

SERFF Tracking Number: TRVA-127889940 State: Pennsylvania
First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: B38869001
Company Tracking Number: 2011-12-0040
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Automobile
Project Name/Number: 403616/

Filing at a Glance

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

Product Name: Quantum Automobile SERFF Tr Num: TRVA-127889940 State: Pennsylvania
TOI: 19.0 Personal Auto SERFF Status: Assigned State Tr Num: B38869001
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: 2011-12-0040 State Status: Received Review in Progress
Filing Type: Rate Reviewer(s): Ken Creighton (PC), Eric Zhou
Disposition Date:
Authors: Courtney Gray, Mike Sternberg
Date Submitted: 12/14/2011 Disposition Status:
Effective Date Requested (New): Effective Date (New):
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: 403616 Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/14/2011 Deemer Date:
State Status Changed: 12/14/2011 Submitted By: Mike Sternberg
Created By: Mike Sternberg
Corresponding Filing Tracking Number:
Filing Description:
With this filing we are amending our personal lines automobile product as detailed in the attached explanatory memorandum.

Company and Contact

Filing Contact Information

Michael Sternberg, msternbe@travelers.com
1 Tower Square 860-277-7395 [Phone]

SERFF Tracking Number: TRVA-127889940 State: Pennsylvania
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: B38869001
 Company Tracking Number: 2011-12-0040
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Automobile
 Project Name/Number: 403616/

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	12/14/2011	
TravCo Insurance Company	\$0.00	12/14/2011	

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: 27998/28188

SERFF Tracking Number: TRVA-127889940 *State:* Pennsylvania
First Filing Company: The Travelers Home and Marine Insurance *State Tracking Number:* B38869001
Company, ...
Company Tracking Number: 2011-12-0040
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Quantum Automobile
Project Name/Number: 403616/

Note To Reviewer

Created By:

Mike Sternberg on 12/14/2011 08:44 AM

Last Edited By:

Mike Sternberg

Submitted On:

12/14/2011 08:44 AM

Subject:

Answers to frequently asked inquiry questions

Comments:

Please note in exhibits 14-25 we provided answers to several routinely asked questions.

SERFF Tracking Number: TRVA-127889940 State: Pennsylvania
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: B38869001
 Company Tracking Number: 2011-12-0040
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Automobile
 Project Name/Number: 403616/

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.570%
Effective Date of Last Rate Revision: 10/23/2011
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	%	5.020%	\$10,289,606	146,308	\$205,144,533	9.120%	0.730%

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
---------------	-----------------------------	------------------------	--	--	-----------------------------------	------------------------------------	------------------------------------

SERFF Tracking Number: TRVA-127889940 State: Pennsylvania
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: B38869001
 Company Tracking Number: 2011-12-0040
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Automobile
 Project Name/Number: 403616/

TravCo Insurance Company	%	4.990%	\$1,568,073	23,996	\$31,421,380	8.940%	1.120%
--------------------------	---	--------	-------------	--------	--------------	--------	--------

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	18.120%
Overall Percentage Rate Impact For This Filing:	5.010%
Effect of Rate Filing - Written Premium Change For This Program:	\$11,857,679
Effect of Rate Filing - Number of Policyholders Affected:	170304

SERFF Tracking Number: TRVA-127889940 State: Pennsylvania
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: B38869001
 Company Tracking Number: 2011-12-0040
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Automobile
 Project Name/Number: 403616/

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
	Changed Base Rates		Replacement	TRVA-127192298	Changed Base Rates.pdf
	Changed Underwriting Tier		Replacement	TRVA-126503648	Changed Underwriting Tier.pdf

BASE RATES AND TERRITORY

BASE RATE BY COVERAGE											
	BI	PD	CSL BI	CSL PD	COLL	COMP	MP	FPB/AFP	EX MP	UM BI STACKED	UIM BI STACKED
BASE LIMIT	15/30	5000	35	35			500	QB	W		
RATE	93.95	82.19	116.69	90.08	124.81	144.05	1.00	92.00	130.47	10.49	24.03

TERRITORY FACTORS BY COVERAGE											
TERR	BI	PD	CSL BI	CSL PD	COLL	COMP	MP	FPB/AFP	EX MP	UM BI STACKED	UIM BI STACKED
0001	0.3500	0.7160	0.3500	0.7160	0.8080	0.7060	1.0000	0.7370	0.7370	0.8250	0.8250
0002	0.3330	0.6800	0.3330	0.6800	0.7970	0.7630	1.0000	0.6640	0.6640	0.8770	0.8770
0003	0.3500	0.6910	0.3500	0.6910	0.8250	0.7270	1.0000	0.5810	0.5810	0.8620	0.8620
0004	0.4020	0.8590	0.4020	0.8590	0.8080	0.5720	1.0000	0.6400	0.6400	0.8250	0.8250
0005	0.4400	0.7400	0.4400	0.7400	0.8190	0.7270	1.0000	0.7080	0.7080	0.8500	0.8500
0006	0.4180	0.8920	0.4180	0.8920	0.7410	0.7340	1.0000	0.5920	0.5920	0.7610	0.7610
0007	0.4400	0.7320	0.4400	0.7320	0.8020	0.7030	1.0000	0.6400	0.6400	0.8830	0.8830
0008	0.4400	0.8800	0.4400	0.8800	0.7950	0.5830	1.0000	0.7070	0.7070	0.8750	0.8750
0009	0.4160	0.7200	0.4160	0.7200	0.7410	0.5830	1.0000	0.6340	0.6340	0.7610	0.7610
0010	0.4160	0.7300	0.4160	0.7300	0.8250	0.5850	1.0000	0.6400	0.6400	0.8620	0.8620
0011	0.3950	0.7130	0.3950	0.7130	0.7910	0.7320	1.0000	0.6640	0.6640	0.8120	0.8120
0012	0.4160	0.8160	0.4160	0.8160	0.7970	0.7270	1.0000	0.5760	0.5760	0.8770	0.8770
0013	0.4560	0.7210	0.4560	0.7210	0.8080	0.7060	1.0000	0.7370	0.7370	0.8250	0.8250
0014	0.4560	0.8140	0.4560	0.8140	0.8020	0.8180	1.0000	0.7370	0.7370	0.8830	0.8830
0015	0.4330	0.7250	0.4330	0.7250	0.8240	0.7060	1.0000	0.6790	0.6790	0.8430	0.8430
0016	0.4330	0.7700	0.4330	0.7700	0.8020	0.5530	1.0000	0.5790	0.5790	0.8830	0.8830
0017	0.4330	0.8480	0.4330	0.8480	0.7860	0.6640	1.0000	0.5750	0.5750	0.8640	0.8640
0018	0.4560	0.8920	0.4560	0.8920	1.0030	0.6020	1.0000	0.7580	0.7580	0.9910	0.9910
0019	0.4560	0.9930	0.4560	0.9930	0.8080	0.7060	1.0000	0.6070	0.6070	0.8250	0.8250
0020	0.4114	0.6992	0.4114	0.6992	0.7439	0.6793	1.0000	0.5244	0.5244	0.8430	0.8430
0021	0.4560	0.8160	0.4560	0.8160	0.7860	0.7270	1.0000	0.6690	0.6690	0.8640	0.8640
0022	0.4330	0.7750	0.4330	0.7750	0.7860	0.7630	1.0000	0.6420	0.6420	0.8640	0.8640
0023	0.4332	0.7752	0.4332	0.7752	0.7781	0.6071	1.0000	0.5767	0.5767	0.8500	0.8500
0024	0.4560	0.8850	0.4560	0.8850	0.8240	0.5130	1.0000	0.6070	0.6070	0.8430	0.8430
0025	0.4560	0.8850	0.4560	0.8850	0.8020	0.6000	1.0000	0.7070	0.7070	0.8830	0.8830
0026	0.4417	0.9476	0.4417	0.9476	0.8354	0.5641	1.0000	0.6926	0.6926	0.8500	0.8500
0027	0.3897	0.7794	0.3897	0.7794	0.7074	0.5013	1.0000	0.6021	0.6021	0.8640	0.8640
0028	0.4560	0.7320	0.4560	0.7320	0.8020	0.5310	1.0000	0.6790	0.6790	0.8830	0.8830
0029	0.4560	0.9500	0.4560	0.9500	0.8360	0.5130	1.0000	0.6090	0.6090	0.8900	0.8900
0030	0.4330	0.8660	0.4330	0.8660	0.8250	0.7060	1.0000	0.7870	0.7870	0.8620	0.8620
0031	0.5570	0.8180	0.5570	0.8180	0.8450	0.5110	1.0000	0.6860	0.6860	0.8830	0.8830
0032	0.5570	0.8920	0.5570	0.8920	0.8310	0.5110	1.0000	0.8170	0.8170	0.8610	0.8610
0033	0.5681	0.9098	0.5681	0.9098	0.8058	0.6130	1.0000	0.6997	0.6997	0.8610	0.8610

TABLE CONTINUED ON NEXT PAGE

UNDERWRITING TIER

TIER	BI	PD	COLL	COMP	MP	FPB*	UM BI	UIM BI	MISC. COVG.**
1	0.4403	0.4363	0.4387	0.4310	0.3324	0.3390	0.4275	0.4275	1.0000
2	0.4588	0.4549	0.4569	0.4486	0.3471	0.3529	0.4451	0.4451	1.0000
3	0.4784	0.4795	0.4810	0.4728	0.3608	0.3678	0.4686	0.4686	1.0000
4	0.4991	0.5000	0.5011	0.4923	0.3755	0.3827	0.4882	0.4882	1.0000
5	0.5196	0.5206	0.5272	0.5183	0.3922	0.3985	0.5137	0.5137	1.0000
6	0.5577	0.5657	0.5457	0.5658	0.4208	0.4401	0.5457	0.5457	1.0000
7	0.5666	0.5876	0.5676	0.5862	0.4378	0.4479	0.5676	0.5676	1.0000
8	0.5826	0.6036	0.5847	0.6009	0.4538	0.4557	0.5847	0.5847	1.0000
9	0.5937	0.6186	0.6007	0.6154	0.4707	0.4732	0.6007	0.6007	1.0000
10	0.6156	0.6297	0.6177	0.6379	0.4897	0.4908	0.6177	0.6177	1.0000
11	0.6205	0.6577	0.6384	0.6640	0.5087	0.5294	0.6225	0.6225	1.0000
12	0.6591	0.6821	0.6496	0.6809	0.5294	0.5487	0.6334	0.6334	1.0000
13	0.6798	0.7014	0.6699	0.7066	0.5571	0.5786	0.6532	0.6532	1.0000
14	0.7007	0.7217	0.6851	0.7273	0.5839	0.6104	0.6680	0.6680	1.0000
15	0.7165	0.7470	0.7014	0.7462	0.6116	0.6278	0.6838	0.6838	1.0000
16	0.7530	0.8010	0.7140	0.7990	0.6480	0.6479	0.7140	0.7140	1.0000
17	0.7790	0.8200	0.7350	0.8240	0.6870	0.6755	0.7350	0.7350	1.0000
18	0.8090	0.8430	0.7690	0.8460	0.7340	0.7239	0.7690	0.7690	1.0000
19	0.8420	0.8640	0.8060	0.8690	0.7750	0.7648	0.8060	0.8060	1.0000
20	0.8777	0.8928	0.8353	0.8959	0.8201	0.8070	0.8353	0.8353	1.0000
21	0.8949	0.9151	0.8625	0.9151	0.8464	0.8605	0.8625	0.8625	1.0000
22	0.9161	0.9322	0.8827	0.9353	0.8767	0.8979	0.8827	0.8827	1.0000
23	0.9353	0.9575	0.9211	0.9595	0.9019	0.9120	0.9211	0.9211	1.0000
24	0.9812	0.9945	0.9670	0.9955	0.9557	0.9680	0.9670	0.9670	1.0000
25	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0000
26	1.0831	1.0611	1.0853	1.0790	1.1062	1.1414	1.0853	1.0853	1.0000
27	1.1218	1.0941	1.1218	1.1020	1.1616	1.1944	1.1218	1.1218	1.0000
28	1.1666	1.1370	1.2215	1.1519	1.2152	1.2782	1.2215	1.2215	1.0000
29	1.1973	1.1724	1.2552	1.2004	1.2574	1.3235	1.2552	1.2552	1.0000
30	1.2353	1.2088	1.3239	1.2363	1.3113	1.3956	1.3239	1.3239	1.0000
31	1.2870	1.2607	1.3566	1.2968	1.3851	1.4708	1.3566	1.3566	1.0000
32	1.3304	1.3175	1.4008	1.3574	1.4839	1.5610	1.4008	1.4008	1.0000
33	1.4103	1.3589	1.4477	1.4187	1.5628	1.6401	1.4477	1.4477	1.0000
34	1.4647	1.4215	1.4934	1.4509	1.6438	1.7462	1.4934	1.4934	1.0000
35	1.5127	1.4607	1.5915	1.4760	1.7206	1.8138	1.5915	1.5915	1.0000
36	1.7498	1.4978	1.6489	1.6256	2.0141	2.0039	1.8060	1.8060	1.0000
37	1.7763	1.5670	1.7045	1.6805	2.1035	2.0551	1.8668	1.8668	1.0000
38	1.9079	1.6097	1.7674	1.8145	2.1893	2.0948	1.9357	1.9357	1.0000
39	1.9248	1.6413	1.8137	1.8607	2.2545	2.1190	1.9864	1.9864	1.0000
40	2.0286	1.6893	1.8632	1.9104	2.3438	2.1973	2.0407	2.0407	1.0000

*FPB - First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefits

**Miscellaneous Coverages - Extended Transportation Expense, Towing and Labor Costs, Sound Reproducing Tapes, Auto Home Contents, Sound Receiving and Transmitting Equipment

Quantum Auto[®]

UNDERWRITING TIER

TIER	BI	PD	COLL	COMP	MP	FPB*	UM BI	UIM BI	MISC. COVG.**
41	2.0650	1.7396	1.9311	2.1345	2.4404	2.3560	2.1150	2.1150	1.0000
42	2.1040	1.7726	1.9823	2.2327	2.5185	2.4144	2.1711	2.1711	1.0000
43	2.2808	1.8079	2.0924	2.2938	2.6197	2.6948	2.2917	2.2917	1.0000
44	2.4635	1.8773	2.1695	2.5234	2.7268	2.8069	2.3761	2.3761	1.0000
45	2.9335	2.2145	2.5605	3.0034	3.2461	3.3409	2.8044	2.8044	1.0000
46	4.4375	3.2716	3.9229	4.3915	4.9113	4.8903	4.2796	4.2796	1.0000
47	7.1891	5.2996	6.6312	7.2352	7.9557	7.9215	7.2341	7.2341	1.0000
48	12.8105	9.4431	11.8171	12.8926	14.1779	14.1158	12.8914	12.8914	1.0000
49	25.1125	18.5108	23.1657	25.2727	27.7922	27.6705	25.2717	25.2717	1.0000
50	54.1476	39.9146	49.9495	54.4941	59.9281	59.6610	54.4904	54.4904	1.0000

*FPB - First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefits

**Miscellaneous Coverages - Extended Transportation Expense, Towing and Labor Costs, Sound Reproducing Tapes, Auto Home Contents, Sound Receiving and Transmitting Equipment

SERFF Tracking Number: TRVA-127889940 State: Pennsylvania
 First Filing Company: The Travelers Home and Marine Insurance Company, ... State Tracking Number: B38869001
 Company Tracking Number: 2011-12-0040
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Quantum Automobile
 Project Name/Number: 403616/

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Authorization to File (PC)		
Bypass Reason: n/a		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		
Comments: Please see attached.		
Attachments: PA QTM Auto Filing Package 04.22.2012 - Final.pdf PA QTM Auto Filing Package 04.22.2012 - Final.zip		

	Item Status:	Status Date:
Satisfied - Item: Proprietary and Confidential Filing Support		
Comments: Please see attached support. We ask that this support remain P&C.		
Attachments: PA QTM Auto Filing Package 04.22.2012 P&C.pdf PA QTM Auto Filing Package 04.22.2012 P&C.xls		

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Table of Contents

Explanatory Memorandum

Exhibit 1		Summary of Rate Revision
Exhibit 2	Pages 1 - 7	Coverage Indication
Exhibit 3	Pages 1 - 7	Trended Ultimate Losses
Exhibit 4	Pages 1 - 16	Loss Development
Exhibit 5	Pages 1 - 10	Frequency/Severity Trend
Exhibit 6	Pages 1 - 4	Model Year Rating Impact
Exhibit 7	Pages 1 - 8	Symbol Rating Impact
Exhibit 8	Pages 1 - 2	Development of Excess Wind and Water Factor
Exhibit 9		Unallocated Loss Adjustment Expense
Exhibit 10		Development of: Variable Permissible Loss Ratio and Permissible Loss Ratio
Exhibit 11	Pages 1 - 6	Calculation of Investment Income Adjustment Factors
Exhibit 12		Revision of Base Rates
Exhibit 13	Pages 1 - 6	Revision to Underwriting Tier
Exhibit 14		Coverage Limits Impact by Company
Exhibit 15	Pages 1 - 34	Coverage Limits Impact by Territory
Exhibit 16		Coverage Limits Impact by Coverage
Exhibit 17		Maximum Dollar and Percentage Increases by Writing Company
Exhibit 18		The Travelers Home and Marine Insurance Company Uncapped Dollar Impact
Exhibit 19		The Travelers Home and Marine Insurance Company Uncapped Percentage Impact
Exhibit 20		Travco Insurance Company Uncapped Dollar Impact
Exhibit 21		Travco Insurance Company Uncapped Percentage Impact
Exhibit 22	Pages 1-3	Part 5 - Pennsylvania Expenses
Exhibit 23		Part 5 - Countrywide Expenses
Exhibit 24		Support For Rate and Factor Changes
Exhibit 25		Summary of Rate Revision by Rate and Factor Changes

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Explanatory Memorandum

With this filing we are proposing Base Rate and Underwriting Tier factor changes in the Quantum Automobile product. The overall rate level impact of the changes is +5.01%. This change applies to policies issued and effective on or after 04/22/2012.

We are proposing the following changes:

Revision to Base Rates: We are adjusting our Base Rates to address our overall rate need by coverage.

Revision to Underwriting Tiers: We are increasing the factors for Tiers 1-15.

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Summary of Rate Revision

Coverage	Year Ending 06/30/2011 EPAPR	Indicated Rate Level Change	Proposed Rate Level Change
Bodily Injury	53,858,025	37.88%	7.05%
Property Damage	42,032,342	5.71%	5.21%
Comprehensive	19,716,541	49.15%	6.35%
Collision	57,096,219	5.00%	3.96%
First Party Benefits (Incl Additional First Party Benefits and Extraordinary Medical Payments)	20,025,560	1.24%	1.11%
Uninsured Motorists	5,901,712	-5.09%	-0.19%
Underinsured Motorists	20,300,425	21.51%	5.59%
Rate Level Changes as Combined are:			
Liability	142,118,064	19.08%	5.21%
Physical Damage	76,812,759	16.33%	4.68%
Overall	218,930,823	18.12%	5.01%

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Coverage Indication
Total Limits Bodily Injury

ALL PRICE TRACKS COMBINED

AY Ending 06/30	Earned Car Years (1)	EPAPR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2009	188,143	46,215,093	37,783,919	1,069	0.31	0.818
2010	226,621	50,709,656	49,922,822	1,278	0.34	0.984
2011	267,593	53,858,025	46,394,926	1,233	0.36	0.861
(7) Weighted Rate Level Loss Ratio						0.889
(8) State Credibility						1.00
(9) Trended Total Permissible Loss Ratio						0.626
(10) Credibility Weighted Rate Level Total Loss Ratio						0.889
(11) Variable Permissible Loss Ratio						0.751
(12) Credibility Weighted Indicated Rate Level change = [(10) + (FE)] / (11) - 1						37.88%
(13) Proposed Premium Level Change						7.05%

NOTE: FE = Fixed Expense

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Coverage Indication
Total Limits Property Damage

ALL PRICE TRACKS COMBINED

AY Ending 06/30	Earned Car Years (1)	EPAPR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2009	188,637	36,546,023	21,441,263	6,758	0.31	0.587
2010	227,244	39,654,703	24,784,360	7,606	0.34	0.625
2011	268,246	42,032,342	30,351,250	8,655	0.36	0.722
(7) Weighted Rate Level Loss Ratio						0.648
(8) State Credibility						1.00
(9) Trended Total Permissible Loss Ratio						0.602
(10) Credibility Weighted Rate Level Total Loss Ratio						0.648
(11) Variable Permissible Loss Ratio						0.751
(12) Credibility Weighted Indicated Rate Level change = [(10) + (FE)] / (11) - 1						5.71%
(13) Proposed Premium Level Change						5.21%

NOTE: FE = Fixed Expense

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Coverage Indication
Total Limits Uninsured Motorists

ALL PRICE TRACKS COMBINED

AY Ending 06/30	Earned Car Years (1)	EPAPR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2009	178,719	4,749,724	2,602,180	68	0.30	0.548
2010	217,335	5,396,516	2,419,132	49	0.34	0.448
2011	258,539	5,901,712	2,305,544	52	0.37	0.391
(7) Weighted Rate Level Loss Ratio						0.457
(8) State Credibility						0.35
(9) Trended Total Permissible Loss Ratio						0.626
(10) Credibility Weighted Rate Level Total Loss Ratio						0.567
(11) Variable Permissible Loss Ratio						0.751
(12) Credibility Weighted Indicated Rate Level change = [(10) + (FE)] / (11) -1						-5.09%
(13) Proposed Premium Level Change						-0.19%

NOTE: FE = Fixed Expense

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Coverage Indication
Total Limits Underinsured Motorists

ALL PRICE TRACKS COMBINED

AY Ending 06/30	Earned Car Years (1)	EPAPR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2009	176,657	15,787,172	16,898,458	115	0.29	1.070
2010	216,073	18,325,852	15,479,157	125	0.34	0.845
2011	257,225	20,300,425	16,970,486	82	0.37	0.836
(7) Weighted Rate Level Loss Ratio						0.907
(8) State Credibility						0.50
(9) Trended Total Permissible Loss Ratio						0.626
(10) Credibility Weighted Rate Level Total Loss Ratio						0.766
(11) Variable Permissible Loss Ratio						0.751
(12) Credibility Weighted Indicated Rate Level change = [(10) + (FE)] / (11) - 1						21.51%
(13) Proposed Premium Level Change						5.59%

NOTE: FE = Fixed Expense

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Coverage Indication
Total Limits First Party Benefits

ALL PRICE TRACKS COMBINED

AY Ending 06/30	Earned Car Years (1)	EPAPR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2009	188,663	18,679,841	11,288,584	2,612	0.32	0.604
2010	227,261	19,612,577	11,933,881	2,827	0.34	0.608
2011	268,256	20,025,560	12,591,018	3,034	0.34	0.629
(7) Weighted Rate Level Loss Ratio						0.614
(8) State Credibility						1.00
(9) Trended Total Permissible Loss Ratio						0.626
(10) Credibility Weighted Rate Level Total Loss Ratio						0.614
(11) Variable Permissible Loss Ratio						0.751
(12) Credibility Weighted Indicated Rate Level change = [(10) + (FE)] / (11) - 1						1.24%
(13) Proposed Premium Level Change						1.11%

NOTE: FE = Fixed Expense

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Coverage Indication
Comprehensive

ALL PRICE TRACKS COMBINED

AY Ending 06/30	Earned Car Years (1)	Adjusted EPAPR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2009	173,515	17,575,879	12,008,383	6,765	0.31	0.683
2010	211,521	19,107,355	16,704,585	9,613	0.33	0.874
2011	252,573	20,414,392	21,583,478	12,011	0.36	1.057
(7) Weighted Rate Level Loss Ratio						0.881
(8) State Credibility						1.00
(9) Trended Total Permissible Loss Ratio						0.558
(10) Credibility Weighted Rate Level Total Loss Ratio						0.881
(11) Variable Permissible Loss Ratio						0.690
(12) Credibility Weighted Indicated Rate Level change = [(10) + (FE)] / (11) - 1						49.15%
(13) Proposed Premium Level Change						6.35%

NOTE: FE = Fixed Expense

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Coverage Indication
Collision

ALL PRICE TRACKS COMBINED

AY Ending 06/30	Earned Car Years (1)	Adjusted EPAPR (2)	Ultimate Trended L & LAE (3)	Incurred Claim Count (4)	AY Weights (5)	Rate Level Loss Ratio (6)=(3)/(2)
2009	165,928	55,213,391	27,867,676	8,983	0.32	0.505
2010	201,847	58,269,641	32,085,722	9,974	0.33	0.551
2011	240,741	61,043,777	40,608,445	11,627	0.35	0.665
(7) Weighted Rate Level Loss Ratio						0.576
(8) State Credibility						1.00
(9) Trended Total Permissible Loss Ratio						0.542
(10) Credibility Weighted Rate Level Total Loss Ratio						0.576
(11) Variable Permissible Loss Ratio						0.690
(12) Credibility Weighted Indicated Rate Level change = [(10) + (FE)] / (11) - 1						5.00%
(13) Proposed Premium Level Change						3.96%

NOTE: FE = Fixed Expense

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Trended Ultimate Losses
Total Limits Bodily Injury

ALL PRICE TRACKS COMBINED

Accident Year Ending 6/30	2009	2010	2011
(1) Total Limits Incurred Losses & ALAE	23,094,469	29,009,728	22,747,847
(2) Loss Development Factor	1.051	1.184	1.502
(3) Total Limit Ultimate Losses & ALAE (1) x (2)	24,265,822	34,338,126	34,177,274
(4) Unallocated Factor + 1.000	1.178	1.178	1.178
(5) Total Limit Ultimate Losses & LAE (3) x (4)	28,585,138	40,450,313	40,260,829
(6) Loss Trend Factor	1.322	1.234	1.152
(7) Trended Ultimate Losses & LAE (5) x (6)	37,783,919	49,922,822	46,394,926

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Trended Ultimate Losses
Total Limits Property Damage

ALL PRICE TRACKS COMBINED

Accident Year Ending 6/30	2009	2010	2011
(1) Total Limits Incurred Losses & ALAE	18,922,452	21,293,991	24,669,658
(2) Loss Development Factor	0.999	1.003	1.036
(3) Total Limit Ultimate Losses & ALAE (1) x (2)	18,909,650	21,358,147	25,557,313
(4) Unallocated Factor + 1.000	1.178	1.178	1.178
(5) Total Limit Ultimate Losses & LAE (3) x (4)	22,275,567	25,159,897	30,106,515
(6) Loss Trend Factor	0.963	0.985	1.008
(7) Trended Ultimate Losses & LAE (5) x (6)	21,441,263	24,784,360	30,351,250

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Trended Ultimate Losses
Total Limits First Party Benefits

ALL PRICE TRACKS COMBINED

Accident Year Ending 6/30	2009	2010	2011
(1) Total Limits Incurred Losses & ALAE	11,805,016	11,796,320	11,949,626
(2) Loss Development Factor	1.007	1.015	1.007
(3) Total Limit Ultimate Losses & ALAE (1) x (2)	11,885,682	11,969,704	12,030,387
(4) Unallocated Factor + 1.000	1.178	1.178	1.178
(5) Total Limit Ultimate Losses & LAE (3) x (4)	14,001,333	14,100,312	14,171,796
(6) Loss Trend Factor	0.806	0.846	0.888
(7) Trended Ultimate Losses & LAE (5) x (6)	11,288,584	11,933,881	12,591,018

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Trended Ultimate Losses
Total Limits Uninsured Motorist

ALL PRICE TRACKS COMBINED

Accident Year Ending 6/30	2009	2010	2011
(1) Total Limits Incurred Losses & ALAE	1,572,089	1,401,737	1,073,109
(2) Loss Development Factor	1.063	1.187	1.583
(3) Total Limit Ultimate Losses & ALAE (1) x (2)	1,671,188	1,663,938	1,698,401
(4) Unallocated Factor + 1.000	1.178	1.178	1.178
(5) Total Limit Ultimate Losses & LAE (3) x (4)	1,968,660	1,960,119	2,000,717
(6) Loss Trend Factor	1.322	1.234	1.152
(7) Trended Ultimate Losses & LAE (5) x (6)	2,602,180	2,419,132	2,305,544

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Trended Ultimate Losses
Total Limits Underinsured Motorist

ALL PRICE TRACKS COMBINED

Accident Year Ending 6/30	2009	2010	2011
(1) Total Limits Incurred Losses & ALAE	8,581,292	6,873,073	5,349,536
(2) Loss Development Factor	1.265	1.549	2.337
(3) Total Limit Ultimate Losses & ALAE (1) x (2)	10,852,632	10,646,939	12,501,474
(4) Unallocated Factor + 1.000	1.178	1.178	1.178
(5) Total Limit Ultimate Losses & LAE (3) x (4)	12,784,401	12,542,094	14,726,736
(6) Loss Trend Factor	1.322	1.234	1.152
(7) Trended Ultimate Losses & LAE (5) x (6)	16,898,458	15,479,157	16,970,486

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Trended Ultimate Losses
Comprehensive

ALL PRICE TRACKS COMBINED

Accident Year Ending 6/30	2009	2010	2011
(1) Earned Premium at Present Rates	16,288,763	18,054,923	19,716,541
(2) Model Year Adjustment Factor	1.095	1.070	1.043
(3) Adj. Earned Premium at Present Rates (1)x(2)	17,832,901	19,314,769	20,555,781
(4) Symbol Adjustment Factor	0.986	0.989	0.993
(5) Adj. Earned Premium at Present Rates (3)x(4)	17,575,879	19,107,355	20,414,392
(6) Incurred Losses & ALAE	8,743,020	12,190,771	15,721,860
(7) Actual Excess W & W Losses	0	0	0
(8) Incurred Losses & ALAE excl. XS W & W (6)-(7)	8,743,020	12,190,771	15,721,860
(9) Excess Wind & Water Factor	1.016	1.016	1.016
(10) Adjusted Incurred Losses & ALAE (8) x (9)	8,878,959	12,380,317	15,966,308
(11) Loss Development Factor	1.000	1.000	1.004
(12) Ultimate Losses & ALAE (10) x (11)	8,876,612	12,374,464	16,022,862
(13) Unallocated Factor + 1.000	1.210	1.210	1.210
(14) Ultimate Losses & LAE (12) x (13)	10,740,700	14,973,101	19,387,663
(15) Loss Trend Factor	1.118	1.116	1.113
(16) Trended Ultimate Losses & LAE (14) x (15)	12,008,383	16,704,585	21,583,478

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Trended Ultimate Losses
Collision

ALL PRICE TRACKS COMBINED

Accident Year Ending 6/30	2009	2010	2011
(1) Earned Premium at Present Rates	47,524,579	52,238,299	57,096,219
(2) Model Year Adjustment Factor	1.194	1.139	1.083
(3) Adj. Earned Premium at Present Rates (1)x(2)	56,726,556	59,513,996	61,824,260
(4) Symbol Adjustment Factor	0.973	0.979	0.987
(5) Adj. Earned Premium at Present Rates (3)x(4)	55,213,391	58,269,641	61,043,777
(6) Incurred Losses & ALAE	28,977,179	30,755,704	37,107,310
(7) Loss Development Factor	0.998	0.995	0.960
(8) Ultimate Losses & ALAE (6) x (7)	28,918,266	30,617,045	35,632,623
(9) Unallocated Factor + 1.000	1.210	1.210	1.210
(10) Ultimate Losses & LAE (8) x (9)	34,991,101	37,046,625	43,115,474
(11) Loss Trend Factor	0.796	0.866	0.942
(12) Trended Ultimate Losses & LAE (10) x (11)	27,867,676	32,085,722	40,608,445

