

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2020-01-0106

PUBLIC, PRIVATE and NON-PROFIT RATE SCHEDULE

The table below indicates a flat rate for the first \$50,000 in annual revenue* and a charge per thousand dollars of revenue for the indicated bands. Base rates provide for Defense Expenses Within Limits of \$1,000,000 each claim / \$1,000,000 for all claims with a \$25,000 damages and defense expenses retention applied to each claim.

Annual Revenue		Rate per \$1,000 of Annual Revenue
First	50,000	\$618 flat rate
Next	50,000	\$0.9000
Next	150,000	\$0.2400
Next	250,000	\$0.2100
Next	500,000	\$0.0960
Next	1,500,000	\$0.0312
Next	2,500,000	\$0.0143
Next	5,000,000	\$0.0728
Next	15,000,000	\$0.0533
Next	25,000,000	\$0.0270
Next	25,000,000	\$0.0216
Next	25,000,000	\$0.0190
Next	50,000,000	\$0.0134
Next	50,000,000	\$0.0131
Next	50,000,000	\$0.0102
Next	250,000,000	\$0.0080
Next	250,000,000	\$0.0058
Next	250,000,000	\$0.0050
Next	500,000,000	\$0.0017
Next	500,000,000	\$0.0016
Next	1,000,000,000	\$0.0014
Next	1,000,000,000	\$0.0013
Next	1,000,000,000	\$0.0012
Next	2,500,000,000	\$0.0007
Next	2,500,000,000	\$0.0006
Next	5,000,000,000	\$0.0005
Next	10,000,000,000	\$0.0004
Next	25,000,000,000	\$0.0001
Next	50,000,000,000	\$0.0001
Above	100,000,000,000	\$0.0001

* Indian Nation or public entity/governmental authority risks will use annual net operating expenditures in place of annual revenue

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

FINANCIAL INSTITUTIONS RATE SCHEDULE

The table below indicates a flat rate for the first \$5,000,000 in total assets and a charge per thousand dollars of total assets for the indicated bands. Base rates provide for Defense Expenses Within Limits of \$1,000,000 each claim / \$1,000,000 for all claims with a \$25,000 damages and defense expenses retention applied to each claim.

Total Assets		Rate per \$1,000 of Total Assets
First	5,000,000	\$1,170 flat rate
Next	5,000,000	\$0.0484
Next	5,000,000	\$0.0310
Next	10,000,000	\$0.0217
Next	25,000,000	\$0.0119
Next	25,000,000	\$0.0070
Next	25,000,000	\$0.0056
Next	50,000,000	\$0.0040
Next	50,000,000	\$0.0031
Next	100,000,000	\$0.0027
Next	100,000,000	\$0.0025
Next	100,000,000	\$0.0022
Next	250,000,000	\$0.0021
Next	250,000,000	\$0.0019
Next	500,000,000	\$0.0018
Next	500,000,000	\$0.0017
Next	1,000,000,000	\$0.0016
Next	1,000,000,000	\$0.0015
Next	1,000,000,000	\$0.0014
Next	2,500,000,000	\$0.0010
Next	2,500,000,000	\$0.0010
Next	5,000,000,000	\$0.0010
Next	5,000,000,000	\$0.0007
Next	5,000,000,000	\$0.0006
Next	5,000,000,000	\$0.0004
Next	10,000,000,000	\$0.0003
Next	10,000,000,000	\$0.0003
Next	25,000,000,000	\$0.0003
Next	25,000,000,000	\$0.0003
Next	50,000,000,000	\$0.0003
Next	50,000,000,000	\$0.0002
Next	100,000,000,000	\$0.0002
Next	100,000,000,000	\$0.0002
Next	100,000,000,000	\$0.0002
Above	500,000,000,000	\$0.0002

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

FINANCIAL INSTITUTIONS - ASSET MANAGERS RATE SCHEDULE

The table below indicates a flat rate for the first \$250,000,000 in total assets under management and a charge per million dollars of total assets under management for the indicated bands. Base rates provide for Defense Expenses Within Limits of \$1,000,000 each claim / \$1,000,000 for all claims with a \$25,000 damages and defense expenses retention applied to each claim.

