0.650	0.801	0.611	1.106
HO-2 / HO-3 / HV-3	1038	0.564	0.696	0.522	0.842	1.006	1.357	1.554	1.697
HO-2 / HO-3 / HV-3	1039	0.868	0.727	0.737	0.731	0.699	0.823	1.272	1.772
HO-2 / HO-3 / HV-3	1040	0.899	1.168	1.358	0.972	1.143	1.473	0.957	0.654
HO-2 / HO-3 / HV-3	1041	0.951	1.624	1.066	0.962	0.828	0.946	1.394	1.304
HO-2 / HO-3 / HV-3	1042	0.860	0.427	1.081	0.871	0.911	1.089	0.640	1.726
HO-2 / HO-3 / HV-3	1043	0.845	0.475	0.798	0.952	0.758	1.215	1.379	1.920
HO-2 / HO-3 / HV-3	1044	0.741	0.791	0.802	0.957	1.018	1.221	1.386	1.931

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	1045	1.338	1.338	1.440	1.035	0.877	1.131	1.425	0.521
HO-2 / HO-3 / HV-3	1046	0.703	1.108	0.463	0.888	0.723	0.875	1.674	1.828
HO-2 / HO-3 / HV-3	1047	0.789	0.419	0.521	0.839	0.723	0.898	1.551	1.693
HO-2 / HO-3 / HV-3	1048	1.334	1.240	1.278	1.010	0.807	0.949	1.419	0.519
HO-2 / HO-3 / HV-3	1049	1.012	0.434	1.232	0.592	0.995	1.107	0.652	1.756
HO-2 / HO-3 / HV-3	1050	0.850	0.677	0.801	1.404	0.581	0.874	1.673	1.827
HO-2 / HO-3 / HV-3	1051	0.857	0.482	0.599	0.982	1.026	1.030	1.397	1.946
HO-2 / HO-3 / HV-3	1052	0.822	0.654	0.970	0.728	1.195	0.935	0.655	1.766
HO-2 / HO-3 / HV-3	1053	1.213	0.677	0.907	0.816	0.652	0.874	0.613	1.110
HO-2 / HO-3 / HV-3	1054	0.886	0.703	0.834	1.124	1.002	0.884	1.365	1.901
HO-2 / HO-3 / HV-3	1055	1.100	1.244	1.194	0.946	0.753	0.876	1.370	1.282
HO-2 / HO-3 / HV-3	1056	1.330	1.707	1.276	0.840	0.871	0.937	1.416	0.518
HO-2 / HO-3 / HV-3	1057	1.249	1.155	0.737	0.876	0.701	0.977	1.007	0.711
HO-2 / HO-3 / HV-3	1058	1.335	1.335	1.436	1.015	0.808	1.128	1.421	0.520
HO-2 / HO-3 / HV-3	1059	1.418	0.612	0.656	0.740	0.474	0.945	0.554	1.004
HO-2 / HO-3 / HV-3	1060	0.787	0.701	0.520	0.696	0.667	0.778	1.547	1.691
HO-2 / HO-3 / HV-3	1061	1.016	0.723	0.542	0.596	0.696	0.819	1.266	1.763
HO-2 / HO-3 / HV-3	1062	1.168	0.688	0.690	0.982	0.655	1.046	0.614	1.115
HO-2 / HO-3 / HV-3	1063	0.855	0.795	0.598	0.800	1.024	1.224	1.394	1.941
HO-2 / HO-3 / HV-3	1064	1.260	1.615	0.848	0.796	0.614	0.941	1.388	1.299
HO-2 / HO-3 / HV-3	1065	1.037	1.405	1.052	0.814	0.663	0.890	0.624	1.130
HO-2 / HO-3 / HV-3	1066	1.190	0.799	1.207	2.026	0.613	1.219	1.095	0.774
HO-2 / HO-3 / HV-3	1067	0.833	0.698	0.524	0.826	0.726	0.791	1.559	1.704
HO-2 / HO-3 / HV-3	1068	1.389	1.284	1.323	0.811	0.778	1.043	1.367	0.500
HO-2 / HO-3 / HV-3	1069	0.785	0.417	0.427	0.835	0.720	0.822	1.543	1.686
HO-2 / HO-3 / HV-3	1070	1.252	1.162	1.346	0.952	0.757	1.016	0.954	0.487
HO-2 / HO-3 / HV-3	1071	1.251	1.238	0.841	0.947	0.757	0.934	1.376	1.287
HO-2 / HO-3 / HV-3	1072	1.320	0.666	0.987	1.121	0.709	0.990	1.021	0.721
HO-2 / HO-3 / HV-3	1073	0.949	1.153	0.790	0.940	1.003	0.883	1.366	1.278
HO-2 / HO-3 / HV-3	1074	0.846	0.798	0.593	0.792	1.015	1.214	1.381	1.923
HO-2 / HO-3 / HV-3	1075	1.239	0.651	0.968	0.593	0.751	1.110	0.652	1.759
HO-2 / HO-3 / HV-3	1076	0.844	0.795	0.841	1.134	0.819	1.214	1.377	1.917
HO-2 / HO-3 / HV-3	1077	1.177	0.725	1.045	0.811	0.713	1.057	0.618	1.123
HO-2 / HO-3 / HV-3	1078	1.260	1.330	1.368	1.272	0.871	1.292	1.416	0.518
HO-2 / HO-3 / HV-3	1079	1.059	0.711	0.752	0.865	0.732	1.370	0.636	1.714
HO-2 / HO-3 / HV-3	1080	1.172	1.238	1.043	0.941	0.811	0.882	1.365	1.277
HO-2 / HO-3 / HV-3	1081	1.164	0.719	0.725	0.979	0.653	1.047	0.613	1.111
HO-2 / HO-3 / HV-3	1082	0.884	0.702	0.833	1.993	0.809	0.881	1.361	1.275
HO-2 / HO-3 / HV-3	1083	0.737	0.794	0.796	0.930	1.010	1.210	1.376	1.916
HO-2 / HO-3 / HV-3	1084	0.845	0.475	0.799	0.933	1.138	1.017	1.379	1.921
HO-2 / HO-3 / HV-3	1085	1.084	0.615	0.420	0.500	0.527	1.051	1.193	1.661
HO-2 / HO-3 / HV-3	1086	1.585	1.012	0.694	0.825	0.530	0.766	0.828	0.425
HO-2 / HO-3 / HV-3	1087	1.200	1.178	1.365	0.655	0.768	0.949	1.396	1.306
HO-2 / HO-3 / HV-3	1088	1.143	0.725	0.963	0.787	0.692	1.339	0.651	1.751
HO-2 / HO-3 / HV-3	1089	1.261	1.331	1.804	1.208	0.806	1.126	1.417	0.518
HO-2 / HO-3 / HV-3	1090	1.518	1.347	1.450	1.290	0.657	1.756	0.766	0.524
HO-2 / HO-3 / HV-3	1091	0.913	1.196	0.763	0.756	1.040	0.972	1.316	1.233
HO-2 / HO-3 / HV-3	1092	1.243	1.155	0.791	0.961	0.752	0.929	1.368	1.280
HO-2 / HO-3 / HV-3	1093	0.977	1.667	1.398	1.244	1.131	0.927	1.133	0.799
HO-2 / HO-3 / HV-3	1094	2.031	0.625	1.170	1.033	0.578	0.978	0.789	0.541
HO-2 / HO-3 / HV-3	1095	1.207	0.848	1.223	1.219	1.158	1.236	0.970	0.662
HO-2 / HO-3 / HV-3	1096	1.436	1.330	1.431	1.011	0.806	1.081	1.416	0.518
HO-2 / HO-3 / HV-3	1097	1.436	1.330	1.431	1.029	0.805	0.994	1.416	0.518
HO-2 / HO-3 / HV-3	1098	1.015	1.314	1.274	0.987	1.073	0.992	1.462	1.367
HO-2 / HO-3 / HV-3	1099	0.842	0.793	1.051	0.789	1.086	1.014	1.375	1.913
HO-2 / HO-3 / HV-3	1100	0.842	0.831	0.795	0.788	1.009	1.211	1.374	1.913
HO-2 / HO-3 / HV-3	1101	0.891	0.793	0.794	0.946	0.816	1.460	1.374	1.912
HO-2 / HO-3 / HV-3	1102	0.983	0.707	0.749	0.846	0.968	0.941	0.634	1.705
HO-2 / HO-3 / HV-3	1103	1.182	1.603	0.841	0.930	0.610	1.015	1.375	1.287
HO-2 / HO-3 / HV-3	1104	1.242	1.311	0.884	1.015	0.859	0.924	1.396	0.512

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	1105	0.977	1.289	1.405	0.673	1.182	0.973	1.432	1.342
HO-2 / HO-3 / HV-3	1106	1.111	0.422	1.196	0.702	0.899	0.940	0.633	1.704
HO-2 / HO-3 / HV-3	1107	1.512	1.341	1.131	1.019	0.655	1.503	0.762	0.522
HO-2 / HO-3 / HV-3	1108	1.200	0.422	1.066	0.701	0.728	1.361	0.633	1.703
HO-2 / HO-3 / HV-3	1109	0.840	0.417	0.741	0.998	0.720	0.894	1.543	1.686
HO-2 / HO-3 / HV-3	1110	1.449	1.246	1.442	1.282	0.812	1.503	0.762	0.522
HO-2 / HO-3 / HV-3	1112	1.248	1.227	1.358	1.506	0.798	1.276	1.405	0.515
HO-2 / HO-3 / HV-3	1113	1.458	1.254	1.452	1.004	0.658	1.008	1.436	0.524
HO-2 / HO-3 / HV-3	1114	0.779	0.413	0.423	1.042	0.713	0.814	1.529	1.671
HO-2 / HO-3 / HV-3	1115	1.064	1.365	1.144	0.806	0.645	0.794	0.606	1.097
HO-2 / HO-3 / HV-3	1116	1.147	1.284	1.245	0.983	1.049	0.971	1.428	1.338
HO-2 / HO-3 / HV-3	1117	1.194	1.172	1.210	1.207	1.020	1.222	1.100	0.776
HO-2 / HO-3 / HV-3	1118	0.806	0.751	0.760	0.754	0.966	1.158	1.313	1.830
HO-2 / HO-3 / HV-3	1119	0.778	0.619	0.512	1.281	0.713	0.884	1.526	1.669
HO-2 / HO-3 / HV-3	1120	1.093	1.591	1.044	1.125	0.812	1.007	1.366	1.278
HO-2 / HO-3 / HV-3	1121	0.926	1.581	1.038	0.936	0.996	0.920	1.356	1.269
HO-2 / HO-3 / HV-3	1122	0.832	0.703	1.063	0.825	0.896	0.828	1.219	1.699
HO-2 / HO-3 / HV-3	1123	1.246	1.318	1.355	0.980	1.065	1.273	1.402	0.514
HO-2 / HO-3 / HV-3	1124	0.864	1.121	1.530	0.860	0.982	0.919	1.246	1.166
HO-2 / HO-3 / HV-3	1125	1.299	1.666	1.246	0.821	0.786	1.055	1.384	0.507
HO-2 / HO-3 / HV-3	1126	1.080	1.223	1.259	1.110	0.741	0.872	1.348	1.262
HO-2 / HO-3 / HV-3	1127	0.920	1.655	1.389	0.960	1.172	0.964	1.420	1.328
HO-2 / HO-3 / HV-3	1128	0.829	0.441	0.781	0.881	0.939	0.867	1.277	1.779
HO-2 / HO-3 / HV-3	1129	1.105	0.627	0.744	0.698	0.893	1.354	0.630	1.695
HO-2 / HO-3 / HV-3	1130	1.062	0.504	1.207	0.709	0.976	1.086	0.638	1.720
HO-2 / HO-3 / HV-3	1131	1.834	0.834	1.201	0.791	0.611	1.404	0.713	0.490
HO-2 / HO-3 / HV-3	1132	1.245	1.315	1.263	1.018	1.196	1.068	1.401	0.513
HO-2 / HO-3 / HV-3	1133	0.965	1.622	1.213	0.940	1.101	0.945	1.392	1.303
HO-2 / HO-3 / HV-3	1134	1.204	1.632	1.373	1.154	1.028	0.951	1.109	0.782
HO-2 / HO-3 / HV-3	1135	0.564	0.706	0.707	0.825	1.008	0.937	1.556	1.701
HO-2 / HO-3 / HV-3	1136	1.106	1.239	1.286	0.968	1.013	1.017	1.377	1.290
HO-2 / HO-3 / HV-3	1137	0.964	1.485	1.082	1.166	1.168	1.043	1.414	1.323
HO-2 / HO-3 / HV-3	1138	1.107	1.607	1.348	0.950	1.014	0.936	1.380	1.291
HO-2 / HO-3 / HV-3	1139	1.400	0.827	1.342	0.941	1.005	1.009	1.082	0.765
HO-2 / HO-3 / HV-3	1140	1.529	0.399	0.884	0.663	0.636	0.784	0.597	1.610
HO-2 / HO-3 / HV-3	1141	1.155	0.481	1.149	0.826	0.701	0.869	1.177	1.640
HO-2 / HO-3 / HV-3	1142	1.008	1.692	1.110	1.262	1.066	0.986	1.451	1.358
HO-2 / HO-3 / HV-3	1143	1.253	1.310	1.269	1.200	1.202	0.989	1.154	0.813
HO-2 / HO-3 / HV-3	1144	1.067	0.507	1.213	0.857	0.911	1.382	0.642	1.728
HO-2 / HO-3 / HV-3	1145	1.085	1.577	1.036	0.777	0.994	0.918	1.353	1.267
HO-2 / HO-3 / HV-3	1146	1.113	1.615	0.848	0.937	1.019	0.896	1.388	1.299
HO-2 / HO-3 / HV-3	1147	1.781	1.135	0.576	0.944	0.595	0.870	0.931	0.476
HO-2 / HO-3 / HV-3	1148	1.538	0.475	0.890	0.727	0.639	0.789	0.602	1.619
HO-2 / HO-3 / HV-3	1149	1.010	0.671	0.718	0.734	0.646	1.196	1.175	1.636
HO-2 / HO-3 / HV-3	1150	1.260	1.708	1.435	1.029	1.077	1.125	1.416	0.518
HO-2 / HO-3 / HV-3	1151	1.415	0.836	1.355	0.972	1.016	1.218	1.093	0.773
HO-2 / HO-3 / HV-3	1152	1.258	1.258	1.354	1.369	0.761	1.639	1.338	0.491
HO-2 / HO-3 / HV-3	1153	1.369	1.129	0.818	0.939	0.795	0.866	1.338	1.253
HO-2 / HO-3 / HV-3	1154	1.066	0.404	1.147	0.734	0.646	1.033	1.174	1.636
HO-2 / HO-3 / HV-3	1155	1.225	1.573	1.034	0.913	0.743	0.916	1.351	1.264
HO-2 / HO-3 / HV-3	1156	1.098	0.493	1.053	0.816	0.954	1.062	0.624	1.682
HO-2 / HO-3 / HV-3	1157	0.969	0.623	0.924	0.754	1.140	1.064	0.624	1.682
HO-2 / HO-3 / HV-3	1158	0.808	0.612	0.724	0.818	0.870	1.044	1.511	1.651
HO-2 / HO-3 / HV-3	1159	1.234	1.293	1.099	1.489	1.136	1.060	1.138	0.803
HO-2 / HO-3 / HV-3	1160	0.835	0.742	0.709	0.860	0.899	0.831	1.561	1.705
HO-2 / HO-3 / HV-3	1161	1.160	1.571	1.710	1.111	0.803	0.915	1.349	1.263
HO-2 / HO-3 / HV-3	1162	1.496	1.233	1.364	0.988	0.804	1.079	1.414	0.517
HO-2 / HO-3 / HV-3	1163	0.775	0.723	0.511	0.984	0.711	1.052	1.523	1.663
HO-2 / HO-3 / HV-3	1164	1.603	1.094	1.176	0.691	0.663	0.818	0.954	0.673
HO-2 / HO-3 / HV-3	1165	1.137	1.350	0.708	0.797	0.637	0.741	1.157	1.085

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

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Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

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HO-2 / HO-3 / HV-3	1166	1.120	0.712	0.753	0.771	0.974	0.946	0.637	1.717
HO-2 / HO-3 / HV-3	1167	0.978	1.477	1.380	0.952	1.163	1.241	1.408	1.317
HO-2 / HO-3 / HV-3	1168	1.265	1.502	0.986	1.062	0.570	0.951	1.289	1.207
HO-2 / HO-3 / HV-3	1169	1.558	0.680	1.148	2.093	0.520	0.903	0.608	0.417
HO-2 / HO-3 / HV-3	1170	0.767	0.611	0.508	0.798	0.976	0.872	1.508	1.647
HO-2 / HO-3 / HV-3	1171	0.959	1.610	0.845	1.432	1.016	1.060	1.382	1.294
HO-2 / HO-3 / HV-3	1172	1.271	1.166	1.130	1.068	0.713	0.956	1.297	1.214
HO-2 / HO-3 / HV-3	1173	0.820	0.682	0.722	0.816	0.975	0.871	1.506	1.645
HO-2 / HO-3 / HV-3	1174	1.096	0.658	0.450	0.896	0.565	0.849	1.627	1.777
HO-2 / HO-3 / HV-3	1175	1.092	1.227	1.188	1.123	1.077	1.006	1.364	1.276
HO-2 / HO-3 / HV-3	1176	0.897	1.503	0.748	0.606	1.019	0.952	1.291	1.797
HO-2 / HO-3 / HV-3	1177	1.032	0.490	0.919	1.188	0.882	1.421	0.620	1.673
HO-2 / HO-3 / HV-3	1178	0.993	0.472	0.884	0.722	1.090	0.784	0.597	1.610
HO-2 / HO-3 / HV-3	1179	1.091	0.727	0.696	0.751	0.660	0.769	1.202	1.673
HO-2 / HO-3 / HV-3	1180	1.450	1.652	1.324	0.979	0.780	1.087	1.370	0.502
HO-2 / HO-3 / HV-3	1181	1.663	1.060	0.768	0.721	0.691	0.963	0.994	0.702
HO-2 / HO-3 / HV-3	1182	1.121	1.628	1.068	0.982	1.317	0.949	1.106	0.780
HO-2 / HO-3 / HV-3	1183	0.872	1.133	0.778	0.944	1.109	1.180	1.343	1.870
HO-2 / HO-3 / HV-3	1184	0.825	0.614	0.509	1.271	0.872	0.877	1.515	1.655
HO-2 / HO-3 / HV-3	1185	1.178	0.413	0.919	0.750	0.990	1.058	0.620	1.671
HO-2 / HO-3 / HV-3	1186	1.144	0.477	1.018	0.729	0.642	1.026	1.167	1.624
HO-2 / HO-3 / HV-3	1187	1.195	1.251	0.849	0.977	1.098	0.943	1.390	1.301
HO-2 / HO-3 / HV-3	1188	1.376	1.635	1.222	0.985	1.108	0.953	1.110	0.783
HO-2 / HO-3 / HV-3	1189	1.219	1.565	1.027	0.925	0.986	0.911	1.343	1.258
HO-2 / HO-3 / HV-3	1190	0.906	1.257	1.217	1.494	1.153	1.071	1.397	1.307
HO-2 / HO-3 / HV-3	1191	0.951	1.177	1.067	1.150	1.315	1.028	1.395	1.305
HO-2 / HO-3 / HV-3	1192	1.295	1.295	1.243	2.086	0.782	1.052	1.379	0.504
HO-2 / HO-3 / HV-3	1193	1.287	1.287	1.385	2.071	0.778	1.044	1.368	0.501
HO-2 / HO-3 / HV-3	1194	1.880	1.283	1.083	0.994	0.627	1.439	0.730	0.501
HO-2 / HO-3 / HV-3	1195	0.951	1.255	1.367	1.212	1.315	1.229	1.395	1.305
HO-2 / HO-3 / HV-3	1196	1.112	0.500	1.068	0.846	1.012	1.363	0.631	1.706
HO-2 / HO-3 / HV-3	1197	0.967	1.255	1.301	1.992	1.151	0.946	1.394	1.304
HO-2 / HO-3 / HV-3	1198	1.423	1.315	1.416	1.260	0.797	0.985	1.402	0.513
HO-2 / HO-3 / HV-3	1199	1.072	1.559	1.167	0.925	1.057	0.987	1.339	1.253
HO-2 / HO-3 / HV-3	1200	0.903	1.253	1.213	1.209	1.312	1.067	1.392	1.303
HO-2 / HO-3 / HV-3	1201	0.952	1.256	0.853	1.493	1.152	1.484	1.396	1.306
HO-2 / HO-3 / HV-3	1202	0.948	0.610	0.507	0.797	0.867	0.906	1.505	1.645
HO-2 / HO-3 / HV-3	1203	0.948	0.406	1.153	1.224	0.702	1.041	1.505	1.644
HO-2 / HO-3 / HV-3	1204	1.756	1.205	1.016	0.932	0.587	0.978	0.918	0.470
HO-2 / HO-3 / HV-3	1205	1.149	1.474	0.446	0.790	0.694	0.819	1.265	1.761
HO-2 / HO-3 / HV-3	1206	0.811	0.675	0.502	0.822	0.924	1.031	1.490	1.628
HO-2 / HO-3 / HV-3	1207	1.864	1.278	0.817	0.990	0.775	0.911	0.728	0.498
HO-2 / HO-3 / HV-3	1208	1.899	1.303	1.249	1.246	0.635	1.696	0.741	0.508
HO-2 / HO-3 / HV-3	1209	0.921	2.490	1.158	0.933	0.976	0.980	1.327	1.244
HO-2 / HO-3 / HV-3	1210	0.794	0.602	0.676	0.788	0.922	0.860	1.487	1.625
HO-2 / HO-3 / HV-3	1211	1.076	0.547	0.819	2.383	1.107	0.989	0.692	1.866
HO-2 / HO-3 / HV-3	1212	1.207	0.759	1.017	0.933	1.583	0.860	1.051	0.742
HO-2 / HO-3 / HV-3	1213	1.797	0.821	1.268	1.119	0.807	0.921	1.075	0.759
HO-2 / HO-3 / HV-3	1214	0.814	0.617	0.691	0.985	0.943	1.054	1.523	1.663
HO-2 / HO-3 / HV-3	1215	1.814	1.159	1.195	1.192	0.754	1.526	0.708	0.486
HO-2 / HO-3 / HV-3	1216	0.993	1.288	1.337	1.243	1.349	1.262	1.431	1.339
HO-2 / HO-3 / HV-3	1217	1.184	1.447	1.286	1.135	1.137	1.017	1.377	1.290
HO-2 / HO-3 / HV-3	1218	0.821	0.408	1.160	0.832	1.483	1.317	0.612	1.648
HO-2 / HO-3 / HV-3	1219	1.104	1.238	1.348	0.930	1.297	0.934	1.375	1.287
HO-2 / HO-3 / HV-3	1220	1.071	0.681	0.903	0.972	0.867	0.870	1.180	1.643
HO-2 / HO-3 / HV-3	1221	1.211	1.267	1.077	0.990	1.676	0.956	1.114	0.786
HO-2 / HO-3 / HV-3	1222	1.338	1.588	0.832	0.958	1.076	0.926	1.364	1.276
HO-2 / HO-3 / HV-3	1223	0.947	1.459	1.063	1.440	1.310	1.220	1.390	1.301
HO-2 / HO-3 / HV-3	1224	0.928	0.596	0.495	0.953	0.914	0.852	1.473	1.610
HO-2 / HO-3 / HV-3	1225	1.207	1.263	0.859	0.986	1.672	1.035	1.111	0.784

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	1226	1.142	0.600	0.674	0.960	0.692	1.026	1.483	1.621
HO-2 / HO-3 / HV-3	1227	1.734	1.190	1.279	0.885	0.579	0.889	0.906	0.464
HO-2 / HO-3 / HV-3	1228	1.329	1.721	1.876	1.124	2.279	1.300	1.540	1.704
HO-2 / HO-3 / HV-3	1229	1.846	1.266	1.067	0.942	0.766	0.946	1.348	0.494
HO-2 / HO-3 / HV-3	1230	2.276	0.841	0.490	0.869	0.762	0.899	0.718	0.491
HO-2 / HO-3 / HV-3	1231	1.848	1.269	1.364	0.943	0.768	1.030	1.350	0.495
HO-2 / HO-3 / HV-3	1232	1.064	0.479	1.096	0.490	1.396	1.303	0.606	1.633
HO-2 / HO-3 / HV-3	1233	1.394	1.586	1.041	1.182	1.075	0.925	1.362	1.274
HO-2 / HO-3 / HV-3	1234	1.833	0.640	0.856	0.773	0.495	0.825	0.578	1.048
HO-2 / HO-3 / HV-3	1235	1.642	1.046	1.158	0.870	0.737	0.951	1.197	0.439
HO-2 / HO-3 / HV-3	1236	1.265	1.254	0.806	0.979	1.745	0.946	1.103	0.778
HO-2 / HO-3 / HV-3	1237	1.399	1.154	1.046	2.430	1.079	0.928	1.081	0.764
HO-2 / HO-3 / HV-3	1238	1.171	1.224	1.041	1.122	1.622	0.881	1.077	0.761
HO-2 / HO-3 / HV-3	1239	1.075	0.362	0.450	0.738	0.773	0.713	1.340	1.465
HO-2 / HO-3 / HV-3	1240	1.820	1.248	1.343	0.967	0.819	0.890	1.330	0.487
HO-2 / HO-3 / HV-3	1241	1.038	0.589	0.698	0.786	0.903	0.776	1.457	1.592
HO-2 / HO-3 / HV-3	1242	1.294	1.497	1.397	1.174	1.345	0.968	1.425	1.332
HO-2 / HO-3 / HV-3	1243	1.187	1.522	1.001	0.883	1.558	0.887	1.035	0.731
HO-2 / HO-3 / HV-3	1244	1.353	1.242	1.056	0.969	1.728	0.882	1.090	0.770
HO-2 / HO-3 / HV-3	1245	2.214	0.551	0.781	0.775	0.512	0.996	0.697	1.264
HO-2 / HO-3 / HV-3	1246	1.223	1.416	1.317	1.928	1.113	0.995	1.349	1.262
HO-2 / HO-3 / HV-3	1247	1.377	1.211	1.029	1.109	1.603	0.913	1.065	0.752
HO-2 / HO-3 / HV-3	1248	1.316	1.409	1.700	0.927	1.265	0.910	1.342	1.256
HO-2 / HO-3 / HV-3	1249	1.847	1.178	1.716	0.965	0.768	1.227	1.350	0.494
HO-2 / HO-3 / HV-3	1250	1.787	1.210	0.821	0.943	1.267	0.870	1.064	0.751
HO-2 / HO-3 / HV-3	1251	1.160	1.416	1.657	1.398	1.272	1.188	1.349	1.263
HO-2 / HO-3 / HV-3	1252	1.359	1.453	1.059	1.202	1.733	0.939	1.093	0.773
HO-2 / HO-3 / HV-3	1253	1.680	1.153	0.736	1.046	0.697	0.863	1.269	1.188
HO-2 / HO-3 / HV-3	1254	1.340	1.229	1.190	1.415	1.710	0.883	1.080	0.763
HO-2 / HO-3 / HV-3	1255	1.093	1.590	1.275	0.783	1.625	1.007	1.365	1.277
HO-2 / HO-3 / HV-3	1256	1.621	0.421	0.749	1.751	0.463	0.784	1.562	1.706
HO-2 / HO-3 / HV-3	1257	1.342	1.231	0.834	1.954	1.628	0.929	1.082	0.764
HO-2 / HO-3 / HV-3	1258	1.490	2.400	1.622	1.019	2.064	1.329	1.393	1.542
HO-2 / HO-3 / HV-3	1259	1.131	1.479	1.787	0.974	1.678	1.039	1.409	1.318
HO-2 / HO-3 / HV-3	1260	1.506	0.689	0.487	0.785	0.625	0.773	1.451	1.585
HO-2 / HO-3 / HV-3	1261	1.177	1.232	1.339	1.189	2.063	0.930	1.083	0.765
HO-2 / HO-3 / HV-3	1262	1.467	1.923	1.793	1.383	2.293	1.612	1.472	1.628
HO-2 / HO-3 / HV-3	1263	1.185	1.448	1.201	0.969	2.135	1.214	1.090	0.770
HO-2 / HO-3 / HV-3	1264	1.515	1.852	1.646	1.331	2.208	1.552	1.419	1.568
HO-2 / HO-3 / HV-3	1265	2.203	0.766	0.821	0.908	0.595	1.366	0.694	0.475
HO-2 / HO-3 / HV-3	1266	1.268	1.467	1.717	0.964	1.665	1.030	1.398	1.308
HO-2 / HO-3 / HV-3	1267	1.703	1.346	1.918	0.881	1.056	1.129	1.279	1.199
HO-2 / HO-3 / HV-3	1268	0.893	1.445	1.348	1.966	1.639	1.208	1.377	1.288
HO-2 / HO-3 / HV-3	1269	0.817	1.059	1.100	1.683	1.403	1.039	1.177	1.102
HO-2 / HO-3 / HV-3	1270	1.515	1.852	2.236	1.639	2.100	1.299	1.419	1.568
HO-2 / HO-3 / HV-3	1271	1.786	1.411	0.821	1.107	1.600	0.869	1.063	0.751
HO-2 / HO-3 / HV-3	1272	1.464	1.531	1.669	1.022	2.566	1.811	1.370	1.515
HO-2 / HO-3 / HV-3	1273	1.732	1.177	1.278	0.904	1.560	0.888	1.036	0.732
HO-2 / HO-3 / HV-3	1275	0.857	1.388	1.290	1.932	1.572	1.469	1.320	1.236
HO-2 / HO-3 / HV-3	1276	1.403	1.233	1.343	1.190	1.632	0.930	1.370	1.282
HO-2 / HO-3 / HV-3	1277	1.109	1.451	1.290	1.795	1.731	1.217	1.382	1.294
HO-2 / HO-3 / HV-3	1278	1.456	1.522	1.657	2.617	2.119	1.486	1.361	1.506
HO-2 / HO-3 / HV-3	1279	1.392	1.428	1.040	1.121	2.049	1.003	1.076	0.760
HO-2 / HO-3 / HV-3	1280	0.957	1.475	1.726	2.053	1.758	1.493	1.404	1.314
HO-2 / HO-3 / HV-3	1281	1.330	1.426	1.267	0.954	2.155	1.193	1.073	0.759
HO-2 / HO-3 / HV-3	1282	1.524	1.512	1.569	1.026	2.669	1.789	1.351	1.495
HO-2 / HO-3 / HV-3	1283	1.769	1.202	1.023	1.429	1.674	0.865	1.058	0.746
HO-2 / HO-3 / HV-3	1284	1.558	3.217	1.603	1.596	2.045	1.166	1.380	1.527
HO-2 / HO-3 / HV-3	1285	2.125	0.446	0.749	1.068	0.952	0.956	0.670	1.214
HO-2 / HO-3 / HV-3	1286	1.791	1.569	1.316	1.397	1.604	0.994	1.066	0.753