PENNSYLVANIA QUANTUM AUTOMOBILE

TRAVELERS PERSONAL INSURANCE COMPANY
 TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
 TRAVELERS PERSONAL SECURITY INSURANCE COMPANY
 TRAVELERS COMMERCIAL INSURANCE COMPANY
 TRAVELERS CASUALTY COMPANY OF CONNECTICUT
 TRAVCO INSURANCE COMPANY
 THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA
 THE TRAVELERS INDEMNITY COMPANY
 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 THE STANDARD FIRE INSURANCE COMPANY
 THE PHOENIX INSURANCE COMPANY
 THE CHARTER OAK FIRE INSURANCE COMPANY
 THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT

Loss Development
 Total Limits Bodily Injury
 Average Development Factors

Statewide

	Development Period:								
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
ALL avg.	1.291	1.150	1.031	1.009	1.000	1.005	1.003	0.998	1.000
All avg. excluding Hi/Lo	1.288	1.146	1.032	1.010	0.999	1.004	1.004		
7 yr avg.	1.279	1.141	1.031						
7 yr. avg. excluding Hi/Lo	1.274	1.135	1.032						
5 yr avg.	1.263	1.127	1.033	1.007	1.000				
5 yr. avg. excluding Hi/Lo	1.269	1.127	1.037	1.009	0.999				
4 yr avg	1.260	1.128	1.036	1.010	1.000	1.005			
4 yr. avg. excluding Hi/Lo	1.266	1.130	1.045	1.010	0.999	1.004			
3 yr avg	1.253	1.129	1.046	1.010	1.000	1.005	1.003		
2 yr avg	1.253	1.124	1.045	1.009	1.001	1.003	1.002	0.998	
Latest	1.188	1.134	1.048	1.006	1.004	1.004	1.000	0.997	1.000
Selected LDF	1.269	1.127	1.037	1.009	0.999	1.005	1.003	0.998	1.000
Cumulative LDF	1.502	1.184	1.051	1.013	1.005	1.006	1.001	0.998	1.000

PENNSYLVANIA QUANTUM AUTOMOBILE

TRAVELERS PERSONAL INSURANCE COMPANY
 TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
 TRAVELERS PERSONAL SECURITY INSURANCE COMPANY
 TRAVELERS COMMERCIAL INSURANCE COMPANY
 TRAVELERS CASUALTY COMPANY OF CONNECTICUT
 TRAVCO INSURANCE COMPANY
 THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA
 THE TRAVELERS INDEMNITY COMPANY
 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 THE STANDARD FIRE INSURANCE COMPANY
 THE PHOENIX INSURANCE COMPANY
 THE CHARTER OAK FIRE INSURANCE COMPANY
 THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT

Loss Development
 Total Limits First Party Benefits
 Average Development Factors

Statewide

	Development Period:								
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
ALL avg.	0.988	1.002	1.003	1.003	1.001	1.001	0.995	1.000	1.000
All avg. excluding Hi/Lo	0.984	1.004	1.006	1.004	1.000	1.000	1.000		
7 yr avg.	0.996	1.001	1.003						
7 yr. avg. excluding Hi/Lo	0.994	1.002	1.006						
5 yr avg.	0.994	1.006	1.003	1.003	1.001				
5 yr. avg. excluding Hi/Lo	0.992	1.008	1.008	1.003	1.000				
4 yr avg	1.001	1.007	1.002	1.004	1.002	1.001			
4 yr. avg. excluding Hi/Lo	0.999	1.012	1.009	1.005	0.999	1.000			
3 yr avg	1.007	1.009	1.000	1.003	1.003	1.001	0.995		
2 yr avg	1.020	1.021	1.016	1.002	1.005	1.000	0.993	1.000	
Latest	1.029	1.020	1.020	0.991	1.010	1.000	0.985	0.998	1.000
Selected LDF	0.992	1.008	1.008	1.003	1.000	1.001	0.995	1.000	1.000
Cumulative LDF	1.007	1.015	1.007	0.999	0.996	0.996	0.995	1.000	1.000

PENNSYLVANIA QUANTUM AUTOMOBILE

TRAVELERS PERSONAL INSURANCE COMPANY
 TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
 TRAVELERS PERSONAL SECURITY INSURANCE COMPANY
 TRAVELERS COMMERCIAL INSURANCE COMPANY
 TRAVELERS CASUALTY COMPANY OF CONNECTICUT
 TRAVCO INSURANCE COMPANY
 THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA
 THE TRAVELERS INDEMNITY COMPANY
 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 THE STANDARD FIRE INSURANCE COMPANY
 THE PHOENIX INSURANCE COMPANY
 THE CHARTER OAK FIRE INSURANCE COMPANY
 THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT

Loss Development
 Total Limits Uninsured Motorist
 Average Development Factors

Statewide

	Development Period:								
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
ALL avg.	1.599	1.167	1.076	1.028	1.013	1.003	1.020	0.999	1.000
All avg. excluding Hi/Lo	1.542	1.172	1.072	1.023	1.004	1.002	1.000		
7 yr avg.	1.519	1.155	1.076						
7 yr. avg. excluding Hi/Lo	1.435	1.156	1.072						
5 yr avg.	1.415	1.102	1.057	1.028	1.013				
5 yr. avg. excluding Hi/Lo	1.394	1.110	1.038	1.022	1.004				
4 yr avg	1.435	1.097	1.020	1.036	1.013	1.003			
4 yr. avg. excluding Hi/Lo	1.424	1.103	1.006	1.034	1.000	1.002			
3 yr avg	1.435	1.138	1.032	1.038	0.991	1.004	1.020		
2 yr avg	1.323	1.131	1.034	1.018	1.000	1.000	1.037	0.999	
Latest	1.237	1.208	0.966	1.038	1.007	1.004	1.000	0.999	1.000
Selected LDF	1.394	1.110	1.038	1.022	1.004	1.003	1.020	0.999	1.000
Cumulative LDF	1.686	1.209	1.089	1.049	1.026	1.022	1.020	0.999	1.000

PENNSYLVANIA QUANTUM AUTOMOBILE

TRAVELERS PERSONAL INSURANCE COMPANY
 TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
 TRAVELERS PERSONAL SECURITY INSURANCE COMPANY
 TRAVELERS COMMERCIAL INSURANCE COMPANY
 TRAVELERS CASUALTY COMPANY OF CONNECTICUT
 TRAVCO INSURANCE COMPANY
 THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA
 THE TRAVELERS INDEMNITY COMPANY
 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 THE STANDARD FIRE INSURANCE COMPANY
 THE PHOENIX INSURANCE COMPANY
 THE CHARTER OAK FIRE INSURANCE COMPANY
 THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT

Loss Development
 Total Limits Underinsured Motorist
 Average Development Factors

Statewide

	Development Period:								
	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
ALL avg.	1.656	1.255	1.153	1.070	1.034	1.006	1.009	1.009	1.000
All avg. excluding Hi/Lo	1.584	1.256	1.156	1.066	1.032	1.003	1.010		
7 yr avg.	1.534	1.250	1.153						
7 yr. avg. excluding Hi/Lo	1.542	1.249	1.156						
5 yr avg.	1.522	1.237	1.156	1.080	1.034				
5 yr. avg. excluding Hi/Lo	1.528	1.226	1.145	1.077	1.032				
4 yr avg	1.583	1.228	1.166	1.082	1.035	1.006			
4 yr. avg. excluding Hi/Lo	1.585	1.204	1.150	1.080	1.034	1.003			
3 yr avg	1.539	1.217	1.145	1.089	1.028	1.007	1.009		
2 yr avg	1.580	1.134	1.141	1.118	1.034	1.000	1.011	1.009	
Latest	1.747	1.123	1.135	1.098	1.044	0.999	1.013	1.016	1.000
Selected LDF	1.528	1.226	1.145	1.077	1.032	1.006	1.009	1.009	1.000
Cumulative LDF	15 to Ult.	27 to Ult.	39 to Ult.	51 to Ult.	63 to Ult.	75 to Ult.	87 to Ult.	99 to Ult.	111 to Ult.
	2.442	1.598	1.303	1.138	1.057	1.024	1.017	1.009	1.000

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Loss Development
Determination of Credibility Weighted UM Loss Development Factors
Total Limits Uninsured Motorists

ALL PRICE TRACKS COMBINED

Acc Year Ending 06/30	State UM Claims		
2009	68	State Credibility equals	0.35
2010	49		
2011	52	CW Credibility equals	0.65
<u>Total Claims</u>	<u>169</u>	Full Credibility equals 1082 claims.	

NOTE: Claims are from the accident years used in the indication.

	15 to Ult.	27 to Ult.	39 to Ult.	51 to Ult.	63 to Ult.	75 to Ult.	87 to Ult.	99 to Ult.	111 to Ult.
State Cumulative LDF	1.686	1.209	1.089	1.049	1.026	1.022	1.020	0.999	1.000
CW Cumulative LDF	1.527	1.175	1.049	1.009	1.000	1.001	1.001	1.001	1.001
Credibility Weighted CLDF	1.583	1.187	1.063	1.023	1.009	1.008	1.008	1.000	1.001

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Loss Development
Determination of Credibility Weighted UIM Loss Development Factors
Total Limits Underinsured Motorists

ALL PRICE TRACKS COMBINED

Acc Year Ending 06/30	State UIM Claims		
2009	115	State Credibility equals	0.50
2010	125		
2011	82	CW Credibility equals	0.50
<u>Total Claims</u>	<u>322</u>	Full Credibility equals 1082 claims.	

NOTE: Claims are from the accident years used in the indication.

	15 to Ult.	27 to Ult.	39 to Ult.	51 to Ult.	63 to Ult.	75 to Ult.	87 to Ult.	99 to Ult.	111 to Ult.
State Cumulative LDF	2.442	1.598	1.303	1.138	1.057	1.024	1.017	1.009	1.000
CW Cumulative LDF	2.232	1.500	1.226	1.095	1.034	1.011	1.007	1.002	1.001
Credibility Weighted CLDF	2.337	1.549	1.265	1.117	1.045	1.018	1.012	1.005	1.000

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Frequency Trend
Total Limits Bodily Injury

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	0.40	0.42		09/30/2008	0.50	0.49	
03/31/2009	0.42	0.43		12/31/2008	0.49	0.49	
06/30/2009	0.43	0.43		03/31/2009	0.49	0.49	
09/30/2009	0.43	0.43		06/30/2009	0.48	0.49	
12/31/2009	0.46	0.44		09/30/2009	0.49	0.49	
03/31/2010	0.45	0.44		12/31/2009	0.50	0.50	
06/30/2010	0.44	0.45	0.45	03/31/2010	0.50	0.50	0.50
09/30/2010	0.47	0.45	0.45	06/30/2010	0.50	0.50	0.50
12/31/2010	0.45	0.45	0.45	09/30/2010	0.50	0.50	0.50
03/31/2011	0.47	0.46	0.46	12/31/2010	0.50	0.50	0.51
06/30/2011	0.46	0.46	0.46	03/31/2011	0.51	0.51	0.51
09/30/2011	0.45	0.47	0.46	06/30/2011	0.52	0.51	0.51
Annual Rate of Change		3.9%	0.9%			1.7%	2.1%

(1) Selected Historical Annual Rate of Change

A. Travelers		2.0%
B. Complement:	Industry	1.0%

(2) State Credibility

Based on	1,251 Pd. Claims,	Yr. Ending	09/30/2011	1.00
----------	-------------------	------------	------------	------

(3) Credibility Weighted Historical Annual Rate of Change 2.0%

(4) Selected Prospective Annual Rate of Change 2.0%

(5) Factors To Adjust Data Based on a 04/22/2012 Effective Date

Experience Period (a)	(N1) Historical Trend Period (months) (b)	Factor to Adjust to 03/31/2011 (c)	(N2) Prospective Trend Period (months) (d)	From to	Factor to Adjust 03/31/2011 01/22/2013 (e)	Frequency Factor (f) = (c) x (e)
06/30/2009	27	1.046	21.8		1.037	1.084
06/30/2010	15	1.025	21.8		1.037	1.063
06/30/2011	3	1.005	21.8		1.037	1.042

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Severity Trend
Total Limits Bodily Injury

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	13,399	12,773		09/30/2008	20,080	19,654	
03/31/2009	13,253	13,518		12/31/2008	19,862	19,586	
06/30/2009	14,134	14,307		03/31/2009	19,696	19,519	
09/30/2009	15,353	15,142		06/30/2009	19,246	19,451	
12/31/2009	15,744	16,026		09/30/2009	19,008	19,384	
03/31/2010	16,442	16,961		12/31/2009	19,005	19,316	
06/30/2010	17,775	17,951	17,838	03/31/2010	18,698	19,249	18,867
09/30/2010	18,606	18,999	18,951	06/30/2010	19,088	19,183	18,955
12/31/2010	20,098	20,107	20,133	09/30/2010	19,076	19,116	19,045
03/31/2011	22,229	21,281	21,390	12/31/2010	19,138	19,050	19,134
06/30/2011	23,170	22,523	22,724	03/31/2011	19,451	18,984	19,224
09/30/2011	23,329	23,837	24,142	06/30/2011	19,093	18,918	19,315
Annual Rate of Change		25.5%	27.4%			-1.4%	1.9%

(1)Selected Historical Annual Rate of Change

A. Travelers		5.0%
B. Complement:	Industry	0.0%

(2)State Credibility

Based on	1,251 Pd. Claims,	Yr. Ending	09/30/2011	1.00
----------	-------------------	------------	------------	------

(3)Credibility Weighted Historical Annual Rate of Change 5.0%

(4)Selected Prospective Annual Rate of Change 5.0%

(5)Factors To Adjust Data Based on a 04/22/2012 Effective Date

Experience Period	(N1) Historical Trend Period (months)	Factor to Adjust to 03/31/2011 (c)	(N2) Prospective Trend Period (months)	From to	Factor to Adjust 03/31/2011 01/22/2013 (e)	Severity Factor (f) = (c) x (e)	Frequency Factor xSeverity Factor
	(a)		(d)				
06/30/2009	27	1.116	21.8		1.093	1.220	1.322
06/30/2010	15	1.063	21.8		1.093	1.161	1.234
06/30/2011	3	1.012	21.8		1.093	1.106	1.152

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Frequency Trend
Total Limits Property Damage

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	3.63	3.63		09/30/2008	3.42	3.38	
03/31/2009	3.66	3.59		12/31/2008	3.37	3.39	
06/30/2009	3.57	3.55		03/31/2009	3.38	3.39	
09/30/2009	3.52	3.50		06/30/2009	3.39	3.40	
12/31/2009	3.46	3.46		09/30/2009	3.39	3.40	
03/31/2010	3.36	3.42		12/31/2009	3.42	3.41	
06/30/2010	3.30	3.38	3.31	03/31/2010	3.42	3.41	3.43
09/30/2010	3.31	3.34	3.30	06/30/2010	3.42	3.42	3.43
12/31/2010	3.29	3.30	3.29	09/30/2010	3.44	3.42	3.43
03/31/2011	3.30	3.27	3.27	12/31/2010	3.46	3.43	3.43
06/30/2011	3.27	3.23	3.26	03/31/2011	3.40	3.43	3.43
09/30/2011	3.23	3.19	3.25	06/30/2011	3.44	3.44	3.43
Annual Rate of Change		-4.6%	-1.7%			0.6%	0.2%

(1) Selected Historical Annual Rate of Change

A. Travelers		-4.0%
B. Complement:	Industry	0.0%

(2) State Credibility

Based on	8,949 Pd. Claims,	Yr. Ending	09/30/2011	1.00
----------	-------------------	------------	------------	------

(3) Credibility Weighted Historical Annual Rate of Change -4.0%

(4) Selected Prospective Annual Rate of Change -1.0%

(5) Factors To Adjust Data Based on a 04/22/2012 Effective Date

Experience Period	(N1) Historical Trend Period (months)	Factor to Adjust to 03/31/2011 (c)	(N2) Prospective Trend Period (months)	From to	Factor to Adjust 03/31/2011 01/22/2013 (e)	Frequency Factor (f) = (c) x (e)
	(a)		(d)			
06/30/2009	27	.912	21.8		0.982	0.896
06/30/2010	15	.950	21.8		0.982	0.933
06/30/2011	3	.990	21.8		0.982	0.972

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Severity Trend
Total Limits Property Damage

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	2,748	2,726		09/30/2008	2,712	2,738	
03/31/2009	2,740	2,739		12/31/2008	2,744	2,742	
06/30/2009	2,773	2,751		03/31/2009	2,751	2,747	
09/30/2009	2,753	2,763		06/30/2009	2,766	2,751	
12/31/2009	2,751	2,775		09/30/2009	2,771	2,755	
03/31/2010	2,769	2,787		12/31/2009	2,771	2,759	
06/30/2010	2,764	2,800	2,785	03/31/2010	2,770	2,763	2,758
09/30/2010	2,831	2,812	2,804	06/30/2010	2,756	2,767	2,763
12/31/2010	2,836	2,825	2,823	09/30/2010	2,763	2,772	2,768
03/31/2011	2,819	2,837	2,842	12/31/2010	2,769	2,776	2,772
06/30/2011	2,864	2,850	2,861	03/31/2011	2,768	2,780	2,777
09/30/2011	2,880	2,862	2,880	06/30/2011	2,795	2,784	2,782
Annual Rate of Change		1.8%	2.7%			0.6%	0.7%
(1)Selected Historical Annual Rate of Change							
A. Travelers					1.8%		
B. Complement: Industry					0.6%		
(2)State Credibility					1.00		
Based on	8,949	Pd. Claims,	Yr. Ending	09/30/2011			
(3)Credibility Weighted Historical Annual Rate of Change					1.8%		
(4)Selected Prospective Annual Rate of Change					1.8%		
(5)Factors To Adjust Data Based on a			04/22/2012	Effective Date			
Experience Period	(N1) Historical Trend Period (months)	Factor to Adjust to 03/31/2011 (c)	(N2) Prospective Trend Period (months)	From to	Factor to Adjust 03/31/2011 01/22/2013 (e)	Severity Factor (f) = (c) x (e)	Frequency Fact xSeverity Fact
	(a)		(d)				
06/30/2009	27	1.041	21.8		1.033	1.075	0.963
06/30/2010	15	1.022	21.8		1.033	1.056	0.985
06/30/2011	3	1.004	21.8		1.033	1.037	1.008

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Frequency Trend
Total Limits First Party Benefits

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	1.34	1.38		09/30/2008	1.51	1.48	
03/31/2009	1.34	1.35		12/31/2008	1.47	1.47	
06/30/2009	1.33	1.33		03/31/2009	1.45	1.47	
09/30/2009	1.33	1.31		06/30/2009	1.44	1.46	
12/31/2009	1.31	1.28		09/30/2009	1.43	1.46	
03/31/2010	1.28	1.26		12/31/2009	1.46	1.45	
06/30/2010	1.24	1.24	1.24	03/31/2010	1.46	1.45	1.47
09/30/2010	1.22	1.22	1.22	06/30/2010	1.45	1.44	1.46
12/31/2010	1.19	1.20	1.20	09/30/2010	1.46	1.44	1.45
03/31/2011	1.18	1.18	1.17	12/31/2010	1.45	1.43	1.44
06/30/2011	1.15	1.16	1.15	03/31/2011	1.42	1.43	1.43
09/30/2011	1.13	1.14	1.13	06/30/2011	1.41	1.42	1.42
Annual Rate of Change		-6.6%	-7.0%			-1.3%	-2.8%

(1) Selected Historical Annual Rate of Change

A. Travelers		-6.6%
B. Complement:	Industry	-1.3%

(2) State Credibility

Based on	3,142 Pd. Claims,	Yr. Ending	09/30/2011	1.00
----------	-------------------	------------	------------	------

(3) Credibility Weighted Historical Annual Rate of Change -6.6%

(4) Selected Prospective Annual Rate of Change -6.6%

(5) Factors To Adjust Data Based on a 04/22/2012 Effective Date

Experience Period	(N1) Historical		(N2) Prospective		Factor to Adjust From to	Frequency Factor (f) = (c) x (e)
	Trend Period (months)	Factor to Adjust to 03/31/2011 (c)	Trend Period (months)	Factor to Adjust From to		
(a)	(b)	(c)	(d)	(e)		(f)
06/30/2009	27	.857	21.8	0.883		0.757
06/30/2010	15	.918	21.8	0.883		0.811
06/30/2011	3	.983	21.8	0.883		0.868

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Severity Trend
Total Limits First Party Benefits

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	3,971	4,026		09/30/2008	4,002	4,078	
03/31/2009	4,045	4,050		12/31/2008	4,093	4,098	
06/30/2009	4,084	4,073		03/31/2009	4,113	4,119	
09/30/2009	4,218	4,097		06/30/2009	4,216	4,140	
12/31/2009	3,947	4,121		09/30/2009	4,245	4,161	
03/31/2010	4,090	4,145		12/31/2009	4,169	4,182	
06/30/2010	4,352	4,169	4,312	03/31/2010	4,202	4,203	4,193
09/30/2010	4,217	4,193	4,290	06/30/2010	4,214	4,224	4,215
12/31/2010	4,300	4,217	4,268	09/30/2010	4,216	4,246	4,236
03/31/2011	4,255	4,242	4,247	12/31/2010	4,271	4,267	4,258
06/30/2011	4,203	4,266	4,225	03/31/2011	4,270	4,289	4,279
09/30/2011	4,218	4,291	4,204	06/30/2011	4,308	4,310	4,301
Annual Rate of Change		2.3%	-2.0%			2.0%	2.1%

(1) Selected Historical Annual Rate of Change

A. Travelers

2.0%

B. Complement:

Industry

2.0%

(2) State Credibility

1.00

Based on 3,142 Pd. Claims, Yr. Ending 09/30/2011

(3) Credibility Weighted Historical Annual Rate of Change

2.0%

(4) Selected Prospective Annual Rate of Change

1.0%

(5) Factors To Adjust Data Based on a 04/22/2012 Effective Date

Experience Period	(N1) Historical Trend Period (months)	Factor to Adjust to 03/31/2011 (c)	(N2) Prospective Trend Period (months)	From to	Factor to Adjust 03/31/2011 01/22/2013 (e)	Severity Factor (f) = (c) x (e)	Frequency Factor x Severity Factor
	(a)		(d)				
06/30/2009	27	1.046	21.8		1.018	1.065	0.806
06/30/2010	15	1.025	21.8		1.018	1.044	0.846
06/30/2011	3	1.005	21.8		1.018	1.023	0.888

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Frequency Trend
Comprehensive

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	3.86	3.70		09/30/2008	5.09	5.00	
03/31/2009	3.82	3.76		12/31/2008	5.07	5.04	
06/30/2009	3.77	3.82		03/31/2009	5.13	5.08	
09/30/2009	3.73	3.88		06/30/2009	5.11	5.12	
12/31/2009	3.86	3.95		09/30/2009	5.05	5.17	
03/31/2010	3.87	4.01		12/31/2009	5.11	5.21	
06/30/2010	4.16	4.07	4.14	03/31/2010	5.05	5.25	5.21
09/30/2010	4.25	4.14	4.20	06/30/2010	5.34	5.30	5.28
12/31/2010	4.21	4.20	4.25	09/30/2010	5.46	5.34	5.34
03/31/2011	4.20	4.27	4.30	12/31/2010	5.44	5.39	5.41
06/30/2011	4.37	4.34	4.36	03/31/2011	5.62	5.43	5.48
09/30/2011	4.47	4.41	4.41	06/30/2011	5.36	5.48	5.55
Annual Rate of Change		6.6%	5.1%			3.4%	5.2%

(1)Selected Historical Annual Rate of Change

A. Travelers		5.0%
B. Complement:	Industry	4.0%

(2)State Credibility

Based on	11,719	Pd. Claims,	Yr. Ending	09/30/2011	1.00
----------	--------	-------------	------------	------------	------

(3)Credibility Weighted Historical Annual Rate of Change 5.0%

(4)Selected Prospective Annual Rate of Change 5.0%

(5)Factors To Adjust Data Based on a 04/22/2012 Effective Date

Experience Period	(N1) Historical Trend Period (months)	Factor to Adjust to 03/31/2011 (c)	(N2) Prospective Trend Period (months)	From to	Factor to Adjust 03/31/2011 01/22/2013 (e)	Frequency Factor (f) = (c) x (e)
	(a)		(d)			
06/30/2009	27	1.116	21.8		1.093	1.220
06/30/2010	15	1.063	21.8		1.093	1.161
06/30/2011	3	1.012	21.8		1.093	1.106

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Severity Trend
Comprehensive

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	1,338	1,297		09/30/2008	1,152	1,129	
03/31/2009	1,299	1,282		12/31/2008	1,180	1,143	
06/30/2009	1,274	1,267		03/31/2009	1,174	1,158	
09/30/2009	1,256	1,253		06/30/2009	1,188	1,172	
12/31/2009	1,217	1,238		09/30/2009	1,187	1,187	
03/31/2010	1,212	1,224		12/31/2009	1,159	1,201	
06/30/2010	1,155	1,210	1,154	03/31/2010	1,160	1,216	1,133
09/30/2010	1,151	1,196	1,161	06/30/2010	1,168	1,232	1,177
12/31/2010	1,181	1,182	1,167	09/30/2010	1,206	1,247	1,222
03/31/2011	1,166	1,168	1,173	12/31/2010	1,250	1,262	1,269
06/30/2011	1,186	1,154	1,179	03/31/2011	1,296	1,278	1,318
09/30/2011	1,181	1,141	1,186	06/30/2011	1,411	1,294	1,369
Annual Rate of Change		-4.6%	2.2%			5.1%	16.4%

(1)Selected Historical Annual Rate of Change

A. Travelers

-4.6%

B. Complement: Industry

5.1%

(2)State Credibility

1.00

Based on 11,719 Pd. Claims, Yr. Ending 09/30/2011

(3)Credibility Weighted Historical Annual Rate of Change

-4.6%

(4)Selected Prospective Annual Rate of Change

1.0%

(5)Factors To Adjust Data Based on a 04/22/2012 Effective Date

Experience Period	(N1) Historical Trend Period (months)	Factor to Adjust to 03/31/2011 (c)	(N2) Prospective Trend Period (months)	From to	Factor to Adjust 03/31/2011 01/22/2013 (e)	Severity Factor (f) = (c) x (e)	Frequency Factor xSeverity Factor
	(a)		(d)				
06/30/2009	27	.900	21.8		1.018	0.917	1.118
06/30/2010	15	.943	21.8		1.018	0.961	1.116
06/30/2011	3	.988	21.8		1.018	1.006	1.113

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Frequency Trend
Collision

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	5.48	5.52		09/30/2008	6.23	6.24	
03/31/2009	5.55	5.44		12/31/2008	6.20	6.22	
06/30/2009	5.42	5.35		03/31/2009	6.20	6.21	
09/30/2009	5.28	5.27		06/30/2009	6.20	6.20	
12/31/2009	5.19	5.19		09/30/2009	6.17	6.19	
03/31/2010	5.04	5.11		12/31/2009	6.16	6.17	
06/30/2010	4.96	5.03	4.92	03/31/2010	6.16	6.16	6.24
09/30/2010	4.89	4.95	4.88	06/30/2010	6.18	6.15	6.20
12/31/2010	4.77	4.87	4.84	09/30/2010	6.25	6.14	6.16
03/31/2011	4.78	4.80	4.80	12/31/2010	6.26	6.12	6.12
06/30/2011	4.76	4.72	4.77	03/31/2011	5.97	6.11	6.09
09/30/2011	4.77	4.65	4.73	06/30/2011	6.03	6.10	6.05
Annual Rate of Change		-6.1%	-3.1%			-0.8%	-2.4%

(1) Selected Historical Annual Rate of Change

A. Travelers		-6.1%
B. Complement:	Industry	-0.8%

(2) State Credibility

Based on	11,919 Pd. Claims,	Yr. Ending	09/30/2011	1.00
----------	--------------------	------------	------------	------

(3) Credibility Weighted Historical Annual Rate of Change -6.1%

(4) Selected Prospective Annual Rate of Change -3.1%

(5) Factors To Adjust Data Based on a 04/22/2012 Effective Date

Experience Period	(N1) Historical Trend Period (months)	Factor to Adjust to 03/31/2011 (c)	(N2) Prospective Trend Period (months)	From to	Factor to Adjust 03/31/2011 01/22/2013 (e)	Frequency Factor (f) = (c) x (e)
	(a)		(d)			
06/30/2009	27	.868	21.8		0.945	0.820
06/30/2010	15	.925	21.8		0.945	0.873
06/30/2011	3	.984	21.8		0.945	0.930

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Frequency/Severity Trend
Severity Trend
Collision

Calendar Year Ending	Travelers Statewide Total Limits			Calendar Year Ending	Industry Fastrack Statewide Total Limits		
	Actual	12 PT	6 PT		Actual	12 PT	6 PT
12/31/2008	3,298	3,260		09/30/2008	2,640	2,650	
03/31/2009	3,287	3,243		12/31/2008	2,657	2,640	
06/30/2009	3,227	3,226		03/31/2009	2,642	2,630	
09/30/2009	3,247	3,209		06/30/2009	2,628	2,620	
12/31/2009	3,213	3,192		09/30/2009	2,623	2,609	
03/31/2010	3,091	3,175		12/31/2009	2,604	2,599	
06/30/2010	3,099	3,158	3,058	03/31/2010	2,551	2,589	2,547
09/30/2010	3,060	3,142	3,078	06/30/2010	2,547	2,579	2,551
12/31/2010	3,045	3,125	3,098	09/30/2010	2,566	2,569	2,555
03/31/2011	3,140	3,109	3,118	12/31/2010	2,562	2,559	2,558
06/30/2011	3,122	3,092	3,138	03/31/2011	2,514	2,549	2,562
09/30/2011	3,184	3,076	3,158	06/30/2011	2,599	2,539	2,566
Annual Rate of Change		-2.1%	2.6%			-1.5%	0.6%

(1)Selected Historical Annual Rate of Change

A. Travelers		-2.1%
B. Complement:	Industry	-1.5%

(2)State Credibility

Based on	11,919	Pd. Claims,	Yr. Ending	09/30/2011	1.00
----------	--------	-------------	------------	------------	------

(3)Credibility Weighted Historical Annual Rate of Change -2.1%

(4)Selected Prospective Annual Rate of Change 1.0%

(5)Factors To Adjust Data Based on a 04/22/2012 Effective Date

Experience Period	(N1) Historical Trend Period (months)	Factor to Adjust to 03/31/2011 (c)	(N2) Prospective Trend Period (months)	From to	Factor to Adjust 03/31/2011 01/22/2013 (e)	Severity Factor (f) = (c) x (e)	Frequency Fact xSeverity Fact
	(a)		(d)				
06/30/2009	27	.954	21.8		1.018	0.971	0.796
06/30/2010	15	.974	21.8		1.018	0.992	0.866
06/30/2011	3	.995	21.8		1.018	1.013	0.942

