

ANNUAL STATEMENT

For the Year Ended December 31, 2007

OF THE CONDITION AND AFFAIRS OF THE

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

NAIC Group Code **3548** **3548** NAIC Company Code **31194** Employer's ID Number **06-0907370**
(Current Period) (Prior Period)

Organized under the Laws of Connecticut, State of Domicile or Port of Entry Connecticut,
Country of Domicile US

INCORPORATED/ORGANIZED, JULY 18, 1974 COMMENCED BUSINESS, JULY 24, 1974

Statutory Home Office: **One Tower Square, Hartford, CT 06183**
Main Administrative Office: **One Tower Square, Hartford, CT 06183 (860) 277-0111**
Mail Address: **One Tower Square, Hartford, CT 06183-6014**
Primary Location of Books and Records: **One Tower Square, Hartford, CT 06183 (860) 277-0111**
Internet Website Address: **travelers.com**
Statutory Statement Contact: **Michael J. Doody (860) 277-3966**
Annual.Statement.Contact@Travelers.com (860) 277-7002
(E-Mail Address) (Fax Number)

OFFICERS

Name	Title	Name	Title
1. BRIAN WILLIAM MacLEAN.....Chairman of the Board, President & Chief Executive Officer		JOSEPH PATRICK LACHER, JR.....Executive Vice President, Personal Insurance	
2. JAY STEVEN BENET.....Vice Chairman & Chief Financial Officer		SAMUEL GERSTEN LISS.....Executive Vice President, Strategic Development and	
3. CHARLES JOSEPH CLARKE.....Vice Chairman		Financial & Professional & International Insurance	
4. WILLIAM HERBERT HEYMAN.....Vice Chairman & Chief Investment Officer		# MARIA OLIVO.....Executive Vice President, Market Development & Investor Relations	
5. # ALAN DAVID SCHNITZER.....Vice Chairman & Chief Legal Officer		DOREEN SPADORCIA.....Executive Vice President, Claim	
6. JOHN JOSEPH ALBANO.....Executive Vice President, Business Insurance		KENNETH FRANKLIN SPENCE, III.....Executive Vice President & General Counsel	
7. ANDY FRANCIS BESSETTE.....Executive Vice President & Chief Administrative Officer		BRUCE ALLEN BACKBERG.....Senior Vice President & Corporate Secretary	
8. # WILLIAM ALLEN BLOOM.....Executive Vice President, Insurance Operations		DOUGLAS KEITH BELL.....Senior Vice President, Accounting Standards	
and Information Technology & Chief Information Officer		WADE THOMAS OVERGAARD.....Senior Vice President & Chief Corporate Actuary	
9. # KATHLEEN LYNCH BOLDDUC.....Executive Vice President, Chief Marketing Officer		DOUGLAS KENNETH RUSSELL..Senior Vice President, Treasurer & Corporate Controller	
10. JOHN PATRICK CLIFFORD, JR.....Executive Vice President, Human Resources		SCOTT WILLIAM RYNDA.....Senior Vice President, Tax Administration	
11. WILLIAM PATRICK HANNON.....Executive Vice President, Enterprise Risk Management			
and Business Conduct Officer			

DIRECTORS

JAY STEVEN BENET
WILLIAM HERBERT HEYMAN
JOSEPH PATRICK LACHER, JR.
BRIAN WILLIAM MacLEAN
DOREEN SPADORCIA

STATE OF CONNECTICUT }
COUNTY OF HARTFORD } ss:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Brian W MacLean

Brian W. MacLean

President

Bruce A Backberg

Bruce A. Backberg

Secretary

Douglas K. Russell

Douglas K. Russell

Controller

Subscribed and sworn to before me this

29th day of January, 2008

Sandra M Bachman
Notary Public
My Commission Expires September 30, 2012



a. Is this an original filing? Yes No
b. If no:
1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	3,171,426,610	0	3,171,426,610	2,912,711,671
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	14,356,947	0	14,356,947	14,864,359
2.2 Common stocks.....	1	0	1	827
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	0
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$.....(19,697,975), Sch. E-Part 1), cash equivalents (\$.....0, Sch. E-Part 2) and short-term investments (\$.....94,273,086, Sch. DA).....	74,575,111	0	74,575,111	114,080,791
6. Contract loans (including \$.....0 premium notes).....	0	0	0	0
7. Other invested assets (Schedule BA).....	0	0	0	0
8. Receivables for securities.....	0	0	0	0
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	3,260,358,669	0	3,260,358,669	3,041,657,648
11. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
12. Investment income due and accrued.....	42,220,864	0	42,220,864	34,978,331
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in course of collection.....	105,700,472	22,982,266	82,718,207	68,056,272
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....42,860,618 earned but unbilled premiums).....	123,398,352	7,458,957	115,939,395	98,101,026
13.3 Accrued retrospective premiums.....	0	0	0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers.....	7,619,102	0	7,619,102	3,954,977
14.2 Funds held by or deposited with reinsured companies.....	0	0	0	0
14.3 Other amounts receivable under reinsurance contracts.....	0	0	0	0
15. Amounts receivable relating to uninsured plans.....	0	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon.....	0	0	0	0
16.2 Net deferred tax asset.....	103,150,857	59,780,969	43,369,888	42,796,290
17. Guaranty funds receivable or on deposit.....	454,150	0	454,150	451,318
18. Electronic data processing equipment and software.....	0	0	0	0
19. Furniture and equipment, including health care delivery assets (\$.....0).....	0	0	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0	0
21. Receivables from parent, subsidiaries and affiliates.....	0	0	0	0
22. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
23. Aggregate write-ins for other than invested assets.....	5,201,066	1,910,255	3,290,812	1,418,674
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	3,648,103,533	92,132,446	3,555,971,086	3,291,414,536
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
26. TOTALS (Lines 24 and 25).....	3,648,103,533	92,132,446	3,555,971,086	3,291,414,536

DETAILS OF WRITE-INS

0901.....	0	0	0	0
0902.....	0	0	0	0
0903.....	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0
2301. Ceded deposit asset.....	2,491,106	0	2,491,106	6,134,622
2302. Assumed reinsurance receivable and payable.....	926,169	0	926,169	926,169
2303. Suspense, undistributed payments.....	800,181	0	800,181	(378,438)
2398. Summary of remaining write-ins for Line 23 from overflow page.....	983,610	1,910,255	(926,645)	(5,263,679)
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	5,201,066	1,910,255	3,290,812	1,418,674

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8).....	907,184,263	872,911,753
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	0	0
3. Loss adjustment expenses (Part 2A, Line 34, Column 9).....	153,320,025	128,785,154
4. Commissions payable, contingent commissions and other similar charges.....	34,054,809	28,073,926
5. Other expenses (excluding taxes, licenses and fees).....	34,494,038	30,823,925
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	19,747,911	21,233,762
7.1 Current federal and foreign income taxes (including \$.....(168,095) on realized capital gains (losses)).....	27,676,126	38,726,832
7.2 Net deferred tax liability.....	0	0
8. Borrowed money \$.....0 and interest thereon \$.....2,499.....	2,499	726
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....49,982,079 and including warranty reserves of \$.....0).....	830,096,152	724,600,436
10. Advance premiums.....	116,872	111,044
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	8,740,193	7,080,280
12. Ceded reinsurance premiums payable (net of ceding commissions).....	(55,035,104)	(4,981,682)
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....	123,307,214	99,054,332
14. Amounts withheld or retained by company for account of others.....	34,315,622	39,095,839
15. Remittances and items not allocated.....	59,653,721	60,285,233
16. Provision for reinsurance (Schedule F, Part 7).....	5,481,663	5,627,014
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0
18. Drafts outstanding.....	0	0
19. Payable to parent, subsidiaries and affiliates.....	58,232,804	86,256,776
20. Payable for securities.....	0	4,975,100
21. Liability for amounts held under uninsured plans.....	0	0
22. Capital notes \$.....0 and interest thereon \$.....0.....	0	0
23. Aggregate write-ins for liabilities.....	23,935,994	20,853,335
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23).....	2,265,324,801	2,163,513,785
25. Protected cell liabilities.....	0	0
26. Total liabilities (Lines 24 and 25).....	2,265,324,801	2,163,513,785
27. Aggregate write-ins for special surplus funds.....	23,000,000	23,000,000
28. Common capital stock.....	6,000,000	6,000,000
29. Preferred capital stock.....	0	0
30. Aggregate write-ins for other than special surplus funds.....	0	0
31. Surplus notes.....	0	0
32. Gross paid in and contributed surplus.....	303,297,402	303,297,402
33. Unassigned funds (surplus).....	958,348,884	795,603,349
34. Less treasury stock, at cost:		
34.1 .....0.000 shares common (value included in Line 28 \$.....0).....	0	0
34.2 .....0.000 shares preferred (value included in Line 29 \$.....0).....	0	0
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39).....	1,290,646,286	1,127,900,751
36. TOTALS (Page 2, Line 26, Col. 3).....	3,555,971,086	3,291,414,536

DETAILS OF WRITE-INS

2301. Retroactive reinsurance reserve assumed.....	23,913,659	20,845,771
2302. Escheat liability.....	22,148	0
2303. Federal excise tax-reinsurance contracts.....	187	7,564
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	23,935,994	20,853,335
2701. Special surplus from retroactive reinsurance.....	23,000,000	23,000,000
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	23,000,000	23,000,000
3001.	0	0
3002.	0	0
3003.	0	0
3098. Summary of remaining write-ins for Line 30 from overflow page.....	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above).....	0	0

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4).....	1,255,368,337	1,108,340,837
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7).....	249,361,830	322,930,486
3. Loss expenses incurred (Part 3, Line 25, Column 1).....	70,794,117	62,626,247
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	495,748,132	452,022,860
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	815,904,079	837,579,593
7. Net income of protected cells.....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	439,464,259	270,761,244
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	146,499,861	125,225,448
10. Net realized capital gains (losses) less capital gains tax of \$....(113,575) (Exhibit of Capital Gains (Losses)).....	(228,739)	656,536
11. Net investment gain (loss) (Lines 9 + 10).....	146,271,122	125,881,984
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$....855,119 amount charged off \$....991,742).....	(136,623)	(621,461)
13. Finance and service charges not included in premiums.....	43,457	35,384
14. Aggregate write-ins for miscellaneous income.....	15,138,773	1,773,496
15. Total other income (Lines 12 through 14).....	15,045,607	1,187,419
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	600,780,987	397,830,646
17. Dividends to policyholders.....	8,747,149	10,646,776
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	592,033,838	387,183,871
19. Federal and foreign income taxes incurred.....	186,931,430	122,913,596
20. Net income (Line 18 minus Line 19) (to Line 22).....	405,102,408	264,270,275
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	1,127,900,751	856,873,003
22. Net income (from Line 20).....	405,102,408	264,270,275
23. Net transfers (to) from Protected Cell accounts.....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$....(644,607).....	(1,195,434)	(325,965)
25. Change in net unrealized foreign exchange capital gain (loss).....	0	0
26. Change in net deferred income tax.....	5,301,186	7,319,899
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26 Column 3).....	(6,607,975)	(2,061,977)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	145,351	1,825,516
29. Change in surplus notes.....	0	0
30. Surplus (contributed to) withdrawn from protected cells.....	0	0
31. Cumulative effect of changes in accounting principles.....	0	0
32. Capital changes:		
32.1 Paid in.....	0	0
32.2 Transferred from surplus (Stock Dividend).....	0	0
32.3 Transferred to surplus.....	0	0
33. Surplus adjustments:		
33.1 Paid in.....	0	0
33.2 Transferred to capital (Stock Dividend).....	0	0
33.3. Transferred from capital.....	0	0
34. Net remittances from or (to) Home Office.....	0	0
35. Dividends to stockholders.....	(240,000,000)	0
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	162,745,535	271,027,747
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35).....	1,290,646,286	1,127,900,751
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0
1401. Profit and loss, miscellaneous.....	15,141,475	6,547,596
1402. Fines and penalties of regulatory authorities.....	(2,703)	(4,774,100)
1403.	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	15,138,773	1,773,496
3701.	0	0
3702.	0	0
3703.	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	1,273,764,872	1,171,897,577
2. Net investment income.....	151,727,630	128,480,405
3. Miscellaneous income.....	15,045,607	1,187,419
4. Total (Lines 1 through 3).....	1,440,538,109	1,301,565,400
5. Benefit and loss related payments.....	218,753,446	149,737,004
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	533,666,806	492,744,026
8. Dividends paid to policyholders.....	7,087,236	8,625,552
9. Federal and foreign income taxes paid (recovered) net of \$..... 141,619 tax on capital gains (losses).....	197,868,562	132,356,873
10. Total (Lines 5 through 9).....	957,376,049	783,463,454
11. Net cash from operations (Line 4 minus Line 10).....	483,162,059	518,101,946
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	302,178,075	205,857,584
12.2 Stocks.....	4,465,000	6,444,060
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0
12.7 Miscellaneous proceeds.....	0	4,975,100
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	306,643,075	217,276,744
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	574,678,922	732,420,199
13.2 Stocks.....	5,000,000	14,434,044
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	0	0
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	4,975,100	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	584,654,022	746,854,243
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Lines 13.7 and 14).....	(278,010,946)	(529,577,498)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	240,000,000	0
16.6 Other cash provided (applied).....	(4,656,793)	106,833,732
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(244,656,793)	106,833,732
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(39,505,680)	95,358,180
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	114,080,791	18,722,611
19.2 End of year (Line 18 plus Line 19.1).....	74,575,111	114,080,791
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 Intercompany transactions.....	(15,000,000)	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire.....	.0	.0	.0	.0
2. Allied lines.....	.0	.0	.0	.0
3. Farmowners multiple peril.....	.0	.0	.0	.0
4. Homeowners multiple peril.....	.0	.0	.0	.0
5. Commercial multiple peril.....	.0	.0	.0	.0
6. Mortgage guaranty.....	.0	.0	.0	.0
8. Ocean marine.....	.0	.0	.0	.0
9. Inland marine.....	.0	.0	.0	.0
10. Financial guaranty.....	.0	.75	.0	.75
11.1 Medical malpractice - occurrence.....	.0	.0	.0	.0
11.2 Medical malpractice - claims-made.....	.0	.0	.0	.0
12. Earthquake.....	.0	.0	.0	.0
13. Group accident and health.....	.0	.0	.0	.0
14. Credit accident and health (group and individual).....	.0	.0	.0	.0
15. Other accident and health.....	.0	.0	.0	.0
16. Workers' compensation.....	.0	.0	.0	.0
17.1 Other liability - occurrence.....	.0	.0	.0	.0
17.2 Other liability - claims-made.....	341,792,172	149,585,574	161,019,075	330,358,670
18.1 Products liability - occurrence.....	.0	.0	.0	.0
18.2 Products liability - claims-made.....	.0	.0	.0	.0
19.1, 19.2 Private passenger auto liability.....	.0	.0	.0	.0
19.3, 19.4 Commercial auto liability.....	.0	.0	.0	.0
21. Auto physical damage.....	.0	.0	.0	.0
22. Aircraft (all perils).....	.0	.0	.0	.0
23. Fidelity.....	108,281,356	57,543,263	61,494,626	104,329,992
24. Surety.....	872,873,519	472,914,198	552,117,565	793,670,152
26. Burglary and theft.....	28,714,553	10,899,162	12,604,267	27,009,448
27. Boiler and machinery.....	.0	.0	.0	.0
28. Credit.....	.0	.0	.0	.0
29. International.....	.0	.0	.0	.0
30. Reinsurance - nonproportional assumed property.....	.0	.0	.0	.0
31. Reinsurance - nonproportional assumed liability.....	.0	.0	.0	.0
32. Reinsurance - nonproportional assumed financial lines.....	.0	.0	.0	.0
33. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0
34. TOTALS.....	1,351,661,599	690,942,272	787,235,534	1,255,368,337

