



ANNUAL STATEMENT
For the Year Ended December 31, 2009

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
Primary Location of Books and Records: One Tower Square, Hartford, CT 06183 (860) 277-0111
Internet Website Address: www.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

Table with 4 columns: Name, Title, Name, Title. Lists 10 officers including Brian William MacLean, Jay Steven Benet, Charles Joseph Clarke, William Herbert Heyman, Alan David Schnitzer, John Joseph Albano, Andy Francis Besette, William Allen Bloom, John Patrick Clifford, Jr., and William Patrick Hannon.

DIRECTORS

JAY STEVEN BENET BRIAN WILLIAM MacLEAN # GREGORY CHESHIRE TOCZYDLOWSKI
WILLIAM HERBERT HEYMAN 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.

Signatures of Brian W. MacLean (President), Wendy C. Skjervén (Secretary), and Douglas K. Russell (Controller).

Subscribed and sworn to before me this

26th day of January, 2010
Sandra M. Bachman Notary Public
My Commission Expires September 30, 2012



a. Is this an original filing? Yes [X] 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).....	3,673,398,648	0	3,673,398,648	3,597,123,297
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	0	0	0	7,586,626
2.2 Common stocks.....	13	0	13	0
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 (\$.....(22,799,926), Sch. E-Part 1), cash equivalents (\$.....0, Sch. E-Part 2) and short-term investments (\$.....114,452,701, Sch. DA).....	91,652,774	0	91,652,774	156,938,032
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.....	167,510	0	167,510	0
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	3,765,218,946	0	3,765,218,946	3,761,647,955
11. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
12. Investment income due and accrued.....	51,425,446	0	51,425,446	48,761,057
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in course of collection.....	83,923,870	9,745,615	74,178,255	197,049,089
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....45,465,998 earned but unbilled premiums).....	116,690,488	7,267,728	109,422,760	106,546,672
13.3 Accrued retrospective premiums.....	0	0	0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers.....	4,839,080	0	4,839,080	12,426,353
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.....	92,605,865	20,320,132	72,285,733	28,487,173
17. Guaranty funds receivable or on deposit.....	195,610	0	195,610	373,513
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	82,144,566
22. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
23. Aggregate write-ins for other than invested assets.....	257,761,508	3,621,635	254,139,872	3,163,962
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	4,372,660,811	40,955,110	4,331,705,701	4,240,600,340
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
26. TOTALS (Lines 24 and 25).....	4,372,660,811	40,955,110	4,331,705,701	4,240,600,340

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. Reinsurance receivable intercompany.....	247,774,291	0	247,774,291	0
2302. Suspense, undistributed payments.....	4,648,848	0	4,648,848	1,352,004
2303. Assumed reinsurance receivable and payable.....	926,169	0	926,169	926,169
2398. Summary of remaining write-ins for Line 23 from overflow page.....	4,412,199	3,621,635	790,564	885,789
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	257,761,508	3,621,635	254,139,872	3,163,962

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	898,279,087	829,833,968
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	7,770	10,206
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	391,664,338	277,210,510
4. Commissions payable, contingent commissions and other similar charges.....	34,630,566	52,169,266
5. Other expenses (excluding taxes, licenses and fees).....	31,736,727	29,258,241
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	59,474,472	43,255,699
7.1 Current federal and foreign income taxes (including \$.....(82,053) on realized capital gains (losses)).....	6,951,413	101,851,372
7.2 Net deferred tax liability.....	0	0
8. Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....125,418,043 and including warranty reserves of \$.....0).....	839,517,654	846,899,104
10. Advance premium.....	357,890	140,144
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	8,825,721	9,618,230
12. Ceded reinsurance premiums payable (net of ceding commissions).....	(47,612,192)	(45,467,530)
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....	101,203,705	105,982,816
14. Amounts withheld or retained by company for account of others.....	47,770,209	31,563,655
15. Remittances and items not allocated.....	49,208,988	57,499,918
16. Provision for reinsurance (Schedule F, Part 7).....	7,950,503	5,452,296
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.....	60,758,201	0
20. Payable for securities.....	0	5,173,450
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.....	4,131,987	16,440,791
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23).....	2,494,857,039	2,366,892,137
25. Protected cell liabilities.....	0	0
26. Total liabilities (Lines 24 and 25).....	2,494,857,039	2,366,892,137
27. Aggregate write-ins for special surplus funds.....	80,835,721	39,700,000
28. Common capital stock.....	6,480,000	6,480,000
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.....	433,803,760	433,803,760
33. Unassigned funds (surplus).....	1,315,729,180	1,393,724,443
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).....	1,836,848,661	1,873,708,203
36. TOTALS (Page 2, Line 26, Col. 3).....	4,331,705,701	4,240,600,340