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Model Year Rating Impact
Comprehensive

ALL PRICE TRACKS COMBINED

06/30/2009			06/30/2010			06/30/2011		
<u>MY</u>	<u>WE</u>	<u>MY</u> <u>Relativity</u>	<u>MY</u>	<u>WE</u>	<u>MY</u> <u>Relativity</u>	<u>MY</u>	<u>WE</u>	<u>MY</u> <u>Relativity</u>
2009	6,530	0.97	2010	9,791	0.96	2011	13,510	1.01
2008	19,597	0.97	2009	17,755	0.97	2010	25,018	0.96
2007	20,510	0.96	2008	24,060	0.97	2009	21,017	0.97
2006	18,698	0.93	2007	23,199	0.96	2008	26,645	0.97
2005	17,719	0.90	2006	21,352	0.93	2007	25,758	0.96
2004	16,410	0.86	2005	20,743	0.90	2006	23,296	0.93
2003	14,680	0.85	2004	18,803	0.86	2005	22,577	0.90
2002	13,304	0.80	2003	16,706	0.85	2004	20,486	0.86
2001	10,744	0.76	2002	15,120	0.80	2003	18,006	0.85
2000	10,079	0.71	2001	11,925	0.76	2002	16,071	0.80
1999	7,690	0.67	2000	11,047	0.71	2001	12,447	0.76
1998&P	24,477	0.63	1999&P	34,569	0.67	2000&P	46,807	0.71
	180,438	0.838		225,071	0.858		271,638	0.880

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Model Year Rating Impact
Comprehensive

ALL PRICE TRACKS COMBINED

Experience Period Ending:	Average Model Year Relativity	Fitted Average Model Year Relativity (Straight Line)
06/30/2009	0.838	0.838
06/30/2010	0.858	0.859
06/30/2011	0.880	0.880
(1) Average Historical Annual Increment of Change:		0.0210
(2) Selected Annual Increment of Change: Current Annual Rate = 2.4%		0.0210
(3) Average Written Date Underlying Proposed Rates: (Effective Date = 04/22/2012)		10/22/2012
(4) Prospective Trend Period (months) (Midpoint of Experience Period to Average Written Date)		21.7
(5) Increment to Bring 06/30/2011 Average Model Year Relativity to 10/22/2012: [(2) * [(4) / 12]]		0.0379
(6) Projected Average Model Year Relativity at 10/22/2012:		0.9179

CALCULATION OF MODEL YEAR TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Average Model Year Relativity	Model Year Trend Factors
06/30/2009	12/31/2008	0.838	1.095
06/30/2010	12/31/2009	0.858	1.070
06/30/2011	12/31/2010	0.880	1.043

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Model Year Rating Impact
Collision

ALL PRICE TRACKS COMBINED

06/30/2009			06/30/2010			06/30/2011		
<u>MY</u>	<u>WE</u>	<u>MY</u> <u>Relativity</u>	<u>MY</u>	<u>WE</u>	<u>MY</u> <u>Relativity</u>	<u>MY</u>	<u>WE</u>	<u>MY</u> <u>Relativity</u>
2009	6,520	1.00	2010	9,778	1.01	2011	13,494	1.06
2008	19,571	0.98	2009	17,723	1.00	2010	24,976	1.01
2007	20,462	0.94	2008	24,015	0.98	2009	20,967	1.00
2006	18,638	0.91	2007	23,122	0.94	2008	26,558	0.98
2005	17,637	0.86	2006	21,252	0.91	2007	25,658	0.94
2004	16,303	0.78	2005	20,602	0.86	2006	23,147	0.91
2003	14,493	0.70	2004	18,597	0.78	2005	22,339	0.86
2002	13,005	0.63	2003	16,381	0.70	2004	20,149	0.78
2001	10,326	0.57	2002	14,616	0.63	2003	17,483	0.70
2000	9,550	0.50	2001	11,280	0.57	2002	15,327	0.63
1999	7,029	0.44	2000	10,287	0.50	2001	11,560	0.57
1998&P	18,883	0.39	1999&P	27,032	0.44	2000&P	37,235	0.50
	172,416	0.750		214,686	0.785		258,893	0.826

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Model Year Rating Impact
Collision

ALL PRICE TRACKS COMBINED

Experience Period Ending:	Average Model Year Relativity	Fitted Average Model Year Relativity (Straight Line)
06/30/2009	0.750	0.749
06/30/2010	0.785	0.787
06/30/2011	0.826	0.825
(1) Average Historical Annual Increment of Change:		0.0384
(2) Selected Annual Increment of Change: Current Annual Rate = 4.6%		0.0384
(3) Average Written Date Underlying Proposed Rates: (Effective Date = 04/22/2012)		10/22/2012
(4) Prospective Trend Period (months) (Midpoint of Experience Period to Average Written Date)		21.7
(5) Increment to Bring 06/30/2011 Average Model Year Relativity to 10/22/2012: [(2) * [(4) / 12]]		0.0693
(6) Projected Average Model Year Relativity at 10/22/2012:		0.8948

CALCULATION OF MODEL YEAR TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Average Model Year Relativity	Model Year Trend Factors
06/30/2009	12/31/2008	0.750	1.194
06/30/2010	12/31/2009	0.785	1.139
06/30/2011	12/31/2010	0.826	1.083

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Symbol Rating Impact
Comprehensive

ALL PRICE TRACKS COMBINED

MY 1990 & Subsequent	06/30/2009		06/30/2010		06/30/2011	
	<u>Symbol</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>
1	306	0.58	491	0.58	634	0.58
2	0	0.60	0	0.60	0	0.60
3	2	0.61	5	0.61	3	0.61
4	0	0.62	0	0.62	0	0.62
5	11	0.63	10	0.63	9	0.63
6	1	0.64	1	0.64	1	0.64
7	5	0.65	6	0.65	5	0.65
8	32	0.66	62	0.66	81	0.66
9	109	0.67	166	0.67	189	0.67
10	140	0.68	153	0.68	191	0.68
11	234	0.70	327	0.70	445	0.70
12	139	0.71	175	0.71	208	0.71
13	229	0.72	361	0.72	525	0.72
14	587	0.74	795	0.74	1,002	0.74
15	563	0.75	725	0.75	1,024	0.75
16	662	0.76	908	0.76	1,287	0.76
17	835	0.78	1,012	0.78	1,133	0.78
18	1,714	0.79	2,554	0.79	3,441	0.79
19	1,758	0.80	2,141	0.80	2,610	0.80
20	2,219	0.82	2,789	0.82	3,645	0.82
21	2,388	0.84	2,950	0.84	3,970	0.84
22	2,641	0.85	3,334	0.85	4,305	0.85
23	3,814	0.87	5,021	0.87	6,043	0.87
24	4,236	0.89	5,343	0.89	6,362	0.89
25	3,700	0.91	4,711	0.91	6,597	0.91
26	4,393	0.92	5,848	0.92	7,083	0.92
27	5,822	0.94	7,490	0.94	8,899	0.94
28	3,527	0.95	4,705	0.95	5,498	0.95
29	6,153	0.97	7,850	0.97	10,228	0.97
30	6,135	0.98	8,033	0.98	9,837	0.98
31	5,666	1.00	7,211	1.00	8,540	1.00
32	5,140	1.02	6,591	1.02	8,214	1.02
33	7,985	1.03	9,674	1.03	11,373	1.03
34	7,777	1.05	9,405	1.05	11,089	1.05
35	6,108	1.07	7,388	1.07	8,758	1.07
36	6,548	1.10	7,995	1.10	9,419	1.10
37	7,909	1.13	9,491	1.13	10,867	1.13
38	7,308	1.15	8,998	1.15	10,728	1.15
39	7,483	1.18	9,359	1.18	11,123	1.18
40	4,655	1.18	5,997	1.18	7,506	1.18
41	4,278	1.19	5,032	1.19	5,863	1.19
42	4,858	1.19	6,087	1.19	7,563	1.19
43	4,759	1.20	5,837	1.20	6,937	1.20
44	4,058	1.23	5,074	1.23	5,978	1.23
45	3,299	1.25	4,063	1.25	4,875	1.25
46	3,248	1.27	3,969	1.27	4,607	1.27
47	3,898	1.29	4,580	1.29	5,228	1.29

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Symbol Rating Impact
Comprehensive

ALL PRICE TRACKS COMBINED

MY 1990 & Subsequent	06/30/2009		06/30/2010		06/30/2011		
	<u>Symbol</u>	<u>WE</u>	<u>Symbol Relativity</u>	<u>WE</u>	<u>Symbol Relativity</u>	<u>WE</u>	<u>Symbol Relativity</u>
	48	3,032	1.32	3,621	1.32	4,161	1.32
	49	2,048	1.34	2,406	1.34	2,855	1.34
	50	1,889	1.35	2,287	1.35	2,609	1.35
	51	1,817	1.36	2,221	1.36	2,601	1.36
	52	2,379	1.38	2,740	1.38	3,108	1.38
	53	1,367	1.39	1,854	1.39	2,150	1.39
	54	1,664	1.41	2,054	1.41	2,546	1.41
	55	1,224	1.42	1,648	1.42	2,128	1.42
	56	1,493	1.44	1,845	1.44	2,223	1.44
	57	1,186	1.46	1,475	1.46	1,724	1.46
	58	1,205	1.48	1,436	1.48	1,855	1.48
	59	1,163	1.49	1,392	1.49	1,672	1.49
	60	1,097	1.51	1,481	1.51	1,780	1.51
	61	582	1.53	760	1.53	974	1.53
	62	687	1.56	845	1.56	1,080	1.56
	63	701	1.58	804	1.58	902	1.58
	64	601	1.61	732	1.61	844	1.61
	65	557	1.64	717	1.64	1,034	1.64
	66	600	1.68	746	1.68	901	1.68
	67	621	1.72	761	1.72	913	1.72
	68	505	1.76	611	1.76	726	1.76
	69	211	1.80	261	1.80	336	1.80
	70	211	1.84	268	1.84	336	1.84
	71	340	1.89	417	1.89	448	1.89
	72	308	1.93	354	1.93	395	1.93
	73	322	1.98	418	1.98	492	1.98
	74	251	2.03	304	2.03	326	2.03
	75	198	2.07	218	2.07	223	2.07
	76	229	2.12	271	2.12	340	2.12
	77	248	2.17	280	2.17	324	2.17
	78	189	2.22	203	2.22	215	2.22
	79	233	2.27	290	2.27	327	2.27
	80	289	2.32	333	2.32	398	2.32
	81	315	2.38	406	2.38	477	2.38
	82	207	2.43	227	2.43	245	2.43
	83	399	2.49	459	2.49	486	2.49
	86	61	2.68	69	2.68	69	2.68
	87	6	2.74	7	2.74	10	2.74
	88	18	2.81	22	2.81	19	2.81
	89	1	3.01	3	3.01	4	3.01
	90	162	3.28	261	3.28	354	3.28
Subtotal		178,095	1.134	222,390	1.130	268,713	1.125

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Symbol Rating Impact
Comprehensive

ALL PRICE TRACKS COMBINED

MY 1989 & Prior	06/30/2009		06/30/2010		06/30/2011		
	<u>Symbol</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>
	1	411	0.65	457	0.65	445	0.65
	2	7	0.65	8	0.65	13	0.65
	3	5	0.65	8	0.65	12	0.65
	4	25	0.65	25	0.65	33	0.65
	5	32	0.65	37	0.65	48	0.65
	6	42	0.65	52	0.65	63	0.65
	7	210	0.73	240	0.73	266	0.73
	8	321	0.81	380	0.81	420	0.81
	10	217	0.90	264	0.90	293	0.90
	11	208	0.96	232	0.96	257	0.96
	12	175	1.04	177	1.04	189	1.04
	15	63	1.29	73	1.29	71	1.29
	16	84	1.38	93	1.38	97	1.38
	17	76	1.49	81	1.49	82	1.49
	18	78	1.58	78	1.58	94	1.58
	19	41	1.68	52	1.68	59	1.68
	20	30	1.78	41	1.78	47	1.78
	21	83	1.90	98	1.90	112	1.90
Subtotal		2,344	0.992	2,681	0.992	2,925	0.997
Average Relativity		180,438	1.132	225,071	1.128	271,638	1.124

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Symbol Rating Impact
Comprehensive

ALL PRICE TRACKS COMBINED

Experience Period Ending:	Average Symbol Relativity	Fitted Average Symbol Relativity (Straight Line)
06/30/2009	1.132	1.132
06/30/2010	1.128	1.128
06/30/2011	1.124	1.124
(1) Average Historical Annual Increment of Change:		-0.0043
(2) Selected Annual Increment of Change:		-0.0043
Current Annual Rate	-0.4%	
(3) Average Written Date Underlying Proposed Rates: (Effective Date = 04/22/2012)		10/22/2012
(4) Prospective Trend Period (months) (Midpoint of Experience Period to Average Written Date)		21.7
(5) Increment to Bring 06/30/2011 Average Symbol Relativity to 10/22/2012: [(2) * [(4) / 12]]		-0.0078
(6) Projected Average Symbol Relativity at 10/22/2012:		1.1159

CALCULATION OF SYMBOL TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Average Symbol Relativity	Symbol Trend Factors
06/30/2009	12/31/2008	1.132	0.986
06/30/2010	12/31/2009	1.128	0.989
06/30/2011	12/31/2010	1.124	0.993

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Symbol Rating Impact
Collision

ALL PRICE TRACKS COMBINED

MY 1990 & Subsequent	06/30/2009		06/30/2010		06/30/2011		
	<u>Symbol</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>
1	1	274	1.17	453	1.17	600	1.17
2	2	0	1.19	0	1.19	0	1.19
3	3	0	1.21	1	1.21	1	1.21
4	4	45	1.24	74	1.24	82	1.24
5	5	75	1.25	156	1.25	232	1.25
6	6	255	1.26	431	1.26	507	1.26
7	7	258	1.27	379	1.27	548	1.27
8	8	666	1.29	1,097	1.29	1,610	1.29
9	9	476	1.30	698	1.30	923	1.30
10	10	682	1.31	1,061	1.31	1,590	1.31
11	11	680	1.33	1,041	1.33	1,546	1.33
12	12	891	1.34	1,296	1.34	1,962	1.34
13	13	1,486	1.36	1,987	1.36	2,663	1.36
14	14	2,214	1.37	2,924	1.37	4,401	1.37
15	15	2,659	1.38	3,550	1.38	4,800	1.38
16	16	3,024	1.40	4,101	1.40	5,871	1.40
17	17	3,751	1.42	4,582	1.42	6,025	1.42
18	18	3,781	1.44	4,860	1.44	5,967	1.44
19	19	3,530	1.46	4,661	1.46	6,218	1.46
20	20	3,400	1.48	4,079	1.48	4,995	1.48
21	21	4,370	1.49	5,626	1.49	6,557	1.49
22	22	4,022	1.50	5,079	1.50	6,121	1.50
23	23	4,027	1.52	4,834	1.52	5,687	1.52
24	24	7,084	1.54	8,703	1.54	10,422	1.54
25	25	5,329	1.55	6,901	1.55	8,398	1.55
26	26	7,970	1.57	9,877	1.57	11,575	1.57
27	27	6,761	1.59	8,128	1.59	9,521	1.59
28	28	6,808	1.60	8,717	1.60	10,774	1.60
29	29	7,516	1.62	10,626	1.62	13,301	1.62
30	30	5,812	1.65	7,356	1.65	9,389	1.65
31	31	6,091	1.68	7,259	1.68	8,671	1.68
32	32	7,678	1.71	9,200	1.71	10,562	1.71
33	33	6,574	1.75	7,870	1.75	9,094	1.75
34	34	5,870	1.79	7,268	1.79	8,656	1.79
35	35	5,904	1.83	7,709	1.83	9,224	1.83
36	36	6,009	1.87	7,308	1.87	8,594	1.87
37	37	3,577	1.93	4,220	1.93	4,658	1.93
38	38	4,819	1.97	5,608	1.97	6,228	1.97
39	39	4,807	2.02	5,608	2.02	6,375	2.02
40	40	4,154	2.05	4,770	2.05	5,336	2.05
41	41	2,803	2.09	3,373	2.09	3,793	2.09
42	42	2,589	2.13	3,000	2.13	3,471	2.13
43	43	2,930	2.16	3,571	2.16	3,957	2.16
44	44	2,711	2.20	3,142	2.20	3,549	2.20
45	45	2,225	2.25	2,602	2.25	2,837	2.25
46	46	2,086	2.30	2,423	2.30	2,666	2.30
47	47	1,689	2.35	2,029	2.35	2,325	2.35

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Symbol Rating Impact
Collision

ALL PRICE TRACKS COMBINED

MY 1990 & Subsequent	06/30/2009		06/30/2010		06/30/2011		
	<u>Symbol</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>
	48	1,257	2.41	1,677	2.41	2,038	2.41
	49	1,287	2.47	1,482	2.47	1,685	2.47
	50	1,082	2.53	1,324	2.53	1,511	2.53
	51	1,055	2.58	1,254	2.58	1,516	2.58
	52	665	2.63	748	2.63	909	2.63
	53	763	2.69	887	2.69	967	2.69
	54	491	2.75	581	2.75	632	2.75
	55	430	2.81	471	2.81	569	2.81
	56	438	2.87	506	2.87	521	2.87
	57	372	2.94	412	2.94	467	2.94
	58	348	3.00	428	3.00	462	3.00
	59	389	3.07	415	3.07	458	3.07
	60	317	3.14	374	3.14	433	3.14
	61	244	3.21	320	3.21	362	3.21
	62	191	3.28	231	3.28	250	3.28
	63	214	3.36	257	3.36	282	3.36
	64	304	3.43	360	3.43	399	3.43
	65	99	3.51	129	3.51	160	3.51
	66	101	3.59	113	3.59	138	3.59
	67	90	3.67	110	3.67	126	3.67
	68	139	3.75	144	3.75	165	3.75
	69	299	3.83	451	3.83	525	3.83
	70	0	3.95	2	3.95	2	3.95
	71	0	4.07	0	4.07	1	4.07
	72	1	4.19	2	4.19	5	4.19
	73	1	4.32	2	4.32	2	4.32
	74	0	4.44	0	4.44	1	4.44
	75	1	4.58	3	4.58	8	4.58
	76	0	4.72	0	4.72	2	4.72
	77	2	4.86	3	4.86	7	4.86
	78	5	5.00	6	5.00	4	5.00
	79	3	5.15	3	5.15	8	5.15
	80	1	5.31	9	5.31	25	5.31
	81	2	5.47	2	5.47	3	5.47
	82	3	5.63	2	5.63	1	5.63
	83	0	5.80	2	5.80	1	5.80
	86	0	6.34	0	6.34	2	6.34
	87	0	6.53	0	6.53	0	6.53
	88	1	6.72	1	6.72	0	6.72
	89	1	6.92	2	6.92	3	6.92
	90	158	7.13	248	7.13	325	7.13
Subtotal		171,118	1.773	213,203	1.763	257,264	1.748

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Symbol Rating Impact
Collision

ALL PRICE TRACKS COMBINED

MY 1989 & Prior	06/30/2009		06/30/2010		06/30/2011		
	<u>Symbol</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>	<u>WE</u>	<u>Symbol</u> <u>Relativity</u>
	1	204	1.06	233	1.06	221	1.06
	2	4	1.06	3	1.06	5	1.06
	3	1	1.06	4	1.06	6	1.06
	4	14	1.06	17	1.06	21	1.06
	5	11	1.06	17	1.06	28	1.06
	6	17	1.06	22	1.06	28	1.06
	7	92	1.15	102	1.15	115	1.15
	8	165	1.32	184	1.32	210	1.32
	10	88	1.48	109	1.48	131	1.48
	11	94	1.67	111	1.67	131	1.67
	12	87	1.91	90	1.91	96	1.91
	15	43	3.10	50	3.10	47	3.10
	16	55	3.52	68	3.52	69	3.52
	17	61	3.91	64	3.91	56	3.91
	18	67	4.29	64	4.29	75	4.29
	19	39	4.71	44	4.71	51	4.71
	20	26	5.16	33	5.16	39	5.16
	21	80	5.66	92	5.66	103	5.66
Subtotal		1,298	2.333	1,482	2.315	1,629	2.308
Average Relativity		172,416	1.777	214,686	1.767	258,893	1.752

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Symbol Rating Impact
Collision

ALL PRICE TRACKS COMBINED

Experience Period Ending:	Average Symbol Relativity	Fitted Average Symbol Relativity (Straight Line)
06/30/2009	1.777	1.778
06/30/2010	1.767	1.765
06/30/2011	1.752	1.753
(1) Average Historical Annual Increment of Change:		-0.0126
(2) Selected Annual Increment of Change:		-0.0126
Current Annual Rate	-0.7%	
(3) Average Written Date Underlying Proposed Rates: (Effective Date = 04/22/2012)		10/22/2012
(4) Prospective Trend Period (months) (Midpoint of Experience Period to Average Written Date)		21.7
(5) Increment to Bring 06/30/2011 Average Symbol Relativity to 10/22/2012: [(2) * [(4) / 12]]		-0.0228
(6) Projected Average Symbol Relativity at 10/22/2012:		1.7297

CALCULATION OF SYMBOL TREND FACTORS

Experience Period Ending:	Midpoint of Experience Period	Average Symbol Relativity	Symbol Trend Factors
06/30/2009	12/31/2008	1.777	0.973
06/30/2010	12/31/2009	1.767	0.979
06/30/2011	12/31/2010	1.752	0.987

PENNSYLVANIA QUANTUM AUTOMOBILE

TRAVELERS PERSONAL INSURANCE COMPANY
 TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
 TRAVELERS PERSONAL SECURITY INSURANCE COMPANY
 TRAVELERS COMMERCIAL INSURANCE COMPANY
 TRAVELERS CASUALTY COMPANY OF CONNECTICUT
 TRAVCO INSURANCE COMPANY
 THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
 THE TRAVELERS INDEMNITY COMPANY OF AMERICA
 THE TRAVELERS INDEMNITY COMPANY
 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 THE STANDARD FIRE INSURANCE COMPANY
 THE PHOENIX INSURANCE COMPANY
 THE CHARTER OAK FIRE INSURANCE COMPANY
 THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT

Development of Excess Wind and Water Factor
Comprehensive

ALL PRICE TRACKS COMBINED

Accident Year Ending 6/30	Wind/Water Losses	Total Comp. Losses	Comp. Excl. Wind/Water Losses (2) - (1)	Wind/Water Ratio (1)/(3)	Excess Wind/Water Ratio (4)-(8)	Excess Wind/Water Losses (5)x(3)
	(1)	(2)	(3)	(4)	(5)	(6)
2002	47,059	10,246,296	10,199,237	0.005	0.000	0
2003	93,273	11,042,733	10,949,460	0.009	0.000	0
2004	364,920	12,642,584	12,277,664	0.030	0.000	0
2005	2,044,071	14,670,685	12,626,614	0.162	0.124	1,561,337
2006	918,976	13,416,452	12,497,476	0.074	0.035	441,180
2007	415,094	15,248,920	14,833,826	0.028	0.000	0
2008	248,035	17,698,106	17,450,071	0.014	0.000	0
2009	308,800	17,016,713	16,707,913	0.018	0.000	0
2010	404,293	19,034,034	18,629,741	0.022	0.000	0
2011	486,159	22,931,100	22,444,941	0.022	0.000	0
Total	5,330,680	153,947,623	148,616,943	0.382	0.159	2,002,517
(7) Number of Accident Years Used:						10
(8) Average Wind/Water Ratio [Total (4) / (7)]						0.038
(9) Excess Wind/Water Factor $1 + [[\text{Total (5) / (7) }] / [1 + [[\text{Total (4) / (7) }] - \text{total (5) / (7) }]]]$						1.016

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Development of Excess Wind and Water Factor
Comprehensive

ALL PRICE TRACKS COMBINED

Accident Year Ending 6/30	Wind/Water Losses	Comp. Excl. Wind/Water Losses	Excess Wind/Water Ratio	Excess Wind/Water Losses (3)x(2)
	(1)	(2)	(3)	(4)
2009	146,514	8,596,506	0.000	0
2010	309,210	11,881,561	0.000	0
2011	382,932	15,338,928	0.000	0

We have limited experience for the companies listed above. Therefore, we are using all companies combined, as shown in Exhibit 8 Page 1, to find the Excess Wind and Water Factor.

Also, the Excess Wind/Water Ratio Column (3) is found on Exhibit 8 Page 1, Column (5).

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Unallocated Loss Adjustment Expense

Liability *			
Calendar Year	ULAE	Incurred Losses & ALAE	Ratio
2007	\$158,245,870	\$938,117,554	0.169
2008	\$185,141,996	\$1,044,965,846	0.177
2009	\$201,744,658	\$1,069,147,059	0.189
Mean Selected			0.178
			0.178

Physical Damage			
Calendar Year	ULAE	Incurred Losses & ALAE	Ratio
2007	\$111,227,543	\$532,354,264	0.209
2008	\$120,760,733	\$575,635,893	0.210
2009	\$121,645,362	\$575,883,688	0.211
Mean Selected			0.210
			0.210

* Includes Bodily Injury, Property Damage, Underinsured Motorists, Uninsured Motorists, and First Party Benefits coverages

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANYDevelopment of: Variable Permissible Loss Ratio
and Permissible Loss Ratio

	<u>Liability</u>	<u>Physical Damage</u>
<u>Fixed Expense</u>		
Other Acquisition and General Expenses	14.6%	14.9%
<u>Variable Expense</u>		
Commissions	13.5%	13.2%
Taxes, Licenses and Fees	2.5%	2.4%
Total Variable Expense	16.0%	15.6%
Profit Margin	8.9%	15.4%
Total Variable Expense and Profit Margin	24.9%	31.0%
Variable Permissible Loss Ratio = (100% minus above row)	75.1%	69.0%
Total Fixed Expense, Variable Expense and Profit Margin	39.5%	45.8%
Total Permissible Loss Ratio = (100% minus above row)	60.5%	54.2%
Total	100.0%	100.0%

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Calculation of Investment Income Adjustment Factors
Estimated Investment Earnings

	<u>Liability</u>	<u>Physical Damage</u>
A. <u>Unearned Premium Reserve</u>		
1. Direct Earned Premium	107,335,310	69,581,985
2. Direct Mean Unearned Premium Reserve (See Page 3)	27,824,037	17,974,237
3. Deduction for Prepaid Expenses		
(A) Commissions	0.1350	0.1320
(B) Taxes, Licenses, and Fees	0.0248	0.0238
(C) Other Acquisition (50%)	0.0220	0.0223
(D) General (50%)	0.0512	0.0520
(E) Total	0.2330	0.2300
4. Deduction for Federal Taxes (See Page 3)	261,012	191,786
5. Deduction for Prepaid Expenses in dollars (See Page 3)	6,482,576	4,134,907
6. Net Subject to Investment (See Page 3)	21,080,449	13,647,544
B. <u>Delayed Remission of Premium</u>		
1. Average Agent's Balance (See Page 3)	25.5%	25.5%
2. Amount of Deduction (See Page 3)	27,370,504	17,743,406
C. <u>Loss + LAE Reserve</u>		
1. Direct Earned Premium (A1)	107,335,310	69,581,985
2. Permissible Incurred Loss + LAE (See Page 4)		
0.6048 x (1)	64,916,743	
0.5417 x (1)		37,689,851
3. Expected Mean Loss + LAE Reserve (See Page 4)		
1.3887 x (2)	90,147,750	
0.0170 x (2)		640,496
4. Deduction for Federal Taxes (See Page 5)	367,168	434
5. Loss & Reserve Subject to Investment	89,780,582	640,062
D. <u>Policyholders' Surplus</u> (See Page 6)	107,335,000	69,582,000
E. <u>Net Subject to Investment</u> (See Page 4)	190,825,527	66,126,200
(A6) - (B2) + (C5) + (D)		
F. <u>Average Rate of Return</u> (See Page 6)	4.7%	4.7%

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Calculation of Investment Income Adjustment Factors
Estimated Investment Earnings

	<u>Liability</u>	<u>Physical Damage</u>
G. <u>Projected Investment Earnings</u>	8,968,800	3,107,931
H. <u>Before Tax Return on Earned Premium</u>	8.4%	4.5%
I. <u>Federal Income Tax Provision</u> (See Page 6)	12.1%	12.1%
J. <u>After-Tax Return on Earned Premium</u>	7.3%	3.9%
K. <u>After-Tax Target Return on Earned Premium</u> (See Page 6)	15.0%	15.0%
L. <u>After-Tax Target Underwriting Profit (% of EP)</u>	7.7%	11.1%
M. <u>Before-Tax Target Underwriting Profit (% of EP)</u> (Assuming a tax rate of 35%)	11.8%	17.1%
N. <u>Selected Before-Tax Target Underwriting Profit</u>	<u>8.9%</u>	<u>15.4%</u>

The Surplus Allocation exhibit requires a 15.0% return on earned premium from underwriting and investment activities.

Since the after-tax return on liability earned premium from investment income is 7.3%, the difference of 7.7% is the projected underwriting after-tax gain. Assuming a tax rate of 35%, the before-tax underwriting profit is 11.8% as a percentage of earned premium.

Since the after-tax return on physical damage earned premium from investment income is 3.9%, the difference of 11.1% is the projected underwriting after-tax gain. Assuming a tax rate of 35%, the before-tax underwriting profit is 17.1% as a percentage of earned premium.

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Calculation of Investment Income Adjustment Factors
Explanatory Notes of Calculation of Investment Income Adjustment Factors

A. Unearned Premium Reserve

1. Direct Earned Premium from page 14 of the annual statement for the calendar-year 2009.

2. Direct Mean Unearned Premium Reserve

	<u>Liability</u>	<u>Physical Damage</u>
a. Direct unearned premium reserve as of 12/08	25,959,666	16,604,335
b. Direct unearned premium reserve as of 12/09	29,688,408	19,344,140
c. Direct mean unearned premium (a+b)/2	27,824,037	17,974,237

3. Deduction for Prepaid Expenses: Production costs and a large part of the other company expenses in connection with the writing and handling of insurance policies, exclusive of claim adjustment expense, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures, as shown.

4. Revenue Offset: The Internal Revenue Code allows only 80% of the change in unearned premium reserve as a deduction. The limitation of the deduction is accomplished through an adjustment to statutory income whereby 20% of the unearned premium reserve change is added to statutory income for tax purposes.