DETAILS OF WRITE-INS

3301. ....	.0	.0	.0	.0
3302. ....	.0	.0	.0	.0
3303. ....	.0	.0	.0	.0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	.0	.0	.0	.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	.0	.0	.0	.0

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running more than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire.....	.0	.0	.0	.0	.0
2. Allied lines.....	.0	.0	.0	.0	.0
3. Farmowners multiple peril.....	.0	.0	.0	.0	.0
4. Homeowners multiple peril.....	.0	.0	.0	.0	.0
5. Commercial multiple peril.....	.0	.0	.0	.0	.0
6. Mortgage guaranty.....	.0	.0	.0	.0	.0
8. Ocean marine.....	.0	.0	.0	.0	.0
9. Inland marine.....	.0	.0	.0	.0	.0
10. Financial guaranty.....	.0	.0	.0	.0	.0
11.1 Medical malpractice - occurrence.....	.0	.0	.0	.0	.0
11.2 Medical malpractice - claims-made.....	.0	.0	.0	.0	.0
12. Earthquake.....	.0	.0	.0	.0	.0
13. Group accident and health.....	.0	.0	.0	.0	.0
14. Credit accident and health (group and individual).....	.0	.0	.0	.0	.0
15. Other accident and health.....	.0	.0	.0	.0	.0
16. Workers' compensation.....	.0	.0	.0	.0	.0
17.1 Other liability - occurrence.....	.0	.0	.0	.0	.0
17.2 Other liability - claims-made.....	139,505,833	21,513,242	.0	.0	161,019,075
18.1 Products liability - occurrence.....	.0	.0	.0	.0	.0
18.2 Products liability - claims-made.....	.0	.0	.0	.0	.0
19.1, 19.2 Private passenger auto liability.....	.0	.0	.0	.0	.0
19.3, 19.4 Commercial auto liability.....	.0	.0	.0	.0	.0
21. Auto physical damage.....	.0	.0	.0	.0	.0
22. Aircraft (all perils).....	.0	.0	.0	.0	.0
23. Fidelity.....	41,016,622	20,478,005	.0	.0	61,494,626
24. Surety.....	164,832,182	430,146,001	(42,860,618)	.0	552,117,565
26. Burglary and theft.....	11,522,972	1,081,295	.0	.0	12,604,267
27. Boiler and machinery.....	.0	.0	.0	.0	.0
28. Credit.....	.0	.0	.0	.0	.0
29. International.....	.0	.0	.0	.0	.0
30. Reinsurance - nonproportional assumed property.....	.0	.0	.0	.0	.0
31. Reinsurance - nonproportional assumed liability.....	.0	.0	.0	.0	.0
32. Reinsurance - nonproportional assumed financial lines.....	.0	.0	.0	.0	.0
33. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0
34. TOTALS.....	356,877,609	473,218,542	(42,860,618)	.0	787,235,534
35. Accrued retrospective premiums based on experience.....					.0
36. Earned but unbilled premiums.....					42,860,618
37. Balance (sum of Lines 34 through 36).....					830,096,152

DETAILS OF WRITE-INS

3301. ....	.0	.0	.0	.0	.0
3302. ....	.0	.0	.0	.0	.0
3303. ....	.0	.0	.0	.0	.0
3398. Summary of remaining write-ins for Line 33 from overflow page...	.0	.0	.0	.0	.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	.0	.0	.0	.0	.0

(a) State here basis of computation used in each case: Daily pro rata; pools and associations as submitted.

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	0	0	0	0	0	0
2. Allied lines.....	0	0	0	0	0	0
3. Farmowners multiple peril.....	0	0	0	0	0	0
4. Homeowners multiple peril.....	0	0	0	0	0	0
5. Commercial multiple peril.....	0	0	0	0	0	0
6. Mortgage guaranty.....	0	0	0	0	0	0
8. Ocean marine.....	0	0	0	0	0	0
9. Inland marine.....	0	0	0	0	0	0
10. Financial guaranty.....	0	0	0	0	0	0
11.1 Medical malpractice - occurrence.....	0	0	0	0	0	0
11.2 Medical malpractice - claims-made.....	0	0	0	0	0	0
12. Earthquake.....	0	0	0	0	0	0
13. Group accident and health.....	0	0	0	0	0	0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0
15. Other accident and health.....	0	0	0	0	0	0
16. Workers' compensation.....	(158,642)	0	0	(158,642)	0	0
17.1 Other liability - occurrence.....	68,580	0	0	68,580	0	0
17.2 Other liability - claims-made.....	338,574,643	22,180,561	0	0	18,963,033	341,792,172
18.1 Products liability - occurrence.....	0	0	0	0	0	0
18.2 Products liability - claims-made.....	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	0	0	0	0	0	0
19.3, 19.4 Commercial auto liability.....	0	0	0	0	0	0
21. Auto physical damage.....	0	0	0	0	0	0
22. Aircraft (all perils).....	0	0	0	0	0	0
23. Fidelity.....	109,786,763	594,732	0	250	2,099,889	108,281,356
24. Surety.....	921,718,832	74,295,914	3,653,374	10,115,123	116,679,478	872,873,519
26. Burglary and theft.....	28,640,462	190,596	0	76,191	40,314	28,714,553
27. Boiler and machinery.....	0	0	0	0	0	0
28. Credit.....	0	0	0	0	0	0
29. International.....	0	0	0	0	0	0
30. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	0	0
31. Reinsurance - nonproportional assumed liability.....	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	0	0
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
34. TOTALS.....	1,398,630,640	97,261,803	3,653,374	10,101,503	137,782,715	1,351,661,599

DETAILS OF WRITE-INS

3301.	0	0	0	0	0	0
3302.	0	0	0	0	0	0
3303.	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$.....0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....	0	0	0	0	0	0	0	0.0
2. Allied lines.....	0	0	0	0	0	0	0	0.0
3. Farmowners multiple peril.....	0	0	0	0	0	0	0	0.0
4. Homeowners multiple peril.....	0	0	0	0	0	0	0	0.0
5. Commercial multiple peril.....	798,666	0	798,666	0	0	0	0	0.0
6. Mortgage guaranty.....	0	0	0	0	0	0	0	0.0
8. Ocean marine.....	0	0	0	0	0	0	0	0.0
9. Inland marine.....	0	0	0	0	0	0	0	0.0
10. Financial guaranty.....	0	0	0	0	129	114	15	20.2
11.1 Medical malpractice - occurrence.....	0	0	0	0	0	0	0	0.0
11.2 Medical malpractice - claims-made.....	0	0	0	0	0	0	0	0.0
12. Earthquake.....	0	0	0	0	0	0	0	0.0
13. Group accident and health.....	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0.0
15. Other accident and health.....	0	0	0	0	0	0	0	0.0
16. Workers' compensation.....	716,512	0	716,512	0	0	0	0	0.0
17.1 Other liability - occurrence.....	576,228	0	576,228	0	0	0	0	0.0
17.2 Other liability - claims-made.....	122,116,960	18,930,207	27,011,023	114,036,144	432,608,898	413,711,297	132,933,745	40.2
18.1 Products liability - occurrence.....	3,121	0	3,121	0	0	0	0	0.0
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability.....	0	0	0	0	0	0	0	0.0
19.3, 19.4 Commercial auto liability.....	18,348	0	18,348	0	0	0	0	0.0
21. Auto physical damage.....	9,166	0	9,166	0	0	0	0	0.0
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0.0
23. Fidelity.....	34,208,381	(363,189)	1,766,115	32,079,076	50,763,167	42,136,993	40,705,250	39.0
24. Surety.....	76,618,545	(6,968,935)	1,801,341	67,848,269	405,021,846	404,052,862	68,817,254	8.7
26. Burglary and theft.....	1,127,703	(1,873)	0	1,125,831	18,790,223	13,010,486	6,905,567	25.6
27. Boiler and machinery.....	0	0	0	0	0	0	0	0.0
28. Credit.....	0	0	0	0	0	0	0	0.0
29. International.....	0	0	0	0	0	0	0	0.0
30. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed liability.....	XXX	0	0	0	0	0	0	0.0
32. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	0	0	0	0.0
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
34. TOTALS.....	236,193,630	11,596,211	32,700,520	215,089,320	907,184,263	872,911,753	249,361,830	19.9

DETAILS OF WRITE-INS

3301.	0	0	0	0	0	0	0	0.0
3302.	0	0	0	0	0	0	0	0.0
3303.	0	0	0	0	0	0	0	0.0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	XXX
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	0	0	0	0	5,463	0	5,463	0	0
2. Allied lines.....	0	0	0	0	13,618	0	13,618	0	0
3. Farmowners multiple peril.....	0	0	0	0	1	0	1	0	0
4. Homeowners multiple peril.....	0	0	0	0	0	0	0	0	0
5. Commercial multiple peril.....	1,432,173	0	1,432,173	0	6,021,614	0	6,021,614	0	0
6. Mortgage guaranty.....	0	0	0	0	0	0	0	0	0
8. Ocean marine.....	0	0	0	0	0	0	0	0	0
9. Inland marine.....	0	0	0	0	(80)	0	(80)	0	0
10. Financial guaranty.....	0	0	0	0	130	(1)	0	129	203,019
11.1 Medical malpractice - occurrence.....	0	0	0	0	0	0	0	0	0
11.2 Medical malpractice - claims-made.....	0	0	0	0	0	0	0	0	0
12. Earthquake.....	0	0	0	0	8,996	0	8,996	0	0
13. Group accident and health.....	0	0	0	0	0	0	0	(a)	0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0	0
15. Other accident and health.....	0	0	0	0	0	0	0	(a)	0
16. Workers' compensation.....	6,703,191	0	6,703,191	0	5,176,210	0	5,176,210	0	0
17.1 Other liability - occurrence.....	1,165,727	0	1,165,727	0	12,079,367	0	12,079,367	0	0
17.2 Other liability - claims-made.....	130,223,853	11,879,749	37,800,989	104,302,614	424,903,323	38,212,398	134,809,437	432,608,898	44,041,181
18.1 Products liability - occurrence.....	533,123	0	533,123	0	2,456,251	0	2,456,251	0	0
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	0	0	0	0	0	0	0	0	0
19.3, 19.4 Commercial auto liability.....	507,341	0	507,341	0	370,750	0	370,750	0	0
21. Auto physical damage.....	15,852	0	15,852	0	43,549	0	43,549	0	0
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0	0
23. Fidelity.....	9,717,331	1,203,491	875,361	10,045,461	45,626,634	3,004,973	7,913,902	50,763,167	10,960,589
24. Surety.....	125,098,519	27,419,737	37,895,311	114,622,945	376,405,652	43,305,295	129,312,046	405,021,846	96,382,630
26. Burglary and theft.....	154,814	0	0	154,814	18,960,074	281,492	606,156	18,790,223	1,732,607
27. Boiler and machinery.....	0	0	0	0	0	0	0	0	0
28. Credit.....	0	0	0	0	0	0	0	0	0
29. International.....	0	0	0	0	0	0	0	0	0
30. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	XXX	0	0	0	0
31. Reinsurance - nonproportional assumed liability.....	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	XXX	0	0	0	0
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
34. TOTALS.....	275,551,924	40,502,977	86,929,068	229,125,833	892,071,550	84,804,158	298,817,278	907,184,263	153,320,025

DETAILS OF WRITE-INS

3301.	0	0	0	0	0	0	0	0	0
3302.	0	0	0	0	0	0	0	0	0
3303.	0	0	0	0	0	0	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	0	0

(a) Including \$.....0 for present value of life indemnity claims.

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct.....	56,686,615	0	0	56,686,615
1.2 Reinsurance assumed.....	3,022,785	0	0	3,022,785
1.3 Reinsurance ceded.....	12,251,315	0	0	12,251,315
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	47,458,085	0	0	47,458,085
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....	0	247,342,461	0	247,342,461
2.2 Reinsurance assumed, excluding contingent.....	0	16,130,554	0	16,130,554
2.3 Reinsurance ceded, excluding contingent.....	0	5,386,818	0	5,386,818
2.4 Contingent - direct.....	0	7,964,863	0	7,964,863
2.5 Contingent - reinsurance assumed.....	0	470,635	0	470,635
2.6 Contingent - reinsurance ceded.....	0	125,190	0	125,190
2.7 Policy and membership fees.....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	266,396,504	0	266,396,504
3. Allowances to managers and agents.....	0	204,274	0	204,274
4. Advertising.....	0	6,203,776	0	6,203,776
5. Boards, bureaus and associations.....	325	395,676	251	396,252
6. Surveys and underwriting reports.....	(1,694)	987,948	(2)	986,252
7. Audit of assureds' records.....	0	0	0	0
8. Salary and related items:				
8.1 Salaries.....	16,182,463	130,412,554	683,605	147,278,622
8.2 Payroll taxes.....	1,099,201	4,872,349	33,965	6,005,515
9. Employee relations and welfare.....	2,059,015	16,256,537	70,812	18,386,365
10. Insurance.....	1,957,020	1,519,633	(299)	3,476,354
11. Directors' fees.....	0	0	0	0
12. Travel and travel items.....	423,286	8,782,650	13,613	9,219,548
13. Rent and rent items.....	641,423	6,419,162	35,018	7,095,602
14. Equipment.....	148,100	2,088,549	15,885	2,252,534
15. Cost or depreciation of EDP equipment and software.....	1,202	7,118,508	81,656	7,201,365
16. Printing and stationery.....	17,538	877,115	6,681	901,334
17. Postage, telephone and telegraph, exchange and express.....	100,223	1,569,777	32,610	1,702,611
18. Legal and auditing.....	30,272	3,287,113	45,464	3,362,849
19. Totals (Lines 3 to 18).....	22,658,374	190,995,620	1,019,258	214,673,253
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....113,558.....	0	32,875,131	0	32,875,131
20.2 Insurance department licenses and fees.....	0	2,219,064	0	2,219,064
20.3 Gross guaranty association assessments.....	0	1,027,924	0	1,027,924
20.4 All other (excluding federal and foreign income and real estate).....	0	1,180,945	0	1,180,945
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	37,303,064	0	37,303,064
21. Real estate expenses.....	0	0	731	731
22. Real estate taxes.....	0	0	(0)	(0)
23. Reimbursements by uninsured plans.....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses.....	677,658	1,052,944	121,720	1,852,322
25. Total expenses incurred.....	70,794,117	495,748,132	1,141,710	(a).....567,683,958
26. Less unpaid expenses - current year.....	153,320,025	87,744,682	552,075	241,616,782
27. Add unpaid expenses - prior year.....	128,785,155	79,953,352	178,261	208,916,767
28. Amounts receivable relating to uninsured plans, prior year.....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year.....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	46,259,246	487,956,802	767,895	534,983,944