Total Assets Under Management		Rate per \$1,000,000 of Total Assets Under Management
First	250,000,000	\$750 flat rate
Next	250,000,000	\$1.3907
Next	250,000,000	\$0.7649
Next	500,000,000	\$0.5609
Next	1,250,000,000	\$0.5609
Next	1,250,000,000	\$0.5609
Next	1,250,000,000	\$0.5609
Next	2,500,000,000	\$0.5048
Next	2,500,000,000	\$0.4543
Next	2,500,000,000	\$0.4089
Next	2,500,000,000	\$0.3680
Next	5,000,000,000	\$0.3312
Next	5,000,000,000	\$0.2981
Next	12,500,000,000	\$0.2087
Next	12,500,000,000	\$0.1920
Next	25,000,000,000	\$0.1771
Next	25,000,000,000	\$0.1623
Next	50,000,000,000	\$0.1428
Next	50,000,000,000	\$0.1261
Next	50,000,000,000	\$0.1104
Next	125,000,000,000	\$0.0974
Next	125,000,000,000	\$0.0853
Next	250,000,000,000	\$0.0751
Next	250,000,000,000	\$0.0668
Next	250,000,000,000	\$0.0584
Next	250,000,000,000	\$0.0510
Next	500,000,000,000	\$0.0454
Next	500,000,000,000	\$0.0399
Next	1,250,000,000,000	\$0.0352
Next	1,250,000,000,000	\$0.0306
Next	2,500,000,000,000	\$0.0269
Next	2,500,000,000,000	\$0.0241
Above	10,000,000,000,000	\$0.0213

Manual Rates

Travelers Casualty and Surety Company of America

California
Filing Number: 2018-03-0042

HEALTH INSURANCE COMPANIES AND DATA AGGREGATORS RATE SCHEDULE

The table below indicates a flat rate for the first \$5,000,000 in annual revenue and a charge per thousand dollars of revenue for the indicated bands. Base rates provide for Defense Expenses Within Limits of \$1,000,000 each claim / \$1,000,000 for all claims with a \$25,000 damages and defense expenses retention applied to each claim.

Annual Revenue		Rate per \$1,000 of Revenue
First	5,000,000	\$3,000 flat rate
Next	5,000,000	\$0.0607
Next	15,000,000	\$0.0444
Next	25,000,000	\$0.0225
Next	25,000,000	\$0.0180
Next	25,000,000	\$0.0158
Next	50,000,000	\$0.0112
Next	50,000,000	\$0.0109
Next	50,000,000	\$0.0085
Next	250,000,000	\$0.0085
Next	250,000,000	\$0.0085
Next	250,000,000	\$0.0085
Next	500,000,000	\$0.0064
Next	500,000,000	\$0.0059
Next	1,000,000,000	\$0.0041
Next	1,000,000,000	\$0.0036
Next	1,000,000,000	\$0.0032
Next	2,500,000,000	\$0.0019
Next	2,500,000,000	\$0.0016
Next	5,000,000,000	\$0.0014
Next	10,000,000,000	\$0.0011
Next	25,000,000,000	\$0.0003
Next	50,000,000,000	\$0.0003
Above	100,000,000,000	\$0.0002

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2020-01-0106

INSURING AGREEMENT MODIFIER - NON-BUSINESS INTERRUPTION

Apply the appropriate factor below for the insuring agreement that is being priced.

Insuring Agreement	Modification Range
Privacy and Security	0.60 - 1.00
Payment Card Costs	0.01 - 0.10
Media	0.15 - 0.55
Regulatory Proceedings	0.05 - 0.25
Privacy Breach Notification	0.05 - 0.45
Computer and Legal Experts	0.20 - 0.60
Betterment	0.30 - 0.70
Cyber Extortion	0.10 - 0.30
Data Restoration	0.01 - 0.05
Public Relations	0.01 - 0.05
Computer Fraud	0.05 - 0.15
Funds Transfer Fraud	0.05 - 0.15
Social Engineering Fraud	0.20 - 0.50
Telecom Fraud	0.01 - 0.10
Reputation Harm	0.05 - 0.25

**Manual Rates**

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

INSURING AGREEMENT MODIFIER - BUSINESS INTERRUPTION

Apply the appropriate factor below for the insuring agreement that is being priced.

Insuring Agreement	Modification Range
Business Interruption	0.10 - 0.30
Dependent Business Interruption	0.05 - 0.25
System Failure	0.10 - 0.30
Accounting Costs	0.01 - 0.05

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

INCREASED LIMIT FACTORS - NON-BUSINESS INTERRUPTION

Determine the increased limit and retention premium by applying the calculated factor below to the basic premium.

