

SERFF Tracking Number: TRVA-128163530 State: Virginia
 First Filing Company: The Automobile Insurance Company of Hartford, State Tracking Number: 012
 Connecticut, ...
 Company Tracking Number: 2012-03-0031
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners & High Value Homeowners
 Project Name/Number: /22012-03-0031

Filing at a Glance

Companies: The Automobile Insurance Company of Hartford, Connecticut, The Standard Fire Insurance Company, The Travelers Home and Marine Insurance Company, The Travelers Indemnity Company of America, Travelers Casualty and Surety Company, Travelers Property Casualty Insurance Company

Product Name: Homeowners & High Value Homeowners SERFF Tr Num: TRVA-128163530 State: Virginia
 TOI: 04.0 Homeowners SERFF Status: Closed-Filed State Tr Num: 012
 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations Co Tr Num: 2012-03-0031 State Status: Filed
 Filing Type: Rate Reviewer(s): Sharmon Ellis, Disposition Date: 04/10/2012
 Authors: Frank Roback, Jaime Jewett
 Date Submitted: 03/12/2012 Disposition Status: Filed
 Effective Date Requested (New): Effective Date (New): 04/22/2012
 Effective Date Requested (Renewal): Effective Date (Renewal): 06/11/2012

General Information

Project Name: Status of Filing in Domicile:
 Project Number: 22012-03-0031 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 04/10/2012
 State Status Changed: 04/10/2012 Deemer Date:
 Created By: Frank Roback Submitted By: Frank Roback
 Corresponding Filing Tracking Number:
 Filing Description:
 Virginia Bureau of Insurance
 Property and Casualty Division

Filing No. 2012-03-0031
 Homeowners and High Value Homeowners
 Rate Revision

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 Effective June 11, 2012

Travelers Property Casualty Insurance Company
 The Standard Fire Insurance Company
 Travelers Casualty and Surety Company
 The Automobile Insurance Company of Hartford, Connecticut
 The Travelers Indemnity Company of America
 The Travelers Home and Marine Insurance Company

This filing involves revisions to our Homeowners and High Value Homeowners program. The overall rate level effect is +5.05%.

An Explanatory Memorandum with exhibits is attached.

This change applies to all policies issued on or after April 22, 2012 and effective on or after June 11, 2012

State Narrative:

Company and Contact

Filing Contact Information

Frank Roback,	FROBACK@Travelers.com
One Tower Square 5PB	860-277-9778 [Phone]
Hartford, CT 06183	860-277-5204 [FAX]

Filing Company Information

The Automobile Insurance Company of Hartford, Connecticut	CoCode: 19062	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type: Property/Casualty
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-7395 ext. [Phone]	FEIN Number: 06-0848755	

The Standard Fire Insurance Company	CoCode: 19070	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type: Property/Casualty
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-7395 ext. [Phone]	FEIN Number: 06-6033509	

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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

The Travelers Indemnity Company of America
 CoCode: 25666 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: 58-6020487

Travelers Casualty and Surety Company
 CoCode: 19038 State of Domicile: Connecticut
 One Tower Square Group Code: 3548 Company Type: Property/Casualty
 Hartford, CT 06183 Group Name: State ID Number:
 (860) 277-7395 ext. [Phone] FEIN Number: 06-6033504

Travelers Property Casualty Insurance Company
 CoCode: 36161 State of Domicile: Connecticut
 One Tower Square Group Code: 3548 Company Type: Property/Casualty
 Hartford, CT 06183 Group Name: State ID Number:
 (860) 277-7395 ext. [Phone] FEIN Number: 06-1286274

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Automobile Insurance Company of Hartford, Connecticut	\$0.00		
The Standard Fire Insurance Company	\$0.00		
The Travelers Home and Marine Insurance	\$0.00		

SERFF Tracking Number: TRVA-128163530 State: Virginia
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Product Name: Homeowners & High Value Homeowners
Project Name/Number: /22012-03-0031

Company

The Travelers Indemnity Company of America \$0.00
Travelers Casualty and Surety Company \$0.00
Travelers Property Casualty Insurance \$0.00

Company

State Specific

Did you review the General Instructions?: YES

SERFF Tracking Number: TRVA-128163530 State: Virginia
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Connecticut, ...
Company Tracking Number: 2012-03-0031
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners & High Value Homeowners
Project Name/Number: /22012-03-0031

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Sharmon Ellis,	04/10/2012	04/10/2012

SERFF Tracking Number: TRVA-128163530 State: Virginia
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Product Name: Homeowners & High Value Homeowners
Project Name/Number: /22012-03-0031