DETAILS OF WRITE-INS

2401. Miscellaneous expenses.....	677,658	8,774,735	121,720	9,574,113
2402. Costs of computer software developed for internal use.....	0	(7,721,791)	0	(7,721,791)
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	677,658	1,052,944	121,720	1,852,322

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....3,507,385	.....3,476,547
1.1 Bonds exempt from U.S. tax.....	(a).....83,241,922	.....89,343,425
1.2 Other bonds (unaffiliated).....	(a).....46,822,873	.....47,948,631
1.3 Bonds of affiliates.....	(a).....0	.....0
2.1 Preferred stocks (unaffiliated).....	(b).....1,069,940	.....1,116,049
2.11 Preferred stocks of affiliates.....	(b).....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0
3. Mortgage loans.....	(c).....0	.....0
4. Real estate.....	(d).....0	.....0
5. Contract loans.....	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	(e).....5,654,265	.....5,654,265
7. Derivative instruments.....	(f).....0	.....0
8. Other invested assets.....	.....0	.....0
9. Aggregate write-ins for investment income.....	.....104,427	.....104,427
10. Total gross investment income.....	.....140,400,811	.....147,643,344
11. Investment expenses.....		(g).....1,141,710
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....0
13. Interest expense.....		(h).....1,773
14. Depreciation on real estate and other invested assets.....		(i).....0
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....1,143,483
17. Net investment income (Line 10 minus Line 16).....		.....146,499,861

DETAILS OF WRITE-INS

0901. Miscellaneous Income.....	.....(90)	.....(90)
0902. Lending of Security Fees.....	.....104,517	.....104,517
0903. ....	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....104,427	.....104,427
1501. ....		.....0
1502. ....		.....0
1503. ....		.....0
1598. Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		.....0

- (a) Includes \$.....2,523,427 accrual of discount less \$.....15,170,216 amortization of premium and less \$.....2,338,320 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....1,773 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....44	.....0	.....44	.....0	.....0
1.1 Bonds exempt from U.S. tax.....	.....192,646	.....0	.....192,646	.....0	.....0
1.2 Other bonds (unaffiliated).....	.....108,838	.....(639,008)	.....(530,170)	.....(801,638)	.....0
1.3 Bonds of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.1 Preferred stocks (unaffiliated).....	.....(4,835)	.....0	.....(4,835)	.....(1,037,578)	.....0
2.11 Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....(0)	.....(0)	.....(825)	.....0
2.21 Common stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
3. Mortgage loans.....	.....0	.....0	.....0	.....0	.....0
4. Real estate.....	.....0	.....0	.....0	.....0	.....0
5. Contract loans.....	.....0	.....0	.....0	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	.....0	.....0	.....0	.....0	.....0
7. Derivative instruments.....	.....0	.....0	.....0	.....0	.....0
8. Other invested assets.....	.....0	.....0	.....0	.....0	.....0
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....296,693	.....(639,008)	.....(342,314)	.....(1,840,042)	.....0

DETAILS OF WRITE-INS

0901. ....	.....0	.....0	.....0	.....0	.....0
0902. ....	.....0	.....0	.....0	.....0	.....0
0903. ....	.....0	.....0	.....0	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	.0	.0	.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....	.0	.0	.0
2.2 Common stocks.....	.0	.0	.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....	.0	.0	.0
3.2 Other than first liens.....	.0	.0	.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....	.0	.0	.0
4.2 Properties held for the production of income.....	.0	.0	.0
4.3 Properties held for sale.....	.0	.0	.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	.0	.0	.0
6. Contract loans.....	.0	.0	.0
7. Other invested assets (Schedule BA).....	.0	.0	.0
8. Receivables for securities.....	.0	.0	.0
9. Aggregate write-ins for invested assets.....	.0	.0	.0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	.0	.0	.0
11. Title plants (for Title insurers only).....	.0	.0	.0
12. Investment income due and accrued.....	.0	.0	.0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection.....	22,982,266	19,285,417	(3,696,848)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	7,458,957	6,604,520	(854,437)
13.3 Accrued retrospective premiums.....	.0	.0	.0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers.....	.0	.0	.0
14.2 Funds held by or deposited with reinsured companies.....	.0	.0	.0
14.3 Other amounts receivable under reinsurance contracts.....	.0	.0	.0
15. Amounts receivable relating to uninsured plans.....	.0	.0	.0
16.1 Current federal and foreign income tax recoverable and interest thereon.....	.0	.0	.0
16.2 Net deferred tax asset.....	59,780,969	54,408,774	(5,372,195)
17. Guaranty funds receivable or on deposit.....	.0	.0	.0
18. Electronic data processing equipment and software.....	.0	.0	.0
19. Furniture and equipment, including health care delivery assets.....	.0	.0	.0
20. Net adjustment in assets and liabilities due to foreign exchange rates.....	.0	.0	.0
21. Receivable from parent, subsidiaries and affiliates.....	.0	.0	.0
22. Health care and other amounts receivable.....	.0	.0	.0
23. Aggregate write-ins for other than invested assets.....	1,910,255	5,225,759	3,315,505
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23).....	92,132,446	85,524,471	(6,607,975)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.0	.0	.0
26. TOTALS (Lines 24 and 25).....	92,132,446	85,524,471	(6,607,975)

DETAILS OF WRITE-INS

0901.....	.0	.0	.0
0902.....	.0	.0	.0
0903.....	.0	.0	.0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.0	.0	.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.0	.0	.0
2301. Other assets nonadmitted.....	1,910,255	5,225,759	3,315,505
2302.....	.0	.0	.0
2303.....	.0	.0	.0
2398. Summary of remaining write-ins for Line 23 from overflow page.....	.0	.0	.0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	1,910,255	5,225,759	3,315,505

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- A. Travelers Casualty and Surety Company of America (the Company) prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Connecticut. The State of Connecticut requires that insurance companies domiciled in Connecticut prepare their statutory basis financial statements in accordance with the National Association of Insurance Commissioners (NAIC) *Accounting Practices and Procedures Manual*, subject to any deviations prescribed or permitted by the Connecticut Insurance Commissioner. The impact of any permitted accounting practices on statutory surplus was not material.
- B. The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of certain assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and the reported amounts of revenue and losses and expenses during the reporting period. Actual results could differ from those estimates.
- C. Certain assets designated as nonadmitted are excluded from the statutory balance sheet and changes in such amounts are charged or credited directly to unassigned surplus. The costs of acquiring both new and renewal insurance business are charged to income as incurred. Premiums are recognized as revenues pro rata over the policy period. Unearned premium reserves represent the unexpired portion of policy premiums, net of reinsurance. Reserves for losses, loss adjustment expenses (LAE) and unearned premiums ceded to reinsurers have been reported as reductions of the related reserves. Amounts recoverable from reinsurers are estimated in a manner consistent with the loss liability associated with the reinsured business. A liability is established for unsecured, unauthorized reinsurance and overdue authorized reinsurance recoverables. The provision for federal income taxes is comprised of two components, current income taxes and deferred income taxes. Deferred federal income taxes arise from changes during the year in cumulative temporary differences between the statutory basis and tax basis of assets and liabilities, and are recognized in accordance with Statement of Statutory Accounting Principles (SSAP) No. 10, *Income Taxes*.

Invested assets are valued according to statutory requirements and the bases of valuation adopted by the NAIC.

Short-term investments are stated at amortized cost.

Bonds are generally stated at amortized cost, except bonds that are defined by the NAIC as non-investment grade (NAIC Class 3-6) which are stated at the lower of amortized cost or NAIC fair value. Amortization is calculated using the constant yield method.

Common stocks of non-affiliates are stated at NAIC fair value.

Redeemable preferred stocks (NAIC Class 1 and 2) are generally stated at amortized cost, whereas NAIC Class 3-6 are stated at the lower of cost, amortized cost, or NAIC fair value. Perpetual preferred stocks (NAIC Class 1 and 2) are generally stated at NAIC fair value, while NAIC Class 3-6 are stated at the lower of cost or NAIC fair value.

Loan-backed and structured securities are amortized using the retrospective method. The effective yield used to determine amortization is calculated based on actual historical and projected future cash flows, which are obtained from a widely-accepted securities data provider.

The Company utilizes anticipated investment income as a factor in the premium deficiency calculation.

Property-casualty reserves are established for loss and LAE and include estimates of both reported and unreported claims incurred and related expenses. The reserves are regularly adjusted based upon experience. In determining loss and LAE reserves, the Company continually reviews its overall reserve position, its reserving techniques and its reinsurance. These reserves represent the estimated ultimate cost of all incurred losses and LAE net of reinsurance. Since the reserves are based on estimates, the ultimate liability may be more or less than such reserves. The effects of changes in such estimated reserves are included in net income in the period in which the estimates are changed. Such changes may be material to net income and could occur in a future period.

The Company has not modified its accounting policy regarding the capitalization of fixed assets from the prior year.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

Not applicable.

3. BUSINESS COMBINATIONS AND GOODWILL

Not applicable.

4. DISCONTINUED OPERATIONS

Not applicable.

5. INVESTMENTS

A. Mortgage Loans:

Not applicable.

B. Debt Restructuring:

Not applicable.

C. Reverse Mortgages:

Not applicable.

D. Loan-Backed Securities:

The Company applies the retrospective method of revaluing loan-backed securities. The Company's loan-backed securities were recalculated using actual and anticipated cash flows, including anticipated prepayments, with the original cost.

For collateralized mortgage obligations and asset-backed securities, the Smith Barney Mortgage Prepayment Model provided by Yield Book® is used to project prepayments whenever it is available. For pass-through certificates and when collateralized mortgage obligations and asset-backed securities are not modeled in Yield Book® or no prepayment model is provided, a consensus forecast from Bloomberg L.P. is used if available, otherwise the average three-month prepayment history is used.

When unit prices published by the Securities Valuation Office were not available, the Company used Bloomberg and Financial Times Interactive Data, as well as broker quotes in determining the fair value of its loan-backed securities.

E. Repurchase Agreements:

Not applicable.

F. Real Estate:

Not applicable.

NOTES TO FINANCIAL STATEMENTS

G. Investments in Low-Income Housing Tax Credits (LIHTC):

Not applicable.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

Not applicable.

7. INVESTMENT INCOME

A. Surplus excludes due and accrued investment income if amounts are over 90 days past due.

B. At December 31, 2007, the Company had no past due accrued investment income.

8. DERIVATIVE INSTRUMENTS

Not applicable.

9. INCOME TAXES

A. The components of the net deferred tax asset (liability) recognized in the Company's assets, liabilities, surplus and other funds are as follows:

	<u>December 31, 2007</u>	<u>December 31, 2006</u>
Total of gross deferred tax assets	\$ 108,807,277	\$ 102,365,895
Total of deferred tax liabilities	<u>(5,656,420)</u>	<u>(5,160,830)</u>
Net deferred tax asset (liability)	103,150,857	97,205,065
Deferred tax asset nonadmitted	<u>(59,780,969)</u>	<u>(54,408,774)</u>
Net admitted deferred tax asset (liability)	<u>\$ 43,369,888</u>	<u>\$ 42,796,291</u>
(Increase) decrease in nonadmitted asset	\$ (5,372,196)	\$ (5,906,724)

B. Deferred tax liabilities not recognized for the following amounts:

Not applicable.

C. The provisions for incurred taxes on earnings are as follows:

	<u>December 31, 2007</u>	<u>December 31, 2006</u>
Federal	\$ 186,931,430	\$ 122,820,328
Foreign	<u>-</u>	<u>93,268</u>
	186,931,430	122,913,596
Federal income taxes on net capital gains	<u>(113,575)</u>	<u>438,460</u>
Federal and foreign income taxes incurred	<u>\$ 186,817,855</u>	<u>\$ 123,352,056</u>

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	<u>December 31, 2007</u>	<u>December 31, 2006</u>
Deferred tax assets:		
Claims and claim adjustment expense reserves	\$ 27,205,802	\$ 27,613,462
Unearned premium reserves	58,114,913	50,729,804
Nonadmitted assets	11,323,017	10,890,494
Employee benefits	-	115,883
Investments	9,870,163	8,968,179
Other assets	<u>2,293,382</u>	<u>4,048,073</u>
Total deferred tax assets	108,807,277	102,365,895
Nonadmitted deferred tax assets	<u>(59,780,969)</u>	<u>(54,408,774)</u>
Admitted deferred tax assets	<u>49,026,308</u>	<u>47,957,121</u>
Deferred tax liabilities:		
Investments	2,021,796	1,638,780
Other liabilities	<u>3,634,624</u>	<u>3,522,050</u>
Total deferred tax liabilities	<u>5,656,420</u>	<u>5,160,830</u>
Net admitted tax asset	<u>\$ 43,369,888</u>	<u>\$ 42,796,291</u>

The change in net deferred income taxes is comprised of the following:

	<u>December 31, 2007</u>	<u>December 31, 2006</u>	<u>Change</u>
Total deferred tax assets	\$ 108,807,277	\$ 102,365,895	\$ 6,441,382
Total deferred tax liabilities	<u>(5,656,420)</u>	<u>(5,160,830)</u>	<u>(495,590)</u>
Net deferred tax asset (liability)	<u>\$ 103,150,857</u>	<u>\$ 97,205,065</u>	5,945,792
Tax effect of unrealized gains (losses)			<u>(644,607)</u>
Change in net deferred income taxes			<u>\$ 5,301,185</u>

D. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate before income tax. The significant items causing this difference are as follows:

	<u>December 31, 2007</u>
Pretax net income (loss)	\$ 591,920,263
Taxes at statutory rate	\$ 207,172,092
Increase (decrease) attributable to:	
Nontaxable investment income	(26,519,871)
Other	864,449
Total statutory income taxes	<u>\$ 181,516,670</u>
Federal and foreign taxes incurred	\$ 186,817,855
Change in net deferred taxes	<u>(5,301,185)</u>
Total statutory income taxes	<u>\$ 181,516,670</u>
Effective tax rate	30.7%

E. 1. The Company has no operating loss or tax credit carryforwards available for tax purposes.

2. The Company has \$187,255,862 and \$124,704,370 of federal income tax from the current and prior tax year respectively, available for recoupment in the event of future losses.

NOTES TO FINANCIAL STATEMENTS

- F. 1. The Company is included in a consolidated federal income tax return with its ultimate parent company, The Travelers Companies, Inc. (TRV), formerly The St. Paul Travelers Companies, Inc. A list of the entities included with the Company in a consolidated federal income tax return filing is attached.
2. The Company is a party to a tax allocation agreement that sets forth the manner in which total consolidated federal income tax is allocated among companies included in the consolidated return. Member companies included in the TRV consolidated return are allocated taxes annually based upon their separate taxable income. Companies with a current federal income tax receivable from TRV will receive settlement to the extent that such receivables are for tax benefits that have been utilized in the consolidated federal income tax return. Member companies are reimbursed by TRV in the event the Internal Revenue Service levies upon a member's assets for unpaid taxes in excess of the amount specifically allocated to a member.

In the event that the consolidated group develops an Alternative Minimum Tax (AMT), each company with an AMT on a separate company basis will be allocated a portion of the consolidated AMT. Settlement of the AMT will be made in the same manner and timing as the regular federal income tax.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

- A-C. Schedule Y - Part 2 summarizes the net flow of funds among affiliates for various types of transactions between affiliates. Regulatory prior approval and/or prior notification has been satisfied for any transaction requiring such action.