DETAILS OF WRITE-INS

2301. Retroactive reinsurance reserve assumed.....	3,174,786	11,097,864
2302. Escheat liability.....	942,342	2,187,551
2303. Federal excise tax-reinsurance contracts.....	14,859	22,878
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	3,132,498
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	4,131,987	16,440,791
2701. Special surplus from retroactive reinsurance.....	48,285,000	39,700,000
2702. Special surplus for deferred taxes.....	32,550,721	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).....	80,835,721	39,700,000
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

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4).....	1,272,725,748	1,322,427,533
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7).....	230,402,668	85,549,645
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	157,268,584	164,950,006
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	496,151,066	493,990,650
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	883,822,318	744,490,301
7. Net income of protected cells.....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	388,903,430	577,937,232
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	178,292,826	165,798,056
10. Net realized capital gains (losses) less capital gains tax of \$.....605,590 (Exhibit of Capital Gains (Losses)).....	(10,332,276)	(10,285,518)
11. Net investment gain (loss) (Lines 9 + 10).....	167,960,551	155,512,538
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....677,126 amount charged off \$.....1,576,035).....	(898,909)	29,604
13. Finance and service charges not included in premiums.....	87,543	61,234
14. Aggregate write-ins for miscellaneous income.....	28,346,186	33,842,538
15. Total other income (Lines 12 through 14).....	27,534,820	33,933,377
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	584,398,801	767,383,147
17. Dividends to policyholders.....	7,275,422	8,748,501
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).....	577,123,379	758,634,646
19. Federal and foreign income taxes incurred.....	173,818,946	239,004,229
20. Net income (Line 18 minus Line 19) (to Line 22).....	403,304,433	519,630,417
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	1,873,708,203	1,290,646,286
22. Net income (from Line 20).....	403,304,433	519,630,417
23. Net transfers (to) from Protected Cell accounts.....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....8,659,216.....	19,027,068	(17,100,528)
25. Change in net unrealized foreign exchange capital gain (loss).....	0	0
26. Change in net deferred income tax.....	2,075,246	(682,831)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26 Column 3).....	18,466,513	199,134
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(2,498,207)	29,367
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.....	1,914,683	0
32. Capital changes:		
32.1 Paid in.....	0	480,000
32.2 Transferred from surplus (Stock Dividend).....	0	0
32.3 Transferred to surplus.....	0	0
33. Surplus adjustments:		
33.1 Paid in.....	0	130,506,358
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.....	(511,700,000)	(50,000,000)
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.....	32,550,721	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(36,859,542)	583,061,917
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35).....	1,836,848,661	1,873,708,203
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.....	19,761,251	17,988,116
1402. Retroactive reinsurance gain/loss.....	8,585,000	16,700,000
1403. Fines and penalties of regulatory authorities.....	(66)	(845,578)
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).....	28,346,186	33,842,538
3701. Change in special surplus from deferred taxes.....	32,550,721	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).....	32,550,721	0

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	1,386,462,676	1,253,625,024
2. Net investment income.....	189,695,064	176,150,411
3. Miscellaneous income.....	27,534,820	33,933,377
4. Total (Lines 1 through 3).....	1,603,692,560	1,463,708,812
5. Benefit and loss related payments.....	154,372,711	177,265,602
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	537,694,710	499,540,601
8. Dividends paid to policyholders.....	8,067,931	7,885,676
9. Federal and foreign income taxes paid (recovered) net of \$.....393,451 tax on capital gains (losses).....	269,324,495	164,049,346
10. Total (Lines 5 through 9).....	969,459,847	848,741,225
11. Net cash from operations (Line 4 minus Line 10).....	634,232,713	614,967,587
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	453,293,598	317,346,223
12.2 Stocks.....	14,211,046	0
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	52
12.7 Miscellaneous proceeds.....	0	5,173,450
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	467,504,644	322,519,725
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	531,228,557	647,850,368
13.2 Stocks.....	177,013	0
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	0	0
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	5,340,960	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	536,746,530	647,850,368
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(69,241,885)	(325,330,643)
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.....	511,700,000	50,000,000
16.6 Other cash provided (applied).....	(118,576,086)	(168,446,889)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(630,276,086)	(218,446,889)
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).....	(65,285,258)	71,190,055
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	156,938,032	85,747,977
19.2 End of year (Line 18 plus Line 19.1).....	91,652,774	156,938,032
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 Statutory merger.....	138,731,885	0
20.0002 Stocks converted to bonds.....	14,038,484	0
20.0003 Exchange of stock.....	177,013	0
20.0004 Intercompany transaction.....	(183,168,567)	5,051,794