		<u>Liability</u>	<u>Physical Damage</u>
a. Liability:	.35 x .20 x (29688408 - 25959666) =	261,012	
b. Physical Damage:	.35 x .20 x (19344140 - 16604335) =		191,786

5. Line (2) x (3E)

6. Net Subject to Investment (2)-(4)-(5)

B. Delayed Remission of Premium

1. Average Uncollected Balance: The ratio used is the countrywide mean premium and agents' balance in the course of collection as a percentage of earned premium. (Source: Annual Statement)

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>Total</u>
Premiums & agents' balance	1,171,517,035	1,141,692,853	1,044,724,603	3,357,934,491
Premiums, agents' balances, & installments booked but deferred and not yet due	4,261,991,089	4,147,635,437	3,824,719,200	12,234,345,726
Total	5,433,508,124	5,289,328,290	4,869,443,803	15,592,280,217
Earned Premium	20,319,183,986	20,388,358,051	20,385,737,486	61,093,279,523
Ratio	26.7%	25.9%	23.9%	25.5%

2. Amount of Deduction (A1 x B1)

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Calculation of Investment Income Adjustment Factors
Explanatory Notes of Calculation of Investment Income Adjustment Factors

C. Loss + LAE Reserve: Determined by multiplying the expected incurred Loss + LAE by the ratio of the direct mean Loss + LAE reserve to the direct incurred Loss + LAE. This countrywide ratio is determined as follows: (See Page 6)

1. Direct Earned Premium from Page 14 of the Annual Statement.
2. Permissible Incurred Loss + LAE = Permissible Loss Ratio x Line C1 by line
3. Expected Mean Loss + LAE = ((Direct Mean Loss + LAE) / Direct Incurred Loss + LAE) x C2

	<u>Liability</u>	<u>Physical Damage</u>
a. Direct Paid Loss + LAE for 2009	1,246,570,865	719,212,763
b. Direct Loss + LAE Reserve as of 12/08	1,732,843,229	12,215,411
c. Direct Loss + LAE Reserve as of 12/09	1,734,836,316	12,229,460
d. Direct Incurred Loss + LAE = a - b + c	1,248,563,952	719,226,812
e. Direct Mean Loss + LAE Reserve = (b + c) / 2	1,733,839,773	12,222,436
f. State Reserves Ratio = e / d	1.3887	0.0170

4. Deduction for Federal Taxes (See Page 5)
5. Loss Reserve Subject to Investment = C3 - C4

D. Policyholders' Surplus (See Page 6)

E. Net Subject to Investment = A6 - B2 + C5 + D

F. Average Rate of Return (See Page 6)

G. Projected Investment Earnings = E x F

H. Before-Tax Return of Earned Premium = G / A1

I. Federal Income Tax Provision = (See Page 6)

J. After-Tax Return on Earned Premium = (G - (G x I)) / Direct Earned Premium

K. After-Tax Target Return on Earned Premium (See Page 6)

L. After-Tax Target Underwriting Profit = K - J

M. Before-Tax Target Underwriting Profit = L / 0.35 (Assuming a tax rate of 35%)

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Calculation of Investment Income Adjustment Factors
Deduction for Federal Taxes Payable on Loss Reserves

Liability (Countrywide)

<u>Year of Loss</u>	<u>Statutory Reserves (Undiscounted)</u>		<u>Tax Reserves (Discounted)</u>	
	<u>2008</u>	<u>2009</u>	<u>2008</u>	<u>2009</u>
1998 & Prior	284,081,543	280,758,876	273,172,452	271,419,691
1999	(546,483)	(1,296,658)	(546,483)	(1,296,658)
2000	4,575,950	5,533,685	4,021,065	5,000,476
2001	16,282,063	7,572,469	14,089,016	6,666,317
2002	22,591,465	10,285,293	20,137,986	9,158,487
2003	27,146,158	14,736,451	24,678,545	13,245,682
2004	52,781,416	22,246,958	48,635,383	20,379,504
2005	87,154,745	38,915,427	81,231,186	36,076,936
2006	153,934,774	74,929,886	144,676,521	70,321,773
2007	331,224,374	174,970,265	311,520,830	164,828,288
2008	675,328,065	353,819,816	636,047,608	332,331,985
2009		694,408,456		654,018,188
Total	1,654,554,071	1,676,880,923	1,557,664,109	1,582,150,669

	<u>2008</u>	<u>2009</u>
Ratio of Discounted to Statutory Reserves:	0.9414	0.9435

Pennsylvania Liability Loss + ALAE Reserve as of 12/08 x 1.178 =	53,135,834
Pennsylvania Liability Loss + ALAE Reserve as of 12/09 x 1.178 =	73,678,063

Deduction for Federal Taxes Payable =	
.35 x [73678063 - 53135834 - (73678063 x 0.9435) + (53135834 x 0.9414)] =	367,168

Physical Damage (Countrywide)

<u>Year of Loss</u>	<u>Statutory Reserves (Undiscounted)</u>		<u>Tax Reserves (Discounted)</u>	
	<u>2008</u>	<u>2009</u>	<u>2008</u>	<u>2009</u>
2006 & Prior	3,575,067	3,308,035	3,505,978	3,244,262
2007	(972,551)	(406,344)	(935,593)	(398,511)
2008	16,901,822	(6,077,675)	16,540,343	(5,841,703)
2009		23,774,091		23,265,635
Total	19,504,337	20,598,107	19,110,728	20,269,683

Ratio of Discounted to Statutory Reserves:	2008	0.9798	2009	0.9841
--	------	--------	------	--------

Pennsylvania Physical Damage Loss + ALAE Reserve as of 12/08 x 1.210 =	913,030
Pennsylvania Physical Damage Loss + ALAE Reserve as of 12/09 x 1.210 =	1,238,019

Deduction for Federal Taxes Payable =	
.35 x [1238019 - 913030 - (1238019 x 0.9841) + (913030 x 0.9798)] =	434

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Calculation of Investment Income Adjustment Factors
Surplus Allocation

	<u>2007</u>	<u>2008</u>	<u>2009</u>
1. Year End Property Casualty Policyholder Surplus	22,182,414,313	20,858,817,016	22,537,881,673
2. Direct Written Premium	22,151,581,773	21,807,760,458	21,409,548,233
3. Premium to Surplus Ratio	1.00	1.05	0.95
4. Three Year Average			1.00
			Physical Damage
5. Earned Premium		<u>Liability</u> 107,335,310	69,581,985
6. Allocated Equity		107,335,000	69,582,000
7. Target Return on Equity			15.0%
8. Return on Earned Premium			15.0%

Average Rate of Return

The average rate of return is based on the three year average ratio of net investment income to invested income assets.
Source: Annual Statement

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>Total</u>
1. Net Investment Income Earned	3,470,191,686	3,574,998,236	2,891,400,227	9,936,590,149
2. Net Realized Capital Gains	(80,577,971)	(425,622,764)	(260,109,058)	(766,309,793)
3. Invested Assets	66,404,637,019	64,858,958,743	65,924,972,129	197,188,567,891
4. Ratio	5.1%	4.9%	4.0%	4.7%

Federal Income Tax Provision

Detailed below is the calculation of the federal income tax rate on net investment income earned for
Travelers Property Casualty Corp. for 2009

	(in thousands)
1. Statutory net investment income	4,118,298
2. Dividends from Affiliates	(1,330,831)
3. Tax exempt interest	(1,599,766)
4. 70% Dividends received deduction	(7,228)
5. 42% Dividends received deduction	(2,300)
6. 15% Proration adj. on TEI	240,999
7. Other Adjustments	(544)
8. Taxable net investment income (1+2+3+4+5+6+7)	1,418,628
9. Tax on net investment income (8 x .35)	496,520
10. FIT rate on NII (9 / 1)	12.1%

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision of Base Rates

Current Rates

BASE RATE BY COVERAGE											
	BI	PD	CSL BI	CSL PD	COLL	COMP	MP	FPB/AFP	EX MP	UM BI STACKED	UIM BI STACKED
BASE LIMIT	15/30	5000	35	35			500	QB	W		
RATE	87.80	78.50	113.00	88.00	121.00	134.00	1.00	92.00	130.47	10.65	23.08

Proposed Rates

BASE RATE BY COVERAGE											
	BI	PD	CSL BI	CSL PD	COLL	COMP	MP	FPB/AFP	EX MP	UM BI STACKED	UIM BI STACKED
BASE LIMIT	15/30	5000	35	35			500	QB	W		
RATE	93.95	82.19	116.69	90.08	124.81	144.05	1.00	92.00	130.47	10.49	24.03

Proposed Impact

BASE RATE BY COVERAGE											
	BI	PD	CSL BI	CSL PD	COLL	COMP	MP	FPB/AFP	EX MP	UM BI STACKED	UIM BI STACKED
BASE LIMIT	15/30	5000	35	35			500	QB	W		
RATE	7.0%	4.7%	3.3%	2.4%	3.1%	7.5%	0.0%	0.0%	0.0%	-1.5%	4.1%

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Underwriting Tier

Current Factors

UNDERWRITING TIER

TIER	BI	PD	COLL	COMP	MP	FPB*	UM BI	UIM BI	MISC. COVG.**
1	0.4266	0.4228	0.4251	0.4176	0.3221	0.3285	0.4142	0.4142	1.0000
2	0.4446	0.4408	0.4427	0.4347	0.3363	0.3420	0.4313	0.4313	1.0000
3	0.4636	0.4646	0.4661	0.4581	0.3496	0.3564	0.4541	0.4541	1.0000
4	0.4836	0.4845	0.4856	0.4770	0.3639	0.3708	0.4731	0.4731	1.0000
5	0.5035	0.5045	0.5109	0.5022	0.3800	0.3861	0.4978	0.4978	1.0000
6	0.5441	0.5519	0.5324	0.5520	0.4105	0.4294	0.5324	0.5324	1.0000
7	0.5528	0.5733	0.5538	0.5719	0.4271	0.4370	0.5538	0.5538	1.0000
8	0.5684	0.5889	0.5704	0.5862	0.4427	0.4446	0.5704	0.5704	1.0000
9	0.5792	0.6035	0.5860	0.6004	0.4592	0.4617	0.5860	0.5860	1.0000
10	0.6006	0.6143	0.6026	0.6223	0.4778	0.4788	0.6026	0.6026	1.0000
11	0.6113	0.6480	0.6290	0.6542	0.5012	0.5216	0.6133	0.6133	1.0000
12	0.6494	0.6720	0.6400	0.6708	0.5216	0.5406	0.6240	0.6240	1.0000
13	0.6698	0.6910	0.6600	0.6962	0.5489	0.5700	0.6435	0.6435	1.0000
14	0.6903	0.7110	0.6750	0.7166	0.5753	0.6014	0.6581	0.6581	1.0000
15	0.7059	0.7360	0.6910	0.7352	0.6026	0.6185	0.6737	0.6737	1.0000
16	0.7530	0.8010	0.7140	0.7990	0.6480	0.6479	0.7140	0.7140	1.0000
17	0.7790	0.8200	0.7350	0.8240	0.6870	0.6755	0.7350	0.7350	1.0000
18	0.8090	0.8430	0.7690	0.8460	0.7340	0.7239	0.7690	0.7690	1.0000
19	0.8420	0.8640	0.8060	0.8690	0.7750	0.7648	0.8060	0.8060	1.0000
20	0.8777	0.8928	0.8353	0.8959	0.8201	0.8070	0.8353	0.8353	1.0000
21	0.8949	0.9151	0.8625	0.9151	0.8464	0.8605	0.8625	0.8625	1.0000
22	0.9161	0.9322	0.8827	0.9353	0.8767	0.8979	0.8827	0.8827	1.0000
23	0.9353	0.9575	0.9211	0.9595	0.9019	0.9120	0.9211	0.9211	1.0000
24	0.9812	0.9945	0.9670	0.9955	0.9557	0.9680	0.9670	0.9670	1.0000
25	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0000
26	1.0831	1.0611	1.0853	1.0790	1.1062	1.1414	1.0853	1.0853	1.0000
27	1.1218	1.0941	1.1218	1.1020	1.1616	1.1944	1.1218	1.1218	1.0000
28	1.1666	1.1370	1.2215	1.1519	1.2152	1.2782	1.2215	1.2215	1.0000
29	1.1973	1.1724	1.2552	1.2004	1.2574	1.3235	1.2552	1.2552	1.0000
30	1.2353	1.2088	1.3239	1.2363	1.3113	1.3956	1.3239	1.3239	1.0000
31	1.2870	1.2607	1.3566	1.2968	1.3851	1.4708	1.3566	1.3566	1.0000
32	1.3304	1.3175	1.4008	1.3574	1.4839	1.5610	1.4008	1.4008	1.0000
33	1.4103	1.3589	1.4477	1.4187	1.5628	1.6401	1.4477	1.4477	1.0000
34	1.4647	1.4215	1.4934	1.4509	1.6438	1.7462	1.4934	1.4934	1.0000
35	1.5127	1.4607	1.5915	1.4760	1.7206	1.8138	1.5915	1.5915	1.0000
36	1.7498	1.4978	1.6489	1.6256	2.0141	2.0039	1.8060	1.8060	1.0000
37	1.7763	1.5670	1.7045	1.6805	2.1035	2.0551	1.8668	1.8668	1.0000
38	1.9079	1.6097	1.7674	1.8145	2.1893	2.0948	1.9357	1.9357	1.0000
39	1.9248	1.6413	1.8137	1.8607	2.2545	2.1190	1.9864	1.9864	1.0000
40	2.0286	1.6893	1.8632	1.9104	2.3438	2.1973	2.0407	2.0407	1.0000

*FPB - First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefits

**Miscellaneous Coverages - Extended Transportation Expense, Towing and Labor Costs, Sound Reproducing Tapes, Auto Home Contents, Sound Receiving and Transmitting Equipment

TABLE CONTINUED ON NEXT PAGE

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Underwriting Tier

Current Factors

UNDERWRITING TIER

TIER	BI	PD	COLL	COMP	MP	FPB*	UM BI	UIM BI	MISC. COVG.**
41	2.0650	1.7396	1.9311	2.1345	2.4404	2.3560	2.1150	2.1150	1.0000
42	2.1040	1.7726	1.9823	2.2327	2.5185	2.4144	2.1711	2.1711	1.0000
43	2.2808	1.8079	2.0924	2.2938	2.6197	2.6948	2.2917	2.2917	1.0000
44	2.4635	1.8773	2.1695	2.5234	2.7268	2.8069	2.3761	2.3761	1.0000
45	2.9335	2.2145	2.5605	3.0034	3.2461	3.3409	2.8044	2.8044	1.0000
46	4.4375	3.2716	3.9229	4.3915	4.9113	4.8903	4.2796	4.2796	1.0000
47	7.1891	5.2996	6.6312	7.2352	7.9557	7.9215	7.2341	7.2341	1.0000
48	12.8105	9.4431	11.8171	12.8926	14.1779	14.1158	12.8914	12.8914	1.0000
49	25.1125	18.5108	23.1657	25.2727	27.7922	27.6705	25.2717	25.2717	1.0000
50	54.1476	39.9146	49.9495	54.4941	59.9281	59.6610	54.4904	54.4904	1.0000

*FPB - First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefits

**Miscellaneous Coverages - Extended Transportation Expense, Towing and Labor Costs, Sound Reproducing Tapes, Auto Home Contents, Sound Receiving and Transmitting Equipment

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Underwriting Tier

Proposed Factors

UNDERWRITING TIER

TIER	BI	PD	COLL	COMP	MP	FPB*	UM BI	UIM BI	MISC. COVG.**
1	0.4403	0.4363	0.4387	0.4310	0.3324	0.3390	0.4275	0.4275	1.0000
2	0.4588	0.4549	0.4569	0.4486	0.3471	0.3529	0.4451	0.4451	1.0000
3	0.4784	0.4795	0.4810	0.4728	0.3608	0.3678	0.4686	0.4686	1.0000
4	0.4991	0.5000	0.5011	0.4923	0.3755	0.3827	0.4882	0.4882	1.0000
5	0.5196	0.5206	0.5272	0.5183	0.3922	0.3985	0.5137	0.5137	1.0000
6	0.5577	0.5657	0.5457	0.5658	0.4208	0.4401	0.5457	0.5457	1.0000
7	0.5666	0.5876	0.5676	0.5862	0.4378	0.4479	0.5676	0.5676	1.0000
8	0.5826	0.6036	0.5847	0.6009	0.4538	0.4557	0.5847	0.5847	1.0000
9	0.5937	0.6186	0.6007	0.6154	0.4707	0.4732	0.6007	0.6007	1.0000
10	0.6156	0.6297	0.6177	0.6379	0.4897	0.4908	0.6177	0.6177	1.0000
11	0.6205	0.6577	0.6384	0.6640	0.5087	0.5294	0.6225	0.6225	1.0000
12	0.6591	0.6821	0.6496	0.6809	0.5294	0.5487	0.6334	0.6334	1.0000
13	0.6798	0.7014	0.6699	0.7066	0.5571	0.5786	0.6532	0.6532	1.0000
14	0.7007	0.7217	0.6851	0.7273	0.5839	0.6104	0.6680	0.6680	1.0000
15	0.7165	0.7470	0.7014	0.7462	0.6116	0.6278	0.6838	0.6838	1.0000
16	0.7530	0.8010	0.7140	0.7990	0.6480	0.6479	0.7140	0.7140	1.0000
17	0.7790	0.8200	0.7350	0.8240	0.6870	0.6755	0.7350	0.7350	1.0000
18	0.8090	0.8430	0.7690	0.8460	0.7340	0.7239	0.7690	0.7690	1.0000
19	0.8420	0.8640	0.8060	0.8690	0.7750	0.7648	0.8060	0.8060	1.0000
20	0.8777	0.8928	0.8353	0.8959	0.8201	0.8070	0.8353	0.8353	1.0000
21	0.8949	0.9151	0.8625	0.9151	0.8464	0.8605	0.8625	0.8625	1.0000
22	0.9161	0.9322	0.8827	0.9353	0.8767	0.8979	0.8827	0.8827	1.0000
23	0.9353	0.9575	0.9211	0.9595	0.9019	0.9120	0.9211	0.9211	1.0000
24	0.9812	0.9945	0.9670	0.9955	0.9557	0.9680	0.9670	0.9670	1.0000
25	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0200	1.0000
26	1.0831	1.0611	1.0853	1.0790	1.1062	1.1414	1.0853	1.0853	1.0000
27	1.1218	1.0941	1.1218	1.1020	1.1616	1.1944	1.1218	1.1218	1.0000
28	1.1666	1.1370	1.2215	1.1519	1.2152	1.2782	1.2215	1.2215	1.0000
29	1.1973	1.1724	1.2552	1.2004	1.2574	1.3235	1.2552	1.2552	1.0000
30	1.2353	1.2088	1.3239	1.2363	1.3113	1.3956	1.3239	1.3239	1.0000
31	1.2870	1.2607	1.3566	1.2968	1.3851	1.4708	1.3566	1.3566	1.0000
32	1.3304	1.3175	1.4008	1.3574	1.4839	1.5610	1.4008	1.4008	1.0000
33	1.4103	1.3589	1.4477	1.4187	1.5628	1.6401	1.4477	1.4477	1.0000
34	1.4647	1.4215	1.4934	1.4509	1.6438	1.7462	1.4934	1.4934	1.0000
35	1.5127	1.4607	1.5915	1.4760	1.7206	1.8138	1.5915	1.5915	1.0000
36	1.7498	1.4978	1.6489	1.6256	2.0141	2.0039	1.8060	1.8060	1.0000
37	1.7763	1.5670	1.7045	1.6805	2.1035	2.0551	1.8668	1.8668	1.0000
38	1.9079	1.6097	1.7674	1.8145	2.1893	2.0948	1.9357	1.9357	1.0000
39	1.9248	1.6413	1.8137	1.8607	2.2545	2.1190	1.9864	1.9864	1.0000
40	2.0286	1.6893	1.8632	1.9104	2.3438	2.1973	2.0407	2.0407	1.0000

*FPB - First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefits

**Miscellaneous Coverages - Extended Transportation Expense, Towing and Labor Costs, Sound Reproducing Tapes, Auto Home Contents, Sound Receiving and Transmitting Equipment

TABLE CONTINUED ON NEXT PAGE

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Underwriting Tier

Proposed Factors

UNDERWRITING TIER

TIER	BI	PD	COLL	COMP	MP	FPB*	UM BI	UIM BI	MISC. COVG.**
41	2.0650	1.7396	1.9311	2.1345	2.4404	2.3560	2.1150	2.1150	1.0000
42	2.1040	1.7726	1.9823	2.2327	2.5185	2.4144	2.1711	2.1711	1.0000
43	2.2808	1.8079	2.0924	2.2938	2.6197	2.6948	2.2917	2.2917	1.0000
44	2.4635	1.8773	2.1695	2.5234	2.7268	2.8069	2.3761	2.3761	1.0000
45	2.9335	2.2145	2.5605	3.0034	3.2461	3.3409	2.8044	2.8044	1.0000
46	4.4375	3.2716	3.9229	4.3915	4.9113	4.8903	4.2796	4.2796	1.0000
47	7.1891	5.2996	6.6312	7.2352	7.9557	7.9215	7.2341	7.2341	1.0000
48	12.8105	9.4431	11.8171	12.8926	14.1779	14.1158	12.8914	12.8914	1.0000
49	25.1125	18.5108	23.1657	25.2727	27.7922	27.6705	25.2717	25.2717	1.0000
50	54.1476	39.9146	49.9495	54.4941	59.9281	59.6610	54.4904	54.4904	1.0000

*FPB - First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefits

**Miscellaneous Coverages - Extended Transportation Expense, Towing and Labor Costs, Sound Reproducing Tapes, Auto Home Contents, Sound Receiving and Transmitting Equipment

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Underwriting Tier

Proposed Impacts

UNDERWRITING TIER

TIER	BI	PD	COLL	COMP	MP	FPB*	UM BI	UIM BI	MISC. COVG.**
1	3.21%	3.19%	3.20%	3.21%	3.20%	3.20%	3.21%	3.21%	0.00%
2	3.19%	3.20%	3.21%	3.20%	3.21%	3.19%	3.20%	3.20%	0.00%
3	3.19%	3.21%	3.20%	3.21%	3.20%	3.20%	3.19%	3.19%	0.00%
4	3.21%	3.20%	3.19%	3.21%	3.19%	3.21%	3.19%	3.19%	0.00%
5	3.20%	3.19%	3.19%	3.21%	3.21%	3.21%	3.19%	3.19%	0.00%
6	2.50%	2.50%	2.50%	2.50%	2.51%	2.49%	2.50%	2.50%	0.00%
7	2.50%	2.49%	2.49%	2.50%	2.51%	2.49%	2.49%	2.49%	0.00%
8	2.50%	2.50%	2.51%	2.51%	2.51%	2.50%	2.51%	2.51%	0.00%
9	2.50%	2.50%	2.51%	2.50%	2.50%	2.49%	2.51%	2.51%	0.00%
10	2.50%	2.51%	2.51%	2.51%	2.49%	2.51%	2.51%	2.51%	0.00%
11	1.50%	1.50%	1.49%	1.50%	1.50%	1.50%	1.50%	1.50%	0.00%
12	1.49%	1.50%	1.50%	1.51%	1.50%	1.50%	1.51%	1.51%	0.00%
13	1.49%	1.51%	1.50%	1.49%	1.49%	1.51%	1.51%	1.51%	0.00%
14	1.51%	1.50%	1.50%	1.49%	1.49%	1.50%	1.50%	1.50%	0.00%
15	1.50%	1.49%	1.51%	1.50%	1.49%	1.50%	1.50%	1.50%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

*FPB - First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefits

**Miscellaneous Coverages - Extended Transportation Expense, Towing and Labor Costs, Sound Reproducing Tapes, Auto Home Contents, Sound Receiving and Transmitting Equipment

TABLE CONTINUED ON NEXT PAGE

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

Revision to Underwriting Tier

Proposed Impacts

UNDERWRITING TIER

TIER	BI	PD	COLL	COMP	MP	FPB*	UM BI	UIM BI	MISC. COVG.**
41	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
42	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
43	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
44	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
45	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
46	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
47	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
48	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
49	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
50	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

*FPB - First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefits

**Miscellaneous Coverages - Extended Transportation Expense, Towing and Labor Costs, Sound Reproducing Tapes, Auto Home Contents, Sound Receiving and Transmitting Equipment

PENNSYLVANIA QUANTUM AUTOMOBILE
 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
 TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Company

COMPANY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
THM	3,580,839	3,722,562	3.96%	205,144,533	215,434,139	5.02%
TVC	516,671	537,628	4.06%	31,421,380	32,989,453	4.99%
ALL COMPANIES	4,097,510	4,260,190	3.97%	236,565,913	248,423,592	5.01%

