

Travelers Property Casualty Insurance Company

Quantum Auto® 2.0

IS19	335	346
IS20	330	334
IS21	323	329
IS22	313	322
IS23	304	312
IS24	296	303
IS25	283	295
IS26	273	282
IS27	260	272
IS28	253	259
IS29	245	252
IS30	233	244
IS31	220	232
IS32	201	219
IS33	200	200

2. Insurance Score Tier Group

Insurance Score Bands are assigned to an Insurance Score Tier Group for use in Rating as noted in Table IV: Insurance Score Tier Group Bands, located in the Tier Table Section at the end of this Rule.

3. Insurance Score Refresh

Insurance Score will be obtained at the time of new business and at least once every two years thereafter for use at the policy anniversary continuation. Insurance Score can be updated annually at the name insured's request and used in the renewal calculation.

- a. If the new insurance score would result in a lower rated band than the current insurance score, the new insurance score and band will be used to rate the anniversary continuation.
- b. If the new insurance score would result in a higher rated band than the current insurance score, the current insurance score and band will be used to rate the anniversary continuation.

C. Customer Tier

Customer Tier consists of the following two components: Age of Oldest Driver (Rule 6.2.B.1.a) and Prior BI Level (Tier Rule A.1.b). These components will be used to determine the Customer Tier Group used in Rating. Customer Tier will be re-evaluated after inception of the policy.

D. Prior Carrier Tier

Prior Carrier Tier is based on information about the insured's insurance history at the time of new business. Prior Carrier Tier utilizes all previous policies in force within the prior three years at the time of application. The variables utilized in Prior Carrier Tier are: Prior Carrier Cancellation, Prior Carrier Average Tenure, and Prior Carrier Non-Standard Count.

1. Prior Carrier Tier Variables

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2. Insurance Score Tier Group

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3. Insurance Score Refresh

~~Insurance Score will be obtained at the time of new business and at least once every two years thereafter for use at the policy anniversary continuation. Insurance Score can be updated annually at the name insured's request and used in the renewal calculation. Travelers will reorder an insurance score at annual anniversary Continuation every second year or upon the request of the insured. At that time, the insurance score will be re-evaluated to determine if the new score would place the policy in a different Insurance Score Tier Band. Determination is as follows:~~

~~i.a. If the new insurance score would result in a lower rated band than the current insurance score the new insurance score and band will be used to rate the anniversary continuation. improves (the new insurance score is better than the current score) and would place the policy in a different Insurance Score Tier Band, the new Insurance Score Tier Band will be used to Rate the Anniversary Continuation.~~

~~ii. b. If the new insurance score would result in a higher rated band than the current insurance score, the current insurance score and band will be used to rate the anniversary continuation. deteriorates (the new insurance score is worse than the current score) and would place the policy in a different Insurance Score Tier Band, no change will be made to the Insurance Score Tier Band.~~

C. Customer Tier

Customer Tier consists of the following two components: Age of Oldest Driver (Rule 6.2.B.1.a) and Prior BI Level (Tier Rule A.1.b). These components will be used to determine the Customer Tier Group used in Rating. Customer Tier will be re-evaluated after inception of the policy.

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