STANDARD EXHIBITS TEMPLATE
GENERAL INFORMATION

Completed by: Andrew Thesing   Date: 2/17/2020

CDI File # (Department Use Only) :

Company Name: Travelers Casualty and Surety Company of America

Line Type: Commercial

General Line : Other Liability

Detailed Line Description(s)	Coverage/Form/Program	Loss Trend Complement Data Source

(Enter name of each coverage/form/program included in this application. Otherwise, enter a blank. Do not skip coverages.)

Other Liability	CyberRisk	Countrywide

Data Aggregation Method for Loss & DCCE Development   Accident Year
(Note: Quarterly Exhibit 7 is hidden.)

Months of Development for Annual Loss & DCCE Development   12
*(Select 12 or 15 Months. Applicable only if **annual** Data Aggregation Method is selected above.)*

Most Recent Fiscal Period in Loss and Premium Trend Data *(Enter in YYYYQ format.)*   20194
Most Recent Fiscal Period in Loss Development Data *(Enter in YYYYQ format.)*   20194
Most Recent Fiscal Period in Complement Loss Trend Data *(Enter in YYYYQ format.)*   20194

Is the Company-Specific Premium Trend Data on a written or earned basis?   Earned

Does the Company-Specific Loss Trend Data include or exclude DCCE?   Includes DCCE

Does the Complement Loss Trend Data include or exclude DCCE?   Includes DCCE

Does the Company-Specific Loss Development Data include or exclude DCCE?   Includes DCCE

Does Exhibit 7 - Paid Claim Counts include Closed without Payments (CWP)?   Excludes CWP

Confirm that Exhibit 7 - Reported Claim Counts include Closed without Payments.   Yes

Does Exhibit 8 - Closed Claim Counts include Closed without Payments (CWP)?   Includes CWP

Confirm that Exhibit 8 - Reported Claim Counts include Closed without Payments.   Yes

Is the Company-Specific DCCE Development Data on a paid or incurred basis?   Incurred

Is the current NAIC categorical split of LAE (DCCE/A&OE) used in this application?   Yes
(If no, provide explanation in Filing Memorandum. Include a time line as to when compliance with CCR §2644.8 will be achieved.)

Select Exhibits to Print   All Exhibits

Exhibit 5

Travelers Casualty and Surety Company of America
Other Liability

Premium Trend
California Company-Specific Premium Trend Data
CyberRisk

Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132	25	173,953	165,272	6,685				
20133	28	187,932	178,554	6,369				
20134	32	242,658	230,549	7,191				
20141	33	248,632	236,224	7,104	118	853,175	810,599	6,865
20142	37	272,980	259,357	7,072	130	952,201	904,684	6,958
20143	42	302,896	287,555	6,928	143	1,067,165	1,013,685	7,064
20144	44	336,646	315,118	7,186	155	1,161,153	1,098,254	7,072
20151	47	361,228	333,708	7,096	169	1,273,750	1,195,738	7,073
20152	56	420,048	384,156	6,866	188	1,420,818	1,320,537	7,011
20153	69	490,834	444,052	6,417	216	1,608,756	1,477,034	6,837
20154	81	559,116	504,916	6,211	253	1,831,227	1,666,832	6,576
20161	91	622,800	562,296	6,174	298	2,092,799	1,895,420	6,371
20162	108	719,318	649,380	6,034	349	2,392,068	2,160,644	6,188
20163	127	830,750	749,962	5,925	407	2,731,985	2,466,554	6,067
20164	144	914,032	825,136	5,742	469	3,086,900	2,786,775	5,942
20171	161	980,130	884,798	5,497	539	3,444,230	3,109,277	5,770
20172	184	1,080,895	975,737	5,306	615	3,805,807	3,435,633	5,585
20173	222	1,271,185	1,147,804	5,180	710	4,246,242	3,833,475	5,398
20174	256	1,389,654	1,259,477	4,927	822	4,721,864	4,267,816	5,192
20181	272	1,467,825	1,334,419	4,900	933	5,209,559	4,717,437	5,054
20182	305	1,598,173	1,457,891	4,780	1,055	5,726,837	5,199,591	4,931
20183	335	1,705,927	1,561,713	4,655	1,168	6,161,580	5,613,499	4,805
20184	369	1,826,037	1,672,512	4,529	1,282	6,597,963	6,026,533	4,701
20191	389	1,897,202	1,737,755	4,470	1,399	7,027,340	6,429,870	4,598
20192	425	2,058,327	1,885,355	4,441	1,518	7,487,493	6,857,334	4,517
20193	465	2,242,986	2,054,508	4,419	1,648	8,024,552	7,350,129	4,461
20194	482	2,321,688	2,156,396	4,471	1,761	8,520,203	7,834,013	4,450

(Justify Selection and Trend Period in Filing Memorandum)

		Trend
Selected:	**16 pt**	**-9.9%**

Trend Period (Years) for Most Recent Year in Experience Period:　　1.916

Rolling 4-Qtr	Annual Trend
8 pt	-7.3%
12 pt	-9.3%
16 pt	-9.9%
20 pt	-10.2%
24 pt	-9.0%

Trend Factors:

6th Prior Year	**0.487**
5th Prior Year	**0.541**
4th Prior Year	**0.600**
3rd Prior Year	**0.666**
2nd Prior Year	**0.738**
Most Recent Year	**0.819**