THM = THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

TVC = TRAVCO INSURANCE COMPANY

PENNSYLVANIA QUANTUM AUTOMOBILE
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0001	0	0	0.00%	5,456	5,775	5.85%
0002	0	0	0.00%	55,648	58,411	4.97%
0003	0	0	0.00%	4,280	4,434	3.60%
0004	776	806	3.87%	25,152	26,291	4.53%
0005	1,290	1,330	3.10%	66,884	69,937	4.56%
0006	0	0	0.00%	140,271	146,894	4.72%
0007	796	814	2.26%	10,124	10,587	4.57%
0008	0	0	0.00%	15,442	16,102	4.27%
0009	0	0	0.00%	38,481	40,197	4.46%
0010	0	0	0.00%	46,816	49,106	4.89%
0011	848	872	2.83%	381,238	398,123	4.43%
0012	0	0	0.00%	4,835	5,048	4.41%
0013	1,664	1,724	3.61%	50,977	53,233	4.43%
0014	0	0	0.00%	22,580	23,610	4.56%
0015	1,034	1,082	4.64%	92,312	96,948	5.02%
0016	1,898	1,962	3.37%	274,592	287,167	4.58%
0017	486	510	4.94%	215,572	225,759	4.73%
0018	0	0	0.00%	20,446	21,442	4.87%
0019	0	0	0.00%	66,541	69,671	4.70%
0020	0	0	0.00%	191,718	201,193	4.94%
0021	0	0	0.00%	40,433	42,292	4.60%
0022	0	0	0.00%	99,761	104,601	4.85%
0023	1,286	1,330	3.42%	31,555	32,948	4.41%
0024	0	0	0.00%	22,640	23,563	4.08%
0025	0	0	0.00%	1,276	1,326	3.92%
0026	0	0	0.00%	136,900	143,627	4.91%
0027	15,209	15,769	3.68%	675,787	706,582	4.56%
0028	0	0	0.00%	3,033	3,161	4.22%
0029	0	0	0.00%	26,594	27,907	4.94%
0030	1,631	1,692	3.74%	86,907	91,037	4.75%
0031	3,476	3,626	4.32%	34,272	35,693	4.15%
0032	7,876	8,186	3.94%	288,313	300,640	4.28%
0033	4,954	5,139	3.73%	179,183	187,351	4.56%
0034	3,364	3,498	3.98%	597,936	626,294	4.74%
0035	2,580	2,678	3.80%	80,546	84,143	4.47%
0036	1,052	1,090	3.61%	78,134	81,779	4.67%
0037	7,174	7,421	3.44%	150,324	157,813	4.98%
0038	0	0	0.00%	594	632	6.40%
0039	1,272	1,316	3.46%	394,344	413,233	4.79%
0040	1,149	1,191	3.66%	180,052	188,598	4.75%
0041	0	0	0.00%	0	0	0.00%
0042	0	0	0.00%	7,125	7,545	5.89%
0043	3,877	4,050	4.46%	466,520	488,541	4.72%
0044	0	0	0.00%	47,551	49,838	4.81%
0045	11,464	11,866	3.51%	726,281	759,251	4.54%
0046	0	0	0.00%	44,322	46,562	5.05%
0047	0	0	0.00%	8,937	9,332	4.42%
0048	0	0	0.00%	11,250	11,816	5.03%
0049	7,602	7,920	4.18%	131,737	138,143	4.86%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0050	0	0	0.00%	19,326	20,302	5.05%
0051	0	0	0.00%	139,320	145,810	4.66%
0052	900	938	4.22%	29,036	30,557	5.24%
0053	0	0	0.00%	26,387	27,636	4.73%
0054	0	0	0.00%	0	0	0.00%
0055	0	0	0.00%	1,058	1,098	3.78%
0056	0	0	0.00%	8,324	8,677	4.24%
0057	0	0	0.00%	18,264	19,062	4.37%
0058	0	0	0.00%	69,227	72,647	4.94%
0059	250	260	4.00%	221,466	232,081	4.79%
0060	0	0	0.00%	28,780	30,224	5.02%
0061	0	0	0.00%	14,690	15,405	4.87%
0062	0	0	0.00%	27,193	28,524	4.89%
0063	0	0	0.00%	103,879	109,137	5.06%
0064	0	0	0.00%	22,906	23,878	4.24%
0065	360	378	5.00%	40,884	42,992	5.16%
0066	0	0	0.00%	26,823	27,973	4.29%
0067	974	1,006	3.29%	413,561	433,837	4.90%
0068	2,016	2,096	3.97%	74,967	78,498	4.71%
0069	0	0	0.00%	6,618	6,979	5.45%
0070	0	0	0.00%	11,002	11,533	4.83%
0071	0	0	0.00%	14,845	15,513	4.50%
0072	0	0	0.00%	157,797	165,360	4.79%
0073	688	712	3.49%	69,820	72,803	4.27%
0074	0	0	0.00%	26,520	27,784	4.77%
0075	476	496	4.20%	180,383	188,844	4.69%
0076	0	0	0.00%	3,506	3,633	3.62%
0077	0	0	0.00%	39,219	41,291	5.28%
0078	0	0	0.00%	8,907	9,322	4.66%
0079	586	608	3.75%	79,298	82,970	4.63%
0080	956	1,018	6.49%	123,358	129,122	4.67%
0081	788	812	3.05%	21,100	22,118	4.82%
0082	0	0	0.00%	604	624	3.31%
0083	1,320	1,372	3.94%	169,379	177,436	4.76%
0084	0	0	0.00%	22,410	23,574	5.19%
0085	0	0	0.00%	1,874	1,969	5.07%
0086	5,348	5,593	4.58%	92,283	96,789	4.88%
0087	0	0	0.00%	17,978	18,843	4.81%
0088	0	0	0.00%	3,041	3,217	5.79%
0089	880	912	3.64%	36,388	37,992	4.41%
0090	0	0	0.00%	75,036	78,409	4.50%
0091	986	1,012	2.64%	33,253	34,727	4.43%
0092	540	552	2.22%	36,865	38,583	4.66%
0093	0	0	0.00%	41,811	43,952	5.12%
0094	0	0	0.00%	181,853	191,046	5.06%
0095	0	0	0.00%	38,982	40,709	4.43%
0096	0	0	0.00%	59,872	62,573	4.51%
0097	1,146	1,178	2.79%	80,362	84,074	4.62%
0098	2,436	2,526	3.69%	81,069	84,785	4.58%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0099	264	278	5.30%	155,444	162,695	4.66%
0100	2,570	2,662	3.58%	109,593	114,366	4.36%
0101	0	0	0.00%	167,455	175,610	4.87%
0102	0	0	0.00%	24,926	26,206	5.14%
0103	0	0	0.00%	55,958	58,614	4.75%
0104	0	0	0.00%	26,260	27,633	5.23%
0105	0	0	0.00%	82,282	86,386	4.99%
0106	2,523	2,615	3.65%	173,890	182,371	4.88%
0107	3,191	3,314	3.85%	51,147	53,812	5.21%
0108	1,604	1,665	3.80%	182,701	191,930	5.05%
0109	0	0	0.00%	81,261	84,843	4.41%
0110	3,447	3,578	3.80%	372,622	389,347	4.49%
0111	614	636	3.58%	236,726	248,602	5.02%
0112	2,410	2,500	3.73%	187,362	195,940	4.58%
0113	526	544	3.42%	235,518	246,756	4.77%
0114	5,942	6,087	2.44%	150,869	157,965	4.70%
0115	2,211	2,317	4.79%	442,441	464,442	4.97%
0116	0	0	0.00%	397,689	417,367	4.95%
0117	1,476	1,532	3.79%	73,976	77,465	4.72%
0118	864	880	1.85%	92,065	96,176	4.47%
0119	1,704	1,756	3.05%	31,012	32,458	4.66%
0120	0	0	0.00%	25,279	26,509	4.87%
0121	0	0	0.00%	24,416	25,633	4.98%
0122	0	0	0.00%	290,732	304,599	4.77%
0123	962	990	2.91%	113,518	118,939	4.78%
0124	0	0	0.00%	129,288	135,219	4.59%
0125	8,366	8,674	3.68%	118,716	123,746	4.24%
0126	0	0	0.00%	44,410	46,377	4.43%
0127	0	0	0.00%	57,896	60,815	5.04%
0128	0	0	0.00%	246,670	258,697	4.88%
0129	0	0	0.00%	3,732	3,939	5.55%
0130	0	0	0.00%	1,052	1,090	3.61%
0131	1,142	1,170	2.45%	8,064	8,484	5.21%
0132	0	0	0.00%	18,776	19,593	4.35%
0133	0	0	0.00%	2,730	2,888	5.79%
0134	10,236	10,646	4.01%	313,016	327,218	4.54%
0135	1,364	1,424	4.40%	138,732	145,489	4.87%
0136	2,901	2,993	3.17%	78,237	82,072	4.90%
0137	2,678	2,782	3.88%	82,138	85,644	4.27%
0138	0	0	0.00%	0	0	0.00%
0139	2,192	2,270	3.56%	193,253	202,688	4.88%
0140	6,428	6,666	3.70%	95,757	100,307	4.75%
0141	0	0	0.00%	81,856	86,179	5.28%
0142	0	0	0.00%	0	0	0.00%
0143	2,201	2,258	2.59%	270,011	282,626	4.67%
0144	0	0	0.00%	24,982	26,254	5.09%
0145	0	0	0.00%	0	0	0.00%
0146	0	0	0.00%	2,533	2,648	4.54%
0147	0	0	0.00%	7,444	7,760	4.25%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0148	0	0	0.00%	4,313	4,542	5.31%
0149	0	0	0.00%	2,826	2,962	4.81%
0150	0	0	0.00%	87,435	91,778	4.97%
0151	2,528	2,650	4.83%	39,754	41,700	4.90%
0152	0	0	0.00%	4,166	4,384	5.23%
0153	0	0	0.00%	18,439	19,384	5.13%
0154	0	0	0.00%	8,527	8,977	5.28%
0155	1,610	1,664	3.35%	67,276	70,495	4.78%
0156	0	0	0.00%	11,095	11,559	4.18%
0157	0	0	0.00%	10,259	10,747	4.76%
0158	0	0	0.00%	18,895	19,722	4.38%
0159	0	0	0.00%	11,006	11,596	5.36%
0160	0	0	0.00%	7,250	7,643	5.42%
0161	873	910	4.24%	11,476	12,108	5.51%
0162	0	0	0.00%	10,651	11,195	5.11%
0163	0	0	0.00%	20,009	21,096	5.43%
0164	0	0	0.00%	28,714	30,198	5.17%
0165	404	420	3.96%	446,411	466,823	4.57%
0166	0	0	0.00%	9,338	9,790	4.84%
0167	0	0	0.00%	538,697	564,477	4.79%
0168	0	0	0.00%	122,406	128,574	5.04%
0169	412	432	4.85%	38,357	40,349	5.19%
0170	0	0	0.00%	10,464	11,053	5.63%
0171	0	0	0.00%	45,434	47,817	5.24%
0172	0	0	0.00%	15,378	16,174	5.18%
0173	0	0	0.00%	47,998	50,393	4.99%
0174	0	0	0.00%	48,433	50,913	5.12%
0175	0	0	0.00%	5,898	6,225	5.54%
0176	5,387	5,557	3.16%	53,862	56,453	4.81%
0177	0	0	0.00%	56,767	59,305	4.47%
0178	4,226	4,336	2.60%	188,648	197,847	4.88%
0179	4,691	4,881	4.05%	228,474	239,522	4.84%
0180	0	0	0.00%	302,401	317,648	5.04%
0181	0	0	0.00%	130,518	137,109	5.05%
0182	0	0	0.00%	29,056	30,532	5.08%
0183	874	896	2.52%	67,299	70,506	4.77%
0184	0	0	0.00%	19,954	21,106	5.77%
0185	0	0	0.00%	60,534	63,849	5.48%
0186	5,452	5,675	4.09%	258,401	272,195	5.34%
0187	4,267	4,382	2.70%	392,174	410,381	4.64%
0188	0	0	0.00%	30,917	32,583	5.39%
0189	0	0	0.00%	37,499	39,302	4.81%
0190	0	0	0.00%	7,711	8,130	5.43%
0191	0	0	0.00%	528	566	7.20%
0192	0	0	0.00%	6,096	6,382	4.69%
0193	0	0	0.00%	15,378	16,177	5.20%
0194	4,240	4,412	4.06%	14,550	15,219	4.60%
0195	0	0	0.00%	74,666	78,581	5.24%
0196	2,787	2,921	4.81%	24,101	25,218	4.63%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0197	0	0	0.00%	11,267	11,847	5.15%
0198	0	0	0.00%	6,811	7,132	4.71%
0199	750	780	4.00%	54,656	57,253	4.75%
0200	0	0	0.00%	24,104	25,432	5.51%
0201	0	0	0.00%	11,270	11,839	5.05%
0202	0	0	0.00%	3,639	3,802	4.48%
0203	3,845	3,980	3.51%	713,090	745,543	4.55%
0204	882	910	3.17%	32,020	33,296	3.99%
0205	0	0	0.00%	6,458	6,760	4.68%
0206	0	0	0.00%	738	764	3.52%
0207	3,200	3,308	3.37%	66,980	70,141	4.72%
0208	0	0	0.00%	22,269	23,311	4.68%
0209	1,322	1,360	2.87%	71,494	74,791	4.61%
0210	0	0	0.00%	204,378	214,624	5.01%
0211	0	0	0.00%	1,594	1,670	4.77%
0212	0	0	0.00%	5,261	5,582	6.10%
0213	0	0	0.00%	10,579	11,072	4.66%
0214	0	0	0.00%	3,607	3,776	4.69%
0215	0	0	0.00%	18,399	19,339	5.11%
0216	0	0	0.00%	29,183	30,633	4.97%
0217	0	0	0.00%	24,584	25,756	4.77%
0218	0	0	0.00%	5,378	5,637	4.82%
0219	0	0	0.00%	26,040	27,380	5.15%
0220	0	0	0.00%	28,567	29,930	4.77%
0221	0	0	0.00%	15,973	16,807	5.22%
0222	0	0	0.00%	2,556	2,718	6.34%
0223	3,024	3,134	3.64%	22,931	24,001	4.67%
0224	0	0	0.00%	22,369	23,396	4.59%
0225	2,556	2,658	3.99%	117,218	123,101	5.02%
0226	0	0	0.00%	34,153	35,832	4.92%
0227	1,240	1,308	5.48%	17,204	18,085	5.12%
0228	3,322	3,484	4.88%	128,067	134,453	4.99%
0229	0	0	0.00%	4,836	5,057	4.57%
0230	0	0	0.00%	26,359	27,748	5.27%
0231	0	0	0.00%	14,014	14,827	5.80%
0232	0	0	0.00%	32,167	33,755	4.94%
0233	0	0	0.00%	8,144	8,646	6.16%
0234	0	0	0.00%	23,130	24,486	5.86%
0235	0	0	0.00%	5,160	5,392	4.50%
0236	0	0	0.00%	19,011	20,005	5.23%
0237	0	0	0.00%	5,904	6,220	5.35%
0238	0	0	0.00%	8,493	8,977	5.70%
0239	1,148	1,192	3.83%	209,784	220,942	5.32%
0240	0	0	0.00%	18,026	19,074	5.81%
0241	696	716	2.87%	11,160	11,738	5.18%
0242	0	0	0.00%	7,908	8,334	5.39%
0243	0	0	0.00%	12,863	13,637	6.02%
0244	0	0	0.00%	37,640	39,532	5.03%
0245	0	0	0.00%	28,196	29,585	4.93%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0246	0	0	0.00%	6,863	7,279	6.06%
0247	680	700	2.94%	7,917	8,267	4.42%
0248	0	0	0.00%	7,745	8,121	4.85%
0249	581	613	5.51%	402,304	422,384	4.99%
0250	0	0	0.00%	13,632	14,378	5.47%
0251	0	0	0.00%	80,671	84,711	5.01%
0252	9,787	10,183	4.05%	270,497	283,963	4.98%
0253	6,198	6,404	3.32%	189,295	198,958	5.10%
0254	6,744	6,980	3.50%	124,622	130,695	4.87%
0255	6,408	6,686	4.34%	225,563	236,503	4.85%
0256	2,480	2,592	4.52%	308,325	324,433	5.22%
0257	780	810	3.85%	12,433	13,036	4.85%
0258	4,133	4,325	4.65%	58,176	60,971	4.80%
0259	1,212	1,264	4.29%	40,917	43,117	5.38%
0260	0	0	0.00%	17,895	18,930	5.78%
0261	2,162	2,250	4.07%	34,731	36,323	4.58%
0262	1,154	1,190	3.12%	26,800	28,232	5.34%
0263	0	0	0.00%	480	508	5.83%
0264	0	0	0.00%	40,272	42,433	5.37%
0265	0	0	0.00%	45,737	48,106	5.18%
0266	1,080	1,136	5.19%	22,431	23,550	4.99%
0267	0	0	0.00%	5,076	5,316	4.73%
0268	0	0	0.00%	41,553	43,605	4.94%
0269	0	0	0.00%	4,105	4,334	5.58%
0270	0	0	0.00%	8,635	9,110	5.50%
0271	0	0	0.00%	24,139	25,336	4.96%
0272	0	0	0.00%	1,580	1,665	5.38%
0273	0	0	0.00%	5,455	5,726	4.97%
0274	0	0	0.00%	0	0	0.00%
0275	0	0	0.00%	33,612	35,316	5.07%
0276	0	0	0.00%	7,870	8,368	6.33%
0277	850	878	3.29%	17,012	17,820	4.75%
0278	0	0	0.00%	4,520	4,740	4.87%
0279	1,118	1,158	3.58%	8,872	9,354	5.43%
0280	2,305	2,396	3.95%	249,452	262,825	5.36%
0281	0	0	0.00%	31,145	32,684	4.94%
0282	0	0	0.00%	7,525	7,900	4.98%
0283	0	0	0.00%	2,546	2,720	6.83%
0284	0	0	0.00%	24,109	25,317	5.01%
0285	570	596	4.56%	25,561	26,970	5.51%
0286	0	0	0.00%	14,775	15,494	4.87%
0287	0	0	0.00%	11,446	12,116	5.85%
0288	0	0	0.00%	14,259	15,050	5.55%
0289	0	0	0.00%	6,104	6,456	5.77%
0290	0	0	0.00%	4,820	5,097	5.75%
0291	0	0	0.00%	20,258	21,457	5.92%
0292	0	0	0.00%	776	810	4.38%
0293	0	0	0.00%	17,556	18,455	5.12%
0294	3,382	3,522	4.14%	7,294	7,613	4.37%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0295	0	0	0.00%	40,558	42,797	5.52%
0296	426	444	4.23%	120,376	126,386	4.99%
0297	0	0	0.00%	5,242	5,524	5.38%
0298	2,869	2,992	4.29%	199,977	210,057	5.04%
0299	764	810	6.02%	4,974	5,260	5.75%
0300	608	634	4.28%	36,111	38,031	5.32%
0301	810	832	2.72%	87,948	92,209	4.84%
0302	0	0	0.00%	33,045	34,809	5.34%
0303	0	0	0.00%	3,187	3,365	5.59%
0304	0	0	0.00%	10,161	10,651	4.82%
0305	1,976	2,046	3.54%	98,676	103,671	5.06%
0306	0	0	0.00%	58,600	61,522	4.99%
0307	0	0	0.00%	32,405	33,912	4.65%
0308	0	0	0.00%	3,720	3,825	2.82%
0309	0	0	0.00%	1,506	1,574	4.52%
0310	0	0	0.00%	6,858	7,202	5.02%
0311	0	0	0.00%	6,901	7,227	4.72%
0312	0	0	0.00%	1,118	1,168	4.47%
0313	0	0	0.00%	24,898	26,109	4.86%
0314	0	0	0.00%	20,488	21,584	5.35%
0315	0	0	0.00%	8,454	8,768	3.71%
0316	0	0	0.00%	55,808	58,650	5.09%
0317	0	0	0.00%	2,480	2,624	5.81%
0318	1,404	1,456	3.70%	62,854	66,041	5.07%
0319	1,467	1,516	3.34%	47,510	49,812	4.85%
0320	0	0	0.00%	0	0	0.00%
0321	0	0	0.00%	25,908	27,256	5.20%
0322	0	0	0.00%	20,547	21,549	4.88%
0323	0	0	0.00%	67,459	71,047	5.32%
0324	0	0	0.00%	880	928	5.45%
0325	0	0	0.00%	176,216	185,267	5.14%
0326	0	0	0.00%	116,018	121,854	5.03%
0327	0	0	0.00%	14,240	14,917	4.75%
0328	0	0	0.00%	3,008	3,194	6.18%
0329	0	0	0.00%	21,137	22,141	4.75%
0330	0	0	0.00%	29,358	30,769	4.81%
0331	5,548	5,789	4.34%	66,070	69,303	4.89%
0332	0	0	0.00%	0	0	0.00%
0333	0	0	0.00%	15,119	15,929	5.36%
0334	0	0	0.00%	21,715	22,885	5.39%
0335	793	831	4.79%	17,723	18,642	5.19%
0336	0	0	0.00%	20,393	21,480	5.33%
0337	0	0	0.00%	9,381	9,942	5.98%
0338	0	0	0.00%	47,728	50,304	5.40%
0339	4,773	5,016	5.09%	55,739	58,473	4.91%
0340	0	0	0.00%	3,556	3,754	5.57%
0341	0	0	0.00%	7,843	8,270	5.44%
0342	0	0	0.00%	5,961	6,273	5.23%
0343	0	0	0.00%	5,863	6,226	6.19%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0344	0	0	0.00%	202,539	213,809	5.56%
0345	0	0	0.00%	24,361	25,617	5.16%
0346	0	0	0.00%	17,317	18,245	5.36%
0347	4,436	4,640	4.60%	43,808	46,250	5.57%
0348	0	0	0.00%	25,594	26,964	5.35%
0349	0	0	0.00%	27,452	28,988	5.60%
0350	0	0	0.00%	27,002	28,447	5.35%
0351	0	0	0.00%	1,310	1,383	5.57%
0352	6,008	6,186	2.96%	116,173	122,052	5.06%
0353	0	0	0.00%	382	394	3.14%
0354	0	0	0.00%	4,645	4,848	4.37%
0355	0	0	0.00%	27,251	28,682	5.25%
0356	0	0	0.00%	23,775	25,128	5.69%
0357	0	0	0.00%	4,986	5,314	6.58%
0358	2,190	2,268	3.56%	155,121	163,457	5.37%
0359	0	0	0.00%	8,213	8,635	5.14%
0360	0	0	0.00%	48,949	51,616	5.45%
0361	0	0	0.00%	32,760	34,478	5.24%
0362	0	0	0.00%	18,952	19,810	4.53%
0363	0	0	0.00%	17,547	18,396	4.84%
0364	0	0	0.00%	3,536	3,680	4.07%
0365	0	0	0.00%	0	0	0.00%
0366	0	0	0.00%	2,822	2,994	6.09%
0367	0	0	0.00%	712	760	6.74%
0368	5,177	5,276	1.91%	28,061	29,426	4.86%
0369	0	0	0.00%	49,727	52,173	4.92%
0370	0	0	0.00%	6,747	7,151	5.99%
0371	0	0	0.00%	12,278	12,898	5.05%
0372	0	0	0.00%	11,132	11,619	4.37%
0373	0	0	0.00%	8,228	8,660	5.25%
0374	0	0	0.00%	16,829	17,639	4.81%
0375	0	0	0.00%	898	936	4.23%
0376	0	0	0.00%	4,096	4,309	5.20%
0377	865	900	4.05%	3,308	3,471	4.93%
0378	564	586	3.90%	44,977	47,337	5.25%
0379	628	652	3.82%	33,433	35,015	4.73%
0380	0	0	0.00%	18,895	19,751	4.53%
0381	0	0	0.00%	3,000	3,109	3.63%
0382	0	0	0.00%	1,574	1,624	3.18%
0383	0	0	0.00%	34,003	35,619	4.75%
0384	2,884	3,036	5.27%	86,015	90,534	5.25%
0385	0	0	0.00%	10,388	10,970	5.60%
0386	0	0	0.00%	728	766	5.22%
0387	0	0	0.00%	3,625	3,816	5.27%
0388	0	0	0.00%	135,672	142,597	5.10%
0389	3,398	3,524	3.71%	168,805	176,874	4.78%
0390	502	516	2.79%	4,534	4,754	4.85%
0391	512	542	5.86%	18,609	19,648	5.58%
0392	0	0	0.00%	21,088	22,141	4.99%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0393	280	290	3.57%	153,726	161,694	5.18%
0394	0	0	0.00%	30,493	32,046	5.09%
0395	0	0	0.00%	14,380	15,121	5.15%
0396	4,464	4,626	3.63%	171,447	179,819	4.88%
0397	4,120	4,300	4.37%	372,625	390,534	4.81%
0398	0	0	0.00%	72,431	76,025	4.96%
0399	0	0	0.00%	282,625	296,203	4.80%
0400	5,248	5,440	3.66%	241,406	253,321	4.94%
0401	7,855	8,146	3.70%	616,949	644,892	4.53%
0402	0	0	0.00%	0	0	0.00%
0403	0	0	0.00%	8,218	8,622	4.92%
0404	0	0	0.00%	6,103	6,464	5.92%
0405	0	0	0.00%	2,122	2,194	3.39%
0406	887	918	3.49%	49,865	52,364	5.01%
0407	0	0	0.00%	6,056	6,383	5.40%
0408	1,674	1,746	4.30%	38,395	40,226	4.77%
0409	2,746	2,842	3.50%	15,086	15,738	4.32%
0410	0	0	0.00%	11,724	12,345	5.30%
0411	1,196	1,245	4.10%	59,610	62,489	4.83%
0412	0	0	0.00%	0	0	0.00%
0413	0	0	0.00%	19,634	20,664	5.25%
0414	0	0	0.00%	15,783	16,602	5.19%
0415	0	0	0.00%	20,444	21,462	4.98%
0416	868	905	4.26%	106,684	111,871	4.86%
0417	0	0	0.00%	0	0	0.00%
0418	3,892	3,996	2.67%	151,463	159,359	5.21%
0419	0	0	0.00%	13,043	13,796	5.77%
0420	0	0	0.00%	15,712	16,401	4.39%
0421	0	0	0.00%	0	0	0.00%
0422	3,038	3,176	4.54%	445,729	466,794	4.73%
0423	2,654	2,740	3.24%	52,569	55,104	4.82%
0424	0	0	0.00%	232,791	243,645	4.66%
0425	0	0	0.00%	26,841	28,190	5.03%
0426	0	0	0.00%	3,768	3,964	5.20%
0427	0	0	0.00%	6,358	6,676	5.00%
0428	706	726	2.83%	30,501	31,901	4.59%
0429	0	0	0.00%	9,814	10,239	4.33%
0430	4,300	4,490	4.42%	221,026	231,968	4.95%
0431	0	0	0.00%	0	0	0.00%
0432	1,274	1,328	4.24%	375,442	394,267	5.01%
0433	1,253	1,325	5.75%	207,993	217,719	4.68%
0434	0	0	0.00%	2,060	2,206	7.09%
0435	436	456	4.59%	47,351	49,912	5.41%
0436	1,942	2,025	4.27%	39,592	41,824	5.64%
0437	0	0	0.00%	0	0	0.00%
0438	0	0	0.00%	4,742	4,971	4.83%
0439	0	0	0.00%	69,736	73,671	5.64%
0440	0	0	0.00%	6,292	6,718	6.77%
0441	0	0	0.00%	10,863	11,436	5.27%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0442	0	0	0.00%	8,510	8,950	5.17%
0443	0	0	0.00%	10,525	11,069	5.17%
0444	0	0	0.00%	5,527	5,763	4.27%
0445	0	0	0.00%	34,907	36,670	5.05%
0446	0	0	0.00%	11,416	12,047	5.53%
0447	0	0	0.00%	0	0	0.00%
0448	0	0	0.00%	47,386	49,952	5.42%
0449	0	0	0.00%	15,550	16,375	5.31%
0450	0	0	0.00%	10,886	11,455	5.23%
0451	0	0	0.00%	6,224	6,564	5.46%
0452	0	0	0.00%	82,898	87,267	5.27%
0453	0	0	0.00%	33,500	35,439	5.79%
0454	0	0	0.00%	2,259	2,402	6.33%
0455	0	0	0.00%	33,011	34,742	5.24%
0456	0	0	0.00%	59,248	62,390	5.30%
0457	646	668	3.41%	1,889	1,984	5.03%
0458	758	774	2.11%	22,699	23,788	4.80%
0459	0	0	0.00%	1,124	1,198	6.58%
0460	1,048	1,084	3.44%	35,715	37,437	4.82%
0461	0	0	0.00%	894	948	6.04%
0462	1,755	1,804	2.79%	99,911	105,264	5.36%
0463	0	0	0.00%	26,358	27,770	5.36%
0464	0	0	0.00%	19,512	20,506	5.09%
0465	0	0	0.00%	29,786	31,404	5.43%
0466	0	0	0.00%	49,516	52,054	5.13%
0467	1,192	1,234	3.52%	44,271	46,499	5.03%
0468	0	0	0.00%	3,280	3,443	4.97%
0469	0	0	0.00%	8,090	8,493	4.98%
0470	930	956	2.80%	35,334	37,145	5.13%
0471	0	0	0.00%	6,189	6,514	5.25%
0472	0	0	0.00%	1,386	1,458	5.19%
0473	0	0	0.00%	0	0	0.00%
0474	0	0	0.00%	1,752	1,868	6.62%
0475	0	0	0.00%	5,862	6,134	4.64%
0476	0	0	0.00%	27,634	29,110	5.34%
0477	0	0	0.00%	14,098	14,951	6.05%
0478	0	0	0.00%	13,516	14,314	5.90%
0479	0	0	0.00%	32,044	33,858	5.66%
0480	0	0	0.00%	0	0	0.00%
0481	0	0	0.00%	1,300	1,349	3.77%
0482	0	0	0.00%	5,268	5,568	5.69%
0483	1,634	1,690	3.43%	22,985	23,942	4.16%
0484	0	0	0.00%	116,642	122,306	4.86%
0485	0	0	0.00%	9,874	10,435	5.68%
0486	0	0	0.00%	28,662	30,208	5.39%
0487	0	0	0.00%	0	0	0.00%
0488	0	0	0.00%	4,846	5,095	5.14%
0489	0	0	0.00%	21,006	22,290	6.11%
0490	0	0	0.00%	20,585	21,655	5.20%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0491	0	0	0.00%	10,081	10,659	5.73%
0492	0	0	0.00%	11,125	11,680	4.99%
0493	0	0	0.00%	0	0	0.00%
0494	0	0	0.00%	1,106	1,156	4.52%
0495	0	0	0.00%	0	0	0.00%
0496	0	0	0.00%	12,139	12,749	5.03%
0497	0	0	0.00%	47,929	50,536	5.44%
0498	0	0	0.00%	1,176	1,254	6.63%
0499	0	0	0.00%	0	0	0.00%
0500	1,571	1,620	3.12%	20,122	21,152	5.12%
0501	0	0	0.00%	7,727	8,084	4.62%
0502	4,386	4,550	3.74%	327,625	344,161	5.05%
0503	3,394	3,524	3.83%	162,067	170,373	5.13%
0504	0	0	0.00%	0	0	0.00%
0505	0	0	0.00%	38,361	40,244	4.91%
0506	0	0	0.00%	0	0	0.00%
0507	2,294	2,388	4.10%	179,492	188,350	4.94%
0508	2,256	2,348	4.08%	118,730	124,755	5.07%
0509	604	622	2.98%	226,107	237,071	4.85%
0510	0	0	0.00%	98,710	103,727	5.08%
0511	0	0	0.00%	345,771	362,880	4.95%
0512	1,483	1,570	5.87%	125,368	131,861	5.18%
0513	6,182	6,434	4.08%	237,038	248,595	4.88%
0514	1,726	1,812	4.98%	467,428	491,292	5.11%
0515	0	0	0.00%	3,740	3,902	4.33%
0516	0	0	0.00%	0	0	0.00%
0517	0	0	0.00%	154,292	161,676	4.79%
0518	2,893	3,043	5.18%	19,753	20,819	5.40%
0519	520	544	4.62%	39,113	41,108	5.10%
0520	2,164	2,228	2.96%	43,070	45,164	4.86%
0521	0	0	0.00%	89,953	94,496	5.05%
0522	0	0	0.00%	1,602	1,644	2.62%
0523	2,968	3,090	4.11%	337,952	355,198	5.10%
0524	0	0	0.00%	4,532	4,790	5.69%
0525	1,134	1,180	4.06%	26,098	27,349	4.79%
0526	0	0	0.00%	61,520	65,151	5.90%
0527	0	0	0.00%	25,753	26,989	4.80%
0528	0	0	0.00%	48,097	50,612	5.23%
0529	0	0	0.00%	3,872	4,056	4.75%
0530	0	0	0.00%	4,301	4,514	4.95%
0531	0	0	0.00%	23,294	24,329	4.44%
0532	0	0	0.00%	4,296	4,526	5.35%
0533	0	0	0.00%	38,413	40,446	5.29%
0534	0	0	0.00%	7,712	8,165	5.87%
0535	1,066	1,096	2.81%	40,492	42,797	5.69%
0536	0	0	0.00%	36,241	38,262	5.58%
0537	0	0	0.00%	31,854	33,504	5.18%
0538	0	0	0.00%	34,102	35,962	5.45%
0539	0	0	0.00%	20,329	21,439	5.46%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0540	0	0	0.00%	6,874	7,198	4.71%
0541	0	0	0.00%	9,424	9,959	5.68%
0542	0	0	0.00%	16,143	16,935	4.91%
0543	730	760	4.11%	26,128	27,434	5.00%
0544	478	496	3.77%	254,931	267,372	4.88%
0545	0	0	0.00%	10,665	11,170	4.74%
0546	0	0	0.00%	86,694	91,316	5.33%
0547	0	0	0.00%	13,917	14,694	5.58%
0548	0	0	0.00%	6,989	7,344	5.08%
0549	0	0	0.00%	5,341	5,726	7.21%
0550	2,874	2,992	4.11%	12,635	13,318	5.41%
0551	560	578	3.21%	48,489	50,653	4.46%
0552	0	0	0.00%	7,922	8,380	5.78%
0553	1,486	1,528	2.83%	98,534	103,330	4.87%
0554	0	0	0.00%	6,923	7,289	5.29%
0555	1,890	1,952	3.28%	113,646	119,452	5.11%
0556	0	0	0.00%	18,392	19,325	5.07%
0557	0	0	0.00%	63,879	67,535	5.72%
0558	0	0	0.00%	11,257	11,810	4.91%
0559	1,470	1,532	4.22%	59,176	62,209	5.13%
0560	0	0	0.00%	13,854	14,504	4.69%
0561	568	582	2.46%	239,365	251,891	5.23%
0562	3,836	3,994	4.12%	59,593	62,464	4.82%
0563	2,880	3,042	5.62%	277,023	291,556	5.25%
0564	0	0	0.00%	1,256	1,335	6.29%
0565	0	0	0.00%	18,871	19,878	5.34%
0566	0	0	0.00%	5,587	5,901	5.62%
0567	0	0	0.00%	4,084	4,252	4.11%
0568	2,142	2,208	3.08%	168,155	176,837	5.16%
0569	3,902	4,053	3.87%	151,190	158,748	5.00%
0570	0	0	0.00%	8,362	8,794	5.17%
0571	0	0	0.00%	3,500	3,730	6.57%
0572	0	0	0.00%	0	0	0.00%
0573	0	0	0.00%	1,132	1,170	3.36%
0574	0	0	0.00%	10,030	10,636	6.04%
0575	2,423	2,509	3.55%	380,518	399,766	5.06%
0576	1,212	1,258	3.80%	48,068	50,592	5.25%
0577	0	0	0.00%	43,593	45,425	4.20%
0578	5,296	5,487	3.61%	78,360	81,520	4.03%
0579	0	0	0.00%	18,738	19,719	5.24%
0580	869	904	4.03%	35,699	37,594	5.31%
0581	0	0	0.00%	30,842	32,180	4.34%
0582	4,490	4,630	3.12%	37,932	39,797	4.92%
0583	0	0	0.00%	14,523	15,197	4.64%
0584	0	0	0.00%	762	820	7.61%
0585	0	0	0.00%	27,409	28,780	5.00%
0586	0	0	0.00%	9,880	10,399	5.25%
0587	0	0	0.00%	9,096	9,647	6.06%
0588	0	0	0.00%	2,300	2,467	7.26%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0589	0	0	0.00%	250,444	263,995	5.41%
0590	0	0	0.00%	2,756	2,902	5.30%
0591	0	0	0.00%	12,722	13,434	5.60%
0592	0	0	0.00%	14,237	15,034	5.60%
0593	0	0	0.00%	902	960	6.43%
0594	0	0	0.00%	30,951	32,561	5.20%
0595	0	0	0.00%	39,728	41,776	5.16%
0596	0	0	0.00%	1,070	1,142	6.73%
0597	0	0	0.00%	11,014	11,532	4.70%
0598	1,574	1,634	3.81%	115,994	122,042	5.21%
0599	0	0	0.00%	22,532	23,563	4.58%
0600	5,199	5,388	3.64%	18,447	19,201	4.09%
0601	0	0	0.00%	9,293	9,851	6.00%
0602	0	0	0.00%	22,322	23,764	6.46%
0603	1,180	1,228	4.07%	25,246	26,563	5.22%
0604	0	0	0.00%	14,855	15,634	5.24%
0605	374	388	3.74%	10,358	10,929	5.51%
0606	0	0	0.00%	2,256	2,386	5.76%
0607	3,248	3,358	3.39%	11,993	12,559	4.72%
0608	2,374	2,492	4.97%	179,209	188,886	5.40%
0609	0	0	0.00%	13,023	13,766	5.71%
0610	0	0	0.00%	6,486	6,836	5.40%
0611	0	0	0.00%	21,685	22,758	4.95%
0612	0	0	0.00%	7,656	8,063	5.32%
0613	14,066	14,614	3.90%	368,788	385,509	4.53%
0614	0	0	0.00%	6,107	6,404	4.86%
0615	0	0	0.00%	9,187	9,658	5.13%
0616	0	0	0.00%	7,774	8,098	4.17%
0617	3,205	3,331	3.93%	40,605	42,623	4.97%
0618	3,100	3,238	4.45%	700,282	733,701	4.77%
0619	0	0	0.00%	7,385	7,736	4.75%
0620	0	0	0.00%	0	0	0.00%
0621	0	0	0.00%	41,169	43,658	6.05%
0622	754	786	4.24%	14,144	14,838	4.91%
0623	7,248	7,480	3.20%	768,058	805,255	4.84%
0624	0	0	0.00%	4,892	5,094	4.13%
0625	646	678	4.95%	6,626	7,012	5.83%
0626	812	854	5.17%	25,592	26,998	5.49%
0627	1,434	1,496	4.32%	76,702	80,362	4.77%
0628	6,462	6,687	3.48%	726,539	762,852	5.00%
0629	0	0	0.00%	968	1,028	6.20%
0630	0	0	0.00%	7,126	7,438	4.38%
0631	0	0	0.00%	896	934	4.24%
0632	0	0	0.00%	492,639	515,623	4.67%
0633	1,667	1,730	3.78%	43,907	46,069	4.92%
0634	1,104	1,166	5.62%	59,986	63,111	5.21%
0635	1,698	1,786	5.18%	80,957	84,979	4.97%
0636	0	0	0.00%	7,462	7,870	5.47%
0637	0	0	0.00%	5,924	6,280	6.01%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0638	0	0	0.00%	8,295	8,700	4.88%
0639	0	0	0.00%	0	0	0.00%
0640	0	0	0.00%	23,220	24,407	5.11%
0641	0	0	0.00%	7,844	8,152	3.93%
0642	0	0	0.00%	11,437	11,951	4.49%
0643	8,137	8,458	3.94%	587,704	616,651	4.93%
0644	0	0	0.00%	21,929	23,143	5.54%
0645	0	0	0.00%	40,178	42,163	4.94%
0646	0	0	0.00%	4,247	4,468	5.20%
0647	1,876	1,958	4.37%	30,016	31,552	5.12%
0648	0	0	0.00%	12,959	13,717	5.85%
0649	0	0	0.00%	91,652	96,316	5.09%
0650	0	0	0.00%	24,005	25,175	4.87%
0651	0	0	0.00%	25,385	26,820	5.65%
0652	2,089	2,212	5.89%	22,936	24,022	4.73%
0653	0	0	0.00%	29,186	30,576	4.76%
0654	0	0	0.00%	3,012	3,218	6.84%
0655	1,748	1,850	5.84%	54,863	57,689	5.15%
0656	0	0	0.00%	15,801	16,575	4.90%
0657	0	0	0.00%	12,641	13,351	5.62%
0658	568	598	5.28%	132,833	140,090	5.46%
0659	638	670	5.02%	20,720	21,797	5.20%
0660	0	0	0.00%	4,850	5,101	5.18%
0661	0	0	0.00%	0	0	0.00%
0662	1,362	1,404	3.08%	228,463	240,116	5.10%
0663	946	982	3.81%	34,738	36,655	5.52%
0664	0	0	0.00%	5,180	5,473	5.66%
0665	0	0	0.00%	28,546	30,178	5.72%
0666	0	0	0.00%	4,982	5,179	3.95%
0667	340	348	2.35%	48,863	51,334	5.06%
0668	0	0	0.00%	530	560	5.66%
0669	1,368	1,396	2.05%	45,692	48,039	5.14%
0670	0	0	0.00%	17,050	17,837	4.62%
0671	704	712	1.14%	704	712	1.14%
0672	0	0	0.00%	20,158	21,106	4.70%
0673	4,478	4,622	3.22%	72,158	75,893	5.18%
0674	0	0	0.00%	7,483	7,878	5.28%
0675	0	0	0.00%	12,842	13,521	5.29%
0676	0	0	0.00%	3,871	4,061	4.91%
0677	0	0	0.00%	105,653	110,692	4.77%
0678	4,270	4,429	3.72%	179,768	188,644	4.94%
0679	0	0	0.00%	0	0	0.00%
0680	0	0	0.00%	77,652	81,413	4.84%
0681	0	0	0.00%	1,024	1,080	5.47%
0682	0	0	0.00%	5,074	5,296	4.38%
0683	0	0	0.00%	90,451	95,170	5.22%
0684	0	0	0.00%	17,920	18,730	4.52%
0685	0	0	0.00%	33,154	34,763	4.85%
0686	11,964	12,408	3.71%	387,818	406,517	4.82%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0687	718	748	4.18%	2,101	2,211	5.24%
0688	0	0	0.00%	39,287	41,115	4.65%
0689	0	0	0.00%	15,783	16,566	4.96%
0690	0	0	0.00%	9,786	10,312	5.38%
0691	0	0	0.00%	34,600	36,290	4.88%
0692	19,972	20,653	3.41%	422,004	442,684	4.90%
0693	995	1,039	4.42%	17,156	18,025	5.07%
0694	0	0	0.00%	38,522	40,136	4.19%
0695	0	0	0.00%	1,399	1,453	3.86%
0696	1,580	1,645	4.11%	310,137	325,020	4.80%
0697	0	0	0.00%	57,579	60,204	4.56%
0698	0	0	0.00%	51,579	54,397	5.46%
0699	4,086	4,266	4.41%	496,115	520,179	4.85%
0700	0	0	0.00%	30,174	31,573	4.64%
0701	4,206	4,350	3.42%	206,328	215,497	4.44%
0702	0	0	0.00%	57,619	60,379	4.79%
0703	1,926	2,005	4.10%	46,569	49,109	5.45%
0704	0	0	0.00%	19,977	20,951	4.88%
0705	0	0	0.00%	28,790	30,133	4.66%
0706	0	0	0.00%	230,752	242,204	4.96%
0707	0	0	0.00%	8,078	8,550	5.84%
0708	0	0	0.00%	12,946	13,557	4.72%
0709	1,352	1,392	2.96%	56,109	58,759	4.72%
0710	6,192	6,416	3.62%	126,237	132,418	4.90%
0711	3,714	3,846	3.55%	273,117	286,930	5.06%
0712	916	970	5.90%	108,222	113,526	4.90%
0713	1,238	1,272	2.75%	31,678	33,141	4.62%
0714	0	0	0.00%	47,292	49,832	5.37%
0715	2,204	2,284	3.63%	290,746	304,959	4.89%
0716	0	0	0.00%	18,081	19,098	5.62%
0717	0	0	0.00%	2,524	2,664	5.55%
0718	0	0	0.00%	39,859	41,731	4.70%
0719	0	0	0.00%	2,300	2,410	4.78%
0720	0	0	0.00%	22,261	23,197	4.20%
0721	0	0	0.00%	67,000	70,707	5.53%
0722	0	0	0.00%	58,768	61,879	5.29%
0723	0	0	0.00%	21,791	22,878	4.99%
0724	0	0	0.00%	680	724	6.47%
0725	0	0	0.00%	40,418	42,717	5.69%
0726	0	0	0.00%	752	804	6.91%
0727	0	0	0.00%	104,728	109,980	5.01%
0728	5,034	5,374	6.75%	149,304	157,112	5.23%
0729	12,886	13,366	3.72%	1,080,786	1,132,986	4.83%
0730	2,842	2,930	3.10%	56,714	59,559	5.02%
0731	0	0	0.00%	0	0	0.00%
0732	6,628	6,934	4.62%	13,613	14,291	4.98%
0733	0	0	0.00%	6,314	6,602	4.56%
0734	0	0	0.00%	9,313	9,786	5.08%
0735	1,711	1,767	3.27%	602,514	635,822	5.53%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0736	3,324	3,442	3.55%	301,069	315,559	4.81%
0737	0	0	0.00%	1,278	1,352	5.79%
0738	0	0	0.00%	0	0	0.00%
0739	864	898	3.94%	403,254	422,121	4.68%
0740	764	784	2.62%	72,732	76,215	4.79%
0741	2,866	2,978	3.91%	599,143	625,875	4.46%
0742	0	0	0.00%	0	0	0.00%
0743	766	790	3.13%	64,001	67,208	5.01%
0744	2,838	2,944	3.74%	99,441	104,282	4.87%
0745	3,156	3,272	3.68%	521,196	548,295	5.20%
0746	0	0	0.00%	13,863	14,494	4.55%
0747	1,373	1,451	5.68%	61,159	64,178	4.94%
0748	1,754	1,816	3.53%	184,138	193,189	4.92%
0749	0	0	0.00%	2,732	2,862	4.76%
0750	2,836	2,950	4.02%	134,109	140,923	5.08%
0751	0	0	0.00%	0	0	0.00%
0752	774	820	5.94%	134,467	140,962	4.83%
0753	6,150	6,406	4.16%	546,308	572,995	4.88%
0754	0	0	0.00%	85,481	89,784	5.03%
0755	3,146	3,256	3.50%	305,685	320,163	4.74%
0756	0	0	0.00%	2,725	2,905	6.61%
0757	0	0	0.00%	8,264	8,717	5.48%
0758	0	0	0.00%	7,825	8,271	5.70%
0759	2,472	2,566	3.80%	136,856	144,049	5.26%
0760	0	0	0.00%	43,789	46,261	5.65%
0761	0	0	0.00%	10,542	11,116	5.44%
0762	0	0	0.00%	6,732	7,116	5.70%
0763	0	0	0.00%	5,994	6,292	4.97%
0764	868	902	3.92%	153,046	161,016	5.21%
0765	2,290	2,400	4.80%	213,265	223,791	4.94%
0766	5,598	5,838	4.29%	402,516	421,814	4.79%
0767	816	844	3.43%	86,226	90,830	5.34%
0768	946	1,006	6.34%	210,217	220,256	4.78%
0769	0	0	0.00%	4,817	5,059	5.02%
0770	442	457	3.39%	70,603	74,426	5.41%
0771	0	0	0.00%	11,347	12,040	6.11%
0772	0	0	0.00%	0	0	0.00%
0773	721	743	3.05%	39,850	42,034	5.48%
0774	0	0	0.00%	150,380	158,421	5.35%
0775	0	0	0.00%	12,008	12,566	4.65%
0776	0	0	0.00%	18,043	19,069	5.69%
0777	0	0	0.00%	44,127	46,583	5.57%
0778	912	946	3.73%	20,848	21,942	5.25%
0779	0	0	0.00%	10,799	11,327	4.89%
0780	0	0	0.00%	38,464	40,596	5.54%
0781	900	922	2.44%	27,071	28,533	5.40%
0782	0	0	0.00%	18,575	19,546	5.23%
0783	6,128	6,392	4.31%	213,456	224,354	5.11%
0784	0	0	0.00%	1,379	1,472	6.74%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0785	3,708	3,806	2.64%	23,075	24,034	4.16%
0786	866	896	3.46%	42,079	44,191	5.02%
0787	2,513	2,584	2.83%	180,788	190,004	5.10%
0788	0	0	0.00%	2,030	2,122	4.53%
0789	0	0	0.00%	983	1,040	5.80%
0790	0	0	0.00%	6,172	6,531	5.82%
0791	0	0	0.00%	27,859	29,158	4.66%
0792	0	0	0.00%	9,562	10,042	5.02%
0793	0	0	0.00%	17,432	18,349	5.26%
0794	14,629	15,101	3.23%	435,371	457,300	5.04%
0795	2,515	2,585	2.78%	130,797	136,918	4.68%
0796	3,558	3,692	3.77%	175,387	184,171	5.01%
0797	1,344	1,394	3.72%	93,853	98,665	5.13%
0798	0	0	0.00%	5,428	5,710	5.20%
0799	0	0	0.00%	34,954	36,561	4.60%
0800	0	0	0.00%	42,365	44,525	5.10%
0801	8,623	8,934	3.61%	274,276	287,832	4.94%
0802	3,973	4,092	3.00%	98,406	102,965	4.63%
0803	0	0	0.00%	17,963	18,877	5.09%
0804	1,812	1,852	2.21%	431,021	453,071	5.12%
0805	0	0	0.00%	854	916	7.26%
0806	0	0	0.00%	151,407	159,948	5.64%
0807	954	980	2.73%	199,190	209,320	5.09%
0808	4,616	4,770	3.34%	75,756	79,464	4.89%
0809	0	0	0.00%	0	0	0.00%
0810	642	670	4.36%	1,652	1,734	4.96%
0811	1,386	1,440	3.90%	142,426	149,520	4.98%
0812	0	0	0.00%	35,529	37,435	5.36%
0813	0	0	0.00%	8,182	8,597	5.07%
0814	4,616	4,838	4.81%	204,360	214,161	4.80%
0815	0	0	0.00%	610	648	6.23%
0816	826	844	2.18%	107,421	112,744	4.96%
0817	0	0	0.00%	82,087	86,536	5.42%
0818	1,344	1,394	3.72%	102,668	107,631	4.83%
0819	0	0	0.00%	744	776	4.30%
0820	1,112	1,149	3.33%	29,430	30,703	4.33%
0821	0	0	0.00%	126,239	132,165	4.69%
0822	0	0	0.00%	0	0	0.00%
0823	0	0	0.00%	1,294	1,346	4.02%
0824	0	0	0.00%	7,313	7,658	4.72%
0825	1,378	1,404	1.89%	164,549	171,852	4.44%
0826	0	0	0.00%	17,445	18,319	5.01%
0827	2,582	2,658	2.94%	422,442	442,486	4.74%
0828	0	0	0.00%	5,022	5,236	4.26%
0829	1,194	1,262	5.70%	405,469	425,444	4.93%