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Current Factors

Rule 301.A.2 Factors

Current Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	1287	1.198	1.254	1.301	2.478	1.745	1.069	1.395	1.305
HO-2 / HO-3 / HV-3	1288	1.472	2.369	2.106	1.592	2.653	1.505	1.378	1.523
HO-2 / HO-3 / HV-3	1289	1.352	2.334	1.650	1.012	2.539	1.876	1.356	1.499
HO-2 / HO-3 / HV-3	1290	1.308	1.713	1.592	1.167	2.588	1.813	1.311	1.449
HO-2 / HO-3 / HV-3	1291	1.157	1.238	1.156	1.686	1.405	0.905	1.179	1.104
HO-2 / HO-3 / HV-3	1292	1.487	1.720	1.530	1.000	2.599	1.822	1.317	1.457
HO-2 / HO-3 / HV-3	1293	1.432	1.499	2.048	1.017	2.645	1.852	1.340	1.481
HO-2 / HO-3 / HV-3	1294	2.214	1.419	1.033	1.111	1.274	0.916	1.068	0.755
HO-2 / HO-3 / HV-3	1295	1.658	2.341	2.080	1.012	2.683	1.488	1.359	1.504
HO-2 / HO-3 / HV-3	1296	1.583	2.231	1.508	0.984	2.497	1.237	1.297	1.433
HO-2 / HO-3 / HV-3	1297	1.352	1.240	1.288	2.451	1.727	1.534	1.379	1.290
HO-2 / HO-3 / HV-3	1298	1.228	1.422	1.714	1.933	1.694	1.505	1.351	1.266
HO-2 / HO-3 / HV-3	1299	1.569	2.392	2.126	1.559	2.744	1.518	1.390	1.539
HO-2 / HO-3 / HV-3	1300	1.415	2.279	1.539	1.483	2.552	1.446	1.325	1.464
HO-2 / HO-3 / HV-3	1301	1.067	1.398	1.867	2.535	1.667	1.170	1.330	1.246
HO-2 / HO-3 / HV-3	1302	1.635	1.678	2.026	0.959	2.537	1.227	1.286	1.420
HO-2 / HO-3 / HV-3	1303	1.241	1.437	1.733	2.001	2.061	1.454	1.365	1.281
HO-2 / HO-3 / HV-3	1304	1.642	2.315	2.121	0.683	3.022	1.284	1.346	1.487
HO-2 / HO-3 / HV-3	1305	1.741	1.185	1.619	0.909	1.983	1.400	1.041	0.736
HO-2 / HO-3 / HV-3	1306	1.211	1.845	1.870	0.937	2.065	1.023	1.332	1.248
HO-2 / HO-3 / HV-3	1307	1.568	1.678	1.493	0.977	2.537	1.779	1.286	1.420
HO-2 / HO-3 / HV-3	1308	1.740	2.354	2.387	1.218	2.635	1.499	1.368	1.512
HO-2 / HO-3 / HV-3	1309	1.990	1.414	1.134	1.001	0.667	0.824	1.214	1.136
HO-2 / HO-3 / HV-3	1310	1.364	2.197	1.550	0.970	2.520	1.394	1.277	1.411
HO-2 / HO-3 / HV-3	1311	1.325	1.868	1.659	1.444	2.142	1.501	1.349	1.264
HO-2 / HO-3 / HV-3	1312	1.609	3.076	1.608	0.984	2.963	1.827	1.319	1.461
HO-2 / HO-3 / HV-3	1313	1.718	1.165	1.127	1.848	1.950	1.439	1.024	0.723
HO-2 / HO-3 / HV-3	1314	1.612	2.180	1.539	1.190	2.442	1.753	1.268	1.401
HO-2 / HO-3 / HV-3	1315	1.284	1.376	1.839	2.328	1.975	1.550	1.309	1.225
HO-2 / HO-3 / HV-3	1316	1.636	1.680	1.567	1.208	2.887	1.404	1.286	1.422
HO-2 / HO-3 / HV-3	1317	1.400	3.055	1.596	0.995	3.782	1.430	1.310	1.448
HO-2 / HO-3 / HV-3	1318	1.186	1.372	1.832	2.322	2.359	1.148	1.305	1.222
HO-2 / HO-3 / HV-3	1319	1.327	1.797	1.646	2.306	2.011	1.445	1.298	1.215
HO-2 / HO-3 / HV-3	1320	1.273	1.723	1.747	2.213	1.876	0.955	1.245	1.165
HO-2 / HO-3 / HV-3	1321	2.045	1.623	1.443	1.392	2.452	1.357	1.242	1.374
HO-2 / HO-3 / HV-3	1322	1.387	2.114	1.491	1.897	3.544	1.699	1.229	1.358
HO-2 / HO-3 / HV-3	1323	1.498	1.603	1.876	1.154	3.544	1.805	1.228	1.357
HO-2 / HO-3 / HV-3	1324	1.260	1.778	1.258	1.836	2.319	1.367	1.283	1.202
HO-2 / HO-3 / HV-3	1325	1.545	2.088	1.854	1.081	3.503	1.158	1.214	1.343
HO-2 / HO-3 / HV-3	1326	1.608	2.947	1.542	1.126	3.649	1.386	1.264	1.398
HO-2 / HO-3 / HV-3	1327	1.296	1.582	1.406	1.400	4.003	1.781	1.211	1.339
HO-2 / HO-3 / HV-3	1328	1.606	2.943	1.929	1.415	3.644	1.203	1.263	1.395
HO-2 / HO-3 / HV-3	1329	1.605	2.939	2.199	1.185	3.640	1.378	1.261	1.394
HO-2 / HO-3 / HV-3	1330	1.290	2.814	2.106	2.486	2.711	1.670	1.207	1.335
HO-2 / HO-3 / HV-3	1331	2.326	1.964	2.125	1.072	2.197	1.044	1.141	1.263
HO-2 / HO-3 / HV-3	1332	1.289	2.461	1.842	2.030	2.371	1.462	1.056	1.167
HO-2 / HO-3 / HV-3	1333	1.280	2.794	2.091	1.067	3.457	1.308	1.198	1.324
HO-2 / HO-3 / HV-3	1334	1.431	2.019	1.430	2.257	3.880	1.119	1.174	1.298
HO-2 / HO-3 / HV-3	1335	1.878	2.662	1.800	1.072	3.296	1.248	1.142	1.263
HO-2 / HO-3 / HV-3	1336	1.549	2.094	2.266	2.339	4.021	1.333	1.217	1.346
HO-2 / HO-3 / HV-3	1337	1.860	2.633	1.973	1.062	3.734	1.238	1.130	1.249
HO-2 / HO-3 / HV-3	1338	1.413	2.700	1.826	1.298	3.829	1.705	1.158	1.280
HO-2 / HO-3 / HV-3	1339	1.238	2.700	1.407	2.385	3.829	1.266	1.158	1.280
HO-2 / HO-3 / HV-3	1340	1.979	2.805	2.100	1.130	3.976	1.666	1.202	1.330

Note: Only the factors being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	1	0.665	0.446	0.649	0.680	0.394	0.955	0.669	0.458
HO-2 / HO-3 / HV-3	3	0.671	0.532	0.880	0.749	0.398	0.886	0.674	0.461
HO-2 / HO-3 / HV-3	4	0.650	0.427	0.633	0.664	0.506	0.810	0.653	0.447
HO-2 / HO-3 / HV-3	5	0.641	0.509	0.623	0.638	0.498	0.919	0.644	0.440
HO-2 / HO-3 / HV-3	6	0.731	0.502	0.505	0.630	0.569	0.797	0.636	0.435
HO-2 / HO-3 / HV-3	7	0.730	0.501	0.613	0.629	0.569	0.834	0.635	0.434
HO-2 / HO-3 / HV-3	8	0.641	0.509	0.622	0.952	0.497	0.918	0.643	0.440
HO-2 / HO-3 / HV-3	9	0.729	0.500	0.612	0.642	0.373	1.364	0.635	0.434
HO-2 / HO-3 / HV-3	10	0.837	0.414	0.614	0.630	0.492	0.906	0.635	0.435
HO-2 / HO-3 / HV-3	11	0.727	0.500	0.612	0.641	0.565	0.903	0.632	0.433
HO-2 / HO-3 / HV-3	12	0.629	0.632	0.612	0.704	0.501	1.079	0.633	0.433
HO-2 / HO-3 / HV-3	13	0.724	0.497	0.501	0.931	0.497	0.827	0.629	0.430
HO-2 / HO-3 / HV-3	14	0.727	0.421	0.612	0.703	0.564	0.938	0.632	0.432
HO-2 / HO-3 / HV-3	15	0.712	0.519	0.539	0.723	0.582	1.421	0.686	0.446
HO-2 / HO-3 / HV-3	16	1.313	0.684	0.711	0.733	0.664	1.228	0.856	0.588
HO-2 / HO-3 / HV-3	17	0.627	0.499	0.870	0.702	0.563	1.075	0.630	0.431
HO-2 / HO-3 / HV-3	18	0.674	1.029	0.625	1.023	0.488	1.154	0.836	0.630
HO-2 / HO-3 / HV-3	19	0.710	0.791	0.443	0.721	0.679	0.901	0.684	0.444
HO-2 / HO-3 / HV-3	20	0.632	0.424	1.097	0.862	0.569	0.835	0.636	0.435
HO-2 / HO-3 / HV-3	21	0.961	1.188	1.301	0.844	0.695	1.196	0.878	0.602
HO-2 / HO-3 / HV-3	22	0.701	0.523	0.437	0.947	0.671	0.890	0.676	0.438
HO-2 / HO-3 / HV-3	23	0.737	0.506	0.837	0.636	0.573	1.092	0.641	0.439
HO-2 / HO-3 / HV-3	24	0.923	1.140	0.700	1.210	0.668	1.161	0.843	0.579
HO-2 / HO-3 / HV-3	25	0.880	0.499	0.611	0.626	0.487	0.900	0.630	0.431
HO-2 / HO-3 / HV-3	26	0.933	0.824	1.009	1.177	0.765	1.173	0.851	0.583
HO-2 / HO-3 / HV-3	27	0.664	1.003	1.404	0.991	0.482	1.192	0.825	0.623
HO-2 / HO-3 / HV-3	28	0.626	0.497	0.868	0.855	0.562	1.072	0.629	0.430
HO-2 / HO-3 / HV-3	29	0.619	0.415	1.077	1.018	0.559	0.779	0.623	0.427
HO-2 / HO-3 / HV-3	30	1.362	0.674	0.946	0.721	0.655	1.208	0.843	0.579
HO-2 / HO-3 / HV-3	31	0.960	1.069	1.298	1.119	0.694	1.278	0.877	0.600
HO-2 / HO-3 / HV-3	32	0.624	0.496	0.866	1.022	0.562	0.825	0.627	0.429
HO-2 / HO-3 / HV-3	33	0.907	0.470	0.592	0.850	0.505	0.882	0.730	0.449
HO-2 / HO-3 / HV-3	34	0.869	0.493	0.605	0.693	0.484	0.890	0.623	0.428
HO-2 / HO-3 / HV-3	35	0.944	1.052	0.965	1.010	0.902	1.174	0.861	0.590
HO-2 / HO-3 / HV-3	37	0.682	1.040	0.902	0.694	0.653	1.330	0.847	0.637
HO-2 / HO-3 / HV-3	38	0.688	1.036	1.137	1.025	0.498	1.233	0.853	0.644
HO-2 / HO-3 / HV-3	39	0.858	0.487	0.849	0.626	0.477	1.047	0.616	0.422
HO-2 / HO-3 / HV-3	40	0.946	1.179	1.280	1.214	0.684	1.262	0.863	0.592
HO-2 / HO-3 / HV-3	41	0.797	0.896	0.898	1.038	0.762	1.201	0.802	0.549
HO-2 / HO-3 / HV-3	42	0.959	1.069	1.656	1.210	0.693	1.193	0.876	0.600
HO-2 / HO-3 / HV-3	43	0.615	0.489	0.853	1.205	0.554	0.812	0.618	0.424
HO-2 / HO-3 / HV-3	44	0.941	1.231	0.588	1.210	0.902	1.174	0.861	0.590
HO-2 / HO-3 / HV-3	45	0.725	0.498	0.611	0.624	0.658	1.074	0.630	0.431
HO-2 / HO-3 / HV-3	46	0.784	0.526	0.883	1.021	0.555	1.207	0.788	1.428
HO-2 / HO-3 / HV-3	47	0.921	1.150	0.996	0.987	0.883	1.206	0.842	0.577
HO-2 / HO-3 / HV-3	48	0.788	0.790	0.657	1.027	0.570	1.197	0.791	1.435
HO-2 / HO-3 / HV-3	49	0.954	1.191	1.651	1.227	0.691	1.189	0.873	0.598
HO-2 / HO-3 / HV-3	50	0.619	0.414	1.376	0.993	0.558	0.923	0.621	0.426
HO-2 / HO-3 / HV-3	51	0.936	1.045	0.959	1.207	0.894	1.166	0.856	0.587
HO-2 / HO-3 / HV-3	52	0.941	0.700	0.963	1.007	1.117	1.171	0.860	0.589
HO-2 / HO-3 / HV-3	53	0.781	0.524	0.930	1.110	0.554	1.190	0.787	1.424
HO-2 / HO-3 / HV-3	54	0.953	1.189	1.652	1.226	0.690	1.212	0.871	0.598
HO-2 / HO-3 / HV-3	55	0.932	1.038	0.954	1.199	0.891	1.160	0.851	0.582
HO-2 / HO-3 / HV-3	56	1.366	0.664	0.932	0.798	0.645	1.192	0.833	0.570
HO-2 / HO-3 / HV-3	57	0.680	1.021	0.630	1.030	0.649	1.372	0.841	0.633
HO-2 / HO-3 / HV-3	58	0.934	0.695	0.958	1.003	1.112	1.177	0.855	0.586
HO-2 / HO-3 / HV-3	59	0.919	1.025	0.995	1.207	0.880	1.228	0.841	0.576
HO-2 / HO-3 / HV-3	60	0.969	0.609	0.525	0.857	0.501	0.879	0.667	0.433
HO-2 / HO-3 / HV-3	61	0.680	1.036	1.126	0.843	0.651	1.220	0.842	0.635
HO-2 / HO-3 / HV-3	62	0.929	1.174	1.273	1.206	0.889	1.203	0.867	0.598

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	63	0.914	1.142	1.409	1.406	0.662	1.150	0.836	0.572
HO-2 / HO-3 / HV-3	64	0.850	0.482	0.797	0.619	0.547	0.871	0.610	0.419
HO-2 / HO-3 / HV-3	65	0.849	0.482	0.485	0.678	0.473	0.763	0.610	0.418
HO-2 / HO-3 / HV-3	66	0.911	1.137	0.985	0.798	1.084	1.192	0.833	0.570
HO-2 / HO-3 / HV-3	67	1.343	0.713	1.297	1.027	0.694	1.193	0.876	0.601
HO-2 / HO-3 / HV-3	68	0.849	0.405	0.484	0.827	0.483	0.763	0.609	0.418
HO-2 / HO-3 / HV-3	69	1.337	0.662	0.687	0.708	0.641	1.128	0.828	0.567
HO-2 / HO-3 / HV-3	70	0.680	1.035	0.897	1.031	0.651	1.161	0.841	0.635
HO-2 / HO-3 / HV-3	71	1.290	1.025	0.995	0.718	0.664	1.156	0.841	0.576
HO-2 / HO-3 / HV-3	72	0.894	0.482	0.590	0.619	0.473	1.312	0.609	0.418
HO-2 / HO-3 / HV-3	73	0.938	1.169	1.445	1.206	0.898	1.191	0.856	0.587
HO-2 / HO-3 / HV-3	74	0.914	0.680	0.988	1.179	1.086	1.196	0.836	0.572
HO-2 / HO-3 / HV-3	75	1.356	0.659	0.685	0.707	0.640	1.125	0.825	0.566
HO-2 / HO-3 / HV-3	76	0.880	0.420	0.612	0.934	0.565	0.937	0.631	0.432
HO-2 / HO-3 / HV-3	77	1.291	0.688	0.996	0.808	0.755	1.147	0.842	0.576
HO-2 / HO-3 / HV-3	78	1.384	1.170	1.013	1.005	0.679	1.179	0.858	0.588
HO-2 / HO-3 / HV-3	79	0.934	1.166	1.265	1.206	0.893	1.189	0.855	0.586
HO-2 / HO-3 / HV-3	80	0.849	0.405	0.796	0.603	0.473	0.870	0.609	0.418
HO-2 / HO-3 / HV-3	81	0.711	0.913	0.886	0.920	0.846	1.117	0.808	0.596
HO-2 / HO-3 / HV-3	82	0.911	0.679	0.932	1.175	1.084	1.192	0.833	0.570
HO-2 / HO-3 / HV-3	83	1.353	0.669	0.941	0.805	0.650	1.202	0.839	0.576
HO-2 / HO-3 / HV-3	84	0.932	1.040	1.616	1.202	0.891	1.161	0.851	0.583
HO-2 / HO-3 / HV-3	85	1.287	1.145	0.572	0.716	0.664	1.153	0.838	0.575
HO-2 / HO-3 / HV-3	86	1.388	0.817	0.577	0.811	0.669	1.212	0.846	0.580
HO-2 / HO-3 / HV-3	87	0.784	0.924	0.654	1.466	0.750	1.184	0.788	0.541
HO-2 / HO-3 / HV-3	88	0.924	0.816	0.947	1.079	1.098	1.151	0.845	0.580
HO-2 / HO-3 / HV-3	89	0.653	0.985	1.230	0.970	0.625	1.117	0.810	0.611
HO-2 / HO-3 / HV-3	90	1.337	0.785	1.206	0.780	0.730	1.121	0.814	0.557
HO-2 / HO-3 / HV-3	91	0.798	0.540	0.605	0.952	0.594	0.912	0.728	1.320
HO-2 / HO-3 / HV-3	92	0.931	1.163	1.435	1.221	0.890	1.160	0.851	0.582
HO-2 / HO-3 / HV-3	93	0.774	0.777	0.646	0.824	0.548	1.177	0.779	1.410
HO-2 / HO-3 / HV-3	94	0.931	1.037	1.607	1.197	0.890	1.159	0.850	0.582
HO-2 / HO-3 / HV-3	95	0.902	1.125	0.683	1.159	1.071	1.123	0.824	0.565
HO-2 / HO-3 / HV-3	96	1.340	0.650	0.914	0.784	0.481	1.112	0.815	0.560
HO-2 / HO-3 / HV-3	97	0.793	1.303	0.545	0.846	0.758	1.221	0.797	0.546
HO-2 / HO-3 / HV-3	98	0.779	0.528	0.590	0.949	0.501	0.882	0.713	1.290
HO-2 / HO-3 / HV-3	99	0.928	1.162	1.536	1.195	0.890	1.159	0.850	0.581
HO-2 / HO-3 / HV-3	100	0.916	1.132	0.991	1.410	0.878	1.201	0.837	0.575
HO-2 / HO-3 / HV-3	101	0.793	1.302	0.544	1.264	0.758	1.280	0.797	0.546
HO-2 / HO-3 / HV-3	102	0.644	1.029	1.214	0.978	0.617	1.156	0.798	0.602
HO-2 / HO-3 / HV-3	105	0.792	1.795	0.544	1.124	0.757	1.205	0.797	0.545
HO-2 / HO-3 / HV-3	106	1.365	0.802	0.567	1.062	0.744	1.318	0.830	0.569
HO-2 / HO-3 / HV-3	107	0.948	0.503	0.422	0.987	0.554	0.901	0.652	0.424
HO-2 / HO-3 / HV-3	108	1.238	0.658	0.670	1.030	0.723	1.122	0.806	0.553
HO-2 / HO-3 / HV-3	109	0.654	0.887	1.380	0.968	0.625	1.165	0.807	0.606
HO-2 / HO-3 / HV-3	110	0.919	1.146	0.941	1.491	0.879	1.155	0.839	0.576
HO-2 / HO-3 / HV-3	111	1.105	0.885	0.887	0.840	0.570	1.198	0.791	0.543
HO-2 / HO-3 / HV-3	112	1.331	0.647	0.673	1.141	0.479	1.161	0.811	0.554
HO-2 / HO-3 / HV-3	113	1.319	0.789	0.679	1.043	0.634	1.170	0.816	0.561
HO-2 / HO-3 / HV-3	114	1.344	0.668	0.969	0.700	0.735	1.141	0.819	1.484
HO-2 / HO-3 / HV-3	115	0.791	0.536	0.600	0.803	0.591	0.896	0.724	1.311
HO-2 / HO-3 / HV-3	116	0.653	1.456	0.817	0.974	0.625	1.103	0.810	0.611
HO-2 / HO-3 / HV-3	117	0.686	0.513	0.742	1.023	0.562	0.917	1.283	0.430
HO-2 / HO-3 / HV-3	118	0.882	0.474	0.582	0.889	0.538	0.858	0.600	0.410
HO-2 / HO-3 / HV-3	119	0.781	0.525	0.930	1.226	0.641	1.264	0.787	1.425
HO-2 / HO-3 / HV-3	120	0.914	1.125	0.934	1.172	1.084	1.193	0.834	0.570
HO-2 / HO-3 / HV-3	121	0.902	0.673	0.976	1.462	1.071	1.180	0.824	0.565
HO-2 / HO-3 / HV-3	122	1.351	0.809	0.990	0.804	0.750	1.152	0.837	0.575
HO-2 / HO-3 / HV-3	123	0.962	0.997	1.081	0.970	0.473	1.117	0.810	0.611
HO-2 / HO-3 / HV-3	124	0.679	0.496	0.515	1.209	0.493	0.864	1.267	0.426

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	125	0.902	0.795	0.923	1.182	0.651	1.133	0.824	1.491
HO-2 / HO-3 / HV-3	126	0.916	1.800	0.991	1.202	0.878	1.142	0.838	0.575
HO-2 / HO-3 / HV-3	128	0.857	0.923	0.758	0.954	0.708	0.921	0.677	0.464
HO-2 / HO-3 / HV-3	129	0.914	1.140	1.237	1.482	0.876	1.161	0.835	0.572
HO-2 / HO-3 / HV-3	130	1.211	0.642	0.539	1.008	0.708	1.098	0.789	0.542
HO-2 / HO-3 / HV-3	131	1.005	0.602	0.518	0.922	0.558	0.867	0.657	0.428
HO-2 / HO-3 / HV-3	132	0.946	1.054	0.967	1.218	1.217	1.178	0.863	0.592
HO-2 / HO-3 / HV-3	133	1.282	0.680	0.987	0.801	0.876	1.138	0.835	0.572
HO-2 / HO-3 / HV-3	134	1.267	1.008	0.977	0.792	0.864	1.125	0.825	0.566
HO-2 / HO-3 / HV-3	135	1.023	0.602	0.426	0.921	0.494	1.180	0.656	0.428
HO-2 / HO-3 / HV-3	136	0.749	0.977	0.856	0.965	0.619	1.139	0.803	0.605
HO-2 / HO-3 / HV-3	137	0.765	0.513	0.910	1.431	0.543	1.165	0.769	1.395
HO-2 / HO-3 / HV-3	138	0.878	0.398	0.580	0.976	0.536	0.786	0.598	0.410
HO-2 / HO-3 / HV-3	139	0.837	0.599	0.785	0.816	0.477	0.859	0.600	0.411
HO-2 / HO-3 / HV-3	140	0.927	1.157	2.016	1.215	0.888	1.154	0.848	0.581
HO-2 / HO-3 / HV-3	141	1.271	0.762	0.539	1.007	0.707	1.151	0.788	0.541
HO-2 / HO-3 / HV-3	142	1.031	0.785	0.963	0.955	1.058	1.166	0.814	0.557
HO-2 / HO-3 / HV-3	143	0.768	0.521	0.788	0.937	0.669	0.863	0.704	1.275
HO-2 / HO-3 / HV-3	144	0.866	0.491	0.812	0.917	0.557	1.058	0.620	0.425
HO-2 / HO-3 / HV-3	145	0.782	1.287	0.538	0.836	0.750	1.637	0.788	0.540
HO-2 / HO-3 / HV-3	146	1.063	0.601	0.853	0.986	0.619	1.167	0.761	0.522
HO-2 / HO-3 / HV-3	147	0.858	0.401	0.597	0.684	0.363	0.754	1.519	0.422
HO-2 / HO-3 / HV-3	148	0.966	0.981	0.806	0.978	0.467	1.101	0.799	0.602
HO-2 / HO-3 / HV-3	149	0.710	0.401	0.803	0.683	0.363	0.770	1.517	0.422
HO-2 / HO-3 / HV-3	150	0.890	1.112	0.963	1.148	1.058	1.166	0.814	0.557
HO-2 / HO-3 / HV-3	151	1.065	1.023	1.415	1.184	0.878	1.143	0.838	0.576
HO-2 / HO-3 / HV-3	152	1.266	1.128	0.925	1.185	0.653	1.205	0.824	0.565
HO-2 / HO-3 / HV-3	153	1.252	1.102	0.914	1.171	0.647	1.123	0.816	0.560
HO-2 / HO-3 / HV-3	154	1.080	0.866	0.642	0.819	0.736	1.170	0.773	0.529
HO-2 / HO-3 / HV-3	155	1.034	1.100	1.210	1.170	0.855	1.166	0.815	0.557
HO-2 / HO-3 / HV-3	156	1.260	0.794	0.972	1.179	0.650	1.129	0.823	0.563
HO-2 / HO-3 / HV-3	157	0.909	1.120	0.930	1.170	1.079	1.141	0.829	0.568
HO-2 / HO-3 / HV-3	158	0.776	0.914	0.874	1.238	0.922	1.194	0.780	0.535
HO-2 / HO-3 / HV-3	159	1.375	0.668	1.413	0.805	0.752	1.153	0.838	0.575
HO-2 / HO-3 / HV-3	160	1.522	0.638	0.898	1.131	0.471	1.094	0.802	0.549
HO-2 / HO-3 / HV-3	161	0.945	0.492	0.421	0.836	0.364	0.839	1.258	0.422
HO-2 / HO-3 / HV-3	162	1.036	0.666	0.967	1.153	1.065	1.115	0.817	0.561
HO-2 / HO-3 / HV-3	163	0.642	1.432	1.062	0.975	0.616	1.251	0.797	0.601
HO-2 / HO-3 / HV-3	165	1.327	0.781	0.671	0.948	0.640	1.156	0.808	0.554
HO-2 / HO-3 / HV-3	166	1.099	1.288	0.538	0.836	0.750	1.194	0.788	0.541
HO-2 / HO-3 / HV-3	167	1.327	0.645	0.671	0.948	0.640	1.156	0.808	0.554
HO-2 / HO-3 / HV-3	168	0.770	0.906	0.869	1.093	0.991	1.162	0.774	0.530
HO-2 / HO-3 / HV-3	169	1.089	0.873	0.650	0.831	0.637	1.185	0.782	0.536
HO-2 / HO-3 / HV-3	170	1.023	0.612	0.526	0.629	0.492	0.908	1.295	0.434
HO-2 / HO-3 / HV-3	171	1.050	0.786	0.788	1.096	0.508	1.693	0.704	0.482
HO-2 / HO-3 / HV-3	172	0.983	0.833	0.505	0.902	0.483	0.849	0.643	0.419
HO-2 / HO-3 / HV-3	173	0.806	1.007	1.105	1.572	0.770	1.025	0.752	0.520
HO-2 / HO-3 / HV-3	174	1.343	0.653	0.916	1.151	0.635	1.125	0.817	0.561
HO-2 / HO-3 / HV-3	175	1.373	0.807	0.570	1.179	0.749	1.220	0.836	0.572
HO-2 / HO-3 / HV-3	176	1.251	0.664	0.963	0.956	0.855	1.112	0.815	0.557
HO-2 / HO-3 / HV-3	177	1.031	0.664	0.963	1.148	1.058	1.166	0.814	0.557
HO-2 / HO-3 / HV-3	178	1.245	0.662	1.202	0.779	0.849	1.107	0.812	0.555
HO-2 / HO-3 / HV-3	179	1.030	0.663	1.203	1.146	1.056	1.165	0.813	0.556
HO-2 / HO-3 / HV-3	180	1.283	0.809	1.238	1.155	0.663	1.151	0.836	0.572
HO-2 / HO-3 / HV-3	181	1.245	1.098	0.960	0.779	0.849	1.106	0.812	0.555
HO-2 / HO-3 / HV-3	182	1.313	0.664	1.210	0.783	0.855	1.110	0.815	0.557
HO-2 / HO-3 / HV-3	183	0.755	0.758	0.849	1.183	0.617	1.162	0.759	1.374
HO-2 / HO-3 / HV-3	184	1.252	0.994	1.211	0.784	0.733	1.123	0.816	0.560
HO-2 / HO-3 / HV-3	185	1.335	0.784	1.203	0.779	0.630	1.118	0.813	0.556
HO-2 / HO-3 / HV-3	186	1.108	0.597	1.119	1.174	0.533	1.143	0.756	0.518