Exhibit 5

Travelers Casualty and Surety Company of America

Premium Trend
California Company-Specific Premium Trend Data
0

Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
20141				#DIV/0!				0
20142				#DIV/0!				0
20143				#DIV/0!				0
20144				#DIV/0!				0
20151				#DIV/0!				0
20152				#DIV/0!				0
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20184				#DIV/0!				0
20191				#DIV/0!				0
20192				#DIV/0!				0
20193				#DIV/0!				0
20194				#DIV/0!				0

(Justify Selection and Trend Period in Filing Memorandum)

Trend

Selected: **#N/A**

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Rolling 4-Qtr	Annual Trend
8 pt	#NUM!
12 pt	#NUM!
16 pt	#NUM!
20 pt	#NUM!
24 pt	#NUM!

Trend Factors:

6th Prior Year	**#N/A**
5th Prior Year	**#N/A**
4th Prior Year	**#N/A**
3rd Prior Year	**#N/A**
2nd Prior Year	**#N/A**
Most Recent Year	**#N/A**

Exhibit 5

Travelers Casualty and Surety Company of America

Premium Trend
California Company-Specific Premium Trend Data
0

Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
20141				#DIV/0!				0
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20193				#DIV/0!				0
20194				#DIV/0!				0

(Justify Selection and Trend Period in Filing Memorandum)

Trend

Selected: **#N/A**

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Rolling 4-Qtr	Annual Trend
8 pt	#NUM!
12 pt	#NUM!
16 pt	#NUM!
20 pt	#NUM!
24 pt	#NUM!

Trend Factors:

6th Prior Year	**#N/A**
5th Prior Year	**#N/A**
4th Prior Year	**#N/A**
3rd Prior Year	**#N/A**
2nd Prior Year	**#N/A**
Most Recent Year	**#N/A**

Exhibit 5

Travelers Casualty and Surety Company of America

Premium Trend
California Company-Specific Premium Trend Data
0

Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
20134				#DIV/0!				
20141				#DIV/0!				0
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20192				#DIV/0!				0
20193				#DIV/0!				0
20194				#DIV/0!				0

(Justify Selection and Trend Period in Filing Memorandum)

Trend

Selected: **#N/A**

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Rolling 4-Qtr	Annual Trend
8 pt	#NUM!
12 pt	#NUM!
16 pt	#NUM!
20 pt	#NUM!
24 pt	#NUM!

Trend Factors:

6th Prior Year	#N/A
5th Prior Year	#N/A
4th Prior Year	#N/A
3rd Prior Year	#N/A
2nd Prior Year	#N/A
Most Recent Year	#N/A

Exhibit 5

Travelers Casualty and Surety Company of America

Premium Trend
California Company-Specific Premium Trend Data
0

Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
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20134				#DIV/0!				
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20194				#DIV/0!				0

(Justify Selection and Trend Period in Filing Memorandum)

Trend

Selected: **#N/A**

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Rolling 4-Qtr	Annual Trend
8 pt	#NUM!
12 pt	#NUM!
16 pt	#NUM!
20 pt	#NUM!
24 pt	#NUM!

Trend Factors:

6th Prior Year	**#N/A**
5th Prior Year	**#N/A**
4th Prior Year	**#N/A**
3rd Prior Year	**#N/A**
2nd Prior Year	**#N/A**
Most Recent Year	**#N/A**

Exhibit 5

Travelers Casualty and Surety Company of America

Premium Trend
California Company-Specific Premium Trend Data
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Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
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(Justify Selection and Trend Period in Filing Memorandum)

Trend

Selected: **#N/A**

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Rolling 4-Qtr	Annual Trend
8 pt	#NUM!
12 pt	#NUM!
16 pt	#NUM!
20 pt	#NUM!
24 pt	#NUM!

Trend Factors:

6th Prior Year	**#N/A**
5th Prior Year	**#N/A**
4th Prior Year	**#N/A**
3rd Prior Year	**#N/A**
2nd Prior Year	**#N/A**
Most Recent Year	**#N/A**

Exhibit 5

Travelers Casualty and Surety Company of America

Premium Trend
California Company-Specific Premium Trend Data
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Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
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20192				#DIV/0!				0
20193				#DIV/0!				0
20194				#DIV/0!				0

(Justify Selection and Trend Period in Filing Memorandum)

	Trend
Selected:	#N/A

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Rolling 4-Qtr	Annual Trend
8 pt	#NUM!
12 pt	#NUM!
16 pt	#NUM!
20 pt	#NUM!
24 pt	#NUM!

Trend Factors:

6th Prior Year	#N/A
5th Prior Year	#N/A
4th Prior Year	#N/A
3rd Prior Year	#N/A
2nd Prior Year	#N/A
Most Recent Year	#N/A

Exhibit 5

Travelers Casualty and Surety Company of America

Premium Trend
California Company-Specific Premium Trend Data
0

Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
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20193				#DIV/0!				0
20194				#DIV/0!				0

(Justify Selection and Trend Period in Filing Memorandum)

Trend

Selected: | **#N/A**

Trend Period (Years) for Most Recent Year in Experience Period: | 1.916

Rolling 4-Qtr	Annual Trend
8 pt	#NUM!
12 pt	#NUM!
16 pt	#NUM!
20 pt	#NUM!
24 pt	#NUM!

