

# Manual Rates

Travelers Casualty and Surety Company of America

**Texas**

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

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**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

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## PUBLIC, PRIVATE and NON-PROFIT CLASS OF BUSINESS FACTORS

Apply the following factors to the annual premium.

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

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### 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.

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**Texas****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.

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**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.