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA 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	.0	.0	.0
11.1 Medical professional liability - occurrence.....	.0	.0	.0	.0
11.2 Medical professional liability - 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	(2)	.2
17.1 Other liability - occurrence.....	(0)	.0	.2	(2)
17.2 Other liability - claims-made.....	322,166,110	159,646,176	158,000,695	323,811,591
17.3 Excess workers' compensation.....	.0	.0	.0	.0
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.....	106,217,880	61,151,228	61,761,719	105,607,390
24. Surety.....	809,680,422	571,957,075	562,083,492	819,554,006
26. Burglary and theft.....	24,674,504	11,284,009	12,205,751	23,752,762
27. Boiler and machinery.....	.0	.0	.0	.0
28. Credit.....	.0	.0	.0	.0
29. International.....	.0	.0	.0	.0
30. Warranty.....	.0	.0	.0	.0
31. Reinsurance - nonproportional assumed property.....	.0	.0	.0	.0
32. Reinsurance - nonproportional assumed liability.....	.0	.0	.0	.0
33. Reinsurance - nonproportional assumed financial lines.....	.0	.0	.0	.0
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0
35. TOTALS.....	1,262,738,917	804,038,488	794,051,657	1,272,725,748

DETAILS OF WRITE-INS

3401. ....	.0	.0	.0	.0
3402. ....	.0	.0	.0	.0
3403. ....	.0	.0	.0	.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 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 professional liability - occurrence.....	.0	.0	.0	.0	.0
11.2 Medical professional liability - 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	(2)	.0	(2)
17.1 Other liability - occurrence.....	.0	.0	2	.0	2
17.2 Other liability - claims-made.....	138,906,118	19,094,577	.0	.0	158,000,695
17.3 Excess workers' compensation.....	.0	.0	.0	.0	.0
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.....	41,491,990	20,269,728	.0	.0	61,761,719
24. Surety.....	139,874,580	467,674,909	(45,465,998)	.0	562,083,492
26. Burglary and theft.....	11,007,679	1,198,073	.0	.0	12,205,751
27. Boiler and machinery.....	.0	.0	.0	.0	.0
28. Credit.....	.0	.0	.0	.0	.0
29. International.....	.0	.0	.0	.0	.0
30. Warranty.....	.0	.0	.0	.0	.0
31. Reinsurance - nonproportional assumed property.....	.0	.0	.0	.0	.0
32. Reinsurance - nonproportional assumed liability.....	.0	.0	.0	.0	.0
33. Reinsurance - nonproportional assumed financial lines.....	.0	.0	.0	.0	.0
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0
35. TOTALS.....	331,280,367	508,237,288	(45,465,998)	.0	794,051,657
36. Accrued retrospective premiums based on experience.....					.0
37. Earned but unbilled premiums.....					45,465,998
38. Balance (sum of Lines 35 through 37).....					839,517,654

DETAILS OF WRITE-INS

3401. ....	.0	.0	.0	.0	.0
3402. ....	.0	.0	.0	.0	.0
3403. ....	.0	.0	.0	.0	.0
3498. Summary of remaining write-ins for Line 34 from overflow page....	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 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 professional liability - occurrence.....	.0	.0	.0	.0	.0	.0
11.2 Medical professional liability - 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.....	220,602	.0	.0	220,602	.0	.0
17.1 Other liability - occurrence.....	(26,397)	.0	(2,974)	(29,371)	.0	(0)
17.2 Other liability - claims-made.....	456,654,249	8,132,155	.0	129,005,282	13,615,012	322,166,110
17.3 Excess workers' compensation.....	.0	.0	.0	.0	.0	.0
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.....	108,669,540	662,632	.0	1,232,949	1,881,343	106,217,880
24. Surety.....	850,610,161	67,895,946	4,764,911	9,506,276	104,084,318	809,680,422
26. Burglary and theft.....	32,354,530	195,196	.0	7,864,193	11,029	24,674,504
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. Warranty.....	.0	.0	.0	.0	.0	.0
31. Reinsurance - nonproportional assumed property.....	XXX	.0	.0	.0	.0	.0
32. Reinsurance - nonproportional assumed liability.....	XXX	.0	.0	.0	.0	.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX	.0	.0	.0	.0	.0
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0	.0
35. TOTALS.....	1,448,482,684	76,885,929	4,761,937	147,799,931	119,591,702	1,262,738,917

DETAILS OF WRITE-INS

3401. ....	.0	.0	.0	.0	.0	.0
3402. ....	.0	.0	.0	.0	.0	.0
3403. ....	.0	.0	.0	.0	.0	.0
3498. Summary of remaining write-ins for Line 34 from overflow page..	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 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.....	422,599	0	422,599	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	(1)	1	0	1	0	0.0
10. Financial guaranty.....	0	0	0	0	129	129	0	0.0
11.1 Medical professional liability - occurrence.....	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - 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.....	446,045	0	446,045	0	0	0	0	0.5
17.1 Other liability - occurrence.....	(180,036)	0	(146,646)	(33,390)	0	(33,390)	0	(0.0)
17.2 Other liability - claims-made.....	134,392,389	6,438,709	18,989,202	121,841,896	329,021,919	358,933,791	91,930,025	28.4
17.3 Excess workers' compensation.....	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence.....	821,155	0	821,155	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.....	102,934	0	102,934	0	0	0	0	0.0
21. Auto physical damage.....	(37)	0	(37)	0	0	0	0	0.0
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0.0
23. Fidelity.....	37,297,642	(245,061)	730,544	36,322,037	17,213,341	18,264,444	35,270,934	33.4
24. Surety.....	63,398,510	(297,512)	60,736,702	2,364,296	536,900,938	435,901,412	103,363,822	12.6
26. Burglary and theft.....	1,815,389	(1,955)	902,172	911,262	15,142,759	16,216,134	(162,114)	(0.7)
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. Warranty.....	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability.....	XXX	274,325	(277,123)	551,448	0	551,448	0	0.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35. TOTALS.....	238,516,590	6,168,505	82,727,546	161,957,549	898,279,087	829,833,969	230,402,668	18.1