Trend Factors:

6th Prior Year	**#N/A**
5th Prior Year	**#N/A**
4th Prior Year	**#N/A**
3rd Prior Year	**#N/A**
2nd Prior Year	**#N/A**
Most Recent Year	**#N/A**

Exhibit 5

Travelers Casualty and Surety Company of America

Premium Trend
California Company-Specific Premium Trend Data
0

Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
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20193				#DIV/0!				0
20194				#DIV/0!				0

(Justify Selection and Trend Period in Filing Memorandum)

Trend

Selected: **#N/A**

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Rolling 4-Qtr	Annual Trend
8 pt	#NUM!
12 pt	#NUM!
16 pt	#NUM!
20 pt	#NUM!
24 pt	#NUM!

Trend Factors:

6th Prior Year	**#N/A**
5th Prior Year	**#N/A**
4th Prior Year	**#N/A**
3rd Prior Year	**#N/A**
2nd Prior Year	**#N/A**
Most Recent Year	**#N/A**

Exhibit 5

Travelers Casualty and Surety Company of America

Premium Trend
California Company-Specific Premium Trend Data
0

Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20132				#DIV/0!				
20133				#DIV/0!				
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20193				#DIV/0!				0
20194				#DIV/0!				0

(Justify Selection and Trend Period in Filing Memorandum)

Trend

Selected: | **#N/A**

Trend Period (Years) for Most Recent Year in Experience Period: | 1.916

Rolling 4-Qtr	Annual Trend
8 pt	#NUM!
12 pt	#NUM!
16 pt	#NUM!
20 pt	#NUM!
24 pt	#NUM!

Trend Factors:

6th Prior Year	**#N/A**
5th Prior Year	**#N/A**
4th Prior Year	**#N/A**
3rd Prior Year	**#N/A**
2nd Prior Year	**#N/A**
Most Recent Year	**#N/A**

Exhibit 7

Travelers Casualty and Surety Company of America
Other Liability

Loss & DCCE Development
CyberRisk

Selected Ultimate Loss & DCCE:	Incurred	
Selected Ultimate DCCE (if applicable):	NA	

					Fiscal Accident Year Ending					
Ultimate $	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Paid Loss Method	0	0	39,848	624,695	17,793	137,769	136,152	750,253	1,520,316	4,542,537
Incurred Loss Method	0	0	39,848	624,695	17,793	137,769	136,152	750,253	1,539,633	5,340,629
Selected	**0**	**0**	**39,848**	**624,695**	**17,793**	**137,769**	**136,152**	**750,253**	**1,539,633**	**5,340,629**
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										

					Fiscal Accident Year Ending					
Selected LDFs	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Loss	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.007**	**1.333**
DCCE	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.007**	**1.333**

Exhibit 7

Travelers Casualty and Surety Company of America
Other Liability

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
CyberRisk

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104	0	0	0	0	0	0	0	0	0	0
20114	0	0	0	0	0	0	0	0	0	
20124	0	39,848	39,848	39,848	39,848	39,848	39,848	39,848		
20134	0	596,703	624,682	624,695	624,695	624,695	624,695			
20144	0	17,793	17,793	17,793	17,793	17,793				
20154	121,682	128,818	137,769	137,769	137,769					
20164	1,670	136,152	136,152	136,152						
20174	657,863	750,253	750,253							
20184	625,939	1,507,029								
20194	2,418,397									

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	1.000	1.000	1.000	1.000	1.000	1.000			
20134	0.000	1.047	1.000	1.000	1.000	1.000				
20144	0.000	1.000	1.000	1.000	1.000					
20154	1.059	1.069	1.000	1.000						
20164	81.528	1.000	1.000							
20174	1.140	1.000								
20184	2.408									
										Tail
3 Yr Wtd Avg	1.862	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.862	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.878	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	4,542,537	1,520,316	750,253	136,152	137,769	17,793	624,695	39,848	0	0

Exhibit 7

Travelers Casualty and Surety Company of America
Other Liability

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles
CyberRisk

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104	0	0	0	0	0	0	0	0	0	0
20114	0	0	0	0	0	0	0	0	0	
20124	50,000	39,848	39,848	39,848	39,848	39,848	39,848	39,848		
20134	0	627,000	624,682	624,695	624,695	624,695	624,695			
20144	0	17,793	17,793	17,793	17,793	17,793				
20154	140,600	128,818	137,769	137,769	137,769					
20164	6,670	137,687	136,152	136,152						
20174	727,186	750,253	750,253							
20184	1,092,093	1,528,485								
20194	4,006,374									

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.797	1.000	1.000	1.000	1.000	1.000	1.000			
20134	0.000	0.996	1.000	1.000	1.000	1.000				
20144	0.000	1.000	1.000	1.000	1.000					
20154	0.916	1.069	1.000	1.000						
20164	20.643	0.989	1.000							
20174	1.032	1.000								
20184	1.400									
										Tail
3 Yr Wtd Avg	1.323	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.323	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.333	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	5,340,629	1,539,633	750,253	136,152	137,769	17,793	624,695	39,848	0	0