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	187	1.253	0.664	0.966	0.785	0.856	1.124	0.816	0.560
HO-2 / HO-3 / HV-3	188	0.761	0.770	1.436	1.051	0.596	1.035	1.140	0.777
HO-2 / HO-3 / HV-3	189	0.923	0.992	1.088	0.816	0.477	1.179	0.817	0.617
HO-2 / HO-3 / HV-3	190	0.677	0.504	0.694	1.565	0.480	0.903	1.264	0.425
HO-2 / HO-3 / HV-3	191	1.264	1.124	0.682	0.790	1.157	1.146	0.824	0.564
HO-2 / HO-3 / HV-3	192	1.235	0.658	0.953	1.029	0.845	1.097	0.805	0.553
HO-2 / HO-3 / HV-3	193	0.678	0.598	0.734	1.010	0.557	0.904	1.265	0.425
HO-2 / HO-3 / HV-3	194	1.345	0.804	0.986	0.979	0.748	1.149	0.834	0.572
HO-2 / HO-3 / HV-3	195	1.524	0.640	0.666	0.687	0.719	1.151	0.803	0.551
HO-2 / HO-3 / HV-3	196	1.252	0.664	1.210	0.956	0.855	1.112	0.815	0.560
HO-2 / HO-3 / HV-3	197	0.758	0.799	1.001	1.056	0.605	1.230	1.144	0.788
HO-2 / HO-3 / HV-3	198	0.949	0.504	0.513	0.914	0.490	0.861	1.264	0.424
HO-2 / HO-3 / HV-3	199	0.770	0.854	0.643	1.203	1.314	1.186	0.773	0.529
HO-2 / HO-3 / HV-3	200	1.291	1.027	0.941	0.807	0.883	1.147	0.842	0.576
HO-2 / HO-3 / HV-3	201	1.159	0.775	0.870	1.096	0.561	1.868	0.777	0.533
HO-2 / HO-3 / HV-3	202	1.591	0.668	0.938	0.804	0.752	1.152	0.837	0.575
HO-2 / HO-3 / HV-3	203	1.291	0.688	0.941	0.987	0.880	1.156	0.842	0.576
HO-2 / HO-3 / HV-3	204	0.848	0.405	0.839	0.974	0.637	0.762	0.608	0.416
HO-2 / HO-3 / HV-3	205	0.767	1.363	0.637	1.194	0.734	1.205	0.768	0.526
HO-2 / HO-3 / HV-3	207	1.103	0.753	0.891	1.170	0.613	1.154	0.754	0.517
HO-2 / HO-3 / HV-3	208	1.084	1.270	0.530	0.824	0.739	1.190	0.779	0.533
HO-2 / HO-3 / HV-3	209	0.777	0.788	0.589	0.949	0.675	0.869	0.710	1.285
HO-2 / HO-3 / HV-3	210	1.324	1.120	0.920	0.789	0.860	1.142	0.822	0.563
HO-2 / HO-3 / HV-3	211	1.309	1.166	1.010	1.201	0.678	1.164	0.853	0.586
HO-2 / HO-3 / HV-3	212	0.641	1.538	0.847	0.958	0.613	1.151	1.065	0.600
HO-2 / HO-3 / HV-3	213	0.937	0.970	0.841	0.965	0.460	1.087	0.790	0.595
HO-2 / HO-3 / HV-3	215	0.879	0.655	1.355	1.352	0.636	1.106	0.803	1.455
HO-2 / HO-3 / HV-3	216	1.227	0.735	0.519	1.155	0.796	1.058	0.786	0.520
HO-2 / HO-3 / HV-3	217	0.905	0.983	1.217	0.655	0.618	1.257	0.801	0.603
HO-2 / HO-3 / HV-3	218	0.879	0.772	1.355	0.940	0.838	1.093	0.803	1.455
HO-2 / HO-3 / HV-3	219	0.718	0.407	0.815	0.922	0.367	0.765	1.538	0.427
HO-2 / HO-3 / HV-3	220	0.605	0.397	0.795	0.992	0.471	0.761	1.500	0.416
HO-2 / HO-3 / HV-3	221	1.208	0.641	0.654	1.007	1.024	1.250	0.788	0.541
HO-2 / HO-3 / HV-3	222	1.010	0.605	0.428	0.848	0.497	0.854	1.280	0.429
HO-2 / HO-3 / HV-3	223	0.766	0.782	1.010	1.035	0.599	1.189	1.144	0.781
HO-2 / HO-3 / HV-3	224	1.000	0.486	0.416	0.901	0.473	0.830	1.245	0.418
HO-2 / HO-3 / HV-3	225	1.568	0.674	1.394	0.792	0.655	1.126	0.826	0.566
HO-2 / HO-3 / HV-3	226	1.315	0.638	0.665	1.023	0.622	1.103	0.801	0.549
HO-2 / HO-3 / HV-3	227	1.122	0.896	0.635	1.214	0.550	1.147	0.765	0.524
HO-2 / HO-3 / HV-3	228	0.880	0.658	0.770	0.871	0.527	0.774	0.589	0.403
HO-2 / HO-3 / HV-3	229	0.894	0.998	1.212	2.171	0.649	2.083	0.819	0.563
HO-2 / HO-3 / HV-3	230	0.771	0.784	0.792	0.941	0.576	0.877	0.707	1.280
HO-2 / HO-3 / HV-3	231	1.310	0.770	0.944	0.936	0.633	1.143	0.799	0.546
HO-2 / HO-3 / HV-3	232	1.239	0.781	0.955	1.135	0.847	1.100	0.808	0.554
HO-2 / HO-3 / HV-3	233	0.935	0.485	0.416	0.603	0.471	1.154	1.243	0.418
HO-2 / HO-3 / HV-3	234	1.264	0.671	1.221	0.790	0.861	1.133	0.824	0.564
HO-2 / HO-3 / HV-3	235	0.906	0.985	0.853	0.982	0.617	1.159	0.801	0.604
HO-2 / HO-3 / HV-3	236	1.299	0.658	1.360	0.772	0.846	1.098	0.806	0.553
HO-2 / HO-3 / HV-3	237	1.344	1.119	0.680	1.155	0.858	1.118	0.819	0.563
HO-2 / HO-3 / HV-3	238	0.683	0.604	1.181	1.285	0.560	0.913	1.277	0.428
HO-2 / HO-3 / HV-3	239	0.780	0.529	0.798	1.197	0.581	0.883	0.714	1.292
HO-2 / HO-3 / HV-3	240	1.256	0.791	0.916	0.960	0.857	1.116	0.819	0.561
HO-2 / HO-3 / HV-3	241	0.655	1.048	0.819	0.974	0.779	1.121	1.089	0.612
HO-2 / HO-3 / HV-3	242	1.267	1.008	0.978	0.968	0.864	1.125	0.825	0.566
HO-2 / HO-3 / HV-3	243	0.760	0.768	0.952	0.702	0.740	1.184	1.137	0.776
HO-2 / HO-3 / HV-3	244	1.379	1.146	0.941	0.984	0.879	1.155	0.841	0.576
HO-2 / HO-3 / HV-3	245	1.230	0.772	0.950	0.769	0.635	1.103	0.801	0.549
HO-2 / HO-3 / HV-3	246	1.290	0.640	0.537	1.004	0.624	1.147	0.787	0.539
HO-2 / HO-3 / HV-3	247	1.276	1.135	1.231	1.169	0.870	1.133	0.832	0.569
HO-2 / HO-3 / HV-3	248	0.907	0.986	1.071	0.962	0.469	1.107	0.803	0.605

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	249	1.241	0.781	0.957	1.160	0.847	1.112	0.810	0.554
HO-2 / HO-3 / HV-3	250	0.889	0.968	0.795	0.964	0.608	1.085	0.787	0.594
HO-2 / HO-3 / HV-3	251	1.143	0.870	0.874	0.827	0.743	1.168	0.779	0.536
HO-2 / HO-3 / HV-3	252	1.311	0.638	0.662	0.683	0.470	1.098	0.799	1.448
HO-2 / HO-3 / HV-3	253	1.342	0.789	1.211	0.785	0.856	1.115	0.816	0.561
HO-2 / HO-3 / HV-3	254	0.892	0.972	1.054	1.135	0.461	1.142	0.791	0.596
HO-2 / HO-3 / HV-3	255	0.878	0.587	0.570	0.869	0.526	0.839	0.588	0.401
HO-2 / HO-3 / HV-3	256	1.312	0.771	0.897	1.129	0.837	1.091	0.800	0.547
HO-2 / HO-3 / HV-3	257	1.312	0.771	0.897	0.938	0.634	1.146	0.800	0.547
HO-2 / HO-3 / HV-3	258	1.230	0.653	0.950	0.940	1.043	1.103	0.802	0.549
HO-2 / HO-3 / HV-3	259	1.060	0.758	0.850	0.804	0.617	1.151	0.760	0.521
HO-2 / HO-3 / HV-3	260	1.239	0.963	0.835	0.642	0.604	1.080	0.784	0.592
HO-2 / HO-3 / HV-3	261	0.781	0.798	1.291	1.038	0.610	1.214	1.168	0.796
HO-2 / HO-3 / HV-3	262	0.890	0.970	0.840	0.965	0.460	1.086	0.790	0.595
HO-2 / HO-3 / HV-3	263	0.758	1.217	1.602	0.700	0.593	0.858	1.133	0.773
HO-2 / HO-3 / HV-3	264	0.766	0.782	1.441	0.706	0.743	0.919	1.144	0.781
HO-2 / HO-3 / HV-3	265	0.983	0.590	0.416	0.902	0.639	0.890	0.643	0.419
HO-2 / HO-3 / HV-3	266	1.213	0.645	0.887	0.759	0.627	1.088	0.791	1.432
HO-2 / HO-3 / HV-3	267	1.260	0.668	1.216	0.787	0.650	1.118	0.822	0.563
HO-2 / HO-3 / HV-3	268	0.885	0.963	1.044	0.940	0.603	1.078	0.783	0.590
HO-2 / HO-3 / HV-3	269	0.869	2.191	0.941	0.764	1.035	1.138	0.795	0.544
HO-2 / HO-3 / HV-3	270	0.763	0.771	1.008	1.054	0.743	0.874	1.143	0.779
HO-2 / HO-3 / HV-3	271	0.974	0.990	0.860	0.805	0.472	1.087	0.806	0.607
HO-2 / HO-3 / HV-3	273	1.012	1.596	0.944	0.937	1.038	1.145	0.799	0.547
HO-2 / HO-3 / HV-3	274	0.903	0.981	1.213	0.941	0.618	1.154	0.797	0.601
HO-2 / HO-3 / HV-3	275	1.517	0.770	0.944	0.767	0.835	1.089	0.799	0.547
HO-2 / HO-3 / HV-3	276	1.246	1.110	0.911	0.952	0.851	1.108	0.813	0.556
HO-2 / HO-3 / HV-3	278	1.067	0.955	0.580	1.239	0.728	0.965	0.701	0.483
HO-2 / HO-3 / HV-3	279	1.346	0.655	0.561	1.003	0.736	1.199	0.834	0.563
HO-2 / HO-3 / HV-3	280	0.776	0.786	1.049	0.947	0.674	0.869	0.709	1.283
HO-2 / HO-3 / HV-3	281	1.345	0.668	1.216	1.048	0.858	1.175	0.822	0.563
HO-2 / HO-3 / HV-3	282	1.219	0.969	0.941	0.764	1.034	1.138	0.794	0.544
HO-2 / HO-3 / HV-3	283	0.723	0.953	0.781	0.949	0.802	1.265	0.775	0.584
HO-2 / HO-3 / HV-3	284	0.946	0.493	0.421	1.267	0.364	0.883	1.259	0.423
HO-2 / HO-3 / HV-3	285	1.335	0.784	0.911	0.780	0.851	1.108	0.813	0.556
HO-2 / HO-3 / HV-3	286	1.319	0.640	0.549	0.770	0.719	1.173	0.803	0.551
HO-2 / HO-3 / HV-3	287	1.078	0.770	0.866	1.000	0.630	1.184	0.772	0.528
HO-2 / HO-3 / HV-3	288	1.315	0.994	0.677	0.784	1.147	1.191	0.815	0.560
HO-2 / HO-3 / HV-3	289	1.536	0.647	0.672	1.035	0.725	1.103	0.811	0.554
HO-2 / HO-3 / HV-3	290	0.958	0.954	0.579	0.941	0.622	1.052	0.762	0.567
HO-2 / HO-3 / HV-3	291	1.218	1.084	0.938	1.336	0.831	1.104	0.793	0.544
HO-2 / HO-3 / HV-3	292	1.260	0.668	1.216	0.961	0.858	1.141	0.822	0.563
HO-2 / HO-3 / HV-3	293	0.938	0.498	0.418	0.904	0.549	0.840	1.247	0.419
HO-2 / HO-3 / HV-3	294	0.941	1.021	0.592	0.952	0.461	1.067	1.060	0.597
HO-2 / HO-3 / HV-3	295	0.770	1.360	0.868	0.820	0.736	1.161	0.773	0.529
HO-2 / HO-3 / HV-3	296	1.261	1.004	1.218	0.962	0.650	1.130	0.823	0.563
HO-2 / HO-3 / HV-3	297	1.255	0.998	1.480	1.378	0.648	1.125	0.817	0.561
HO-2 / HO-3 / HV-3	298	0.954	0.977	1.072	0.963	0.469	1.096	0.804	0.606
HO-2 / HO-3 / HV-3	299	0.763	0.779	1.008	1.036	0.743	1.038	1.143	0.779
HO-2 / HO-3 / HV-3	300	0.882	1.005	1.187	0.937	0.602	1.130	0.781	0.589
HO-2 / HO-3 / HV-3	301	0.926	0.482	0.677	0.893	0.468	0.830	1.233	0.413
HO-2 / HO-3 / HV-3	302	0.914	0.453	0.804	0.796	0.490	1.043	1.274	0.899
HO-2 / HO-3 / HV-3	303	0.624	1.498	0.781	1.111	0.598	1.121	1.036	0.584
HO-2 / HO-3 / HV-3	304	0.883	0.672	0.786	0.816	0.631	0.859	0.601	0.411
HO-2 / HO-3 / HV-3	305	0.879	0.957	0.785	0.918	0.600	1.073	0.779	0.587
HO-2 / HO-3 / HV-3	306	1.315	0.994	0.965	0.784	0.855	1.112	0.815	0.560
HO-2 / HO-3 / HV-3	307	0.879	0.855	1.184	0.933	0.600	1.073	0.779	0.587
HO-2 / HO-3 / HV-3	308	0.888	0.966	1.340	0.786	0.606	1.084	0.787	0.594
HO-2 / HO-3 / HV-3	309	0.935	0.497	0.504	0.974	0.473	0.967	1.244	0.418
HO-2 / HO-3 / HV-3	311	0.879	0.957	1.038	0.936	0.600	1.073	0.779	0.587

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

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HO-2 / HO-3 / HV-3	312	0.760	0.768	1.258	1.029	0.740	0.870	1.137	0.776
HO-2 / HO-3 / HV-3	313	1.220	0.649	0.941	1.411	0.833	1.094	0.795	0.544
HO-2 / HO-3 / HV-3	314	1.253	0.997	0.915	0.958	1.060	1.113	0.816	0.560
HO-2 / HO-3 / HV-3	315	0.868	0.759	0.765	0.914	0.650	0.840	0.684	1.238
HO-2 / HO-3 / HV-3	316	1.262	1.123	1.387	0.963	0.861	1.143	0.824	0.564
HO-2 / HO-3 / HV-3	318	1.528	0.642	0.904	1.030	0.723	1.098	0.806	0.553
HO-2 / HO-3 / HV-3	319	0.946	0.978	1.210	1.143	0.465	1.151	0.796	0.600
HO-2 / HO-3 / HV-3	320	1.236	1.153	1.194	1.157	0.846	1.122	0.806	0.553
HO-2 / HO-3 / HV-3	321	0.896	0.964	1.057	0.951	0.611	1.296	0.793	0.597
HO-2 / HO-3 / HV-3	322	1.032	0.585	2.012	0.960	0.603	1.133	0.741	0.508
HO-2 / HO-3 / HV-3	323	0.981	0.587	0.719	0.675	0.546	0.837	1.242	0.418
HO-2 / HO-3 / HV-3	324	0.743	0.744	0.619	1.163	0.608	1.130	0.745	1.353
HO-2 / HO-3 / HV-3	325	0.976	0.584	0.502	0.673	0.542	0.883	1.237	0.414
HO-2 / HO-3 / HV-3	326	1.328	0.781	0.672	0.776	0.848	1.103	0.810	0.554
HO-2 / HO-3 / HV-3	327	0.902	0.916	1.132	0.895	0.574	1.079	0.746	0.563
HO-2 / HO-3 / HV-3	328	1.245	1.109	1.467	1.163	0.641	1.128	0.812	0.555
HO-2 / HO-3 / HV-3	329	1.233	1.098	1.518	0.941	1.045	1.094	0.803	0.551
HO-2 / HO-3 / HV-3	330	1.064	1.247	0.632	0.809	0.902	1.168	0.762	0.523
HO-2 / HO-3 / HV-3	331	1.117	0.982	0.851	0.961	0.467	1.088	0.799	0.602
HO-2 / HO-3 / HV-3	332	1.327	0.985	0.553	0.776	1.052	1.124	0.808	0.554
HO-2 / HO-3 / HV-3	333	1.239	0.659	0.905	0.948	1.052	1.100	0.808	0.554
HO-2 / HO-3 / HV-3	334	1.319	0.664	0.557	0.959	1.060	1.137	0.816	0.561
HO-2 / HO-3 / HV-3	335	1.057	0.839	0.628	0.803	0.970	1.161	0.758	0.520
HO-2 / HO-3 / HV-3	336	0.762	0.815	1.438	0.860	0.742	0.916	1.141	0.778
HO-2 / HO-3 / HV-3	337	0.950	0.972	1.066	0.959	0.617	1.100	0.798	0.602
HO-2 / HO-3 / HV-3	338	0.833	0.597	0.781	0.993	0.627	1.020	0.598	0.409
HO-2 / HO-3 / HV-3	339	1.929	0.636	0.941	0.766	0.713	1.096	0.798	0.546
HO-2 / HO-3 / HV-3	340	0.949	0.845	0.732	1.011	0.491	0.902	1.265	0.424
HO-2 / HO-3 / HV-3	341	1.291	0.653	0.947	1.022	0.634	1.113	0.800	1.450
HO-2 / HO-3 / HV-3	342	1.513	0.636	0.544	0.935	0.468	1.087	0.798	0.545
HO-2 / HO-3 / HV-3	343	0.902	1.029	0.850	0.960	0.617	1.499	0.798	0.602
HO-2 / HO-3 / HV-3	344	1.086	0.956	0.827	1.115	0.453	1.070	0.777	0.586
HO-2 / HO-3 / HV-3	345	1.246	1.110	1.536	1.146	0.849	1.107	0.813	0.556
HO-2 / HO-3 / HV-3	346	1.296	0.630	0.654	0.757	0.612	1.085	0.788	1.428
HO-2 / HO-3 / HV-3	347	0.926	0.582	0.412	0.671	0.633	0.958	1.233	0.413
HO-2 / HO-3 / HV-3	348	0.875	0.942	0.824	1.172	0.597	1.046	0.775	0.584
HO-2 / HO-3 / HV-3	349	1.055	0.837	0.896	0.802	0.968	1.144	0.757	0.519
HO-2 / HO-3 / HV-3	350	0.968	0.479	0.498	0.668	0.538	0.825	1.226	0.411
HO-2 / HO-3 / HV-3	351	0.941	1.426	0.799	0.792	0.462	1.245	0.793	0.597
HO-2 / HO-3 / HV-3	352	1.321	1.117	0.967	1.131	0.857	1.173	0.817	0.561
HO-2 / HO-3 / HV-3	353	0.929	0.445	0.788	1.035	0.543	1.070	0.667	1.207
HO-2 / HO-3 / HV-3	354	0.767	0.778	0.829	0.918	0.667	0.868	0.701	1.271
HO-2 / HO-3 / HV-3	355	0.843	0.395	0.585	0.893	0.355	0.747	1.491	0.413
HO-2 / HO-3 / HV-3	356	1.298	0.658	0.953	1.029	1.048	1.108	0.805	0.553
HO-2 / HO-3 / HV-3	357	0.620	1.488	0.819	0.923	0.737	1.209	1.030	0.581
HO-2 / HO-3 / HV-3	358	1.291	1.060	0.881	1.086	0.824	1.126	0.787	0.539
HO-2 / HO-3 / HV-3	359	0.795	0.402	0.499	0.844	0.476	0.770	1.646	0.430
HO-2 / HO-3 / HV-3	360	1.249	0.993	1.472	1.369	0.851	1.109	0.813	0.556
HO-2 / HO-3 / HV-3	361	1.114	0.593	1.077	1.023	0.576	0.990	0.726	1.317
HO-2 / HO-3 / HV-3	362	1.076	0.519	0.785	0.952	0.570	0.868	0.700	1.270
HO-2 / HO-3 / HV-3	363	0.761	0.816	1.262	1.034	0.741	0.915	1.140	0.777
HO-2 / HO-3 / HV-3	364	1.493	0.628	0.538	0.922	0.464	1.072	0.788	1.427
HO-2 / HO-3 / HV-3	365	1.035	0.587	0.616	0.788	0.604	1.123	0.743	1.346
HO-2 / HO-3 / HV-3	366	1.054	0.597	0.845	0.979	0.614	1.156	0.755	1.368
HO-2 / HO-3 / HV-3	367	0.882	0.960	1.186	0.937	0.602	1.076	0.781	0.589
HO-2 / HO-3 / HV-3	368	1.598	0.628	0.881	0.690	0.464	1.149	0.787	1.426
HO-2 / HO-3 / HV-3	369	0.873	0.761	0.998	0.697	0.794	0.907	1.129	0.770
HO-2 / HO-3 / HV-3	370	0.869	0.804	1.241	0.997	0.587	0.977	1.122	0.766
HO-2 / HO-3 / HV-3	371	1.321	0.657	0.549	1.133	1.132	1.119	0.804	0.552
HO-2 / HO-3 / HV-3	372	1.526	1.098	0.668	0.771	0.842	1.096	0.804	0.552

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	373	1.537	0.661	1.367	1.139	0.641	1.104	0.811	0.554
HO-2 / HO-3 / HV-3	374	0.745	0.826	0.839	0.794	0.713	1.121	0.747	0.512
HO-2 / HO-3 / HV-3	375	1.059	0.847	0.629	0.983	0.971	1.162	0.759	0.520
HO-2 / HO-3 / HV-3	376	1.110	0.756	0.896	0.981	0.615	1.158	0.757	1.371
HO-2 / HO-3 / HV-3	377	1.073	0.850	0.638	1.174	0.910	1.178	0.769	0.527
HO-2 / HO-3 / HV-3	378	1.029	0.492	0.826	0.956	0.601	1.287	0.738	1.337
HO-2 / HO-3 / HV-3	379	0.987	0.490	0.410	0.669	0.539	0.953	1.228	0.411
HO-2 / HO-3 / HV-3	380	1.203	1.071	1.418	0.752	1.021	1.069	0.786	0.538
HO-2 / HO-3 / HV-3	381	0.918	0.949	1.172	0.632	0.740	1.117	0.773	0.582
HO-2 / HO-3 / HV-3	382	0.858	0.747	1.396	1.265	0.581	0.966	1.108	0.756
HO-2 / HO-3 / HV-3	383	1.228	1.091	1.186	1.129	0.837	1.146	0.800	0.547
HO-2 / HO-3 / HV-3	384	1.322	0.668	0.560	1.153	1.066	1.126	0.819	0.563
HO-2 / HO-3 / HV-3	385	1.293	1.992	0.898	0.769	0.838	1.103	0.801	0.549
HO-2 / HO-3 / HV-3	386	1.057	1.333	0.518	1.203	0.723	1.161	0.758	0.520
HO-2 / HO-3 / HV-3	387	1.596	0.625	0.652	0.752	0.463	1.080	0.786	1.422
HO-2 / HO-3 / HV-3	388	0.974	1.184	0.406	0.986	0.531	0.866	0.626	0.407
HO-2 / HO-3 / HV-3	389	0.917	0.994	0.862	0.970	0.625	1.089	0.807	0.608
HO-2 / HO-3 / HV-3	390	0.865	1.199	0.987	0.916	0.584	0.845	1.117	0.761
HO-2 / HO-3 / HV-3	392	0.754	0.982	0.860	1.222	0.838	1.517	0.808	0.609
HO-2 / HO-3 / HV-3	393	1.001	0.642	0.934	1.008	1.475	1.130	0.789	0.542
HO-2 / HO-3 / HV-3	394	1.315	0.772	0.950	0.940	0.838	1.094	0.802	0.549
HO-2 / HO-3 / HV-3	396	1.031	0.738	0.614	0.784	0.602	1.119	0.740	1.339
HO-2 / HO-3 / HV-3	397	0.759	1.133	1.002	1.029	0.737	0.911	1.134	0.773
HO-2 / HO-3 / HV-3	398	1.031	0.584	0.614	0.958	0.602	1.119	0.740	1.339
HO-2 / HO-3 / HV-3	399	1.070	0.517	0.780	0.774	0.568	0.874	0.698	1.264
HO-2 / HO-3 / HV-3	400	1.218	0.647	1.434	1.336	0.831	1.081	0.793	0.544
HO-2 / HO-3 / HV-3	401	1.279	0.967	0.938	1.119	0.831	1.091	0.793	0.544
HO-2 / HO-3 / HV-3	402	0.745	0.798	1.233	0.841	0.785	0.972	1.115	0.761
HO-2 / HO-3 / HV-3	403	1.201	0.638	2.128	1.102	1.019	1.067	0.781	0.537
HO-2 / HO-3 / HV-3	404	0.755	1.125	1.247	1.220	0.590	0.984	1.128	0.769
HO-2 / HO-3 / HV-3	405	1.203	0.638	0.878	1.002	0.820	1.077	0.785	1.419
HO-2 / HO-3 / HV-3	406	1.684	0.756	0.878	1.002	0.463	1.243	0.781	1.419
HO-2 / HO-3 / HV-3	407	0.930	0.947	0.819	1.390	0.448	1.049	0.770	0.581
HO-2 / HO-3 / HV-3	408	0.972	0.815	0.676	0.981	0.466	0.880	1.232	0.413
HO-2 / HO-3 / HV-3	409	0.928	0.583	0.678	0.985	0.480	0.842	1.236	0.414
HO-2 / HO-3 / HV-3	410	0.864	0.761	1.573	0.688	0.725	0.895	1.114	0.760
HO-2 / HO-3 / HV-3	411	1.269	1.076	1.167	0.923	1.024	1.128	0.788	0.541
HO-2 / HO-3 / HV-3	412	1.235	0.982	1.193	1.356	0.845	1.108	0.805	0.552
HO-2 / HO-3 / HV-3	413	1.201	0.638	1.319	0.998	1.100	1.067	0.780	0.536
HO-2 / HO-3 / HV-3	414	1.236	0.982	1.457	1.136	0.846	1.098	0.806	0.553
HO-2 / HO-3 / HV-3	415	1.299	1.100	1.360	1.136	0.846	1.098	0.806	0.553
HO-2 / HO-3 / HV-3	416	0.660	0.582	1.017	1.175	0.540	1.442	1.232	0.413
HO-2 / HO-3 / HV-3	417	0.876	1.089	0.893	1.126	0.835	1.088	0.799	0.546
HO-2 / HO-3 / HV-3	418	0.744	1.196	1.572	0.988	0.583	0.971	1.113	0.760
HO-2 / HO-3 / HV-3	419	0.738	0.754	1.221	0.979	0.717	1.150	1.103	0.754
HO-2 / HO-3 / HV-3	420	1.230	1.082	0.546	1.126	1.125	1.091	0.800	0.547
HO-2 / HO-3 / HV-3	421	1.276	1.081	1.172	1.134	0.827	1.088	0.791	0.543
HO-2 / HO-3 / HV-3	422	1.290	0.771	0.946	0.938	1.040	1.100	0.800	0.547
HO-2 / HO-3 / HV-3	423	0.924	0.581	0.675	0.983	0.540	0.838	1.231	0.412
HO-2 / HO-3 / HV-3	424	0.966	0.928	1.101	1.035	0.878	0.953	0.761	1.380
HO-2 / HO-3 / HV-3	425	1.169	1.054	0.864	0.902	1.072	1.283	0.779	0.537
HO-2 / HO-3 / HV-3	426	1.074	0.782	1.010	0.862	0.599	1.190	1.145	0.782
HO-2 / HO-3 / HV-3	427	0.870	0.937	0.820	0.926	0.738	1.051	0.771	0.581
HO-2 / HO-3 / HV-3	428	1.071	0.816	0.818	0.774	0.863	1.095	0.731	0.500
HO-2 / HO-3 / HV-3	429	1.198	1.067	0.923	1.097	1.014	1.064	0.780	0.535
HO-2 / HO-3 / HV-3	430	0.814	0.390	0.761	1.475	0.611	0.766	0.583	0.399
HO-2 / HO-3 / HV-3	431	0.743	1.184	0.983	0.839	0.722	0.970	1.112	0.759
HO-2 / HO-3 / HV-3	432	0.861	1.193	1.230	0.839	0.582	0.970	1.112	0.759
HO-2 / HO-3 / HV-3	433	1.293	1.093	0.898	0.938	1.043	1.103	0.801	0.549
HO-2 / HO-3 / HV-3	434	1.833	0.630	0.654	0.924	0.612	1.085	0.789	0.542