Disposition

Disposition Date: 04/10/2012
Effective Date (New): 04/22/2012
Effective Date (Renewal): 06/11/2012
Status: Filed
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Breakdown of Proposed Rate Change	Filed	Yes
Supporting Document	COF-1 Rate Certification	Filed	Yes
Supporting Document	Virginia Advisory Filing Adoption Form	Filed	Yes
Supporting Document	Cover Letter/Explanatory Memorandum	Filed	Yes
Rate	Rate Manual Pages - HO	Filed	Yes
Rate	Rate Manual Pages - HVH	Filed	Yes

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 04/10/2012	Rate Manual Pages - HO	VARA-1 - 3	VARA-Replacement	HO Rate pages SERFF.pdf
Filed 04/10/2012	Rate Manual Pages - HVH	VARA-1 - 2	VARA-Replacement	HVH Rate Pages SERFF.pdf

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (Super Preferred)
THE STANDARD FIRE INSURANCE COMPANY (Preferred)
TRAVELERS CASUALTY AND SURETY COMPANY (Regular)
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT (Near Standard)

BASE CLASS PREMIUM TABLE: FORM HO-3

Territory	Super Preferred	Preferred	Regular	Near Standard
70	390	413	531	618
71	440	469	592	695
72	478	509	625	736
73	480	528	652	811
74	448	490	582	720
75	438	482	582	738
76	517	565	675	843
77	469	485	657	821
78	683	728	806	1,032
79	558	600	754	882
80	464	521	602	765
81	1,102	1,102	1,442	1,715
82	1,453	1,636	1,918	2,275
83	1,064	1,254	1,414	1,660
84	1,090	1,255	1,455	1,754
85	904	972	1,244	1,437
86	914	1,041	1,172	1,561
88	679	698	861	1,012
89	535	551	680	780
90	558	592	714	853
91	501	558	654	817
92	475	491	655	715
93	978	1,023	1,314	1,565
94	680	717	891	1,056

TRAVELERS CASUALTY AND SURETY COMPANY (Regular)

BASE CLASS PREMIUM TABLE: FORM HO-4

Territory	Regular
70	126
71	126
72	129
73	129
74	132
75	131
76	132
77	132
78	129
79	131
80	131
81	144
82	144
83	154
84	155
85	132
86	144
88	132
89	132
90	131
91	129
92	131
93	136
94	140

**THE STANDARD FIRE INSURANCE COMPANY (Preferred)
TRAVELERS CASUALTY AND SURETY COMPANY (Regular)**

BASE CLASS PREMIUM TABLE: FORM HO-6

Territory	Preferred	Regular
70	84	110
71	84	110
72	81	110
73	91	121
74	92	122
75	93	122
76	93	121
77	81	110
78	84	110
79	84	110
80	81	106
81	92	121
82	97	126
83	97	126
84	97	126
85	92	121
86	97	126
88	86	110
89	86	113
90	92	122
91	84	110
92	84	111
93	92	121
94	92	122

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (Super Preferred)
THE STANDARD FIRE INSURANCE COMPANY (Preferred)
TRAVELERS CASUALTY AND SURETY COMPANY (Regular)
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT (Near Standard)

BASE CLASS PREMIUM TABLE: FORM HV 00 03

Territory	Super Preferred	Preferred	Regular	Near Standard
70	390	413	531	618
71	440	469	592	695
72	478	509	625	736
73	480	528	652	811
74	448	490	582	720
75	438	482	582	738
76	517	565	675	843
77	469	485	657	821
78	683	728	806	1,032
79	558	600	754	882
80	464	521	602	765
81	1,102	1,102	1,442	1,715
82	1,453	1,636	1,918	2,275
83	1,064	1,254	1,414	1,660
84	1,090	1,255	1,455	1,754
85	904	972	1,244	1,437
86	914	1,041	1,172	1,561
88	679	698	861	1,012
89	535	551	680	780
90	558	592	714	853
91	501	558	654	817
92	475	491	655	715
93	978	1,023	1,314	1,565
94	680	717	891	1,056

**THE STANDARD FIRE INSURANCE COMPANY (Preferred)
TRAVELERS CASUALTY AND SURETY COMPANY (Regular)**

BASE CLASS PREMIUM TABLE: FORM HV 00 06

Territory	Preferred	Regular
70	84	110
71	84	110
72	81	110
73	91	121
74	92	122
75	93	122
76	93	121
77	81	110
78	84	110
79	84	110
80	81	106
81	92	121
82	97	126
83	97	126
84	97	126
85	92	121
86	97	126
88	86	110
89	86	113
90	92	122
91	84	110
92	84	111
93	92	121
94	92	122