Exhibit 7

Travelers Casualty and Surety Company of America
Other Liability

Non-Catastrophe Incurred DCCE Development - Annual Triangles
CyberRisk

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America
Other Liability

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles
CyberRisk

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
20134		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
20144		0.00%	0.00%	0.00%	0.00%	0.00%				
20154	0.00%	0.00%	0.00%	0.00%	0.00%					
20164	0.00%	0.00%	0.00%	0.00%						
20174	0.00%	0.00%	0.00%							
20184	0.00%	0.00%								
20194	0.00%									

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104										
20114										
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134		0.000	0.000	0.000	0.000	0.000				
20144		0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Avg	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**1.000**	**1.000**	**1.000**
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America
Other Liability

Non-Catastrophe Reported Claim Count Development - Annual Triangles
CyberRisk

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104	0	0	0	0	0	0	0	0	0	0
20114	0	0	0	0	0	0	0	0	0	
20124	1	1	1	1	1	1	1	1		
20134	0	1	1	1	1	1	1			
20144	0	1	1	1	1	1				
20154	3	4	5	5	5					
20164	2	4	4	4						
20174	9	10	10							
20184	14	17								
20194	52									

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
20134	0.000	1.000	1.000	1.000	1.000	1.000				
20144	0.000	1.000	1.000	1.000	1.000					
20154	1.333	1.250	1.000	1.000						
20164	2.000	1.000	1.000							
20174	1.111	1.000								
20184	1.214									
										Tail
3 Yr Wtd Avg	1.240	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.240	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.309	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	68	18	10	4	5	1	1	1	0	0

Exhibit 7

Travelers Casualty and Surety Company of America
Other Liability

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]
CyberRisk

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104	0	0	0	0	0	0	0	0	0	0
20114	0	0	0	0	0	0	0	0	0	
20124	0	1	1	1	1	1	1	1		
20134	0	1	1	1	1	1	1			
20144	0	1	1	1	1	1				
20154	3	4	5	5	5					
20164	1	4	4	4						
20174	9	10	10							
20184	10	15								
20194	44									

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	1.000	1.000	1.000	1.000	1.000	1.000			
20134	0.000	1.000	1.000	1.000	1.000	1.000				
20144	0.000	1.000	1.000	1.000	1.000					
20154	1.333	1.250	1.000	1.000						
20164	4.000	1.000	1.000							
20174	1.111	1.000								
20184	1.500									
										Tail
3 Yr Wtd Avg	1.450	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.450	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.531	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	67	16	10	4	5	1	1	1	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 7

Travelers Casualty and Surety Company of America

Loss & DCCE Development

0

Selected Ultimate Loss & DCCE:

Selected Ultimate DCCE (if applicable):

Ultimate $					Fiscal Accident Year Ending					
	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										

Selected LDFs					Fiscal Accident Year Ending					
	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Loss										
DCCE										

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

0

				Months of Development						
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

				Age to Age Factors						
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

0

Fiscal Accident Year Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Fiscal Accident Year Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										

										Tail
3 Yr Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio										
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Reported Claim Count Development - Annual Triangles

0

	Months of Development									
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

	Age to Age Factors									
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 7

Travelers Casualty and Surety Company of America

Loss & DCCE Development

0

Selected Ultimate Loss & DCCE:

Selected Ultimate DCCE (if applicable):

					Fiscal Accident Year Ending					
Ultimate $	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										

					Fiscal Accident Year Ending					
Selected LDFs	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Loss										
DCCE										

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles
0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE Development - Annual Triangles

0

	Months of Development									
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

	Age to Age Factors									
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

0

	Months of Development									
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

	Age to Age Factors									
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
										Tail
3 Yr Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio										
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Reported Claim Count Development - Annual Triangles
0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 7

Travelers Casualty and Surety Company of America

Loss & DCCE Development

0

Selected Ultimate Loss & DCCE:

Selected Ultimate DCCE (if applicable):

Ultimate $		20104	20114	20124	20134	**Fiscal Accident Year Ending**		20164	20174	20184	20194
						20144	20154				
Paid Loss Method											
Incurred Loss Method											
Selected											
Dollar DCCE Method											
Ratio DCCE Ratio Method											
Selected											

Selected LDFs		20104	20114	20124	20134	**Fiscal Accident Year Ending**		20164	20174	20184	20194
						20144	20154				
Loss											
DCCE											

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
0

	Months of Development									
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

	Age to Age Factors									
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE Development - Annual Triangles
0

					Months of Development					
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
										Tail
3 Yr Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio										
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Reported Claim Count Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]

0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 7

Travelers Casualty and Surety Company of America

Loss & DCCE Development
0

Selected Ultimate Loss & DCCE:

Selected Ultimate DCCE (if applicable):

Ultimate $					Fiscal Accident Year Ending					
	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										

Selected LDFs					Fiscal Accident Year Ending					
	20104	20114	20124	20134	20144	20154	20164	20174	20184	20194
Loss										
DCCE										

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles
0

					Months of Development					
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles
0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
										Tail
3 Yr Avg		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio										
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Reported Claim Count Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 7

Travelers Casualty and Surety Company of America

Loss & DCCE Development

0

Selected Ultimate Loss & DCCE:

Selected Ultimate DCCE (if applicable):

					Fiscal Accident Year Ending					
Ultimate $	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										

					Fiscal Accident Year Ending					
Selected LDFs	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Loss										
DCCE										

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
										Tail
3 Yr Avg		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio										
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Reported Claim Count Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 7