DETAILS OF WRITE-INS

3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 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 Net 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	255	0	255	0	0
2. Allied lines.....	0	0	0	0	1,074	0	1,074	0	0
3. Farmowners multiple peril.....	0	0	0	0	9	0	9	0	0
4. Homeowners multiple peril.....	0	0	0	0	0	0	0	0	0
5. Commercial multiple peril.....	344,370	0	344,370	0	4,300,875	0	4,300,875	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	14	0	14	0	0
10. Financial guaranty.....	0	0	0	0	130	(1)	0	129	33
11.1 Medical professional liability - occurrence.....	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made.....	0	0	0	0	0	0	0	0	0
12. Earthquake.....	0	0	0	0	9,086	0	9,086	0	0
13. Group accident and health.....	0	0	0	0	0	0	0	(a) 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	(a) 0	0
16. Workers' compensation.....	6,846,063	0	6,846,063	0	12,695,723	0	12,695,723	0	0
17.1 Other liability - occurrence.....	895,468	0	895,468	0	4,700,499	0	4,700,499	0	0
17.2 Other liability - claims-made.....	197,910,620	4,811,209	65,698,605	137,023,223	344,185,135	7,618,806	159,805,245	329,021,919	134,244,739
17.3 Excess workers' compensation.....	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence.....	817,299	0	817,299	0	1,724,993	0	1,724,993	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.....	484,471	0	484,471	0	72,690	0	72,690	0	0
21. Auto physical damage.....	0	0	0	0	33,447	0	33,447	0	0
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0	0
23. Fidelity.....	17,082,139	29,847	649,707	16,462,279	2,766,988	103,251	2,119,176	17,213,341	14,448,599
24. Surety.....	162,026,925	27,284,125	22,024,280	167,286,769	455,066,203	51,523,905	136,975,938	536,900,938	237,410,996
26. Burglary and theft.....	204,029	0	50	203,979	18,756,436	111,752	3,929,408	15,142,759	5,559,971
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. Warranty.....	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability.....	XXX	6,574,605	6,574,605	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	386,611,383	38,699,786	104,334,918	320,976,251	844,313,556	59,357,713	326,368,432	898,279,087	391,664,338
DETAILS OF WRITE-INS									
3401.	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

10

(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.....	140,091,187	0	0	140,091,187
1.2 Reinsurance assumed.....	7,995,632	0	0	7,995,632
1.3 Reinsurance ceded.....	19,806,107	0	0	19,806,107
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	128,280,711	0	0	128,280,711
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....	0	249,210,752	0	249,210,752
2.2 Reinsurance assumed, excluding contingent.....	0	11,466,362	0	11,466,362
2.3 Reinsurance ceded, excluding contingent.....	0	26,075,797	0	26,075,797
2.4 Contingent - direct.....	0	6,523,036	0	6,523,036
2.5 Contingent - reinsurance assumed.....	0	307,686	0	307,686
2.6 Contingent - reinsurance ceded.....	0	1,805,695	0	1,805,695
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	239,626,344	0	239,626,344
3. Allowances to manager and agents.....	0	7,595	0	7,595
4. Advertising.....	0	4,899,474	0	4,899,474
5. Boards, bureaus and associations.....	19	1,173,484	270	1,173,773
6. Surveys and underwriting reports.....	1,265	409,316	0	410,581
7. Audit of assureds' records.....	0	0	0	0
8. Salary and related items:				
8.1 Salaries.....	21,613,377	144,411,924	412,932	166,438,233
8.2 Payroll taxes.....	1,503,698	8,625,964	62,404	10,192,066
9. Employee relations and welfare.....	2,499,287	18,251,873	83,004	20,834,164
10. Insurance.....	48,508	1,758,031	2,671	1,809,210
11. Directors' fees.....	0	0	0	0
12. Travel and travel items.....	330,662	7,237,140	17,182	7,584,984
13. Rent and rent items.....	1,136,459	8,093,033	42,009	9,271,501
14. Equipment.....	203,139	2,619,115	15,216	2,837,470
15. Cost or depreciation of EDP equipment and software.....	633,365	14,644,582	89,177	15,367,124
16. Printing and stationery.....	91,087	882,744	4,694	978,525
17. Postage, telephone and telegraph, exchange and express.....	299,310	3,278,663	10,221	3,588,194
18. Legal and auditing.....	60,034	2,167,082	70,261	2,297,377
19. Totals (Lines 3 to 18).....	28,420,210	218,460,020	810,041	247,690,271
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....106,603.....	0	30,694,122	0	30,694,122
20.2 Insurance department licenses and fees.....	0	2,690,934	0	2,690,934
20.3 Gross guaranty association assessments.....	0	(171,844)	0	(171,844)
20.4 All other (excluding federal and foreign income and real estate).....	0	761,255	0	761,255
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	33,974,467	0	33,974,467
21. Real estate expenses.....	0	0	75,903	75,903
22. Real estate taxes.....	0	0	0	0
23. Reimbursements by uninsured plans.....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses.....	567,663	4,090,235	91,348	4,749,246
25. Total expenses incurred.....	157,268,584	496,151,066	977,292	(a) 654,396,942
26. Less unpaid expenses - current year.....	391,664,338	125,573,465	268,300	517,506,103
27. Add unpaid expenses - prior year.....	277,210,510	124,478,364	204,842	401,893,716
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).....	42,814,756	495,055,965	913,834	538,784,555