0830	2,948	3,054	3.60%	384,787	403,272	4.80%
0831	0	0	0.00%	75,972	79,900	5.17%
0832	1,072	1,130	5.41%	692,726	726,912	4.93%
0833	6,662	6,922	3.90%	1,017,464	1,066,941	4.86%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0834	12,977	13,469	3.79%	287,197	301,657	5.03%
0835	0	0	0.00%	19,020	19,913	4.70%
0836	0	0	0.00%	21,457	22,624	5.44%
0837	0	0	0.00%	19,885	20,869	4.95%
0838	0	0	0.00%	79,225	83,055	4.83%
0839	0	0	0.00%	253,267	266,682	5.30%
0840	0	0	0.00%	694	742	6.92%
0841	3,028	3,220	6.34%	89,367	93,953	5.13%
0842	10,300	10,666	3.55%	655,357	686,559	4.76%
0843	0	0	0.00%	9,724	10,145	4.33%
0844	931	964	3.54%	113,573	119,854	5.53%
0845	2,968	3,113	4.89%	15,290	16,068	5.09%
0846	0	0	0.00%	4,609	4,819	4.56%
0847	0	0	0.00%	19,160	20,102	4.92%
0848	4,570	4,754	4.03%	580,459	609,350	4.98%
0849	0	0	0.00%	95,586	100,215	4.84%
0850	0	0	0.00%	5,265	5,467	3.84%
0851	0	0	0.00%	144,373	151,571	4.99%
0852	1,850	1,932	4.43%	97,118	101,604	4.62%
0853	307	321	4.56%	4,583	4,765	3.97%
0854	5,946	6,192	4.14%	190,678	200,243	5.02%
0855	4,916	5,070	3.13%	45,818	48,076	4.93%
0856	1,234	1,280	3.73%	47,274	49,727	5.19%
0857	0	0	0.00%	10,378	10,865	4.69%
0858	0	0	0.00%	6,787	7,127	5.01%
0859	0	0	0.00%	12,551	13,206	5.22%
0860	0	0	0.00%	8,977	9,503	5.86%
0861	0	0	0.00%	29,694	31,128	4.83%
0862	2,205	2,313	4.90%	290,875	306,221	5.28%
0863	0	0	0.00%	14,219	14,842	4.38%
0864	0	0	0.00%	58,546	61,275	4.66%
0865	904	928	2.65%	277,170	292,049	5.37%
0866	0	0	0.00%	24,066	25,266	4.99%
0867	11,288	11,693	3.59%	140,399	147,462	5.03%
0868	10,893	11,311	3.84%	957,473	1,006,250	5.09%
0869	0	0	0.00%	16,077	16,829	4.68%
0870	0	0	0.00%	41,250	43,305	4.98%
0871	0	0	0.00%	20,625	21,552	4.49%
0872	0	0	0.00%	82,817	86,673	4.66%
0873	4,888	5,074	3.81%	281,098	295,009	4.95%
0874	1,372	1,430	4.23%	69,799	72,994	4.58%
0875	16,448	17,084	3.87%	825,240	863,691	4.66%
0876	6,878	7,146	3.90%	383,104	401,887	4.90%
0877	7,430	7,676	3.31%	289,060	302,339	4.59%
0878	12,035	12,520	4.03%	584,882	612,117	4.66%
0879	3,728	3,916	5.04%	145,756	152,987	4.96%
0880	11,146	11,621	4.26%	787,860	827,302	5.01%
0881	0	0	0.00%	4,978	5,327	7.01%
0882	1,268	1,332	5.05%	57,023	60,015	5.25%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0883	0	0	0.00%	27,984	29,467	5.30%
0884	0	0	0.00%	143,738	151,384	5.32%
0885	0	0	0.00%	896	946	5.58%
0886	2,577	2,654	2.99%	179,867	188,697	4.91%
0887	381	393	3.15%	2,995	3,137	4.74%
0888	0	0	0.00%	8,164	8,557	4.81%
0889	0	0	0.00%	8,516	8,896	4.46%
0890	0	0	0.00%	4,963	5,252	5.82%
0891	0	0	0.00%	353,091	369,572	4.67%
0892	0	0	0.00%	2,580	2,692	4.34%
0893	584	602	3.08%	87,503	92,247	5.42%
0894	0	0	0.00%	12,240	12,981	6.05%
0895	2,764	2,876	4.05%	191,630	202,012	5.42%
0896	0	0	0.00%	558	594	6.45%
0897	0	0	0.00%	0	0	0.00%
0898	0	0	0.00%	50,561	53,258	5.33%
0899	0	0	0.00%	10,050	10,641	5.88%
0900	0	0	0.00%	15,596	16,376	5.00%
0901	0	0	0.00%	13,847	14,559	5.14%
0902	0	0	0.00%	13,703	14,540	6.11%
0903	0	0	0.00%	47,750	50,226	5.19%
0904	3,664	3,824	4.37%	123,902	130,275	5.14%
0905	0	0	0.00%	24,783	25,975	4.81%
0906	0	0	0.00%	86,182	90,765	5.32%
0907	0	0	0.00%	162,073	170,573	5.24%
0908	0	0	0.00%	253,781	266,904	5.17%
0909	0	0	0.00%	0	0	0.00%
0910	0	0	0.00%	4,924	5,147	4.53%
0911	0	0	0.00%	0	0	0.00%
0912	0	0	0.00%	29,156	30,597	4.94%
0913	6,626	6,910	4.29%	230,972	242,624	5.04%
0914	0	0	0.00%	12,603	13,312	5.63%
0915	606	640	5.61%	14,838	15,496	4.43%
0916	0	0	0.00%	3,916	4,106	4.85%
0917	0	0	0.00%	48,501	51,112	5.38%
0918	0	0	0.00%	35,369	37,077	4.83%
0919	0	0	0.00%	7,572	7,959	5.11%
0920	0	0	0.00%	1,350	1,450	7.41%
0921	0	0	0.00%	0	0	0.00%
0922	0	0	0.00%	1,300	1,380	6.15%
0923	0	0	0.00%	103,772	109,644	5.66%
0924	0	0	0.00%	16,568	17,445	5.29%
0925	0	0	0.00%	41,548	43,590	4.91%
0926	0	0	0.00%	32,590	34,169	4.85%
0927	6,185	6,385	3.23%	135,053	141,559	4.82%
0928	0	0	0.00%	5,997	6,282	4.75%
0929	0	0	0.00%	0	0	0.00%
0930	8,748	9,010	2.99%	481,530	505,659	5.01%
0931	0	0	0.00%	171,163	179,803	5.05%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0932	0	0	0.00%	61,211	64,564	5.48%
0933	934	954	2.14%	6,381	6,661	4.39%
0934	3,250	3,356	3.26%	169,767	178,408	5.09%
0935	2,688	2,776	3.27%	68,156	71,565	5.00%
0936	0	0	0.00%	4,189	4,395	4.92%
0937	0	0	0.00%	53,660	56,262	4.85%
0938	0	0	0.00%	0	0	0.00%
0939	5,407	5,696	5.34%	464,652	488,467	5.13%
0940	2,956	3,032	2.57%	64,781	67,865	4.76%
0941	0	0	0.00%	1,908	2,008	5.24%
0942	981	1,036	5.61%	8,946	9,553	6.79%
0943	5,134	5,326	3.74%	150,716	158,146	4.93%
0944	358	378	5.59%	203,091	213,896	5.32%
0945	0	0	0.00%	0	0	0.00%
0946	0	0	0.00%	0	0	0.00%
0947	0	0	0.00%	4,790	4,982	4.01%
0948	814	836	2.70%	5,707	5,945	4.17%
0949	0	0	0.00%	4,254	4,466	4.98%
0950	11,066	11,538	4.27%	651,123	684,037	5.05%
0951	0	0	0.00%	54,935	57,880	5.36%
0952	3,658	3,810	4.16%	40,962	42,797	4.48%
0953	5,111	5,304	3.78%	223,456	233,979	4.71%
0954	0	0	0.00%	80,172	84,442	5.33%
0955	0	0	0.00%	62,386	65,151	4.43%
0956	1,028	1,090	6.03%	7,442	7,885	5.95%
0957	4,716	4,900	3.90%	469,018	491,789	4.86%
0958	12,743	13,202	3.60%	596,461	624,498	4.70%
0959	1,622	1,680	3.58%	222,929	233,445	4.72%
0960	2,304	2,402	4.25%	213,405	223,334	4.65%
0961	15,491	16,011	3.36%	466,968	488,746	4.66%
0962	4,866	5,102	4.85%	54,514	57,236	4.99%
0963	0	0	0.00%	19,337	20,337	5.17%
0964	0	0	0.00%	4,000	4,190	4.75%
0965	0	0	0.00%	762	808	6.04%
0966	0	0	0.00%	64,450	67,654	4.97%
0967	0	0	0.00%	32,375	33,998	5.01%
0968	0	0	0.00%	5,136	5,398	5.10%
0969	0	0	0.00%	844	890	5.45%
0970	1,942	2,014	3.71%	123,645	129,309	4.58%
0971	0	0	0.00%	67,993	71,399	5.01%
0972	0	0	0.00%	44,783	47,263	5.54%
0973	0	0	0.00%	96,110	101,092	5.18%
0974	2,274	2,342	2.99%	92,093	96,113	4.37%
0975	1,396	1,452	4.01%	56,053	59,018	5.29%
0976	0	0	0.00%	0	0	0.00%
0977	1,188	1,238	4.21%	25,132	26,340	4.81%
0978	0	0	0.00%	14,252	14,981	5.12%
0979	0	0	0.00%	102,669	107,586	4.79%
0980	478	496	3.77%	7,253	7,624	5.12%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
0981	0	0	0.00%	39,622	41,792	5.48%
0982	6,739	6,994	3.78%	440,055	462,641	5.13%
0983	0	0	0.00%	10,732	11,264	4.96%
0984	0	0	0.00%	4,380	4,576	4.47%
0985	0	0	0.00%	44,230	46,283	4.64%
0986	0	0	0.00%	6,439	6,800	5.61%
0987	0	0	0.00%	6,670	7,083	6.19%
0988	13,580	14,010	3.17%	65,600	68,339	4.18%
0989	1,158	1,184	2.25%	33,611	35,443	5.45%
0990	0	0	0.00%	11,205	11,852	5.77%
0991	4,395	4,580	4.21%	263,316	276,478	5.00%
0992	2,792	2,904	4.01%	67,142	70,776	5.41%
0993	6,956	7,146	2.73%	259,344	272,065	4.91%
0994	2,548	2,624	2.98%	154,752	162,214	4.82%
0995	4,920	5,090	3.46%	125,545	131,577	4.80%
0996	0	0	0.00%	100,246	105,381	5.12%
0997	6,259	6,513	4.06%	342,700	359,796	4.99%
0998	0	0	0.00%	4,183	4,368	4.42%
0999	11,864	12,309	3.75%	593,288	623,265	5.05%
1000	0	0	0.00%	2,616	2,732	4.43%
1001	0	0	0.00%	24,148	25,383	5.11%
1002	7,676	7,896	2.87%	543,090	570,561	5.06%
1003	3,336	3,422	2.58%	951,655	998,806	4.95%
1004	18,252	18,973	3.95%	839,603	881,583	5.00%
1005	2,041	2,127	4.21%	9,904	10,411	5.12%
1006	7,420	7,716	3.99%	97,775	102,706	5.04%
1007	6,921	7,198	4.00%	469,132	492,280	4.93%
1008	290	302	4.14%	416,731	439,007	5.35%
1009	8,358	8,670	3.73%	304,637	319,679	4.94%
1010	0	0	0.00%	0	0	0.00%
1011	0	0	0.00%	0	0	0.00%
1012	851	894	5.05%	273,858	288,184	5.23%
1013	958	984	2.71%	25,482	26,831	5.29%
1014	5,386	5,526	2.60%	122,770	129,587	5.55%
1015	0	0	0.00%	12,028	12,685	5.46%
1016	0	0	0.00%	14,681	15,210	3.60%
1017	0	0	0.00%	7,775	8,120	4.44%
1018	0	0	0.00%	86,029	90,099	4.73%
1019	3,226	3,348	3.78%	250,827	263,078	4.88%
1020	0	0	0.00%	37,707	39,544	4.87%
1021	0	0	0.00%	13,082	13,658	4.40%
1022	1,078	1,133	5.10%	133,309	139,987	5.01%
1023	0	0	0.00%	58,126	61,158	5.22%
1024	0	0	0.00%	0	0	0.00%
1025	0	0	0.00%	0	0	0.00%
1026	0	0	0.00%	0	0	0.00%
1027	0	0	0.00%	8,224	8,651	5.19%
1028	0	0	0.00%	46,242	48,384	4.63%
1029	0	0	0.00%	11,300	12,011	6.29%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1030	7,393	7,652	3.50%	195,007	203,605	4.41%
1031	6,278	6,526	3.95%	828,871	868,814	4.82%
1032	705	737	4.54%	324,806	339,665	4.57%
1033	9,107	9,505	4.37%	365,929	383,483	4.80%
1034	0	0	0.00%	101,752	107,021	5.18%
1035	677	704	3.99%	285,091	300,013	5.23%
1036	5,712	5,896	3.22%	38,356	40,266	4.98%
1037	3,202	3,324	3.81%	143,111	150,292	5.02%
1038	0	0	0.00%	0	0	0.00%
1039	0	0	0.00%	0	0	0.00%
1040	2,890	2,986	3.32%	359,877	378,460	5.16%
1041	5,060	5,254	3.83%	234,531	246,942	5.29%
1042	9,801	10,150	3.56%	428,531	449,530	4.90%
1043	0	0	0.00%	13,175	13,800	4.74%
1044	0	0	0.00%	40,942	42,826	4.60%
1045	0	0	0.00%	199,491	209,249	4.89%
1046	3,548	3,660	3.16%	46,161	48,308	4.65%
1047	11,442	11,834	3.43%	582,341	611,906	5.08%
1048	0	0	0.00%	23,559	24,943	5.87%
1049	4,248	4,418	4.00%	105,129	110,560	5.17%
1050	0	0	0.00%	11,439	11,950	4.47%
1051	4,854	5,030	3.63%	221,726	232,371	4.80%
1052	630	644	2.22%	53,201	55,761	4.81%
1053	7,125	7,414	4.06%	357,825	376,198	5.13%
1054	1,076	1,115	3.62%	267,952	280,391	4.64%
1055	1,008	1,035	2.68%	472,226	497,187	5.29%
1056	1,340	1,378	2.84%	18,193	19,138	5.19%
1057	9,173	9,480	3.35%	537,717	563,457	4.79%
1058	17,952	18,692	4.12%	504,505	527,734	4.60%
1059	0	0	0.00%	33,005	34,723	5.21%
1060	0	0	0.00%	21,849	22,946	5.02%
1061	1,334	1,362	2.10%	15,835	16,524	4.35%
1062	0	0	0.00%	84,926	89,040	4.84%
1063	0	0	0.00%	11,013	11,575	5.10%
1064	0	0	0.00%	55,834	58,693	5.12%
1065	3,934	4,049	2.92%	520,601	546,461	4.97%
1066	988	1,024	3.64%	64,200	67,296	4.82%
1067	0	0	0.00%	0	0	0.00%
1068	936	990	5.77%	37,820	39,716	5.01%
1069	6,498	6,798	4.62%	310,897	325,959	4.84%
1070	0	0	0.00%	2,640	2,784	5.45%
1071	0	0	0.00%	19,876	20,820	4.75%
1072	0	0	0.00%	50,094	52,646	5.09%
1073	15,706	16,299	3.78%	221,260	231,902	4.81%
1074	2,600	2,708	4.15%	202,911	213,254	5.10%
1075	0	0	0.00%	65,486	68,505	4.61%
1076	1,146	1,178	2.79%	19,686	20,681	5.05%
1077	5,000	5,209	4.18%	211,020	221,912	5.16%
1078	0	0	0.00%	34,559	36,324	5.11%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1079	0	0	0.00%	4,740	4,977	5.00%
1080	8,371	8,688	3.79%	278,831	292,825	5.02%
1081	802	846	5.49%	43,158	45,200	4.73%
1082	0	0	0.00%	16,930	17,747	4.83%
1083	6,718	6,974	3.81%	514,062	538,683	4.79%
1084	4,256	4,428	4.04%	275,076	289,262	5.16%
1085	1,044	1,082	3.64%	93,406	97,788	4.69%
1086	7,254	7,591	4.65%	620,891	652,477	5.09%
1087	11,996	12,524	4.40%	1,373,055	1,441,077	4.95%
1088	2,150	2,234	3.91%	131,641	137,639	4.56%
1089	1,509	1,570	4.04%	196,674	207,666	5.59%
1090	3,827	3,962	3.53%	151,455	158,552	4.69%
1091	0	0	0.00%	0	0	0.00%
1092	9,649	10,006	3.70%	509,001	534,160	4.94%
1093	9,804	10,206	4.10%	2,067,504	2,170,712	4.99%
1094	0	0	0.00%	8,611	8,963	4.09%
1095	1,988	2,084	4.83%	47,404	50,092	5.67%
1096	10,023	10,386	3.62%	1,846,636	1,941,509	5.14%
1097	1,124	1,150	2.31%	37,964	39,877	5.04%
1098	0	0	0.00%	103,107	108,597	5.32%
1099	6,093	6,328	3.86%	142,041	148,802	4.76%
1100	0	0	0.00%	25,195	26,377	4.69%
1101	7,102	7,384	3.97%	117,133	123,052	5.05%
1102	1,594	1,680	5.40%	273,242	286,448	4.83%
1103	3,196	3,315	3.72%	686,161	719,529	4.86%
1104	774	818	5.68%	18,745	19,704	5.12%
1105	0	0	0.00%	18,922	19,825	4.77%
1106	0	0	0.00%	38,189	40,099	5.00%
1107	0	0	0.00%	430	452	5.12%
1108	0	0	0.00%	13,047	13,723	5.18%
1109	0	0	0.00%	812,458	854,779	5.21%
1110	0	0	0.00%	736	786	6.79%
1111	0	0	0.00%	1,479	1,584	7.10%
1112	1,362	1,418	4.11%	48,030	50,351	4.83%
1113	0	0	0.00%	0	0	0.00%
1114	0	0	0.00%	19,100	20,058	5.02%
1115	2,518	2,622	4.13%	74,422	78,368	5.30%
1116	623	660	5.94%	4,798	5,078	5.84%
1117	5,482	5,774	5.33%	360,262	378,847	5.16%
1118	0	0	0.00%	7,818	8,290	6.04%
1119	1,162	1,222	5.16%	6,810	7,163	5.18%
1120	2,969	3,066	3.27%	91,213	95,700	4.92%
1121	0	0	0.00%	261,068	274,506	5.15%
1122	0	0	0.00%	1,790	1,910	6.70%
1123	2,386	2,464	3.27%	96,856	101,693	4.99%
1124	0	0	0.00%	21,600	22,592	4.59%
1125	886	908	2.48%	204,377	214,338	4.87%
1126	2,868	2,940	2.51%	115,584	121,374	5.01%
1127	0	0	0.00%	0	0	0.00%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1128	3,460	3,588	3.70%	172,164	181,578	5.47%
1129	0	0	0.00%	86,154	90,571	5.13%
1130	0	0	0.00%	56,194	58,924	4.86%
1131	0	0	0.00%	32,610	34,087	4.53%
1132	0	0	0.00%	34,896	36,697	5.16%
1133	1,114	1,138	2.15%	81,993	85,684	4.50%
1134	0	0	0.00%	90,454	94,698	4.69%
1135	0	0	0.00%	0	0	0.00%
1136	0	0	0.00%	1,268	1,322	4.26%
1137	0	0	0.00%	3,700	3,856	4.22%
1138	0	0	0.00%	3,623	3,785	4.47%
1139	1,596	1,642	2.88%	30,540	32,127	5.20%
1140	1,070	1,116	4.30%	38,254	40,379	5.55%
1141	451	476	5.54%	47,629	50,101	5.19%
1142	0	0	0.00%	1,404	1,494	6.41%
1143	0	0	0.00%	21,886	22,936	4.80%
1144	0	0	0.00%	1,379	1,458	5.73%
1145	1,024	1,062	3.71%	220,283	230,965	4.85%
1146	0	0	0.00%	24,157	25,278	4.64%
1147	804	826	2.74%	40,459	42,513	5.08%
1148	0	0	0.00%	990	1,026	3.64%
1149	0	0	0.00%	20,313	21,438	5.54%
1150	2,060	2,162	4.95%	34,875	36,661	5.12%
1151	0	0	0.00%	30,973	32,512	4.97%
1152	1,344	1,396	3.87%	93,795	98,459	4.97%
1153	604	636	5.30%	48,947	51,545	5.31%
1154	0	0	0.00%	26,316	27,743	5.42%
1155	1,088	1,152	5.88%	202,769	212,859	4.98%
1156	1,052	1,092	3.80%	75,109	78,732	4.82%
1157	0	0	0.00%	207,707	217,858	4.89%
1158	0	0	0.00%	29,402	30,700	4.41%
1159	0	0	0.00%	42,154	44,246	4.96%
1160	0	0	0.00%	84,192	88,253	4.82%
1161	0	0	0.00%	2,062	2,174	5.43%
1162	7,118	7,376	3.62%	106,428	110,824	4.13%
1163	0	0	0.00%	50,477	52,865	4.73%
1164	3,216	3,356	4.35%	155,455	162,946	4.82%
1165	5,882	6,080	3.37%	237,372	248,211	4.57%
1166	0	0	0.00%	188,457	197,823	4.97%
1167	1,940	2,016	3.92%	57,817	60,864	5.27%
1168	9,572	9,912	3.55%	548,312	574,626	4.80%
1169	0	0	0.00%	16,727	17,516	4.72%
1170	668	698	4.49%	33,261	34,912	4.96%
1171	0	0	0.00%	0	0	0.00%
1172	0	0	0.00%	103,770	108,528	4.59%
1173	0	0	0.00%	1,920	1,984	3.33%
1174	0	0	0.00%	0	0	0.00%
1175	0	0	0.00%	0	0	0.00%
1176	0	0	0.00%	11,630	12,290	5.67%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1177	0	0	0.00%	8,015	8,405	4.87%
1178	0	0	0.00%	0	0	0.00%
1179	0	0	0.00%	20,755	21,898	5.51%
1180	4,178	4,330	3.64%	105,577	110,915	5.06%
1181	0	0	0.00%	16,444	17,277	5.07%
1182	0	0	0.00%	1,666	1,746	4.80%
1183	0	0	0.00%	2,759	2,933	6.31%
1184	0	0	0.00%	3,204	3,348	4.49%
1185	0	0	0.00%	73,016	76,643	4.97%
1186	0	0	0.00%	12,783	13,480	5.45%
1187	0	0	0.00%	33,224	34,867	4.95%
1188	4,382	4,585	4.63%	126,121	132,532	5.08%
1189	4,008	4,108	2.50%	182,568	191,242	4.75%
1190	3,719	3,874	4.17%	225,873	237,347	5.08%
1191	0	0	0.00%	19,941	20,954	5.08%
1192	0	0	0.00%	3,685	3,865	4.88%
1193	2,172	2,270	4.51%	43,524	45,876	5.40%
1194	8,582	8,940	4.17%	246,397	258,717	5.00%
1195	6,312	6,514	3.20%	397,048	416,991	5.02%
1196	3,654	3,816	4.43%	299,200	315,501	5.45%
1197	0	0	0.00%	1,312	1,366	4.12%
1198	0	0	0.00%	0	0	0.00%
1199	1,306	1,386	6.13%	47,997	50,628	5.48%
1200	422	444	5.21%	36,829	38,939	5.73%
1201	0	0	0.00%	9,588	9,993	4.22%
1202	0	0	0.00%	1,929	2,017	4.56%
1203	0	0	0.00%	0	0	0.00%
1204	0	0	0.00%	134,857	140,803	4.41%
1205	0	0	0.00%	5,563	5,876	5.63%
1206	0	0	0.00%	98,933	104,234	5.36%
1207	2,032	2,114	4.04%	123,784	129,587	4.69%
1208	0	0	0.00%	20,115	21,275	5.77%
1209	1,996	2,086	4.51%	115,397	121,502	5.29%
1210	0	0	0.00%	26,268	27,534	4.82%
1211	4,340	4,506	3.82%	373,299	391,540	4.89%
1212	0	0	0.00%	95,664	99,994	4.53%
1213	0	0	0.00%	6,224	6,563	5.45%
1214	0	0	0.00%	5,071	5,360	5.70%
1215	0	0	0.00%	2,304	2,456	6.60%
1216	0	0	0.00%	0	0	0.00%
1217	0	0	0.00%	0	0	0.00%
1218	3,322	3,492	5.12%	39,464	41,471	5.09%
1219	4,796	4,838	0.88%	80,634	84,440	4.72%
1220	5,404	5,596	3.55%	297,464	313,549	5.41%
1221	0	0	0.00%	130,000	137,010	5.39%
1222	616	644	4.55%	237,655	249,696	5.07%
1223	1,492	1,557	4.36%	153,825	161,325	4.88%
1224	0	0	0.00%	8,179	8,654	5.81%
1225	0	0	0.00%	0	0	0.00%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1226	3,712	3,826	3.07%	112,497	118,005	4.90%
1227	10,221	10,678	4.47%	979,343	1,027,245	4.89%
1228	540	568	5.19%	113,108	118,415	4.69%
1229	11,592	12,020	3.69%	382,009	400,191	4.76%
1230	9,421	9,802	4.04%	290,540	303,316	4.40%
1231	9,318	9,684	3.93%	620,166	651,429	5.04%
1232	0	0	0.00%	0	0	0.00%
1233	0	0	0.00%	2,422	2,540	4.87%
1234	966	996	3.11%	8,700	9,145	5.11%
1235	1,454	1,496	2.89%	59,534	62,427	4.86%
1236	0	0	0.00%	1,032	1,072	3.88%
1237	0	0	0.00%	25,500	26,709	4.74%
1238	0	0	0.00%	14,758	15,440	4.62%
1239	0	0	0.00%	6,909	7,269	5.21%
1240	2,988	3,086	3.28%	26,785	28,044	4.70%
1241	0	0	0.00%	8,144	8,540	4.86%
1242	0	0	0.00%	194,852	204,700	5.05%
1243	0	0	0.00%	42,653	44,824	5.09%
1244	4,224	4,388	3.88%	215,029	225,349	4.80%
1245	0	0	0.00%	15,765	16,522	4.80%
1246	0	0	0.00%	6,407	6,738	5.17%
1247	0	0	0.00%	3,951	4,153	5.11%
1248	0	0	0.00%	1,396	1,490	6.73%
1249	0	0	0.00%	7,277	7,652	5.15%
1250	2,774	2,882	3.89%	145,497	152,754	4.99%
1251	2,014	2,090	3.77%	90,885	95,625	5.22%
1252	834	864	3.60%	7,253	7,635	5.27%
1253	4,256	4,385	3.03%	354,006	371,662	4.99%
1254	1,392	1,470	5.60%	197,482	206,069	4.35%
1255	5,630	5,846	3.84%	210,242	219,393	4.35%
1256	0	0	0.00%	0	0	0.00%
1257	0	0	0.00%	0	0	0.00%
1258	0	0	0.00%	11,057	11,660	5.45%
1259	0	0	0.00%	792	818	3.28%
1260	0	0	0.00%	15,117	15,861	4.92%
1261	0	0	0.00%	0	0	0.00%
1262	6,570	6,838	4.08%	297,395	312,057	4.93%
1263	0	0	0.00%	28,516	30,112	5.60%
1264	0	0	0.00%	1,982	2,124	7.16%
1265	436	448	2.75%	119,235	125,413	5.18%
1266	0	0	0.00%	4,410	4,595	4.20%
1267	11,531	11,990	3.98%	444,111	466,697	5.09%
1268	6,359	6,603	3.84%	478,062	501,450	4.89%
1269	0	0	0.00%	2,262	2,356	4.16%
1270	0	0	0.00%	378,930	398,256	5.10%
1271	0	0	0.00%	2,070	2,154	4.06%
1272	14,219	14,682	3.26%	712,645	746,506	4.75%
1273	0	0	0.00%	5,260	5,612	6.69%
1274	599	637	6.34%	54,093	56,682	4.79%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1275	0	0	0.00%	45,545	47,947	5.27%
1276	1,458	1,526	4.66%	225,537	237,500	5.30%
1277	0	0	0.00%	9,133	9,556	4.63%
1278	2,884	2,999	3.99%	176,670	185,132	4.79%
1279	0	0	0.00%	16,319	17,081	4.67%
1280	7,525	7,763	3.16%	314,618	329,925	4.87%
1281	7,583	7,836	3.34%	362,002	379,919	4.95%
1282	0	0	0.00%	88,522	92,859	4.90%
1283	2,933	3,057	4.23%	163,681	172,056	5.12%
1284	0	0	0.00%	0	0	0.00%
1285	1,162	1,223	5.25%	195,125	204,845	4.98%
1286	4,650	4,826	3.78%	477,111	500,129	4.82%
1287	0	0	0.00%	4,947	5,166	4.43%
1288	0	0	0.00%	0	0	0.00%
1289	0	0	0.00%	0	0	0.00%
1290	0	0	0.00%	0	0	0.00%
1291	1,566	1,610	2.81%	110,516	115,669	4.66%
1292	3,860	4,000	3.63%	153,124	161,139	5.23%
1293	0	0	0.00%	13,245	14,004	5.73%
1294	1,741	1,802	3.50%	271,850	285,904	5.17%
1295	11,654	12,076	3.62%	496,902	519,161	4.48%
1296	0	0	0.00%	0	0	0.00%
1297	0	0	0.00%	70,528	74,160	5.15%
1298	0	0	0.00%	30,867	32,395	4.95%
1299	490	510	4.08%	47,313	49,888	5.44%
1300	0	0	0.00%	229,345	239,910	4.61%
1301	744	788	5.91%	14,199	14,941	5.23%
1302	0	0	0.00%	7,775	8,165	5.02%
1303	0	0	0.00%	7,718	8,080	4.69%
1304	994	1,036	4.23%	36,191	37,886	4.68%
1305	0	0	0.00%	3,244	3,427	5.64%
1306	0	0	0.00%	51,599	54,091	4.83%
1307	6,931	7,247	4.56%	443,688	465,327	4.88%
1308	2,502	2,598	3.84%	262,174	274,856	4.84%
1309	1,304	1,349	3.45%	147,285	154,630	4.99%
1310	0	0	0.00%	17,352	18,146	4.58%
1311	16,022	16,629	3.79%	669,544	702,856	4.98%
1312	0	0	0.00%	84,795	89,109	5.09%
1313	0	0	0.00%	6,734	7,012	4.13%
1314	0	0	0.00%	25,614	26,988	5.36%
1315	0	0	0.00%	0	0	0.00%
1316	0	0	0.00%	0	0	0.00%
1317	0	0	0.00%	2,670	2,864	7.27%
1318	6,364	6,626	4.12%	110,621	115,856	4.73%
1319	4,016	4,158	3.54%	171,086	178,909	4.57%
1320	763	810	6.16%	204,298	214,371	4.93%
1321	10,143	10,548	3.99%	487,525	512,618	5.15%
1322	5,813	6,064	4.32%	267,634	280,710	4.89%
1323	21,653	22,512	3.97%	475,626	498,160	4.74%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1324	0	0	0.00%	1,872	1,922	2.67%
1325	0	0	0.00%	2,455	2,630	7.13%
1326	0	0	0.00%	0	0	0.00%
1327	0	0	0.00%	43,301	45,345	4.72%
1328	1,490	1,596	7.11%	33,698	35,445	5.18%
1329	2,734	2,856	4.46%	237,846	249,342	4.83%
1330	3,503	3,651	4.22%	211,732	221,881	4.79%
1331	0	0	0.00%	79,195	82,677	4.40%
1332	658	692	5.17%	86,130	90,431	4.99%
1333	1,466	1,530	4.37%	25,535	26,758	4.79%
1334	606	628	3.63%	17,266	18,139	5.06%
1335	2,547	2,627	3.14%	117,667	123,632	5.07%
1336	0	0	0.00%	147,443	154,478	4.77%
1337	3,572	3,692	3.36%	292,647	307,072	4.93%
1338	13,708	14,234	3.84%	659,058	690,720	4.80%
1339	1,518	1,572	3.56%	53,474	55,958	4.65%
1340	1,104	1,154	4.53%	221,325	231,900	4.78%
1341	0	0	0.00%	11,122	11,782	5.93%
1342	19,944	20,670	3.64%	967,740	1,015,806	4.97%
1343	0	0	0.00%	8,639	9,084	5.15%
1344	18,741	19,444	3.75%	632,547	662,442	4.73%
1345	13,923	14,439	3.71%	67,648	70,522	4.25%
1346	1,682	1,771	5.29%	179,518	188,373	4.93%
1347	4,664	4,938	5.87%	75,353	78,910	4.72%
1348	0	0	0.00%	81,889	85,661	4.61%
1349	854	886	3.75%	150,794	158,080	4.83%
1350	0	0	0.00%	0	0	0.00%
1351	10,144	10,433	2.85%	191,034	199,479	4.42%
1352	1,024	1,078	5.27%	27,468	28,751	4.67%
1353	0	0	0.00%	21,296	22,387	5.12%
1354	6,242	6,454	3.40%	84,041	87,972	4.68%
1355	0	0	0.00%	15,542	16,311	4.95%
1356	8,594	8,954	4.19%	1,103,112	1,158,459	5.02%
1357	4,774	4,939	3.46%	421,361	442,291	4.97%
1358	0	0	0.00%	10,576	11,102	4.97%
1359	0	0	0.00%	28,383	29,721	4.71%
1360	2,012	2,093	4.03%	203,048	213,283	5.04%
1361	8,584	8,941	4.16%	637,568	671,784	5.37%
1362	0	0	0.00%	3,442	3,568	3.66%
1363	1,944	2,044	5.14%	56,612	59,353	4.84%
1364	1,100	1,132	2.91%	456,220	480,136	5.24%
1365	1,926	2,008	4.26%	181,816	190,258	4.64%
1366	0	0	0.00%	14,643	15,469	5.64%
1367	6,188	6,444	4.14%	300,841	316,893	5.34%
1368	0	0	0.00%	104,270	109,351	4.87%
1369	1,571	1,627	3.56%	67,550	71,031	5.15%
1370	720	752	4.44%	49,226	51,685	5.00%
1371	0	0	0.00%	8,796	9,178	4.34%
1372	1,444	1,486	2.91%	300,674	315,681	4.99%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1373	2,408	2,508	4.15%	574,422	602,608	4.91%
1374	14,355	14,884	3.69%	1,735,489	1,820,833	4.92%
1375	4,038	4,223	4.58%	1,177,043	1,234,045	4.84%
1376	3,818	3,990	4.50%	565,672	593,661	4.95%
1377	2,650	2,734	3.17%	221,236	233,002	5.32%
1378	0	0	0.00%	11,630	12,200	4.90%
1379	834	852	2.16%	240,855	253,592	5.29%
1380	3,222	3,348	3.91%	430,302	453,166	5.31%
1381	14,550	15,072	3.59%	99,926	104,483	4.56%
1382	5,120	5,332	4.14%	178,770	188,158	5.25%
1383	4,964	5,268	6.12%	389,094	409,936	5.36%
1384	19,554	20,389	4.27%	2,521,669	2,649,738	5.08%
1385	0	0	0.00%	1,800	1,870	3.89%
1386	1,666	1,728	3.72%	124,811	130,866	4.85%
1387	318	332	4.40%	118,487	124,417	5.00%
1388	5,279	5,438	3.01%	369,507	386,102	4.49%
1389	0	0	0.00%	10,686	11,289	5.64%
1390	0	0	0.00%	0	0	0.00%
1391	2,999	3,133	4.47%	192,892	202,025	4.73%
1392	0	0	0.00%	6,234	6,531	4.76%
1393	0	0	0.00%	14,377	15,087	4.94%
1394	6,899	7,164	3.84%	214,501	225,046	4.92%
1395	1,294	1,346	4.02%	55,320	58,137	5.09%
1396	2,534	2,630	3.79%	309,542	325,284	5.09%
1397	0	0	0.00%	29,040	30,502	5.03%
1398	0	0	0.00%	24,943	26,215	5.10%
1399	0	0	0.00%	148,024	155,186	4.84%
1400	0	0	0.00%	11,513	12,123	5.30%
1401	712	738	3.65%	45,031	47,247	4.92%
1402	6,176	6,448	4.40%	66,692	69,813	4.68%
1403	0	0	0.00%	153,120	160,820	5.03%
1404	1,700	1,766	3.88%	319,877	334,710	4.64%
1405	436	444	1.83%	179,574	187,868	4.62%
1406	10,703	11,149	4.17%	413,862	432,871	4.59%
1407	0	0	0.00%	0	0	0.00%
1408	0	0	0.00%	702	742	5.70%
1409	14,473	15,006	3.68%	233,651	245,428	5.04%
1410	0	0	0.00%	3,318	3,511	5.82%
1411	0	0	0.00%	65,818	69,553	5.67%
1412	3,174	3,292	3.72%	113,541	118,862	4.69%
1413	0	0	0.00%	1,004	1,074	6.97%
1414	0	0	0.00%	0	0	0.00%
1415	11,918	12,382	3.89%	338,776	353,968	4.48%
1416	4,521	4,685	3.63%	39,074	40,788	4.39%
1417	1,150	1,176	2.26%	51,571	53,917	4.55%
1418	0	0	0.00%	78,678	82,566	4.94%
1419	0	0	0.00%	1,110	1,156	4.14%
1420	2,009	2,098	4.43%	18,148	19,085	5.16%
1421	0	0	0.00%	12,901	13,447	4.23%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1422	0	0	0.00%	19,335	20,287	4.92%
1423	0	0	0.00%	2,942	3,114	5.85%
1424	2,612	2,708	3.68%	96,427	101,069	4.81%
1425	0	0	0.00%	0	0	0.00%
1426	6,806	7,078	4.00%	277,078	291,238	5.11%
1427	0	0	0.00%	0	0	0.00%
1428	0	0	0.00%	4,688	4,905	4.63%
1429	0	0	0.00%	13,929	14,597	4.80%
1430	0	0	0.00%	1,492	1,559	4.49%
1431	0	0	0.00%	76,850	80,552	4.82%
1432	2,294	2,382	3.84%	73,708	77,309	4.89%
1433	0	0	0.00%	8,048	8,256	2.58%
1434	3,386	3,507	3.57%	38,100	39,852	4.60%
1435	816	844	3.43%	210,496	220,852	4.92%
1436	0	0	0.00%	81,105	84,790	4.54%
1437	28,224	29,415	4.22%	1,594,113	1,674,458	5.04%
1438	5,850	6,030	3.08%	400,385	421,273	5.22%
1439	0	0	0.00%	3,262	3,479	6.65%
1440	0	0	0.00%	0	0	0.00%
1441	0	0	0.00%	0	0	0.00%
1442	0	0	0.00%	2,391	2,522	5.48%
1443	0	0	0.00%	15,920	16,720	5.03%
1444	0	0	0.00%	62,112	64,881	4.46%
1445	9,806	10,154	3.55%	157,918	165,898	5.05%
1446	1,168	1,230	5.31%	20,724	21,663	4.53%
1447	0	0	0.00%	0	0	0.00%
1448	0	0	0.00%	0	0	0.00%
1449	0	0	0.00%	7,412	7,769	4.82%
1450	0	0	0.00%	18,566	19,444	4.73%
1451	0	0	0.00%	42,336	44,335	4.72%
1452	0	0	0.00%	50,644	53,140	4.93%
1453	0	0	0.00%	10,736	11,348	5.70%
1454	0	0	0.00%	95,943	100,944	5.21%
1455	11,379	11,837	4.02%	1,845,574	1,942,213	5.24%
1456	5,068	5,234	3.28%	586,553	616,853	5.17%
1457	16,226	16,920	4.28%	1,322,138	1,388,487	5.02%
1458	9,473	9,825	3.72%	612,499	643,465	5.06%
1459	1,008	1,042	3.37%	41,445	43,612	5.23%
1460	0	0	0.00%	25,429	26,867	5.65%
1461	0	0	0.00%	2,328	2,464	5.84%
1462	1,014	1,054	3.94%	55,320	58,209	5.22%
1463	0	0	0.00%	2,596	2,684	3.39%
1464	0	0	0.00%	3,856	4,109	6.56%
1465	3,992	4,146	3.86%	76,294	80,051	4.92%
1466	10,566	10,946	3.60%	837,478	881,633	5.27%
1467	32,946	34,220	3.87%	1,237,461	1,300,474	5.09%
1468	19,552	20,280	3.72%	1,981,289	2,085,456	5.26%
1469	1,826	1,918	5.04%	644,188	680,329	5.61%
1470	1,276	1,316	3.13%	86,782	90,834	4.67%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1471	0	0	0.00%	11,849	12,477	5.30%
1472	0	0	0.00%	9,169	9,561	4.28%
1473	15,082	15,720	4.23%	1,722,915	1,810,545	5.09%
1474	7,962	8,374	5.17%	273,306	287,511	5.20%
1475	0	0	0.00%	231,603	243,296	5.05%
1476	859	889	3.49%	50,047	52,495	4.89%
1477	9,369	9,697	3.50%	1,273,994	1,335,507	4.83%
1478	0	0	0.00%	4,182	4,394	5.07%
1479	0	0	0.00%	0	0	0.00%
1480	0	0	0.00%	3,119	3,292	5.55%
1481	1,267	1,322	4.34%	80,648	84,908	5.28%
1482	0	0	0.00%	25,413	26,894	5.83%
1483	918	952	3.70%	514,175	539,578	4.94%
1484	0	0	0.00%	8,650	9,208	6.45%
1485	0	0	0.00%	127,239	133,867	5.21%
1486	4,465	4,639	3.90%	551,460	578,556	4.91%
1487	0	0	0.00%	0	0	0.00%
1488	0	0	0.00%	996	1,038	4.22%
1489	0	0	0.00%	0	0	0.00%
1490	668	706	5.69%	18,764	19,609	4.50%
1491	0	0	0.00%	5,806	6,126	5.51%
1492	0	0	0.00%	2,039	2,167	6.28%
1493	7,344	7,640	4.03%	511,013	536,306	4.95%
1494	0	0	0.00%	2,032	2,170	6.79%
1495	0	0	0.00%	123,023	129,351	5.14%
1496	1,846	1,914	3.68%	205,693	215,752	4.89%
1497	4,289	4,460	3.99%	321,675	338,129	5.12%
1498	18,723	19,392	3.57%	1,013,311	1,064,553	5.06%
1499	14,524	15,174	4.48%	1,932,863	2,031,117	5.08%
1500	0	0	0.00%	375,466	394,674	5.12%
1501	1,546	1,603	3.69%	53,586	56,074	4.64%
1502	0	0	0.00%	22,605	23,790	5.24%
1503	0	0	0.00%	5,158	5,426	5.20%
1504	0	0	0.00%	21,028	21,880	4.05%
1505	0	0	0.00%	1,264	1,338	5.85%
1506	9,664	10,038	3.87%	225,998	237,512	5.09%
1507	0	0	0.00%	30,633	32,188	5.08%
1508	0	0	0.00%	396,721	415,065	4.62%
1509	5,556	5,832	4.97%	747,634	787,465	5.33%
1510	8,323	8,638	3.78%	1,196,156	1,254,932	4.91%
1511	0	0	0.00%	0	0	0.00%
1512	0	0	0.00%	0	0	0.00%
1513	0	0	0.00%	45,096	47,349	5.00%
1514	0	0	0.00%	2,884	3,070	6.45%
1515	0	0	0.00%	5,094	5,352	5.06%
1516	0	0	0.00%	2,474	2,596	4.93%
1517	0	0	0.00%	940	988	5.11%
1518	3,756	3,902	3.89%	723,600	759,827	5.01%
1519	3,440	3,570	3.78%	864,803	908,783	5.09%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1520	15,518	16,051	3.43%	829,188	870,107	4.93%
1521	0	0	0.00%	786	834	6.11%
1522	2,036	2,106	3.44%	524,030	551,644	5.27%
1523	5,080	5,338	5.08%	1,223,880	1,290,008	5.40%
1524	2,602	2,699	3.73%	214,738	226,127	5.30%
1525	1,830	1,902	3.93%	200,337	209,664	4.66%
1526	2,666	2,742	2.85%	174,490	183,306	5.05%
1527	0	0	0.00%	0	0	0.00%
1528	0	0	0.00%	0	0	0.00%
1529	45,513	47,368	4.08%	580,766	608,959	4.85%
1530	0	0	0.00%	0	0	0.00%
1531	0	0	0.00%	23,459	24,772	5.60%
1532	0	0	0.00%	0	0	0.00%
1533	0	0	0.00%	2,150	2,268	5.49%
1534	5,022	5,218	3.90%	186,850	195,837	4.81%
1535	24,596	25,559	3.92%	1,808,219	1,901,313	5.15%
1536	5,295	5,585	5.48%	263,996	278,377	5.45%
1537	0	0	0.00%	185,083	195,543	5.65%
1538	480	513	6.88%	216,552	227,888	5.23%
1539	1,834	1,886	2.84%	284,263	299,333	5.30%
1540	5,359	5,566	3.86%	103,115	108,078	4.81%
1541	10,598	10,990	3.70%	531,335	557,558	4.94%
1542	2,614	2,734	4.59%	1,320,906	1,390,336	5.26%
1543	12,202	12,679	3.91%	736,543	771,611	4.76%
1544	7,386	7,637	3.40%	472,150	497,096	5.28%
1545	13,449	13,983	3.97%	405,071	424,792	4.87%
1546	9,222	9,613	4.24%	308,922	324,894	5.17%
1547	1,307	1,355	3.67%	147,348	154,490	4.85%
1548	14,871	15,467	4.01%	2,370,561	2,497,261	5.34%
1549	304	322	5.92%	339,236	356,864	5.20%
1550	0	0	0.00%	849,731	893,068	5.10%
1551	3,948	4,118	4.31%	469,465	493,342	5.09%
1552	6,520	6,762	3.71%	164,162	172,289	4.95%
1553	27,122	28,230	4.09%	1,167,100	1,225,943	5.04%
1554	2,646	2,732	3.25%	76,302	80,251	5.18%
1555	6,366	6,594	3.58%	407,591	428,933	5.24%
1556	2,442	2,534	3.77%	539,438	567,691	5.24%
1557	0	0	0.00%	0	0	0.00%
1558	42,494	44,129	3.85%	753,123	790,157	4.92%
1559	21,400	22,351	4.44%	607,078	638,756	5.22%
1560	12,511	13,000	3.91%	272,290	286,264	5.13%
1561	13,897	14,498	4.32%	540,017	568,921	5.35%
1562	0	0	0.00%	1,442	1,516	5.13%
1563	9,915	10,386	4.75%	2,308,649	2,438,520	5.63%
1564	11,458	11,944	4.24%	212,676	222,812	4.77%
1565	957	995	3.97%	40,425	42,520	5.18%
1566	448	469	4.69%	36,125	37,654	4.23%
1567	4,120	4,289	4.10%	118,105	124,220	5.18%
1568	50,422	52,387	3.90%	947,105	990,674	4.60%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1569	12,974	13,505	4.09%	1,699,224	1,787,422	5.19%
1570	6,898	7,198	4.35%	470,285	494,851	5.22%
1571	9,024	9,426	4.45%	1,298,971	1,367,133	5.25%
1572	7,388	7,664	3.74%	430,545	453,950	5.44%
1573	13,410	13,970	4.18%	957,792	1,007,141	5.15%
1574	9,423	9,793	3.93%	758,750	799,396	5.36%
1575	7,010	7,294	4.05%	331,651	348,661	5.13%
1576	10,703	11,153	4.20%	649,983	684,649	5.33%
1577	2,980	3,116	4.56%	462,782	486,565	5.14%
1578	830	878	5.78%	281,965	295,868	4.93%
1579	18,563	19,264	3.78%	159,991	167,573	4.74%
1580	0	0	0.00%	218,480	229,988	5.27%
1581	0	0	0.00%	207,316	218,304	5.30%
1582	11,663	12,193	4.54%	614,686	646,304	5.14%
1583	11,247	11,741	4.39%	518,003	545,750	5.36%
1584	26,987	28,278	4.78%	1,565,845	1,653,241	5.58%
1585	55,854	58,492	4.72%	2,240,152	2,364,388	5.55%
1586	0	0	0.00%	1,554	1,618	4.12%
1587	13,364	13,886	3.91%	168,438	176,351	4.70%
1588	23,007	23,918	3.96%	303,740	317,551	4.55%
1589	7,438	7,745	4.13%	522,525	551,721	5.59%
1590	0	0	0.00%	190,469	200,747	5.40%
1591	10,258	10,689	4.20%	1,102,917	1,161,943	5.35%
1592	0	0	0.00%	0	0	0.00%
1593	0	0	0.00%	0	0	0.00%
1594	22,271	23,135	3.88%	609,714	640,989	5.13%
1595	10,268	10,694	4.15%	556,275	585,844	5.32%
1596	0	0	0.00%	0	0	0.00%
1597	0	0	0.00%	1,332	1,384	3.90%
1598	0	0	0.00%	0	0	0.00%
1599	0	0	0.00%	0	0	0.00%
1600	0	0	0.00%	0	0	0.00%
1601	39,066	40,632	4.01%	335,895	350,976	4.49%
1602	12,760	13,260	3.92%	204,936	214,563	4.70%
1603	29,978	31,130	3.84%	653,820	688,314	5.28%
1604	18,424	19,153	3.96%	532,770	560,974	5.29%
1605	32,213	33,444	3.82%	232,537	242,984	4.49%
1606	4,872	5,054	3.74%	268,566	280,912	4.60%
1607	26,483	27,502	3.85%	234,326	245,223	4.65%
1608	5,772	6,025	4.38%	114,554	120,449	5.15%
1609	43,037	45,033	4.64%	1,138,817	1,199,747	5.35%
1610	10,481	10,935	4.33%	238,161	249,740	4.86%
1611	17,445	18,262	4.68%	1,106,323	1,165,301	5.33%
1612	44,155	45,910	3.97%	632,182	661,791	4.68%
1613	30,218	31,373	3.82%	386,657	404,479	4.61%
1614	36,839	38,406	4.25%	646,149	676,685	4.73%
1615	19,726	20,500	3.92%	437,424	458,350	4.78%
1616	20,032	20,919	4.43%	320,363	336,483	5.03%
1617	24,422	25,507	4.44%	869,056	917,541	5.58%

