

TRAVELERS

QUANTUM® 2.0 PERSONAL AUTOMOBILE PROGRAM – CALIFORNIA

TRAVELERS COMMERCIAL INSURANCE COMPANY
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
Quantum Auto® 2.0

CHECKING SLIP

Rule Governing Application of Revised Rules and Rates - All Companies

This change applies to policies effective on and after **01/24/2020**.

Pages Revised

Supplemental Pages

Affinity Group Listing

1 - 9

Rev. 01/24/2020

MEMORANDUM OF CHANGES

The following changes have been made to the **Supplemental Pages**:

- The Affinity Group Listing has been revised to include the following companies:
 - Caliber Collision Centers, Inc., Ceva Logistics, Connexus Federal Credit Union, County of San Mateo, Dish Network, Guaranteed Rate, Iron Mountain, NAES Corporation, Tata Consultancy Services, LTD., Tempur-Sealy International, Toro, Union Pacific, Yelp

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Travelers Commercial Insurance Company
Quantum Auto 2.0[®]
CALIFORNIA NEW BUSINESS AND RENEWAL ELIGIBILITY

The following document outlines risks that are eligible for our Quantum Auto 2.0[®] program. Eligibility for this program will not be applied in any manner that conflicts with the insurance laws or regulations of the state.

I. PROCEDURES:

- A. All drivers in the household or customary operators outside the household must be listed or a signed named driver exclusion form must be received.
- B. If all drivers listed are eligible as California Good Drivers then the risk must be written in Travelers Commercial Insurance Company.
- C. Drivers and/or risks not eligible for Travelers Commercial Insurance Company may be eligible for coverage in another Travelers company.
- D. Underwriting referrals, which are submitted unbound, are used to collect and confirm additional information in order to fully develop the exposure and do not affect the eligibility of California Good Drivers.

II. THE FOLLOWING OPERATORS ARE ELIGIBLE:

<u>Years Licensed</u>
A. Must be continuously licensed for the past 3 years
B. If licensed less than 18 months in the U.S., its territories or possessions, or Canada, an official and verifiable driving history, issued by the appropriate governmental authority, or a signed driving experience and loss history statement from the named insured, must be presented in order to qualify for the California Good Driver Discount.
C. If licensed continuously for the past 3 years, including 18 months in the U.S., its territories or possessions or Canada, the 3 year qualification is deemed met unless proven otherwise.
D. An operator licensed less than 3 years who is part of a total personal automobile family account with Travelers and is a resident of the same household with parents or spouse (students away at school are considered living with parents) and has a clean driving record (no at-fault accidents, major or minor convictions).

<u>Driving Record</u>	<u>Allowable Count in the last 3 years except where noted below</u>
A. Conviction for Driving Under the Influence of alcohol or drugs, or vehicular manslaughter in the past 10 years	0
B. 2 point major violation/conviction; or	0
C. At-Fault accident with Bodily Injury or death (AF defined as being 51% or greater at-fault); or	0
D. At-fault accident with Property Damage only in excess of \$1,000; or	1
E. One point minor traffic violation/conviction; or	1

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F. Violation dismissal for any one point violation/conviction; or	1
G. Total incidents (as noted above) count	1

III. THE FOLLOWING OPERATORS ARE INELIGIBLE:

- A. Physical or mental impairment of the insured or any principal or occasional driver that results in the Department of Motor Vehicles suspending, revoking or refusing to issue a driver's license.
- B. Physical impairment of the insured or any principal or occasional driver that results in his/her failure to comply with the Department of Motor Vehicles, or the appropriate agency in the state that has issued the driver's license, regarding requirements for vehicle equipment or modification of the vehicle.

IV. THE FOLLOWING NEW BUSINESS RISKS REQUIRE REFERRAL AND MAY NOT BE BOUND PRIOR TO SUBMISSION:

Pre-existing Damage Requirements – Physical Damage Coverage only

In order to document if any prior vehicle damage existed the following documentation must be provided prior to binding the policy:

- A signed and dated No Loss Statement, and
- At least one of the following:
 - Proof of prior insurance for the past 6 months, or
 - A copy of the bill of sale for a new motor vehicle, or
 - A copy of a vehicle inspection completed in the last 30 days

Travelers may obtain 3rd party information/reports solely for the purpose of documenting if prior vehicle damage existed.

Travelers Property Casualty Insurance Company
Quantum Auto 2.0[®]
California NEW BUSINESS ELIGIBILITY

The following document outlines risks that are eligible for our Quantum Auto 2.0[®] program. Eligibility for this program will not be applied in any manner that conflicts with the insurance laws or regulations of the state.

I. PROCEDURES

- A. All drivers in the household or customary operators outside the household must be listed or a signed named driver exclusion form must be received.
- B. Drivers and/or risks not eligible for Travelers Commercial Insurance Company must be evaluated for eligibility in the Travelers Property Casualty Insurance Company. A California Good Driver may be written in Travelers Property Casualty Insurance Company if the policy contains 1 or more Non-Good Drivers who still qualify for this company and are not excluded.
- C. Underwriting referrals, which are submitted unbound, are used to collect and confirm additional information in order to fully develop the exposure.

II. DEFINITIONS:

Throughout this document, the terms shown are defined as follows:

- A. Incident – includes at-fault accidents and minor convictions with 1 or more violation points
- B. Major Conviction – includes, but is not limited to, the following conviction types:
 - 1. Driving while under the influence
 - 2. Refusal to take a sobriety test
 - 3. Attempting to elude officer
 - 4. Failure to stop/report an accident
 - 5. Gross negligence/manslaughter
 - 6. Speeding over 100 MPH
 - 7. Illegal use of license/driving while suspended.
 - 8. Operate without owner's permission
 - 9. Reckless driving
 - 10. Suspension/revocation of a license as a result of a conviction
 - 11. Any other 2 point Major violation
- C. Operator – includes all operators listed on the policy, except for operators excluded with a named driver exclusion endorsement, or operators having only a learner's permit
- D. Single car and multi-car – includes private passenger cars, pickups, vans, mini-vans, SUVs, and crossovers, excluding antiques and classics of these types

III. THE FOLLOWING OPERATORS ARE INELIGIBLE:

- A. Any operator who does not hold a valid full-privilege driver's license. This includes any operator who holds only a learner's permit or intermediate license (not applicable if part of a family account where another insured holds a valid full-privilege license). An International Driving Permit alone is not a valid license.
- B. Any operator who has had his/her driver's license or registration suspended or revoked, including an administrative suspension or revocation, with the date of license reinstatement within the past 36 months

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- C. Any operator who has been subject to a financial responsibility filing in the past 36 months
- D. Physical or mental impairment of the insured or any principal or occasional driver that results in the Department of Motor Vehicles suspending, revoking or refusing to issue a driver's license.
- E. Physical impairment of the insured or any principal or occasional driver that results in his/her failure to comply with the Department of Motor Vehicles, or the appropriate agency in the state that has issued the driver's license, regarding requirements for vehicle equipment or modification of the vehicle.
- F. Any operator with 1 or more Major Convictions in the past 36 months or 1 or more driving under the influence or vehicular manslaughter convictions in the past 120 months

IV. THE FOLLOWING RISKS ARE INELIGIBLE:

Risks requesting coverage greater than \$250,000/\$500,000 Split Limits or \$300,000 Combined Single Limit.

V. THE FOLLOWING VEHICLES ARE INELIGIBLE:

- A. Used in racing or equipped with racing items
- B. Used commercially, including but not limited to livery (for hire), rented to others, Ridesharing service or delivery.
- C. Used in snow removal for a charge.
- D. More than 1 vehicle per account with an original cost new in excess of \$125,000 per vehicle.
- E. Any vehicle other than a motorhome with an original cost new in excess of \$250,000.
- F. Motor homes with an original cost new in excess of \$100,000, or used as a primary or secondary residence
- G. Trailers with an original cost new in excess of \$100,000, or used as a primary or secondary residence
- H. One of the following types:
 - 1. Gray market vehicle (not manufactured for sale in the United States)
 - 2. Vehicle has existing damage (beyond normal wear and tear) including glass
 - 3. Commercial vehicle types including but not limited to dump trucks, tow trucks or drive-aways, panel vans, step vans, emergency vehicles, buses, and any vehicle that requires a State or Federal motor carrier permit or a special driver's license
 - 4. Not more than 1 artisan-use vehicle per account (e.g. electrician, plumber, carpenter), sole proprietorship only, may not be operated by employees, not more than 2 job sites per day
 - 5. Kit cars, self-built, replicars, or experimental vehicles
 - 6. Previously totaled, salvaged, or reconstructed vehicles
 - 7. Motorcycle, scooter, moped, snowmobile, all-terrain vehicle or dune buggy
 - 8. Special interest, reproduction or exotic vehicle

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VI. RISKS EXCEEDING THE FOLLOWING INCIDENT AND LOSS HISTORY ARE INELIGIBLE:

A. The following charts outline the maximum combination of Incident and loss history that are eligible per operator in the past 36 months.

Incident History				
	At-Fault Accidents with any Bodily Injury	At-Fault Accidents with Property Damage over \$1,000	Minor Convictions	Total Incidents (AFs and minor convictions)
	36 mos.	36 mos.	36 mos.	36 mos.
Per Operator	1	2	2	2

VII. THE FOLLOWING RISKS REQUIRE REFERRAL AND MAY NOT BE BOUND PRIOR TO SUBMISSION:

- A. Any risk with a vehicle with an original cost new in excess of \$150,000.
- B. Pickups with greater than 10,000 GVW.
- C. Pre-existing Damage Requirements – Physical Damage Coverage only
 In order to document if any prior vehicle damage existed the following documentation must be provided prior to binding the policy:
 - A signed and dated No Loss Statement, and
 - At least one of the following:
 - Proof of prior insurance for the past 6 months, or
 - A copy of the bill of sale for a new motor vehicle, or
 - A copy of a vehicle inspection completed in the last 30 days

Travelers may obtain 3rd party information/reports solely for the purpose of documenting if prior vehicle damage existed.

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Quantum Auto 2.0[®]
CALIFORNIA RENEWAL ELIGIBILITY

The following document outlines risks that are eligible for our Quantum Auto 2.0[®] program. Eligibility for this program will not be applied in any manner that conflicts with the insurance laws or regulations of the state.

I. PROCEDURES

- A. All drivers in the household or customary operators outside the household must be listed or a signed named driver exclusion form must be received.
- B. Drivers and/or risks not eligible for Travelers Commercial Insurance Company must be evaluated for eligibility into the Travelers Property Casualty Insurance Company. A California Good Driver may be written in Travelers Property Casualty Insurance Company if the policy contains 1 or more Non-Good Drivers who still qualify for this company and are not excluded.
- C. Any items listed as referrals below are used to collect and confirm additional information in order to fully develop the exposure.

II. DEFINITIONS:

Throughout this document, the terms shown are defined as follows:

- A. Incidents– includes at-fault accidents and minor convictions with 1 or more violation points.
- B. Major Conviction – includes, but is not limited to, the following conviction types:
 - 1. Driving while under the influence
 - 2. Refusal to take a sobriety test
 - 3. Attempting to elude officer
 - 4. Failure to stop/report an accident
 - 5. Gross negligence/manslaughter
 - 6. Speeding over 100 MPH
 - 7. Illegal use of license/driving while suspended
 - 8. Operate without owner's permission
 - 9. Reckless driving
 - 10. Suspension/revocation of a license as a result of a conviction
 - 11. Any other 2 point Major violation
- C. Operator – includes all operators listed on the policy, except for operators excluded with a named driver exclusion endorsement, or operators having only a learner's permit
- D. Single car and multi-car – includes private passenger cars, pickups, vans, mini-vans, SUVs, and crossovers, excluding antiques and classics of these types

III. THE FOLLOWING OPERATORS ARE INELIGIBLE:

- A. Any operator who does not hold a valid full-privilege driver's license. This includes any operator who holds only a learner's permit or intermediate license (not applicable if part of a family account where another insured holds a valid full-privilege license). An International Driving Permit alone is not a valid license.
- B. Any operator who has not secured a resident state license prior to the first annual anniversary renewal, unless not required to do so by state law (e.g. active duty military officially stationed in the state with a valid driver's license from another state).

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- C. Any operator who has had his/her driver's license or registration suspended or revoked if such suspension or revocation is not removed prior to the time of renewal.
- D. Physical or mental impairment of the insured or any principal or occasional driver that results in the Department of Motor Vehicles suspending, revoking or refusing to issue a driver's license.
- E. Physical impairment of the insured or any principal or occasional driver that results in his/her failure to comply with the Department of Motor Vehicles, or the appropriate agency in the state that has issued the driver's license, regarding requirements for vehicle equipment or modification of the vehicle.
- F. Any operator with a Major Conviction in the past 36 months

IV. THE FOLLOWING RISKS WITH THESE VEHICLE TYPES ARE REFERRED:

- A. Used in racing or equipped with racing items
- B. Used commercially, including but not limited to livery (for hire), rented to others, Ridesharing service or delivery.
- C. Used in snow removal for a charge.
- D. More than 2 vehicles per account with an original cost new in excess of \$125,000 per vehicle.
- E. Any vehicle other than a motorhome with an original cost new in excess of \$250,000.
- F. Motor homes with an original cost new in excess of \$100,000, or used as a primary or secondary residence
- G. Trailers with an original cost new in excess of \$100,000, or used as a primary or secondary residence
- H. One of the following types:
 - 1. Gray market vehicle (not manufactured for sale in the United States)
 - 2. Vehicle has existing damage (beyond normal wear and tear) including glass
 - 3. Commercial vehicle types including but not limited to dump trucks, tow trucks or drive-aways, panel vans, step vans, pickups with greater than 10,000 GVW, emergency vehicles, buses, and any vehicle that requires a State or Federal motor carrier permit or a special driver's license
 - 4. Not more than 1 artisan-use vehicle per account (e.g. electrician, plumber, carpenter), sole proprietorship only, may not be operated by employees, not more than 2 job sites per day
 - 5. Kit cars, self-built, replicars, or experimental vehicles
 - 6. Previously totaled, salvaged, or reconstructed vehicles (not applicable to in-force claims for which repairs have been completed by professional mechanics and body shops, and the insured provides a mechanic's statement attesting to completed repairs and safe operation).
 - 7. Motorcycle, scooter, moped, snowmobile, all-terrain vehicle or dune buggy
 - 8. Special interest, reproduction or exotic vehicle

V. RISKS EXCEEDING THE FOLLOWING INCIDENT AND LOSS HISTORY ARE INELIGIBLE:

- A. The following charts outline the maximum combination of Incident and loss history that are eligible per operator in the past 36 months.