Travelers Casualty and Surety Company of America

Loss & DCCE Development
0

Selected Ultimate Loss & DCCE:

Selected Ultimate DCCE (if applicable):

					Fiscal Accident Year Ending					
Ultimate $	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										

					Fiscal Accident Year Ending					
Selected LDFs	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Loss										
DCCE										

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
0

	Months of Development									
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

	Age to Age Factors									
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Selected	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age-Ult	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Ultimate $	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Selected	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Age-Ult	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**
Ultimate $	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
										Tail
3 Yr Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio										
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Reported Claim Count Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 7

Travelers Casualty and Surety Company of America

Loss & DCCE Development

0

Selected Ultimate Loss & DCCE:

Selected Ultimate DCCE (if applicable):

				Fiscal Accident Year Ending						
Ultimate $	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										

				Fiscal Accident Year Ending						
Selected LDFs	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Loss										
DCCE										

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
										Tail
3 Yr Avg		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio										
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Reported Claim Count Development - Annual Triangles

0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 7

Travelers Casualty and Surety Company of America

Loss & DCCE Development

0

Selected Ultimate Loss & DCCE:

Selected Ultimate DCCE (if applicable):

					Fiscal Accident Year Ending					
Ultimate $	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										

					Fiscal Accident Year Ending					
Selected LDFs	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Loss										
DCCE										

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

0

					Months of Development					
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
										Tail
3 Yr Avg		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio										
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Reported Claim Count Development - Annual Triangles

0

	Months of Development									
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

	Age to Age Factors									
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]

0

	Months of Development									
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

	Age to Age Factors									
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 7

Travelers Casualty and Surety Company of America

Loss & DCCE Development
0

Selected Ultimate Loss & DCCE:

Selected Ultimate DCCE (if applicable):

					Fiscal Accident Year Ending					
Ultimate $	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Paid Loss Method										
Incurred Loss Method										
Selected										
Dollar DCCE Method										
Ratio DCCE Ratio Method										
Selected										

					Fiscal Accident Year Ending					
Selected LDFs	**20104**	**20114**	**20124**	**20134**	**20144**	**20154**	**20164**	**20174**	**20184**	**20194**
Loss										
DCCE										

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles
0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles

0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE Development - Annual Triangles
0

					Months of Development					
Fiscal Accident Year Ending	**12**	**24**	**36**	**48**	**60**	**72**	**84**	**96**	**108**	**120**
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

					Age to Age Factors					
Fiscal Accident Year Ending	**12-24**	**24-36**	**36-48**	**48-60**	**60-72**	**72-84**	**84-96**	**96-108**	**108-120**	**120-Ult**
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate $	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles

0

	Months of Development									
Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

	Age to Age Factors									
Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
										Tail
3 Yr Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate DCCE Ratio										
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Reported Claim Count Development - Annual Triangles

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

Exhibit 7

Travelers Casualty and Surety Company of America

Non-Catastrophe Paid Claim Count Development - Annual Triangles[1]

0

Months of Development

Fiscal Accident Year Ending	12	24	36	48	60	72	84	96	108	120
20104										
20114										
20124										
20134										
20144										
20154										
20164										
20174										
20184										
20194										

Age to Age Factors

Fiscal Accident Year Ending	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20104	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
20124	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
20134	0.000	0.000	0.000	0.000	0.000	0.000				
20144	0.000	0.000	0.000	0.000	0.000					
20154	0.000	0.000	0.000	0.000						
20164	0.000	0.000	0.000							
20174	0.000	0.000								
20184	0.000									
										Tail
3 Yr Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #	0	0	0	0	0	0	0	0	0	0

[1]Paid claim counts include counts for both closed and open claims with payment.

Exhibit 8

Travelers Casualty and Surety Company of America
Other Liability

Non-Catastrophe Loss and DCCE Trend
CyberRisk

Calendar YYYYQ	California Company-Specific Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132	25	1	0	39,848	39,848									
20133	28	0	0	0	0									
20134	32	0	0	0	0									
20141	33	0	0	0	0	118	1	0	39,848	39,848	0.85	0.00	39,848	39,848
20142	37	0	0	0	0	130	0	0	0	0	0.00	0.00	0	0
20143	42	0	1	57,296	0	143	0	1	57,296	0	0.00	0.70	0	0
20144	44	0	0	539,408	0	155	0	1	596,703	0	0.00	0.64	0	0
20151	47	1	1	45,772	624,682	169	1	2	642,475	624,682	0.59	1.18	642,475	624,682
20152	56	1	0	0	17,793	188	2	2	642,475	642,475	1.06	1.06	321,237	321,237
20153	69	0	2	55,096	0	216	2	3	640,275	642,475	0.93	1.39	320,138	321,237
20154	81	0	1	66,586	0	253	2	4	167,453	642,475	0.79	1.58	83,727	321,237
20161	91	2	1	5,000	47,021	298	3	4	126,682	64,814	1.01	1.34	42,227	21,605
20162	108	1	0	0	16,180	349	3	4	126,682	63,201	0.86	1.15	42,227	21,067
20163	127	0	0	2,149	2,149	407	3	2	73,735	65,350	0.74	0.49	24,578	21,783
20164	144	2	2	1,670	65,150	469	5	3	8,819	130,501	1.07	0.64	1,764	26,100
20171	161	0	3	40,236	0	539	3	5	44,055	83,480	0.56	0.93	14,685	27,827
20172	184	2	4	112,886	13,842	615	4	9	156,941	81,141	0.65	1.46	39,235	20,285
20173	222	3	2	496,333	108,156	710	7	11	651,124	187,149	0.99	1.55	93,018	26,736
20174	256	1	3	151,842	5,156	822	6	12	801,296	127,154	0.73	1.46	133,549	21,192
20181	272	4	3	50,314	560,052	933	10	12	811,374	687,206	1.07	1.29	81,137	68,721
20182	305	1	3	187,523	38,976	1,055	9	11	886,012	712,340	0.85	1.04	98,446	79,149
20183	335	3	1	268,969	87,720	1,168	9	10	658,648	691,904	0.77	0.86	73,183	76,878
20184	369	3	8	211,523	130,056	1,282	11	15	718,329	816,804	0.86	1.17	65,303	74,255
20191	389	4	9	390,165	462,194	1,399	11	21	1,058,181	718,946	0.79	1.50	96,198	65,359
20192	425	3	10	631,400	51,638	1,518	13	28	1,502,057	731,607	0.86	1.84	115,543	56,277
20193	465	12	19	1,244,637	600,999	1,648	22	46	2,477,725	1,244,886	1.34	2.79	112,624	56,586
20194	482	12	17	1,033,284	1,282,398	1,761	31	55	3,299,486	2,397,229	1.76	3.12	106,435	77,330