Calculation:

Total limit = limit + retention

Final Factor = factor (total limit) - factor (retention)

Total Limit or Retention Amount	Factor
0	-0.300
5,000	-0.200
10,000	-0.120
15,000	-0.080
20,000	-0.040
25,000	0.000
30,000	0.025
35,000	0.050
50,000	0.110
75,000	0.155
100,000	0.200
125,000	0.240
150,000	0.275
200,000	0.340
250,000	0.400
500,000	0.630
750,000	0.825
1,000,000	1.000
2,000,000	1.550
3,000,000	1.950
4,000,000	2.300
5,000,000	2.540

Total Limit or Retention Amount	Factor
6,000,000	2.770
7,000,000	3.000
8,000,000	3.220
9,000,000	3.425
10,000,000	3.615
11,000,000	3.790
12,000,000	3.950
13,000,000	4.100
14,000,000	4.240
15,000,000	4.370
16,000,000	4.490
17,000,000	4.600
18,000,000	4.708
19,000,000	4.813
20,000,000	4.917
21,000,000	5.018
22,000,000	5.118
23,000,000	5.215
24,000,000	5.311
25,000,000	5.404
26,000,000	5.496
27,000,000	5.586

Total Limit or Retention Amount	Factor
28,000,000	5.674
29,000,000	5.760
30,000,000	5.845
31,000,000	5.928
32,000,000	6.009
33,000,000	6.089
34,000,000	6.167
35,000,000	6.243
36,000,000	6.318
37,000,000	6.392
38,000,000	6.464
39,000,000	6.534
40,000,000	6.603
41,000,000	6.671
42,000,000	6.737
43,000,000	6.802
44,000,000	6.866
45,000,000	6.929
46,000,000	6.990
47,000,000	7.050
48,000,000	7.109
49,000,000	7.166
50,000,000	7.223

To determine factors for total limit or retention amounts greater than \$50,000,000 use the following formula:

$$1.389 * ((\text{total limit or retention})/1,000,000) ^ (0.4222)$$

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

INCREASED LIMIT FACTORS - BUSINESS INTERRUPTION

Determine the increased limit premium by applying the appropriate factor below to the basic premium.

Limit	Factor
0	0.000
5,000	0.100
10,000	0.180
15,000	0.220
20,000	0.260
25,000	0.300
30,000	0.325
35,000	0.350
50,000	0.410
75,000	0.455
100,000	0.500
125,000	0.540
150,000	0.575
200,000	0.640
250,000	0.700
500,000	0.930
750,000	1.125
1,000,000	1.300
2,000,000	1.850
3,000,000	2.250
4,000,000	2.600
5,000,000	2.840

Limit	Factor
6,000,000	3.070
7,000,000	3.300
8,000,000	3.520
9,000,000	3.725
10,000,000	3.915
11,000,000	4.090
12,000,000	4.250
13,000,000	4.400
14,000,000	4.540
15,000,000	4.670
16,000,000	4.790
17,000,000	4.900
18,000,000	5.008
19,000,000	5.113
20,000,000	5.217
21,000,000	5.318
22,000,000	5.418
23,000,000	5.515
24,000,000	5.611
25,000,000	5.704
26,000,000	5.796
27,000,000	5.886

Limit	Factor
28,000,000	5.974
29,000,000	6.060
30,000,000	6.145
31,000,000	6.228
32,000,000	6.309
33,000,000	6.389
34,000,000	6.467
35,000,000	6.543
36,000,000	6.618
37,000,000	6.692
38,000,000	6.764
39,000,000	6.834
40,000,000	6.903
41,000,000	6.971
42,000,000	7.037
43,000,000	7.102
44,000,000	7.166
45,000,000	7.229
46,000,000	7.290
47,000,000	7.350
48,000,000	7.409
49,000,000	7.466
50,000,000	7.523

To determine factors for limits greater than \$50,000,000 use the following formula:

$$1.389 * ((\text{limit}/1,000,000) ^ (0.4222)) - (-0.300)$$



Manual Rates

California

Filing Number: 2018-03-0042

Travelers Casualty and Surety Company of America

RETENTION FACTORS - BUSINESS INTERRUPTION

Multiply premium by the applicable retention factor from the following table.

Wait Period Hours	Factor
0	1.80
6	1.05
8	1.00
12	0.90
24	0.85
48	0.80
72	0.75
168+	0.70

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

AGGREGATE LIMIT FACTOR

Apply appropriate aggregate limit factor based on ratio of CyberRisk aggregate limit to the Privacy and Security Limit.