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Territory

TERRITORY	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
1618	13,549	14,090	3.99%	844,322	886,686	5.02%
1619	31,113	32,435	4.25%	414,995	433,800	4.53%
1620	4,750	4,964	4.51%	397,306	416,730	4.89%
1621	6,040	6,260	3.64%	121,106	127,056	4.91%
1622	27,541	28,627	3.94%	442,382	463,653	4.81%
1623	15,840	16,497	4.15%	257,121	269,094	4.66%
1624	11,362	11,797	3.83%	220,778	231,822	5.00%
1625	16,453	17,171	4.36%	772,802	812,475	5.13%
1626	9,576	10,016	4.59%	710,238	746,527	5.11%
1627	1,686	1,754	4.03%	429,112	451,296	5.17%
1628	27,370	28,562	4.36%	753,522	794,115	5.39%
1629	17,542	18,386	4.81%	807,505	850,627	5.34%
1630	23,889	24,893	4.20%	1,008,414	1,059,759	5.09%
1631	27,589	28,707	4.05%	194,247	203,213	4.62%
1632	11,884	12,440	4.68%	205,167	215,491	5.03%
1633	49,135	51,113	4.03%	817,933	859,276	5.05%
1634	20,214	21,019	3.98%	194,161	202,549	4.32%
1635	12,115	12,684	4.70%	332,337	349,236	5.08%
1636	4,872	5,063	3.92%	117,039	122,756	4.88%
1637	37,274	38,825	4.16%	828,932	874,579	5.51%
1638	68,727	71,685	4.30%	667,845	699,158	4.69%
1639	28,507	29,720	4.26%	321,296	336,549	4.75%
1640	20,586	21,415	4.03%	714,549	750,491	5.03%
1641	15,648	16,344	4.45%	183,891	192,322	4.58%
1642	29,524	30,767	4.21%	820,459	861,051	4.95%
1643	26,951	28,009	3.93%	175,540	183,230	4.38%
1644	0	0	0.00%	38,631	40,517	4.88%
1645	8,226	8,576	4.25%	194,778	204,861	5.18%
1646	51,583	53,670	4.05%	860,109	906,930	5.44%
1647	0	0	0.00%	0	0	0.00%
STATEWIDE	4,097,510	4,260,190	3.97%	236,565,913	248,423,592	5.01%