Note: A driver must accumulate 3 or more points in order to be non-renewed. If any drivers remain with less than 3 points then a named driver exclusion may be offered

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	At-Fault Accidents with any Bodily Injury	At-Fault Accidents with Property Damage over \$1,000	Minor Convictions	Total Incidents (AFs and minor convictions)
	36 mos.	36 mos.	36 mos.	36 mos.
Per Operator	2	3	3	3

VI. THE FOLLOWING RISKS REQUIRE REFERRAL TO THE UNDERWRITER:

- A. Any operator who in the past 12 months has a total of 3 or more Incidents
- B. Any risk with a newly added vehicle with an original cost new in excess of \$150,000

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1. DEFINITIONS

A. Private Passenger Auto

1. A Private Passenger Auto is a self-propelled four-wheel vehicle, other than a Truck Type, designed for use upon streets and highways and is subject to motor vehicle registration laws, that is Owned or leased under contract, and:
 - a. not used as a public or livery conveyance for passengers,
 - b. not rented to others.
2. Pickups, Sport Utility Vehicles (SUV) and Vans will also be considered Private Passenger Autos, if they are not customarily used for the delivery or transportation of goods or materials unless such use is:
 - a. for farming or ranching,
 - b. for making sales calls by a sales person,
 - c. incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
3. A Vehicle Owned by a farm family partnership or farm family corporation will be considered a Private Passenger Auto Owned by two or more relatives who are residents of the same household if:
 - a. it is principally garaged on a farm or ranch, and
 - b. it otherwise meets the definitions in 1 and 2 above.

For all other Vehicles Owned by corporations, partnerships or unincorporated associations, refer to the Commercial Lines Automobile Manual.

4. A Pickup, Sport Utility Vehicle or Van used in the business of the United States Government, by an employee of the Government, will be considered a Private Passenger Auto only if it meets the conditions in Rule 1.A.2 above.
- B. Eligible Vehicle as used in this manual refers to a Private Passenger Auto, or a vehicle considered as a Private Passenger Auto, which includes Antique or Classic Autos.
- C. Auto or Vehicle as used in this manual refers to an Eligible Vehicle.
- D. Eligible Driver as used in this manual refers to a listed driver other than:
 1. an Excluded Driver, or
 2. a Permitted Driver
- E. Liability as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- F. Owned as used in this manual includes an Auto leased under contract. If an Auto lease contract requires the lessee to provide primary insurance for the lessor, attach the Additional Insured Endorsement.
- G. Single Limit Liability as used in this manual refers to one limit that covers both Bodily Injury and Property Damage Liability.
- H. Spouse as used in this manual includes a party to a civil union or domestic partner.

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2. ELIGIBILITY

Personal Auto Policy

1. A Personal Auto Policy shall be used to afford Coverage to Private Passenger Autos if:
 - a. They are written on a specified Auto basis, and
 - b. They are Owned by an individual or by an individual and Spouse who are residents in the same household. Both the individual and Spouse who are residents in the same household may be listed as named insureds on the Declarations Page.
2. A Personal Auto Policy shall be used to afford Coverage to Private Passenger Autos that are Owned jointly by:
 - a. Two or more resident relatives other than an individual and Spouse,
 - b. Two or more resident individuals,
 - c. Two or more non-resident relatives, including non-resident individual and Spouse,
 - d. A named insured and a resident relative.If:
 - a. They are written on a specified Auto basis, and
 - b. The policy affords Coverage only for such Private Passenger Autos which are jointly Owned.
3. A Personal Auto Policy shall be used to afford Coverage to Motor Homes/Auto Homes, Golf Carts or other similar type vehicles if:
 - a. They are written on a specified vehicle basis.
 - b. They are Owned by:
 - i. An individual,
 - ii. An individual and Spouse,
 - iii. Two or more relatives other than an individual and Spouse,
 - iv. Two or more resident individuals,
 - v. A named insured and a resident relative, and
 - c. Coverage is limited in accordance with the Miscellaneous Type Vehicle Endorsement.
4. A Personal Auto Policy shall be used to afford Coverage to a named individual who does not own an Auto. The Named Non-Owner Coverage Endorsement must be attached.

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3. PREMIUM DETERMINATION

Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision Premiums are determined as follows:

- A. Determine the appropriate Rating Variables, Codes and Factors by referencing the Rules and Rate Section:
1. Refer to Rule 24 Frequency and Severity Bands to determine the Vehicle Frequency and Severity Band zip codes.
 2. Refer to the Base Rates and Frequency and Severity Bands Section of the Rate Pages to determine the Base Rate amounts and applicable Frequency and Severity Band Factors for the desired Coverages.
 3. Refer to Rule 6 Policy Variables and the Policy –Other Variables and Policy – Discounts sections of the Rate Pages to determine the Factors for each applicable Coverage.
 4. Refer to Rule 7 Vehicle Variables and Discounts, Rule 10 Model Year and the Vehicle – Incidents, Vehicle Other Variables and Vehicle - Discounts Section of the Rate Pages to determine the Factors for each applicable Coverage.
 5. Refer to Rule 8 Expense Determination and the Expense Section of the Rate Pages to determine for each Vehicle the Expense Amount and the Coverage to which the Expense Amount is to be applied.
 6. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
 7. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the Factors for each applicable Coverage.
 8. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Premium for each Coverage for the Policy Term.
- B. The Premium for each Coverage is determined by:
1. Multiplying the Factors from Rules 3.A.2 through 3.A.4 rounding at each step to five decimals. Dollar round the final result, in accordance with Rule 15 to determine the Pre-Expense Premium for each applicable Coverage.
 2. Adding the Expense Amount determined in Rule 3.A.5 to the result of Rule 3.B.1 to the appropriate Vehicles and Coverages, rounding the result to two decimals.
 3. Multiplying the factors from Rules 3.A.6 and 3.A.7 with the result of Rule 3.B.2. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
 4. Taking the greater of the result of Rule 3.B.3 or Rule 3.A.10.
- C. For Single Limit Liability, determine the Premium as follows:
1. For Rules 3.B.1 through 3.B.3, calculate the BI portion of the Premium using the CSL BI Base Rate, the BI Single Limit Liability Limit Factor, along with the BI Factors from all other Rate Tables.
 2. For Rules 3.B.1 through 3.B.3, calculate the PD portion of the Premium using the CSL PD Base Rate, the PD Single Limit Liability Limit Factor, along with the PD Factors from all other Rate Tables.
 3. Add the calculated BI portion and PD portion from steps 1 and 2 above, and apply Rule 3.B.4.

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6. POLICY VARIABLES, DRIVER VARIABLES, DISCOUNTS AND PROGRAMS

6.1 Driver Variables

A. Definitions

1. Resident

The applicant or insured and anyone residing in the applicant's or insured's household.

Exception: A person in active military service with Armed Forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the Auto.

2. Married Driver

Married Driver refers to a person living with his or her Spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.

3. Driver Age

The age attained on the last birthday.

4. Driver Types

a. Eligible Driver

Refer to Rule 1 of this manual.

b. Permitted Driver

A driver who has not yet obtained a Driver's License but has passed the applicable test to obtain a Learner's Permit.

c. Excluded Driver

A driver listed on the Travelers policy as excluded from Coverage and Underwriting. Excluded Drivers are not used in Rating.

5. License Types

a. Valid

Any unexpired Driver's License that has not been suspended, revoked or withdrawn.

b. Out of State

A Valid Driver's License from a state other than the state in which the policy is written. Canadian Licenses will be considered "out of state".

c. Foreign

Any driver who does not have a Valid U.S. or Canadian License, but has a Valid Foreign License.

6. Years Licensed

The number of years a driver has been licensed.

7. Unverifiable MVR

An Eligible Driver whose license and/or driving history cannot be validated or verified by a State's Department of Motor Vehicles Report. This does not include Permitted Drivers.

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6.2 Driver Assignment

Assign operators to autos as follows.

A. Driver Assignment to Eligible Vehicles

1. Each Eligible Driver will be assigned a Driver Score. Eligible Drivers are then ranked from highest to lowest score. In the event where two or more Eligible Drivers have the same Driver Score, ranking will be based on the order in which the drivers are listed on the policy. The Driver Score will be based on the following items: Marital status, count of At-Fault Accidents with Bodily Injury within 36 months, count of At-Fault Accidents with Bodily Injury 37-60 months, count of At-Fault Accidents without Bodily Injury within 36 months, count of At-Fault Accidents without Bodily Injury 37-60 months, count of Major Convictions within 36 months, count of Major Convictions 37-60 months, count of Minor Convictions within 36 months, count of Minor Convictions 37-60 months and Years Licensed.
2. Each Eligible Vehicle will be assigned a Vehicle Score. Eligible Vehicles are then ranked from highest to lowest score. In the event where two or more Eligible Vehicles have the same Vehicle Score, ranking will be based on the order in which the vehicles are listed on the policy. The Vehicle Score will be based on: vehicle collision symbol model year 1990 or older, vehicle collision symbol model year 1991 and newer, and Vehicle Age.
3. Up to two Eligible Drivers, primary operator and secondary operator, may be assigned to an Eligible Vehicle.
4. When the number of Eligible Drivers equals the number of Eligible Vehicles, all Eligible Drivers will be assigned as primary operators based on highest driver to highest vehicle.
5. When the number of Eligible Drivers exceeds the number of Eligible Vehicles, assignment is based on highest driver to highest vehicle. Once all Eligible Vehicles have an assigned primary driver, any remaining Eligible Drivers will be assigned as secondary drivers in a highest to highest manner. Eligible Driver to Eligible Vehicle assignment will continue based on highest driver to highest vehicle until all Eligible Drivers have been assigned or all Eligible Vehicles have a primary and secondary operator assigned. Any remaining Eligible Drivers will not be assigned to an auto.
6. When the number of Eligible Vehicles exceeds the number of Eligible Drivers, all Eligible Drivers will be assigned as primary drivers based on highest driver to highest vehicle. Any remaining vehicles will be classified as an Excess Vehicle, with no operator assigned.

B. Driver Assignment for Miscellaneous Type Vehicles

Each Miscellaneous Type Vehicle, except Antiques and Classics, will be classified as an Excess Vehicle and will not have an operator assigned.

C. Driver Assignment for Named Non-Owner Policies

Named Non-Owner Policies will not have a Vehicle Score. Primary and secondary operators are determined based on the Driver Score only. If more than two Eligible Drivers are present on a Named Non-Owned Policy, only the two Eligible Drivers with the Highest Driver Score will be assigned. Any remaining Eligible Drivers will not be assigned.

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D. Vehicle Driver Assignment

Vehicle Driver Assignment refers to the whether a vehicle has only a primary operator assigned, both a primary and secondary operator assigned, or a vehicle has been classified as Excess.

Code	Description
P	Vehicle has been assigned a Primary Operator only
S	Vehicle has been assigned both a Primary Operator and Secondary Operator
E	Excess Vehicle – no operators assigned

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6.3 Other Variables

A. Residence Type

Residence Type refers to the insured's primary residence and whether it is insured with a Travelers Company. Residence Types are defined as follows:

Residence Type	Description
H	The insured has a Homeowners Dwelling policy with Travelers
C	The insured has a Condominium policy with Travelers
T	The insured has a Renters policy with Travelers
E	The insured owns and resides in a dwelling or condominium which is insured elsewhere.
None	None of the above descriptions apply

Refer to the Policy – Other Variables Section of the Rate Pages to determine the appropriate Factor for each applicable Coverage.

B. Policy Tenure

The number of consecutive months the policy has been renewed in a Travelers Company.

C. Single/Multi-Vehicle Policy

Single/Multi-Vehicle Policy refers to the number of Eligible Vehicles on the policy.

Code	Description
S	Only one Eligible Vehicle is listed on the policy
M	More than one Eligible Vehicle is listed on the policy
N	No Eligible Vehicles are listed on the policy

D. Vehicle Driver Ratio

Vehicle Driver Ratio refers to the combination of the number of Eligible Drivers and the number of Eligible Vehicles. Vehicle Driver Ratio categories are defined as follows:

Code	Description
A	Single car-one driver
B	Single car-more drivers than Vehicles
C	Multi-car-more Vehicles than drivers
D	Multi-car-equal number of Vehicles and drivers
E	Multi-car-more drivers than Vehicles
F	No Eligible Vehicles on the policy, any number of drivers

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6.4 Policy Discounts and Programs

A. Renewal Discount

A Renewal Discount may apply to policies based on Policy Tenure.

B. Group Programs

A Group Program will apply if the policy qualifies for one of the designated group programs listed below. Acceptable documentation must be provided.

For Groups associated to a specific Eligible Driver, in the event that there is only one qualifying Eligible Driver in the household and that driver is subsequently removed as a rated driver on the policy, the policy will no longer remain eligible for the Group Program.

If a policy is eligible for more than one Group Program, or more than one Eligible Driver qualifies for a Group Program, only the largest qualifying will be applied to the policy.

1. Degreed Professional Program

Eligible Drivers in the following categories are eligible if the qualification criteria has been met:

a. Engineer

Will typically have a Bachelor's degree or an Advanced Degree in Engineering or be licensed as an engineer in one of the following fields of engineering: Aeronautical, Aerospace, Architectural, Chemical, Civil, Computer Science, Electrical, Gas, Mechanical, Nautical, Nuclear, Petroleum or Structural.

b. Scientist

Will typically have a Bachelor's or higher degree in one of the following physical sciences: Astronomy, Biochemistry, Biology, Botany, Chemistry, Cybernetics, Dentistry, Geology, Geophysics, Immunology, Mathematics, Medicine, Meteorology, Microbiology, Pharmacology, Physics, Physiology, Planetary Systems or Zoology.

c. Medical

Will typically have a Bachelor's or higher degree in a medical field.

d. Certified Public Accountant

Will typically have a Bachelor's or higher degree in an accounting field. Must hold an active license as a Certified Public Accountant.

e. Educators

Will typically have a Bachelor's or higher degree and be credentialed as a teacher, or educational administrator and hold a "Clear", "Professional Clear", "Life" or "Preliminary" designation, or be employed full-time as a college or university teacher or professor.

Bachelor's and Advanced degrees should come from accredited universities and programs. Advanced degrees include Graduate School degrees, Doctorates, Masters and Ph.D.'s.

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2. Service Professional Program

Eligible Drivers in the following categories are eligible if the qualification criteria has been met:

a. Firefighters

Must be employed as a full-time firefighter for a state or local fire department within California. Volunteer firefighters are not eligible.

b. Paramedics/EMT

Must have a current EMT-1, EMT-IL or EMT-P certificate from the state of California.

c. Pilots

Must have a current airman certificate issued by the Federal Aviation Administration. All certificate classes apply except student certificates.

3. Retiree Member Program

Eligible Drivers are eligible for the Retiree Member Program if they are a member in an association for retired persons and are age 50 and older.

4. Alumni Program

The named insured or spouse is an active member of an Alumni Association from an accredited college or university.

5. Homeowner Association (HOA) Member Program

The named insured or spouse is a member of an active Homeowner Association. Active member is defined as being currently assessed a fee on a specified timeline, established by the association. Proof of membership is required.

Note: A policy that is eligible for the HOA Member Program that is also receiving the Dwelling Account Discount will receive the larger of the two.

6. Affinity Program

A policy affiliated with an affinity group such as an employer, a credit union or an association that has entered into an arrangement with Travelers. Refer to the Affinity Group Listing Supplement for participating groups.