DETAILS OF WRITE-INS

2401. Miscellaneous expenses.....	587,648	15,051,050	91,348	15,730,047
2402. Costs of computer software developed for internal use.....	(19,985)	(10,960,815)	0	(10,980,801)
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).....	567,663	4,090,235	91,348	4,749,246

(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).....1,933,306	.....2,091,660
1.1 Bonds exempt from U.S. tax.....	(a).....109,286,046	.....110,504,800
1.2 Other bonds (unaffiliated).....	(a).....64,322,200	.....65,699,924
1.3 Bonds of affiliates.....	(a).....0	.....0
2.1 Preferred stocks (unaffiliated).....	(b).....244,591	.....180,203
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).....727,112	.....701,056
7. Derivative instruments.....	(f).....0	.....0
8. Other invested assets.....	.....0	.....0
9. Aggregate write-ins for investment income.....	.....92,475	.....92,475
10. Total gross investment income.....	.....176,605,730	.....179,270,119
11. Investment expenses.....		(g).....977,292
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....0
13. Interest expense.....		(h).....0
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).....		.....977,292
17. Net investment income (Line 10 minus Line 16).....		.....178,292,826

DETAILS OF WRITE-INS

0901. Miscellaneous Income.....	.....77,810	.....77,810
0902. Securities Lending Income.....	.....14,665	.....14,665
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).....	.....92,475	.....92,475
1501. ....	.....0	.....0
1502. ....	.....0	.....0
1503. ....	.....0	.....0
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....0	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....0	.....0

- (a) Includes \$.....3,123,140 accrual of discount less \$.....19,226,733 amortization of premium and less \$.....1,609,726 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 \$.....7,212 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 \$.....0 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.....	.....0	.....0	.....0	.....0	.....0
1.1 Bonds exempt from U.S. tax.....	.....2,779,570	.....0	.....2,779,570	.....0	.....0
1.2 Other bonds (unaffiliated).....	.....1,658,983	.....(11,228,991)	.....(9,570,008)	.....21,234,426	.....0
1.3 Bonds of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.1 Preferred stocks (unaffiliated).....	.....0	.....0	.....0	.....6,451,858	.....0
2.11 Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.2 Common stocks (unaffiliated).....	.....(4,436)	.....(1)	.....(4,437)	.....0	.....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	.....(2,931,811)	.....(2,931,811)	.....0	.....0
10. Total capital gains (losses).....	.....4,434,117	.....(14,160,802)	.....(9,726,686)	.....27,686,284	.....0

DETAILS OF WRITE-INS

0901. Foreign Exchange.....	.....0	.....13,857	.....13,857	.....0	.....0
0902. Cumulative Effect of SSAP 43R.....	.....0	.....(2,945,667)	.....(2,945,667)	.....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	.....(2,931,811)	.....(2,931,811)	.....0	.....0

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.....	9,745,615	12,352,104	2,606,489
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	7,267,728	7,752,208	484,480
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.....	20,320,132	71,733,646	51,413,514
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. Receivables 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.....	3,621,635	134,387	(3,487,248)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23).....	40,955,110	91,972,345	51,017,235
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.0	.0	.0
26. TOTALS (Lines 24 and 25).....	40,955,110	91,972,345	51,017,235

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.....	3,705,898	73,278	(3,632,620)
2302. Amounts receivable under high deductible policies.....	(84,263)	61,109	145,372
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).....	3,621,635	134,387	(3,487,248)

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. 10R, *Income Taxes- Revised, A Temporary Replacement of SSAP No. 10*.