The following are general business arrangements that result in or are used for transactions with affiliates in the normal course of business:

1. The principal banking functions for the property-casualty operations of TRV and some or all of its affiliated property-casualty insurance companies are handled by The Travelers Indemnity Company (Indemnity). Settlements between the companies are made at least monthly.
 2. TRV maintains a private short-term investment pool, known as the Travelers Money Market Liquidity Pool (TRVMMLP), in which affiliated companies may participate. This pool is managed by Indemnity. Each company may convert its position in the pool into cash at any time and may also use its position in the pool to settle transactions with other affiliated participants in the pool. The position of each company in the pool is calculated and adjusted daily. Each participating insurance company carries its share of the pool as a short-term investment in Schedule DA. At December 31, 2007 and 2006, the TRVMMLP totaled \$4,235,629,965 and \$4,146,238,219, respectively.
- D. At December 31, 2007 and 2006, the Company had \$58,232,804 and \$86,256,776 payable to affiliates, respectively. Accounts between and among the Company and its affiliates are settled on a daily basis through the TRVMMLP or cash. Any items open at the end of the month are settled in the following month.
- E. The Company has not provided any guarantees for the benefit of an affiliate which would result in a material contingent exposure for the Company or any affiliated insurer's assets to liabilities, to the extent not disclosed in Note 14.
- F. Material management or service contracts and cost sharing arrangements, involving the Company or any affiliate, other than cost allocation arrangements:

TYPE OF CONTRACT AND DESCRIPTION	SERVICING COMPANY	OTHER PARTY
Expense Allocation	The Travelers Indemnity Company	Travelers P&C ¹
Reinsurance Allocation	The Travelers Indemnity Company	Travelers P&C ¹

¹ "Travelers P&C" includes The Travelers Indemnity Company and some or all of its insurance subsidiaries and affiliates.

- G. All of the issued and outstanding common stock of the Company is owned by Travelers Casualty and Surety Company (TCS), an insurance company domiciled in Connecticut. The Company is a member of TRV, the organization of which is shown in Schedule Y - Part 1.

H. Not applicable.

I. Not applicable.

J. Not applicable.

K. Not applicable.

L. Not applicable.

11. DEBT

Not applicable.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

- A. Defined Benefit Plans:

Not applicable.

- B. Defined Contribution Plans:

Not applicable.

- C. Multiemployer Plans:

Not applicable.

- D. Consolidated/Holding Company Plans:

1. Employee Retirement Plans:

The Company participates in a qualified noncontributory defined benefit pension plan in the form of a cash balance sponsored by TRV for substantially all employees of the Company and its property-casualty affiliates. In addition the Company participates in nonqualified defined benefit pension plans sponsored by TRV and by Travelers Property Casualty Corp. (TPC) which covers certain highly-compensated employees of the Company and its property-casualty affiliates. The Company has no legal obligation for benefits under these plans. The Company is charged for its allocable share of pension expense for these plans based on its allocated and/or direct salary costs in accordance with an expense allocation agreement. The Company's allocated share of the pension expense was \$1,786,852 and \$1,472,156 for 2007 and 2006, respectively.

NOTES TO FINANCIAL STATEMENTS

2. Postretirement Benefit Plan:

The Company participates in a health care and life insurance benefit plan sponsored by TRV for employees of the Company and its property-casualty affiliates that satisfy certain age and service requirements and for certain retirees. The Company has no legal obligation for benefits under this plan. The Company is charged for its allocable share of postretirement benefit expense for this plan based on its allocated and/or direct salary costs in accordance with an expense allocation agreement. The Company's allocated share of the postretirement benefit expense was \$697,786 and \$807,871 for 2007 and 2006, respectively.

3. Deferred Compensation Plans:

The Company participates in a 401(k) savings plan sponsored by TRV for substantially all employees of the Company and its property-casualty affiliates. The Company has no legal obligation for benefits under this plan. The Company is charged for its allocable share of expense for this plan based on its allocated and/or direct salary costs in accordance with an expense allocation agreement. The Company's allocated share of the 401(k) savings plan expense was \$4,549,117 and \$3,497,165 for 2007 and 2006, respectively.

E. Postemployment Benefits and Compensated Absences:

Not applicable.

F. Impact of Medicare Modernization Act on Postretirement Benefits:

Not applicable.

13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

The Company has 5,000 shares of common capital stock authorized, issued and outstanding with a par value of \$1,200 per share.

The Company paid ordinary dividends of \$240.0 million to its parent company, TCS in 2007.

Dividends to shareholders and the proportion of the profits of the Company that may be paid to shareholders are not limited by charter. The maximum amount of dividends which can be paid by Connecticut insurance companies to shareholders without prior approval of the domiciliary Insurance Commissioner is subject to restrictions relating to statutory surplus or net income. The maximum amount of dividends to shareholders that can be made during 2008 without prior approval is \$405,102,000.

There are no restrictions on the use of the Company's unassigned surplus and such surplus is held for the benefit of the shareholder.

Unassigned funds or surplus has been decreased by cumulative net unrealized losses of \$3,268,306.

14. CONTINGENCIES

A. Contingent Commitments:

Not applicable.

B. Assessments:

Not applicable.

C. Gain Contingencies:

Not applicable.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits:

The Company paid \$3,750,000 in the reporting period on one claim to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits. The claim count information provided herein is disclosed on a per claim direct basis.

E. All Other Contingencies:

In the ordinary course of business, the Company is a defendant or codefendant in various litigation matters. Although there can be no assurances, as of December 31, 2007, the Company believes, based on information currently available, that the ultimate resolution of these legal proceedings would not be likely to have a material adverse effect on its net income, financial condition or liquidity.

15. LEASES

Not applicable.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE-SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

Not applicable.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A. Transfers of Receivables Reported as Sales:

Not applicable.

B. Transfer and Servicing of Financial Assets:

The Company engages in securities lending activities from which it generates net investment income from the lending of certain of its investments to other institutions for short periods of time. Borrowers of these securities provide collateral equal to at least 102% of the market value of the loaned securities plus accrued interest. This collateral is held by a third party custodian, and the Company has the right to access the collateral only in the event that the institution borrowing the Company's securities is in default under the lending agreement. Therefore, the Company does not recognize the receipt of the collateral held by the third party custodian or the obligation to return the collateral. The loaned securities remain a recorded asset of the Company. See Schedule LS for additional information.

C. Wash Sales:

Not applicable.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

Not applicable.

NOTES TO FINANCIAL STATEMENTS

19. DIRECT PREMIUMS WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

The Company did not have any direct premiums written through managing general agents (as defined in Appendix A-225 of the NAIC *Accounting Practices and Procedures Manual*) or third party administrators.

20. OTHER ITEMS

A. Extraordinary Items:

Not applicable.

B. Troubled Debt Restructuring:

Not applicable.

C. Other Disclosures:

The Company elected to use rounding in reporting amounts in this statement.

2007 Schedule P:

The 1997 and prior "Total Net Losses and Expenses Unpaid" (Schedule P - Part 1, Column 24, Line 1) is separately reported to accident year as follows (in thousands):

Schedule P	<u>Accident Years</u>				
	<u>1997</u>	<u>1996</u>	<u>1995</u>	<u>1994</u>	<u>1993 & Prior</u>
Part 1A	\$ -	\$ -	\$ -	\$ -	\$ -
Part 1B	-	-	-	-	-
Part 1C	-	-	-	-	-
Part 1D	-	-	-	-	-
Part 1E	-	-	-	-	-
Part 1F - Section 1	-	-	-	-	-
Part 1F - Section 2	-	-	-	-	-
Part 1G	-	-	-	-	-
Part 1H - Section 1	-	-	-	-	-
Part 1H - Section 2	2,335	4,409	330	761	3,464
Part 1M	-	-	-	-	-
Part 1N	-	-	-	-	-
Part 1O	678	191	262	201	15,354
Part 1P	-	-	-	-	-
Part 1R - Section 1	-	-	-	-	-
Part 1R - Section 2	-	-	-	-	-

The following loss and/or LAE reserves have been assumed under a retroactive reinsurance agreement. They are reported here by line of business and accident year to facilitate loss discounting under Internal Revenue Code Section 846 (in thousands):

<u>Accident Year</u>	<u>Fidelity/Surety</u>
2005 & Prior	\$23,914

D. Uncollectible Premium Balances:

Not applicable.

E. Business Interruption Insurance Recoveries:

Not applicable.

F. State Transferable Tax Credits

Not applicable.

G. The Company has no protective tax deposits with the Internal Revenue Service under Section 6603 of the Internal Revenue Service Code.

H. Hybrid Securities:

At December 31, 2007 the Company held hybrid securities that are reported in Schedule D, Part 2, Section 1 as follows:

<u>CUSIP</u>	<u>Issuer/Description</u>	<u>Type</u>	<u>Carrying Value</u>
06738CAE9	Barclays Bank PLC 144A	Perpetual	\$ 9,795,597
225448AA7	Credit Suisse Guernsey	Perpetual	1,790,400
564759QB7	Manufacturers & Traders	Redeemable	<u>2,770,950</u>
Total			<u>\$14,356,947</u>

I. Subprime Mortgage Related Risk Exposure

The Company defines exposure to subprime mortgage-backed securities as investments which contain loans to borrowers that exhibit one or more of the following characteristics:

- low FICO scores,
- above prime interest rates,
- high loan-to-value ratios,
- high debt-to-income ratios,
- low loan documentation (e.g. limited or no verification of income and assets), or
- other characteristics that are inconsistent with conventional underwriting standards employed by government sponsored mortgage entities.

In addition, because of their high loan-to-value ratios, the Company has categorized second-lien mortgage-backed securities as subprime, regardless of the credit characteristics of the borrower on the underlying mortgage.

The Company reviews the credit characteristics of the loans that back these mortgage-backed securities when making the determination to categorize them as subprime exposure. Since the primary purpose of the investment portfolio is to fund future claim payments, the Company employs a conservative investment philosophy. In applying this philosophy to structured securities, including subprime mortgage-backed securities, the Company favors the purchase of senior credit tranches over junior or leveraged credit tranches.

NOTES TO FINANCIAL STATEMENTS

Overall exposure to subprime mortgage-backed securities is sufficiently small in that the Company would likely have other securities available for liquidity needs. The Company utilizes discounted cash flow valuation analysis in its regular, ongoing review of its existing subprime mortgage portfolio, as well as in its analysis of subprime mortgage-backed bonds for purchase. Included in this analysis are conservative assumptions regarding default and loss severity on the underlying mortgage pool. To date, the Company has not impaired any bonds in its existing subprime mortgage-backed portfolio.

Exposure through investments in subprime securities directly held by the Company is as follows:

a. Actual cost	\$29,397,510
b. Book adjusted carrying value	29,437,212
c. Fair value	28,810,123

21. EVENTS SUBSEQUENT

Not applicable.

22. REINSURANCE

A. Unsecured Reinsurance Recoverables:

1. Affiliated Company Recoverables:

The Company had \$51,984,927 of unsecured aggregate recoverables for ceded losses, loss adjustment expenses and unearned premiums, that exceeded 3% of its surplus as regards policyholders, recoverable from Indemnity at December 31, 2007.

2. Unaffiliated Company Recoverables:

The unsecured aggregate recoverables for ceded losses, loss adjustment expenses and unearned premiums recoverable from any unaffiliated reinsurer at December 31, 2007, that exceeded 3% of the Company's surplus as regards policyholders, were as follows:

	<u>Group Code</u>	<u>F.E.I.N.</u>	<u>Amount</u>
Munich Reinsurance America Inc.	0361	13-4924125	\$ 63,531,769
Employers Reinsurance Corporation	0181	48-0921045	60,424,114
Swiss Reinsurance America Corporation	0181	13-1675535	<u>59,023,273</u>
Subtotal Group 0181			<u>119,477,387</u>

Additional detail on reinsurance recoverable balances by reinsurer is shown in Schedule F - Part 3.

B. Reinsurance Recoverable in Dispute:

The Company did not have any individual reinsurers with reinsurance recoverable on paid and unpaid (including IBNR) losses in dispute that exceeded 5% of the Company's policyholder surplus or disputed items, that when aggregated, exceed 10% of the Company's policyholder surplus.

C. Reinsurance Assumed and Ceded:

	<u>Assumed Reinsurance</u>		<u>Ceded Reinsurance</u>		<u>Net</u>	
	<u>Premium Reserve</u>	<u>Commission Equity</u>	<u>Premium Reserve</u>	<u>Commission Equity</u>	<u>Premium Reserve</u>	<u>Commission Equity</u>
Affiliates	\$ 70,066,727	\$ -	\$ 4,105,512	\$ 527,545	\$ 65,961,215	\$ (527,545)
All Other	<u>2,635,939</u>	<u>338,709</u>	<u>45,876,567</u>	<u>5,894,988</u>	<u>(43,240,628)</u>	<u>(5,556,279)</u>
Total	<u>\$ 72,702,666</u>	<u>\$ 338,709</u>	<u>\$ 49,982,079</u>	<u>\$ 6,422,533</u>	<u>\$ 22,720,587</u>	<u>\$ (6,083,824)</u>

Direct Unearned Premium Reserve \$ 807,375,565

2. Accruals for contingent, sliding scale adjustment and other profit sharing commissions, net of reinsurance assumed and ceded, amounted to \$7,967,367 at December 31, 2007:

Direct Business	\$ 7,513,383
Add: Reinsurance Assumed	453,984
Less: Reinsurance Ceded	-
Net	<u>\$ 7,967,367</u>

D. Uncollectible Reinsurance:

The Company has written off as uncollectible/(recovered) in the current year certain reinsurance balances due (from the companies listed below) in the amount of \$(53,545), which is reflected in losses incurred.

<u>Company – Uncollectible</u>	<u>Company – (Recovered)</u>
Ace Property & Casualty Insurance Company	English & American Insurance Company Ltd.
Lloyds Syndicate 1007	Lloyds Syndicate 1241
Lloyds Syndicate 1212	Guy Carpenter Management Corporation
Lloyds Syndicate 205	Allianz Life Insurance Company of North America
All other under \$10,000	Executive Risk Indemnity Inc.
	Bryanston Insurance Company Ltd.
	All other under (\$10,000)

E. Commutation of Ceded Reinsurance:

The Company has not incurred a gain or loss in the current year as a result of commutation of reinsurance, (from the companies listed below):

<u>Company</u>
General Security National Insurance Company
Northwestern National Insurance Company
Scor Reinsurance Company
St. Paul Reinsurance Company Ltd.
St. Paul Travelers Insurance Company Ltd.
Unionamerica Insurance Company Ltd.