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7. VEHICLE VARIABLES AND DISCOUNTS

7.1 Incident Determination and Accumulation

Incidents are accumulated using the driving incident records for each Eligible Driver in the household. Incidents are assigned to the vehicle that the operator(s) responsible for incurring the incidents are assigned using Rule 6.2. Therefore, the provisions of this Rule shall be on an operator/per vehicle basis.

A. Incident Types

1. Convictions

Convictions include those categorized below for all Eligible Drivers in the household.

a Major Convictions

- i. Driving under influence: driving while intoxicated or under the influence of drugs
- ii. Attempting to elude officer: eluding or attempting to elude a police officer
- iii. Failure to stop/report an accident: failure to stop and report when involved in an accident
- iv. Gross negligence/manslaughter: homicide or assault arising out of the operation of a motor vehicle
- v. Illegal use of license/driving while suspended: driving while license is suspended or revoked; using stolen license
- vi. Operate without owner's permission: operating a motor vehicle without the owner's permission
- vii. Loan license to unlicensed person
- viii. Reckless driving: driving a motor vehicle in a reckless manner
- ix. Speeding: in excess of 100 miles per hour
- x. Racing: engaging in a speed contest
- xi. Suspension/Revocation: suspension or revocation of a license as a result of a conviction
- xiii. Any other 2 point major convictions

b. Minor Convictions

- i. Speeding other than in excess of 100 miles per hour
- ii. Stop sign and traffic signal violations
- iii. Improper turn or lane changes
- iv. Miscellaneous Minor Violations assigned one or more points by the California Department of Motor Vehicles.
- v. Any other 1 point minor conviction

2. Accidents

Accidents include those categorized below.

a. At-Fault Accidents

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Accident involving any Eligible Driver who was at least 51% at fault, while operating an auto and resulting in a loss causing bodily injury, death or damage to any property in excess of \$1,000, unless categorized below as Not-At-Fault.

- b. Not-At-Fault Accidents
 - i. Accidents incurred by an operator demonstrated to be a named insured or operator of an auto insured under a separate policy; and
 - ii. Accidents occurring under the following circumstances:
 - (a) auto lawfully parked (if the vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - (b) the applicant, owner, or other resident operator is reimbursed by, or on behalf of a person who is responsible for the accident or has judgment against such person; or
 - (c) auto operated by the applicant or any resident operator (1) which is struck in the rear by another vehicle and the insured has not been convicted of a moving traffic violation in connection with this accident; (2) which is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
 - (d) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - (e) accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
 - (f) applicant, owner or other resident operator receives payment solely under Medical Payments, Uninsured Motorists or Underinsured Motorists Coverages, and the operator was not convicted of a moving traffic violation.
3. Comprehensive Losses
- a. Accidents involving Comprehensive Loss Payments Only
 - i. Accidents involving Physical Damage caused by contact with animals or fowl; or
 - ii. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects.
 - b. All other loss activity not classified above in Rule 7.1.A.2 and 7.1.A.3.a as an Accident.

B. Refund of Surcharged Premium

If Incidents have been accumulated and it is later determined that the Incident falls under one of the other categories in this Rule, in the event that this results in an increase in Premium, the Company shall refund to the insured the increased portion of the Premium generated

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C. Administration of Incidents

The information necessary to accumulate Incidents is determined initially from a properly completed application supported by any one or combination of the following as required by the Company:

1. Company's own records,
2. Motor Vehicle Records (MVR),
3. An application signed by the applicant and agent,
4. Information received from a Consumer Reporting Agency.

D. Incident Accumulation

1. Chargeable Incident Count
 - a. The Experience Period for the Chargeable Incident Count for New Business shall be 35 months immediately preceding the Effective Date of application. The Experience Period for Renewal shall be the 36 months immediately preceding the Renewal Effective Date as of the preparation date of the continuation or Renewal.
 - b. The Chargeable Incident Count is determined by accumulating At-Fault Accidents, Minor Convictions and Major Convictions.

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7.2 Other Variables

A. Vehicle Age

Vehicle Age is determined by subtracting the Vehicle Model Year from the Transaction Effective Date (Year) as follows:

1. if the result is equal to or less than -1, Vehicle Age will equal "A";
2. if the result is equal to or greater than 20, Vehicle Age will equal "20";
3. otherwise, Vehicle Age will equal the result.

B. Vehicle Use

Vehicle use includes Pleasure, Farm, Commute and Business categories.

1. Pleasure Use

The auto is not customarily used in driving to and from work or school or for Business Use.

2. Farm Use

- a. The Auto is principally garaged on a farm or ranch, and
- b. it is not customarily used in driving to and from work other than farming or ranching, or driving to and from school, and
- c. it is not customarily used in any occupation other than farming or ranching.

3. Commute

- a. Driven to and from work or school:
 - i. no Business Use.
- b. An Auto driven part way to and from work or school, such as to a railroad or bus depot, whether or not the Auto is parked at the depot during the day, shall be considered as driving to and from work or school.

4. Business Use

The use of the Auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the Auto, in occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

5. Vehicle Use classifications are as follows:

Classification	Description
P	Pleasure Use
F	Farm Use
T, S or L	Commute
B	Business Use

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C. Vehicle Mileage

There are two annual mileage programs offered; an Estimated Mileage Program and a Certified Mileage Program. The mileage programs are offered at a Policy Level and the rating is applied at the Vehicle Level.

1. Estimated Mileage Program

(a) New Business and Vehicles Added During the Term of the Policy

The Estimated Mileage figure will represent the annual mileage that the insured expects the Vehicle to be driven during the 12 month period following the inception of the policy. If sufficient information is not provided to support the Estimated Mileage or if the information provided does not support the Estimated Mileage, then Travelers may request additional information to validate the annual mileage.

(b) Renewal Business

Travelers will request a policyholder to provide the estimated annual miles he or she expects each Vehicle insured will be driven during the 12 month period following the policy renewal period. This information will be requested at least every three years. Additionally, Travelers may use a third-party vendor to select policyholders based on standard and consistent criteria to request additional information.

(c) Information used to determine Estimated Annual Mileage may include, but is not limited to:

- i. The insured's estimate of the annual miles that he or she expects the Vehicle to be driven in the 12 month period following the inception of the policy
- ii. The current odometer reading of the Vehicle to be insured
- iii. The reason for any differences between the estimate for the upcoming 12 months and the miles driven the previous 12 months
- iv. An estimate of the number of miles to be driven for Pleasure or other purposes
- v. If Commute, information pertinent to the distance, time and frequency that the Vehicle will be used
- vi. Odometer readings obtained from smog check stations licensed by the California Bureau of Automotive Repair, from the California Department of Motor Vehicles, or any other governmental agency that maintains public records of vehicle odometer readings.

Note: In the event that, at New Business, mid-term vehicle add or Renewal, Travelers cannot determine an Estimated Mileage from the information provided by a policyholder, or the policyholder does not respond to a request for information, Travelers will issue the policy using the greater of the insured's expiring mileage or a default annual mileage figure of 12,000. The policyholder will be informed of the mileage figure used to rate the policy at least 30 days prior to the mileage becoming effective on the policy.

2. Certified Mileage Program

An insured may opt to participate in the Certified Mileage Program. Historical odometer readings will be used to determine the annual mileage used to rate the Vehicles on the policy. On a policy that has opted to participate in the Certified Mileage Program, all Vehicles will be subject to attempts to collect the necessary odometer readings to calculate a Certified Mileage. Odometer readings will be collected at New Business and at least every other Renewal. Verification may be required for odometer readings supplied by the insured or an agent of the insured. Triggers for verification include the lack of consistent mileage and/or odometer data. Acceptable verification includes, but is not limited to, service receipts, photos, smog check reports, bill of sale.

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a. Sources For Odometer Readings:

The following are potential sources of odometer reading(s) that Travelers may consider in the calculation of a certified annual mileage. Travelers may use one source exclusively or a combination of sources:

- i. Odometer readings of the insured Vehicle or Vehicles, made by an employee of the insurer, an agent of the insurer; or a third-party vendor retained by the insurer
- ii. Odometer readings recorded by an automotive repair dealer, as defined by section 9880.1 of the Business and Professions Code, in the ordinary course of the business of servicing a vehicle, provided to the insurer by the policyholder or by a vendor retained by the insurer
- iii. Odometer readings obtained from smog check stations licensed by the California Bureau of Automotive Repair, from the California Department of Motor Vehicles, or any other governmental agency that maintains public records of vehicle odometer readings. Any odometer readings obtained pursuant to this section shall be provided to the insurer by the policyholder, the California Bureau of Automotive Repair, the California Department of Motor Vehicles, any government agency that maintains odometer readings, or a vendor retained by the insurer
- iv. Odometer readings reported to the insurer by the insured or by an agent of the insured
- v. A technological device

b. Determining Eligible Odometer Readings

To successfully calculate a Certified Mileage, odometer readings must be:

- i. No greater than 1,095 days prior to the effective date of the policy
- ii. At least 90 days apart

Mileage from odometer readings will be annualized over a 365 day period to calculate a certified mileage. Additionally, following our hierarchy outlined in this rule, the derivation will choose the most recent eligible odometer reading and eligible odometer reading closest to 365 days from that reading to calculate a certified mileage.

c. New Business

i. Overall Process

At New Business the following information, at minimum, will be requested for all Vehicles on policies that have opted to be part of the program. The information will be requested prior to issuance.

- a) Vehicle's Current Odometer Reading
- b) Vehicle's Current Odometer Reading Date
- c) Odometer Readings from a third party vendor

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Travelers will attempt to calculate an annual mileage based upon the information received.

ii. Mileage Calculation Hierarchy

- a) If two eligible customer supplied odometer readings are received, mileage will be calculated from these readings, excluding the customer supplied current odometer reading at New Business.
- b) If at least one eligible customer supplied odometer reading is received and can be supplemented by an eligible third party data odometer reading, mileage will be calculated from the most recent customer supplied odometer reading and the eligible third party data odometer reading closest to 365 days from that odometer reading, excluding the customer supplied current odometer reading.
- c) If one eligible customer supplied odometer reading is received and the customer supplied current odometer reading at New Business is provided and eligible, the mileage is calculated using these odometer readings.
- d) If two eligible third party data odometer readings are received, mileage will be calculated from the most recent eligible third party data odometer reading and the eligible third party data odometer reading that is closest to 365 days from that reading.
- e) If at least one eligible third party data odometer reading is received and can be supplemented by the customer supplied current odometer reading at New Business, mileage will be calculated from the customer supplied current odometer reading and the eligible third party data odometer reading closest to 365 days from that odometer reading.
- f) If mileage cannot be calculated from eligible odometer readings, the Vehicle will be rated on the estimated mileage curve using the customer's estimated mileage over the 12 months following policy issuance.

Note: In the event that, at New Business or mid-term vehicle add, Travelers cannot determine an Estimated Mileage from the information provided by a policyholder, or the policyholder does not respond to a request for information, Travelers will issue the policy using the greater of the insured's current mileage or a default annual mileage figure of 12,000. The policyholder will be informed of the mileage figure used to rate the policy at least 30 days prior to the mileage becoming effective on the policy.

d. Renewal

i. Overall Process

- a) Travelers will first attempt to obtain updated odometer information from a third party vendor at a minimum of every 2 years.
 - i. Vehicles rated on the Certified Mileage Curve will be updated every other annual Renewal.
 - ii. Vehicles not rated on the Certified Mileage Curve will be updated at every annual Renewal.
- b) If Travelers cannot obtain sufficient third party vendor information, Travelers will reach out to the policyholder prior to the Renewal Effective Date, to request an odometer reading. The policyholder will have 30 days to return this information. For calculation hierarchy purposes, this mileage will be defined as "new eligible customer supplied odometer reading."

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- c) If Travelers is able to successfully verify annual mileage, the resulting mileage will be applied to the Renewal Term. If Travelers does not receive sufficient information to calculate a certified mileage the following will occur:
 - i. First annual attempt –A Vehicle will be rated on the Estimated Mileage Curve.
 - ii. Second annual attempt – A Vehicle will be rated at the higher of the expiring annual mileage or the approved default mileage figure of 12,000 on the Estimated Mileage Curve.
- d) Travelers will notify policyholders in advance of any changes to annual mileage, Enrollment Discount or Mileage Curve.
- ii. Mileage Calculation Hierarchy
 - a) If two new eligible customer supplied odometer readings are received, mileage will be calculated from these readings
 - b) If at least one new eligible customer supplied odometer reading is received and can be supplemented by either an eligible third party odometer reading or an eligible previously verified customer supplied odometer reading, mileage will be calculated from the most recent eligible new customer supplied odometer reading and the eligible third party odometer reading or eligible previously verified customer supplied odometer reading that is closest to 365 days from that odometer reading.
 - c) If at least one new eligible customer supplied odometer reading is received and can be supplemented by an eligible previously unverified customer supplied odometer reading, mileage will be calculated from the most recent eligible new customer supplied odometer reading and the eligible previously unverified customer supplied odometer reading that is closest to 365 days from that odometer reading.
 - d) If at least two new eligible customer supplied odometer readings or eligible customer supplied current odometer reading at new business are received, mileage will be calculated from these readings.
 - e) If at least two eligible previously verified customer supplied odometer readings or eligible third party odometer readings are received, mileage will be calculated from these odometer readings.
 - f) If at least two eligible previously verified or previously unverified customer supplied or eligible third party odometer readings are received, mileage will be calculated from these odometer readings
 - g) If at least one eligible previously verified customer supplied odometer reading or eligible third party odometer reading can be supplemented by the eligible customer supplied current odometer reading at new business, calculate mileage from these two readings.
- e. Vehicles Added During the Term of the Policy:
 - i. Overall Process for Replacement Vehicle
 - a) If the Vehicle added replaces a Vehicle previously on the policy and is a New Vehicle to the customer, the Vehicles initial mileage will be determined as follows.

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- i. Replaced Vehicle rated on the Certified Mileage Curve – Use expiring mileage rated on the Certified Mileage Curve.
 - ii. Replaced Vehicle is receiving the Enrollment Discount – Use the Estimated Annual Mileage figure that the insured expects the Vehicle to be driven during the 12 month period following the inception of the policy with Enrollment Discount.
 - iii. Replaced Vehicle is not rated on the Certified Mileage Curve or receiving the Enrollment Discount – Use the Estimated Mileage figure that the insured expects the Vehicle to be driven during the 12 month period following the inception of the policy. If the vehicle qualifies, use the Enrollment Discount
- ii. Overall Process for Added Vehicle
- If the Vehicle added is a New Vehicle to the customer, the Vehicles initial mileage will be determined by following the New Business process described in this Rule.

f. Mileage Program classification codes are as follows:

Mileage Program Code	Description
A	Vehicle rated with Estimated Mileage Curve and policy participating in Certified Mileage Program
E	Enrollment Vehicle – Vehicle that the insured has purchased within 90 days of the policy effective date will receive the Enrollment Discount and policy is participating in the Certified Mileage Program.
V	Vehicle rated with Certified Mileage Curve and policy participating in Certified Mileage Program
None	Vehicle not in Certified Mileage Program

D. Model Year

Refer to Rule 10 Model Year Classification to determine the Model Year of the vehicle.