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:	16 pt	Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Frequency:	Closed	10.4%			
Severity:	Paid	72.7%			
Pure Premium:		90.6%	7.4%	46.5%	49.8%

Trend Period (Years) for Most Recent
Year in Experience Period: 1.916

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	32.7%	91.9%	22.9%	-8.7%
12 pt	28.2%	32.4%	52.6%	55.4%
16 pt	10.4%	29.6%	72.7%	49.7%
20 pt	7.1%	14.3%	-5.7%	-20.8%
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Trend Factors:

6th Prior Year	16.350
5th Prior Year	10.916
4th Prior Year	7.288
3rd Prior Year	4.866
2nd Prior Year	3.248
Most Recent Year	2.169

Exhibit 8

Travelers Casualty and Surety Company of America
Other Liability

Complement Loss and DCCE Trend

CyberRisk, Source: Countrywide

Calendar YYYYQ	Complement Loss and DCCE Trend Data — Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132	520	1	4	190,807	39,848									
20133	584	3	2	145,794	45,650									
20134	642	1	3	264,238	20,864									
20141	679	2	3	395,443	41,961	2,425	7	12	996,282	148,322	0.29	0.49	142,326	21,189
20142	747	13	6	81,740	1,156,901	2,652	19	14	887,215	1,265,376	0.72	0.53	46,696	66,599
20143	819	1	1	496,192	12,449	2,886	17	13	1,237,613	1,232,175	0.59	0.45	72,801	72,481
20144	891	0	2	1,258,306	0	3,135	16	12	2,231,681	1,211,311	0.51	0.38	139,480	75,707
20151	957	7	7	560,760	2,156,400	3,413	21	16	2,396,998	3,325,750	0.62	0.47	114,143	158,369
20152	1,056	3	2	137,099	258,602	3,722	11	12	2,452,356	2,427,450	0.30	0.32	222,941	220,677
20153	1,194	1	7	392,175	58,297	4,098	11	18	2,348,339	2,473,299	0.27	0.44	213,485	224,845
20154	1,339	3	6	508,235	87,817	4,547	14	22	1,598,268	2,561,116	0.31	0.48	114,162	182,937
20161	1,483	5	8	1,284,969	495,209	5,073	12	23	2,322,477	899,925	0.24	0.45	193,540	74,994
20162	1,736	8	18	783,573	1,140,015	5,753	17	39	2,968,952	1,781,339	0.30	0.68	174,644	104,785
20163	2,052	11	16	498,698	681,324	6,610	27	48	3,075,475	2,404,366	0.41	0.73	113,906	89,051
20164	2,293	26	31	726,475	807,383	7,564	50	73	3,293,716	3,123,932	0.66	0.97	65,874	62,479
20171	2,514	17	34	943,050	667,630	8,594	62	99	2,951,797	3,296,352	0.72	1.15	47,610	53,167
20172	2,814	13	42	1,960,388	341,945	9,672	67	123	4,128,612	2,498,281	0.69	1.27	61,621	37,288
20173	3,180	21	35	1,743,123	634,203	10,801	77	142	5,373,036	2,451,160	0.71	1.31	69,780	31,833
20174	3,531	15	41	2,393,094	1,138,193	12,039	66	152	7,039,654	2,781,969	0.55	1.26	106,661	42,151
20181	3,781	52	48	2,502,621	2,730,689	13,307	101	166	8,599,225	4,845,029	0.76	1.25	85,141	47,971
20182	4,171	37	51	4,255,732	3,262,287	14,664	125	175	10,894,569	7,765,371	0.85	1.19	87,157	62,123
20183	4,617	29	62	4,745,950	1,173,691	16,100	133	202	13,897,397	8,304,860	0.83	1.25	104,492	62,443
20184	4,628	113	118	6,106,698	5,995,154	17,197	231	279	17,611,001	13,161,821	1.34	1.62	76,238	56,978
20191	5,341	60	89	5,358,387	2,317,722	18,756	239	320	20,466,767	12,748,854	1.27	1.71	85,635	53,342
20192	5,733	78	138	6,696,862	4,565,087	20,318	280	407	22,907,898	14,051,654	1.38	2.00	81,814	50,184
20193	6,224	108	154	14,270,880	7,199,785	21,925	359	499	32,432,827	20,077,748	1.64	2.28	90,342	55,927
20194	6,484	135	225	17,122,760	10,464,976	23,781	381	606	43,448,889	24,547,570	1.60	2.55	114,039	64,429