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	435	1.074	0.945	1.250	0.629	0.593	1.058	0.769	0.580
HO-2 / HO-3 / HV-3	436	1.203	1.070	1.162	0.751	1.020	1.069	0.785	0.538
HO-2 / HO-3 / HV-3	438	1.031	0.817	0.828	0.784	0.874	1.188	0.739	0.508
HO-2 / HO-3 / HV-3	439	0.622	0.949	1.030	2.391	0.596	1.096	0.773	0.583
HO-2 / HO-3 / HV-3	440	0.909	0.840	1.020	0.936	0.590	1.250	0.765	0.578
HO-2 / HO-3 / HV-3	441	1.267	1.128	1.223	1.186	0.864	1.125	0.825	0.566
HO-2 / HO-3 / HV-3	442	1.214	0.965	0.887	1.011	0.627	1.133	0.791	1.434
HO-2 / HO-3 / HV-3	443	1.126	0.753	1.117	1.150	0.718	2.110	0.754	0.517
HO-2 / HO-3 / HV-3	444	0.866	0.943	0.816	0.923	0.734	1.108	0.767	0.579
HO-2 / HO-3 / HV-3	445	1.136	0.904	1.763	1.315	0.587	1.010	0.742	0.508
HO-2 / HO-3 / HV-3	446	1.257	0.635	1.155	0.914	0.617	1.072	0.779	1.412
HO-2 / HO-3 / HV-3	447	1.235	1.099	1.455	1.134	0.845	1.121	0.805	0.552
HO-2 / HO-3 / HV-3	448	1.036	0.823	0.881	1.051	0.950	1.125	0.743	0.510
HO-2 / HO-3 / HV-3	449	0.848	0.482	0.796	0.900	0.473	0.753	1.502	0.416
HO-2 / HO-3 / HV-3	450	1.279	0.635	1.151	1.097	1.012	1.116	0.779	0.533
HO-2 / HO-3 / HV-3	451	1.283	1.086	0.890	0.764	1.117	1.262	0.795	0.544
HO-2 / HO-3 / HV-3	452	1.238	1.102	1.196	1.136	0.638	1.178	0.806	0.553
HO-2 / HO-3 / HV-3	453	0.927	0.950	1.041	0.940	0.601	1.275	0.780	0.589
HO-2 / HO-3 / HV-3	454	0.885	0.961	0.789	0.940	0.749	1.470	0.783	0.590
HO-2 / HO-3 / HV-3	455	1.041	0.825	0.620	1.140	0.957	1.143	0.746	0.512
HO-2 / HO-3 / HV-3	456	1.102	0.751	0.623	1.400	0.889	1.153	0.752	0.515
HO-2 / HO-3 / HV-3	457	1.525	0.657	0.668	0.941	0.842	1.095	0.804	0.552
HO-2 / HO-3 / HV-3	458	0.863	0.939	1.300	0.625	0.732	1.200	0.764	0.576
HO-2 / HO-3 / HV-3	459	0.864	0.941	0.771	0.764	0.792	1.202	0.765	0.578
HO-2 / HO-3 / HV-3	460	0.877	0.473	0.781	0.810	0.535	0.748	0.597	1.083
HO-2 / HO-3 / HV-3	461	1.293	0.827	0.887	0.970	0.713	1.802	0.748	0.513
HO-2 / HO-3 / HV-3	462	1.481	0.754	0.923	1.095	0.816	1.063	0.779	0.535
HO-2 / HO-3 / HV-3	463	0.850	0.742	1.384	0.997	0.714	0.881	1.098	0.749
HO-2 / HO-3 / HV-3	464	1.073	1.086	1.505	0.901	0.910	1.241	0.857	0.625
HO-2 / HO-3 / HV-3	465	0.747	0.505	0.466	0.912	0.649	0.880	1.683	1.840
HO-2 / HO-3 / HV-3	466	0.876	0.943	0.782	0.776	0.743	1.122	1.037	0.585
HO-2 / HO-3 / HV-3	467	1.366	0.817	0.614	0.784	0.533	1.132	0.740	0.508
HO-2 / HO-3 / HV-3	468	1.124	0.764	0.635	1.190	0.906	1.159	0.765	0.525
HO-2 / HO-3 / HV-3	469	1.316	1.097	1.911	1.153	0.635	1.104	0.802	0.551
HO-2 / HO-3 / HV-3	470	1.009	0.898	1.109	0.943	0.689	0.914	0.657	0.450
HO-2 / HO-3 / HV-3	471	0.892	0.667	0.824	0.810	0.474	0.784	0.597	1.081
HO-2 / HO-3 / HV-3	472	1.233	1.098	0.666	1.153	1.131	1.118	0.803	0.551
HO-2 / HO-3 / HV-3	473	0.913	0.574	0.494	1.159	0.461	0.943	1.216	0.408
HO-2 / HO-3 / HV-3	474	0.964	0.728	0.706	0.591	0.536	1.366	1.219	0.409
HO-2 / HO-3 / HV-3	475	0.913	0.726	0.667	0.988	0.534	0.828	1.215	0.408
HO-2 / HO-3 / HV-3	476	1.459	0.875	0.884	1.185	0.538	1.799	0.746	0.512
HO-2 / HO-3 / HV-3	477	1.227	1.144	1.184	1.147	0.835	1.166	0.799	0.547
HO-2 / HO-3 / HV-3	478	0.855	0.791	1.392	1.020	0.717	0.963	1.104	0.755
HO-2 / HO-3 / HV-3	479	0.849	0.744	0.792	0.878	0.793	0.829	0.671	1.213
HO-2 / HO-3 / HV-3	480	1.260	1.120	1.217	1.179	0.860	1.177	0.822	0.563
HO-2 / HO-3 / HV-3	481	1.170	2.100	0.520	0.974	0.604	1.061	0.762	0.522
HO-2 / HO-3 / HV-3	482	1.224	1.089	1.510	1.102	1.038	1.110	0.799	0.546
HO-2 / HO-3 / HV-3	483	1.119	0.893	0.854	0.809	0.976	1.224	0.762	0.523
HO-2 / HO-3 / HV-3	484	0.855	0.928	0.804	0.754	0.783	1.418	0.756	0.570
HO-2 / HO-3 / HV-3	485	0.917	0.576	0.886	0.993	0.474	0.873	1.222	0.410
HO-2 / HO-3 / HV-3	486	1.185	1.659	0.914	1.090	1.005	1.052	0.773	0.530
HO-2 / HO-3 / HV-3	487	0.730	0.783	1.477	1.183	0.711	1.140	1.093	0.746
HO-2 / HO-3 / HV-3	488	0.905	0.938	1.631	1.154	0.588	1.051	0.762	0.575
HO-2 / HO-3 / HV-3	489	0.862	0.837	1.298	0.761	0.731	1.198	0.762	0.576
HO-2 / HO-3 / HV-3	490	1.158	0.670	0.795	1.025	0.639	1.616	0.671	0.460
HO-2 / HO-3 / HV-3	491	0.597	0.902	0.748	1.890	0.572	1.021	0.992	0.560
HO-2 / HO-3 / HV-3	492	0.961	0.485	0.705	0.881	0.624	0.945	1.217	0.408
HO-2 / HO-3 / HV-3	493	0.906	0.837	1.239	0.761	0.731	1.102	0.762	0.576
HO-2 / HO-3 / HV-3	496	0.854	0.788	1.390	1.001	0.716	0.885	1.103	0.754
HO-2 / HO-3 / HV-3	497	0.876	0.765	1.426	0.699	0.735	1.490	1.131	0.772

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

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HO-2 / HO-3 / HV-3	498	0.856	0.837	0.460	0.902	0.486	0.870	1.307	1.222
HO-2 / HO-3 / HV-3	499	1.228	1.091	1.513	1.126	1.040	1.113	0.800	0.547
HO-2 / HO-3 / HV-3	500	0.730	0.495	0.989	0.910	1.056	0.828	0.670	1.211
HO-2 / HO-3 / HV-3	501	0.612	0.936	0.810	0.915	1.251	1.078	0.761	0.575
HO-2 / HO-3 / HV-3	502	0.757	0.944	0.702	0.924	0.592	0.849	1.339	1.863
HO-2 / HO-3 / HV-3	503	0.859	0.932	1.153	0.758	0.726	1.191	0.759	0.573
HO-2 / HO-3 / HV-3	504	0.730	1.674	1.265	0.890	0.545	0.827	0.670	1.211
HO-2 / HO-3 / HV-3	505	0.955	0.613	1.031	0.985	0.867	0.989	0.752	1.364
HO-2 / HO-3 / HV-3	506	0.890	1.450	0.799	0.548	0.578	1.778	1.005	0.564
HO-2 / HO-3 / HV-3	507	1.030	0.866	1.335	1.149	0.873	1.107	0.739	0.507
HO-2 / HO-3 / HV-3	508	1.868	0.616	1.143	1.108	0.598	1.104	0.772	0.529
HO-2 / HO-3 / HV-3	509	0.977	0.574	0.667	0.879	0.622	0.942	1.215	0.408
HO-2 / HO-3 / HV-3	510	1.040	0.517	0.709	0.644	0.492	1.044	0.670	1.707
HO-2 / HO-3 / HV-3	511	1.114	1.244	0.900	0.806	0.724	1.165	0.761	0.521
HO-2 / HO-3 / HV-3	512	0.845	0.781	0.964	0.822	0.768	1.138	1.091	0.744
HO-2 / HO-3 / HV-3	513	1.214	1.081	1.501	1.116	1.029	1.100	0.791	0.543
HO-2 / HO-3 / HV-3	514	1.185	0.944	0.914	1.108	0.693	1.055	0.773	1.400
HO-2 / HO-3 / HV-3	515	0.902	0.834	1.013	1.148	0.726	1.047	0.759	0.573
HO-2 / HO-3 / HV-3	516	0.915	0.992	0.778	1.436	0.449	1.447	1.031	0.582
HO-2 / HO-3 / HV-3	517	1.107	1.303	0.615	0.786	0.876	1.546	0.741	0.509
HO-2 / HO-3 / HV-3	518	0.612	0.924	0.810	1.894	0.587	1.425	1.020	0.575
HO-2 / HO-3 / HV-3	519	0.914	1.488	0.777	0.906	0.594	1.257	1.030	0.581
HO-2 / HO-3 / HV-3	520	1.078	0.821	0.824	1.146	0.939	1.179	0.735	0.505
HO-2 / HO-3 / HV-3	521	0.901	0.932	1.151	0.757	0.786	1.047	0.759	0.572
HO-2 / HO-3 / HV-3	522	0.932	0.811	0.869	0.667	0.410	0.891	0.733	1.087
HO-2 / HO-3 / HV-3	523	1.264	0.954	1.320	0.916	0.620	1.068	0.781	1.419
HO-2 / HO-3 / HV-3	524	1.255	0.726	0.604	0.771	0.513	1.101	0.728	1.319
HO-2 / HO-3 / HV-3	525	1.277	0.474	0.493	0.662	0.470	0.826	1.214	0.407
HO-2 / HO-3 / HV-3	526	0.914	0.486	0.495	0.663	0.839	0.945	1.218	0.409
HO-2 / HO-3 / HV-3	527	1.048	1.319	0.842	0.971	1.184	1.135	0.751	0.514
HO-2 / HO-3 / HV-3	528	1.184	1.054	1.303	0.903	1.005	1.106	0.772	0.529
HO-2 / HO-3 / HV-3	529	0.839	0.476	0.788	0.985	0.539	0.739	1.486	0.412
HO-2 / HO-3 / HV-3	530	0.849	0.913	1.002	0.905	0.719	1.781	0.751	0.568
HO-2 / HO-3 / HV-3	531	1.458	0.741	0.861	1.084	0.803	1.046	0.769	0.526
HO-2 / HO-3 / HV-3	532	0.858	0.747	1.224	1.004	0.779	0.965	1.108	0.756
HO-2 / HO-3 / HV-3	533	1.052	0.833	0.844	1.174	0.965	1.140	0.754	0.517
HO-2 / HO-3 / HV-3	534	1.125	0.572	0.491	0.876	0.469	1.124	1.210	0.407
HO-2 / HO-3 / HV-3	535	0.857	0.931	1.672	0.620	0.785	1.188	0.757	0.572
HO-2 / HO-3 / HV-3	536	0.691	0.512	0.454	1.795	0.530	0.815	1.313	0.418
HO-2 / HO-3 / HV-3	537	0.755	0.840	1.246	0.920	0.590	0.845	1.333	1.856
HO-2 / HO-3 / HV-3	538	1.020	0.826	0.551	0.887	0.633	0.815	0.665	1.204
HO-2 / HO-3 / HV-3	539	0.948	0.609	1.025	1.258	0.861	0.984	0.748	1.356
HO-2 / HO-3 / HV-3	540	0.843	1.166	0.960	1.241	0.570	1.133	1.086	0.740
HO-2 / HO-3 / HV-3	541	0.957	0.562	0.398	0.648	0.523	0.925	0.616	1.571
HO-2 / HO-3 / HV-3	542	1.065	0.484	1.075	1.152	0.592	1.166	0.726	1.315
HO-2 / HO-3 / HV-3	543	1.083	1.297	0.612	0.956	0.873	1.186	0.738	0.507
HO-2 / HO-3 / HV-3	544	1.032	0.585	0.829	1.131	0.603	1.133	0.741	1.341
HO-2 / HO-3 / HV-3	545	1.306	1.086	1.503	1.141	1.034	1.106	0.794	0.544
HO-2 / HO-3 / HV-3	546	0.805	0.858	0.868	0.666	0.542	1.020	0.733	1.086
HO-2 / HO-3 / HV-3	547	1.028	0.736	0.611	0.954	0.600	1.114	0.737	1.335
HO-2 / HO-3 / HV-3	548	0.946	0.787	1.044	0.900	0.670	1.079	1.319	0.931
HO-2 / HO-3 / HV-3	549	1.262	1.943	0.925	0.915	0.818	1.119	0.780	0.536
HO-2 / HO-3 / HV-3	550	0.858	0.976	0.806	1.087	0.583	1.045	0.758	0.572
HO-2 / HO-3 / HV-3	551	1.265	1.070	1.323	1.106	1.020	1.091	0.785	0.537
HO-2 / HO-3 / HV-3	552	1.214	1.081	1.335	1.116	1.029	1.100	0.791	0.543
HO-2 / HO-3 / HV-3	553	1.563	0.612	0.525	0.982	0.597	1.046	0.769	1.393
HO-2 / HO-3 / HV-3	554	1.108	0.828	0.830	1.153	0.877	2.076	0.742	0.509
HO-2 / HO-3 / HV-3	555	1.065	0.597	1.511	0.814	0.780	0.917	0.733	1.328
HO-2 / HO-3 / HV-3	556	0.927	0.893	1.003	0.997	0.843	0.963	0.733	1.328
HO-2 / HO-3 / HV-3	557	0.906	0.910	0.754	0.901	0.717	1.775	0.749	0.563

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	558	0.980	0.476	0.670	0.810	0.473	1.132	0.630	1.608
HO-2 / HO-3 / HV-3	559	0.663	0.494	0.502	0.822	0.480	0.832	1.236	1.631
HO-2 / HO-3 / HV-3	560	1.020	0.857	0.820	1.034	1.156	1.097	0.733	0.502
HO-2 / HO-3 / HV-3	561	0.910	0.986	0.815	1.099	0.591	1.437	0.767	0.579
HO-2 / HO-3 / HV-3	562	1.022	0.736	1.208	0.897	0.710	0.990	1.091	0.744
HO-2 / HO-3 / HV-3	563	0.960	0.491	0.742	0.899	0.783	0.819	0.662	1.198
HO-2 / HO-3 / HV-3	564	0.880	1.034	1.159	0.655	0.617	0.729	0.589	1.067
HO-2 / HO-3 / HV-3	565	0.888	0.673	0.797	0.950	0.641	0.983	1.260	0.889
HO-2 / HO-3 / HV-3	566	1.014	0.734	0.980	0.899	0.630	0.819	0.662	1.197
HO-2 / HO-3 / HV-3	567	0.855	0.838	0.756	1.076	0.797	0.836	0.675	1.223
HO-2 / HO-3 / HV-3	568	1.253	0.948	0.872	0.993	0.814	1.082	0.777	1.407
HO-2 / HO-3 / HV-3	569	1.078	0.746	1.549	0.675	0.711	0.835	1.093	0.746
HO-2 / HO-3 / HV-3	570	1.069	0.600	1.065	0.817	0.848	1.251	0.736	1.334
HO-2 / HO-3 / HV-3	571	0.728	0.736	1.541	0.822	0.947	1.137	1.090	0.744
HO-2 / HO-3 / HV-3	572	1.586	0.953	0.875	0.915	0.818	1.064	0.780	0.536
HO-2 / HO-3 / HV-3	573	1.086	0.733	0.548	0.883	0.539	0.818	0.661	1.196
HO-2 / HO-3 / HV-3	574	1.102	0.881	0.890	1.475	0.889	1.208	0.752	0.515
HO-2 / HO-3 / HV-3	575	1.480	0.752	0.647	0.665	0.458	1.477	0.779	1.410
HO-2 / HO-3 / HV-3	576	1.265	0.820	0.869	0.778	0.938	1.122	0.734	0.503
HO-2 / HO-3 / HV-3	577	0.863	0.689	0.813	0.939	0.616	0.728	0.588	1.065
HO-2 / HO-3 / HV-3	578	0.959	0.476	0.485	0.650	0.612	0.813	0.618	1.575
HO-2 / HO-3 / HV-3	579	1.081	1.295	0.505	1.169	0.871	1.531	0.737	0.506
HO-2 / HO-3 / HV-3	580	0.560	0.603	0.856	0.695	0.939	0.892	0.765	1.686
HO-2 / HO-3 / HV-3	581	1.074	0.743	1.206	0.672	0.571	1.433	1.088	0.743
HO-2 / HO-3 / HV-3	582	1.050	1.696	0.513	1.061	0.715	1.136	0.752	0.515
HO-2 / HO-3 / HV-3	583	0.788	1.282	0.864	0.663	0.540	0.785	0.729	1.082
HO-2 / HO-3 / HV-3	585	0.967	0.735	0.963	0.985	0.767	0.950	1.090	0.743
HO-2 / HO-3 / HV-3	586	0.755	1.293	0.870	0.816	0.544	0.859	0.736	1.091
HO-2 / HO-3 / HV-3	587	1.203	1.070	1.481	1.710	0.822	1.091	0.785	0.537
HO-2 / HO-3 / HV-3	588	0.919	0.941	1.030	1.440	0.596	1.054	0.773	0.583
HO-2 / HO-3 / HV-3	589	1.482	0.755	0.533	1.102	1.014	1.064	0.780	0.536
HO-2 / HO-3 / HV-3	590	0.903	1.455	0.568	0.760	0.727	1.427	1.019	0.573
HO-2 / HO-3 / HV-3	591	0.922	1.367	0.811	0.917	0.588	1.197	1.020	0.575
HO-2 / HO-3 / HV-3	592	0.752	0.857	1.086	0.887	0.541	0.890	0.732	1.085
HO-2 / HO-3 / HV-3	593	1.058	0.593	1.053	0.991	0.839	0.913	0.728	1.319
HO-2 / HO-3 / HV-3	594	1.016	1.190	0.816	0.944	1.150	1.102	0.728	0.500
HO-2 / HO-3 / HV-3	595	1.056	0.593	1.500	0.808	0.839	0.911	0.728	1.318
HO-2 / HO-3 / HV-3	596	1.078	0.491	0.823	1.166	0.598	1.123	0.735	1.331
HO-2 / HO-3 / HV-3	597	1.064	0.980	0.768	0.915	0.587	1.196	1.020	0.575
HO-2 / HO-3 / HV-3	598	1.079	0.747	0.968	1.012	0.712	0.837	1.097	0.747
HO-2 / HO-3 / HV-3	599	0.652	0.575	1.007	0.663	0.535	0.871	1.218	1.607
HO-2 / HO-3 / HV-3	600	1.500	1.081	1.429	1.332	0.627	1.132	0.791	0.543
HO-2 / HO-3 / HV-3	601	0.921	1.367	0.810	0.931	0.587	1.243	1.020	0.575
HO-2 / HO-3 / HV-3	602	0.911	0.943	1.165	0.767	0.795	1.438	0.768	0.579
HO-2 / HO-3 / HV-3	603	1.118	1.223	0.621	0.970	0.886	1.361	0.748	0.513
HO-2 / HO-3 / HV-3	604	0.791	1.285	1.086	0.666	0.541	0.788	0.732	1.085
HO-2 / HO-3 / HV-3	605	0.652	0.575	0.668	0.880	0.624	1.126	1.217	1.606
HO-2 / HO-3 / HV-3	606	0.732	1.092	1.210	0.971	0.770	1.441	1.095	0.746
HO-2 / HO-3 / HV-3	607	0.898	0.799	0.485	1.796	0.453	0.928	1.195	0.401
HO-2 / HO-3 / HV-3	608	1.670	0.948	1.310	0.910	0.814	1.059	0.777	0.532
HO-2 / HO-3 / HV-3	609	0.915	0.589	1.045	0.963	1.027	0.950	0.723	1.309
HO-2 / HO-3 / HV-3	610	1.080	0.487	0.973	1.049	0.625	0.806	0.658	1.191
HO-2 / HO-3 / HV-3	611	1.049	0.881	1.044	0.983	0.769	0.896	0.723	1.309
HO-2 / HO-3 / HV-3	612	0.816	1.794	0.729	0.886	0.557	0.996	0.969	0.546
HO-2 / HO-3 / HV-3	613	1.049	0.589	0.989	0.944	0.833	0.949	0.722	1.308
HO-2 / HO-3 / HV-3	614	1.095	0.859	0.821	1.142	0.867	2.053	0.734	0.503
HO-2 / HO-3 / HV-3	615	0.953	0.725	1.189	1.227	0.698	0.937	1.075	0.733
HO-2 / HO-3 / HV-3	616	0.866	1.309	0.776	0.727	0.698	1.005	0.976	0.550
HO-2 / HO-3 / HV-3	617	1.053	0.804	1.242	1.037	0.730	0.980	1.122	0.766
HO-2 / HO-3 / HV-3	618	0.726	0.776	1.202	1.527	0.707	1.518	1.086	0.739

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
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HO-2 / HO-3 / HV-3	619	1.235	1.046	1.878	1.098	0.801	1.215	0.766	0.525
HO-2 / HO-3 / HV-3	620	0.908	1.464	0.571	0.934	0.732	1.040	1.024	0.578
HO-2 / HO-3 / HV-3	621	1.095	0.744	0.912	0.672	0.768	1.138	1.091	0.744
HO-2 / HO-3 / HV-3	622	1.007	0.652	0.806	0.793	0.612	0.732	0.584	1.058
HO-2 / HO-3 / HV-3	623	1.123	0.910	1.000	0.747	0.574	1.680	0.747	0.561
HO-2 / HO-3 / HV-3	624	1.005	0.767	1.514	0.952	0.697	0.973	1.070	0.732
HO-2 / HO-3 / HV-3	625	0.724	0.491	0.452	0.883	0.631	0.853	1.634	1.785
HO-2 / HO-3 / HV-3	626	1.072	1.284	0.607	1.360	0.865	1.759	0.732	0.500
HO-2 / HO-3 / HV-3	627	0.912	0.586	1.041	0.978	1.023	1.228	0.720	1.304
HO-2 / HO-3 / HV-3	628	1.086	0.733	0.781	0.864	0.629	0.817	0.661	1.196
HO-2 / HO-3 / HV-3	629	1.071	0.568	1.211	1.118	0.585	1.890	0.717	1.300
HO-2 / HO-3 / HV-3	630	0.909	0.572	0.665	0.587	0.531	0.866	1.211	1.599
HO-2 / HO-3 / HV-3	631	1.049	0.987	1.044	0.803	0.833	0.949	0.722	1.309
HO-2 / HO-3 / HV-3	632	0.791	0.858	0.821	0.997	0.542	0.856	0.733	1.086
HO-2 / HO-3 / HV-3	633	0.706	0.715	0.722	0.716	0.613	0.831	1.247	1.738
HO-2 / HO-3 / HV-3	634	1.017	0.486	0.605	2.136	0.694	1.103	0.729	1.320
HO-2 / HO-3 / HV-3	635	0.872	1.027	0.806	0.649	0.612	0.732	0.585	1.059
HO-2 / HO-3 / HV-3	636	0.845	0.749	0.758	0.904	0.610	1.068	1.198	0.847
HO-2 / HO-3 / HV-3	637	0.603	0.964	0.755	2.320	0.577	1.176	1.003	0.563
HO-2 / HO-3 / HV-3	638	0.932	1.387	0.779	0.945	0.595	1.040	1.033	0.582
HO-2 / HO-3 / HV-3	639	1.102	0.561	0.651	0.790	0.608	1.101	1.187	0.398
HO-2 / HO-3 / HV-3	640	1.089	1.306	0.617	1.155	0.878	1.790	0.743	0.509
HO-2 / HO-3 / HV-3	641	0.782	1.184	0.856	0.876	0.536	0.779	0.724	1.073
HO-2 / HO-3 / HV-3	642	0.793	0.845	0.854	0.961	0.534	0.776	0.723	1.070
HO-2 / HO-3 / HV-3	643	1.009	0.771	1.192	0.978	0.759	0.940	1.077	0.736
HO-2 / HO-3 / HV-3	644	0.947	0.567	0.487	0.868	0.527	0.969	0.619	1.582
HO-2 / HO-3 / HV-3	645	0.855	1.461	0.761	0.909	0.783	1.029	1.011	0.570
HO-2 / HO-3 / HV-3	646	0.732	0.740	0.968	2.056	0.770	0.956	1.095	0.746
HO-2 / HO-3 / HV-3	647	1.012	0.772	1.360	0.998	0.702	1.122	1.079	0.737
HO-2 / HO-3 / HV-3	648	0.895	0.683	0.969	0.942	0.815	1.206	0.707	1.906
HO-2 / HO-3 / HV-3	649	0.918	0.683	1.012	0.801	0.807	1.136	1.280	0.902
HO-2 / HO-3 / HV-3	650	1.001	1.147	0.893	0.966	0.694	0.932	1.067	0.728
HO-2 / HO-3 / HV-3	651	0.942	0.554	0.392	0.935	0.515	1.088	0.606	1.545
HO-2 / HO-3 / HV-3	652	1.003	0.681	0.760	0.789	0.609	0.763	0.581	1.054
HO-2 / HO-3 / HV-3	653	1.434	1.031	1.120	1.063	0.982	1.083	0.755	0.518
HO-2 / HO-3 / HV-3	654	1.369	1.670	0.507	0.786	0.705	1.121	0.741	0.509
HO-2 / HO-3 / HV-3	655	1.480	0.635	1.316	0.912	0.816	1.070	0.779	0.535
HO-2 / HO-3 / HV-3	656	0.914	1.691	0.564	0.909	0.581	1.021	1.012	0.571
HO-2 / HO-3 / HV-3	657	1.750	0.602	0.626	0.724	0.442	1.196	0.754	1.367
HO-2 / HO-3 / HV-3	658	1.049	0.922	1.001	0.903	0.578	1.085	0.751	0.568
HO-2 / HO-3 / HV-3	659	1.417	0.802	0.859	0.940	0.690	1.746	0.725	0.498
HO-2 / HO-3 / HV-3	660	1.067	0.775	0.958	0.963	0.761	0.984	1.082	0.739
HO-2 / HO-3 / HV-3	661	0.714	0.486	0.731	0.727	0.535	0.806	1.610	1.758
HO-2 / HO-3 / HV-3	662	0.647	0.602	0.854	0.997	0.757	0.890	0.762	1.680
HO-2 / HO-3 / HV-3	663	1.451	0.932	0.856	0.653	0.685	1.449	0.763	1.383
HO-2 / HO-3 / HV-3	664	1.245	0.845	0.599	1.019	0.922	1.104	0.722	0.494
HO-2 / HO-3 / HV-3	665	1.010	0.482	0.811	0.939	1.145	1.108	0.725	1.312
HO-2 / HO-3 / HV-3	666	0.839	0.735	1.921	1.058	0.846	0.820	0.662	1.201
HO-2 / HO-3 / HV-3	667	1.308	0.557	0.793	1.104	0.577	1.135	0.707	1.282
HO-2 / HO-3 / HV-3	668	0.865	1.017	0.757	0.785	0.606	0.725	0.581	1.049
HO-2 / HO-3 / HV-3	669	1.203	0.597	1.059	0.814	0.843	1.045	0.733	1.328
HO-2 / HO-3 / HV-3	671	0.767	1.220	1.547	1.038	0.995	1.040	1.145	0.782
HO-2 / HO-3 / HV-3	672	1.169	0.595	0.690	0.611	0.477	1.018	0.650	1.661
HO-2 / HO-3 / HV-3	673	1.082	1.205	0.612	1.449	0.873	1.533	0.738	0.507
HO-2 / HO-3 / HV-3	674	1.082	1.296	1.093	1.125	0.871	1.532	0.738	0.506
HO-2 / HO-3 / HV-3	675	1.331	0.797	0.807	0.764	0.851	1.090	0.720	0.493
HO-2 / HO-3 / HV-3	676	0.848	0.457	0.756	1.187	0.605	1.246	0.579	1.048
HO-2 / HO-3 / HV-3	677	0.891	0.680	0.963	0.781	0.999	0.923	0.703	1.895
HO-2 / HO-3 / HV-3	678	1.101	0.560	0.482	0.858	0.520	1.097	0.613	1.565
HO-2 / HO-3 / HV-3	679	1.058	0.593	0.997	0.973	1.035	0.956	0.728	1.319