Ratio of CyberRisk Aggregate Limit to Privacy and Security Limit	Privacy and Security Limit		
	\$1M or Less	Greater than \$1M but less than or Equal to \$5M	Over \$5M
1	1.00	1.00	1.00
1.5	1.11	1.08	1.07
2	1.18	1.14	1.12
2.5	1.22	1.17	1.14
3	1.24	1.18	1.15
4	1.25	1.19	1.15
5	1.26	1.21	1.15
10	1.30	1.21	1.15
20	1.32	1.21	1.15
30	1.33	1.21	1.15
50 or more	1.34	1.21	1.15

This factor applies to all insuring agreements and endorsements subject to the aggregate limit.

Manual Rates**California**

Filing Number: 2018-03-0042

PERIOD OF RESTORATION FACTOR - BUSINESS INTERRUPTION

Multiply premium by the applicable factor from the following table.

Period of Restoration Days	Factor
0-30	0.95
60	0.97
90	0.98
120	0.99
180	1.00
240	1.01
300	1.02
365 or more	1.03

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

PERIOD OF INDEMNITY FACTOR - REPUTATION HARM INSURING AGREEMENT

Multiply premium by the applicable factor from the following table.

Period of Indemnity Days	Factor
0-15	0.98
30	1.00
45	1.02
60	1.04
90	1.06
180	1.08
270	1.09
365 or more	1.10

**Manual Rates**

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

CLAIMS-MADE MODIFIER

Modify the base rate for the selected amount of Prior Acts coverage.

Years-in Claims-Made	Modification Factor
0	0.85
1	0.90
2	0.95
greater or equal to 3 (includes policies with no retro date)	1.00

Years-in Claims-Made: year of policy inception date - year of retro date

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2020-01-0106

PUBLIC, PRIVATE and NON-PROFIT CLASS OF BUSINESS FACTORS

Apply the following factors to the annual premium. The criteria for selecting within the range for the factor shall not consider Operational Risk Relative to the Industry or Complexity of Business.

Class of Business	Non-Business Interruption Modification Range	Business Interruption Modification Range
Agriculture, Livestock, and Forestry	0.60 - 1.00	0.80 - 1.20
Auto and Recreational Vehicle Dealers	0.40 - 0.80	0.40 - 0.80
BioTechnology / Life Sciences	1.00 - 1.40	0.80 - 1.20
Business and Consulting Services	0.70 - 1.10	0.80 - 1.20
Construction	0.50 - 0.90	0.80 - 1.20
Data Aggregators	0.80 - 1.20	0.80 - 1.20
Educational Institutions	1.00 - 1.40	0.60 - 1.00
Energy & Mining	0.70 - 1.10	1.00 - 1.40
Entertainment, Leisure, and Sports	0.65 - 1.05	0.80 - 1.20
Gaming / Gambling	1.00 - 1.40	1.20 - 1.60
Governmental Related	1.00 - 1.40	0.80 - 1.20
Healthcare	1.10 - 1.50	1.10 - 1.50
Homeowner / Condo Association	0.60 - 1.00	0.60 - 1.00
Hotel, Hospitality, and Restaurants	1.00 - 1.40	1.00 - 1.40
Insurance Agents	0.80 - 1.20	0.80 - 1.20
Lawyers, Accountants, Architects, and Engineers	0.80 - 1.20	0.80 - 1.20
Manufacturing	0.50 - 0.90	1.00 - 1.40
Media, Printing & Publishing	0.70 - 1.10	1.00 - 1.40
Non-Profits, Foundations, and Membership Organizations	0.70 - 1.10	0.50 - 0.90
Other or Diversified Non - Financial Institutions	0.80 - 1.20	0.80 - 1.20
Retail	1.00 - 1.40	1.00 - 1.40
Technology	1.00 - 1.40	1.00 - 1.40
Telecommunications	1.00 - 1.40	1.00 - 1.40
Transportation	0.70 - 1.10	1.00 - 1.40
Utilities	1.00 - 1.40	1.20 - 1.60
Wholesalers and Distributors	0.55 - 0.95	1.00 - 1.40

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

FINANCIAL INSTITUTIONS CLASS OF BUSINESS FACTORS

Apply the following factors to the annual premium. The criteria for selecting within the range for the factor shall not consider Operational Risk Relative to the Industry or Complexity of Business.