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, except for securities that have incurred a decline in fair value that is other than temporary are amortized using the prospective 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

The Company had no material changes in accounting principles during 2009.

3. BUSINESS COMBINATIONS AND GOODWILL

A. Statutory Purchase Method:

Not applicable.

B. Statutory Merger:

On January 2, 2009 in accordance with a Plan of Merger and in connection with and as part of a series of related transactions as contemplated by and described in the "Agreement and Plan of Restructuring" dated October 15, 2008, Seaboard Surety Company (Seaboard) merged with and into the Company, with the Company being the surviving corporation. At the time of this merger Seaboard had a statutory carrying value of \$138,731,884.

As part of these transactions St. Paul Fire and Marine Insurance Company (Fire and Marine) distributed 100% of the common shares of Seaboard to its sole shareholder and parent The Travelers Companies, Inc. (TRV). The transaction qualified as a tax-free spin-off distribution under Section 355 of the Internal Revenue Code and was reported as a return of capital / dividend in Fire and Marine's quarterly statement. In accordance with the "Plan of Merger", Seaboard then merged with and into the Company at which time all issued and outstanding shares of Seaboard were exchanged for 400 shares of the Company. TRV then contributed the 400 shares as a capital contribution to Travelers Property Casualty Corp. (TPC). TPC then contributed the 400 shares to Travelers Insurance Group Holdings Inc. (TIGHI) which in turn contributed the 400 shares to the Company's parent Travelers Casualty and Surety Company (TCS). As a result TCS continues to own all issued and outstanding shares of the Company. The statutory merger method was utilized in merging the two entities, of which the Company was the surviving entity and 100% of the outstanding common stock of Seaboard was retired.

Details of the results of operations for the previously separate entities for the period ending December 31, 2008 were as follows:

	<u>The Company</u>	<u>Seaboard</u>
Net underwriting gain	\$ 574,505,806	\$ 3,431,426
Net investment gain	148,340,038	7,172,500
Other income	33,932,463	914
Less - Dividends to policyholders	<u>8,750,624</u>	<u>(2,123)</u>
Net income after capital gains tax and before all other federal and foreign income taxes	748,027,683	10,606,963
Federal and foreign income taxes incurred	<u>236,241,489</u>	<u>2,762,739</u>
Net income	<u>\$ 511,786,194</u>	<u>\$ 7,844,224</u>

C. Impairment Loss:

Not applicable.

4. DISCONTINUED OPERATIONS

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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 are revalued quarterly using actual and currently estimated future cash flows, including anticipated prepayments, with the original cost. For those securities where an other-than-temporary impairment has been recognized, the prospective method is utilized.

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.

As a result of recording other-than-temporary impairments during 2009, the Company changed from the retrospective to prospective method for valuing the securities listed below.

Cusip

02660TBM4
76110WPG5
02150JAC6
66987XCD5

The following table provides aggregated information on structured securities classified on the basis for the recognized other-than-temporary impairments:

	Amortized cost basis before other-than- temporary impairment	Other-than- temporary impairment recognized in loss	Amortized cost basis after other-than- temporary impairment	Fair Value
Aggregate Intent & Ability to Retain	\$21,008,441	\$3,763,293	\$17,115,705	\$12,705,290

The above table does not reflect the impact of amortization and/or payment of principal that have occurred on securities that have multiple other-than-temporary impairments.

Cusip	Amortized cost basis before other-than- temporary impairment	Projected Cash Flow	Other-than- temporary impairment recognized in loss	Amortized cost basis after other-than- temporary impairment	Fair Value	Impairment Quarter
02660TBM4	\$ 7,354,067	\$7,280,828	\$73,239	\$7,280,828	\$4,854,763	Q3 - 2009
02150JAC6	13,126,996	9,676,641	3,450,355	9,676,641	7,416,673	Q3 - 2009
76110WPG5	248,330	241,876	6,454	241,876	122,523	Q3 - 2009
02660TBM4	7,154,622	6,934,169	220,453	6,934,169	4,955,916	Q4 - 2009
66987XCD5	279,048	267,817	11,231	267,817	208,638	Q4 - 2009
76110WPG5	238,639	237,078	1,561	237,078	124,063	Q4 - 2009

The gross unrealized investment losses and related fair value for impaired securities for which an other-than-temporary impairment has not been recognized as a realized loss were as follows:

	Less Than 12 Months		12 Months or Longer		Total	
	Fair Value	Gross Unrealized Loss	Fair Value	Gross Unrealized Loss	Fair Value	Gross Unrealized Loss
Loan-backed securities	\$1,652,212	\$ 37,788	\$ 379,795	\$ 5,862	\$2,032,007	\$ 43,650
Structured securities	33,367,897	3,074,168	15,973,737	2,437,277	49,341,634	5,511,445

When determining whether or not to recognize an other-than-temporary impairment, the Company considers estimated cash flows, the investee's current financial condition, liquidity, near term recovery prospects, and other relevant information, including the outlook for the business sectors in which the investee operates.