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	680	0.789	1.261	0.849	0.869	0.531	0.771	0.718	1.064
HO-2 / HO-3 / HV-3	681	0.958	1.159	1.194	0.959	0.702	1.125	1.079	0.737
HO-2 / HO-3 / HV-3	682	0.684	0.463	0.741	0.695	0.509	0.784	1.544	1.686
HO-2 / HO-3 / HV-3	683	0.890	0.679	0.712	0.850	0.998	0.923	0.703	1.893
HO-2 / HO-3 / HV-3	684	1.080	1.294	1.244	1.124	0.870	1.337	0.737	0.506
HO-2 / HO-3 / HV-3	685	1.017	1.219	0.777	1.359	0.819	1.940	0.693	0.474
HO-2 / HO-3 / HV-3	686	1.235	0.839	0.801	0.928	1.130	1.071	0.716	0.491
HO-2 / HO-3 / HV-3	687	1.336	1.270	0.493	0.767	0.688	1.106	0.724	0.495
HO-2 / HO-3 / HV-3	688	1.002	1.148	1.183	0.969	0.695	0.932	1.068	0.729
HO-2 / HO-3 / HV-3	689	0.817	0.714	0.721	0.842	0.463	0.830	1.246	1.734
HO-2 / HO-3 / HV-3	690	1.045	1.461	1.497	0.959	0.555	1.102	1.060	0.724
HO-2 / HO-3 / HV-3	691	0.850	0.817	0.971	0.878	0.574	0.841	1.298	1.808
HO-2 / HO-3 / HV-3	692	1.012	0.730	1.527	1.169	0.760	0.825	1.080	0.737
HO-2 / HO-3 / HV-3	693	1.027	0.790	0.800	0.793	0.528	0.833	0.715	1.058
HO-2 / HO-3 / HV-3	694	0.884	0.789	0.478	2.426	0.447	0.802	1.179	0.395
HO-2 / HO-3 / HV-3	695	1.002	1.263	0.849	1.014	0.918	1.087	0.718	0.492
HO-2 / HO-3 / HV-3	696	0.907	1.166	1.058	0.793	0.528	0.768	0.715	1.058
HO-2 / HO-3 / HV-3	697	0.994	0.558	0.991	0.829	0.974	0.978	0.685	1.242
HO-2 / HO-3 / HV-3	698	1.002	0.721	1.898	0.949	0.694	1.112	1.067	0.728
HO-2 / HO-3 / HV-3	699	0.994	0.595	0.914	0.837	0.646	1.168	0.651	1.662
HO-2 / HO-3 / HV-3	700	1.123	0.674	0.752	0.639	0.455	0.755	0.576	1.042
HO-2 / HO-3 / HV-3	701	1.074	0.680	0.801	0.789	0.608	0.727	0.581	1.053
HO-2 / HO-3 / HV-3	702	1.338	0.469	0.393	0.853	0.517	0.842	1.178	0.395
HO-2 / HO-3 / HV-3	703	1.019	0.698	1.460	1.118	0.671	0.900	1.033	0.705
HO-2 / HO-3 / HV-3	704	0.946	0.763	1.180	1.455	0.694	1.112	1.067	0.728
HO-2 / HO-3 / HV-3	705	1.465	1.055	1.459	1.090	1.005	1.063	0.773	0.529
HO-2 / HO-3 / HV-3	706	1.019	1.284	0.819	0.775	1.154	1.107	0.732	0.500
HO-2 / HO-3 / HV-3	707	1.003	0.681	0.802	0.967	0.609	0.763	0.581	1.054
HO-2 / HO-3 / HV-3	708	1.190	0.914	0.801	0.922	0.580	1.411	0.753	0.568
HO-2 / HO-3 / HV-3	709	1.445	0.735	0.853	0.972	0.591	1.667	0.761	1.380
HO-2 / HO-3 / HV-3	710	1.195	0.775	1.026	1.097	0.819	1.940	0.693	0.474
HO-2 / HO-3 / HV-3	711	1.738	0.598	0.622	0.878	0.440	1.041	0.749	1.356
HO-2 / HO-3 / HV-3	712	0.734	0.815	0.558	0.811	0.573	0.829	1.295	1.805
HO-2 / HO-3 / HV-3	713	1.093	0.626	0.968	0.912	0.444	0.735	0.560	1.014
HO-2 / HO-3 / HV-3	714	0.820	0.716	0.957	1.337	0.826	0.808	0.645	1.170
HO-2 / HO-3 / HV-3	715	0.805	0.469	0.434	0.864	0.605	0.819	1.231	1.712
HO-2 / HO-3 / HV-3	716	1.292	0.919	0.805	0.889	0.441	1.091	0.756	0.571
HO-2 / HO-3 / HV-3	717	0.784	1.254	0.845	0.934	0.528	0.767	0.713	1.058
HO-2 / HO-3 / HV-3	718	0.788	1.261	1.297	0.869	0.531	0.838	0.718	1.064
HO-2 / HO-3 / HV-3	719	0.886	0.570	0.958	0.776	0.994	0.918	0.698	1.884
HO-2 / HO-3 / HV-3	720	0.863	0.677	0.755	0.923	0.751	0.825	0.579	1.047
HO-2 / HO-3 / HV-3	721	1.694	0.854	0.581	0.672	0.554	1.001	0.699	1.266
HO-2 / HO-3 / HV-3	722	1.330	1.253	0.491	1.016	0.850	1.101	0.720	0.493
HO-2 / HO-3 / HV-3	723	0.884	0.569	1.009	0.931	0.993	0.997	0.698	1.882
HO-2 / HO-3 / HV-3	724	0.738	1.175	0.806	0.870	0.714	0.772	0.719	1.067
HO-2 / HO-3 / HV-3	725	1.163	0.553	0.847	0.636	0.600	0.835	0.604	1.542
HO-2 / HO-3 / HV-3	726	0.869	0.663	0.694	0.829	0.973	0.859	0.685	1.845
HO-2 / HO-3 / HV-3	727	0.903	0.870	1.031	0.950	0.758	0.936	1.380	1.292
HO-2 / HO-3 / HV-3	728	1.027	0.576	1.279	1.464	0.814	0.929	0.707	1.281
HO-2 / HO-3 / HV-3	729	0.829	0.397	0.575	0.968	0.624	0.736	1.466	1.602
HO-2 / HO-3 / HV-3	730	1.650	1.224	1.355	1.142	0.714	1.203	0.748	0.513
HO-2 / HO-3 / HV-3	731	1.401	0.801	0.848	0.930	0.683	2.008	0.717	0.492
HO-2 / HO-3 / HV-3	732	0.781	1.249	0.840	0.946	0.525	0.864	0.710	1.051
HO-2 / HO-3 / HV-3	733	1.496	0.829	0.590	1.000	0.675	1.086	0.709	0.486
HO-2 / HO-3 / HV-3	734	0.902	0.869	1.289	0.932	0.757	0.892	1.378	1.290
HO-2 / HO-3 / HV-3	735	1.030	0.838	1.060	0.867	0.401	0.998	0.716	1.061
HO-2 / HO-3 / HV-3	736	1.049	1.143	1.503	1.153	0.557	0.928	1.064	0.726
HO-2 / HO-3 / HV-3	737	1.025	1.175	1.210	0.989	0.770	0.955	1.093	0.746
HO-2 / HO-3 / HV-3	738	0.999	1.061	1.503	1.153	0.692	0.965	1.064	0.726
HO-2 / HO-3 / HV-3	739	1.051	1.145	1.178	0.964	0.693	1.107	1.065	0.727

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	740	0.844	0.940	1.214	0.936	0.603	0.823	0.576	1.042
HO-2 / HO-3 / HV-3	741	1.010	1.148	1.525	0.976	0.702	0.824	1.078	0.736
HO-2 / HO-3 / HV-3	742	0.729	0.812	0.677	0.606	0.709	0.817	1.289	1.796
HO-2 / HO-3 / HV-3	743	0.989	0.937	0.792	0.779	0.602	0.752	0.574	1.039
HO-2 / HO-3 / HV-3	744	1.023	0.901	0.976	0.896	0.758	1.736	0.732	0.551
HO-2 / HO-3 / HV-3	745	1.398	0.800	0.802	1.116	0.682	1.724	0.716	0.491
HO-2 / HO-3 / HV-3	746	1.393	0.788	0.799	1.109	0.912	1.244	0.714	0.490
HO-2 / HO-3 / HV-3	747	0.897	1.434	0.747	1.340	0.572	1.165	0.992	0.558
HO-2 / HO-3 / HV-3	748	1.642	0.933	1.447	1.056	0.605	1.042	0.764	0.524
HO-2 / HO-3 / HV-3	749	1.621	0.727	0.892	0.723	0.678	1.049	0.754	1.367
HO-2 / HO-3 / HV-3	750	0.875	1.209	1.244	0.833	0.509	0.740	0.689	1.020
HO-2 / HO-3 / HV-3	751	0.738	0.652	0.976	0.749	1.077	0.963	0.673	1.817
HO-2 / HO-3 / HV-3	752	1.323	0.790	0.846	1.675	0.680	1.723	0.716	0.491
HO-2 / HO-3 / HV-3	753	1.244	0.461	0.481	0.787	0.519	1.097	1.183	0.397
HO-2 / HO-3 / HV-3	754	0.909	0.838	1.060	0.954	0.529	0.835	0.716	1.061
HO-2 / HO-3 / HV-3	755	1.021	0.617	0.722	0.817	0.579	0.725	0.554	1.001
HO-2 / HO-3 / HV-3	756	0.873	1.208	1.018	0.762	0.509	0.739	0.688	1.019
HO-2 / HO-3 / HV-3	757	1.027	0.741	1.382	0.995	0.951	0.880	1.097	0.747
HO-2 / HO-3 / HV-3	758	1.598	0.594	0.834	0.713	0.438	1.035	0.744	1.348
HO-2 / HO-3 / HV-3	759	0.588	0.396	0.470	0.968	0.620	0.725	1.461	1.596
HO-2 / HO-3 / HV-3	760	1.513	0.594	0.834	0.949	0.576	1.228	0.744	1.348
HO-2 / HO-3 / HV-3	761	0.998	0.561	0.941	0.763	0.977	0.904	0.688	1.852
HO-2 / HO-3 / HV-3	762	0.899	1.156	1.343	0.574	0.523	0.988	0.707	1.049
HO-2 / HO-3 / HV-3	764	1.086	0.465	0.474	1.403	0.443	1.085	1.169	0.392
HO-2 / HO-3 / HV-3	765	0.634	1.016	1.192	0.858	0.822	0.983	0.946	0.646
HO-2 / HO-3 / HV-3	766	1.001	0.729	0.893	1.500	0.750	1.112	1.067	0.728
HO-2 / HO-3 / HV-3	767	1.395	1.256	0.845	0.927	0.679	1.722	0.715	0.491
HO-2 / HO-3 / HV-3	768	1.230	0.782	0.474	0.935	0.514	0.835	1.169	0.392
HO-2 / HO-3 / HV-3	769	0.808	1.293	1.089	0.815	0.675	0.858	0.735	1.090
HO-2 / HO-3 / HV-3	770	1.130	0.646	0.756	0.785	0.606	0.761	0.580	1.049
HO-2 / HO-3 / HV-3	771	1.124	0.675	0.753	0.640	0.603	0.720	0.577	1.044
HO-2 / HO-3 / HV-3	772	1.409	0.595	0.823	0.869	0.508	1.401	0.696	0.477
HO-2 / HO-3 / HV-3	773	0.849	0.904	0.680	0.609	0.574	0.840	1.296	1.805
HO-2 / HO-3 / HV-3	774	0.880	0.671	0.952	1.107	0.987	0.913	0.695	1.869
HO-2 / HO-3 / HV-3	775	1.043	0.833	1.931	1.106	1.124	1.141	0.712	0.488
HO-2 / HO-3 / HV-3	776	1.005	0.565	0.948	0.925	0.797	0.989	1.340	1.255
HO-2 / HO-3 / HV-3	777	0.734	0.546	1.212	0.609	0.713	0.880	1.296	1.805
HO-2 / HO-3 / HV-3	778	1.007	0.670	0.950	0.924	1.061	0.990	0.694	1.868
HO-2 / HO-3 / HV-3	779	1.551	0.788	0.585	1.118	0.834	1.079	0.704	0.482
HO-2 / HO-3 / HV-3	780	1.706	0.859	0.585	0.677	0.992	0.981	0.704	0.482
HO-2 / HO-3 / HV-3	781	0.842	0.905	0.908	0.737	0.568	0.832	1.285	1.789
HO-2 / HO-3 / HV-3	782	0.786	0.446	0.737	1.954	0.438	0.706	1.391	0.387
HO-2 / HO-3 / HV-3	783	0.707	1.136	1.493	0.956	0.918	1.272	1.056	0.722
HO-2 / HO-3 / HV-3	785	0.881	0.849	0.953	1.169	0.800	0.914	1.345	1.259
HO-2 / HO-3 / HV-3	786	0.701	1.046	1.481	0.790	0.911	1.378	1.048	0.715
HO-2 / HO-3 / HV-3	787	0.835	0.952	0.744	2.287	0.570	1.161	0.988	0.556
HO-2 / HO-3 / HV-3	788	0.904	0.787	0.840	0.967	0.526	0.990	0.711	1.052
HO-2 / HO-3 / HV-3	789	1.031	1.178	1.550	0.677	0.772	1.381	1.099	0.749
HO-2 / HO-3 / HV-3	790	0.818	1.052	1.492	0.938	0.917	1.097	1.055	0.721
HO-2 / HO-3 / HV-3	791	0.850	1.002	0.788	0.773	0.741	0.748	0.570	1.032
HO-2 / HO-3 / HV-3	792	0.731	1.252	0.796	1.134	0.655	0.832	0.712	1.056
HO-2 / HO-3 / HV-3	793	1.331	0.752	0.764	1.079	0.872	1.031	0.680	0.466
HO-2 / HO-3 / HV-3	794	1.376	0.453	0.638	0.842	0.334	0.791	1.163	0.390
HO-2 / HO-3 / HV-3	795	1.639	1.625	1.286	1.073	0.604	1.061	0.762	0.522
HO-2 / HO-3 / HV-3	796	0.959	0.780	0.834	0.959	0.521	0.856	0.705	1.046
HO-2 / HO-3 / HV-3	797	0.914	0.697	0.745	0.698	0.599	0.810	1.219	1.697
HO-2 / HO-3 / HV-3	798	0.846	0.909	0.677	0.806	0.572	0.825	1.290	1.796
HO-2 / HO-3 / HV-3	799	1.168	0.557	0.645	0.569	0.516	0.948	0.607	1.550
HO-2 / HO-3 / HV-3	800	0.845	0.811	0.911	0.739	0.571	0.833	1.288	1.794
HO-2 / HO-3 / HV-3	801	1.141	0.580	0.673	0.978	0.354	1.136	0.633	1.619

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
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HO-2 / HO-3 / HV-3	802	1.007	0.565	0.703	0.770	0.986	0.911	0.694	1.868
HO-2 / HO-3 / HV-3	803	0.700	0.562	0.716	0.869	0.521	0.824	1.578	1.723
HO-2 / HO-3 / HV-3	804	1.112	0.667	0.746	0.772	0.597	0.713	0.570	1.031
HO-2 / HO-3 / HV-3	805	0.990	1.008	0.792	0.953	0.602	0.717	0.574	1.040
HO-2 / HO-3 / HV-3	806	0.837	0.902	1.361	1.111	0.703	0.868	1.277	1.779
HO-2 / HO-3 / HV-3	807	1.207	0.670	0.748	0.913	0.452	0.816	0.572	1.036
HO-2 / HO-3 / HV-3	808	1.122	0.789	0.797	0.789	0.797	1.033	1.264	0.891
HO-2 / HO-3 / HV-3	809	1.161	0.591	0.507	0.905	0.361	1.156	0.646	1.649
HO-2 / HO-3 / HV-3	810	0.917	1.268	0.662	0.802	0.628	0.948	0.878	0.494
HO-2 / HO-3 / HV-3	811	0.893	1.086	0.744	0.637	0.785	1.020	1.572	1.473
HO-2 / HO-3 / HV-3	812	0.987	1.755	0.529	1.014	0.678	0.972	0.946	0.532
HO-2 / HO-3 / HV-3	813	0.870	1.024	0.761	1.198	0.611	0.833	0.583	1.056
HO-2 / HO-3 / HV-3	814	1.585	0.590	0.613	0.865	0.435	1.015	0.738	1.337
HO-2 / HO-3 / HV-3	815	0.536	0.729	0.499	0.886	0.672	0.734	1.415	1.613
HO-2 / HO-3 / HV-3	816	0.768	1.445	1.199	0.860	0.654	0.764	0.711	1.052
HO-2 / HO-3 / HV-3	817	0.833	0.641	1.324	0.707	0.877	0.976	0.937	0.640
HO-2 / HO-3 / HV-3	818	1.053	0.805	1.242	1.282	0.975	1.020	1.123	0.767
HO-2 / HO-3 / HV-3	819	1.106	0.850	0.705	0.841	0.669	1.656	0.936	0.528
HO-2 / HO-3 / HV-3	820	1.108	1.431	0.987	0.906	0.571	1.070	0.990	0.557
HO-2 / HO-3 / HV-3	821	0.978	0.478	0.715	0.728	0.465	0.792	1.585	1.717
HO-2 / HO-3 / HV-3	822	0.865	0.833	1.235	0.927	0.786	0.854	1.320	1.237
HO-2 / HO-3 / HV-3	823	1.065	0.773	1.361	0.980	0.938	0.868	1.080	0.737
HO-2 / HO-3 / HV-3	824	0.955	0.571	0.491	0.658	0.618	0.864	1.209	1.595
HO-2 / HO-3 / HV-3	825	1.329	0.571	0.959	0.778	0.806	0.919	0.701	1.268
HO-2 / HO-3 / HV-3	826	0.981	0.665	0.982	0.943	0.595	0.811	0.568	1.029
HO-2 / HO-3 / HV-3	827	1.012	1.148	0.788	0.850	0.520	0.755	0.703	1.042
HO-2 / HO-3 / HV-3	828	1.378	0.825	0.833	1.100	0.902	1.132	0.704	0.483
HO-2 / HO-3 / HV-3	829	0.901	0.829	1.051	0.944	0.651	0.829	0.708	1.050
HO-2 / HO-3 / HV-3	830	0.738	0.652	1.390	0.917	1.031	1.151	0.673	1.817
HO-2 / HO-3 / HV-3	831	1.745	0.726	0.625	0.960	0.978	1.025	0.752	0.516
HO-2 / HO-3 / HV-3	832	0.730	1.174	1.209	1.420	0.949	1.440	1.093	0.745
HO-2 / HO-3 / HV-3	833	0.969	0.481	0.661	0.872	0.466	0.862	1.206	1.590
HO-2 / HO-3 / HV-3	834	1.324	0.904	1.130	1.067	0.573	1.075	0.743	0.559
HO-2 / HO-3 / HV-3	835	1.670	1.059	1.474	1.073	0.814	1.135	0.777	0.532
HO-2 / HO-3 / HV-3	836	0.764	0.496	0.879	0.899	0.913	0.799	0.744	1.640
HO-2 / HO-3 / HV-3	837	0.834	0.898	1.190	0.896	0.564	0.824	1.274	1.774
HO-2 / HO-3 / HV-3	838	0.834	0.802	0.901	0.860	0.564	0.849	1.274	1.774
HO-2 / HO-3 / HV-3	839	0.963	0.827	1.048	0.644	0.650	0.761	0.707	1.049
HO-2 / HO-3 / HV-3	840	1.041	1.157	1.038	1.104	0.823	1.460	1.318	0.486
HO-2 / HO-3 / HV-3	841	1.036	0.653	0.924	0.547	0.960	0.887	0.674	1.820
HO-2 / HO-3 / HV-3	842	1.093	1.159	1.374	1.245	0.767	0.875	1.090	0.744
HO-2 / HO-3 / HV-3	844	1.414	0.589	0.504	0.901	0.360	1.005	0.642	1.642
HO-2 / HO-3 / HV-3	845	0.830	1.276	1.114	0.768	0.735	0.701	0.566	1.025
HO-2 / HO-3 / HV-3	846	0.534	0.575	0.816	1.507	0.962	1.016	0.728	1.607
HO-2 / HO-3 / HV-3	847	0.834	0.802	1.519	0.599	0.700	0.864	1.273	1.773
HO-2 / HO-3 / HV-3	848	0.870	0.558	1.242	0.897	0.975	0.979	0.687	1.849
HO-2 / HO-3 / HV-3	849	1.214	1.236	1.188	0.911	0.830	1.467	0.703	0.482
HO-2 / HO-3 / HV-3	850	0.990	1.454	1.330	0.974	0.743	1.100	1.055	0.721
HO-2 / HO-3 / HV-3	851	0.833	0.897	1.451	0.877	0.698	0.823	1.271	1.770
HO-2 / HO-3 / HV-3	852	1.311	0.546	0.633	0.920	0.506	1.070	1.153	0.387
HO-2 / HO-3 / HV-3	853	1.160	0.946	0.548	0.863	0.702	0.999	0.980	0.552
HO-2 / HO-3 / HV-3	854	1.217	0.788	1.334	1.096	0.834	1.698	0.704	0.483
HO-2 / HO-3 / HV-3	855	1.379	1.240	1.191	1.096	0.672	1.700	0.706	0.483
HO-2 / HO-3 / HV-3	856	0.950	0.805	0.490	0.655	0.616	0.935	1.205	1.589
HO-2 / HO-3 / HV-3	858	0.723	1.238	1.333	0.640	0.647	1.187	0.704	1.044
HO-2 / HO-3 / HV-3	859	0.928	0.557	0.969	0.850	0.455	0.839	1.175	1.551
HO-2 / HO-3 / HV-3	860	0.726	1.085	1.467	1.241	1.060	0.872	1.087	0.740
HO-2 / HO-3 / HV-3	861	1.206	0.483	0.701	0.876	0.469	0.866	0.626	1.598
HO-2 / HO-3 / HV-3	862	1.040	0.740	1.267	1.189	0.791	0.979	1.255	0.886
HO-2 / HO-3 / HV-3	863	0.889	0.471	0.648	0.787	0.519	0.796	1.183	1.560

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	864	1.558	1.046	1.880	1.078	0.802	1.056	0.768	0.525
HO-2 / HO-3 / HV-3	865	0.996	0.481	0.727	0.720	1.318	0.853	0.649	1.176
HO-2 / HO-3 / HV-3	866	1.051	0.749	1.319	1.134	0.910	0.802	1.047	0.715
HO-2 / HO-3 / HV-3	867	1.254	0.667	0.744	0.772	0.597	0.712	0.569	1.031
HO-2 / HO-3 / HV-3	868	0.975	0.547	0.919	0.896	0.772	0.883	1.299	1.811
HO-2 / HO-3 / HV-3	869	1.485	0.824	0.833	0.911	0.830	1.693	0.703	0.482
HO-2 / HO-3 / HV-3	870	1.064	0.609	0.713	0.890	0.570	0.930	0.545	0.987
HO-2 / HO-3 / HV-3	871	1.004	0.799	0.666	0.890	0.562	0.844	1.267	1.765
HO-2 / HO-3 / HV-3	872	1.456	1.129	1.306	1.283	0.657	1.737	0.689	0.473
HO-2 / HO-3 / HV-3	873	1.121	1.038	1.068	0.876	0.628	0.842	0.966	0.659
HO-2 / HO-3 / HV-3	874	0.834	1.085	0.786	0.917	0.785	0.971	1.571	1.472
HO-2 / HO-3 / HV-3	875	0.796	0.696	0.704	0.854	0.744	0.809	1.217	1.693
HO-2 / HO-3 / HV-3	876	0.983	0.551	0.688	0.920	0.962	0.890	1.310	1.227
HO-2 / HO-3 / HV-3	877	1.701	0.707	0.822	0.641	0.432	1.161	0.731	1.327
HO-2 / HO-3 / HV-3	878	1.548	0.786	0.788	1.072	0.668	1.692	0.702	0.482
HO-2 / HO-3 / HV-3	879	0.828	0.799	0.895	0.873	0.697	0.860	1.266	1.765
HO-2 / HO-3 / HV-3	880	0.828	0.799	1.185	0.727	0.697	0.804	1.266	1.765
HO-2 / HO-3 / HV-3	881	0.796	0.696	1.705	0.840	0.598	0.808	1.216	1.690
HO-2 / HO-3 / HV-3	882	0.868	1.156	0.737	0.909	0.627	0.961	1.557	1.456
HO-2 / HO-3 / HV-3	883	1.451	1.045	2.217	1.055	0.800	1.051	0.764	0.524
HO-2 / HO-3 / HV-3	884	1.090	1.407	0.735	1.103	0.562	1.142	0.975	0.549
HO-2 / HO-3 / HV-3	885	1.285	0.578	0.707	0.811	0.474	0.873	0.631	1.612
HO-2 / HO-3 / HV-3	886	0.832	1.162	0.783	0.635	0.782	0.965	1.565	1.463
HO-2 / HO-3 / HV-3	887	1.003	0.892	0.894	0.530	0.561	0.802	1.265	1.761
HO-2 / HO-3 / HV-3	888	1.103	0.895	1.118	1.833	0.429	1.065	0.736	0.554
HO-2 / HO-3 / HV-3	889	0.878	0.697	0.847	1.115	0.600	0.907	1.169	1.542
HO-2 / HO-3 / HV-3	890	1.032	0.778	0.982	1.179	0.785	1.105	1.244	0.877
HO-2 / HO-3 / HV-3	891	1.162	1.100	1.135	0.715	0.862	1.020	1.260	0.462
HO-2 / HO-3 / HV-3	892	1.015	0.734	0.702	0.850	0.464	0.874	0.627	0.928
HO-2 / HO-3 / HV-3	893	0.743	0.483	1.070	0.964	0.665	1.355	0.723	1.595
HO-2 / HO-3 / HV-3	894	1.156	0.735	0.779	0.909	0.778	1.309	1.233	0.869
HO-2 / HO-3 / HV-3	895	0.919	1.117	1.013	0.802	0.808	0.987	1.618	1.516
HO-2 / HO-3 / HV-3	896	1.192	0.542	0.709	1.663	0.485	0.712	0.543	0.371
HO-2 / HO-3 / HV-3	897	1.396	1.169	1.755	1.135	0.680	1.801	0.716	0.491
HO-2 / HO-3 / HV-3	898	1.093	1.154	0.778	0.925	0.777	1.304	1.231	0.868
HO-2 / HO-3 / HV-3	899	1.213	0.728	0.885	0.882	0.462	1.365	0.630	1.607
HO-2 / HO-3 / HV-3	900	1.019	1.071	1.107	0.923	0.839	1.092	1.228	0.867
HO-2 / HO-3 / HV-3	901	1.017	1.150	1.104	0.836	0.837	1.090	1.225	0.865
HO-2 / HO-3 / HV-3	902	1.279	0.882	1.220	0.860	0.686	0.988	0.717	0.541
HO-2 / HO-3 / HV-3	903	0.882	1.091	0.747	0.782	0.789	1.025	1.580	1.480
HO-2 / HO-3 / HV-3	904	1.202	1.225	0.825	0.903	0.824	1.056	1.305	0.479
HO-2 / HO-3 / HV-3	905	0.742	0.571	1.069	0.873	0.886	0.776	0.723	1.592
HO-2 / HO-3 / HV-3	906	1.085	0.553	0.677	0.580	0.598	0.942	1.169	1.541
HO-2 / HO-3 / HV-3	907	0.689	0.697	0.707	1.060	0.600	0.811	1.553	1.698
HO-2 / HO-3 / HV-3	908	1.476	1.229	0.827	1.087	0.665	1.684	0.699	0.480
HO-2 / HO-3 / HV-3	909	1.203	0.541	0.382	0.914	0.502	1.061	0.591	1.508
HO-2 / HO-3 / HV-3	910	1.049	1.062	1.504	0.964	0.925	0.928	1.065	0.727
HO-2 / HO-3 / HV-3	911	1.003	2.262	1.426	0.836	0.796	0.987	0.692	1.252
HO-2 / HO-3 / HV-3	912	2.299	0.710	0.500	0.706	0.659	1.872	0.735	0.504
HO-2 / HO-3 / HV-3	913	1.144	1.165	0.983	0.859	0.784	1.157	1.240	0.453
HO-2 / HO-3 / HV-3	914	1.432	0.571	0.491	0.875	0.458	0.976	0.624	1.595
HO-2 / HO-3 / HV-3	915	1.086	0.721	0.731	0.937	0.772	1.640	1.222	0.862
HO-2 / HO-3 / HV-3	916	0.754	0.725	0.860	0.541	0.846	0.782	1.151	1.604
HO-2 / HO-3 / HV-3	917	1.207	1.142	1.322	1.086	0.826	1.059	1.308	0.480
HO-2 / HO-3 / HV-3	918	1.160	1.318	1.112	0.600	0.565	1.199	0.982	0.552
HO-2 / HO-3 / HV-3	919	0.907	1.523	1.277	1.137	0.865	0.986	1.266	0.892
HO-2 / HO-3 / HV-3	920	0.589	0.607	0.568	0.906	0.724	0.710	1.430	1.562
HO-2 / HO-3 / HV-3	921	1.224	0.481	0.500	0.817	0.466	1.141	0.635	1.623
HO-2 / HO-3 / HV-3	922	0.956	0.735	0.986	0.870	0.492	1.071	0.666	0.986
HO-2 / HO-3 / HV-3	923	0.946	0.794	0.942	0.592	0.694	0.857	1.260	1.757