Class of Business	Non-Business Interruption Modification Range	Business Interruption Modification Range
Bank	0.65 - 1.05	0.65 - 1.05
Broker / Dealer	1.00 - 1.40	0.90 - 1.30
Commodities Broker	0.90 - 1.30	0.90 - 1.30
Community Development Corporation	0.70 - 1.10	0.70 - 1.10
Credit Union	0.70 - 1.10	0.70 - 1.10
Data Aggregators	0.80 - 1.20	0.80 - 1.20
Federal Credit Agencies	0.70 - 1.10	0.70 - 1.10
Financial Association	0.70 - 1.10	0.70 - 1.10
Health Insurance Company	1.10 - 1.50	0.70 - 1.10
Hedge Fund	0.65 - 1.05	0.65 - 1.05
Housing or Finance Authority	0.70 - 1.10	0.70 - 1.10
Investment Adviser	0.80 - 1.20	0.80 - 1.20
Life Insurance Company	0.95 - 1.35	0.95 - 1.35
Mortgage Banker	0.90 - 1.30	0.90 - 1.30
Mutual Fund	0.80 - 1.20	0.90 - 1.30
Other Diversified Financial Institution	0.80 - 1.20	0.80 - 1.20
Other Financial Institution	0.80 - 1.20	0.80 - 1.20
P&C Insurance Company	0.85 - 1.25	0.85 - 1.25
Personal Credit Institution including Student Lender	1.00 - 1.40	0.80 - 1.20
Private Equity	0.80 - 1.20	0.80 - 1.20
Real Estate Fund	0.90 - 1.30	0.80 - 1.20
Securities / Commodities Exchanges	1.00 - 1.40	1.00 - 1.40

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

CYBER HYGIENE MODIFICATION FACTOR

Description	Modification Range
<u>Multiple Concerns</u> Two or more concerns in the following categories: Overall Cyber Hygiene, Patching Cadence, Botnet Infection Protocols	1.05 - 1.55
<u>Isolated Concerns</u> One concern in the following categories: Overall Cyber Hygiene, Patching Cadence, Botnet Infection Protocols	1.00 - 1.30
<u>Average</u> Average to Good controls such as good overall cyber hygiene, Patching Cadence, and/or Botnet Infection Protocols	0.85 - 1.15
<u>Above Average</u> Strong cyber controls such as excellent overall cyber hygiene, Strong Patching Cadence, and/or Strong Botnet Infection Protocols	0.70 - 1.00
<u>Not Available or Applicable</u>	1.00

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

EXPERIENCE MODIFICATION FACTOR

Based on cyber claim experience in the past 3 years, select the applicable factor.

Cyber Claim Experience	Modification Range
None / Minimal Incurred losses less than or equal to \$100,000 in the past 3 years	0.90 - 1.00
Material Incurred losses greater than \$100,000 and less than or equal to \$250,000 in the past 3 years	1.00 - 1.20
Major Incurred losses greater than \$250,000 in the past 3 years	1.20 - 1.60

Manual Rates

Travelers Casualty and Surety Company of America

California**Filing Number: 2018-03-0042****EXPENSE MODIFICATION PLAN**

Apply expense modifier to reflect lower commissions.

Eligibility:

A risk is eligible for the application of the Expense Modification Plan to the extent that such expense characteristics are not already reflected in the base rates and that any credit developed under this section does not duplicate modification which has been contemplated in any other rating plan or schedule rating modification applied to the same risk.

Rules:

1. Document the individual underwriting file to support the application of the expense modifier.
2. Maximum reduction in rates under this plan shall not exceed 15%.
3. The Expense Modification Plan is in addition to any Schedule Rating modifications applicable to the risk provided there is no duplication of credits.

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

SCHEDULE RATING PLAN

An individual account's exposures may deviate from the actuarially determined average risk. Such deviations will be recognized by modifying the final developed premium as follows:

Characteristics	Modification Range	
	Credit	Debit
Business Continuity / Disaster Recovery	25%	25%
Complexity of Business	25%	25%
Content Liability Controls	25%	25%
Financial Performance	25%	25%
Incident Response Plan	25%	25%
Network Security Controls	25%	25%
Operational Risk Relative to Industry	25%	25%
Privacy Controls	25%	25%
Quality of Management	25%	25%

The maximum credit / debit is +/- 25%.