NOTES TO FINANCIAL STATEMENTS

F. Retroactive Reinsurance:

1.	<u>Assumed</u>	<u>Ceded</u>
a. Reserves Transferred:		
(1) Initial Reserves	\$71,584,000	\$ -
(2) Adjustments - Prior Year(s)	(12,121,000)	-
(3) Adjustments - Current Year	<u>-</u>	<u>-</u>
(4) Current Total	<u>\$59,463,000</u>	<u>\$ -</u>
b. Consideration Paid or Received:		
(1) Initial Consideration	\$71,584,000	\$ -
(2) Adjustments - Prior Year(s)	10,879,000	-
(3) Adjustments - Current Year	<u>-</u>	<u>-</u>
(4) Current Total	<u>\$82,463,000</u>	<u>\$ -</u>
c. Paid Losses Reimbursed or Recovered:		
(1) Prior Year(s)	\$38,617,230	\$ -
(2) Current Year	<u>(3,067,889)</u>	<u>-</u>
(3) Current Total	<u>\$35,549,341</u>	<u>\$ -</u>
d. Special Surplus From Retroactive Reinsurance:		
(1) Initial Surplus Gain or Loss	\$ -	\$ -
(2) Adjustments - Prior Year(s)	23,000,000	-
(3) Adjustments - Current Year	<u>-</u>	<u>-</u>
(4) Current Year Restricted Surplus	<u>\$23,000,000</u>	<u>\$ -</u>
(5) Cumulative Total Transferred to Unassigned Funds	<u>\$ -</u>	<u>\$ -</u>
e. List the other insurers included in the above transactions:		
<u>Company</u>	<u>Assumed</u>	<u>Ceded</u>
Reliance Insurance Company (24457)	\$59,463,000	\$ -
f. Paid Loss/LAE Recoverable:		
Not applicable.		

G. Reinsurance Accounted for as a Deposit:

The Company entered into several ceded reinsurance arrangements which provided coverage for certain surety policies issued by the Company. Given the contract terms and results of the Company's cash flow analyses, it was determined that these contracts did not fulfill the SSAP No. 62 requirements for risk transfer so they have been accounted for as deposits.

<u>Year</u>	<u>Interest Income/ (Expense)</u>	<u>Cash Payments</u>	<u>Deposit (Liability)/ Asset Balance</u>
2005	\$ 14,633,943	\$ 202,357	\$ 14,836,300
2006	(8,712,725)	11,047	6,134,622
2007	(3,720,464)	76,948	2,491,106

23. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

Not applicable.

24. CHANGES IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

In 2007, reserves for incurred losses and loss adjustment expenses for claims arising in prior years decreased by \$101,890,159, primarily in the fidelity/surety and other liability – claims made lines of business. The decrease in fidelity/surety is a result of lower than expected claim frequency as well as better than expected development on existing claims due in part to favorable collection of contract balances. The decrease in other liability – claims made is attributable to lower than expected claim activity in directors & officers and fiduciary lines. There are no material additional premiums or return premiums as a result of these prior year effects.

25. INTERCOMPANY POOLING ARRANGEMENTS

Not applicable.

26. STRUCTURED SETTLEMENTS

Not applicable.

27. HEALTH CARE RECEIVABLES

Not applicable.

28. PARTICIPATING POLICIES

Not applicable.

29. PREMIUM DEFICIENCY RESERVES

As of December 31, 2007, the Company had liabilities of \$0 related to premium deficiency reserves. See Note 1 Part C, regarding the consideration of investment income in the calculation of this premium deficiency reserve.

30. HIGH DEDUCTIBLES

Not applicable.

31. DISCOUNTING OF LIABILITIES FOR UNPAID LOSSES OR UNPAID LOSS ADJUSTMENT EXPENSES

Not applicable.

32. ASBESTOS/ENVIRONMENTAL RESERVES

Not applicable.

NOTES TO FINANCIAL STATEMENTS

33. SUBSCRIBER SAVINGS ACCOUNTS

Not applicable.

34. MULTIPLE PERIL CROP INSURANCE

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Attachment to the 2007 Annual Statement – Notes to Financial Statements, Note 9 – Part F:
Names of the companies included with TRV in the December 31, 2007, consolidated Federal income tax return filing

The Travelers Companies, Inc. (TRV) & Subsidiaries

<u>Company Name</u>	<u>FEIN</u>	<u>Company Name</u>	<u>FEIN</u>
350 MARKET STREET	41-1618103	ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY	41-1435766
AE DEVELOPMENT GROUP, INC.	06-0952727	ST. PAUL MERCURY INSURANCE COMPANY	41-0881659
AE PROPERTIES, INC.	95-2798160	ST. PAUL PROPERTIES, INC.	41-1412523
AMERICAN EQUITY INSURANCE COMPANY	86-0703220	ST. PAUL PROTECTIVE INSURANCE COMPANY	36-2542404
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	86-0868106	ST. PAUL RE (BERMUDA) LTD.	98-0114704
ATHENA ASSURANCE COMPANY	41-1435765	ST. PAUL SURPLUS LINES INSURANCE COMPANY	41-1230819
ATLANTIC INSURANCE COMPANY	75-6013587	TCI GLOBAL SERVICES, INC.	52-1965525
BMR SPORTS PROPERTIES, INC.	52-1852190	TCS EUROPEAN INVESTMENTS, INC.	06-1549972
CAMPERDOWN CORPORATION	41-1762781	THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT	06-0848755
CAPTIVA, LTD.	98-0170615	THE CHARTER OAK FIRE INSURANCE COMPANY	06-0291290
CASTLE PINES FIDELITY REALTY, INC.	52-1735211	THE NORTHLAND COMPANY	41-0588627
COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	35-0293730	THE ONE HUNDRED LIGHT STREET CORPORATION	52-1371908
COMMERCIAL GUARANTY INSURANCE COMPANY	75-1679830	THE PHOENIX INSURANCE COMPANY	06-0303275
CONSTITUTION PLAZA INC	06-0566030	THE PREMIER INSURANCE COMPANY OF MASSACHUSETTS	04-3175569
COUNTERSIGNATURE AGENCY, INC.	06-1345091	THE STANDARD FIRE INSURANCE COMPANY	06-6033509
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	36-2999370	THE TRAVELERS ASSET FUNDING CORPORATION	06-1216878
DISCOVER RE MANAGERS, INC.	06-1288492	THE TRAVELERS HOME AND MARINE INSURANCE COMPANY	35-1838079
DISCOVER REINSURANCE COMPANY	06-1313745	THE TRAVELERS INDEMNITY COMPANY	06-0566050
DISCOVER SPECIALTY INSURANCE COMPANY	52-1925132	THE TRAVELERS INDEMNITY COMPANY OF AMERICA	58-6020487
DISCOVERY MANAGERS, LTD.	06-1273933	THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	06-0336212
ENGLISH TURN FIDELITY REALTY, INC.	52-1466734	THE TRAVELERS LLOYDS INSURANCE COMPANY	76-0002592
ENGLISH TURN REALTY MANAGEMENT, INC.	52-1715225	THE TRAVELERS MARINE CORPORATION	94-0338230
FARMINGTON CASUALTY COMPANY	06-1067463	TINDY FOREIGN, INC.	20-4403403
FIDELITY AND GUARANTY INSURANCE COMPANY	42-1091525	TINDY RE INVESTMENTS, INC.	06-1575463
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	52-0616768	TPC INVESTMENTS, INC.	06-1534005
FIDELITY JV HOLDING COMPANY NUMBER TWO, INC.	52-1649813	TRAVCO INSURANCE COMPANY	35-1838077
FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY	59-3372141	TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY	75-1732040
FIRST TRENTON INDEMNITY COMPANY	22-3129711	TRAVELERS (BERMUDA) LTD.	98-0190863
GULF UNDERWRITERS INSURANCE COMPANY	56-1371361	TRAVELERS ALPHA HOLDINGS, INC.	06-1531058
JNO INDUSTRIAL, INC.	52-1802629	TRAVELERS AUTO INSURANCE COMPANY OF NEW JERSEY	22-3499393
JUPITER HOLDINGS, INC.	41-1769846	TRAVELERS CASUALTY AND SURETY COMPANY	06-6033504
LAUREL VILLAGE FIDELITY REALTY, INC.	52-1551225	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	06-0907370
MENDAKOTA INSURANCE COMPANY	31-1160863	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	06-1286266
MENDOTA INSURANCE AGENCY, INC. (TX)	74-2482293	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	06-0876835
MENDOTA INSURANCE COMPANY	41-1639286	TRAVELERS COMMERCIAL CASUALTY COMPANY	95-3634110
MOUNTAIN RIDGE INSURANCE COMPANY	52-1957776	TRAVELERS COMMERCIAL INSURANCE COMPANY	06-1286268
NORTHBROOK HOLDINGS, INC.	51-0375653	TRAVELERS DISTRIBUTION ALLIANCE, INC.	62-1657094
NORTHFIELD INSURANCE COMPANY	41-0983992	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	06-1203698
NORTHLAND CASUALTY COMPANY	94-6051964	TRAVELERS INDEMNITY UK INVESTMENTS LLC	06-1591454
NORTHLAND INSURANCE COMPANY	41-6009967	TRAVELERS INSURANCE GROUP HOLDINGS INC.	06-1445591
NORTHLAND RISK MANAGEMENT SERVICES, INC.	41-1720288	TRAVELERS LLOYDS MANAGEMENT COMPANY	20-4312440
SEABOARD SURETY COMPANY	13-5379820	TRAVELERS MGA, INC.	75-2676034
SELECT INSURANCE COMPANY	75-6013697	TRAVELERS PC FUND INVESTMENTS, INC.	06-1514468
SPC INSURANCE AGENCY, INC.	41-1888760	TRAVELERS PERSONAL INSURANCE COMPANY	36-3703200
ST. PAUL (BERMUDA) LTD.	98-0162036	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	06-1286264
ST. PAUL AVIATION COMPANY	52-1993243	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	06-1286274
ST. PAUL BERMUDA HOLDINGS, INC.	41-1835264	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	36-2719165
ST. PAUL FIRE & CASUALTY INSURANCE COMPANY	41-1419276	TRAVELERS PROPERTY CASUALTY CORP.	06-1008174
ST. PAUL FIRE & MARINE INSURANCE COMPANY	41-0406690	UNITED STATES FIDELITY & GUARANTY COMPANY	52-0515280
ST. PAUL GUARDIAN INSURANCE COMPANY	41-0963301	USF&G FINANCIAL SERVICES CORPORATION	52-1386957
ST. PAUL LONDON PROPERTIES, INC.	41-1880024	USF&G RETAIL ASSOCIATES GP, INC.	52-1704255
		YONKERS FINANCING CORPORATION	20-3033027

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities.....	54,808,109	1.7	54,808,109	1.7
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies.....	642,547	0.0	642,547	0.0
1.22 Issued by U.S. government sponsored agencies.....	0	0.0	0	0.0
1.3 Foreign government (including Canada, excluding mortgage-backed securities).....	0	0.0	0	0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations.....	430,008,209	13.2	430,008,209	13.2
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations.....	789,904,302	24.2	789,904,302	24.2
1.43 Revenue and assessment obligations.....	1,043,136,936	32.0	1,043,136,936	32.0
1.44 Industrial development and similar obligations.....	0	0.0	0	0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA.....	13,171,649	0.4	13,171,649	0.4
1.512 Issued or guaranteed by FNMA and FHLMC.....	143,242,686	4.4	143,242,686	4.4
1.513 All other.....	0	0.0	0	0.0
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA.....	92,893,218	2.8	92,893,218	2.8
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521.....	0	0.0	0	0.0
1.523 All other.....	91,810,471	2.8	91,810,471	2.8
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO).....	444,006,889	13.6	444,006,889	13.6
2.2 Unaffiliated foreign securities.....	67,801,594	2.1	67,801,594	2.1
2.3 Affiliated securities.....	0	0.0	0	0.0
3. Equity interests:				
3.1 Investments in mutual funds.....	0	0.0	0	0.0
3.2 Preferred stocks:				
3.21 Affiliated.....	0	0.0	0	0.0
3.22 Unaffiliated.....	14,356,947	0.4	14,356,947	0.4
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....	0	0.0	0	0.0
3.32 Unaffiliated.....	0	0.0	0	0.0
3.4 Other equity securities:				
3.41 Affiliated.....	0	0.0	0	0.0
3.42 Unaffiliated.....	1	0.0	1	0.0
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated.....	0	0.0	0	0.0
3.52 Unaffiliated.....	0	0.0	0	0.0
4. Mortgage loans:				
4.1 Construction and land development.....	0	0.0	0	0.0
4.2 Agricultural.....	0	0.0	0	0.0
4.3 Single family residential properties.....	0	0.0	0	0.0
4.4 Multifamily residential properties.....	0	0.0	0	0.0
4.5 Commercial loans.....	0	0.0	0	0.0
4.6 Mezzanine real estate loans.....	0	0.0	0	0.0
5. Real estate investments:				
5.1 Property occupied by company.....	0	0.0	0	0.0
5.2 Property held for production of income (including \$.....0 of property acquired in satisfaction of debt).....	0	0.0	0	0.0
5.3 Property held for sale (including \$.....0 property acquired in satisfaction of debt).....	0	0.0	0	0.0
6. Contract loans.....	0	0.0	0	0.0
7. Receivables for securities.....	0	0.0	0	0.0
8. Cash, cash equivalents and short-term investments.....	74,575,111	2.3	74,575,111	2.3
9. Other invested assets.....	0	0.0	0	0.0
10. Total invested assets.....	3,260,358,669	100.0	3,260,358,669	100.0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State regulating? Connecticut

- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2004
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2004
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/27/2006
- 3.4 By what department or departments? Connecticut

- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under a common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No [X]
- 4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [] No [X]
- 4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Co. Code	3 State of Domicile
	00000	

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information: _____

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
- 7.21 State the percentage of foreign control.0.000 %
- 7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company. _____

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide the names and location (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP, One Financial Plaza, 755 Main St., Hartford, CT 06103
10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Wade T. Overgaard, F.C.A.S. & M.A.A.A. (Senior Vice President and Chief Corporate Actuary) The Travelers Companies, Inc.
One Tower Square, Hartford, CT 06183
- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 11.11 Name of real estate holding company _____
- 11.12 Number of parcels involved0
- 11.13 Total book/adjusted carrying value \$.....0
- 11.2 If yes, provide explanation. _____

12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity? _____
- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 13.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes No
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - c. Compliance with applicable governmental laws, rules and regulations;
 - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - e. Accountability for adherence to the code.