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	924	1.085	1.147	0.965	0.917	0.772	1.130	1.221	0.861
HO-2 / HO-3 / HV-3	925	0.996	1.131	0.820	0.770	0.637	0.968	0.694	1.028
HO-2 / HO-3 / HV-3	926	1.384	1.245	1.049	1.317	0.674	1.704	0.707	0.484
HO-2 / HO-3 / HV-3	927	0.571	0.572	0.554	0.933	0.804	0.702	1.414	1.543
HO-2 / HO-3 / HV-3	928	1.773	1.045	0.905	1.075	0.800	1.051	0.764	0.524
HO-2 / HO-3 / HV-3	929	0.840	1.094	0.749	1.127	0.791	0.978	1.583	1.482
HO-2 / HO-3 / HV-3	930	0.822	0.886	1.175	0.786	0.556	0.813	1.256	1.750
HO-2 / HO-3 / HV-3	931	0.890	1.164	0.783	0.914	0.783	1.015	1.566	1.464
HO-2 / HO-3 / HV-3	932	1.315	1.251	1.346	1.130	0.841	1.992	0.712	0.489
HO-2 / HO-3 / HV-3	933	0.996	0.812	0.776	0.838	0.513	0.967	0.694	1.028
HO-2 / HO-3 / HV-3	934	0.924	0.784	0.679	0.779	0.453	0.836	1.171	1.544
HO-2 / HO-3 / HV-3	935	1.179	0.618	0.730	1.148	0.586	0.830	0.559	1.013
HO-2 / HO-3 / HV-3	936	0.829	1.080	0.782	1.113	0.782	1.101	1.563	1.463
HO-2 / HO-3 / HV-3	937	0.954	0.460	0.517	1.247	0.506	0.762	1.203	1.675
HO-2 / HO-3 / HV-3	938	1.469	1.223	0.824	1.062	0.662	1.674	0.697	0.478
HO-2 / HO-3 / HV-3	939	1.141	0.542	0.833	0.624	0.730	0.891	0.593	1.514
HO-2 / HO-3 / HV-3	940	1.107	1.100	1.220	1.260	0.958	1.147	1.102	0.752
HO-2 / HO-3 / HV-3	941	1.018	1.175	0.718	0.832	0.546	0.653	0.521	0.943
HO-2 / HO-3 / HV-3	942	1.274	0.572	1.122	0.659	0.469	0.940	0.626	1.599
HO-2 / HO-3 / HV-3	943	1.013	0.763	1.099	1.380	0.772	1.000	1.221	0.861
HO-2 / HO-3 / HV-3	944	1.500	1.162	1.052	1.393	0.676	1.790	0.711	0.488
HO-2 / HO-3 / HV-3	945	0.840	0.641	0.908	1.331	1.014	0.946	0.662	1.787
HO-2 / HO-3 / HV-3	946	0.961	0.783	0.701	0.838	0.455	0.814	1.544	1.688
HO-2 / HO-3 / HV-3	947	0.842	0.641	0.908	1.878	0.763	0.872	0.663	1.788
HO-2 / HO-3 / HV-3	948	1.093	0.825	1.225	0.902	0.779	0.849	1.310	1.227
HO-2 / HO-3 / HV-3	949	1.079	0.549	0.840	0.771	0.594	0.829	1.161	1.530
HO-2 / HO-3 / HV-3	950	1.085	0.763	0.965	0.765	0.833	1.639	1.221	0.861
HO-2 / HO-3 / HV-3	951	1.199	1.539	0.625	0.912	0.501	0.777	1.140	0.382
HO-2 / HO-3 / HV-3	952	0.947	0.795	0.893	0.724	0.695	0.858	1.262	1.759
HO-2 / HO-3 / HV-3	953	1.466	1.221	1.314	0.736	0.822	1.211	0.696	0.477
HO-2 / HO-3 / HV-3	954	1.078	0.549	0.671	0.629	0.594	0.899	1.160	1.528
HO-2 / HO-3 / HV-3	955	1.352	0.539	0.463	0.826	0.442	0.815	0.589	0.382
HO-2 / HO-3 / HV-3	956	0.952	1.091	1.433	1.426	0.882	0.777	1.014	0.693
HO-2 / HO-3 / HV-3	957	1.290	1.139	1.319	1.084	0.824	1.266	1.305	0.478
HO-2 / HO-3 / HV-3	958	1.180	1.202	0.568	1.085	0.809	1.242	1.279	0.468
HO-2 / HO-3 / HV-3	959	0.992	0.770	0.771	0.626	0.633	0.959	0.689	1.022
HO-2 / HO-3 / HV-3	960	1.431	0.452	0.760	1.054	0.553	1.016	0.679	1.228
HO-2 / HO-3 / HV-3	961	0.915	0.719	1.302	0.655	0.662	0.875	0.721	1.589
HO-2 / HO-3 / HV-3	962	0.800	0.574	0.459	0.917	0.807	0.754	1.418	1.549
HO-2 / HO-3 / HV-3	963	1.111	0.782	1.127	1.186	0.854	1.024	1.250	0.881
HO-2 / HO-3 / HV-3	964	1.239	0.764	0.731	0.917	0.772	1.569	1.222	0.862
HO-2 / HO-3 / HV-3	965	1.149	0.723	0.775	1.160	0.836	1.301	1.224	0.864
HO-2 / HO-3 / HV-3	966	1.154	0.734	0.778	1.168	0.777	1.007	1.231	0.868
HO-2 / HO-3 / HV-3	967	0.952	1.492	0.783	0.802	0.490	0.772	0.662	0.982
HO-2 / HO-3 / HV-3	968	0.790	0.488	1.385	1.403	0.729	1.020	0.733	1.616
HO-2 / HO-3 / HV-3	969	1.461	1.218	0.819	1.079	0.660	1.667	0.692	0.473
HO-2 / HO-3 / HV-3	970	0.748	0.575	1.229	0.972	0.961	0.851	0.727	1.605
HO-2 / HO-3 / HV-3	971	0.948	0.798	0.894	0.791	0.752	0.932	1.265	1.761
HO-2 / HO-3 / HV-3	972	0.853	0.650	0.682	2.315	0.775	0.884	0.672	1.814
HO-2 / HO-3 / HV-3	973	1.167	1.427	0.985	0.885	0.570	1.015	0.987	0.556
HO-2 / HO-3 / HV-3	974	1.027	1.510	1.548	0.676	1.025	0.957	1.097	0.747
HO-2 / HO-3 / HV-3	975	1.474	1.574	1.320	1.300	0.664	1.121	0.698	0.479
HO-2 / HO-3 / HV-3	976	1.279	1.131	1.026	0.734	0.819	1.443	1.295	0.473
HO-2 / HO-3 / HV-3	977	0.786	0.798	0.845	0.793	0.878	0.869	0.715	1.575
HO-2 / HO-3 / HV-3	978	0.523	0.790	0.593	2.022	0.710	0.723	1.383	1.574
HO-2 / HO-3 / HV-3	979	0.989	0.787	0.931	1.085	0.553	0.798	1.247	1.739
HO-2 / HO-3 / HV-3	980	0.861	1.066	0.966	0.921	0.772	1.001	1.544	1.443
HO-2 / HO-3 / HV-3	981	1.010	1.025	1.450	0.927	0.892	1.351	1.025	0.701
HO-2 / HO-3 / HV-3	982	0.911	0.772	0.385	0.766	0.734	0.786	1.154	1.522
HO-2 / HO-3 / HV-3	983	1.266	1.090	1.375	0.991	0.948	0.834	1.091	0.744

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

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HO-2 / HO-3 / HV-3	984	1.022	1.504	1.208	1.009	1.021	1.139	1.091	0.744
HO-2 / HO-3 / HV-3	985	1.026	1.150	0.733	0.874	0.491	0.717	0.661	0.992
HO-2 / HO-3 / HV-3	986	0.994	0.529	1.174	0.785	1.035	1.105	0.648	1.748
HO-2 / HO-3 / HV-3	987	1.139	1.609	0.960	0.864	0.556	0.991	0.964	0.543
HO-2 / HO-3 / HV-3	988	1.269	1.092	1.210	0.989	0.770	1.376	1.093	0.746
HO-2 / HO-3 / HV-3	989	0.871	0.804	0.812	0.897	0.843	0.833	0.686	1.017
HO-2 / HO-3 / HV-3	990	1.457	1.212	0.817	1.284	0.658	1.662	0.689	0.472
HO-2 / HO-3 / HV-3	991	1.295	0.765	0.774	0.903	0.836	1.132	1.224	0.864
HO-2 / HO-3 / HV-3	992	1.009	0.636	0.952	0.896	1.202	1.121	0.657	1.773
HO-2 / HO-3 / HV-3	993	1.120	0.861	0.945	1.279	0.547	1.783	0.950	0.534
HO-2 / HO-3 / HV-3	994	1.226	0.755	0.956	0.890	0.825	1.074	1.208	0.854
HO-2 / HO-3 / HV-3	995	0.781	0.542	0.420	0.685	0.790	0.773	1.522	1.664
HO-2 / HO-3 / HV-3	996	0.972	0.648	0.916	1.067	1.071	0.880	0.669	1.805
HO-2 / HO-3 / HV-3	997	1.467	1.137	1.315	1.105	0.822	1.118	0.696	0.477
HO-2 / HO-3 / HV-3	998	1.357	1.136	1.706	1.083	0.662	1.211	1.300	0.477
HO-2 / HO-3 / HV-3	1000	0.619	0.462	0.470	2.386	0.594	0.780	1.160	1.528
HO-2 / HO-3 / HV-3	1001	1.432	1.108	0.564	1.262	0.645	1.027	0.679	0.464
HO-2 / HO-3 / HV-3	1002	1.001	1.132	0.535	0.755	0.824	0.940	1.526	1.427
HO-2 / HO-3 / HV-3	1003	0.768	0.832	0.840	0.860	0.939	0.992	0.711	1.568
HO-2 / HO-3 / HV-3	1004	0.862	1.474	0.774	0.922	0.836	1.002	1.547	1.448
HO-2 / HO-3 / HV-3	1005	1.452	1.123	0.814	1.351	0.656	1.657	0.688	0.471
HO-2 / HO-3 / HV-3	1006	0.967	0.793	0.839	0.789	0.652	0.988	0.710	1.566
HO-2 / HO-3 / HV-3	1007	0.925	0.726	1.377	0.881	0.724	0.885	0.727	1.607
HO-2 / HO-3 / HV-3	1008	0.712	1.300	0.892	0.871	0.749	1.111	1.260	1.756
HO-2 / HO-3 / HV-3	1009	1.031	0.798	0.961	0.662	0.635	0.642	0.489	0.885
HO-2 / HO-3 / HV-3	1010	1.335	1.117	1.151	0.885	0.808	1.192	1.278	0.467
HO-2 / HO-3 / HV-3	1011	0.822	0.627	1.176	1.035	0.993	0.926	1.256	1.751
HO-2 / HO-3 / HV-3	1012	1.030	0.969	1.096	0.910	0.724	0.698	0.557	1.009
HO-2 / HO-3 / HV-3	1013	0.780	0.682	0.419	0.837	0.728	0.793	1.518	1.658
HO-2 / HO-3 / HV-3	1014	0.871	1.139	0.726	0.931	0.767	0.994	1.535	1.436
HO-2 / HO-3 / HV-3	1015	1.282	1.135	1.312	1.083	0.821	1.261	1.298	0.477
HO-2 / HO-3 / HV-3	1016	1.088	1.495	1.201	1.002	1.014	0.946	1.084	0.739
HO-2 / HO-3 / HV-3	1017	0.794	0.380	0.746	0.946	0.800	0.813	1.405	1.535
HO-2 / HO-3 / HV-3	1018	0.779	0.455	0.419	0.803	0.972	0.769	1.516	1.655
HO-2 / HO-3 / HV-3	1019	0.793	0.570	1.216	0.964	0.884	1.004	0.722	1.590
HO-2 / HO-3 / HV-3	1020	1.442	1.118	0.809	0.725	0.875	1.045	0.683	0.468
HO-2 / HO-3 / HV-3	1021	1.544	1.231	1.038	1.092	0.666	1.960	0.700	0.481
HO-2 / HO-3 / HV-3	1022	1.090	0.635	0.644	0.966	0.680	0.838	1.074	0.758
HO-2 / HO-3 / HV-3	1023	0.964	0.791	1.048	0.644	0.704	0.986	0.707	1.562
HO-2 / HO-3 / HV-3	1024	0.941	0.790	0.887	0.719	0.745	0.924	1.253	1.747
HO-2 / HO-3 / HV-3	1025	1.295	1.229	1.181	1.689	0.827	1.269	0.699	0.480
HO-2 / HO-3 / HV-3	1026	0.895	1.013	0.644	0.675	0.681	0.883	1.362	1.274
HO-2 / HO-3 / HV-3	1027	1.023	1.225	0.825	1.087	1.879	1.067	0.698	0.479
HO-2 / HO-3 / HV-3	1028	1.218	1.378	0.532	1.286	0.550	0.980	0.954	0.537
HO-2 / HO-3 / HV-3	1029	0.898	0.782	0.836	0.943	0.523	0.859	1.368	1.559
HO-2 / HO-3 / HV-3	1030	0.763	0.826	0.792	0.944	0.649	0.761	1.367	1.558
HO-2 / HO-3 / HV-3	1031	1.282	1.220	1.029	1.103	0.821	1.114	1.298	0.474
HO-2 / HO-3 / HV-3	1032	0.564	0.566	0.549	0.942	0.987	0.968	1.400	1.528
HO-2 / HO-3 / HV-3	1033	0.889	0.454	0.418	0.815	0.724	0.789	1.510	1.651
HO-2 / HO-3 / HV-3	1034	1.297	0.871	0.873	0.771	0.547	0.798	1.233	1.719
HO-2 / HO-3 / HV-3	1035	0.844	0.849	0.743	0.698	1.524	1.009	0.698	0.526
HO-2 / HO-3 / HV-3	1036	1.068	1.379	0.718	1.776	0.551	1.031	0.956	0.537
HO-2 / HO-3 / HV-3	1037	1.159	0.897	0.532	0.898	0.715	0.721	0.550	0.995
HO-2 / HO-3 / HV-3	1038	0.564	0.626	0.548	0.926	1.107	1.221	1.399	1.527
HO-2 / HO-3 / HV-3	1039	0.781	0.800	0.811	0.804	0.664	0.741	1.399	1.595
HO-2 / HO-3 / HV-3	1040	0.989	1.051	1.494	0.972	1.029	1.326	1.053	0.719
HO-2 / HO-3 / HV-3	1041	0.856	1.462	0.959	0.914	0.828	0.993	1.533	1.434
HO-2 / HO-3 / HV-3	1042	0.774	0.470	1.189	0.958	0.865	0.980	0.704	1.553
HO-2 / HO-3 / HV-3	1043	0.930	0.523	0.878	0.857	0.682	1.094	1.241	1.728
HO-2 / HO-3 / HV-3	1044	0.815	0.870	0.882	0.861	0.916	1.099	1.247	1.738

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	1045	1.338	1.204	1.296	1.087	0.877	1.244	1.283	0.469
HO-2 / HO-3 / HV-3	1046	0.773	1.108	0.417	0.799	0.723	0.788	1.507	1.645
HO-2 / HO-3 / HV-3	1047	0.789	0.377	0.547	0.923	0.795	0.808	1.396	1.524
HO-2 / HO-3 / HV-3	1048	1.334	1.116	1.150	1.061	0.807	1.044	1.277	0.467
HO-2 / HO-3 / HV-3	1049	0.911	0.477	1.355	0.651	0.945	0.996	0.717	1.580
HO-2 / HO-3 / HV-3	1050	0.935	0.677	0.721	1.264	0.581	0.787	1.506	1.644
HO-2 / HO-3 / HV-3	1051	0.943	0.530	0.659	0.884	0.923	0.927	1.257	1.751
HO-2 / HO-3 / HV-3	1052	0.740	0.719	1.067	0.801	1.135	0.842	0.721	1.589
HO-2 / HO-3 / HV-3	1053	1.213	0.609	0.952	0.898	0.717	0.787	0.552	0.999
HO-2 / HO-3 / HV-3	1054	0.975	0.773	0.917	1.012	0.902	0.796	1.229	1.711
HO-2 / HO-3 / HV-3	1055	0.990	1.120	1.075	0.899	0.753	0.920	1.507	1.410
HO-2 / HO-3 / HV-3	1056	1.330	1.536	1.148	0.882	0.871	1.031	1.274	0.466
HO-2 / HO-3 / HV-3	1057	1.124	1.040	0.663	0.832	0.701	1.026	1.108	0.782
HO-2 / HO-3 / HV-3	1058	1.335	1.202	1.292	1.066	0.808	1.241	1.279	0.468
HO-2 / HO-3 / HV-3	1059	1.276	0.673	0.722	0.814	0.450	0.851	0.609	0.904
HO-2 / HO-3 / HV-3	1060	0.771	0.659	0.551	0.766	0.714	0.700	1.454	1.522
HO-2 / HO-3 / HV-3	1061	0.914	0.795	0.596	0.656	0.661	0.737	1.393	1.587
HO-2 / HO-3 / HV-3	1062	1.051	0.757	0.759	1.080	0.622	0.941	0.675	1.004
HO-2 / HO-3 / HV-3	1063	0.941	0.875	0.658	0.720	0.922	1.102	1.255	1.747
HO-2 / HO-3 / HV-3	1064	1.134	1.454	0.763	0.756	0.614	0.988	1.527	1.429
HO-2 / HO-3 / HV-3	1065	1.037	1.265	1.105	0.895	0.729	0.801	0.562	1.017
HO-2 / HO-3 / HV-3	1066	1.071	0.719	1.086	1.925	0.613	1.280	1.205	0.851
HO-2 / HO-3 / HV-3	1067	0.833	0.628	0.550	0.909	0.799	0.712	1.403	1.534
HO-2 / HO-3 / HV-3	1068	1.389	1.156	1.191	0.852	0.778	1.147	1.230	0.450
HO-2 / HO-3 / HV-3	1069	0.785	0.375	0.448	0.919	0.792	0.740	1.389	1.517
HO-2 / HO-3 / HV-3	1070	1.127	1.278	1.211	0.857	0.681	1.118	0.954	0.536
HO-2 / HO-3 / HV-3	1071	1.126	1.114	0.757	0.900	0.757	0.981	1.514	1.416
HO-2 / HO-3 / HV-3	1072	1.188	0.599	0.888	1.065	0.709	1.040	1.123	0.793
HO-2 / HO-3 / HV-3	1073	0.854	1.038	0.711	0.893	1.003	0.927	1.503	1.406
HO-2 / HO-3 / HV-3	1074	0.931	0.878	0.652	0.713	0.914	1.093	1.243	1.731
HO-2 / HO-3 / HV-3	1075	1.115	0.716	1.065	0.652	0.713	0.999	0.717	1.583
HO-2 / HO-3 / HV-3	1076	0.928	0.875	0.925	1.021	0.737	1.093	1.239	1.725
HO-2 / HO-3 / HV-3	1077	1.059	0.798	1.150	0.892	0.677	0.951	0.680	1.011
HO-2 / HO-3 / HV-3	1078	1.260	1.197	1.231	1.336	0.871	1.421	1.274	0.466
HO-2 / HO-3 / HV-3	1079	0.953	0.782	0.827	0.952	0.695	1.233	0.700	1.543
HO-2 / HO-3 / HV-3	1080	1.055	1.114	0.939	0.894	0.811	0.926	1.502	1.405
HO-2 / HO-3 / HV-3	1081	1.048	0.791	0.798	1.077	0.620	0.942	0.674	1.000
HO-2 / HO-3 / HV-3	1082	0.972	0.772	0.916	1.794	0.728	0.793	1.225	1.148
HO-2 / HO-3 / HV-3	1083	0.811	0.873	0.876	0.837	0.909	1.089	1.238	1.724
HO-2 / HO-3 / HV-3	1084	0.930	0.523	0.879	0.840	1.024	0.915	1.241	1.729
HO-2 / HO-3 / HV-3	1085	1.192	0.677	0.378	0.550	0.580	1.051	1.133	1.495
HO-2 / HO-3 / HV-3	1086	1.427	1.113	0.625	0.743	0.477	0.843	0.828	0.468
HO-2 / HO-3 / HV-3	1087	1.080	1.060	1.229	0.622	0.768	0.996	1.536	1.437
HO-2 / HO-3 / HV-3	1088	1.029	0.798	1.059	0.866	0.657	1.205	0.716	1.576
HO-2 / HO-3 / HV-3	1089	1.261	1.198	1.624	1.268	0.806	1.239	1.275	0.466
HO-2 / HO-3 / HV-3	1090	1.518	1.212	1.305	1.355	0.657	1.932	0.689	0.472
HO-2 / HO-3 / HV-3	1091	0.822	1.076	0.687	0.718	1.040	1.021	1.448	1.356
HO-2 / HO-3 / HV-3	1092	1.119	1.040	0.712	0.913	0.752	0.975	1.505	1.408
HO-2 / HO-3 / HV-3	1093	0.879	1.500	1.258	1.182	1.131	0.973	1.246	0.879
HO-2 / HO-3 / HV-3	1094	2.234	0.688	1.053	0.981	0.636	0.978	0.710	0.487
HO-2 / HO-3 / HV-3	1095	1.328	0.763	1.345	1.219	1.042	1.112	1.067	0.728
HO-2 / HO-3 / HV-3	1096	1.436	1.197	1.288	1.062	0.806	1.189	1.274	0.466
HO-2 / HO-3 / HV-3	1097	1.436	1.197	1.288	1.080	0.805	1.093	1.274	0.466
HO-2 / HO-3 / HV-3	1098	0.914	1.183	1.147	0.938	1.073	1.042	1.608	1.504
HO-2 / HO-3 / HV-3	1099	0.926	0.872	1.156	0.710	0.977	0.913	1.238	1.722
HO-2 / HO-3 / HV-3	1100	0.926	0.914	0.875	0.709	0.908	1.090	1.237	1.722
HO-2 / HO-3 / HV-3	1101	0.980	0.872	0.873	0.851	0.734	1.314	1.237	1.721
HO-2 / HO-3 / HV-3	1102	0.885	0.778	0.824	0.931	0.920	0.847	0.697	1.535
HO-2 / HO-3 / HV-3	1103	1.064	1.443	0.757	0.884	0.610	1.066	1.513	1.416
HO-2 / HO-3 / HV-3	1104	1.242	1.180	0.796	1.066	0.859	1.016	1.256	0.461

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

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HO-2 / HO-3 / HV-3	1105	0.879	1.160	1.265	0.639	1.182	1.022	1.575	1.476
HO-2 / HO-3 / HV-3	1106	1.000	0.464	1.316	0.772	0.854	0.846	0.696	1.534
HO-2 / HO-3 / HV-3	1107	1.512	1.207	1.018	1.070	0.655	1.653	0.686	0.470
HO-2 / HO-3 / HV-3	1108	1.100	0.436	1.173	0.724	0.728	1.225	0.696	1.561
HO-2 / HO-3 / HV-3	1109	0.840	0.375	0.778	1.098	0.792	0.805	1.389	1.517
HO-2 / HO-3 / HV-3	1110	1.449	1.121	1.298	1.346	0.812	1.653	0.686	0.470
HO-2 / HO-3 / HV-3	1112	1.248	1.104	1.222	1.581	0.798	1.404	1.265	0.464
HO-2 / HO-3 / HV-3	1113	1.458	1.129	1.307	1.054	0.658	1.109	1.292	0.472
HO-2 / HO-3 / HV-3	1114	0.779	0.372	0.444	1.146	0.784	0.733	1.376	1.504
HO-2 / HO-3 / HV-3	1115	1.064	1.229	1.201	0.887	0.710	0.715	0.545	0.987
HO-2 / HO-3 / HV-3	1116	1.032	1.156	1.121	0.934	1.049	1.020	1.571	1.472
HO-2 / HO-3 / HV-3	1117	1.075	1.055	1.089	1.147	1.020	1.283	1.210	0.854
HO-2 / HO-3 / HV-3	1118	0.887	0.826	0.836	0.679	0.869	1.042	1.182	1.647
HO-2 / HO-3 / HV-3	1119	0.778	0.557	0.538	1.409	0.784	0.796	1.373	1.502
HO-2 / HO-3 / HV-3	1120	1.010	1.432	1.039	1.042	0.851	0.985	1.503	1.315
HO-2 / HO-3 / HV-3	1121	0.833	1.423	0.934	0.889	0.996	0.966	1.492	1.396
HO-2 / HO-3 / HV-3	1122	0.749	0.773	1.169	0.908	0.851	0.745	1.341	1.529
HO-2 / HO-3 / HV-3	1123	1.246	1.186	1.220	1.029	1.065	1.400	1.262	0.463
HO-2 / HO-3 / HV-3	1124	0.778	1.009	1.377	0.817	0.982	0.965	1.371	1.283
HO-2 / HO-3 / HV-3	1125	1.299	1.499	1.121	0.862	0.786	1.161	1.246	0.456
HO-2 / HO-3 / HV-3	1126	0.972	1.101	1.133	1.055	0.741	0.916	1.483	1.388
HO-2 / HO-3 / HV-3	1127	0.828	1.490	1.250	0.912	1.172	1.012	1.562	1.461
HO-2 / HO-3 / HV-3	1128	0.912	0.441	0.703	0.793	0.939	0.780	1.149	1.601
HO-2 / HO-3 / HV-3	1129	0.995	0.690	0.818	0.768	0.848	1.219	0.693	1.526
HO-2 / HO-3 / HV-3	1130	0.956	0.554	1.328	0.780	0.927	0.977	0.702	1.548
HO-2 / HO-3 / HV-3	1131	1.834	0.751	1.081	0.831	0.611	1.544	0.642	0.441
HO-2 / HO-3 / HV-3	1132	1.245	1.184	1.137	1.069	1.196	1.175	1.261	0.462
HO-2 / HO-3 / HV-3	1133	0.869	1.460	1.092	0.893	1.101	0.992	1.531	1.433
HO-2 / HO-3 / HV-3	1134	1.084	1.469	1.236	1.096	1.028	0.999	1.220	0.860
HO-2 / HO-3 / HV-3	1135	0.564	0.635	0.742	0.908	1.109	0.843	1.400	1.531
HO-2 / HO-3 / HV-3	1136	0.995	1.115	1.157	0.920	1.013	1.068	1.515	1.419
HO-2 / HO-3 / HV-3	1137	0.868	1.337	0.974	1.108	1.168	1.095	1.555	1.455
HO-2 / HO-3 / HV-3	1138	0.996	1.446	1.213	0.903	1.014	0.983	1.518	1.420
HO-2 / HO-3 / HV-3	1139	1.260	0.744	1.208	0.894	1.005	1.059	1.190	0.842
HO-2 / HO-3 / HV-3	1140	1.682	0.439	0.796	0.729	0.700	0.784	0.567	1.449
HO-2 / HO-3 / HV-3	1141	1.271	0.529	1.034	0.909	0.771	0.869	1.118	1.476
HO-2 / HO-3 / HV-3	1142	0.907	1.523	0.999	1.199	1.066	1.035	1.596	1.494
HO-2 / HO-3 / HV-3	1143	1.128	1.179	1.142	1.140	1.202	1.038	1.269	0.894
HO-2 / HO-3 / HV-3	1144	0.960	0.558	1.334	0.943	0.865	1.244	0.706	1.555
HO-2 / HO-3 / HV-3	1145	0.977	1.419	0.932	0.738	0.994	0.964	1.488	1.394
HO-2 / HO-3 / HV-3	1146	1.002	1.454	0.763	0.890	1.019	0.941	1.527	1.429
HO-2 / HO-3 / HV-3	1147	1.603	1.249	0.518	0.850	0.536	0.957	0.931	0.524
HO-2 / HO-3 / HV-3	1148	1.692	0.523	0.801	0.800	0.703	0.789	0.572	1.457
HO-2 / HO-3 / HV-3	1149	1.111	0.738	0.646	0.807	0.711	1.196	1.116	1.472
HO-2 / HO-3 / HV-3	1150	1.260	1.537	1.292	1.080	1.077	1.238	1.274	0.466
HO-2 / HO-3 / HV-3	1151	1.274	0.752	1.220	0.923	1.016	1.279	1.202	0.850
HO-2 / HO-3 / HV-3	1152	1.258	1.132	1.219	1.437	0.761	1.803	1.204	0.442
HO-2 / HO-3 / HV-3	1153	1.232	1.016	0.736	0.892	0.795	0.909	1.472	1.378
HO-2 / HO-3 / HV-3	1154	1.173	0.444	1.032	0.807	0.711	1.033	1.115	1.472
HO-2 / HO-3 / HV-3	1155	1.103	1.416	0.931	0.867	0.743	0.962	1.486	1.390
HO-2 / HO-3 / HV-3	1156	0.988	0.542	1.158	0.898	0.906	0.956	0.686	1.514
HO-2 / HO-3 / HV-3	1157	0.872	0.685	1.016	0.829	1.083	0.958	0.686	1.514
HO-2 / HO-3 / HV-3	1158	0.808	0.551	0.760	0.900	0.957	0.940	1.360	1.486
HO-2 / HO-3 / HV-3	1159	1.111	1.164	0.989	1.415	1.136	1.113	1.252	0.883
HO-2 / HO-3 / HV-3	1160	0.835	0.668	0.744	0.946	0.989	0.748	1.405	1.535
HO-2 / HO-3 / HV-3	1161	1.044	1.414	1.539	1.055	0.803	0.961	1.484	1.389
HO-2 / HO-3 / HV-3	1162	1.496	1.110	1.228	1.037	0.804	1.187	1.273	0.465
HO-2 / HO-3 / HV-3	1163	0.775	0.651	0.537	1.082	0.782	0.947	1.371	1.497
HO-2 / HO-3 / HV-3	1164	1.443	0.985	1.058	0.656	0.663	0.859	1.049	0.740
HO-2 / HO-3 / HV-3	1165	1.023	1.215	0.637	0.757	0.637	0.778	1.273	1.194

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

Proposed Table: Territory Factors									
Form	Territory	P1	P2	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	1166	1.008	0.783	0.828	0.848	0.925	0.851	0.701	1.545
HO-2 / HO-3 / HV-3	1167	0.880	1.329	1.242	0.904	1.163	1.303	1.549	1.449
HO-2 / HO-3 / HV-3	1168	1.139	1.352	0.887	1.009	0.570	0.999	1.418	1.328
HO-2 / HO-3 / HV-3	1169	1.402	0.748	1.033	1.884	0.468	0.993	0.608	0.459
HO-2 / HO-3 / HV-3	1170	0.767	0.550	0.533	0.878	1.074	0.785	1.357	1.482
HO-2 / HO-3 / HV-3	1171	0.863	1.449	0.761	1.360	1.016	1.113	1.520	1.423
HO-2 / HO-3 / HV-3	1172	1.144	1.049	1.017	1.015	0.713	1.004	1.427	1.335
HO-2 / HO-3 / HV-3	1173	0.820	0.614	0.758	0.898	1.073	0.784	1.355	1.481
HO-2 / HO-3 / HV-3	1174	1.206	0.658	0.405	0.806	0.565	0.764	1.464	1.599
HO-2 / HO-3 / HV-3	1175	0.983	1.104	1.069	1.067	1.077	1.056	1.500	1.404
HO-2 / HO-3 / HV-3	1176	0.987	1.653	0.823	0.545	0.917	0.857	1.162	1.617
HO-2 / HO-3 / HV-3	1177	0.929	0.539	1.011	1.307	0.838	1.279	0.682	1.506
HO-2 / HO-3 / HV-3	1178	1.092	0.519	0.796	0.794	1.199	0.784	0.567	1.449
HO-2 / HO-3 / HV-3	1179	0.982	0.800	0.766	0.826	0.627	0.692	1.322	1.506
HO-2 / HO-3 / HV-3	1180	1.450	1.487	1.192	1.028	0.780	1.196	1.233	0.452
HO-2 / HO-3 / HV-3	1181	1.497	0.954	0.691	0.685	0.691	1.011	1.093	0.772
HO-2 / HO-3 / HV-3	1182	1.009	1.465	0.961	0.933	1.317	0.996	1.217	0.858
HO-2 / HO-3 / HV-3	1183	0.959	1.246	0.856	0.850	0.998	1.062	1.209	1.683
HO-2 / HO-3 / HV-3	1184	0.825	0.553	0.534	1.398	0.959	0.789	1.364	1.490
HO-2 / HO-3 / HV-3	1185	1.060	0.454	1.011	0.825	0.941	0.952	0.682	1.504
HO-2 / HO-3 / HV-3	1186	1.258	0.525	0.916	0.802	0.706	1.026	1.109	1.462
HO-2 / HO-3 / HV-3	1187	1.076	1.126	0.764	0.928	1.098	0.990	1.529	1.431
HO-2 / HO-3 / HV-3	1188	1.253	1.472	1.150	0.926	1.131	0.971	1.221	0.837
HO-2 / HO-3 / HV-3	1189	1.097	1.409	0.924	0.879	0.986	0.957	1.477	1.384
HO-2 / HO-3 / HV-3	1190	0.815	1.131	1.095	1.419	1.153	1.125	1.537	1.438
HO-2 / HO-3 / HV-3	1191	0.856	1.059	0.960	1.093	1.315	1.079	1.535	1.436
HO-2 / HO-3 / HV-3	1192	1.295	1.166	1.119	2.190	0.782	1.157	1.241	0.454
HO-2 / HO-3 / HV-3	1193	1.287	1.158	1.247	2.175	0.778	1.148	1.231	0.451
HO-2 / HO-3 / HV-3	1194	1.880	1.155	0.975	1.044	0.627	1.583	0.657	0.451
HO-2 / HO-3 / HV-3	1195	0.856	1.130	1.230	1.151	1.315	1.290	1.535	1.436
HO-2 / HO-3 / HV-3	1196	1.001	0.550	1.175	0.931	0.961	1.227	0.694	1.535
HO-2 / HO-3 / HV-3	1197	0.870	1.130	1.171	1.892	1.151	0.993	1.533	1.434
HO-2 / HO-3 / HV-3	1198	1.423	1.184	1.274	1.323	0.797	1.084	1.262	0.462
HO-2 / HO-3 / HV-3	1199	0.965	1.403	1.050	0.879	1.057	1.036	1.473	1.378
HO-2 / HO-3 / HV-3	1200	0.813	1.128	1.092	1.149	1.312	1.120	1.531	1.433
HO-2 / HO-3 / HV-3	1201	0.857	1.130	0.768	1.418	1.152	1.558	1.536	1.437
HO-2 / HO-3 / HV-3	1202	0.948	0.549	0.532	0.877	0.954	0.815	1.355	1.481
HO-2 / HO-3 / HV-3	1203	0.948	0.365	1.211	1.346	0.772	0.937	1.355	1.480
HO-2 / HO-3 / HV-3	1204	1.580	1.326	0.914	0.839	0.528	1.076	0.918	0.517
HO-2 / HO-3 / HV-3	1205	1.264	1.621	0.491	0.711	0.625	0.737	1.139	1.585
HO-2 / HO-3 / HV-3	1206	0.811	0.608	0.527	0.904	1.016	0.928	1.341	1.465
HO-2 / HO-3 / HV-3	1207	1.864	1.150	0.735	1.040	0.775	1.002	0.655	0.448
HO-2 / HO-3 / HV-3	1208	1.899	1.173	1.124	1.308	0.635	1.866	0.667	0.457
HO-2 / HO-3 / HV-3	1209	0.829	2.241	1.042	0.886	0.976	1.029	1.460	1.368
HO-2 / HO-3 / HV-3	1210	0.794	0.542	0.710	0.867	1.014	0.774	1.338	1.463
HO-2 / HO-3 / HV-3	1211	1.184	0.602	0.901	2.145	0.996	0.890	0.623	1.679
HO-2 / HO-3 / HV-3	1212	1.086	0.683	0.915	0.886	1.583	0.903	1.156	0.816
HO-2 / HO-3 / HV-3	1213	1.617	0.739	1.141	1.063	0.807	0.967	1.183	0.835
HO-2 / HO-3 / HV-3	1214	0.814	0.555	0.726	1.084	1.037	0.949	1.371	1.497
HO-2 / HO-3 / HV-3	1215	1.814	1.043	1.076	1.252	0.754	1.679	0.637	0.437
HO-2 / HO-3 / HV-3	1216	0.894	1.159	1.203	1.181	1.349	1.325	1.574	1.473
HO-2 / HO-3 / HV-3	1217	1.066	1.302	1.157	1.078	1.137	1.068	1.515	1.419
HO-2 / HO-3 / HV-3	1218	0.739	0.449	1.276	0.915	1.409	1.185	0.673	1.483
HO-2 / HO-3 / HV-3	1219	0.994	1.114	1.213	0.884	1.297	0.981	1.513	1.416
HO-2 / HO-3 / HV-3	1220	0.964	0.749	0.993	1.069	0.824	0.783	1.298	1.479
HO-2 / HO-3 / HV-3	1221	1.090	1.140	0.969	0.941	1.676	1.004	1.225	0.865
HO-2 / HO-3 / HV-3	1222	1.204	1.429	0.749	0.910	1.076	0.972	1.500	1.404
HO-2 / HO-3 / HV-3	1223	0.852	1.313	0.957	1.368	1.310	1.281	1.529	1.431
HO-2 / HO-3 / HV-3	1224	0.928	0.536	0.520	1.048	1.005	0.767	1.326	1.449
HO-2 / HO-3 / HV-3	1225	1.086	1.137	0.773	0.937	1.672	1.087	1.222	0.862