Selected:	16 pt	Complement Trend
Frequency:	Closed	56.7%
Severity:	Paid	-6.5%
Pure Premium:		46.5%
Alternate Pure Premium :		(Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends

	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	60.8%	58.6%	8.0%	4.0%
12 pt	45.9%	30.9%	19.8%	16.1%
16 pt	56.7%	42.3%	-6.5%	-7.3%
20 pt	45.1%	47.5%	-13.0%	-24.0%
24 pt	29.0%	39.2%	-6.2%	-10.2%

Exhibit 8

Travelers Casualty and Surety Company of America

Non-Catastrophe Loss and DCCE Trend

0

Calendar YYYYQ	California Company-Specific Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Frequency:		#N/A			
Severity:		#N/A			
Pure Premium:		#N/A		#N/A	#N/A

Trend Period (Years) for Most Recent
Year in Experience Period: 1.916

Trend Factors:
6th Prior Year	#N/A
5th Prior Year	#N/A
4th Prior Year	#N/A
3rd Prior Year	#N/A
2nd Prior Year	#N/A
Most Recent Year	#N/A

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Complement Loss and DCCE Trend

	Complement Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

		Complement Trend
Selected:		
Frequency:		#N/A
Severity:		#N/A
Pure Premium:		#N/A
Alternate Pure Premium :		(Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends

	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Non-Catastrophe Loss and DCCE Trend
0

	California Company-Specific Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Frequency:		#N/A			
Severity:		#N/A			
Pure Premium:		#N/A		#N/A	#N/A

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Trend Factors:
6th Prior Year   #N/A
5th Prior Year   #N/A
4th Prior Year   #N/A
3rd Prior Year   #N/A
2nd Prior Year   #N/A
Most Recent Year   #N/A

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Complement Loss and DCCE Trend

	Complement Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

Selected:		Complement Trend
Frequency:		#N/A
Severity:		#N/A
Pure Premium:		#N/A
Alternate Pure Premium :		(Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Non-Catastrophe Loss and DCCE Trend
0

Calendar YYYYQ	California Company-Specific Loss and DCCE Trend Data — Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:	Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Frequency:	#N/A			
Severity:	#N/A			
Pure Premium:	#N/A		#N/A	#N/A

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Trend Factors:

6th Prior Year	#N/A
5th Prior Year	#N/A
4th Prior Year	#N/A
3rd Prior Year	#N/A
2nd Prior Year	#N/A
Most Recent Year	#N/A

Rolling 4-Quarter Annual Trends

	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Complement Loss and DCCE Trend

Calendar YYYYQ	Complement Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

		Complement Trend
Selected:		
Frequency:		#N/A
Severity:		#N/A
Pure Premium:		#N/A
Alternate Pure Premium :		(Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends

	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Non-Catastrophe Loss and DCCE Trend
0

	California Company-Specific Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0

(Justify All Selections and Trend Period in Filing Memorandum)

		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Selected:					
Frequency:		#N/A			
Severity:		#N/A			
Pure Premium:		#N/A		#N/A	#N/A

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Trend Factors:
6th Prior Year	#N/A
5th Prior Year	#N/A
4th Prior Year	#N/A
3rd Prior Year	#N/A
2nd Prior Year	#N/A
Most Recent Year	#N/A

Rolling 4-Quarter Annual Trends	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Complement Loss and DCCE Trend

	Complement Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

		Complement Trend
Selected:		
Frequency:		#N/A
Severity:		#N/A
Pure Premium:		#N/A
Alternate Pure Premium :		(Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends

	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Non-Catastrophe Loss and DCCE Trend

0

	California Company-Specific Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Frequency:		#N/A			
Severity:		#N/A			
Pure Premium:		#N/A		#N/A	#N/A

Trend Period (Years) for Most Recent
Year in Experience Period: 1.916

Trend Factors:

6th Prior Year	#N/A
5th Prior Year	#N/A
4th Prior Year	#N/A
3rd Prior Year	#N/A
2nd Prior Year	#N/A
Most Recent Year	#N/A

Rolling 4-Quarter Annual Trends	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Complement Loss and DCCE Trend

Calendar YYYYQ	Complement Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

Selected:		**Complement Trend**
Frequency:		**#N/A**
Severity:		**#N/A**
Pure Premium:		**#N/A**
Alternate Pure Premium :		(Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Non-Catastrophe Loss and DCCE Trend

0

	California Company-Specific Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Frequency:		#N/A			
Severity:		#N/A			
Pure Premium:		#N/A		#N/A	#N/A

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Trend Factors:
6th Prior Year   #N/A
5th Prior Year   #N/A
4th Prior Year   #N/A
3rd Prior Year   #N/A
2nd Prior Year   #N/A
Most Recent Year   #N/A

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Complement Loss and DCCE Trend