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E. Symbols

Travelers Proprietary Liability and Physical Damage Symbols are unique Symbols assigned based on the vehicle's VIN; Model Year, Make and Model; or Cost New.

Exceptions:

1. For vehicles with new Model Years that have not yet had a Symbol assigned, the prior Model Year's Symbol will be assigned until such time as the database has been updated to include the new Model Year.
2. Liability Symbols
 - a. Vehicles with Pre-1981 Model Years will be assigned a Symbol of (DD).
 - b. Vehicles with Model Years of 1981 and subsequent that do not have a designated Liability Symbol Assignment are automatically assigned based on the make of the vehicle and whether the Type is a Private Passenger or Pickup.
 - c. New makes of vehicles, including Miscellaneous Vehicle Types other than Classic Autos, will have the Symbol of (EE) until the next annual update of Symbols. Makes of low production vehicles will also be assigned a Symbol of (EE).
 - d. Miscellaneous Vehicle Types
 - i. Private Passenger Autos and Pickups Classified as Antiques or Classics (regardless of Model Year) will have their own separate Symbols: Antique Limited Use (AA), Antique Not Limited Use (BB) or Classic (CC).
 - ii. All other Miscellaneous Vehicle Types (ex. Motor Homes/Auto Homes, Golf Carts) will have the Symbol of (FF).
3. Physical Damage Symbols
 - a. Vehicles with Pre-1990 Model Years are assigned ISO Physical Damage Symbols.
 - b. For existing vehicles where the Travelers Proprietary Physical Damage Symbols cannot be assigned based on VIN or Cost New, the Prior Model Year's Symbol Assignment is used.
 - c. For new makes of vehicles, excluding Miscellaneous Vehicle Types, the Symbol is assigned based on the Manufacturer's Suggested Retail Price from the Table in the Price/Symbol Section of this manual.
 - d. For all Miscellaneous Vehicle Types, including Antiques and Classics (regardless of Model Year), refer to the Miscellaneous Type Vehicle Rule of this manual to determine the Physical Damage Symbol Assignment.

Note: Travelers Proprietary Symbols will be analyzed and updated periodically.

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F. Alternative Fuel Vehicles

Alternative Fuel Vehicles are vehicles with original factory-installed engines that are powered by alternative fuel sources which can be identified by Engine Type. Engine Types are classified by ISO as follows:

Classification	Engine Type
B	Turbo Hybrid
D	Diesel Engine
E	Electric
F	Flexible Fuel
H	Hybrid
N	Natural Gas Engine
T	Turbo Engine
X	Turbo Diesel Engine
Y	Turbo Bio Diesel
Blank	Other Type of Engine

1. Hybrid Vehicle Discount

A Hybrid Vehicle Discount applies only to Vehicles Classified as Hybrid or Turbo Hybrid.

2. Electric Vehicle Discount

An Electric Vehicle Discount applies only to Vehicles Classified as Electric.

Note: For the purpose of this Rule, any vehicle powered by a source such as compressed natural gas, propane, hydrogen, alcohol-based substances or diesel (including neighborhood electric vehicles), does not qualify for either the Hybrid Vehicle Discount or the Electric Vehicle Discount.

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7.3 Vehicle Discounts

A. California Good Driver Discount

A California Good Driver Discount is available to drivers who meet all the following criteria:

1. have been continuously licensed for at least 3 years,
2. have not been convicted of vehicular manslaughter or driving under the influence of alcohol or drugs during the previous 10 years,
3. have no 2 point major violations/convictions,
4. have no more than one violation point for a minor traffic violation/conviction or an At-Fault Accident with property damage only in excess of \$1,000 total damages,
5. have no At-Fault Accidents resulting in bodily injury or death, and no more than one violation dismissal in the past 3 years that would have resulted in more than one violation point.

All operators that qualify as a California Good Driver and are assigned to a vehicle are eligible for the California Good Driver Discount.

Driver Discount Code	Description
G	California Good Driver

B. Superior Good Driver Discount

The Superior Good Driver Discount is available to all operators assigned to a vehicle who are California Good Drivers and who meet the following additional criteria:

1. have been licensed for at least 5 consecutive years,
2. are assigned operators with no incidents in the past 5 years.

Incidents are defined as At-Fault Accidents with Bodily Injury, At-Fault Accidents with Property Damage only over \$1,000 (\$750 if the Accident occurred prior to 12/11/2011), major and minor traffic violations/convictions and violation dismissals.

Driver Discount Code	Description
S	Superior Good Driver

C. Months Clean Discount

The Months Clean Discount may be available to assigned operators based upon the number of months since the assigned operator's last Incident.

Incidents are defined as At-Fault Accidents with Bodily Injury, At-Fault Accidents with Property Damage only over \$1,000 (\$750 if the Accident occurred prior to 12/11/2011), major and minor traffic violations/convictions and violation dismissals.

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D. Good Student Discount

Good Student Discount applies when a Youthful Driver has received Good Student status and the Youthful Driver is an assigned operator on a Vehicle. The Good Student status applies provided:

1. The owner or operator is:
 - a. at least 16 years of age, and
 - b. a full time high school, home study, college or university student.
2. A school report has been presented to the Company upon initial application indicating that the student has met one of the following requirements:
 - a. is in the upper 20% of his/her class scholastically, or
 - b. maintains a "B" average, or its equivalent, or
 - c. when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent, or
 - d. when in a school that does not issue an alphabetical or numerical grade, must have a "pass" rating or higher, or
 - e. is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement, or
 - f. is enrolled in an academic home study program and provides proof upon initial application that:
 - i. the student maintains a "B" average or its equivalent, or
 - ii. when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent, or
 - iii. when in a school that does not issue an alphabetical or numerical grade, must have a "pass" rating or higher, or
 - iv. the student ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:
 - (a) PSAT (Preliminary Scholastic Aptitude Test)
 - (b) PLAN/ Pre-ACT (Preliminary American College Test)
 - (c) SAT-I (Scholastic Aptitude Test - I)
 - (d) ACT (American College Test)
 - (e) Iowa Test of Basic Skills
 - (f) California Achievement Test

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

E. Student Away at School Discount

Student Away at School Discount applies when a Youthful Driver resides at an educational institution over 100 road-miles from the place of principal garaging for any listed auto and the student away is an assigned operator on a Vehicle.

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F. Driver Training Discount

Driver Training Discount applies when any Eligible Driver less than 21 years of age has successfully completed a Driver Education Course meeting the State Mandated Requirements and the driver is an assigned operator on a Vehicle.

G. Mature Driver Improvement Discount

The Mature Driver Improvement Discount applies to an Auto when the principle operator has completed a Mature Driver Improvement Course.

1. To qualify for this Discount, the following standards must be met:
 - a. The course is either the Defensive Driving Course administered by the National Safety Council or any other Accident Prevention Course which is approved by the Secretary of State as meeting or exceeding the standards of the National Safety Council Defensive Driver's Course and which is taught by an instructor approved by the Secretary of State and consists of at least 8 hours of classroom instruction.
 - b. The principal operator 55 years of age or over and has furnished satisfactory evidence that he or she has successfully completed an approved Mature Driver Improvement Course.

"Satisfactory Evidence" is a certificate certifying the successful completion of the course.
2. Apply the Mature Driver Improvement Discount for 3 years from the date the course was completed, beginning with the first anniversary subsequent to the date the request for credit is made.

H. Certified Mileage Program

Policyholders that opt to be part of the Certified Mileage Program found in Rule 7.2.D. may be rated on the Certified Mileage Curve or receive an Enrollment Discount.

1. Certified Mileage Curve – A Vehicle will be rated on the Certified Mileage Curve if Travelers can successfully obtain the necessary odometer information to calculate a Certified Mileage on a Vehicle.
2. Enrollment Discount – Recognizing that "new to you" Vehicles will not have sufficient historical information to calculate a Certified Mileage, Travelers will apply an enrollment discount for all "new to you" Vehicles based on the mileage that a policyholder expects the Vehicle to be driven in the 12 months following policy inception. A "new to you" Vehicle is considered a Vehicle that the insured has purchased within 90 days of the policy New Business or Renewal Effective Date or the date the Vehicle is first added to the policy.
3. A Vehicle will not be rated on the Certified Mileage Curve if Travelers cannot successfully obtain the necessary information to calculate a Certified Mileage.

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I Anti-Theft Device Discount

The Anti-Theft Discount shall be applied to Autos equipped with an Anti-Theft Device meeting the criteria outlined in this Rule. Any discount is provided to Private Passenger Vehicles, including Antiques and Classic Vehicles. To qualify, the Anti-Theft Device must:

- be provided by the manufacturer of a vehicle as original equipment, or installed in a vehicle by the manufacturer of the vehicle or an authorized dealer of that manufacturer; and
- be self-activating upon locking the passenger doors of the vehicle.

If an automobile is equipped with more than one device, apply only one classification and rating factor displayed on the Rate Pages. Use the classification that gives the largest discount.

1. Anti-Theft Descriptions:

a. Category 1 - Alarm Only

Motor vehicles equipped with a device that does one or more of the following when activated:

- Sounds an alarm
- Causes the vehicle horn to sound
- Causes the vehicle lights to flash

b. Category 2 - Active Disabling

Motor vehicles equipped with an active disabling device which disables the vehicle by making the fuel, ignition, starting system or other critical system in-operable.

A disabling device is categorized as active if a separate manual step IS required to engage the device.

c. Category 3 - Passive Disabling Device

Motor vehicles equipped with a hood lock which can be released only from inside the vehicle, and with a passive disabling device which disables the vehicle by making the fuel, ignition, starting system or other critical system inoperable.

A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

d. Category 4 - Vehicle Recovery Systems

Motor vehicles equipped with a vehicle recovery system.

A vehicle recovery system is an operational anti-theft and recovery device consisting of an electronic homing device used in conjunction with a participating police agency (such as Lo-Jack). When activated, the electronic homing device allows law enforcement agencies to track the stolen vehicle.

Category Code	Description
AD	Category 1 - Alarm Only
AT	Category 2 - Active Disabling
AF	Category 3 - Passive Disabling Device
EA	Category 4 - Vehicle Recovery Systems
None	No Anti-Theft Device

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8. EXPENSE DETERMINATION

Expense Amounts are based on characteristics found in the Expense Section of the Rate Pages.

A. Expense Calculation

Multiply the Base Expense Amount by the Expense Adjustment Factor to determine the Expense Amount to be applied to each Eligible Vehicle.

B. Expense Allocation

Expenses are added to the Bodily Injury Coverage on all Eligible Vehicles. In the absence of the Bodily Injury Coverage, Expenses are added to Comprehensive Coverage for that Vehicle.

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9. OTHER DISCOUNTS

A. Multi-Policy Discount

1. The Multi-Policy Discount is applied based on the insured's Residence Type in combination with the total number of Eligible Companion Policies that are insured with the Travelers.
 - a. Eligible Companion Policies include: Boat owner, Personal Articles Floater, Umbrella and Dwelling Fire policies.
 - b. Policies are also eligible for this discount when the insured expects to have a Residence Type or Eligible Companion Policies in effect within 90 days of the Policy Effective Date.
 - c. Refer to the Other Discounts Section of the Rate Page to determine the applicable Factors.

Refer to the Other Discounts Section of the Rate Pages to determine the applicable Factors.

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10. MODEL YEAR

The Model Year of the auto is assigned by the manufacturer.

A. Exceptions

Rebuilt or Structurally Altered Autos - the Model Year of the chassis determines the Model Year of the auto.

B. Coding

The complete Model Year, for example 2011, will be used in this manual.

Note: To Rate New Model Years not shown on the Rate Pages, refer to the Vehicle Variables and Discounts Section of the Rate Pages and multiply the latest Model Year Factor by the Annual Compounding Factor

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11. MINIMUM PREMIUM

- A. A Minimum Premium Charge applies to each Coverage or Feature for the Policy Period. Refer to the Policy – Other Variables Section of the Rate Pages to determine the Minimum Premium for each applicable Coverage or Feature. Any pro-rata adjustment to the Coverage or Feature Minimum Premiums will not result in a Premium of less than \$1 for the Policy Period.

- B. The Minimum Premium Charge for each policy is \$25 for a 6-month Policy Term and \$50 for a 12-month Policy Term. These Minimum Premium Charges for each policy are not subject to pro-rata adjustment except in the event of Cancellation.

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12. POLICY PERIOD

- A. No policy may be written for a period longer than 12 months.
- B. Premium charged for Policy Terms is as follows:
 - 1. Twelve month policies - Refer to the Policy - Other Variables Section of the Rate Pages.
 - 2. Six month policies
 - a. For 6-month policies charge the 6-month Premium in the Policy - Other Variables Section of the Rate Pages.
 - b. Policies issued for a 6-month period with an Effective Date on the 29th, 30th or 31st of any month:
 - i. A New Business Policy may be extended from the Effective Date to the first day of the calendar month following the expiration of the policy.
 - ii. Premium for this extended Coverage of 1 to 3 days shall be waived.
- C. Short-term Policies (policies written for other than a 6 or 12 month term)

Such Policies shall be written on a pro-rata basis:

- a. When Coverage is written to secure a common policy date with other Coverages or lines of insurance.
- b. When a policy is issued to replace an outstanding policy of a company in liquidation, for a period equal to the unexpired term of the outstanding policy.
- c. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

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13. CHANGES

A. Changes in Rating Criteria

Compute Premium Adjustments on a pro-rata basis when Changes in Rating Criteria are made. This includes the addition or deletion of an Eligible Driver or Eligible Vehicle during the Policy Term.

Exceptions:

1. A policy shall not be changed other than at continuation because of the attained age of an operator of the Auto.
2. A policy shall not be changed other than at continuation to affect a change in Incident Accumulation, except for the addition or deletion of an Eligible Driver with Incidents within the Policy Experience Period.
3. A policy shall not be changed other than at continuation solely due to a change in Vehicle Symbol Assignment.

B. Changes Requiring Premium Adjustments

1. Compute all Changes Requiring Premium Adjustments during the Policy Term in accordance with the Rules and Rates in effect as of the inception of the policy using the date of change on a pro-rata basis.
2. During the first year after a new coverage form option is added to the manual, that Endorsement may be added to a policy mid-term using the Rules and Rates in effect at the time of the addition on a pro-rata basis. For subsequent continuations, the policy will revert to the Changes Rule as stated in A above.
3. Minimal Premium Adjustments
 - a. If an outstanding policy is amended and results in a Minimal Premium Adjustment, the amount may be waived; except that the actual Return Premium will be returned at the request of the insured.
 - b. Minimal Premium Refund may be waived if the insured requests the following:
 - i. cancellation of Coverage,
 - ii. reduction of Limits of Liability,
 - iii. increase in Deductible,except that actual Return Premium will be returned at the request of the insured.

The applicable Minimal Premium will be determined according to Company or State Requirements.

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14. CANCELLATION

All Cancellations shall be computed on a pro-rata basis, subject to Rule 11 Minimum Premium.