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Coverage Limits Impact by Coverage

COVERAGE	BASIC LIMITS			ALL LIMITS		
	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE	CURRENT PREMIUM	PROPOSED PREMIUM	% CHANGE
BI	1,024,617	1,081,353	5.54%	58,853,504	63,000,856	7.05%
PD	803,982	838,019	4.23%	42,060,372	44,253,657	5.21%
FPB	503,213	504,874	0.33%	20,374,083	20,600,458	1.11%
UM/UIM	230,189	237,150	3.02%	27,972,940	29,176,270	4.30%
LIABILITY TOTAL	2,562,001	2,661,396	3.88%	149,260,899	157,031,240	5.21%
COMP	399,558	425,502	6.49%	26,290,133	27,960,642	6.35%
COLL	1,135,951	1,173,292	3.29%	61,014,881	63,431,710	3.96%
PHYS DAM TOTAL	1,535,509	1,598,794	4.12%	87,305,014	91,392,352	4.68%
ALL COVERAGES	4,097,510	4,260,190	3.97%	236,565,913	248,423,592	5.01%

PENNSYLVANIA QUANTUM AUTOMOBILE

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Maximum Dollar and Percentage Increases by Writing Company

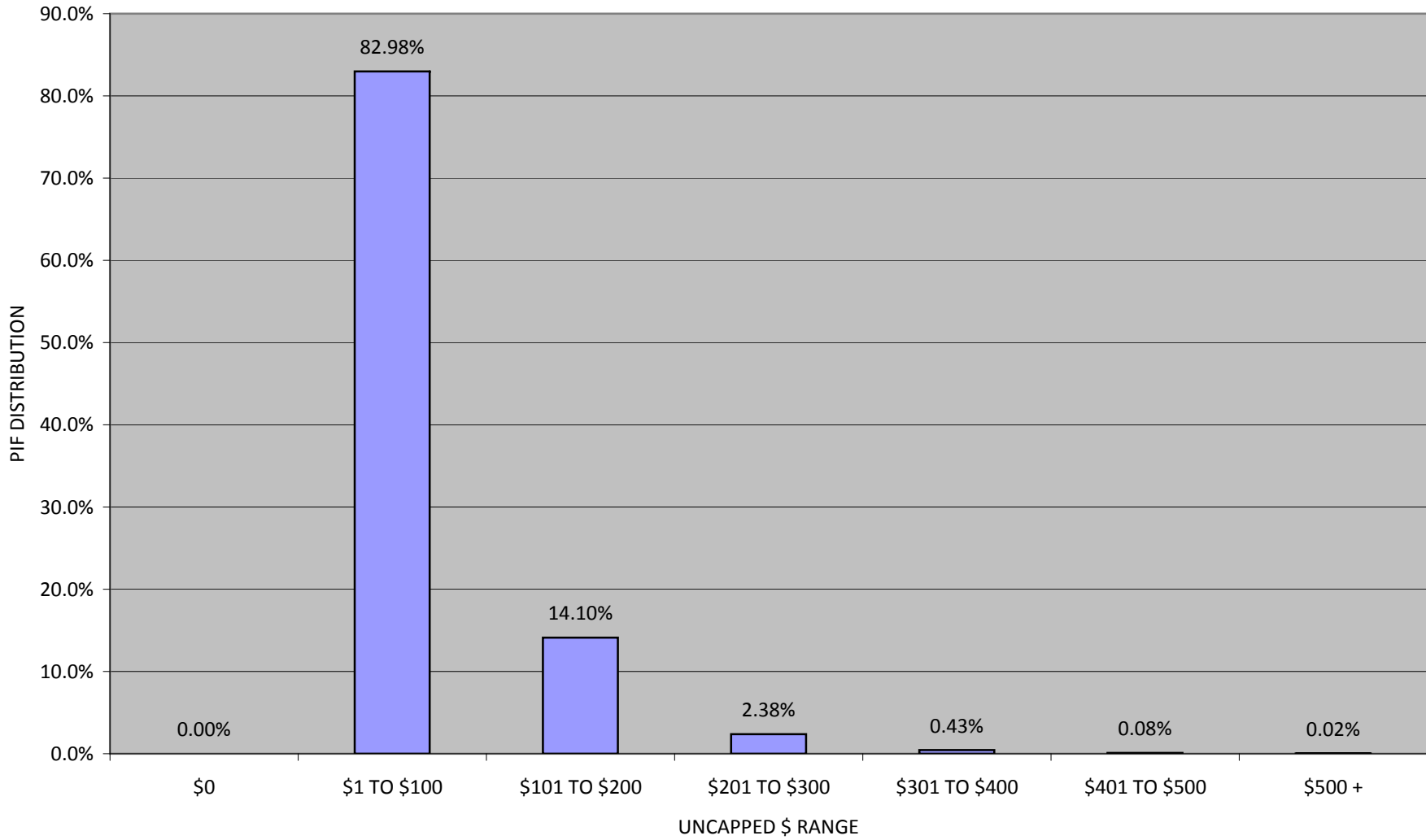
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY - MAXIMUM INCREASE

	<u>WITHOUT CAPPING</u>	<u>WITH CAPPING</u>
DOLLAR INCREASE	\$868	\$868
PERCENTAGE INCREASE	9.12%	9.12%

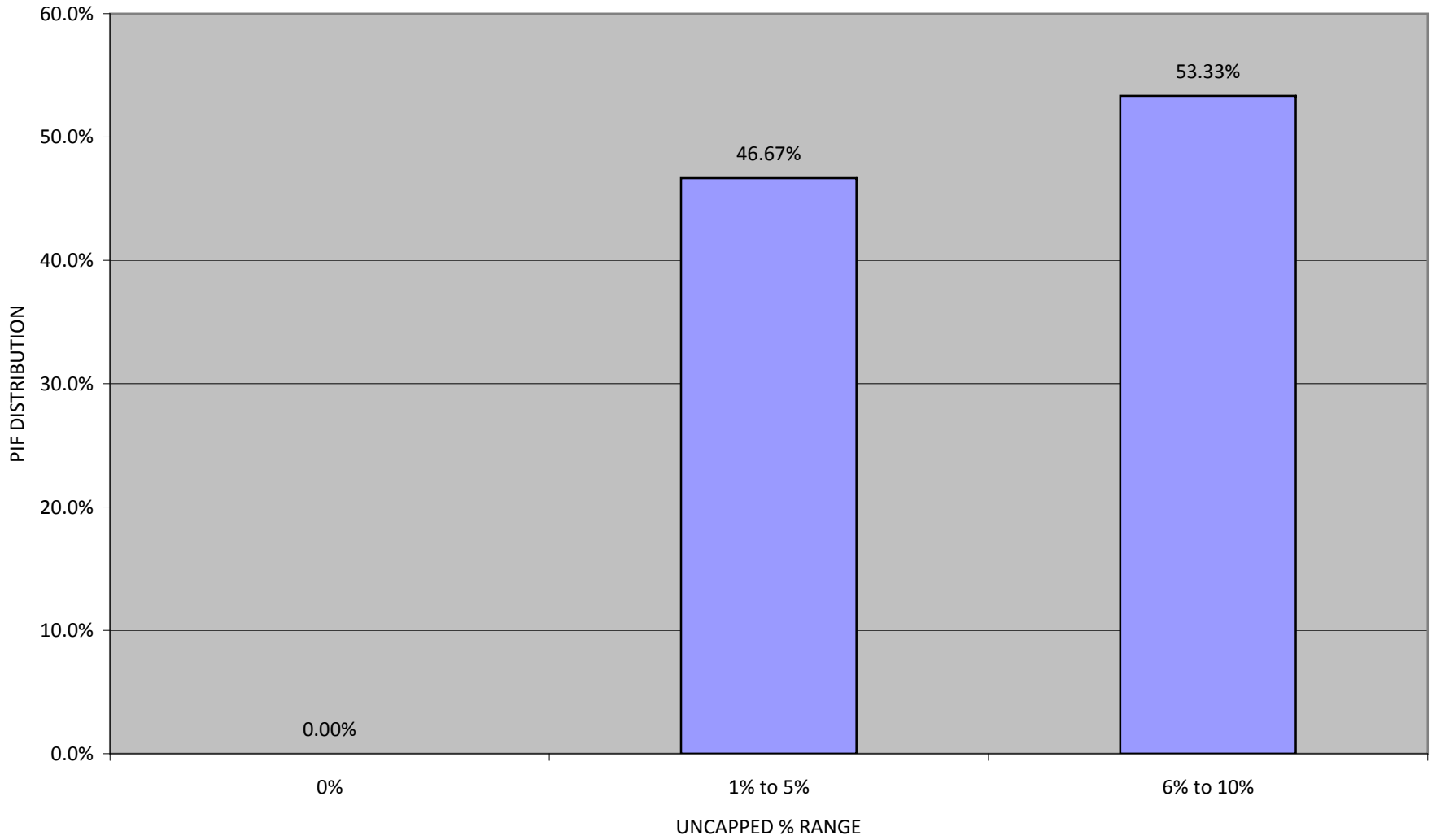
TRAVCO INSURANCE COMPANY - MAXIMUM INCREASE

	<u>WITHOUT CAPPING</u>	<u>WITH CAPPING</u>
DOLLAR INCREASE	\$490	\$490
PERCENTAGE INCREASE	8.94%	8.94%

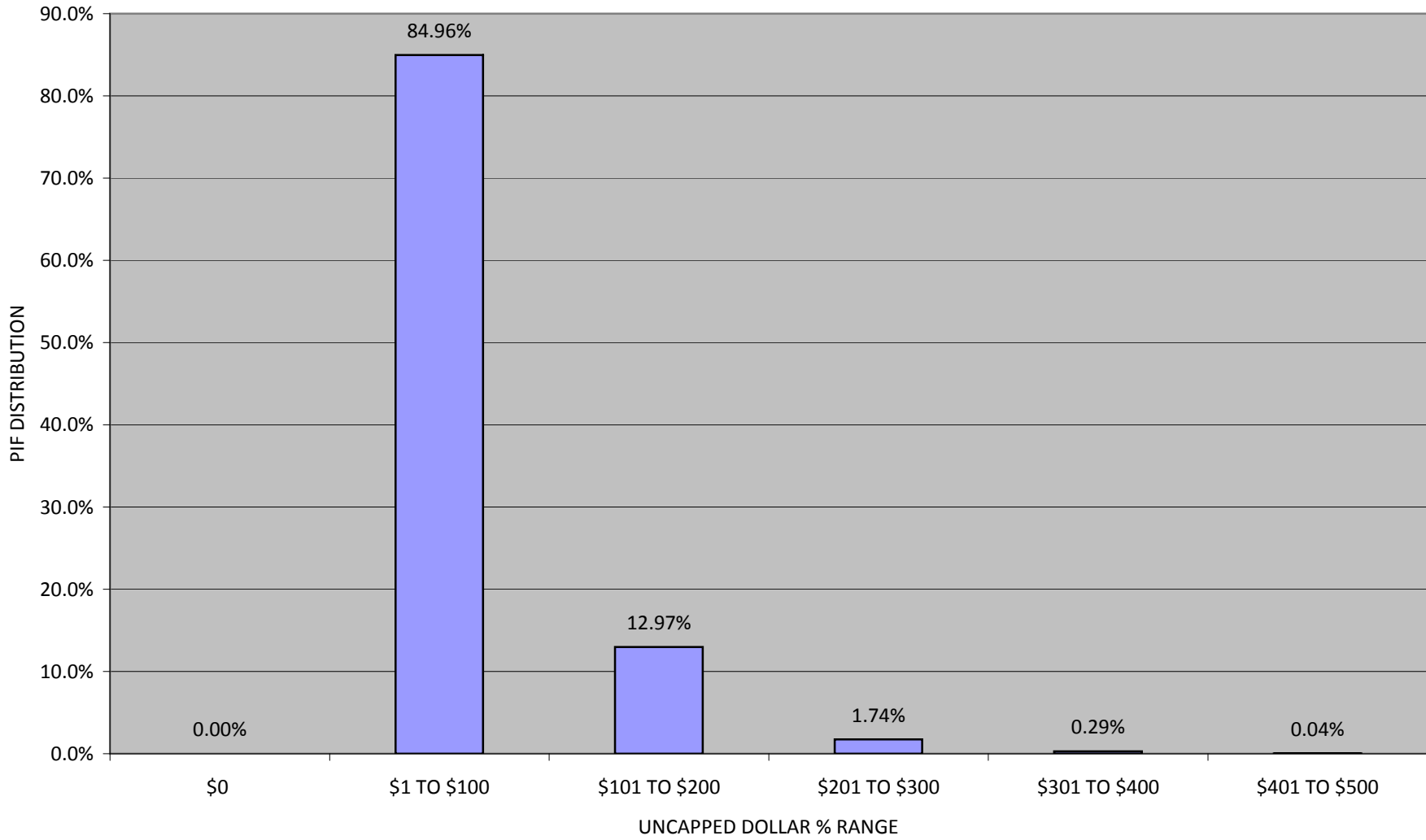
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
UNCAPPED DOLLAR IMPACT



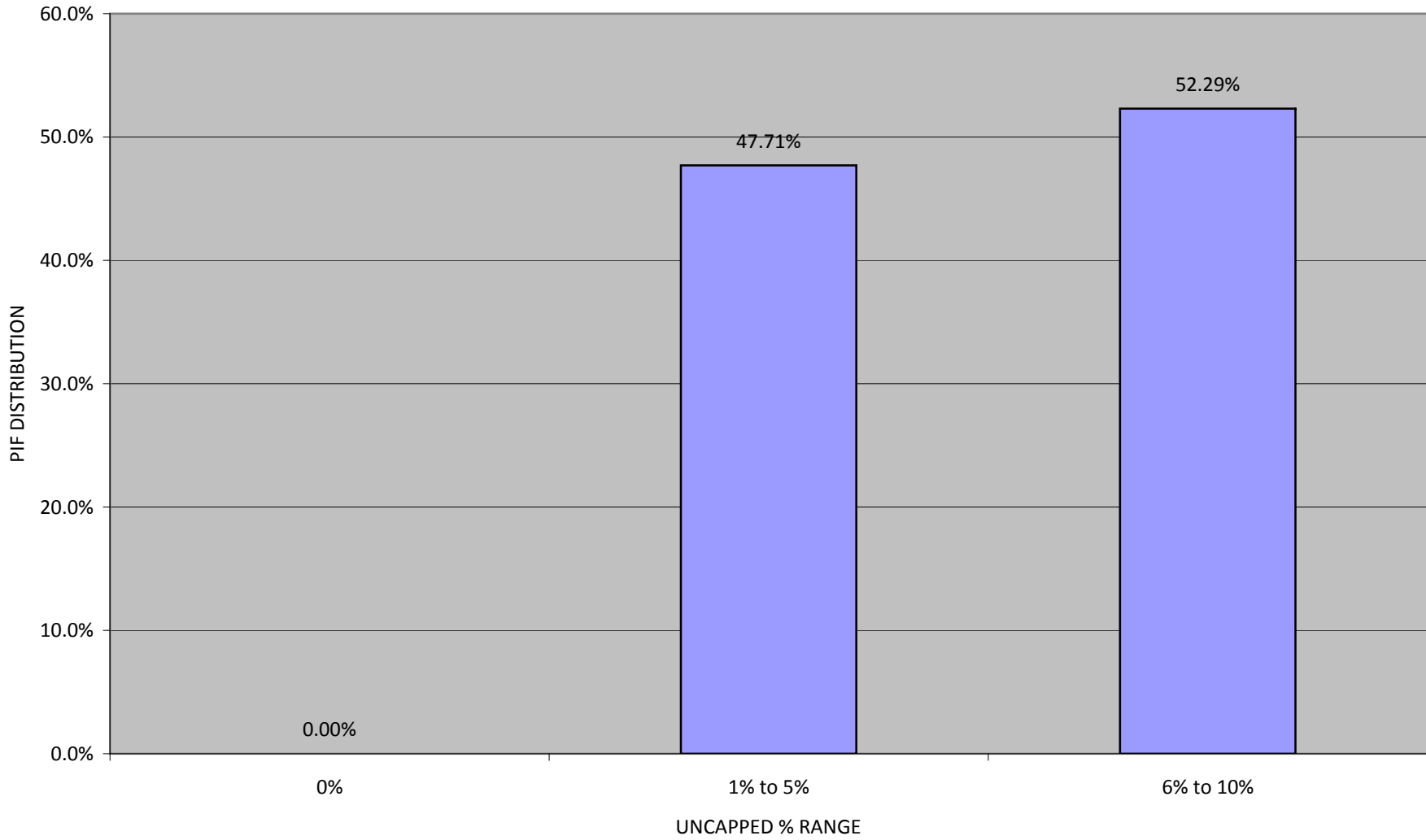
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
UNCAPPED PERCENTAGE IMPACT



TRAVCO INSURANCE COMPANY
UNCAPPED DOLLAR IMPACT



TRAVCO INSURANCE COMPANY
UNCAPPED PERCENTAGE IMPACT



PENNSYLVANIA INSURANCE DEPARTMENT
SECTION II - CALL FOR ADDITIONAL 2002 PENNSYLVANIA ACT 6 EXPERIENCE
PART 5 - PENNSYLVANIA EXPENSES
TERRITORY GROUP F

COMPANY	The Travelers Home and Marine Insurance Company; The TravCo Company
CO. NAIC#	27998-28188
GROUP NAIC#	3548
CONTACT	Michael R. Sternberg
TEL:	(860) 277-7395
EMAIL ADDRESS	MSTERNBE@Travelers.com

	A. Direct Written Premium	B. Direct Earned Premium	C. Direct Commission and Brokerage	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision & Collection Expenses	F. Taxes, Licenses and Fees	G. Incurred Losses Excluding IBNR	H. Paid Losses	I. Direct Paid Unallocated Loss Adj. Expenses	J. Direct Paid Allocated Loss Adj. Expenses	K. Direct Incurred Allocated Loss Adj. Expenses Excluding IBNR
2010 Limited Tort											
Bodily Injury	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Property Damage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Income Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Accidental Death	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Funeral Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Combination Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Extraordinary Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - All	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comprehensive	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Collision	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Coverages Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2010 Full Tort											
Bodily Injury	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Property Damage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Income Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Accidental Death	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Funeral Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Combination Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Extraordinary Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - All	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comprehensive	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Collision	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Coverages Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2010 Limited and Full Tort Combined											
Bodily Injury	72,261,687	67,074,788	9,735,573	N/A	N/A	1,731,848	41,672,327	28,281,298	N/A	N/A	N/A
Property Damage	37,153,313	34,506,904	4,878,777	N/A	N/A	861,205	23,137,371	23,130,593	N/A	N/A	N/A
First Party Benefits - Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Income Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Accidental Death	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Funeral Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Combination Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Extraordinary Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - All	20,873,751	20,127,808	2,724,852	N/A	N/A	527,398	11,047,428	11,672,056	N/A	N/A	N/A
Uninsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comprehensive	24,206,295	22,632,330	3,237,369	N/A	N/A	555,659	15,824,631	15,582,752	N/A	N/A	N/A
Collision	62,089,992	58,076,634	8,252,999	N/A	N/A	1,423,330	32,393,302	32,201,199	N/A	N/A	N/A
All Coverages Combined	216,585,037	202,418,464	28,829,570	19,492,653	10,829,252	5,099,440	124,075,060	110,867,898	22,960,742	2,782,036	4,211,324

PENNSYLVANIA INSURANCE DEPARTMENT
SECTION II - CALL FOR ADDITIONAL 2002 PENNSYLVANIA ACT 6 EXPERIENCE
PART 5 - PENNSYLVANIA EXPENSES
TERRITORY GROUP F

COMPANY	The Travelers Home and Marine Insurance Company; The TravCo Company
CO. NAIC#	27998-28188
GROUP NAIC#	3548
CONTACT	Michael R. Sternberg
TEL:	(860) 277-7395
EMAIL ADDRESS	MSTERNBE@Travelers.com

	A. Direct Written Premium	B. Direct Earned Premium	C. Direct Commission and Brokerage	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision & Collection Expenses	F. Taxes, Licenses and Fees	G. Incurred Losses Excluding IBNR	H. Paid Losses	I. Direct Paid Unallocated Loss Adj. Expenses	J. Direct Paid Allocated Loss Adj. Expenses	K. Direct Incurred Allocated Loss Adj. Expenses Excluding IBNR
2009 Limited Tort											
Bodily Injury	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Property Damage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Income Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Accidental Death	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Funeral Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Combination Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Extraordinary Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - All	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comprehensive	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Collision	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Coverages Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2009 Full Tort											
Bodily Injury	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Property Damage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Income Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Accidental Death	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Funeral Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Combination Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Extraordinary Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - All	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comprehensive	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Collision	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Coverages Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2009 Limited and Full Tort Combined											
Bodily Injury	60,478,842	58,142,870	8,202,802	N/A	N/A	1,497,239	35,678,424	21,852,220	N/A	N/A	N/A
Property Damage	31,087,036	29,937,044	4,131,037	N/A	N/A	722,978	20,708,051	19,759,518	N/A	N/A	N/A
First Party Benefits - Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Income Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Accidental Death	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Funeral Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Combination Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Extraordinary Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - All	19,498,173	19,255,396	2,567,687	N/A	N/A	531,139	10,373,227	9,689,560	N/A	N/A	N/A
Uninsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comprehensive	20,346,831	19,694,825	2,739,007	N/A	N/A	488,420	11,623,040	10,941,291	N/A	N/A	N/A
Collision	51,974,960	49,887,160	6,912,498	N/A	N/A	1,229,488	30,227,832	30,630,566	N/A	N/A	N/A
All Coverages Combined	183,385,842	176,917,295	24,553,030	18,802,726	8,058,387	4,469,264	108,610,574	92,873,155	21,937,660	2,108,844	4,078,235

PENNSYLVANIA INSURANCE DEPARTMENT
SECTION II - CALL FOR ADDITIONAL 2002 PENNSYLVANIA ACT 6 EXPERIENCE
PART 5 - PENNSYLVANIA EXPENSES
TERRITORY GROUP F

COMPANY	The Travelers Home and Marine Insurance Company; The TravCo Company
CO. NAIC#	27998-28188
GROUP NAIC#	3548
CONTACT	Michael R. Sternberg
TEL:	(860) 277-7395
EMAIL ADDRESS	MSTERNBE@Travelers.com

	A. Direct Written Premium	B. Direct Earned Premium	C. Direct Commission and Brokerage	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision & Collection Expenses	F. Taxes, Licenses and Fees	G. Incurred Losses Excluding IBNR	H. Paid Losses	I. Direct Paid Unallocated Loss Adj. Expenses	J. Direct Paid Allocated Loss Adj. Expenses	K. Direct Incurred Allocated Loss Adj. Expenses Excluding IBNR
2008 Limited Tort											
Bodily Injury	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Property Damage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Income Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Accidental Death	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Funeral Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Combination Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Extraordinary Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - All	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comprehensive	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Collision	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Coverages Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2008 Full Tort											
Bodily Injury	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Property Damage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Income Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Accidental Death	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Funeral Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Combination Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Extraordinary Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - All	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comprehensive	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Collision	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Coverages Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2008 Limited and Full Tort Combined											
Bodily Injury	50,095,325	46,860,244	6,839,502	N/A	N/A	1,247,329	25,230,655	11,769,196	N/A	N/A	N/A
Property Damage	25,168,465	23,323,478	3,387,532	N/A	N/A	605,613	18,432,891	16,592,182	N/A	N/A	N/A
First Party Benefits - Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Income Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Accidental Death	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Funeral Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Combination Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - Extraordinary Medical Benefits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
First Party Benefits - All	18,091,509	17,156,440	2,416,598	N/A	N/A	492,496	11,164,618	8,140,439	N/A	N/A	N/A
Uninsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uninsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Unstacked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Underinsured Motorists - Stacked and Unstacked Combined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Comprehensive	17,015,885	15,800,485	2,300,277	N/A	N/A	407,869	9,628,511	9,651,952	N/A	N/A	N/A
Collision	42,499,759	39,565,775	5,699,395	N/A	N/A	1,014,174	26,506,438	26,347,748	N/A	N/A	N/A
All Coverages Combined	152,870,943	142,706,423	20,643,304	12,539,331	6,754,355	3,767,481	90,963,113	72,501,518	17,506,263	1,374,908	3,150,707

**PENNSYLVANIA INSURANCE DEPARTMENT
SECTION II - CALL FOR ADDITIONAL 2002 PENNSYLVANIA ACT 6 EXPERIENCE
PART 5 - COUNTRYWIDE EXPENSES**

COMPANY The Travelers Home and Marine Insurance Company; The TravCo Company
CO. NAIC# 27998: 28188
GROUP NAIC# 3548
CONTACT Michael R. Sternberg
TEL: (860) 277-7395
EMAIL ADDRESS MSTERNBE@Travelers.com

	A. Direct Written Premium	B. Direct Earned Premium	C. Direct Commission and Brokerage	D. Direct General Expenses	E. Direct Other Acquisition, Field Supervision & Collection Expenses	F. Taxes, Licenses and Fees	G. Incurred Losses Excluding IBNR	H. Paid Losses	I. Direct Paid Unallocated Loss Adj. Expenses	J. Direct Paid Allocated Loss Adj. Expenses	K. Direct Incurred Allocated Loss Adj. Expenses Excluding IBNR
2010											
Liability	1,072,470,470	981,492,694	159,046,240	93,225,000	52,439,000	29,776,276	588,078,501	504,082,006	94,777,938	23,393,861	36,824,942
Physical Damage	632,883,016	587,751,803	94,090,237	59,778,000	33,625,000	17,150,779	341,529,238	338,974,107	79,779,948	1,500,643	1,585,920
Total	1,705,353,486	1,569,244,497	253,136,477	153,003,000	86,064,000	46,927,055	929,607,739	843,056,113	174,557,886	24,894,504	38,410,862
2009											
Liability	855,509,963	822,579,284	126,603,502	87,198,000	37,371,000	23,800,530	503,601,236	377,408,914	85,683,892	16,487,064	34,626,069
Physical Damage	523,731,722	505,221,010	77,667,163	54,217,000	23,236,000	14,123,366	292,419,757	290,294,704	72,035,045	1,511,810	1,633,992
Total	1,379,241,685	1,327,800,294	204,270,665	141,415,000	60,607,000	37,923,896	796,020,992	667,703,618	157,718,937	17,998,874	36,260,061
2008											
Liability	705,878,009	659,201,981	104,213,435	56,093,000	30,215,000	20,237,019	397,141,555	287,090,003	74,054,102	10,185,399	23,163,504
Physical Damage	437,131,011	410,617,385	64,324,496	37,663,000	20,287,000	12,109,881	250,345,770	248,071,209	56,839,421	1,325,690	1,520,927
Total	1,143,009,020	1,069,819,365	168,537,932	93,756,000	50,502,000	32,346,900	647,487,326	535,161,212	130,893,522	22,223,238	24,684,431

Exhibit 24 of the filing package is considered “Proprietary and Confidential” and was filed separately from the other exhibits.

THE TRAVELERS HOME AND MARINE INSURANCE COMPANY
TRAVCO INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE RATE FILING

Summary of Rate Revision by Rate and Factor Changes

<u>COVERAGE</u>	<u>BASE RATE</u>	<u>UNDERWRITING TIER</u>	<u>OVERALL</u>
BODILY INJURY	5.83%	1.22%	7.05%
PROPERTY DAMAGE	4.09%	1.12%	5.21%
COMPREHENSIVE	5.54%	0.81%	6.35%
COLLISION	2.81%	1.15%	3.96%
FIRST PARTY BENEFITS*	0.00%	1.11%	1.11%
UNINSURED MOTORISTS	-1.54%	1.36%	-0.19%
UNDERINSURED MOTORISTS	4.15%	1.44%	5.59%
LIABILITY TOTAL	3.99%	1.21%	5.21%
PHYSICAL DAMAGE	3.64%	1.05%	4.68%
OVERALL	3.86%	1.15%	5.01%

* (INCL ADDITIONAL FIRST PARTY BENEFITS AND EXTRAORDINARY MEDICAL PAYMENTS)