13.11 If the response to 13.1 is No, please explain:

13.2 Has the code of ethics for senior managers been amended? Yes No

13.21 If the response to 13.2 is Yes, provide information related to amendment(s).

13.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes No

13.31 If the response to 13.3 is yes, provide the nature of any waiver(s).

BOARD OF DIRECTORS

14. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes No

15. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes No

16. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes No

FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes No

18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

- 18.11 To directors or other officers \$.....0
- 18.12 To stockholders not officers \$.....0
- 18.13 Trustees, supreme or grand (Fraternal only) \$.....0

18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

- 18.21 To directors or other officers \$.....0
- 18.22 To stockholders not officers \$.....0
- 18.23 Trustees, supreme or grand (Fraternal only) \$.....0

19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes No

19.2 If yes, state the amount thereof at December 31 of the current year:

- 19.21 Rented from others \$.....0
- 19.22 Borrowed from others \$.....0
- 19.23 Leased from others \$.....0
- 19.24 Other \$.....0

20.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes No

20.2 If answer is yes:

- 20.21 Amount paid as losses or risk adjustment \$.....0
- 20.22 Amount paid as expenses \$.....0
- 20.23 Other amounts paid \$.....0

21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes No

21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. \$.....0

INVESTMENT

22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? Yes No

22.2 If no, give full and complete information relating thereto.

23.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1) Yes No

23.2 If yes, state the amount thereof at December 31 of the current year:

- 23.21 Loaned to others \$.....53,598,955
- 23.22 Subject to repurchase agreements \$.....0
- 23.23 Subject to reverse repurchase agreements \$.....0
- 23.24 Subject to dollar repurchase agreements \$.....0
- 23.25 Subject to reverse dollar repurchase agreements \$.....0
- 23.26 Pledged as collateral \$.....0
- 23.27 Placed under option agreements \$.....0
- 23.28 Letter stock or securities restricted as to sale \$.....0
- 23.29 On deposit with state or other regulatory body \$.....7,996,640
- 23.291 Other \$.....0

23.3 For category (23.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0

24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes No

24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No N/A
 If no, attach a description with this statement.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 25.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 25.2 If yes, state the amount thereof at December 31 of the current year: \$.....0

26. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, G - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

26.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JPMorgan Chase	3 Chase MetroTech Center, Brooklyn, NY 11245

26.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
N/A		

- 26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

26.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
N/A		

- 27.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adj. Carrying Value
		0
27.2999. TOTAL		0

27.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from the above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	4 Date of Valuation
		0	

28. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds.....	3,265,699,695	3,310,328,771	44,629,075
28.2 Preferred stocks.....	14,356,947	14,356,947	0
28.3 Totals.....	3,280,056,642	3,324,685,718	44,629,075

28.4 Describe the sources or methods utilized in determining the fair values:

Fair values of bonds and preferred stocks are based on prices published in the NAIC Valuation of Securities. If this unit price is not available the fair value is based upon quoted market prices or dealer quotes, or, if quoted prices are not available, based on valuation determined, in good faith, by The Travelers Companies, Inc.

- 29.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
- 29.2 If no, list exceptions:

OTHER

- 30.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....390,652
- 30.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
The Surety Association of America	334,138

- 31.1 Amount of payments for legal expenses, if any? \$.....2,980,424

31.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Simpson, Thatcher & Bartlett	818,902

- 32.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....7,351

32.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
The Surety Association of America	7,351

GENERAL INTERROGATORIES (continued)

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only. \$.....0
- 1.3 What portion of item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$.....0
- 1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$.....0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$.....0

- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned \$.....0
- 1.62 Total incurred claims \$.....0
- 1.63 Number of covered lives0
- All years prior to most current three years:
- 1.64 Total premium earned \$.....0
- 1.65 Total incurred claims \$.....0
- 1.66 Number of covered lives0

- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$.....0
- 1.72 Total incurred claims \$.....0
- 1.73 Number of covered lives0
- All years prior to most current three years:
- 1.74 Total premium earned \$.....0
- 1.75 Total incurred claims \$.....0
- 1.76 Number of covered lives0

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator.....	\$.....0	\$.....0
2.2 Premium Denominator.....	\$.....1,255,368,337	\$.....1,108,340,837
2.3 Premium Ratio (2.1/2.2).....	.....0.0	.....0.0
2.4 Reserve Numerator.....	\$.....0	\$.....0
2.5 Reserve Denominator.....	\$.....1,890,600,439	\$.....1,726,297,343
2.6 Reserve Ratio (2.4/2.5).....	.....0.0	.....0.0

- 3.1 Does the reporting entity issue both participating and non-participating policies? Yes [X] No []
- 3.2 If yes, state the amount of calendar year premiums written on:
- 3.21 Participating \$.....49,822,300
- 3.22 Non-participating policies \$.....1,301,839,300

4. FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:

- 4.1 Does the reporting entity issue assessable policies? Yes [] No []
- 4.2 Does the reporting entity issue non-assessable policies? Yes [] No []
- 4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?0.0 %
- 4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$.....0

5. FOR RECIPROCAL EXCHANGES ONLY:

- 5.1 Does the exchange appoint local agents? Yes [] No []
- 5.2 If yes, is the commission paid:
- 5.21 Out of Attorney's-in-fact compensation Yes [] No [] N/A []
- 5.22 As a direct expense of the exchange Yes [] No [] N/A []
- 5.3 What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?

- 5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred? Yes [] No []
- 5.5 If yes, give full information:

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company has no workers compensation loss exposures.

- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
The Company has no property loss exposures.

- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable property insurance loss?
The Company has no property loss exposures.

- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [] No [X]

- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.
The Company has no property loss exposures.

- 7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [X] No []

- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.7

- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [X] No []

GENERAL INTERROGATORIES (continued)

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [X] No []
- 8.2 If yes, give full information:
Please see footnote 22E for a list of commutations.
-
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
- (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
- (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
- (c) Aggregate stop loss reinsurance coverage;
- (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
- (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
- (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity? Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
- (a) The written premium ceded to the reinsurer by the reporting entity or its affiliate represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
- (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract? Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
- (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
- (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
- (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
- (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
- (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
- (a) The entity does not utilize reinsurance; or Yes [] No [X]
- (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
- (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []
- 11.1 Has this reporting entity guaranteed policies issued by any other reporting entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information:
-
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses \$.....0
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$.....0
- 12.2 Of the amount on Line 13.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds: \$.....0
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From0.0 %
- 12.42 To0.0 %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [X] No []
- 12.6 If yes, state the amount thereof at December 31 of current year:
- 12.61 Letters of credit \$.....0
- 12.62 Collateral and other funds \$.....0
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$.....112,790,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of this amount.1

GENERAL INTERROGATORIES (continued)

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes No
 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
 Per the Company's Reinsurance Allocation Agreement.

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes No
 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes No
 14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financial premium accounts? Yes No
 15.2 If yes, give full information:

16.1 Does the reporting entity write any warranty business? Yes No

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home.....	0	0	0	0	0
16.12 Products.....	0	0	0	0	0
16.13 Automobile.....	0	0	0	0	0
16.14 Other*.....	0	0	0	0	0

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5? Yes No

Incurred but not reported losses on contracts in force prior to July 1, 1984 and not subsequently renewed are exempt from inclusion in Schedule F-Part 5.

Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5 \$.....0
 17.12 Unfunded portion of Interrogatory 17.11 \$.....0
 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 \$.....0
 17.14 Case reserves portion of Interrogatory 17.11 \$.....0
 17.15 Incurred but not reported portion of Interrogatory 17.11 \$.....0
 17.16 Unearned premium portion of Interrogatory 17.11 \$.....0
 17.17 Contingent commission portion of Interrogatory 17.11 \$.....0

Provide the following information for all other amounts included in Schedule F-Part 3 and excluded from Schedule F-Part 5, not included above:

17.18 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5 \$.....0
 17.19 Unfunded portion of Interrogatory 17.18 \$.....0
 17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18 \$.....0
 17.21 Case reserves portion of Interrogatory 17.18 \$.....0
 17.22 Incurred but not reported portion of Interrogatory 17.18 \$.....0
 17.23 Unearned premium portion of Interrogatory 17.18 \$.....0
 17.24 Contingent commission portion of Interrogatory 17.18 \$.....0

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2007	2 2006	3 2005	4 2004	5 2003
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	360,665,143	357,196,219	331,613,013	305,035,961	282,323,972
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	28,831,058	25,833,077	20,952,632	19,328,742	17,320,110
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	0	0	0	0	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....	1,110,049,616	1,000,638,280	836,219,276	681,389,554	637,899,302
5. Non-proportional reinsurance lines (Lines 30, 31 & 32).....	0	0	0	0	0
6. Total (Line 34).....	1,499,545,817	1,383,667,576	1,188,784,921	1,005,754,257	937,543,384
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	341,792,172	317,442,488	278,122,777	257,982,023	233,070,730
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	28,714,553	25,012,089	19,819,285	18,161,193	16,310,301
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....	981,154,875	850,982,162	692,913,681	582,772,396	527,025,294
11. Non-proportional reinsurance lines (Lines 30, 31 & 32).....	0	0	0	0	0
12. Total (Line 34).....	1,351,661,599	1,193,436,739	990,855,743	858,915,611	776,406,325
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	439,464,259	270,761,244	153,093,717	177,750,492	138,390,732
14. Net investment gain (loss) (Line 11).....	146,271,122	125,881,984	112,607,089	115,347,873	86,603,073
15. Total other income (Line 15).....	15,045,607	1,187,419	25,781,281	7,224,919	15,085,092
16. Dividends to policyholders (Line 17).....	8,747,149	10,646,776	6,998,358	5,468,970	7,813,409
17. Federal and foreign income taxes incurred (Line 19).....	186,931,430	122,913,596	95,457,082	96,115,118	79,184,444
18. Net income (Line 20).....	405,102,408	264,270,275	189,026,646	198,739,196	153,081,045
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3).....	3,555,971,086	3,291,414,536	2,680,396,653	2,295,233,475	2,042,012,762
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 13.1).....	82,718,207	68,056,272	63,401,951	54,061,585	55,997,802
20.2 Deferred and not yet due (Line 13.2).....	115,939,395	98,101,026	86,326,742	85,086,673	79,251,669
20.3 Accrued retrospective premiums (Line 13.3).....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 24).....	2,265,324,801	2,163,513,785	1,823,523,650	1,424,761,023	1,222,356,732
22. Losses (Page 3, Line 1).....	907,184,263	872,911,753	713,236,642	542,595,315	445,495,512
23. Loss adjustment expenses (Page 3, Line 3).....	153,320,025	128,785,154	114,606,239	97,587,047	100,611,403
24. Unearned premiums (Page 3, Line 9).....	830,096,152	724,600,436	636,314,350	517,322,210	471,374,692
25. Capital paid up (Page 3, Lines 28 & 29).....	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000
26. Surplus as regards policyholders (Page 3, Line 35).....	1,290,646,286	1,127,900,751	856,873,003	870,472,452	819,656,030
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	483,162,059	518,101,946	553,879,298	320,016,207	236,424,164
Risk-Based Capital Analysis					
28. Total adjusted capital.....	1,290,646,286	1,127,900,751	856,873,003	870,472,452	819,656,030
29. Authorized control level risk-based capital.....	104,290,077	101,472,042	87,507,426	69,414,145	62,320,066
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 10, Col. 3) x 100.0					
30. Bonds (Line 1).....	97.3	95.8	98.9	99.3	96.8
31. Stocks (Lines 2.1 & 2.2).....	0.4	0.5	0.3	0.6	1.2
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3).....	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5).....	2.3	3.8	0.8	0.1	2.1
35. Contract loans (Line 6).....	0.0	0.0	0.0	0.0	0.0
36. Other invested assets (Line 7).....	0.0	0.0	0.0	0.0	0.0
37. Receivable for securities (Line 8).....	0.0	0.0	0.0	0.0	0.0
38. Aggregate write-ins for invested assets (Line 9).....	0.0	0.0	0.0	0.0	0.0
39. Cash, cash equivalents and invested assets (Line 10).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
40. Affiliated bonds (Sch. D, Summary, Line 25, Col. 1).....	0	0	0	0	0
41. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1).....	0	0	0	0	0
42. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1).....	0	0	0	0	0
43. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 7).....	0	0	0	0	0
44. Affiliated mortgage loans on real estate.....	0	0	0	0	0
45. All other affiliated.....	0	0	0	0	0
46. Total of above lines 40 to 45.....	0	0	0	0	0
47. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 46 above divided by Page 3, Col. 1, Line 35 x 100.0).....	0.0	0.0	0.0	0.0	0.0

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2007	2006	2005	2004	2003
Capital and Surplus Accounts (Page 4)					
48. Net unrealized capital gains (losses) (Line 24).....	(1,195,434)	(325,965)	(1,114,950)	(252,986)	12,202,247
49. Dividends to stockholders (Line 35).....	(240,000,000)	0	(198,700,000)	(153,000,000)	(75,000,000)
50. Change in surplus as regards policyholders for the year (Line 38).....	162,745,535	271,027,747	(13,599,449)	50,816,422	111,911,821
Gross Losses Paid (Page 9, Part 2, Cols. 1&2)					
51. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	142,361,375	133,565,995	83,836,611	109,763,756	64,592,816
52. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,134,997	(302,831)	2,567,584	1,139,799	120,826,454
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	798,666	202,887	1,661,553	1,118,118	1,936,263
54. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....	103,494,802	80,507,005	82,554,676	167,176,138	287,905,416
55. Nonproportional reinsurance lines (Lines 30, 31 & 32).....	0	0	0	0	0
56. Total (Line 34).....	247,789,841	213,973,056	170,620,425	279,197,811	475,260,950
Net Losses Paid (Page 9, Part 2, Col. 4)					
57. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	114,036,144	85,626,305	38,946,006	68,481,778	34,639,880
58. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,125,831	(302,799)	2,524,685	1,176,524	484,083
59. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	0	0	0	0	0
60. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33).....	99,927,346	77,931,869	42,663,649	129,003,491	158,074,537
61. Nonproportional reinsurance lines (Lines 30, 31 & 32).....	0	0	0	0	0
62. Total (Line 34).....	215,089,320	163,255,374	84,134,340	198,661,793	193,198,501
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
63. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
64. Losses incurred (Line 2).....	19.9	29.1	29.2	36.3	34.6
65. Loss expenses incurred (Line 3).....	5.6	5.7	6.7	3.9	6.6
66. Other underwriting expenses incurred (Line 4).....	39.5	40.8	46.6	38.1	39.7
67. Net underwriting gain (loss) (Line 8).....	35.0	24.4	17.6	21.8	19.2
Other Percentages					
68. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0).....	35.6	37.8	38.4	35.3	34.9
69. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	25.5	34.8	35.9	40.2	41.1
70. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34, divided by Page 3, Line 35, Col. 1 x 100.0).....	104.7	105.8	115.6	98.7	94.7
One Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	(109,200)	(64,850)	(94,144)	2,871	21,497
72. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 71 above divided by Page 4, Line 21, Col. 1 x 100).....	(9.7)	(7.6)	(10.8)	0.4	3.0
Two Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(141,185)	(112,536)	(53,241)	49,802	20,569
74. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 73 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(16.5)	(12.9)	(6.5)	7.0	3.2