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15. WHOLE DOLLAR PREMIUM

The Premium for each Coverage or Feature shall be rounded to the nearest whole dollar, separately for each Coverage or Feature provided by the Policy.

Any Premium \$.50 or over shall be rounded to the next higher whole dollar.

This procedure shall apply to all Changes or Cancellations.

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16. SUSPENSION

Suspension of Coverages is not available.

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17. STATE SPECIFIC COVERAGES

A. Uninsured Motorists Coverage

1. Owners

a. Uninsured Motorists Bodily Injury (includes Underinsured Motorists Coverage)

This form of auto insurance shall be offered at limits equal to the bodily injury liability limits under every policy issued or delivered to the owner of a motor vehicle principally used or garaged in California.

If this form of insurance is purchased, it must apply to all vehicles on the policy.

Uninsured Motorists Bodily Injury Coverage includes Underinsured Motorists Bodily Injury Coverage at limits above the financial responsibility limits.

Exception:

The named insured may, by agreement in writing, reject such coverage or select lower limits, but not less than the financial responsibility limits.

Note: The written agreement to reject this coverage is binding with respect to:

- i. Any continuation or renewal of the policy.
- ii. Any other policy which extends, changes, supersedes or replaces the policy, when issued by the same insurer.
- iii. Reinstatement of the policy within 30 days of any lapse.

b. Uninsured Motorists Property Damage

i. Uninsured Motorists Property Damage Coverage shall be offered under every auto liability policy issued or delivered to the owner of a motor vehicle principally garaged in the State of California to which:

- (a) Uninsured Motorists Bodily Injury Coverage is afforded; and
- (b) Collision Coverage is not afforded.

ii. The offer must be made in writing in accordance with the procedures in the California Insurance Law.

iii. The named insured may reject this coverage.

Note: The written agreement to reject this coverage is binding with respect to:

- (a) Any continuation or renewal of the policy.
- (b) Any other policy which extends, changes, supersedes or replaces the policy, when issued by the same insurer.
- (c) Reinstatement of the policy within 30 days of any lapse.

iv. The only limit available is \$3,500.

2. Non-Owner

A named non-owner policy may be extended to afford Uninsured Motorists Coverage in accordance with the rules for owners in Section 1 above.

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3. Premium Determination

- a. Determine the appropriate rating variable, codes and factors by referencing the Rules and Rate section:
 - i. Refer to Rule 24 Frequency and Severity Bands to determine the vehicle level Frequency and Severity Band zip codes.
 - ii. Refer to the Base Rates and Frequency and Severity Bands section of the rate pages to determine the Base Rate amounts and applicable Frequency and Severity Band factors for the desired coverages.
 - iii. Refer to Rule 6 Policy Variables and Discounts and the Policy – Other Variables and Policy – Discounts sections of the rate pages to determine the factors for each applicable coverage.
 - iv. Refer to Rule 7 Vehicle Variables and Discounts, Rule 10 Model Year and the Vehicle – Incidents, Vehicle – Other Variables and Vehicle – Discounts sections of the rate pages and the State Specific Coverages section of the rate pages to determine the factors for each applicable coverage.
 - v. Refer to Rule 12 Policy Period and the Policy – Other Variables section of the rate pages to determine the factor for the policy term.
 - vi. Refer to Rule 9 Other Discounts and the Other Discounts Section of the rate pages to determine the factors for each applicable coverage.
 - vii. Refer to Rule 11 Minimum Premium and the Policy – Other Variables section of the rate pages to determine the minimum premium for each coverage for the policy term.
- b. The premium for each coverage is determined by:
 - i. Multiplying the factors from Rules 17.A.3.a.ii through Rule 17.A.3.a.iv, rounding at each step to five decimals. Dollar round the final result, in accordance with Rule 15 to determine the Pre-Expense Premium for each applicable coverage.
 - ii. Multiplying the Factors from 17.A.3.a.v and Rule 17.A.3.a.vi with the result of Rule 17.A.3.b.i. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
 - iii. Taking the greater of the result of Rule 17.A.3.a.vii or Rule 17.A.3.b.ii.

B. Underinsured Motorists Coverage

Underinsured Motorists Bodily Injury Coverage is included in Uninsured Motorists Bodily Injury Coverage.

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18. MISCELLANEOUS COVERAGES

Optional Coverages available for purchase.

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18.1 Deductible Insurance

A. Deductible Liability Insurance is not available for vehicles classified and rated according to the rules of this manual.

B. Comprehensive Deductibles

Refer to the Comprehensive Deductible Table in the Vehicle Variables Section of the Rate Pages.

C. Collision Deductibles

Refer to the Collision Deductible Table in the Vehicle Variables Section of the Rate Pages.

D. Waiver of Collision Deductible

1. A waiver of the Collision Deductible shall be offered under every auto liability policy issued or delivered to the owner of a motor vehicle or trailer principally garaged in California to which Collision coverage is afforded.

With this waiver, the Collision Deductible shall be payable by the insurer in the event of a collision involving a vehicle owned by the named insured and insured under the policy, with an uninsured motor vehicle.

2. The offer must be made in writing in accordance with the procedures in the California Insurance Law.

3. The named insured may reject this coverage. The agreement to reject this coverage is binding with respect to:

- a. Any continuation or renewal of the policy.
- b. Any other policy which extends, changes, supersedes or replaces the policy when issued by the same insurer.
- c. Reinstatement of the policy within 30 days of any lapse.

4. Premium Determination

- a. Refer to the Miscellaneous Coverages Section of the Rate Pages to determine the additional charge for this Coverage.
- b. Refer to Rule 3.B.1 Premium Determination for the Pre-Expense Premium for Collision Coverage.
- c. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
- d. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the applicable Factors for Collision Coverage.
- e. Multiply the Rate and Factors from Rules 18.1.D.4.a through 18.1.D.4.d, rounding at each step to five decimals. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
- f. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Coverage Premium for the Policy Term.
- g. Take the greater of the result of Rule 18.1.D.4.e. or Rule 18.1.D.4.f.

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18.2 Extended Transportation Expenses

Extended Transportation Expenses provides Coverage up to the daily limit and maximum limit selected for Transportation Expenses or Loss of Use Expenses.

A. Eligibility

This Coverage may be written only when both Liability and Comprehensive Coverages are afforded on an Eligible Vehicle. If Liability or Comprehensive Coverage is removed from the Vehicle, then Extended Transportation Expenses Coverage must be removed.

B. Endorsement

Attach the Extended Transportation Expenses Endorsement.

C. Premium Determination

1. Refer to the available Limits and Rates shown in the Miscellaneous Coverages Section of the Rate Pages to determine the applicable Rate.
2. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
3. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the applicable Factors.
4. Multiply the Rate and Factors from Rules 18.2.C.1 through 18.2.C.3, rounding at each step to five decimals. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
5. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Coverage Premium for the Policy Term.
6. Take the greater of the result of Rule 18.2.C.4 or Rule 18.2.C.5.

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18.3 Roadside Assistance Coverage

Roadside Assistance Coverage provides reasonable and necessary expenses for the following services:

1. Towing or flatbed service due to disablement up to the applicable limits, or to the nearest qualified repair facility when no repair facility is available within the mileage limit; and
2. Labor performed on a covered Vehicle at the place of breakdown,

Refer to Rule 25 Packages for additional coverage options.

A. Eligibility

This coverage may only be provided to an Eligible Vehicle (excluding Antiques and Classics), when Comprehensive Coverage is afforded on at least one Vehicle. If Comprehensive coverage is removed from all Vehicles on the policy, then Roadside Assistance Coverage must also be removed.

B. Endorsement

Attach the Roadside Assistance Coverage Endorsement.

C. Premium Determination

1. Refer to Rule 24 Frequency and Severity Bands to determine the Vehicle Level Frequency and Severity Band Zip Codes.
2. Refer to the Base Rates and Frequency and Severity Bands section of the Rate Pages to determine the applicable Frequency and Severity Band factors for the desired coverages.
3. Refer to the available Limits and Rates shown in the Miscellaneous Coverages Section of the Rate Pages to determine the applicable Rate.
4. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
5. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the applicable Factors.
6. Multiply the Rate and Factors from Rules 18.3.C.2 through 18.3.C.5, rounding at each step to five decimals. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
7. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Coverage Premium for the Policy Term.
8. Take the greater of the result of Rule 18.3.C.6 or Rule 18.3.C.7.

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18.4 Trip Interruption Coverage

Trip Interruption Coverage provides coverage for reasonable transportation expenses incurred in the event of a mechanical or electrical breakdown and expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical / electrical breakdown.

A. Eligibility

Trip Interruption Coverage is only provided with Premier Roadside Assistance, Refer to Rule 25 Packages.

B. Endorsement

Attach the Trip Interruption Coverage Endorsement.

C. Premium Determination

Included with the Roadside Assistance Coverage rate shown under Package Level RP of the Miscellaneous Coverages Section of the Rate Pages.

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18.5 Personal Property Coverage

Personal Property Coverage provides coverage to replace stolen or damaged personal property up to the applicable limit as a result of a covered, paid Comprehensive or Collision Loss.

A. Eligibility

Personal Property Coverage is only provided with Premier Roadside Assistance. Personal Property Coverage may only be provided to a Vehicle that is an Eligible Vehicle (excluding Antiques and Classics), and Comprehensive Coverage must be afforded on the Vehicle. If Comprehensive Coverage is removed from the Vehicle, then Personal Property Coverage must be removed.

B. Endorsement

Attach the Personal Property Coverage Endorsement.

C. Premium Determination

1. Refer to the available Limits and Rates shown in the Miscellaneous Coverages Section of the Rate Pages to determine the applicable Rate.
2. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
3. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the applicable Factors.
4. Multiply the Rate and Factors from Rules 18.5.C.1 through 18.5.C.3, rounding at each step to five decimals. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
5. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Coverage Premium for the Policy Term.
6. Take the greater of the result of Rule 18.5.C.4 or Rule 18.5.C.5.

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18.6 Glass Deductible

The Glass Deductible replaces the applicable Comprehensive or Collision Deductible for repair or replacement of the windshield, windows and transparent plastic used in the exterior lights or mirrors.

Refer to Rule 25 Packages, for additional coverage options.

A. Eligibility

The Glass Deductible may only be provided to Eligible Vehicles when Comprehensive Coverage is afforded on the Vehicle. If Comprehensive Coverage is removed from the Vehicle, then the Glass Deductible must be removed from the Vehicle.

B. Endorsement

Attach the Glass Deductible Endorsement.

C. Premium Determination

1. Refer to the Miscellaneous Coverages Section of the Rate Pages to determine the additional charge for this Coverage.
2. Refer to Rule 3.B.1 Premium Determination for the Pre-Expense Premium for Comprehensive Coverage.
3. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
4. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the applicable Factors for Comprehensive Coverage.
5. Multiply the Rate and Factors from Rules 18.6.C.1 through 18.6.C.4, rounding at each step to five decimals. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
6. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Coverage Premium for the Policy Term.
7. Take the greater of the result of Rule 18.6.C.5 or Rule 18.6.C.6.

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18.7 Custom Equipment - Increased Limit

Custom Equipment – Increased Limit can be purchased to cover direct and accidental losses to any permanently attached or installed furnishings, equipment, or accessories and replaces the limit in the Damage To Your Auto Coverage Section of the policy.

A. Eligibility

Custom Equipment - Increased Limit may only be provided to an Eligible Vehicle when Comprehensive Coverage is afforded on the Vehicle. If Comprehensive Coverage is removed from a Vehicle, then Custom Equipment - Increased Limit Coverage must be removed from that Vehicle.

B. Endorsement

No endorsement applies. The limit that applies to a specific Vehicle will display on the Declarations Page.

C. Premium Determination

1. Refer to the available Limits and Rates shown in the Miscellaneous Coverages Section of the Rate Pages to determine the applicable Rate.
2. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
3. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the applicable Factors.
4. Multiply the Rate and Factors from Rules 18.7.C.1 through 18.7.C.3, rounding at each step to five decimals. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
5. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Coverage Premium for the Policy Term.
6. Take the greater of the result of Rule 18.7.C.4 or Rule 18.7.C.5.

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18.9 New Car Replacement Coverage

If we determine there is a covered total loss to a Vehicle for which coverage is afforded, New Car Replacement Coverage pays to replace that Vehicle with a new model, less the applicable Comprehensive or Collision Deductible.

Refer to Rule 25 Packages, for additional coverage options.

A. Eligibility

New Car Replacement Coverage is an optional coverage that may be written for an Eligible Vehicle subject to the following requirements:

1. Both Comprehensive and Collision Coverages must be afforded on the Vehicle. If Comprehensive Coverage and/or Collision Coverage is removed from that Vehicle, then New Car Replacement Coverage must be removed.
2. The owner must be the original owner of the Vehicle.
3. The Vehicle must be the current or a future Model Year at the time the coverage is added to the policy.
4. New Car Replacement Coverage is automatically deleted at the first continuation or renewal following when the Vehicle Age reaches 6 years or greater.

Exceptions

1. This coverage is not available to leased Vehicles.
2. This coverage is not available to vehicles Classified and Rated as Antiques or Classics.

B. Endorsement

Attach the New Car Replacement Coverage Endorsement.

C. Premium Determination

1. For Comprehensive and Collision Coverages, separately:
 - a. Refer to the Miscellaneous Coverages Section of the Rate Pages to determine the additional charge for this Coverage.
 - b. Refer to Rule 3.B.1 Premium Determination for the Pre-Expense Premium.
 - c. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
 - d. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the applicable Factors.
 - e. Multiply the results from Rules 18.9.C.1.a through 18.9.C.1.d, rounding at each step to five decimals. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
2. Add the results of Rule 18.9.C.1 for Comprehensive and Collision Coverages.
3. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Coverage Premium for the Policy Term.
4. Take the greater of the result of Rule 18.9.C.2 or Rule 18.9.C.3.

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18.10 Loan or Lease Gap Coverage

A policy may be endorsed to provide Loan or Lease Gap Coverage which will pay the difference between the amount due on the loan or lease agreement for the Vehicle and the actual cash value of the Vehicle.

Refer to Rule 25 Packages, for additional coverage options.

A. Eligibility

1. Loan or Lease Gap Coverage may only be provided to an Eligible Vehicle (excluding Antiques and Classics)
2. The owner must be the original purchaser (no previous owner) of a financed or leased auto from a new car dealer.
3. The loan or lease must be the original loan or lease on the Vehicle.
4. Both Comprehensive and Collision Coverages must be afforded on the Vehicle. If Comprehensive Coverage and/or Collision Coverage is removed from that Vehicle, then Loan or Lease Gap Coverage must be removed.
5. Loan or Lease Gap Coverage is automatically deleted at the first renewal or continuation following expiration of the loan or lease or when the Vehicle Age reaches 7 years or greater.