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Territory Factor Revision

Proposed Factors

Rule 301.A.2 Factors

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HO-2 / HO-3 / HV-3	1226	1.142	0.540	0.708	1.056	0.761	0.923	1.335	1.459
HO-2 / HO-3 / HV-3	1227	1.561	1.309	1.151	0.797	0.521	0.978	0.906	0.510
HO-2 / HO-3 / HV-3	1228	1.395	1.807	2.064	1.124	2.279	1.430	1.386	1.534
HO-2 / HO-3 / HV-3	1229	1.846	1.139	0.960	0.989	0.766	1.041	1.213	0.445
HO-2 / HO-3 / HV-3	1230	2.276	0.757	0.441	0.912	0.762	0.989	0.646	0.442
HO-2 / HO-3 / HV-3	1231	1.848	1.142	1.228	0.990	0.768	1.133	1.215	0.446
HO-2 / HO-3 / HV-3	1232	0.958	0.527	1.206	0.539	1.326	1.173	0.667	1.470
HO-2 / HO-3 / HV-3	1233	1.255	1.427	0.937	1.123	1.075	0.971	1.498	1.401
HO-2 / HO-3 / HV-3	1234	1.833	0.576	0.899	0.850	0.545	0.743	0.520	0.943
HO-2 / HO-3 / HV-3	1235	1.642	0.941	1.042	0.914	0.737	1.046	1.077	0.395
HO-2 / HO-3 / HV-3	1236	1.139	1.129	0.725	0.930	1.745	0.993	1.213	0.856
HO-2 / HO-3 / HV-3	1237	1.259	1.039	0.941	2.309	1.079	0.974	1.189	0.840
HO-2 / HO-3 / HV-3	1238	1.054	1.102	0.937	1.066	1.622	0.925	1.185	0.837
HO-2 / HO-3 / HV-3	1239	1.075	0.326	0.473	0.812	0.850	0.642	1.206	1.319
HO-2 / HO-3 / HV-3	1240	1.820	1.123	1.209	1.015	0.819	0.979	1.197	0.438
HO-2 / HO-3 / HV-3	1241	1.038	0.530	0.733	0.865	0.993	0.698	1.311	1.433
HO-2 / HO-3 / HV-3	1242	1.165	1.347	1.257	1.115	1.345	1.016	1.568	1.465
HO-2 / HO-3 / HV-3	1243	1.068	1.370	0.901	0.839	1.558	0.931	1.139	0.804
HO-2 / HO-3 / HV-3	1244	1.218	1.118	0.950	0.921	1.728	0.926	1.199	0.847
HO-2 / HO-3 / HV-3	1245	2.214	0.496	0.703	0.814	0.512	1.096	0.627	1.138
HO-2 / HO-3 / HV-3	1246	1.101	1.274	1.185	1.832	1.113	1.045	1.484	1.388
HO-2 / HO-3 / HV-3	1247	1.239	1.090	0.926	1.054	1.603	0.959	1.172	0.827
HO-2 / HO-3 / HV-3	1248	1.184	1.268	1.530	0.881	1.265	0.956	1.476	1.382
HO-2 / HO-3 / HV-3	1249	1.847	1.060	1.544	1.013	0.768	1.350	1.215	0.445
HO-2 / HO-3 / HV-3	1250	1.608	1.089	0.739	0.896	1.267	0.914	1.170	0.826
HO-2 / HO-3 / HV-3	1251	1.044	1.274	1.491	1.328	1.272	1.247	1.484	1.389
HO-2 / HO-3 / HV-3	1252	1.223	1.308	0.953	1.142	1.733	0.986	1.202	0.850
HO-2 / HO-3 / HV-3	1253	1.512	1.038	0.662	0.994	0.697	0.906	1.396	1.307
HO-2 / HO-3 / HV-3	1254	1.206	1.106	1.071	1.344	1.710	0.927	1.188	0.839
HO-2 / HO-3 / HV-3	1255	0.984	1.431	1.148	0.744	1.625	1.057	1.502	1.405
HO-2 / HO-3 / HV-3	1256	1.783	0.421	0.674	1.576	0.463	0.706	1.406	1.535
HO-2 / HO-3 / HV-3	1257	1.208	1.108	0.751	1.856	1.628	0.975	1.190	0.840
HO-2 / HO-3 / HV-3	1258	1.565	2.520	1.784	1.019	2.064	1.462	1.254	1.388
HO-2 / HO-3 / HV-3	1259	1.018	1.331	1.608	0.925	1.678	1.091	1.550	1.450
HO-2 / HO-3 / HV-3	1260	1.506	0.620	0.511	0.864	0.688	0.696	1.306	1.427
HO-2 / HO-3 / HV-3	1261	1.059	1.109	1.205	1.130	2.063	0.977	1.191	0.842
HO-2 / HO-3 / HV-3	1262	1.540	2.019	1.972	1.383	2.293	1.773	1.325	1.465
HO-2 / HO-3 / HV-3	1263	1.067	1.303	1.081	0.921	2.135	1.275	1.199	0.847
HO-2 / HO-3 / HV-3	1264	1.591	1.945	1.811	1.331	2.208	1.707	1.277	1.411
HO-2 / HO-3 / HV-3	1265	2.203	0.689	0.739	0.953	0.595	1.503	0.625	0.428
HO-2 / HO-3 / HV-3	1266	1.141	1.320	1.545	0.916	1.665	1.082	1.538	1.439
HO-2 / HO-3 / HV-3	1267	1.533	1.211	1.726	0.837	1.056	1.185	1.407	1.319
HO-2 / HO-3 / HV-3	1268	0.804	1.301	1.213	1.868	1.639	1.268	1.515	1.417
HO-2 / HO-3 / HV-3	1269	0.735	0.953	0.990	1.599	1.403	1.091	1.295	1.212
HO-2 / HO-3 / HV-3	1270	1.591	1.945	2.460	1.639	2.100	1.429	1.277	1.411
HO-2 / HO-3 / HV-3	1271	1.607	1.270	0.739	1.052	1.600	0.912	1.169	0.826
HO-2 / HO-3 / HV-3	1272	1.537	1.608	1.836	1.022	2.566	1.992	1.233	1.364
HO-2 / HO-3 / HV-3	1273	1.559	1.059	1.150	0.859	1.560	0.932	1.140	0.805
HO-2 / HO-3 / HV-3	1275	0.771	1.249	1.161	1.835	1.572	1.542	1.452	1.360
HO-2 / HO-3 / HV-3	1276	1.263	1.110	1.209	1.131	1.632	0.977	1.507	1.410
HO-2 / HO-3 / HV-3	1277	0.998	1.306	1.161	1.705	1.731	1.278	1.520	1.423
HO-2 / HO-3 / HV-3	1278	1.529	1.598	1.823	2.617	2.119	1.635	1.225	1.355
HO-2 / HO-3 / HV-3	1279	1.253	1.285	0.936	1.065	2.049	1.053	1.184	0.836
HO-2 / HO-3 / HV-3	1280	0.861	1.328	1.553	1.950	1.758	1.568	1.544	1.445
HO-2 / HO-3 / HV-3	1281	1.197	1.283	1.140	0.906	2.155	1.253	1.180	0.835
HO-2 / HO-3 / HV-3	1282	1.600	1.588	1.726	1.026	2.669	1.968	1.216	1.346
HO-2 / HO-3 / HV-3	1283	1.592	1.082	0.921	1.358	1.674	0.908	1.164	0.821
HO-2 / HO-3 / HV-3	1284	1.636	3.378	1.763	1.596	2.045	1.283	1.242	1.374
HO-2 / HO-3 / HV-3	1285	2.338	0.491	0.824	0.961	0.857	0.860	0.603	1.093
HO-2 / HO-3 / HV-3	1286	1.612	1.412	1.184	1.327	1.604	1.044	1.173	0.828

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

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HO-2 / HO-3 / HV-3	1287	1.078	1.129	1.171	2.354	1.745	1.122	1.535	1.436
HO-2 / HO-3 / HV-3	1288	1.546	2.487	2.317	1.592	2.653	1.656	1.240	1.371
HO-2 / HO-3 / HV-3	1289	1.420	2.451	1.815	1.012	2.539	2.064	1.220	1.349
HO-2 / HO-3 / HV-3	1290	1.373	1.799	1.751	1.167	2.588	1.994	1.180	1.304
HO-2 / HO-3 / HV-3	1291	1.041	1.114	1.040	1.602	1.405	0.950	1.297	1.214
HO-2 / HO-3 / HV-3	1292	1.561	1.806	1.683	1.000	2.599	2.004	1.185	1.311
HO-2 / HO-3 / HV-3	1293	1.504	1.574	2.253	1.017	2.645	2.037	1.206	1.333
HO-2 / HO-3 / HV-3	1294	1.993	1.277	0.930	1.055	1.274	0.962	1.175	0.831
HO-2 / HO-3 / HV-3	1295	1.741	2.458	2.288	1.012	2.683	1.637	1.223	1.354
HO-2 / HO-3 / HV-3	1296	1.662	2.343	1.659	0.984	2.497	1.361	1.167	1.290
HO-2 / HO-3 / HV-3	1297	1.217	1.116	1.159	2.328	1.727	1.611	1.517	1.419
HO-2 / HO-3 / HV-3	1298	1.105	1.280	1.543	1.836	1.694	1.580	1.486	1.393
HO-2 / HO-3 / HV-3	1299	1.647	2.512	2.339	1.559	2.744	1.670	1.251	1.385
HO-2 / HO-3 / HV-3	1300	1.486	2.393	1.693	1.483	2.552	1.591	1.193	1.318
HO-2 / HO-3 / HV-3	1301	0.960	1.258	1.680	2.408	1.667	1.229	1.463	1.371
HO-2 / HO-3 / HV-3	1302	1.717	1.762	2.229	0.959	2.537	1.350	1.157	1.278
HO-2 / HO-3 / HV-3	1303	1.117	1.293	1.560	1.901	2.061	1.527	1.502	1.409
HO-2 / HO-3 / HV-3	1304	1.724	2.431	2.333	0.683	3.022	1.412	1.211	1.338
HO-2 / HO-3 / HV-3	1305	1.567	1.067	1.457	0.864	1.983	1.470	1.145	0.810
HO-2 / HO-3 / HV-3	1306	1.090	1.661	1.683	0.890	2.065	1.074	1.465	1.373
HO-2 / HO-3 / HV-3	1307	1.646	1.762	1.642	0.977	2.537	1.957	1.157	1.278
HO-2 / HO-3 / HV-3	1308	1.827	2.472	2.626	1.218	2.635	1.649	1.231	1.361
HO-2 / HO-3 / HV-3	1309	1.791	1.273	1.021	0.951	0.667	0.865	1.335	1.250
HO-2 / HO-3 / HV-3	1310	1.432	2.307	1.705	0.970	2.520	1.533	1.149	1.270
HO-2 / HO-3 / HV-3	1311	1.193	1.681	1.493	1.372	2.142	1.576	1.484	1.390
HO-2 / HO-3 / HV-3	1312	1.689	3.230	1.769	0.984	2.963	2.010	1.187	1.315
HO-2 / HO-3 / HV-3	1313	1.546	1.049	1.014	1.756	1.950	1.511	1.126	0.795
HO-2 / HO-3 / HV-3	1314	1.693	2.289	1.693	1.190	2.442	1.928	1.141	1.261
HO-2 / HO-3 / HV-3	1315	1.156	1.238	1.655	2.212	1.975	1.628	1.440	1.348
HO-2 / HO-3 / HV-3	1316	1.718	1.764	1.724	1.208	2.887	1.544	1.157	1.280
HO-2 / HO-3 / HV-3	1317	1.470	3.208	1.756	0.995	3.782	1.573	1.179	1.303
HO-2 / HO-3 / HV-3	1318	1.067	1.235	1.649	2.206	2.359	1.205	1.436	1.344
HO-2 / HO-3 / HV-3	1319	1.194	1.617	1.481	2.191	2.011	1.517	1.428	1.337
HO-2 / HO-3 / HV-3	1320	1.146	1.551	1.572	2.102	1.876	1.003	1.370	1.282
HO-2 / HO-3 / HV-3	1321	2.147	1.704	1.587	1.392	2.452	1.493	1.118	1.237
HO-2 / HO-3 / HV-3	1322	1.456	2.220	1.640	1.897	3.544	1.869	1.106	1.222
HO-2 / HO-3 / HV-3	1323	1.573	1.683	2.064	1.154	3.544	1.986	1.105	1.221
HO-2 / HO-3 / HV-3	1324	1.134	1.600	1.132	1.744	2.319	1.435	1.411	1.322
HO-2 / HO-3 / HV-3	1325	1.622	2.192	2.039	1.081	3.503	1.274	1.093	1.209
HO-2 / HO-3 / HV-3	1326	1.688	3.094	1.696	1.126	3.649	1.525	1.138	1.258
HO-2 / HO-3 / HV-3	1327	1.361	1.661	1.547	1.400	4.003	1.959	1.090	1.205
HO-2 / HO-3 / HV-3	1328	1.686	3.090	2.122	1.415	3.644	1.323	1.137	1.256
HO-2 / HO-3 / HV-3	1329	1.685	3.086	2.419	1.185	3.640	1.516	1.135	1.255
HO-2 / HO-3 / HV-3	1330	1.355	2.955	2.317	2.486	2.711	1.837	1.086	1.202
HO-2 / HO-3 / HV-3	1331	2.442	2.062	2.338	1.072	2.197	1.148	1.027	1.137
HO-2 / HO-3 / HV-3	1332	1.353	2.584	2.026	2.030	2.371	1.608	0.950	1.050
HO-2 / HO-3 / HV-3	1333	1.344	2.934	2.300	1.067	3.457	1.439	1.078	1.192
HO-2 / HO-3 / HV-3	1334	1.503	2.120	1.573	2.257	3.880	1.231	1.057	1.168
HO-2 / HO-3 / HV-3	1335	1.972	2.795	1.980	1.072	3.296	1.373	1.028	1.137
HO-2 / HO-3 / HV-3	1336	1.626	2.199	2.493	2.339	4.021	1.466	1.095	1.211
HO-2 / HO-3 / HV-3	1337	1.953	2.765	2.170	1.062	3.734	1.362	1.017	1.124
HO-2 / HO-3 / HV-3	1338	1.484	2.835	2.009	1.298	3.829	1.876	1.042	1.152
HO-2 / HO-3 / HV-3	1339	1.300	2.835	1.548	2.385	3.829	1.393	1.042	1.152
HO-2 / HO-3 / HV-3	1340	2.078	2.945	2.310	1.130	3.976	1.833	1.082	1.197

Note: Only the factors being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 TRAVCO INSURANCE COMPANY

Revision to ACV on Roof Endorsement

Current Factors

Rule 301.A.6 Factors

ACV on Roof Endorsement				
Form	ACV on Roof Endorsement	P1	P5	P8
HO-2 / HO-3	Yes	0.950	0.950	0.950
HO-6	Yes	0.950	0.950	0.950

Proposed Factors

ACV on Roof Endorsement				
Form	ACV on Roof Endorsement	P1	P5	P8
HO-2 / HO-3	Yes	1.000	1.000	1.000
HO-6	Yes	1.000	1.000	1.000

Note: Only the forms being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Deductible Factors by Coverage A Limit

Current Factors

Rule 301.A.4 Factors

Deductible Factors By Coverage A Limit									
Form	Coverage A Band	Deductible	P1	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	0 - 74000	250	1.010	1.143	1.136	1.099	1.149	1.111	1.099
HO-2 / HO-3 / HV-3	74001 - 79000	250	1.010	1.143	1.130	1.099	1.149	1.105	1.099
HO-2 / HO-3 / HV-3	79001 - 84000	250	1.010	1.143	1.130	1.099	1.149	1.099	1.093
HO-2 / HO-3 / HV-3	84001 - 89000	250	1.010	1.143	1.130	1.093	1.143	1.099	1.093
HO-2 / HO-3 / HV-3	89001 - 94000	250	1.010	1.143	1.124	1.093	1.143	1.099	1.093
HO-2 / HO-3 / HV-3	94001 - 99000	250	1.010	1.143	1.124	1.093	1.143	1.099	1.093
HO-2 / HO-3 / HV-3	99001 - 124000	250	1.010	1.143	1.124	1.087	1.136	1.093	1.087
HO-2 / HO-3 / HV-3	124001 - 149000	250	1.010	1.143	1.117	1.087	1.136	1.087	1.081
HO-2 / HO-3 / HV-3	149001 - 174000	250	1.010	1.143	1.111	1.081	1.130	1.081	1.075
HO-2 / HO-3 / HV-3	174001 - 199000	250	1.010	1.136	1.105	1.075	1.124	1.075	1.070
HO-2 / HO-3 / HV-3	199001 - 224000	250	1.010	1.136	1.099	1.070	1.117	1.075	1.064
HO-2 / HO-3 / HV-3	224001 - 249000	250	1.005	1.136	1.093	1.064	1.111	1.070	1.058
HO-2 / HO-3 / HV-3	249001 - 274000	250	1.005	1.136	1.093	1.064	1.105	1.064	1.053
HO-2 / HO-3 / HV-3	274001 - 299000	250	1.005	1.136	1.087	1.058	1.105	1.058	1.047
HO-2 / HO-3 / HV-3	299001 - 324000	250	1.005	1.136	1.081	1.058	1.099	1.058	1.047
HO-2 / HO-3 / HV-3	324001 - 349000	250	1.005	1.136	1.075	1.053	1.093	1.053	1.042
HO-2 / HO-3 / HV-3	349001 - 399000	250	1.005	1.136	1.075	1.053	1.087	1.053	1.036
HO-2 / HO-3 / HV-3	399001 - 449000	250	1.005	1.130	1.058	1.042	1.075	1.042	1.031
HO-2 / HO-3 / HV-3	449001 - 499000	250	1.005	1.117	1.047	1.036	1.064	1.036	1.031
HO-2 / HO-3 / HV-3	499001 - 999000	250	1.005	1.111	1.031	1.031	1.058	1.031	1.020
HO-2 / HO-3 / HV-3	999001 - 1499000	250	1.000	1.105	1.026	1.026	1.047	1.020	1.015
HO-2 / HO-3 / HV-3	1499001 - 1999000	250	1.000	1.105	1.026	1.026	1.042	1.015	1.015
HO-2 / HO-3 / HV-3	1999001 - 2999000	250	1.000	1.099	1.020	1.026	1.036	1.015	1.015
HO-2 / HO-3 / HV-3	2999001 - 3000000	250	1.000	1.099	1.020	1.020	1.031	1.015	1.010
HO-2 / HO-3 / HV-3	3000000 +	250	1.000	1.099	1.020	1.020	1.031	1.015	1.010
HO-2 / HO-3 / HV-3	0 - 74000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	74001 - 79000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	79001 - 84000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	84001 - 89000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	89001 - 94000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	94001 - 99000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	99001 - 124000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	124001 - 149000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	149001 - 174000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	174001 - 199000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	199001 - 224000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	224001 - 249000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	249001 - 274000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	274001 - 299000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	299001 - 324000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	324001 - 349000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	349001 - 399000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	399001 - 449000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	449001 - 499000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	499001 - 999000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	999001 - 1499000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	1499001 - 1999000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	1999001 - 2999000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	2999001 - 3000000	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000
HO-2 / HO-3 / HV-3	3000000 +	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Note: Only the forms being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Deductible Factors by Coverage A Limit

Proposed Factors

Rule 301.A.4 Factors

Deductible Factors By Coverage A Limit									
Form	Coverage A Band	Deductible	P1	P3	P4	P5	P6	P7	P8
HO-2 / HO-3 / HV-3	0 - 74000	250	1.040	1.177	1.170	1.132	1.183	1.144	1.132
HO-2 / HO-3 / HV-3	74001 - 79000	250	1.040	1.177	1.164	1.132	1.183	1.138	1.132
HO-2 / HO-3 / HV-3	79001 - 84000	250	1.040	1.177	1.164	1.132	1.183	1.132	1.126
HO-2 / HO-3 / HV-3	84001 - 89000	250	1.040	1.177	1.164	1.126	1.177	1.132	1.126
HO-2 / HO-3 / HV-3	89001 - 94000	250	1.040	1.177	1.158	1.126	1.177	1.132	1.126
HO-2 / HO-3 / HV-3	94001 - 99000	250	1.040	1.177	1.158	1.126	1.177	1.132	1.126
HO-2 / HO-3 / HV-3	99001 - 124000	250	1.040	1.177	1.158	1.120	1.170	1.126	1.120
HO-2 / HO-3 / HV-3	124001 - 149000	250	1.040	1.177	1.151	1.120	1.170	1.120	1.113
HO-2 / HO-3 / HV-3	149001 - 174000	250	1.040	1.177	1.144	1.113	1.164	1.113	1.107
HO-2 / HO-3 / HV-3	174001 - 199000	250	1.040	1.170	1.138	1.107	1.158	1.107	1.102
HO-2 / HO-3 / HV-3	199001 - 224000	250	1.040	1.170	1.132	1.102	1.151	1.107	1.096
HO-2 / HO-3 / HV-3	224001 - 249000	250	1.035	1.170	1.126	1.096	1.144	1.102	1.090
HO-2 / HO-3 / HV-3	249001 - 274000	250	1.035	1.170	1.126	1.096	1.138	1.096	1.085
HO-2 / HO-3 / HV-3	274001 - 299000	250	1.035	1.170	1.120	1.090	1.138	1.090	1.078
HO-2 / HO-3 / HV-3	299001 - 324000	250	1.035	1.170	1.113	1.090	1.132	1.090	1.078
HO-2 / HO-3 / HV-3	324001 - 349000	250	1.035	1.170	1.107	1.085	1.126	1.085	1.073
HO-2 / HO-3 / HV-3	349001 - 399000	250	1.035	1.170	1.107	1.085	1.120	1.085	1.067
HO-2 / HO-3 / HV-3	399001 - 449000	250	1.035	1.164	1.090	1.073	1.107	1.073	1.062
HO-2 / HO-3 / HV-3	449001 - 499000	250	1.035	1.151	1.078	1.067	1.096	1.067	1.062
HO-2 / HO-3 / HV-3	499001 - 999000	250	1.035	1.144	1.062	1.062	1.090	1.062	1.051
HO-2 / HO-3 / HV-3	999001 - 1499000	250	1.030	1.138	1.057	1.057	1.078	1.051	1.045
HO-2 / HO-3 / HV-3	1499001 - 1999000	250	1.030	1.138	1.057	1.057	1.073	1.045	1.045
HO-2 / HO-3 / HV-3	1999001 - 2999000	250	1.030	1.132	1.051	1.057	1.067	1.045	1.045
HO-2 / HO-3 / HV-3	2999001 - 3000000	250	1.030	1.132	1.051	1.051	1.062	1.045	1.040
HO-2 / HO-3 / HV-3	3000000 +	250	1.030	1.132	1.051	1.051	1.062	1.045	1.040
HO-2 / HO-3 / HV-3	0 - 74000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	74001 - 79000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	79001 - 84000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	84001 - 89000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	89001 - 94000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	94001 - 99000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	99001 - 124000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	124001 - 149000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	149001 - 174000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	174001 - 199000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	199001 - 224000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	224001 - 249000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	249001 - 274000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	274001 - 299000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	299001 - 324000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	324001 - 349000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	349001 - 399000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	399001 - 449000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	449001 - 499000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	499001 - 999000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	999001 - 1499000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	1499001 - 1999000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	1999001 - 2999000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	2999001 - 3000000	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030
HO-2 / HO-3 / HV-3	3000000 +	500	1.030	1.030	1.030	1.030	1.030	1.030	1.030

Note: Only the forms being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Roof Covering Factors

Current Factors

Rule 301.A.4 Factors

Roof Covering								
Roof Covering	P1	P2	P3	P4	P5	P6	P7	P8
Flat Foam Composite	1.100	1.100	1.100	1.100	1.210	1.100	1.100	1.210
Flat Membrane	1.100	1.100	1.100	1.100	1.210	1.100	1.100	1.210
Flat Tar Gravel	1.100	1.100	1.100	1.100	1.210	1.100	1.100	1.210

Note: Only the forms being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Roof Covering Factors

Proposed Factors

Rule 301.A.4 Factors

Roof Covering								
Roof Covering	P1	P2	P3	P4	P5	P6	P7	P8
Flat Foam Composite	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Flat Membrane	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330
Flat Tar Gravel	1.210	1.210	1.210	1.210	1.330	1.210	1.210	1.330

Note: Only the forms being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Account Credit Factors

Current Factors

Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P4	P5	P6	P7	P8
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood								
HO-4	Yes	No	No	No	No	No	0.870	1.000	0.889	1.000	0.929	0.778	1.000	0.929
HO-4	Yes	No	No	No	No	Yes	0.861	0.990	0.880	0.990	0.920	0.770	0.990	0.920
HO-4	Yes	No	No	No	Yes	No	0.861	0.990	0.880	0.990	0.920	0.770	0.990	0.920
HO-4	Yes	No	No	No	Yes	Yes	0.853	0.980	0.871	0.980	0.911	0.763	0.980	0.911
HO-4	Yes	No	No	Yes	No	No	0.861	0.990	0.880	0.990	0.920	0.770	0.990	0.920
HO-4	Yes	No	No	Yes	No	Yes	0.853	0.980	0.871	0.980	0.911	0.763	0.980	0.911
HO-4	Yes	No	No	Yes	Yes	No	0.853	0.980	0.871	0.980	0.911	0.763	0.980	0.911
HO-4	Yes	No	No	Yes	Yes	Yes	0.844	0.970	0.863	0.970	0.901	0.755	0.970	0.901
HO-4	Yes	No	Yes	No	No	No	0.861	0.990	0.880	0.990	0.920	0.770	0.990	0.920
HO-4	Yes	No	Yes	No	No	Yes	0.853	0.980	0.871	0.980	0.911	0.763	0.980	0.911
HO-4	Yes	No	Yes	No	Yes	No	0.853	0.980	0.871	0.980	0.911	0.763	0.980	0.911
HO-4	Yes	No	Yes	No	Yes	Yes	0.844	0.970	0.863	0.970	0.901	0.755	0.970	0.901
HO-4	Yes	No	Yes	Yes	No	No	0.853	0.980	0.871	0.980	0.911	0.763	0.980	0.911
HO-4	Yes	No	Yes	Yes	No	Yes	0.844	0.970	0.863	0.970	0.901	0.755	0.970	0.901
HO-4	Yes	No	Yes	Yes	Yes	No	0.844	0.970	0.863	0.970	0.901	0.755	0.970	0.901
HO-4	Yes	No	Yes	Yes	Yes	Yes	0.836	0.961	0.854	0.961	0.892	0.747	0.961	0.892
HO-4	Yes	Yes	No	No	No	No	0.861	0.990	0.880	0.990	0.920	0.770	0.990	0.920
HO-4	Yes	Yes	No	No	No	Yes	0.853	0.980	0.871	0.980	0.911	0.763	0.980	0.911
HO-4	Yes	Yes	No	No	Yes	No	0.853	0.980	0.871	0.980	0.911	0.763	0.980	0.911
HO-4	Yes	Yes	No	No	Yes	Yes	0.844	0.970	0.863	0.970	0.901	0.755	0.970	0.901
HO-4	Yes	Yes	No	Yes	Yes	No	0.844	0.970	0.863	0.970	0.901	0.755	0.970	0.901
HO-4	Yes	Yes	No	Yes	Yes	Yes	0.836	0.961	0.854	0.961	0.892	0.747	0.961	0.892
HO-4	Yes	Yes	No	Yes	Yes	Yes	0.836	0.961	0.854	0.961	0.892	0.747	0.961	0.892
HO-4	Yes	Yes	Yes	No	No	No	0.853	0.980	0.871	0.980	0.911	0.763	0.980	0.911
HO-4	Yes	Yes	Yes	No	No	Yes	0.844	0.970	0.863	0.970	0.901	0.755	0.970	0.901
HO-4	Yes	Yes	Yes	No	Yes	Yes	0.836	0.961	0.854	0.961	0.892	0.747	0.961	0.892
HO-4	Yes	Yes	Yes	Yes	No	No	0.844	0.970	0.863	0.970	0.901	0.755	0.970	0.901
HO-4	Yes	Yes	Yes	Yes	No	Yes	0.836	0.961	0.854	0.961	0.892	0.747	0.961	0.892
HO-4	Yes	Yes	Yes	Yes	Yes	No	0.836	0.961	0.854	0.961	0.892	0.747	0.961	0.892
HO-4	Yes	Yes	Yes	Yes	Yes	Yes	0.827	0.951	0.845	0.951	0.883	0.740	0.951	0.883