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States.....	68,622,306	68,770,794	68,375,907	68,705,750
	2. Canada.....	0	0	0	0
	3. Other Countries.....	0	0	0	0
	4. Totals.....	68,622,306	68,770,794	68,375,907	68,705,750
States, Territories and Possessions (Direct and guaranteed)	5. United States.....	430,008,209	436,282,567	439,008,700	406,140,000
	6. Canada.....	999,320	1,017,760	999,300	1,000,000
	7. Other Countries.....	0	0	0	0
	8. Totals.....	431,007,529	437,300,327	440,008,000	407,140,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States.....	789,904,302	802,212,220	799,264,170	755,054,400
	10. Canada.....	0	0	0	0
	11. Other Countries.....	0	0	0	0
	12. Totals.....	789,904,302	802,212,220	799,264,170	755,054,400
Special Revenue and Special Assessment Obligations and all Non-guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	13. United States.....	1,279,272,839	1,305,006,091	1,291,012,951	1,251,955,215
	14. Canada.....	0	0	0	0
	15. Other Countries.....	0	0	0	0
	16. Totals.....	1,279,272,839	1,305,006,091	1,291,012,951	1,251,955,215
Public Utilities (Unaffiliated)	17. United States.....	76,468,094	76,801,042	76,997,948	75,946,289
	18. Canada.....	97,638	488,192	97,638	4,881,921
	19. Other Countries.....	8,762,978	8,675,584	8,739,844	8,841,000
	20. Totals.....	85,328,710	85,964,818	85,835,430	89,669,210
Industrial and Miscellaneous and Credit Tenant Loans (Unaffiliated)	21. United States.....	459,349,265	458,488,977	463,925,853	468,035,330
	22. Canada.....	13,415,760	13,837,391	13,378,098	13,725,000
	23. Other Countries.....	44,525,898	44,475,068	44,550,446	44,500,000
	24. Totals.....	517,290,924	516,801,436	521,854,397	526,260,330
Parent, Subsidiaries and Affiliates	25. Totals.....	0	0	0	0
	26. Total Bonds.....	3,171,426,610	3,216,055,685	3,206,350,855	3,098,784,905
PREFERRED STOCKS					
Public Utilities (Unaffiliated)	27. United States.....	0	0	0	0
	28. Canada.....	0	0	0	0
	29. Other Countries.....	0	0	0	0
	30. Totals.....	0	0	0	0
Banks, Trust and Insurance Companies (Unaffiliated)	31. United States.....	4,561,350	4,561,350	5,000,000	0
	32. Canada.....	0	0	0	0
	33. Other Countries.....	9,795,597	9,795,597	11,432,490	0
	34. Totals.....	14,356,947	14,356,947	16,432,490	0
Industrial and Miscellaneous (Unaffiliated)	35. United States.....	0	0	0	0
	36. Canada.....	0	0	0	0
	37. Other Countries.....	0	0	0	0
	38. Totals.....	0	0	0	0
Parent, Subsidiaries and Affiliates	39. Totals.....	0	0	0	0
	40. Total Preferred Stocks.....	14,356,947	14,356,947	16,432,490	0
COMMON STOCKS					
Public Utilities (Unaffiliated)	41. United States.....	0	0	0	0
	42. Canada.....	0	0	0	0
	43. Other Countries.....	0	0	0	0
	44. Totals.....	0	0	0	0
Banks, Trust and Insurance Companies (Unaffiliated)	45. United States.....	0	0	0	0
	46. Canada.....	0	0	0	0
	47. Other Countries.....	0	0	0	0
	48. Totals.....	0	0	0	0
Industrial and Miscellaneous (Unaffiliated)	49. United States.....	1	1	0	0
	50. Canada.....	0	0	0	0
	51. Other Countries.....	0	0	0	0
	52. Totals.....	1	1	0	0
Parent, Subsidiaries and Affiliates	53. Totals.....	0	0	0	0
	54. Total Common Stocks.....	1	1	0	0
	55. Total Stocks.....	14,356,948	14,356,948	16,432,490	0
	56. Total Bonds and Stocks....	3,185,783,558	3,230,412,633	3,222,783,345	0

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year.....	2,927,576,857	7. Amortization of premium.....	15,170,216
2. Cost of bonds and stocks acquired, Column 7, Part 3.....	579,678,922	8. Foreign exchange adjustment:	
3. Accrual of discount.....	2,523,427	8.1 Column 15, Part 1.....	0
4. Increase (decrease) by adjustment:		8.2 Column 19, Part 2, Section 1.....	0
4.1 Columns 12 - 14, Part 1.....	(1,440,646)	8.3 Column 16, Part 2, Section 2.....	0
4.2 Columns 15 - 17, Part 2, Section 1.....	(1,050,218)	8.4 Column 15, Part 4.....	0
4.3 Column 15, Part 2, Section 2.....	(826)	9. Book/adjusted carrying value at end of current period.....	3,185,783,558
4.4 Columns 11 - 13, Part 4.....	12,640	10. Total valuation allowance.....	0
5. Total gain (loss), Column 19, Part 4.....	296,693	11. Subtotal (Lines 9 plus 10).....	3,185,783,558
6. Deduct consideration for bonds and stocks disposed of, Column 7, Part 4....	306,643,075	12. Total nonadmitted amounts.....	0
		13. Statement value of bonds and stocks, current year.....	3,185,783,558

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$'000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	.....XXX.....	.....XXX.....	.....XXX.....	.....19,848	.....10,597	.....469	.....262	.....418	.....234	.....1,125	.....9,641	.....XXX.....
2. 1998.....	.....292,511	.....62,229	.....230,283	.....52,979	.....20,939	.....6,683	.....1,120	.....2,702	.....257	.....13,113	.....40,048	.....XXX.....
3. 1999.....	.....291,871	.....72,215	.....219,656	.....115,447	.....47,605	.....10,396	.....1,960	.....5,519	.....2,784	.....11,218	.....79,014	.....XXX.....
4. 2000.....	.....440,596	.....91,609	.....348,987	.....217,847	.....86,842	.....21,796	.....1,769	.....3,969	.....380	.....17,253	.....154,621	.....XXX.....
5. 2001.....	.....609,409	.....85,380	.....524,029	.....435,001	.....219,234	.....41,424	.....10,700	.....12,754	.....557	.....29,440	.....258,689	.....XXX.....
6. 2002.....	.....700,660	.....120,193	.....580,467	.....195,036	.....55,647	.....16,997	.....386	.....13,371	.....274	.....23,411	.....169,098	.....XXX.....
7. 2003.....	.....878,084	.....156,404	.....721,680	.....244,320	.....82,649	.....21,859	.....4,129	.....14,921	.....288	.....21,315	.....194,034	.....XXX.....
8. 2004.....	.....968,809	.....153,387	.....815,422	.....189,388	.....21,203	.....29,699	.....3,716	.....16,866	.....50	.....26,728	.....210,984	.....XXX.....
9. 2005.....	.....1,079,859	.....207,996	.....871,864	.....149,093	.....15,264	.....9,170	.....624	.....19,198	.....24	.....7,644	.....161,549	.....XXX.....
10. 2006.....	.....1,285,216	.....176,875	.....1,108,341	.....134,400	.....2,005	.....5,516	.....35	.....17,663	.....0	.....1,646	.....155,538	.....XXX.....
11. 2007.....	.....1,406,582	.....151,214	.....1,255,368	.....50,145	.....4	.....2,162	.....0	.....8,544	.....1	.....357	.....60,846	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....1,803,505	.....561,991	.....166,171	.....24,702	.....115,926	.....4,848	.....153,250	.....1,494,061	.....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	.....33,986	.....18,358	.....35,994	.....26,759	.....2,513	.....1,958	.....11,858	.....9,820	.....4,539	.....3,804	.....1,258	.....28,192	.....XXX.....
2. 1998.....	.....684	.....59	.....1,015	.....302	.....178	.....18	.....291	.....99	.....359	.....37	.....617	.....2,012	.....XXX.....
3. 1999.....	.....6,074	.....3,602	.....3,361	.....420	.....119	.....10	.....342	.....43	.....545	.....4	.....350	.....6,361	.....XXX.....
4. 2000.....	.....8,916	.....9,255	.....7,632	.....3,055	.....1,035	.....51	.....1,819	.....421	.....731	.....4	.....1,718	.....7,349	.....XXX.....
5. 2001.....	.....18,405	.....6,649	.....43,253	.....26,067	.....2,123	.....152	.....7,081	.....4,212	.....631	.....4	.....2,238	.....34,410	.....XXX.....
6. 2002.....	.....22,931	.....1,656	.....46,084	.....28,140	.....1,513	.....215	.....7,365	.....3,455	.....1,018	.....0	.....2,767	.....45,444	.....XXX.....
7. 2003.....	.....19,325	.....14,908	.....52,150	.....16,329	.....2,143	.....998	.....6,620	.....2,538	.....2,851	.....4	.....6,634	.....48,311	.....XXX.....
8. 2004.....	.....24,024	.....5,072	.....158,414	.....71,752	.....4,053	.....926	.....8,130	.....8,650	.....5,140	.....4	.....11,487	.....113,357	.....XXX.....
9. 2005.....	.....27,686	.....3,115	.....131,668	.....30,160	.....3,091	.....101	.....22,567	.....3,645	.....5,229	.....4	.....8,876	.....153,216	.....XXX.....
10. 2006.....	.....54,361	.....7,819	.....210,642	.....39,497	.....3,396	.....333	.....33,646	.....1,828	.....8,088	.....4	.....16,424	.....260,652	.....XXX.....
11. 2007.....	.....99,663	.....16,436	.....286,663	.....56,335	.....4,417	.....633	.....47,225	.....10,847	.....7,487	.....5	.....15,663	.....361,200	.....XXX.....
12. Totals.....	.....316,055	.....86,929	.....976,876	.....298,817	.....24,580	.....5,394	.....146,944	.....45,557	.....36,618	.....3,871	.....68,032	.....1,060,504	.....XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....24,864	.....3,328
2. 1998.	.....64,891	.....22,831	.....42,060	.....22.2	.....36.7	.....18.3	.....0	.....0	.....0.00	.....1,338	.....674
3. 1999.	.....141,803	.....56,429	.....85,375	.....48.6	.....78.1	.....38.9	.....0	.....0	.....0.00	.....5,412	.....949
4. 2000.	.....263,746	.....101,776	.....161,970	.....59.9	.....111.1	.....46.4	.....0	.....0	.....0.00	.....4,239	.....3,110
5. 2001.	.....560,673	.....267,574	.....293,099	.....92.0	.....313.4	.....55.9	.....0	.....0	.....0.00	.....28,942	.....5,468
6. 2002.	.....304,315	.....89,773	.....214,542	.....43.4	.....74.7	.....37.0	.....0	.....0	.....0.00	.....39,218	.....6,226
7. 2003.	.....364,189	.....121,844	.....242,345	.....41.5	.....77.9	.....33.6	.....0	.....0	.....0.00	.....40,237	.....8,074
8. 2004.	.....435,714	.....111,373	.....324,341	.....45.0	.....72.6	.....39.8	.....0	.....0	.....0.00	.....105,613	.....7,744
9. 2005.	.....367,702	.....52,937	.....314,765	.....34.1	.....25.5	.....36.1	.....0	.....0	.....0.00	.....126,079	.....27,137
10. 2006.	.....467,712	.....51,522	.....416,191	.....36.4	.....29.1	.....37.6	.....0	.....0	.....0.00	.....217,687	.....42,965
11. 2007.	.....506,307	.....84,261	.....422,046	.....36.0	.....55.7	.....33.6	.....0	.....0	.....0.00	.....313,555	.....47,644
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....907,184	.....153,320

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	One Year	Two Year
1. Prior....	282,319	234,888	196,684	151,669	145,873	140,499	126,508	126,587	126,520	113,409	(13,111)	(13,177)
2. 1998....	84,330	87,978	79,311	52,346	43,769	40,874	40,571	38,873	39,430	39,292	(138)	419
3. 1999....	XXX	75,090	94,674	98,519	92,430	86,796	90,767	87,394	82,312	82,097	(215)	(5,297)
4. 2000....	XXX	XXX	124,446	182,189	200,183	180,265	187,577	171,331	166,765	157,654	(9,111)	(13,678)
5. 2001....	XXX	XXX	XXX	251,052	263,818	307,910	311,444	298,881	281,335	280,275	(1,060)	(18,606)
6. 2002....	XXX	XXX	XXX	XXX	202,500	213,725	241,508	220,123	202,138	200,426	(1,712)	(19,697)
7. 2003....	XXX	XXX	XXX	XXX	XXX	262,582	237,148	236,221	236,729	224,865	(11,864)	(11,357)
8. 2004....	XXX	XXX	XXX	XXX	XXX	XXX	308,538	270,506	296,295	302,389	6,094	31,884
9. 2005....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	382,041	335,583	290,366	(45,217)	(91,675)
10. 2006....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	423,310	390,444	(32,866)	XXX
11. 2007....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	406,020	XXX	XXX
12. Totals....											(109,200)	(141,185)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior....	000	15,410	31,308	46,204	53,766	56,084	65,550	69,347	76,496	85,953	XXX	XXX
2. 1998....	8,253	33,797	41,355	38,413	33,796	37,249	37,449	37,377	37,478	37,602	XXX	XXX
3. 1999....	XXX	29,730	52,170	59,980	75,688	74,621	78,554	75,352	74,934	76,278	XXX	XXX
4. 2000....	XXX	XXX	43,958	125,561	161,586	153,702	155,176	157,138	154,255	151,032	XXX	XXX
5. 2001....	XXX	XXX	XXX	59,944	124,723	238,586	242,461	236,529	241,917	246,492	XXX	XXX
6. 2002....	XXX	XXX	XXX	XXX	50,139	101,432	145,689	147,367	153,969	156,000	XXX	XXX
7. 2003....	XXX	XXX	XXX	XXX	XXX	48,910	137,869	151,178	163,992	179,401	XXX	XXX
8. 2004....	XXX	XXX	XXX	XXX	XXX	XXX	68,972	131,476	173,221	194,169	XXX	XXX
9. 2005....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,694	106,539	142,375	XXX	XXX
10. 2006....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,463	137,875	XXX	XXX
11. 2007....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,303	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior....	184,300	140,538	100,194	48,850	46,676	24,454	8,461	7,544	12,253	11,273
2. 1998....	62,002	31,905	24,519	10,181	6,534	2,060	1,514	282	982	905
3. 1999....	XXX	17,827	29,259	17,941	9,672	8,729	3,789	7,034	1,896	3,239
4. 2000....	XXX	XXX	24,446	654	27,135	27,454	22,899	9,547	10,297	5,976
5. 2001....	XXX	XXX	XXX	115,941	32,397	52,424	42,802	37,115	18,325	20,056
6. 2002....	XXX	XXX	XXX	XXX	98,610	68,413	72,392	42,546	35,732	21,854
7. 2003....	XXX	XXX	XXX	XXX	XXX	170,203	83,136	47,197	50,620	39,902
8. 2004....	XXX	XXX	XXX	XXX	XXX	XXX	197,538	104,174	97,547	86,142
9. 2005....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	311,515	188,043	120,430
10. 2006....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	318,476	202,963
11. 2007....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266,707