E. Repurchase Agreements:

Not applicable.

F. Real Estate:

Not applicable.

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

Not applicable.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

Not applicable.

NOTES TO FINANCIAL STATEMENTS

7. INVESTMENT INCOME

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

B. At December 31, 2009, 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:

	December 31, 2009			December 31, 2008
	Ordinary	Capital	Total	Total
Gross deferred tax assets	\$ 97,941,686	6,460,716	104,402,402	\$ 116,031,596
Statutory valuation allowance adjustment	-	-	-	-
Adjusted gross deferred tax assets	97,941,686	6,460,716	104,402,402	116,031,596
Gross deferred tax liabilities	(180,106)	(11,616,430)	(11,796,536)	(15,810,777)
Net deferred tax asset (liability)	97,761,580	(5,155,714)	92,605,866	100,220,819
Deferred tax asset nonadmitted	(20,320,133)	-	(20,320,133)	(71,733,646)
Net admitted deferred tax asset (liability)	<u>77,441,447</u>	<u>(5,155,714)</u>	<u>72,285,733</u>	<u>28,487,173</u>
(Increase) decrease in nonadmitted asset			51,413,513	(11,952,677)

The Company has elected to admit deferred tax assets (DTA) pursuant to SSAP No. 10R. The election is new for 2009.

The increase in the admitted DTA as the result of SSAP No. 10R is as follows:

	With SSAP 10R	Without SSAP 10R	Change
Admitted DTA – Ordinary	77,441,447	44,890,726	32,550,721
Reduction of Admitted DTA – Ordinary	(5,155,714)	(5,155,714)	-
Total Admitted DTA	<u>72,285,733</u>	<u>39,735,012</u>	<u>32,550,721</u>

The amount of each result or component of the deferred tax calculation as determined by SSAP No. 10R paragraph 10 is as follows:

	Ordinary	Capital	Total
a. Amount from loss carryback capacity based on reversals by the end of the subsequent year	44,890,726	-	44,890,726
b. Amount after the application of a. expected to be realized subject to 10% of adjusted surplus (216,980,351)	-	-	-
c. Amount after application of a. and b. offset against DTL's	180,106	6,460,716	6,640,822
DTL's netted within deferred tax assets	(180,106)	(11,616,430)	(11,796,536)
Total Admitted Assets	<u>44,890,726</u>	<u>(5,155,714)</u>	<u>39,735,012</u>

e.i Amount from loss carryback capacity based on reversals during time periods corresponding to IRS rules not to exceed 3 years	66,676,074	-	66,676,074
e.ii Amount after the application of e.i expected to be realized subject to 15% of adjusted surplus (325,470,526)	10,765,373	-	10,765,373
e.iii Amount after application of e.i and e.ii offset against DTL's	180,106	6,460,716	6,640,822
DTL's netted within deferred tax assets	(180,106)	(11,616,430)	(11,796,536)
Total Admitted Assets	<u>77,441,447</u>	<u>(5,155,714)</u>	<u>72,285,733</u>

Risk-based capital:

	With SSAP 10R	Without SSAP 10R	Difference
Total adjusted capital	1,836,848,661	1,804,297,940	32,550,721
Authorized control level risk-based capital	144,964,277	144,870,906	93,371

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

Not applicable.

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

	December 31, 2009	December 31, 2008
Federal	\$ 173,955,352	\$ 239,352,863
Foreign	(136,406)	(348,635)
	173,818,946	239,004,228
Federal income taxes on net capital gains	605,590	(489,448)
Federal and foreign income taxes incurred	<u>\$ 174,424,536</u>	<u>\$ 238,514,780</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:

	December 31, 2009	December 31, 2008
Deferred tax assets:		
Claims and claim adjustment expense reserves	\$ 28,959,726	\$ 26,161,285
Unearned premium reserves	58,791,289	59,292,748
Nonadmitted assets	5,954,670	7,081,145
Investments	10,420,404	23,301,115
Other assets	276,313	195,303
Total deferred tax assets	104,402,402	116,031,596
Nonadmitted deferred tax assets	(20,320,133)	(71,733,646)
Admitted deferred tax assets	<u>84,082,269</u>	<u>44,297,950</u>
Deferred tax liabilities:		
Investments	1	2,770,083
Intercompany transactions	11,616,429	11,616,430
Other liabilities	180,106	1,424,264
Total deferred tax liabilities	11,796,536	15,810,777
Net admitted tax asset	<u>\$ 72,285,733</u>	<u>\$ 28,487,173</u>

There are no adjustments to a deferred tax asset or deferred tax liability for enacted changes in tax laws or rates or a change in the tax status of the Company.

NOTES TO FINANCIAL STATEMENTS

There are no adjustments to gross deferred tax assets because of a change in circumstances that causes a change in judgment about the realizability of the related deferred tax asset.