Any modification in excess of +/- 25% up to a maximum of +/- 40% must comply with the special requirements, as follows:

- individual risk is supported by objective, factual data or information or is applied in accordance with reasonable, objective standards;
- the schedule rating not be based on any factors or element already considered in the application of a specific rating procedure or which is fully reflected in the basic premium or rates;
- requires that the file of every risk contain factual information in the form of reports or written communication from field representatives, engineers, inspectors, or others who have direct knowledge of the facts to show why certain specific characteristics or lack of them were recognized in the rating.

Manual Rates

Travelers Casualty and Surety Company of America

California**Filing Number: 2018-03-0042****COINSURANCE**

The Coinsurance Percent shall be equivalent to the percentage of loss which the insured is self-insuring.

$$\text{Coinsurance Modification Factor} = 1 - (0.90) * (\text{Coinsurance Percent})$$

BETTERMENT COPARTICIPATION

If a Betterment Coparticipation Percent is shown in the CyberRisk Declarations, such percentage of Betterment Costs will be paid by the insured. If a Betterment Coparticipation Percent is shown, the Betterment Coparticipation Modification Factor will be applied to the Betterment insuring agreement premium.

$$\text{Betterment Coparticipation Modification Factor} = 1 - (0.90) * (\text{Betterment Coparticipation Percent})$$

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2020-01-0106

PER IMPACTED PARTIES AND COMPUTER AND LEGAL EXPERT COSTS ENDORSEMENT

PRIVACY BREACH NOTIFICATION - PER IMPACTED PARTIES BASIS

For this coverage, begin with the base premium with all factors applied with the exception of (1) the Increased Limit Factor and (2) the Insuring Agreement Factor.

Multiply this premium by the appropriate Privacy Breach Notification - Per Impacted Parties Basis percent below.

Maximum Number of Impacted Parties	Modifier
Up to 250,000	20.0% - 40.0%
500,000	40.0% - 60.0%
1,000,000	60.0% - 80.0%
2,000,000	80.0% - 100.0%
Over 2M	100.0% - 150.0%

COMPUTER AND LEGAL EXPERTS COSTS

For this coverage, begin with the base premium with all factors applied with the exception of (1) the Increased Limit Factor and (2) the Insuring Agreement Factor.

Multiply this premium by the following:

- (1) An Increased Limit Factor based on the Computer and Legal Experts Costs Limit and Retention, using the Increased Limit Factors - Non-Business Interruption table in this rate manual, and
- (2) The Computer and Legal Experts Costs percent below.

Modifier
25% - 65%

The Aggregate Limit Factor does not apply to this endorsement.

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2020-01-0106

EMPLOYED LAWYERS ENDORSEMENT

For this coverage, charge the additional base premium below for the covered lawyers.

Number of Attorneys	Rate Per Attorney
1-3	\$1,440.00
4-5	\$480.00
6-10	\$330.00
11-15	\$240.00
16-20	\$195.00
21-30	\$160.00
30+	\$120.00

Multiply this base premium by the following:

- (1) An Increased Limit Factor based on the Employed Lawyers Limit and Retention, using the Increased Limit Factor - Non-Business Interruption table in this rate manual, and
- (2) The Claims-Made Modifier in this manual, and
- (3) If applicable, the Coinsurance Modification Factor in this rate manual, and
- (4) The Aggregate Limit Factor in this rate manual.

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2020-01-0106

EMPLOYED LAWYERS WITH MOONLIGHTING ENDORSEMENT

For this coverage, charge the additional base premium below for the covered lawyers.

Number of Attorneys	Rate Per Attorney
1-3	\$2,160.00
4-5	\$720.00
6-10	\$495.00
11-15	\$360.00
16-20	\$292.50
21-30	\$240.00
30+	\$180.00

Multiply this base premium by the following:

- (1) An Increased Limit Factor based on the Employed Lawyers with Moonlighting Limit and Retention, using the Increased Limit Factor - Non-Business Interruption table in this rate manual, and
- (2) The Claims-Made Modifier in this manual, and
- (3) If applicable, the Coinsurance Modification Factor in this rate manual, and
- (4) The Aggregate Limit Factor in this rate manual.

Manual Rates

Travelers Casualty and Surety Company of America

California**Filing Number: 2018-03-0042****CONVICTION REWARD ENDORSEMENT**

For this coverage, begin with the base premium with all factors applied with the exception of (1) the Increased Limit Factor and (2) the Insuring Agreement Factor.