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (YES or NO)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Pur- chasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	YES	18,791,782	17,441,794	0	12,164,073	11,068,312	16,997,171	16,268	0
2. Alaska.....AK	YES	5,111,096	4,821,798	0	(1,024,284)	(1,026,609)	3,378,115	716	0
3. Arizona.....AZ	YES	25,698,678	25,895,057	0	(2,167,668)	(89,818)	18,080,518	14,559	0
4. Arkansas.....AR	YES	9,390,850	10,240,125	0	671,273	711,688	5,854,920	6,326	0
5. California.....CA	YES	143,296,205	139,300,045	0	22,120,799	36,337,314	141,295,136	119,308	0
6. Colorado.....CO	YES	25,780,657	25,682,906	0	2,574,024	2,956,018	20,608,137	31,879	0
7. Connecticut.....CT	YES	22,407,086	23,586,192	0	1,210,157	7,122,347	24,707,366	45,957	0
8. Delaware.....DE	YES	4,601,052	4,739,144	0	7,425	1,124,328	3,799,868	2,286	0
9. District of Columbia.....DC	YES	21,058,616	19,889,466	0	14,057,282	41,624,535	43,290,056	11,639	0
10. Florida.....FL	YES	109,928,283	105,552,563	0	20,340,692	16,121,562	72,942,041	5,380	0
11. Georgia.....GA	YES	47,105,381	42,781,106	0	7,178,813	6,542,228	35,493,476	44,470	0
12. Hawaii.....HI	YES	12,061,648	12,786,916	0	986,733	1,942,141	8,333,236	757	0
13. Idaho.....ID	YES	6,229,873	6,078,084	0	4,542,411	696,664	6,364,721	8,237	0
14. Illinois.....IL	YES	57,047,248	60,708,264	0	13,130,014	3,983,455	49,152,415	30,570	0
15. Indiana.....IN	YES	19,876,091	20,307,626	0	1,690,373	3,009,287	13,796,816	7,147	0
16. Iowa.....IA	YES	9,343,644	9,008,208	0	3,885,339	2,001,475	6,687,141	5,468	0
17. Kansas.....KS	YES	10,559,632	9,031,791	0	1,045,858	2,885,842	6,822,552	4,321	0
18. Kentucky.....KY	YES	23,522,699	20,160,819	0	2,002,412	1,220,067	11,107,106	13,347	0
19. Louisiana.....LA	YES	26,225,724	23,052,549	0	6,632,729	(7,821,272)	21,145,632	15,784	0
20. Maine.....ME	YES	4,459,083	4,532,738	0	109,535	343,405	3,884,455	3,811	0
21. Maryland.....MD	YES	33,430,614	31,904,526	0	675,672	758,968	33,288,854	24,283	0
22. Massachusetts.....MA	YES	34,892,606	32,195,997	0	9,200,576	16,351,992	42,271,005	66,368	0
23. Michigan.....MI	YES	22,983,734	23,445,865	0	5,258,347	11,218,527	27,230,746	12,045	0
24. Minnesota.....MN	YES	20,485,843	18,437,373	0	1,758,476	2,899,284	12,629,987	9,497	0
25. Mississippi.....MS	YES	21,166,304	20,439,074	0	11,102,474	11,611,760	15,678,548	17,462	0
26. Missouri.....MO	YES	27,644,324	24,941,167	0	3,490,246	6,806,146	21,372,840	16,277	0
27. Montana.....MT	YES	7,487,916	7,243,458	0	64,304	574,509	5,122,623	12,884	0
28. Nebraska.....NE	YES	8,061,427	9,048,221	0	334,842	651,583	5,431,784	4,693	0
29. Nevada.....NV	YES	17,479,855	13,846,403	0	269,737	868,716	8,696,798	9,377	0
30. New Hampshire.....NH	YES	6,917,087	5,676,381	0	314,579	368,895	3,508,917	9,841	0
31. New Jersey.....NJ	YES	30,311,265	31,304,099	0	6,811,167	7,352,710	29,388,830	34,829	0
32. New Mexico.....NM	YES	6,787,704	6,164,979	0	253,205	(691,376)	3,926,033	4,336	0
33. New York.....NY	YES	113,366,284	86,449,026	0	9,237,061	14,783,340	79,321,440	156,738	0
34. North Carolina.....NC	YES	43,702,713	40,961,632	0	1,779,387	1,995,933	29,568,501	37,108	0
35. North Dakota.....ND	YES	3,073,406	2,725,201	0	147,922	56,691	1,528,662	1,183	0
36. Ohio.....OH	YES	29,309,200	29,040,551	0	13,297,421	7,035,935	31,991,833	11,363	0
37. Oklahoma.....OK	YES	9,277,516	9,394,662	0	2,037,833	8,642,256	13,971,453	812	0
38. Oregon.....OR	YES	17,187,590	15,749,252	0	3,255,209	3,793,613	10,352,660	17,737	0
39. Pennsylvania.....PA	YES	55,751,371	50,972,709	0	9,741,396	9,511,993	42,211,813	44,076	0
40. Rhode Island.....RI	YES	4,621,521	4,594,010	0	10,173,657	953,159	4,158,013	9,355	0
41. South Carolina.....SC	YES	21,996,750	20,204,962	0	936,563	2,389,369	15,850,776	20,196	0
42. South Dakota.....SD	YES	2,692,729	2,448,074	0	68,649	146,569	1,440,722	1,588	0
43. Tennessee.....TN	YES	25,183,212	26,084,919	0	613,653	1,462,541	19,189,090	22,400	0
44. Texas.....TX	YES	90,421,918	93,013,478	7,087,236	11,670,600	11,331,467	73,727,297	70,320	0
45. Utah.....UT	YES	13,466,724	12,375,108	0	644,819	1,142,744	6,653,818	15,788	0
46. Vermont.....VT	YES	885,451	1,288,959	0	72,600	(82,708)	1,025,860	993	0
47. Virginia.....VA	YES	48,444,825	43,851,219	0	6,440,229	10,596,224	29,984,153	49,608	0
48. Washington.....WA	YES	43,862,278	42,859,613	0	3,994,447	17,803,406	41,353,156	45,548	0
49. West Virginia.....WV	YES	13,098,262	13,495,833	0	1,114,615	1,560,179	7,702,920	7,040	0
50. Wisconsin.....WI	YES	13,306,987	14,019,826	0	2,183,861	3,175,624	15,084,043	3,298	0
51. Wyoming.....WY	YES	7,518,290	6,754,640	0	55,595	575,592	3,672,265	4,885	0
52. American Samoa.....AS	NO	0	0	0	0	0	0	0	0
53. Guam.....GU	NO	0	0	0	0	0	0	0	0
54. Puerto Rico.....PR	NO	0	0	0	0	0	0	0	0
55. US Virgin Islands.....VI	NO	0	0	0	0	0	0	0	0
56. Northern Mariana Islands.....MP	NO	0	0	0	0	0	0	0	0
57. Canada.....CN	NO	0	0	0	0	0	0	0	0
58. Aggregate Other Alien.....OT	XXX	1,319,610	1,161,928	0	8,036,500	22,900,249	16,547,158	0	0
59. Totals.....(a)	51	1,398,630,640	1,327,690,333	7,087,236	236,193,630	309,298,860	1,167,623,475	1,130,157	0

DETAILS OF WRITE-INS

5801. Other Alien Combined.....	XXX	1,319,610	1,161,928	0	8,036,500	22,900,249	16,547,158	0	0
5802.	XXX	0	0	0	0	0	0	0	0
5803.	XXX	0	0	0	0	0	0	0	0
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
5899. Totals (Lines 5801 thru 5803 + Line 5898) (Line 58 above)	XXX	1,319,610	1,161,928	0	8,036,500	22,900,249	16,547,158	0	0

Explanation of Basis of Allocation of Premiums by States, etc.

Location of property: 1 Fire, 2 Allied lines, 3 Farmowners, 4 Homeowners, 5 CMP, 12 Earthquake, 25 Glass, 26 Burglary and theft, 27 Boiler and machinery, 28 credit;
Location of risk: 11 Medical malpractice, 14 Group A&H, 17 Other liability; Location of garage: 19 Auto liability, 21 Auto physical damage, 8 Ocean marine - Where policy is negotiated and placed; 9 Inland marine - Where located; 10 Financial guaranty - Location of principal; 15 Other A&H - Insured's residence; 16 Workers' compensation - Location of employee's workplace; 23 Fidelity - Location of insured's principal office; 22 Aircraft - Location of airport from which insured's aircraft operates; 24 Surety - Depository, supply contract and miscellaneous: Location of principal; Judicial: Location of court; Licensee: Location of obligee; Construction: Location of work

(a) Insert the number of yes responses except for Canada and Other Alien.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

The Travelers Companies, Inc.	Minnesota	41-0518860	... .. Travelers Personal Security Insurance Company (36145) *	Connecticut	06-1286264
... St. Paul Fire and Marine Insurance Company (24767) *	Minnesota	41-0406690	... .. Travelers Property Casualty Insurance Company (36161) *	Connecticut	06-1286274
... .. St. Paul Mercury Insurance Company (24791) *	Minnesota	41-0881659	... .. Travelers Personal Insurance Company (38130) *	Connecticut	36-3703200
... .. St. Paul Guardian Insurance Company (24775) *	Minnesota	41-0963301	... .. Travelers (Bermuda) Limited *	Bermuda	98-0190863
... .. St. Paul Fire and Casualty Insurance Company (40967) *	Wisconsin	41-1419276	... .. Travelers Casualty and Surety Company (19038) *	Connecticut	06-6033504
... .. Seaboard Surety Company (22535)*	New York	13-5379820	... .. Farmington Casualty Company (41483) *	Connecticut	06-1067463
... .. St. Paul Surplus Lines Insurance Company (30481) *	Delaware	41-1230819	... .. Travelers Guarantee Company of Canada*	Canada	
... .. Athena Assurance Company (41769) *	Minnesota	41-1435765	... .. Coronation Insurance Company, Ltd. *	Canada	
... .. St. Paul Medical Liability Insurance Company (41750) *	Minnesota	41-1435766	... .. TCS European Investments Inc.	Connecticut	06-1549972
... .. Northbrook Holdings, Inc.	Delaware	51-0375653	... .. TCS International Investments	Cayman Islands	52-2138487
... .. Discover Property & Casualty Insurance Company (36463) *	Illinois	36-2999370	... .. Travelers Casualty and Surety Company of America (31194) *	Connecticut	06-0907370
... .. St. Paul Protective Insurance Company (19224) *	Illinois	36-2542404	... .. Travelers Casualty Insurance Company of America (19046) *	Connecticut	06-0876835
... .. Discover Specialty Insurance Company (10213) *	Illinois	52-1925132	... .. Travelers Casualty Company of Connecticut (36170) *	Connecticut	06-1286266
... .. Unionamerica Holdings, Ltd.	United Kingdom		... .. Travelers Commercial Insurance Company (36137) *	Connecticut	06-1286268
... .. Unionamerica Acquisition Company, Ltd.	United Kingdom		... .. Travelers Excess and Surplus Lines Company (29696) *	Connecticut	06-1203698
... .. St. Paul Reinsurance Company Limited *	United Kingdom		... .. Travelers Lloyds of Texas Insurance Company (41564) *	Texas	75-1732040
... .. Unionamerica Insurance Company, Ltd. (71%) *	United Kingdom		... .. Travelers PC Fund Investments, Inc.	Connecticut	06-1514468
... .. Unionamerica Insurance Company, Ltd. (29%) *	United Kingdom		... .. The Travelers Indemnity Company (25658) *	Connecticut	06-0566050
... .. Unionamerica Combined Investment Co., Ltd.	United Kingdom		... .. The Charter Oak Fire Insurance Company (25615) *	Connecticut	06-0291290
... .. Jago Dedicated, Ltd. (88.9%)	United Kingdom		... .. First Floridian Auto and Home Insurance Company (10647) *	Florida	59-3372141
... .. Jago Capital Limited	United Kingdom		... .. First Trenton Indemnity Company (29930) *	New Jersey	22-3129711
... .. Lloyds Syndicate 205 *	United Kingdom		... .. Travelers Auto Insurance Co. of New Jersey (10785) *	New Jersey	22-3499393
... .. MMedica Insurance Company, Ltd. *	Ireland		... .. Atlantic Insurance Company (22209) *	Texas	75-6013587
... .. Captiva, Ltd. (81.1%)*	Bermuda	98-0170615	... .. Gulf Underwriters Insurance Company (42811) *	Connecticut	56-1371361
... .. United States Fidelity and Guaranty Company (25887) *	Maryland	52-0515280	... .. Select Insurance Company (22233) *	Texas	75-6013697
... .. Fidelity and Guaranty Insurance Underwriters, Inc. (25879) *	Wisconsin	52-0616768	... .. Gulf Insurance Holdings U.K. Ltd.	United Kingdom	
... .. Fidelity and Guaranty Insurance Company (35386) *	Iowa	42-1091525	... .. Gulf Underwriting Holdings Limited	United Kingdom	
... .. Discover Re Managers, Inc.	Delaware	06-1288492	... .. Gulf Underwriting Limited *	United Kingdom	
... .. MMI Capital Trust I	Delaware	52-2073764	... .. Travelers Casualty and Surety Company of Europe, Limited *	United Kingdom	
... .. USF&G Capital I	Delaware	52-1953822	... .. The Northland Company	Minnesota	41-0588627
... .. USF&G Capital II	Delaware	52-1953824	... .. Commercial Guaranty Casualty Insurance Company (21296) *	Indiana	35-0293730
... .. USF&G Capital III	Delaware	52-2044075	... .. Commercial Guaranty Insurance Company (38385) *	Delaware	75-1679830
... .. USF&G Financial Services Corporation	Maryland	52-1386957	... .. Jupiter Holdings, Inc.	Minnesota	41-1769846
... .. Mountain Ridge Insurance Company (10950) *	Vermont	52-1957776	... .. American Equity Insurance Company (43117) *	Arizona	86-0703220
... .. St. Paul Bermuda Holdings, Inc.	Delaware	41-1835264	... .. American Equity Specialty Insurance Company (10819) *	Connecticut	86-0868106
... .. St. Paul (Bermuda), Ltd. *	Bermuda	98-0162036	... .. Northland Insurance Company (24015) *	Minnesota	41-6009967
... .. St. Paul Re (Bermuda), Ltd. *	Bermuda	98-0114704	... .. Northfield Insurance Company (27987) *	Iowa	41-0983992
... .. St. Paul Travelers Insurance Company Limited *	United Kingdom		... .. Northland Casualty Company (24031) *	Minnesota	94-6051964
... .. F&G U.K. Underwriters Limited	United Kingdom		... .. Travelers Indemnity UK Investments, LLC	Connecticut	06-1591454
... .. Lloyds Syndicate 5000 (40%) *	United Kingdom		... .. The Phoenix Insurance Company (25623) *	Connecticut	06-0303275
... .. Aprilgrange Limited	United Kingdom		... .. The Travelers Indemnity Company of America (25666) *	Connecticut	58-6020487
... .. Lloyds Syndicate 5000 (60%) *	United Kingdom		... .. The Travelers Indemnity Company of Connecticut (25682) *	Connecticut	06-0336212
... .. Travelers Property Casualty Corp.	Connecticut	06-1008174	... .. Travelers Property Casualty Company of America (25674) *	Connecticut	36-2719165
... .. Travelers Insurance Group Holdings Inc.	Delaware	06-1445591	... .. Constitution State Services, LLC	Delaware	06-1501229
... .. TPC Investments Inc.	Connecticut	06-1534005	... .. The Premier Insurance Company of Massachusetts (12850) *	Massachusetts	04-3175569
... .. TPC UK Investments LLC	Delaware	06-1534005	... .. TINDY RE Investments, Inc.	Connecticut	06-1575463
... .. The Standard Fire Insurance Company (19070) *	Connecticut	06-6033509	... .. TINDY Foreign, Inc.	Connecticut	20-4403403
... .. AE Properties, Inc.	California	95-2798160	... .. TravCo Insurance Company (28188) *	Connecticut	35-1838077
... .. Travelers ALPHA Holdings, Inc.	Connecticut	06-1531058	... .. Travelers Commercial Casualty Company (40282) *	Connecticut	95-3634110
... .. The Automobile Insurance Company of Hartford, Connecticut (19062) *	Connecticut	06-0848755	... .. The Travelers Home and Marine Insurance Company (27998) *	Connecticut	35-1838079
			... .. The Travelers Lloyds Insurance Company (41262) *	Texas	76-0002592
			... .. The Travelers Marine Corporation	California	94-0338230

Notes:

* Denotes affiliated insurer

Unless otherwise stated, subsidiaries listed above are 100% owned by respective parent

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