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Breakdown of Proposed Rate Change	Filed	04/10/2012

Comments:

Attachment:

VA Legacy Filing Package Effective 04-22-2012.pdf

	Item Status:	Status Date:
Satisfied - Item: COF-1 Rate Certification	Filed	04/10/2012

Comments:

Attachment:

VaCOF-1.pdf

	Item Status:	Status Date:
Bypassed - Item: Virginia Advisory Filing Adoption Form	Filed	04/10/2012

Bypass Reason:

N/A

Comments:

	Item Status:	Status Date:
Satisfied - Item: Cover Letter/Explanatory Memorandum	Filed	04/10/2012

Comments:

Attachment:

Explanatory Memo.pdf

VIRGINIA HOMEOWNERS AND HIGH VALUE HOMEOWNERS
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
THE STANDARD FIRE INSURANCE COMPANY
TRAVELERS CASUALTY AND SURETY COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

Table of Contents

		Explanatory Memorandum
Exhibit 1	Pages 1-4	Revision to Dwelling Base Rates
Exhibit 2	Pages 1-2	Revision to Tenant Base Rates
Exhibit 3	Pages 1-4	Revision to Condominium Base Rates

VIRGINIA HOMEOWNERS AND HIGH VALUE HOMEOWNERS

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
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THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

Explanatory Memorandum

We are proposing an adjustment of 5.05% to our Virginia Homeowners product. This change applies to all policies issued on or after 04/22/2012 and effective on or after 06/11/2012.

The proposed rate level change results in the following impacts:

Policy Form	Overall Change
HO-3/HV 00 03	5.05%
HO-4	5.00%
HO-6/HV 00 06	5.05%
Total	5.05%

Our proposal consists of the following:

Revision to Base Rates

We are proposing revisions to the Base Rates. The revisions can be found in Exhibits 1 - 3.

VIRGINIA HOMEOWNERS

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
 THE STANDARD FIRE INSURANCE COMPANY
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 THE TRAVELERS INDEMNITY COMPANY OF AMERICA
 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

Revision to Dwelling Base Rates

Current Rates

BASE CLASS PREMIUM TABLE: FORM HO-3

Territory	Super Preferred	Preferred	Regular	Near Standard
70	369	390	502	584
71	416	443	560	657
72	452	481	591	696
73	454	499	616	767
74	424	463	550	681
75	414	456	550	698
76	489	534	638	797
77	443	459	621	776
78	646	688	762	976
79	528	567	713	834
80	439	493	569	723
81	1,042	1,042	1,363	1,621
82	1,374	1,547	1,813	2,151
83	1,006	1,186	1,337	1,569
84	1,031	1,187	1,376	1,658
85	855	919	1,176	1,359
86	864	984	1,108	1,476
88	642	660	814	957
89	506	521	643	737
90	528	560	675	806
91	474	528	618	772
92	449	464	619	676
93	925	967	1,242	1,480
94	643	678	842	998

VIRGINIA HOMEOWNERS

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Revision to Dwelling Base Rates

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71	416	443	560	657
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73	454	499	616	767
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75	414	456	550	698
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79	528	567	713	834
80	439	493	569	723
81	1,042	1,042	1,363	1,621
82	1,374	1,547	1,813	2,151
83	1,006	1,186	1,337	1,569
84	1,031	1,187	1,376	1,658
85	855	919	1,176	1,359
86	864	984	1,108	1,476
88	642	660	814	957
89	506	521	643	737
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Revision to Dwelling Base Rates

Proposed Rates

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72	478	509	625	736
73	480	528	652	811
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80	464	521	602	765
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88	679	698	861	1,012
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THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

Revision to Tenant Base Rates

Current Rates

BASE CLASS PREMIUM TABLE: FORM HO-4

Territory	Regular
70	118
71	118
72	120
73	120
74	123
75	122
76	123
77	123
78	120
79	122
80	122
81	134
82	134
83	144
84	145
85	123
86	134
88	123
89	123
90	122
91	120
92	122
93	127
94	131

VIRGINIA HOMEOWNERS

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Proposed Rates

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Territory	Regular
70	126
71	126
72	129
73	129
74	132
75	131
76	132
77	132
78	129
79	131
80	131
81	144
82	144
83	154
84	155
85	132
86	144
88	132
89	132
90	131
91	129
92	131
93	136
94	140

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Revision to Condominium Base Rates