B. Endorsement

Attach the Loan or Lease Gap Coverage Endorsement

C. Premium Determination

1. For Comprehensive and Collision Coverages, separately:
 - a. Refer to the Miscellaneous Coverages Section of the Rate Pages to determine the additional charge for this Coverage.
 - b. Refer to Rule 3.B.1 Premium Determination for the Pre-Expense Premium.
 - c. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
 - d. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the applicable Factors.
 - e. Multiply the results from Rules 18.10.C.1.a through 18.10.C.1.d rounding at each step to five decimals. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
2. Add the results of Rule 18.10.C.1 for Comprehensive and Collision Coverages.
3. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Coverage Premium for the Policy Term.
4. Take the greater of the result of Rule 18.10.C.2 or Rule 18.10.C.3.

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18.11 Extended Non-Owned Coverage

Extended Non-Owned Coverage provides Liability Coverage to individuals who drive non-owned autos that are furnished or available for the regular use of the named insured.

A. Eligibility

1. Coverage may be extended to licensed operators listed on the policy. Coverage is only provided to such operators who are named under Extended Non-Owned Coverage in the Declarations.
2. Coverage may only be extended from Eligible Vehicles (excluding Antiques and Classics).
3. At least one Eligible Vehicle (excluding Antiques and Classics) on the policy must have Liability Coverage.
4. If Liability Coverage is extended, Medical Payments Coverage may be similarly extended. Medical Payments Coverage is required on all Eligible Vehicles (excluding Antiques and Classics), if coverage is being extended.

B. Endorsement

Attach the Extended Non-Owned Coverage Endorsement.

C. Premium Determination

1. For Single Limit Liability*, Bodily Injury Liability, Property Damage Liability and Medical Payments Coverages, separately:
 - a. Refer to the Miscellaneous Coverages Section of the Rate Pages to determine the additional charge for this Coverage.
 - b. Refer to Rule 3.B.1 Premium Determination for the Pre-Expense Premium for the Eligible Vehicle (excluding Antiques and Classics) on the policy with the highest Bodily Injury Liability Symbol.
 - c. Refer to Rule 12 Policy Period and the Policy – Other Variables Section of the Rate Pages to determine the Factor for the Policy Term.
 - d. Refer to Rule 9 Other Discounts and the Other Discounts Section of the Rate Pages to determine the applicable Factors.
 - e. Multiply the results from Rules 18.11.C.1.a through 18.11.C.1.d rounding at each step to five decimals. Dollar round the result in accordance with Rule 15 to determine the Whole Dollar Premium.
2. Add the results of Rule 18.11.C.1 for Bodily Injury Liability, Property Damage Liability and Medical Payments Coverages.
3. Refer to Rule 11 Minimum Premium and the Policy – Other Variables Section of the Rate Pages to determine the Minimum Coverage Premium for the Policy Term.
4. Take the greater of the result of Rule 18.11.C.2 or Rule 18.11.C.3.

* For Single Limit Liability, calculate the Bodily Injury and Property Damage portions of the Premium separately.

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18.12 Limited Mexico Coverage

The policy will be extended to apply to accidents occurring in Mexico on a trip of ten days or less if within twenty-five miles of the United States border. No coverage is provided if liability insurance from a licensed Mexican insurance company is not in force at the time of the accident or loss.

If afforded on the policy, the Liability Coverage Section, Medical Payments Coverage Section, Uninsured Motorists Coverage Section, and Damage To Your Auto Coverage Section are extended.

A. Eligibility

This coverage may be written only when Liability Coverage is afforded on at least one Eligible Vehicle (excluding Antiques and Classics) on the policy. If Liability Coverage is removed from all Eligible Vehicles (excluding Antiques and Classics) on the policy, then Limited Mexico Coverage must be removed.

B. Endorsement

Attach the Limited Mexico Coverage Endorsement.

C. Premium Determination

There is no additional charge for this Endorsement.

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18.13 Rental Vehicle Coverage

A. Eligibility

Every policy providing Liability and Collision, Liability and Comprehensive or Liability, Collision and Comprehensive Coverage shall provide Rental Vehicle Coverage.

B. Endorsement

No endorsement applies. Coverage is provided within the Liability Coverage Section and the Damage To Your Auto Coverage Section.

C. Premium Determination

There is no additional charge for this Coverage.

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20. CERTIFIED RISK - FINANCIAL RESPONSIBILITY LAWS

As required by California Statutes, if an insured requests that we provide proof of future Financial Responsibility after the policy inception for any reason, we will furnish the proof to the Department of Motor Vehicles. The premium for a risk on which a certificate of insurance is filed to comply with the requirements of an automobile financial responsibility filing law shall be surcharged \$50 for each driver on the policy requiring a filing.

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21. NAMED NON-OWNER COVERAGE

The Named Non-Owner Coverage Endorsement may be used to provide coverage to an individual(s) who does not own or lease an auto, but may drive borrowed or rented autos and/or may be furnished a Private Passenger Auto, Sport Utility Vehicle, Pickup or Van. Liability Coverage must be provided. Other coverages that may be provided include: Medical Payments Coverage and Uninsured Motorists Coverage.

A. Eligibility

Named Non-Owner Coverage may be written for an individual(s) who does not own or lease an auto. There is no automatic coverage for resident relatives. A resident relative, including a Spouse who is a resident of the household, must meet the eligibility and be a named driver on the policy to be afforded coverage.

B. Endorsement

Attach the Named Non-Owner Coverage Endorsement.

C. Premium Determination

For rate development use a Private Passenger Auto with a Current Model Year.

1. Liability and Medical Payments

- a. Determine the Premiums in accordance with Rule 3 Premium Determination the same as any other Private Passenger Automobile.
- b. Refer to the Miscellaneous Vehicle Adjustment Factor Table in the Vehicle – Other Variables Section of the Rate Pages to obtain the appropriate Coverage Adjustment Factor to use in Rule 3.A.4.

2. Uninsured Motorists Coverage

- a. Determine the Premiums in accordance with Rule 17.A.3 State Specific Coverages the same as any other Private Passenger Auto.
- b. Refer to the Miscellaneous Vehicle Adjustment Factor Table in the Vehicle – Other Variables Section of the Rate Pages to obtain the appropriate Coverage Adjustment Factor to use in Rule 17.A.3.a.iv.

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22. LIABILITY LIMITS

A. Bodily Injury, Property Damage and Combined Single Limit Liability

Refer to the Vehicle Variables Section of the Rate Pages for available Liability Limits and Factors to be applied to the Basic Limits of \$15,000/\$30,000 Bodily Injury Liability, \$5,000 Property Damage Liability or \$100,000 Combined Single Limit Liability.

B. Medical Payments

Refer to the Vehicle Variables Section of the Rate Pages for available Medical Payment Limits and Factors to be applied to the Optional Basic \$1,000 Medical Payments Limit Base Rate.

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23. MISCELLANEOUS TYPE VEHICLES

Miscellaneous Type Vehicles include Motor Homes/Auto Homes, Golf Carts, Trailers, Camper Bodies and specific types of Private Passenger Vehicles, i.e. Antique and Classic Cars.

A. Premium Determination

1. Liability and Medical Payments

- a. Determine the Premiums in accordance with Rule 3 Premium Determination the same as any other Private Passenger Auto.
- b. Refer to the Miscellaneous Vehicle Adjustment Factor Table in the Vehicle Variables and Discounts Section of the Rate Pages to obtain the appropriate Coverage Adjustment Factor to use in Rule 3.A.4.

2. Uninsured Motorists Coverages

- a. Determine the Premiums in accordance with Rule 17.A.3 State Specific Coverages the same as any other Private Passenger Auto.
- b. Refer to the Miscellaneous Vehicle Adjustment Factor Table in the Vehicle Variables and Discounts Section of the Rate Pages to obtain the appropriate Coverage Adjustment Factor to use in Rule 17.A.3.a.iv.

3. Physical Damage Coverage

Physical Damage Coverage for all Miscellaneous Type Vehicles identified above is provided on a Stated Amount basis.

- a. Determine the Stated Amount of Coverage applicable to the Vehicle.
- b. Assign a Symbol based on the Stated Amount, from the Symbol and Identification Table.
- c. Assign the appropriate Model Year. For Classic Autos, assign the Current Model Year. Current Model Year is determined using the inception date of the current Policy Term and a defined year of October 1 through September 30 in order to align more closely with the manufacturing of new vehicles. Current Model Year will equal the current calendar year on the policies with inception dates of January 1 through September 30. Current Model Year on policies with inception dates of October 1 through December 31 will equal the subsequent calendar year.
- d. Determine the Premiums in accordance with Rule 3 Premium Determination the same as any other Private Passenger Auto.
- e. Refer to the Miscellaneous Vehicle Adjustment Factor Table in the Vehicle Variables and Discounts Section of the Rate Pages to obtain the appropriate Coverage Adjustment Factor to use in Rule 3.A.4.

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B. Motor Homes/Auto Homes

1. Definition

A Motor Home/Auto Home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing and refrigeration facilities. A Motor Home/Auto Home also includes a Pickup used to transport a permanently attached Camper Body with similar facilities.

2. Physical Damage

Refer to Rule 23.A.3 above. In determining the Stated Amount of Coverage applicable to a Motor Home/Auto Home, include the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing, refrigeration facilities, rooftop air conditioners, awnings, cabanas or other equipment designed to be used with the Motor Home/Auto Home.

3. Endorsement

Attach the Miscellaneous Vehicles Coverage Endorsement.

C. Trailers and Camper Bodies Designed for Use with Private Passenger Autos

1. Definition

- a. Camping Trailers - Non-self-propelled recreational units equipped with living facilities as defined in Rule 23.B.1. To be eligible for coverage, insured must maintain a separate and permanent residence other than the trailer.
- b. Camper Bodies - Non-self-propelled units designed to be transported by a pickup but are not permanently attached to the Pickup. A Camper Body may or may not contain living facilities as defined in Rule 23.B.1.
- c. All Other Trailers – any utility trailer that does not have living facilities as defined in Rule 23.B.1.

2. Coverages

a. Liability, Medical Payments and Uninsured Motorists Coverages

- i. A Personal Auto Policy affording Liability, Medical Payments, and Uninsured Motorists Coverages covers Trailers and Camper Bodies designed for use with a Private Passenger Auto, Sport Utility Vehicle, Pick-up or Van without an additional premium charge and without specific description of the trailer or camper body.

Exception: Coverage is not provided for a Trailer or Camper Body when no Auto is Owned by the insured.

- ii. Liability, Medical Payments and Uninsured Motorists Coverages are also afforded without additional premium charge for farm wagons and farm implements while towed by a Private Passenger Auto, Sport Utility Vehicle, Pickup or Van.

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b. Physical Damage

Trailers and Camper Bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Refer to Rule 23 A.3 above. In determining the Stated Amount of Coverage applicable to a Camping Trailer or Camper Body, include the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing, refrigeration facilities, rooftop air conditioners, awnings, cabanas or other equipment designed to be used with the Camping Trailer or Camper Body.

3. Endorsement

Attach the Trailer or Camper Body Coverage Endorsement.

D. Specific Private Passenger Vehicles

1. Definition

Antique or Classic Autos are Vehicles of the Private Passenger Type including Sport Utility Vehicles, Pickups or Vans that the owner may request Physical Damage Coverage on a Stated Amount Basis.

a. Antiques

If such a Vehicle is 25 years or older, it is considered an Antique.

b. Classics

If such Vehicle is less than 25 years old, it is considered a Classic.

2. Physical Damage

a. If Stated Amount Coverage is requested on Comprehensive, it must also apply to Collision Coverage (if afforded).

b. Refer to Rule 23.A.3.

3. Endorsement

Attach the Antique or Classic Auto (Stated Amount) Endorsement.

4. Antique Auto Limited Use

An Antique Auto that is maintained principally for use in exhibitions, club activities, parades or other functions of public interest, and used only occasionally for other purposes may be eligible for a reduced rate. The Vehicle must be written as an Antique Auto and the insured must self-certify that the Vehicle is principally used in exhibitions, club activities, parades or other functions of public interest, and used only occasionally for other purposes.

Attach the Antique Auto - Limited Use Endorsement.

E. Golf Carts

1. Definition

A Golf Cart is a three or four-wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.

2. Endorsement

Attach the Miscellaneous Vehicles Coverage Endorsement.

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24. FREQUENCY AND SEVERITY BANDS

Frequency and Severity Bands

The Rate pages display rating factors by ZIP codes based on Frequency and Severity Bands. The bands are comprised of ZIP codes which have similar costs and frequencies.

1. Vehicles are rated based on the Frequency and Severity Band in which the vehicle is principally garaged.
2. ZIP codes defined by the USPS as postal boxes or ZIP codes that cannot be identified will be classified with a default Frequency and Severity Band.

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25. PACKAGES

A. Premier New Car Replacement

The Premier New Car Replacement Package is an optional package of coverages and features available for purchase. The Premier New Car Replacement Package provides the following coverages and features: Glass Deductible (Rule 18.6), New Car Replacement (Rule 18.9) and Loan or Lease Gap (Rule 18.10).

1. Eligibility

The Vehicle must meet the eligibility requirements for each coverage and feature included in the Premier New Car Replacement Package.

2. Premium Determination

Refer to the Rate Pages. Premium is determined by adding the applicable Premiums for the features and coverages included in the Premier New Car Replacement Package.

B. Premier Roadside Assistance

Premier Roadside Assistance is an optional package of coverages and features that may be added to a Vehicle. Premier Roadside Assistance provides the following coverages and features: Roadside Assistance (Rule 18.3), Trip Interruption (Rule 18.4) and Personal Property (Rule 18.5).

1. Eligibility

- a. The Vehicle must meet the eligibility requirements for each coverage and feature included in Premier Roadside Assistance.
- b. Comprehensive Coverage must be provided for the Vehicle. If Comprehensive Coverage is removed, Premier Roadside Assistance must also be removed.

2. Premium Determination

Refer to the Rate Pages. Premium is determined by adding the applicable Premiums for the Coverages included with Premier Roadside Assistance. Premier Roadside Assistance is designated as Package Level RP in the Miscellaneous Coverages Section of the Rate Pages.

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26. COMPANY RULE

TRAVELERS COMMERCIAL INSURANCE COMPANY

A. General

All Rules and Rates of this manual are applicable except as outlined below.

B. Company Code

Code	Company
ACC	Travelers Commercial Insurance Company

C. Determination

Classify and Rate each form of Coverage per Vehicle or unit of exposure for the selected Policy Term in accordance with this manual.

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

A. General

All Rules and Rates of this manual are applicable except as outlined below.

B. Company Code

Code	Company
AIC	Travelers Property Casualty Insurance Company

C. Premium Determination

Classify and Rate each form of Coverage per Vehicle or unit of exposure for the selected Policy Term in accordance with this manual.

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27. CALIFORNIA FRAUD PREVENTION FEE

California law requires each insurer to collect a surcharge to fund the California Fraud Prevention Program.

1. The annual CA Fraud Prevention Fee is charged on a per vehicle insured basis as determined by California law.
2. The fee is applicable to all vehicle types rated under this manual except for a Named Non-Owned vehicle.
3. The fee is fully earned once a policy is issued and effective. The fee is non-refundable if the policy cancels during the Policy Period for any reason unless the policy is rewritten in any Travelers program.