Note: Only the forms being changed are shown

PENNSYLVANIA QUANTUM HOMEOWNERS AND HIGH VALUE HOMEOWNERS

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Account Credit Factors

Proposed Factors

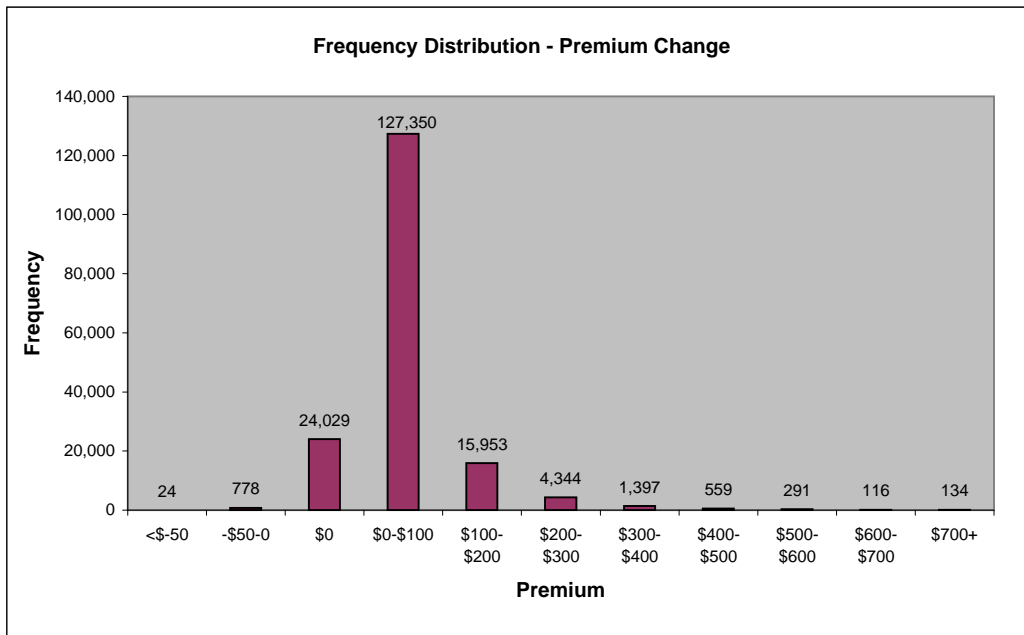
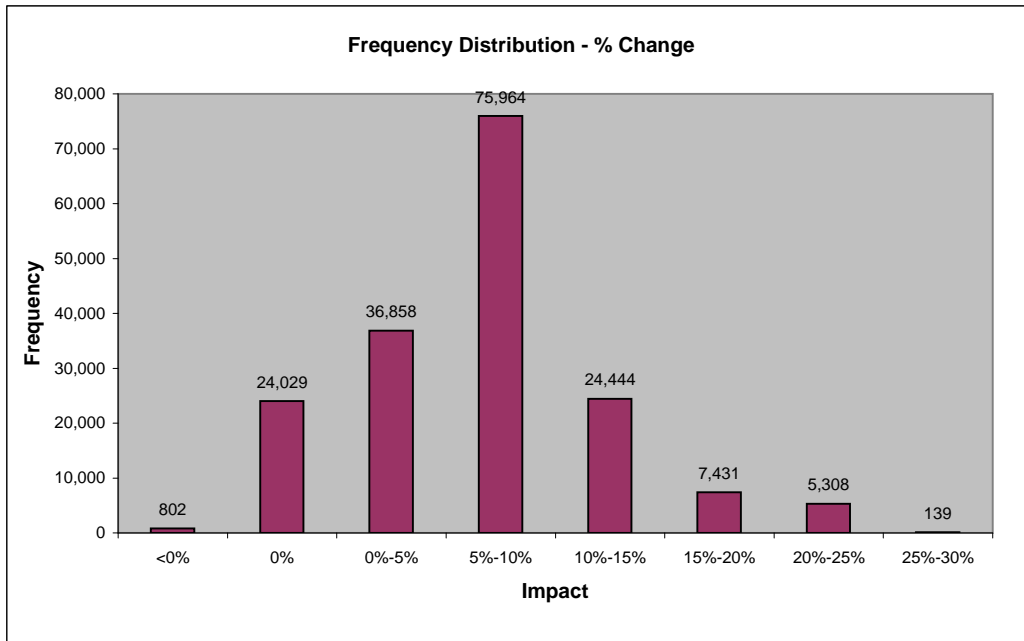
Rule 301.A.7

Form	Presence of any of the following Travelers policies						P1	P2	P3	P4	P5	P6	P7	P8
	Automobile	PLUS	PAF	Boat or Yacht	Homesaver	Travelers Serviced Flood								
HO-4	Yes	No	No	No	No	No	0.827	0.950	0.845	0.950	0.883	0.739	0.950	0.883
HO-4	Yes	No	No	No	No	Yes	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	No	No	No	Yes	No	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	No	No	No	Yes	Yes	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	No	Yes	No	No	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	No	No	Yes	No	Yes	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	No	Yes	Yes	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	No	Yes	Yes	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	No	Yes	No	No	No	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	No	Yes	No	No	Yes	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	Yes	No	Yes	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	Yes	No	Yes	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	No	Yes	Yes	No	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	No	Yes	Yes	No	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	No	Yes	Yes	Yes	No	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	No	Yes	Yes	Yes	Yes	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	No	No	No	No	0.818	0.941	0.836	0.941	0.874	0.732	0.941	0.874
HO-4	Yes	Yes	No	No	No	Yes	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	Yes	No	No	Yes	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	Yes	No	No	Yes	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	No	Yes	No	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	Yes	No	Yes	No	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	No	Yes	Yes	No	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	No	Yes	Yes	Yes	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	Yes	No	No	No	0.810	0.931	0.827	0.931	0.865	0.725	0.931	0.865
HO-4	Yes	Yes	Yes	No	No	Yes	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	Yes	No	Yes	No	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	Yes	No	Yes	Yes	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	Yes	Yes	No	No	0.802	0.922	0.820	0.922	0.856	0.717	0.922	0.856
HO-4	Yes	Yes	Yes	Yes	No	Yes	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	Yes	Yes	Yes	No	0.794	0.913	0.811	0.913	0.847	0.710	0.913	0.847
HO-4	Yes	Yes	Yes	Yes	Yes	Yes	0.786	0.903	0.803	0.903	0.839	0.703	0.903	0.839

Note: Only the forms being changed are shown

PENNSYLVANIA HOMEOWNERS
Impact Histogram - Current Filing.

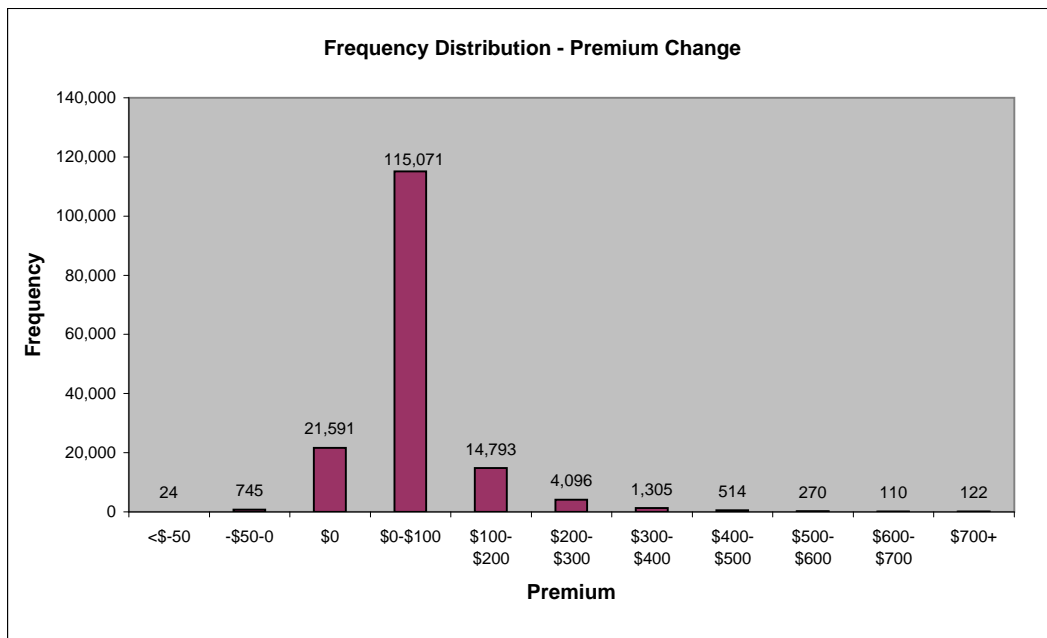
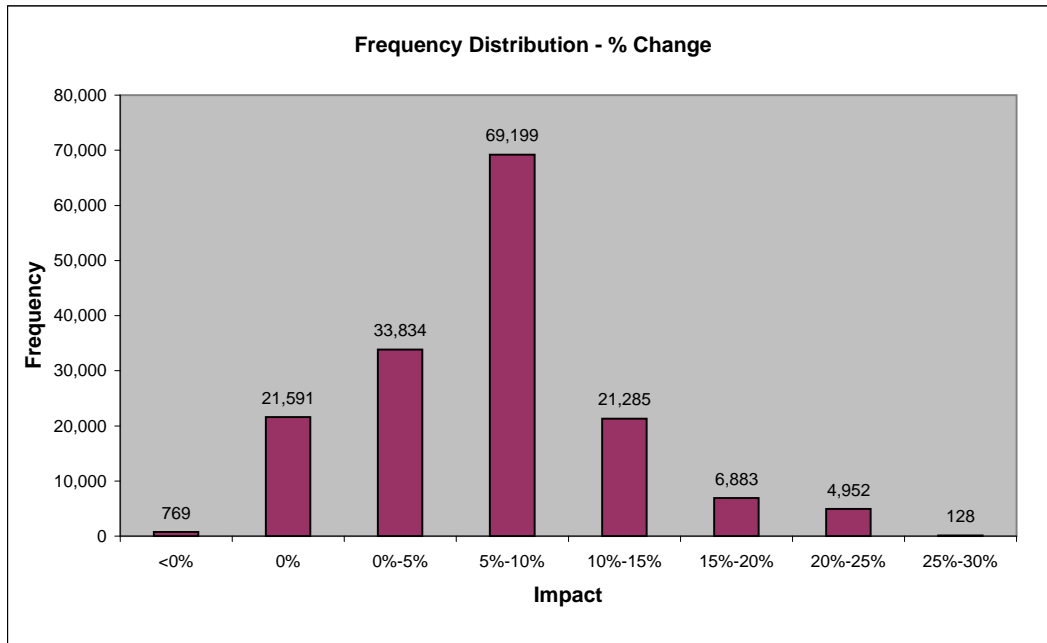
All Companies Combined



Maximum % 28.35%
 Maximum \$ 2,337

PENNSYLVANIA HOMEOWNERS
Impact Histogram - Current Filing.

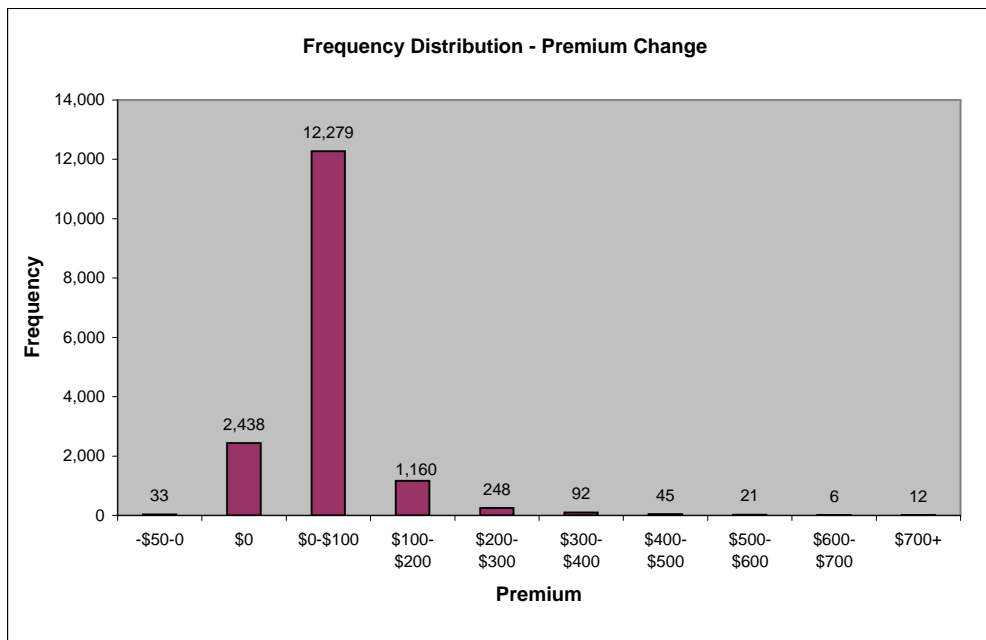
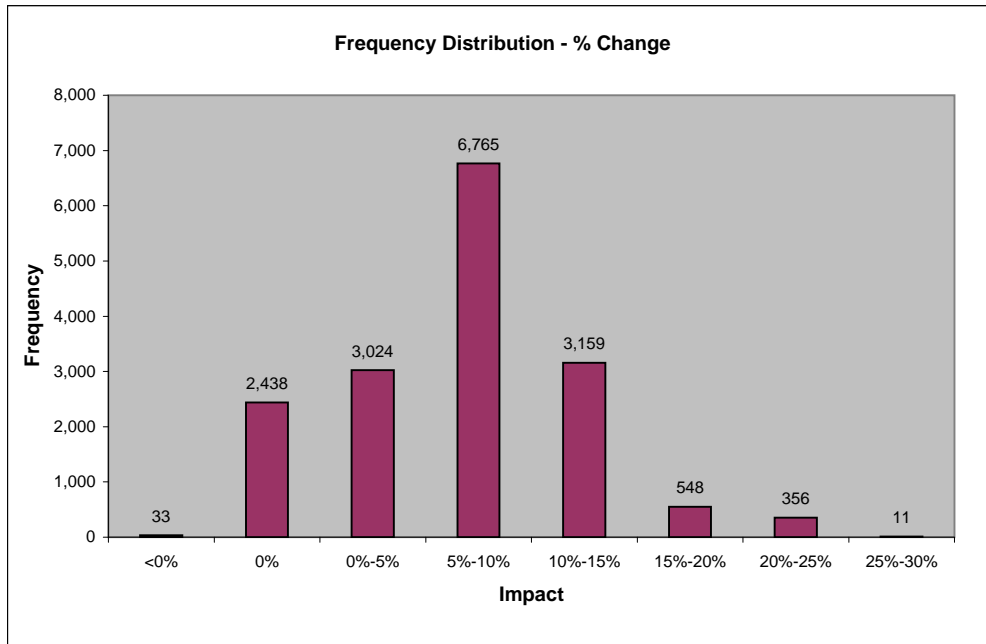
Travelers Home and Marine Insurance Company



Maximum % 28.35%
 Maximum \$ 2,337

PENNSYLVANIA HOMEOWNERS
Impact Histogram - Current Filing.

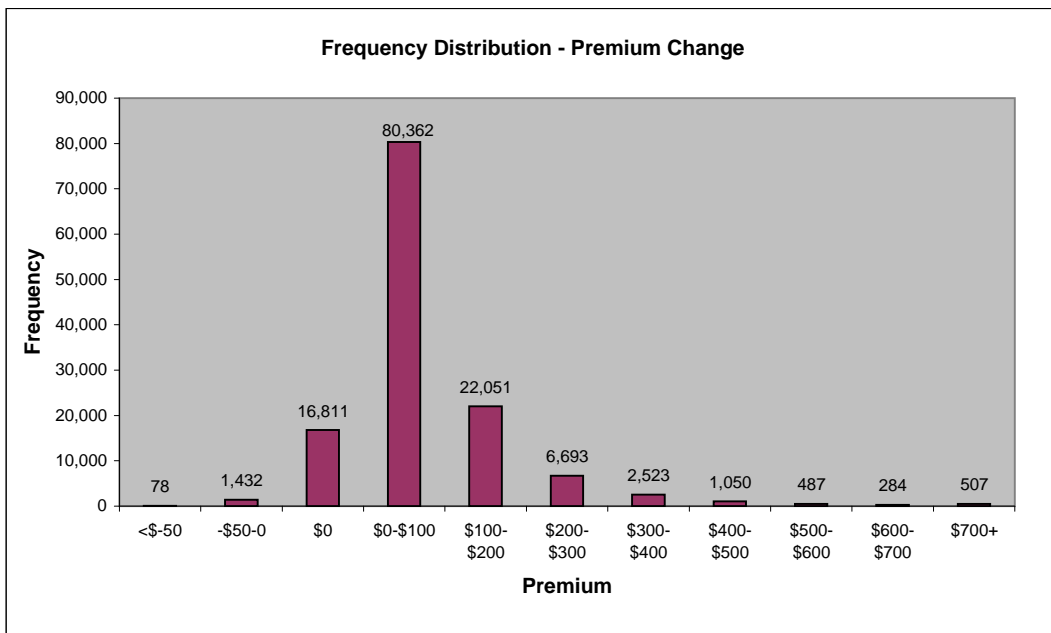
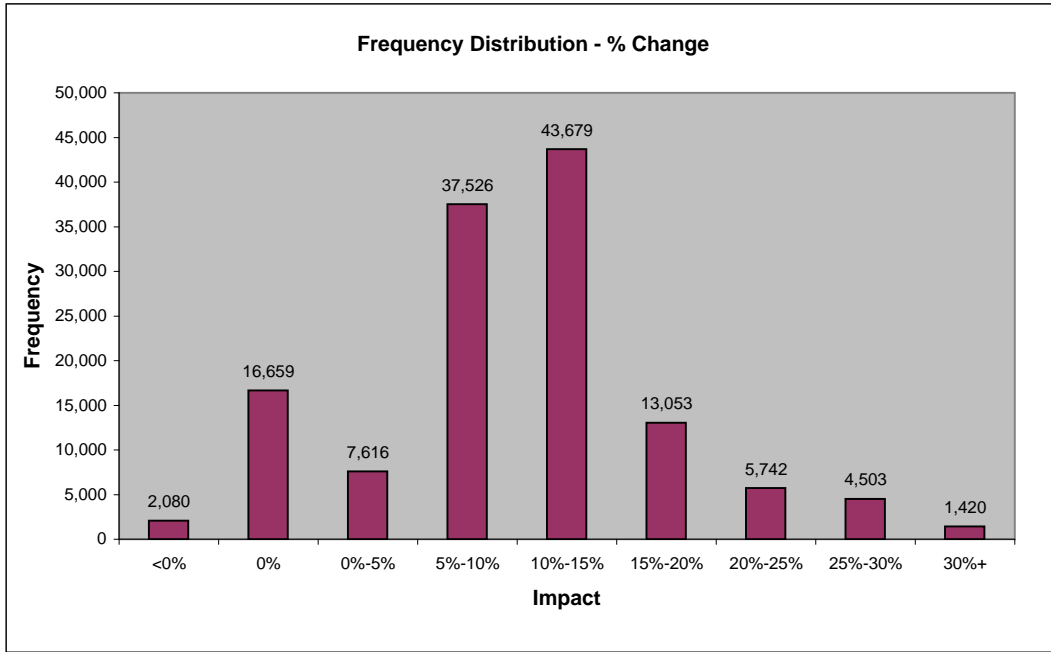
Travco Insurance Company



Maximum % 26.99%
 Maximum \$ 1,752

PENNSYLVANIA HOMEOWNERS
Impact Histogram - Current and Prior Filing.

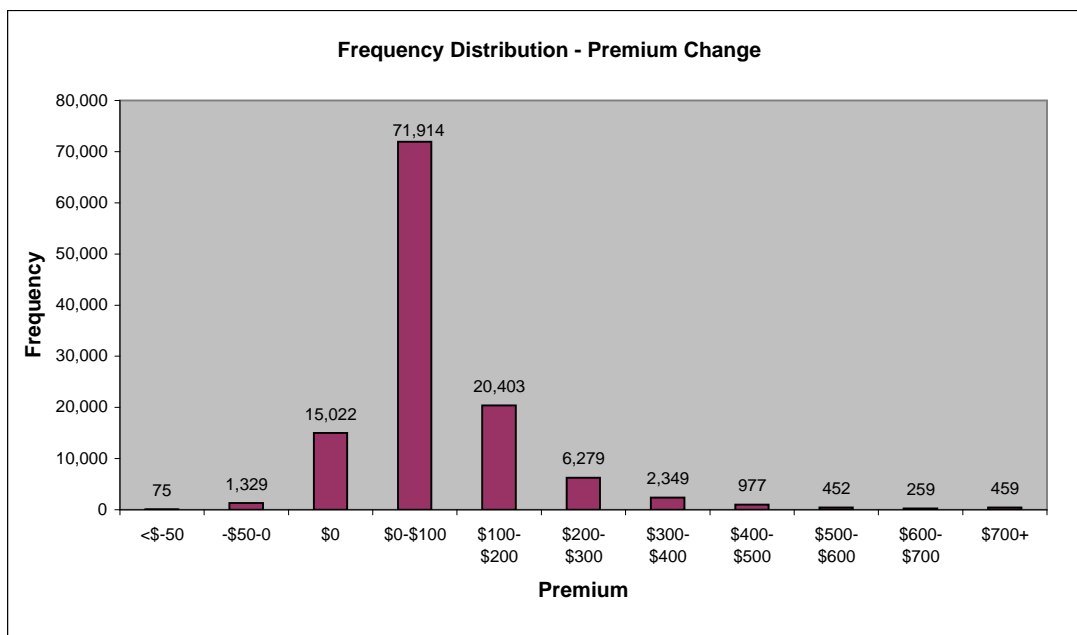
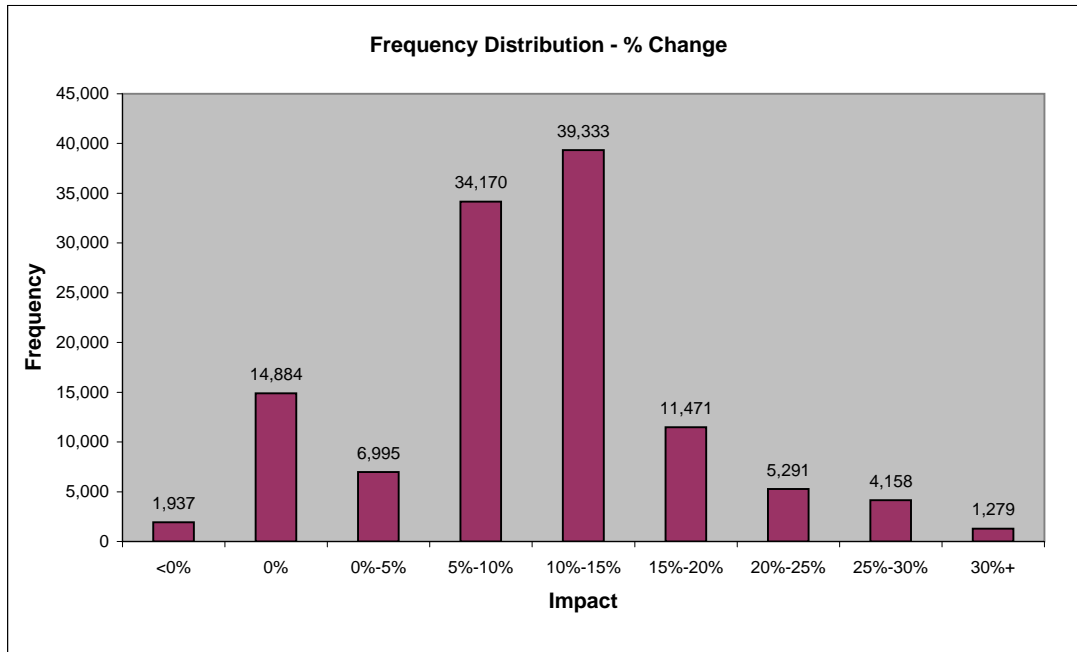
All Companies Combined



Maximum % 47.60%
 Maximum \$ 3,545

PENNSYLVANIA HOMEOWNERS
Impact Histogram - Current and Prior Filing.

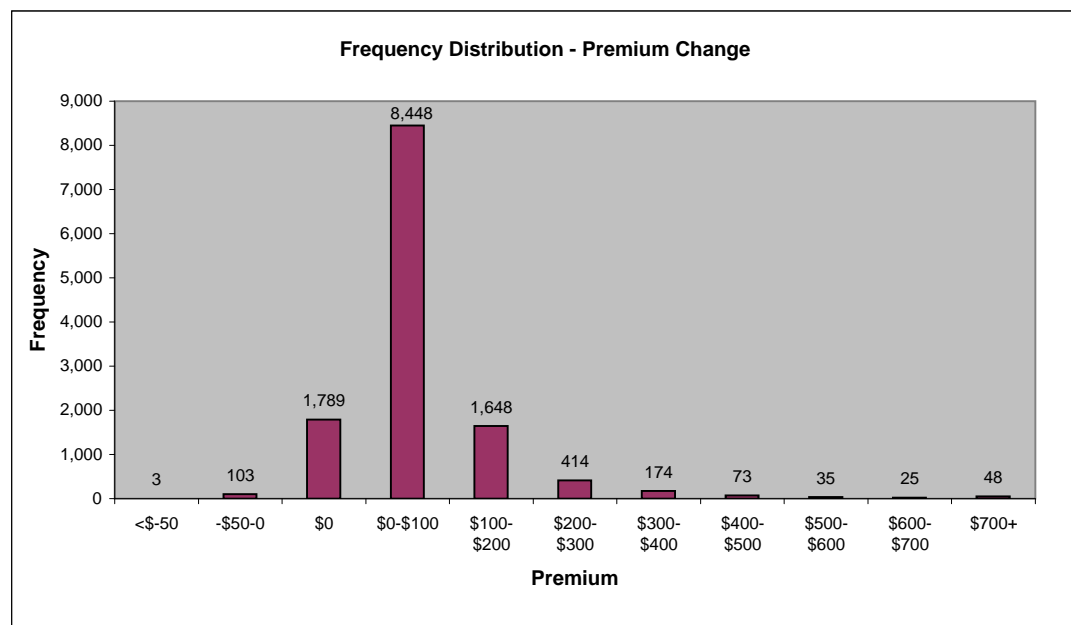
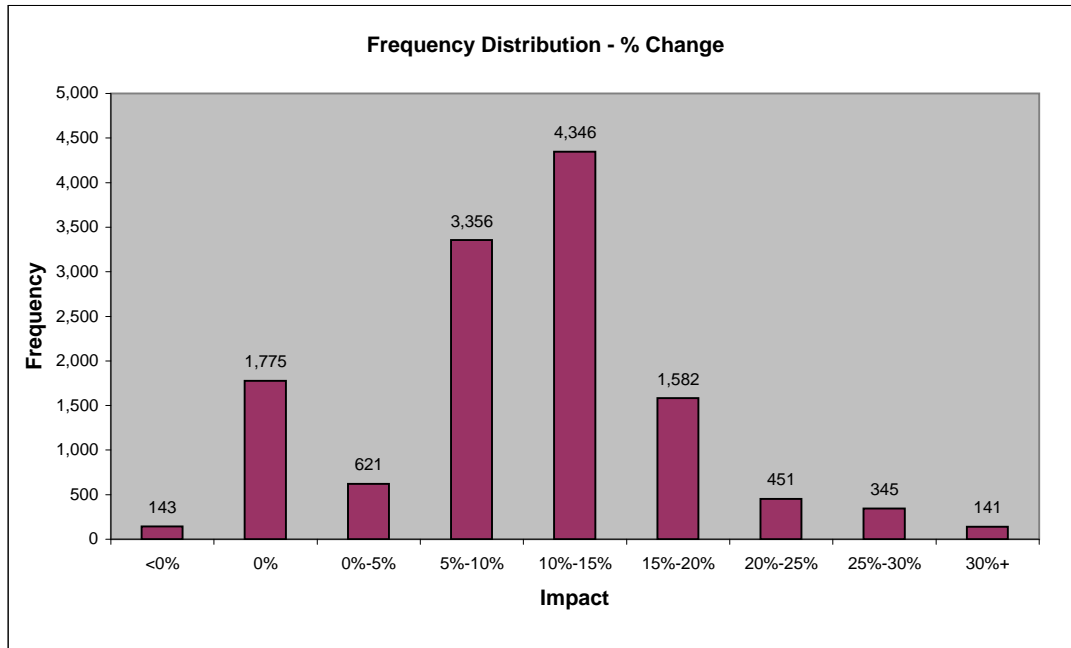
Travelers Home and Marine Insurance Company



Maximum % 47.60%
 Maximum \$ 3,545

PENNSYLVANIA HOMEOWNERS
Impact Histogram - Current and Prior Filing.

Travco Insurance Company



Maximum % 45.98%
 Maximum \$ 2,677