Current Rates

BASE CLASS PREMIUM TABLE: FORM HO-6

Territory	Preferred	Regular
70	77	100
71	77	100
72	74	100
73	83	110
74	84	111
75	85	111
76	85	110
77	74	100
78	77	100
79	77	100
80	74	97
81	84	110
82	88	115
83	88	115
84	88	115
85	84	110
86	88	115
88	78	100
89	78	103
90	84	111
91	77	100
92	77	101
93	84	110
94	84	111

VIRGINIA HOMEOWNERS

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Revision to Condominium Base Rates

Proposed Rates

BASE CLASS PREMIUM TABLE: FORM HO-6

Territory	Preferred	Regular
70	84	110
71	84	110
72	81	110
73	91	121
74	92	122
75	93	122
76	93	121
77	81	110
78	84	110
79	84	110
80	81	106
81	92	121
82	97	126
83	97	126
84	97	126
85	92	121
86	97	126
88	86	110
89	86	113
90	92	122
91	84	110
92	84	111
93	92	121
94	92	122

VIRGINIA HIGH VALUE HOMEOWNERS

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Revision to Condominium Base Rates

Current Rates

BASE CLASS PREMIUM TABLE: FORM HV 00 06

Territory	Preferred	Regular
70	77	100
71	77	100
72	74	100
73	83	110
74	84	111
75	85	111
76	85	110
77	74	100
78	77	100
79	77	100
80	74	97
81	84	110
82	88	115
83	88	115
84	88	115
85	84	110
86	88	115
88	78	100
89	78	103
90	84	111
91	77	100
92	77	101
93	84	110
94	84	111

VIRGINIA HIGH VALUE HOMEOWNERS

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THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

Revision to Condominium Base Rates

Proposed Rates

BASE CLASS PREMIUM TABLE: FORM HV 00 06

Territory	Preferred	Regular
70	84	110
71	84	110
72	81	110
73	91	121
74	92	122
75	93	122
76	93	121
77	81	110
78	84	110
79	84	110
80	81	106
81	92	121
82	97	126
83	97	126
84	97	126
85	92	121
86	97	126
88	86	110
89	86	113
90	92	122
91	84	110
92	84	111
93	92	121
94	92	122

Virginia
Rate/Loss Cost Certification Form for Use with File and Use Filings
(Filings Subject to Chapter 19 of Title 38.2 of the Code of Virginia)

Certification of

Travelers Property Casualty Insurance Company
The Standard Fire Insurance Company
Travelers Casualty and Surety Company
The Automobile Insurance Company of Hartford, Connecticut
The Travelers Indemnity Company of America
The Travelers Home and Marine Insurance Company

Name of Insurance Company/Organization

Filing being certified:

2012-03-0031

Homeowners & High Value Homeowners

Proposed effective date:

June 11, 2012

I, being a qualified actuary, certify that appropriate consideration has been given in this filing to the applicable factors specified in subsections A and B of § 38.2-1904 of the Code of Virginia. For the purpose of this certification, a qualified actuary is defined as (1) a member in good standing of the American Academy of Actuaries, (2) a fellow or associate of the Casualty Actuarial Society, or (3) an individual who has both the educational background necessary for the practice of actuarial science and at least four years of property and casualty actuarial experience.

I am a qualified actuary in accordance with (1) , (2) , or (3) above.

It is understood that the Bureau of Insurance will rely on this certification and, should it be determined that the rates, loss costs, and/or supplementary rate information submitted in this filing do not comply with the provisions of § 38.2-1904 or that this certification is materially false or incorrect, appropriate corrective and/or disciplinary action, as authorized by law, will be taken by the Bureau of Insurance.

Name of qualified actuary:

Alan Tuvin

Title of qualified actuary:

Product Manager

Signature of qualified actuary:

Alan Tuvin

Date:

March 12, 2012

Telephone number:

(860) 954-1710

E-mail address:

ATUVIN@travelers.com

VIRGINIA HOMEOWNERS AND HIGH VALUE HOMEOWNERS

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
THE STANDARD FIRE INSURANCE COMPANY
TRAVELERS CASUALTY AND SURETY COMPANY
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT
THE TRAVELERS INDEMNITY COMPANY OF AMERICA
THE TRAVELERS HOME AND MARINE INSURANCE COMPANY

Explanatory Memorandum

We are proposing an adjustment of 5.05% to our Virginia Homeowners product. This change applies to all policies issued on or after 04/22/2012 and effective on or after 06/11/2012.

The proposed rate level change results in the following impacts:

Policy Form	Overall Change
HO-3/HV 00 03	5.05%
HO-4	5.00%
HO-6/HV 00 06	5.05%
Total	5.05%

Our proposal consists of the following:

Revision to Base Rates

We are proposing revisions to the Base Rates. The revisions can be found in Exhibits 1 - 3.