The fee shall be returned if the policy cancels without becoming effective.

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27. CALIFORNIA FRAUD PREVENTION FEE

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3. The fee is fully earned once a policy is issued and effective. The fee is non-refundable if the policy cancels during the Policy Period for any reason unless the policy is rewritten in any Travelers program.

The fee shall be returned if the policy cancels without becoming effective.

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LIABILITY AND PHYSICAL DAMAGE SYMBOL DEFAULT SECTION

PHYSICAL DAMAGE SYMBOL DEFAULT – PRICE to SYMBOL
 Manufacturer's Suggested Retail Price

1990 and Future Model Years

CP	CL	Cost	CP	CL	Cost
01	01	\$0 - 2200	26	20	37001 - 37600
02	01	2201 - 3500	26	21	37601 - 38000
02	02	3501 - 4400	27	21	38001 - 38400
03	02	4401 - 6600	27	22	38401 - 39000
04	02	6601 - 7000	28	22	39001 - 39200
04	03	7001 - 8800	28	23	39201 - 40000
05	03	8801 - 10500	29	24	40001 - 40800
05	04	10501 - 11000	29	25	40801 - 41500
06	04	11001 - 13200	30	25	41501 - 41600
07	04	13201 - 14000	30	26	41601 - 42400
07	05	14001 - 15400	30	27	42401 - 43000
08	05	15401 - 17500	31	27	43001 - 43200
08	06	17501 - 17600	31	28	43201 - 44000
09	06	17601 - 19800	31	29	44001 - 44500
10	06	19801 - 21000	32	29	44501 - 46000
10	07	21001 - 22000	33	29	46001 - 47500
11	07	22001 - 24200	34	29	47501 - 49000
11	08	24201 - 24500	35	29	49001 - 49600
12	08	24501 - 26400	35	30	49601 - 50500
13	08	26401 - 27000	36	30	50501 - 55200
14	08	27001 - 27600	36	31	55201 - 60800
15	08	27601 - 28000	36	32	60801 - 66000
15	09	28001 - 28200	37	32	66001 - 66400
16	09	28201 - 28800	37	33	66401 - 72000
17	10	28801 - 29400	37	34	72001 - 77600
18	10	29401 - 29600	37	35	77601 - 81500
18	11	29601 - 30000	38	35	81501 - 83200
19	11	30001 - 30400	38	36	83201 - 88000
19	12	30401 - 31000	38	37	88001 - 94400
20	12	31001 - 31200	38	38	94401 - 97000
20	13	31201 - 32000	39	38	97001 - 100000
21	14	32001 - 32800	39	39	100001 - 112500
21	15	32801 - 33000	40	40	112501 - 125000
22	15	33001 - 33600	40	41	125001 - 128000
22	16	33601 - 34000	41	41	128001 - 137500
23	16	34001 - 34400	41	42	137501 - 143500
23	17	34401 - 35000	42	42	143501 - 150000
24	17	35001 - 35200	42	43	150001 - 159000
24	18	35201 - 36000	43	43	159001 - 162500
25	19	36001 - 36800	43	44	162501 - 175000
25	20	36801 - 37000	90	90	175001 and above

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Quantum Auto® 2.0

PHYSICAL DAMAGE SYMBOL DEFAULT – PRICE to SYMBOL SECTION
 Manufacturer's Suggested Retail Price

1989 and Prior Model Years

Comprehensive Symbol	Collision Symbol	Cost
1	1	\$0 - 1600
2	2	1601 - 2100
3	3	2101 - 2750
4	4	2751 - 3700
5	5	3701 - 5000
6	6	5001 - 6500
7	7	6501 - 8000
8	8	8001 - 10000
9	9	n/a
10	10	10001 - 12500
11	11	12501 - 15000
12	12	15001 - 17500
13	13	17501 - 20000
14	14	20001 - 24000
15	15	24001 - 28000
16	16	28001 - 33000
17	17	33001 - 39000
18	18	39001 - 46000
19	19	46001 - 55000
20	20	55001 - 65000
21	21	65001 and above

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LIABILITY SYMBOL DEFAULT – MAKE/TYPE to SYMBOL
 Manufacturer’s Suggested Retail Price

Make Name	Vehicle Type	BI	PD	UM	MP	PIP
ABART	PU	17	25	33	22	08
ABART	PP	16	23	27	37	23
ACURA	PU	16	25	28	20	15
ACURA	PP	16	21	24	35	23
ALFA	PU	17	25	33	22	08
ALFA	PP	16	23	27	37	23
AMC	PU	17	25	33	22	08
AMC	PP	16	23	27	37	23
AMGEN	PU	17	25	33	22	08
AMGEN	PP	16	23	27	37	23
ARNOL	PU	17	25	33	22	08
ARNOL	PP	16	23	27	37	23
ARO	PU	17	25	33	22	08
ARO	PP	16	23	27	37	23
ARROW	PU	17	25	33	22	08
ARROW	PP	16	23	27	37	23
ASA	PU	17	25	33	22	08
ASA	PP	16	23	27	37	23
ASTOM	PU	17	25	33	22	08
ASTOM	PP	16	23	27	37	23
AUBUR	PU	17	25	33	22	08
AUBUR	PP	16	23	27	37	23
AUDI	PU	16	24	24	16	06
AUDI	PP	11	21	17	21	08
AUROR	PU	17	25	33	22	08
AUROR	PP	16	23	27	37	23
AUSTI	PU	17	25	33	22	08
AUSTI	PP	16	23	27	37	23
AUSTR	PU	17	25	33	22	08
AUSTR	PP	16	23	27	37	23
AVANT	PU	17	25	33	22	08
AVANT	PP	16	23	27	37	23
BENTL	PU	17	25	33	22	08
BENTL	PP	16	23	27	37	23
BERTO	PU	17	25	33	22	08

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Make Name	Vehicle Type	BI	PD	UM	MP	PIP
BERTO	PP	16	23	27	37	23
BITTE	PU	17	25	33	22	08
BITTE	PP	16	23	27	37	23
BMW	PP	09	10	16	24	07
BMW	PU	16	25	29	24	08
BRADL	PU	17	25	33	22	08
BRADL	PP	16	23	27	37	23
BRIC	PU	17	25	33	22	08
BRIC	PP	16	23	27	37	23
BUGAT	PU	17	25	33	22	08
BUGAT	PP	16	23	27	37	23
BUICK	PU	16	25	27	31	16
BUICK	PP	16	21	24	35	18
CADI	PP	16	20	20	29	08
CADI	PU	16	25	27	27	08
CAPRI	PU	17	25	33	22	08
CAPRI	PP	16	23	27	37	23
CHALL	PU	17	25	33	22	08
CHALL	PP	16	23	27	37	23
CHAMP	PU	17	25	33	22	08
CHAMP	PP	16	23	27	37	23
CHECK	PU	17	25	33	22	08
CHECK	PP	16	23	27	37	23
CHEVR	PU	16	25	30	23	08
CHEVR	PP	17	24	31	38	23
CHRY	PU	17	24	31	26	16
CHRY	PP	16	23	27	39	24
CITRO	PU	17	25	33	22	08
CITRO	PP	16	23	27	37	23
CLENE	PU	17	25	33	22	08
CLENE	PP	16	23	27	37	23
COLT	PU	17	25	33	22	08
COLT	PP	16	23	27	37	23
COMM	PU	17	25	33	22	08
COMM	PP	16	23	27	37	23
CONCE	PU	17	25	33	22	08
CONCE	PP	16	23	27	37	23
COSTI	PU	17	25	33	22	08
COSTI	PP	16	23	27	37	23

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TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
Quantum Auto® 2.0

Make Name	Vehicle Type	BI	PD	UM	MP	PIP
COUR	PU	17	25	33	22	08
COUR	PP	16	23	27	37	23
DAEW	PP	19	25	42	54	24
DAEW	PU	19	25	42	54	24
DATSU	PU	17	25	32	27	17
DATSU	PP	17	24	32	46	24
DELOR	PU	17	25	33	22	08
DELOR	PP	16	23	27	37	23
DETOM	PU	17	25	33	22	08
DETOM	PP	16	23	27	37	23
DHTSU	PU	17	25	33	22	08
DHTSU	PP	16	23	27	37	23
DODGE	PU	19	27	38	20	06
DODGE	PP	17	24	31	41	24
DUISE	PU	17	25	33	22	08
DUISE	PP	16	23	27	37	23
EAGLE	PP	19	23	44	49	24
EAGLE	PU	19	23	44	49	24
EDSEL	PU	17	25	33	22	08
EDSEL	PP	16	23	27	37	23
EXCAL	PU	17	25	33	22	08
EXCAL	PP	16	23	27	37	23
FERRA	PU	17	25	33	22	08
FERRA	PP	16	23	27	37	23
FIAT	PU	17	25	33	22	08
FIAT	PP	16	23	27	37	23
FIBER	PU	17	25	33	22	08
FIBER	PP	16	23	27	37	23
FIEST	PU	17	25	33	22	08
FIEST	PP	16	23	27	37	23
FORD	PU	19	27	36	20	06
FORD	PP	17	24	33	39	24
GAZEL	PU	17	25	33	22	08
GAZEL	PP	16	23	27	37	23
GEO	PU	16	25	30	23	08
GEO	PP	17	24	31	38	23
GLASS	PU	17	25	33	22	08
GLASS	PP	16	23	27	37	23
GMC	PU	16	25	30	19	06

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Make Name	Vehicle Type	BI	PD	UM	MP	PIP
GMC	PP	17	25	31	23	15
GTM	PU	17	25	33	22	08
GTM	PP	16	23	27	37	23
HEADL	PU	17	25	33	22	08
HEADL	PP	16	23	27	37	23
HONDA	PU	16	25	29	28	18
HONDA	PP	16	23	30	42	24
HUMM	PP	19	27	37	23	06
HUMM	PU	19	27	37	23	06
HYUND	PU	16	25	28	28	24
HYUND	PP	19	25	38	50	24
IMPER	PU	17	25	33	22	08
IMPER	PP	16	23	27	37	23
INFIN	PU	17	25	33	27	15
INFIN	PP	16	21	20	34	17
INTEM	PU	17	25	33	22	08
INTEM	PP	16	23	27	37	23
INTER	PU	17	25	33	22	08
INTER	PP	16	23	27	37	23
ISO	PU	17	25	33	22	08
ISO	PP	16	23	27	37	23
ISUZU	PP	12	20	18	42	21
ISUZU	PU	18	25	35	37	21
JAGUA	PP	15	20	19	25	15
JAGUA	PU	15	20	19	25	15
JEEP	PP	18	25	35	32	17
JEEP	PU	18	25	35	32	17
JENSN	PU	17	25	33	22	08
JENSN	PP	16	23	27	37	23
KAISR	PU	17	25	33	22	08
KAISR	PP	16	23	27	37	23
KIA	PU	17	25	33	40	24
KIA	PP	19	25	39	51	24
LADA	PU	17	25	33	22	08
LADA	PP	16	23	27	37	23
LAMBO	PU	17	25	33	22	08
LAMBO	PP	16	23	27	37	23
LANCI	PU	17	25	33	22	08
LANCI	PP	16	23	27	37	23

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Make Name	Vehicle Type	BI	PD	UM	MP	PIP
LEXUS	PU	16	25	23	26	14
LEXUS	PP	12	20	18	30	15
LIGIE	PU	17	25	33	22	08
LIGIE	PP	16	23	27	37	23
LINCO	PU	17	25	33	26	15
LINCO	PP	16	21	28	33	16
LONDN	PU	17	25	33	22	08
LONDN	PP	16	23	27	37	23
LOTUS	PU	17	25	33	22	08
LOTUS	PP	16	23	27	37	23
LUV	PU	17	25	33	22	08
LUV	PP	16	23	27	37	23
MANGU	PU	17	25	33	22	08
MANGU	PP	16	23	27	37	23
MARCO	PU	17	25	33	22	08
MARCO	PP	16	23	27	37	23
MASER	PU	17	25	33	22	08
MASER	PP	16	23	27	37	23
MATRA	PU	17	25	33	22	08
MATRA	PP	16	23	27	37	23
MAZDA	PU	16	25	30	28	18
MAZDA	PP	16	23	29	41	24
MERC	PU	16	25	30	36	22
MERC	PP	17	24	31	39	24
MERCB	PU	16	25	30	36	22
MERCB	PP	17	24	31	39	24
MERKR	PU	17	25	33	22	08
MERKR	PP	16	23	27	37	23
MG	PU	17	25	33	22	08
MG	PP	16	23	27	37	23
MIGI	PU	17	25	33	22	08
MIGI	PP	16	23	27	37	23
MINI	PP	16	22	30	28	17
MINI	PU	16	22	30	28	17
MITSU	PU	17	25	34	36	24
MITSU	PP	17	24	34	47	24
MONTE	PU	17	25	33	22	08
MONTE	PP	16	23	27	37	23
MORGAN	PU	17	25	33	22	08

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Make Name	Vehicle Type	BI	PD	UM	MP	PIP
MORGAN	PP	16	23	27	37	23
NEWCA	PU	17	25	33	22	08
NEWCA	PP	16	23	27	37	23
NISSA	PU	17	25	32	27	17
NISSA	PP	17	24	32	46	24
OLDS	PU	17	25	32	34	18
OLDS	PP	16	21	28	39	22
OPEL	PU	17	25	33	22	08
OPEL	PP	16	23	27	37	23
OTHER	PU	17	25	33	22	08
OTHER	PP	16	23	27	37	23
PANTE	PU	17	25	33	22	08
PANTE	PP	16	23	27	37	23
PANTH	PU	17	25	33	22	08
PANTH	PP	16	23	27	37	23
PEUGE	PU	17	25	33	22	08
PEUGE	PP	16	23	27	37	23
PINIF	PU	17	25	33	22	08
PINIF	PP	16	23	27	37	23
PININ	PU	17	25	33	22	08
PININ	PP	16	23	27	37	23
PLYM	PP	17	24	32	43	24
PLYM	PU	17	24	32	43	24
PONTI	PU	16	23	28	34	23
PONTI	PP	17	22	31	43	24
PORSE	PP	01	08	05	09	06
PORSE	PU	17	25	32	19	06
PUMA	PU	17	25	33	22	08
PUMA	PP	16	23	27	37	23
RANGE	PP	18	29	35	27	07
RANGE	PU	18	29	35	27	07
RENAU	PU	17	25	33	22	08
RENAU	PP	16	23	27	37	23
REPLI	PU	17	25	33	22	08
REPLI	PP	16	23	27	37	23
ROLLR	PU	17	25	33	22	08
ROLLR	PP	16	23	27	37	23
ROVER	PU	17	25	33	22	08
ROVER	PP	16	23	27	37	23