Multiply this premium by the following:

- (1) An Increased Limit Factor based on the Conviction Reward Limit and Retention, using the Increased Limit Factors - Non-Business Interruption table in this rate manual, and
- (2) The Conviction Reward percent below.

Modifier
0% - 5%

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

EMERGENCY COSTS ENDORSEMENT

For this coverage, begin with the base premium with all factors applied with the exception of (1) the Increased Limit Factor and (2) the Insuring Agreement Factor.

Multiply this premium by the following:

- (1) For the purpose of rating, the Emergency Costs Retention will be the maximum of the Computer and Legal Experts Retention, Cyber Extortion Retention, and the Privacy Breach Notification Retention. An Increased Limit Factor based on the Emergency Costs Limit and Retention, using the Increased Limit Factors - Non-Business Interruption table in this rate manual, and
- (2) The Emergency Costs percent below.

Modifier
0% - 5%

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

CONVERT BUSINESS INTERRUPTION WAIT PERIOD TO THRESHOLD ENDORSEMENT

Multiply the business interruption premium by the applicable Conversion Factor from the following table based on the selected retention when the Convert Business Interruption Wait Period to Threshold endorsement is attached to the policy. If the Convert Business Interruption Wait Period to Threshold endorsement is not attached the factor is 1.00.

Business Interruption Retention	Factor
0	1.20
5,000	1.18
10,000	1.16
15,000	1.14
20,000	1.12
25,000	1.10
30,000	1.08
35,000	1.06
50,000 or more	1.00

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

DEPENDENT BUSINESS INTERRUPTION - SYSTEM FAILURE ENDORSEMENT

For this coverage, begin with the base premium with all factors applied with the exception of (1) the Increased Limit Factor and (2) the Insuring Agreement Factor.

Multiply this premium by the following:

- (1) An Increased Limit Factor based on the Dependent Business Interruption - System Failure Limit, using the Increased Limit Factors - Business Interruption table in this rate manual, and
- (2) A Retention Factor based on the Wait Period Hours using the Retention Factors - Business Interruption table in this rate manual, and
- (3) A Restoration Factor based on the Period of Restoration Days using the Period of Restoration Factor - Business Interruption table in this rate manual, and
- (4) If applicable, a Conversion Factor based on the Convert Business Interruption Wait Period to Threshold Endorsement, and
- (5) The Dependent Business Interruption - System Failure percent below.

Modifier
5% - 25%

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

DEPENDENT BUSINESS INTERRUPTION - OUTSOURCE PROVIDER ENDORSEMENT

For this coverage, begin with the base premium with all factors applied with the exception of (1) the Increased Limit Factor and (2) the Insuring Agreement Factor.

Multiply this premium by the following:

- (1) An Increased Limit Factor based on the Dependent Business Interruption - Outsource Provider Limit, using the Increased Limit Factors - Business Interruption table in this rate manual, and
- (2) A Retention Factor based on the Wait Period Hours using the Retention Factors - Business Interruption table in this rate manual, and
- (3) A Restoration Factor based on the Period of Restoration Days using the Period of Restoration Factor - Business Interruption table in this rate manual, and
- (4) If applicable, a Conversion Factor based on the Convert Business Interruption Wait Period to Threshold Endorsement, and
- (5) The Dependent Business Interruption - Outsource Provider percent below.

Modifier
1% - 15%

Manual Rates

Travelers Casualty and Surety Company of America

California

Filing Number: 2018-03-0042

DEPENDENT BUSINESS INTERRUPTION - OUTSOURCE PROVIDER - SYSTEM FAILURE ENDORSEMENT

For this coverage, begin with the base premium with all factors applied with the exception of (1) the Increased Limit Factor and (2) the Insuring Agreement Factor.

Multiply this premium by the following:

- (1) An Increased Limit Factor based on the Dependent Business Interruption - Outsource Provider - System Failure Limit using the Increased Limit Factors - Business Interruption table in this rate manual, and
- (2) A Retention Factor based on the Wait Period Hours using the Retention Factors - Business Interruption table in this rate manual, and
- (3) A Restoration Factor based on the Period of Restoration Days using the Period of Restoration Factor - Business Interruption table in this rate manual, and
- (4) If applicable, a Conversion Factor based on the Convert Business Interruption Wait Period to Threshold Endorsement, and
- (5) The Dependent Business Interruption - Outsource Provider - System Failure percent below.

Modifier
1% - 15%