	Complement Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	1
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

Selected: | | **Complement Trend**
Frequency: | | **#N/A**
Severity: | | **#N/A**
Pure Premium: | | **#N/A**

Alternate Pure Premium : | | (Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Non-Catastrophe Loss and DCCE Trend
0

	California Company-Specific Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Frequency:		#N/A			
Severity:		#N/A			
Pure Premium:		#N/A		#N/A	#N/A

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Trend Factors:
6th Prior Year	#N/A
5th Prior Year	#N/A
4th Prior Year	#N/A
3rd Prior Year	#N/A
2nd Prior Year	#N/A
Most Recent Year	#N/A

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Complement Loss and DCCE Trend

Calendar YYYYQ	Complement Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

	Complement Trend
Selected:	
Frequency:	#N/A
Severity:	#N/A
Pure Premium:	#N/A
Alternate Pure Premium :	(Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends

	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Non-Catastrophe Loss and DCCE Trend
0

	California Company-Specific Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Frequency:		#N/A			
Severity:		#N/A			
Pure Premium:		#N/A		#N/A	#N/A

Trend Period (Years) for Most Recent
Year in Experience Period: 1.916

Trend Factors:
6th Prior Year	#N/A
5th Prior Year	#N/A
4th Prior Year	#N/A
3rd Prior Year	#N/A
2nd Prior Year	#N/A
Most Recent Year	#N/A

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Complement Loss and DCCE Trend

	Complement Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

Selected: **Complement Trend**

Frequency:	#N/A
Severity:	#N/A
Pure Premium:	#N/A

Alternate Pure Premium :   (Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends

	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Non-Catastrophe Loss and DCCE Trend
0

	California Company-Specific Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141											0.00	0.00	0	0
20142											0.00	0.00	0	0
20143											0.00	0.00	0	0
20144											0.00	0.00	0	0
20151											0.00	0.00	0	0
20152											0.00	0.00	0	0
20153											0.00	0.00	0	0
20154											0.00	0.00	0	0
20161											0.00	0.00	0	0
20162											0.00	0.00	0	0
20163											0.00	0.00	0	0
20164											0.00	0.00	0	0
20171											0.00	0.00	0	0
20172											0.00	0.00	0	0
20173											0.00	0.00	0	0
20174											0.00	0.00	0	0
20181											0.00	0.00	0	0
20182											0.00	0.00	0	0
20183											0.00	0.00	0	0
20184											0.00	0.00	0	0
20191											0.00	0.00	0	0
20192											0.00	0.00	0	0
20193											0.00	0.00	0	0
20194											0.00	0.00	0	0

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:		Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility-Weighted Loss Trend
Frequency:		#N/A			
Severity:		#N/A			
Pure Premium:		#N/A		#N/A	#N/A

Trend Period (Years) for Most Recent Year in Experience Period: 1.916

Trend Factors:

6th Prior Year	#N/A
5th Prior Year	#N/A
4th Prior Year	#N/A
3rd Prior Year	#N/A
2nd Prior Year	#N/A
Most Recent Year	#N/A

Rolling 4-Quarter Annual Trends	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!

Exhibit 8

Travelers Casualty and Surety Company of America

Complement Loss and DCCE Trend

Calendar YYYYQ	Complement Loss and DCCE Trend Data Quarterly Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data			
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
20132														
20133														
20134														
20141						0	0	0	0	0	0.00	0.00	0	0
20142						0	0	0	0	0	0.00	0.00	0	0
20143						0	0	0	0	0	0.00	0.00	0	0
20144						0	0	0	0	0	0.00	0.00	0	0
20151						0	0	0	0	0	0.00	0.00	0	0
20152						0	0	0	0	0	0.00	0.00	0	0
20153						0	0	0	0	0	0.00	0.00	0	0
20154						0	0	0	0	0	0.00	0.00	0	0
20161						0	0	0	0	0	0.00	0.00	0	0
20162						0	0	0	0	0	0.00	0.00	0	0
20163						0	0	0	0	0	0.00	0.00	0	0
20164						0	0	0	0	0	0.00	0.00	0	0
20171						0	0	0	0	0	0.00	0.00	0	0
20172						0	0	0	0	0	0.00	0.00	0	0
20173						0	0	0	0	0	0.00	0.00	0	0
20174						0	0	0	0	0	0.00	0.00	0	0
20181						0	0	0	0	0	0.00	0.00	0	0
20182						0	0	0	0	0	0.00	0.00	0	0
20183						0	0	0	0	0	0.00	0.00	0	0
20184						0	0	0	0	0	0.00	0.00	0	0
20191						0	0	0	0	0	0.00	0.00	0	0
20192						0	0	0	0	0	0.00	0.00	0	0
20193						0	0	0	0	0	0.00	0.00	0	0
20194						0	0	0	0	0	0.00	0.00	0	0

Selected: | **Complement Trend**

Frequency: | #N/A
Severity: | #N/A
Pure Premium: | #N/A

Alternate Pure Premium : | (Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	#NUM!	#NUM!	#NUM!	#NUM!
12 pt	#NUM!	#NUM!	#NUM!	#NUM!
16 pt	#NUM!	#NUM!	#NUM!	#NUM!
20 pt	#NUM!	#NUM!	#NUM!	#NUM!
24 pt	#NUM!	#NUM!	#NUM!	#NUM!