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Make Name	Vehicle Type	BI	PD	UM	MP	PIP
SAAB	PP	05	19	12	21	08
SAAB	PU	16	25	29	29	15
SAPPR	PU	17	25	33	22	08
SAPPR	PP	16	23	27	37	23
SATUR	PU	16	23	27	32	21
SATUR	PP	16	24	30	49	24
SBARR	PU	17	25	33	22	08
SBARR	PP	16	23	27	37	23
SCION	PU	16	21	26	42	24
SCION	PP	19	25	40	49	24
SEAT	PU	17	25	33	22	08
SEAT	PP	16	23	27	37	23
SHELB	PU	17	25	33	22	08
SHELB	PP	16	23	27	37	23
SIVAS	PU	17	25	33	22	08
SIVAS	PP	16	23	27	37	23
SKODA	PU	17	25	33	22	08
SKODA	PP	16	23	27	37	23
SMRT	PU	17	25	33	22	08
SMRT	PP	16	23	27	37	23
SQUIR	PU	17	25	33	22	08
SQUIR	PP	16	23	27	37	23
STER	PU	17	25	33	22	08
STER	PP	16	23	27	37	23
STERL	PU	17	25	33	22	08
STERL	PP	16	23	27	37	23
STUTZ	PU	17	25	33	22	08
STUTZ	PP	16	23	27	37	23
SUBAR	PU	09	23	16	19	10
SUBAR	PP	16	21	24	29	17
SUNBM	PU	17	25	33	22	08
SUNBM	PP	16	23	27	37	23
SUZUK	PU	16	25	29	42	24
SUZUK	PP	19	24	42	51	24
THOMP	PU	17	25	33	22	08
THOMP	PP	16	23	27	37	23
TOYOT	PU	16	25	27	25	16
TOYOT	PP	16	23	27	40	24
TRIUM	PU	17	25	33	22	08

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Make Name	Vehicle Type	BI	PD	UM	MP	PIP
TRIUM	PP	16	23	27	37	23
TVR	PU	17	25	33	22	08
TVR	PP	16	23	27	37	23
VECTO	PU	17	25	33	22	08
VECTO	PP	16	23	27	37	23
VOLKS	PU	16	25	30	18	06
VOLKS	PP	16	22	22	32	17
TRIUM	PP	16	23	27	37	23
VOLVO	PU	16	24	25	23	06
VOLVO	PP	11	20	17	25	06
YUGO	PU	17	25	33	22	08
YUGO	PP	16	23	27	37	23
ZENN	PU	17	25	33	22	08
ZENN	PP	16	23	27	37	23
ZIMMR	PU	17	25	33	22	08
ZIMMR	PP	16	23	27	37	23

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AFFINITY GROUP LISTING SUPPLEMENT
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GROUP NAME

3M
ABM INDUSTRIES INC.
ACADEMY OF NUTRITION AND DIETETICS
ACCENTURE
ADECCO
ADM
ADOBE, INC.
ADP
ADT CORPORATION
ADVANCE AMERICA
ADVENTIST HEALTH
AECOM
AERA ENERGY
AETNA
AFFINITY FEDERAL CREDIT UNION
AFLAC
ALASKA USA FEDERAL CREDIT UNION
ALCATEL-LUCENT
ALCOA
ALLIANCE HEALTHCARE SERVICES
ALLIANT INSURANCE SERVICES
ALLIED SOLUTIONS
AMAZON, INC.
AMERICAN AIRLINES
AMERICAN AIRLINES FEDERAL CREDIT UNION
AMERICAN ASSOCIATION FOR THE ADVANCEMENT OF SCIENCE (AAAS)
AMERICAN BAR ASSOCIATION
AMERICAN CANCER SOCIETY
AMERICAN CENTURY SERVICES
AMERICAN EXPRESS
AMERICAN FINANCIAL GROUP
AMERICAN MEDICAL RESPONSE
AMERICAN NAT RED CROSS
AMERICAN PACIFIC MORTGAGE
AMERICAN PODIATRIC MEDICAL ASSOCIATION
AMERICAN PSYCHIATRIC ASSOCIATION
AMERICAN SOCIETY OF PERIANESTHESIA NURSES
AMERIGAS
AMGEN
AMTRUST FINANCIAL
AON SERVICE CORPORATION
APL
APL LOGISTICS

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AFFINITY GROUP LISTING SUPPLEMENT
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GROUP NAME

APPLIED MATERIALS
ARAMARK
ARAMARK UNIFORMED SERVICES
ARCONIC
ARCTIC SLOPE REGIONAL CORPORATION
ASIAN REAL ESTATE ASSOCIATION OF AMERICA
ASSOCIATION OF MATURE AMERICAN CITIZENS
ASSOCIATION OF SURGICAL TECHNOLOGISTS
ASURION INSURANCE SERVICES
AT&T
AUTOZONE
AVERY DENNISON
AXA EQUITABLE
BARCLAYS
BAXALTA
BAXTER INTERNATIONAL
BAYER
BBA AVIATION
BEST BUY
BLACKROCK
BLOOMBERG
BLUE SHIELD OF CA
BNY MELLON
BOEING
BOSE CORPORATION
BOSTON SCIENTIFIC CORP
BRAMBLES USA
BRIDGEPOINT EDUCATION
BRIGHT HORIZONS
BROWN & BROWN, INC.
BROWN SHOE COMPANY INC.
BUCK CONSULTING
CAESAR'S ENTERTAINMENT CORPORATION
CALIBER COLLISION CENTERS, INC.
CAPGEMINI NORTH AMERICA
CARDINAL HEALTH
CAREER EDUCATION CORP
CARMAX
CATERPILLAR
CEVA LOGISTICS
CFN AGENCY, INC.
CH2M HILL
CHARTER COMMUNICATIONS

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GROUP NAME

CHEESECAKE FACTORY
CHRYSLER-UAW
CIGNA CORPORATION
CITIBANK
CLEAN HARBORS
COACH
COASTHILLS FEDERAL CREDIT UNION
COLLIER'S INTERNATIONAL USA
COMCAST CABLE
COMERICA
COMMUNITY HEALTH SYSTEMS
COMMUNITY MEDICAL
COMPASS GROUP
CONNEXUS FEDERAL CREDIT UNION
CONTINENTAL AIRLINES
CORELOGIC
CORINTHIAN COLLEGES INC.
COUNTY OF SAN MATEO
COVIA HEALTH
COVIDIEN
COX ENTERPRISES
CREDIT SUISSE
CURTISS-WRIGHT CORPORATION
CVS
DARDEN RESTAURANT GROUP
DAVITA HEALTHCARE
DAYMON WORLDWIDE
DCS CORPORATION
DELAWARE NORTH
DELL COMPUTERS
DELTA
DELTA COMMUNITY FEDERAL CREDIT UNION
DENTSPLY
DEX MEDIA
DIGITAL FEDERAL CREDIT UNION
DIGNITY HEALTH
DISH NETWORK
DISNEY
DPI SPECIALTY FOODS
DUN & BRADSTREET
DUPONT
DXL
DYNCORP

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AFFINITY GROUP LISTING SUPPLEMENT
--

GROUP NAME

EATON CORPORATION
ECOLAB
EDMC
ELECTRONIC ARTS (EA GAMES)
ELITE COMFORT SOLUTIONS LLC
ELKS
EMD MILLIPORE
ENGILITY CORP
ERNST & YOUNG
ESTEE LAUDER
E-TRADE FINANCIAL CORPORATION
EXPERIAN
EXPRESS LLC
FEDERAL LAW ENFO
FEDERAL RESERVE SYSTEM
FEDEX CORPORATION
FERGUSON ENTERPRISES
FIDELITY INVESTMENT
FIDELITY NATIONAL INFORMATION SERVICES
FIRST TECH FEDERAL CREDIT UNION
FIRSTENERGY
FORD
FORD UAW
FOX BROADCASTING
FOX CORPORATION
FRONTIER COMMUNICATIONS
FUJI FILM
G&K SERVICES
GANNETT COMPANY
GENENTECH
GENERAL DYNAMICS CORP
GLAXOSMITHKLINE
GLOBAL PAYMENTS INC.
GNC
GOLDEN 1 CREDIT UNION
GRAHAM
GRAPHIC PACKAGING INTERNATIONAL
GUARANTEED RATE
H&R BLOCK
HALLIBURTON COMPANY
HARBOR FREIGHT TOOLS
HARTLAND CLARKE HOLDINGS
HCA HEALTHCARE

TRAVELERS
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AFFINITY GROUP LISTING SUPPLEMENT
GROUP NAME

HEALTH NET, INC.

HENKEL

HERSHEY

HERTZ

HOLIDAY RETIREMENT

HUB INTERNATIONAL

HUMANA INC.

HUNTER DOUGLAS

IBM

IBM SOUTHEAST FEDERAL CREDIT UNION

IEEE MEMBERS

IKON OFFICE SOLUTIONS

INGRAM MICRO

INSPERITY

INTERNATIONAL PAPER

INTOUCH FEDERAL CREDIT UNION

INTUIT INC

IRON MOUNTAIN

JACOBS ENGINEERING

JACOB'S TECHNOLOGY

JB HUNT TRANSPORT INC.

JEA SENIOR LIVING

JOHNSON&JOHNSON

KAISER PERMANENTE

KELLY SERVICES

KINECTA CREDIT UNION

KOHL'S

KONICA MINOLTA

KRAFT FOOD

L-3 COMMUNICATIONS

LANGLEY FEDERAL CREDIT

LBS FINANCIAL CREDIT UNION

LEGALZOOM

LEGGETT & PLATT

LEHIGH HANSON

LEIDOS

LENNAR

LEVI STRAUSS

LIFE TECHNOLOGIES

LOCKHEED MARTIN

LOCKTON

LOS ANGELES FEDERAL CREDIT UNION

LOWE'S

TRAVELERS
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AFFINITY GROUP LISTING SUPPLEMENT
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GROUP NAME

MACY'S, INC.
MARITZ
MARSH MCLENNAN
MATHEMATICAL ASSOCIATION OF AMERICA
MAYO CLINIC
MCKINSEY & COMPANY
MEDTRONIC INC.
METRAHEALTH
MICHELIN NORTH AMERICA
MICROSEMI CORPORATION
MILLERCOORS
MITSUI SUMITOMO
MODERN LANGUAGE ASSOCIATION
MONDELEZ
MORGAN STANLEY
MOTOROLA SOLUTIONS INC.
MPHASIS
NAES CORPORATION
NASA FEDERAL CREDIT UNION
NATIONAL OILWELL VARCO
NBC UNIVERSAL
NEW YORK TIMES
NIELSEN
NISSAN NORTH AMERICA INC.
NOVARTIS
NRT
NV5 HOLDINGS INC.
OFFICE DEPOT
ORANGE COUNTY'S FEDERAL CREDIT UNION
OREGON COMMUNITY CREDIT UNION
OWENS & MINOR
OWENS CORNING
PARTY CITY
PASEDNA SERVICE FEDERAL CREDIT UNION
PBF HOLDING COMPANY LLC
PENFED CREDIT UNION
PEOPLE'S UNITED INS AGCY
PEP BOYS
PEPSICO
PERFORMANCE FOOD GROUP
P.F. CHANG'S CHINA BISTRO INC.
PFIZER
PITNEY BOWES INC.

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AFFINITY GROUP LISTING SUPPLEMENT
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GROUP NAME

PPD
PRAXAIR
PREMISE HEALTH
PRICEWATERHOUSECOOPERS
PROVIDENT FEDERAL CREDIT UNION
PUBLICIS
QUEST DIAGNOSTICS INC.
QUORUM HEALTH
RAYTHEON COMPANY
RCU INSURANCE SERVICES
REALOGY
RED LION HOTELS
REDSTONE FEDERAL CREDIT UNION
REDWOOD CREDIT UNION
REGENCE GROUP
REGIS CORPORATION
RES-CARE INC.
RESOURCES GLOBAL PROFESSIONALS
RICH PRODUCTS
RICOH AMERICAS CORP
RITE AID
ROLLINS INC.
ROSS STORES
RURAL METRO CORPORATION
SAFE CREDIT UNION
SAGE HOSPITALITY
SAINT-GOBAIN CORPORATION
SAKS FIFTH AVENUE
SAMSUNG AUSTIN SEMICONDUCTOR
SANDIA CORPORATION
SAP AMERICAS
SATELLITE HEALTHCARE
SAVA SENIOR CARE
SC JOHNSON
SCHNEIDER NATIONAL INC.
SCHOOLS FINANCIAL CREDIT UNION
SCHOOLS FIRST FEDERAL CREDIT UNION
SCRIPPS HEALTH
SEAGATE
SEARS
SEARS HOLDING CORPORATION
SECURITY SERVICE FEDERAL CREDIT UNION
SEIU LOCAL 521

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AFFINITY GROUP LISTING SUPPLEMENT
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GROUP NAME

SERVICE CREDIT UNION
SHARP ELECTRONICS
SHRINERS INTERNATIONAL
SNAP-ON,INC-EMPLOYEES AND DEALERS
SONIC AUTOMOTIVE INC.
SOUTHWEST BUSINESS CORP
SPRINT
SPX CORPORATION
STANFORD HOSPITAL
STANTEC CONSULTING SERVICES
STAPLES
STARBUCKS
STATE OF ARIZONA
STATE OF CONNECTICUT
SUEZ WATER
SUNGUARD DATA SYSTEMS, INC.
SYNNEC CORP
TARGET
TATA CONSULTANCY SERVICES, LTD.
TBC CORP
TD AMERITRADE
TECHNIPFMC
TECHNOLOGY CREDIT UNION
TE CONNECTIVITY
TEGNA
TEMPUR-SEALY INTERNATIONAL
TENET HEALTHCARE
TERADYNE, INC.
THERMO FISHER SCIENTIFIC
TIME WARNER CABLE
TINKER FEDERAL CREDIT UNION
TJX COMPANIES INC.
T-MOBILE
TOPBUILD CORPORATION
TORO
TOYS R US
TRAVELERS
TRIUMPH GROUP
TRULIANT FEDERAL CREDIT UNION
TYCO INTERNATIONAL
TYSON FOODS
UHS
UMPQUA HOLDINGS CORPORATION

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AFFINITY GROUP LISTING SUPPLEMENT
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GROUP NAME

UNILEVER
UNION PACIFIC
UNITED AIRLINES
UNITED STATES POWER SQUADRON
UNITED TECHNOLOGIES CORP
UNIVERSITY OF SOUTH CAROLINA
UNIVERSITY FEDERAL CREDIT UNION
UNIVERSITY OF ARIZONA
URS CORP
US AIRWAYS
USC
VALERO
VERIZON
VERIFY HEALTHY SYSTEMS
VF CORPORATION
VMWARE INC.
WALGREENS
WALTER INVESTMENT MANAGEMENT COMPANY
WASTE MANAGEMENT INC.
WEATHERFORD INTERNATIONAL
WEICHERT - EMPLOYEES AND ASSOCIATES
WELLS FARGO
WESCOM FEDERAL CREDIT UNION
WEST CORP
WESTROCK
WESTWOOD INSURANCE AGENCY
WHOLE FOODS MARKET
WHOLESOME HARVEST BAKING
WPP GROUP
XEROX
XPO LOGISTICS
YELLOW ROADWAY
YELP
ZENITH EDUCATION GROUP