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

	<u>December 31, 2009</u>	<u>December 31, 2008</u>	<u>Change</u>
Total deferred tax assets	\$ 104,402,402	\$ 116,031,596	\$ (11,629,194)
Total deferred tax liabilities	<u>(11,796,536)</u>	<u>(15,810,777)</u>	<u>4,014,241</u>
Net deferred tax asset (liability)	<u>\$ 92,605,866</u>	<u>\$ 100,220,819</u>	(7,614,953)
Tax effect of unrealized gains (losses)			8,659,216
Deferred tax change in cumulative effect			<u>1,030,984</u>
Change in net deferred income taxes			<u>\$ 2,075,247</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, 2009</u>
Pretax net income (loss)	\$ 577,728,969
Taxes at statutory rate	\$ 202,205,139
Increase (decrease) attributable to:	
Nontaxable investment income	(32,802,991)
Nonadmitted Assets	(141,097)
Other	<u>3,088,238</u>
Total statutory income taxes	<u>\$ 172,349,289</u>
Federal and foreign taxes incurred	\$ 174,424,536
Change in net deferred taxes	<u>(2,075,247)</u>
Total statutory income taxes	<u>\$ 172,349,289</u>
Effective tax rate	29.8%

- E. 1. The Company has no operating loss or tax credit carryforwards available for tax purposes.
2. The Company has \$175,039,885 and \$238,972,215 of federal income tax from the current and prior tax year respectively, available for recoupment in the event of future losses.
3. The Company has no protective tax deposits with the Internal Revenue Service under Section 6603 of the Internal Revenue Service Code.
- F. 1. The Company is included in a consolidated federal income tax return with its ultimate parent company, The Travelers Companies, Inc. (TRV). 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, AFFILIATES AND OTHER RELATED PARTIES

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:

- 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.
 - 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, 2009 and 2008, the TRVMMLP totaled \$4.6 billion and \$4.9 billion, respectively.
- D. (1) At December 31, 2009 and 2008, the Company had \$60,758,201 payable to and \$82,144,566 receivable from 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.
- (2) The Company adopted the amended guidance in SSAP No. 63 during 2008. The changes to SSAP No. 63 continue to permit the net settlement of balances resulting from an intercompany reinsurance agreement providing there is a contractual right of offset provision, but require the related amounts resulting from the reinsurance contract to be reported as an asset or liability.
- 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 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.

NOTES TO FINANCIAL STATEMENTS

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 a nonqualified defined benefit pension plan sponsored by TRV 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 \$3,056,930 and \$3,254,313 for 2009 and 2008, respectively.

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 \$848,346 and \$901,665 for 2009 and 2008, 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 \$5,319,432 and \$7,774,645 for 2009 and 2008, 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

On January 2, 2009 the Company issued 400 shares of its common capital stock to TRV in connection with its merger with Seaboard. See Note 3 for additional detail.

As of December 31, 2009, the Company has 10,000 shares of common capital stock authorized and 5,400 shares issued and outstanding with a par value of \$1,200 per share.

The Company paid ordinary dividends of \$511.7 million and \$50.0 million to its parent company, TCS in 2009 and 2008, respectively.

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 2010 without prior approval is \$403,304,000.

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

The change in the balance of special surplus from retroactive reinsurance is a result of ongoing activity occurring in 2009. See Note 22F for additional detail. In addition, special surplus was generated in 2009 from the Company's adoption of SSAP No. 10R. These additional admitted DTA's are segregated as an aggregate write-in for special surplus funds. See Note 9 for additional detail.

Unassigned funds or surplus has been increased by cumulative net unrealized gains of \$1,055,140.

14. CONTINGENCIES**A. Contingent Commitments:**

Not applicable.

B. Assessments:

Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Gain Contingencies:

Not applicable.

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

Not applicable.

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, 2009, 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. The Company accepts only cash as collateral for securities on loan and restricts the manner in which that cash is invested to U.S. Treasury repurchase agreements. 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.

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.

2009 Schedule P:

The 1999 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>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995 & 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	16	30	31	(435)	12
Part 1M	-	-	-	-	-
Part 1N	-	-	-	-	-
Part 1O	-	-	-	-	-
Part 1P	-	-	-	-	-
Part 1R - Section 1	-	-	-	-	-
Part 1R - Section 2	-	-	-	-	-

NOTES TO FINANCIAL STATEMENTS

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>
2007 & Prior	\$3,175

D. Uncollectible Premium Balances:

Not applicable.

E. Business Interruption Insurance Recoveries:

Not applicable.

F. State Transferable Tax Credits:

Not applicable.

G. 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 at the time of issuance:

- 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.

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. Based upon the credit performance of mortgages within each securitization, the Company projects voluntary prepayments, defaults and loss severity to estimate any expected losses.

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

a. Actual cost	\$15,088,688
b. Book adjusted carrying value	17,707,502
c. Fair value	13,396,541
d. Other-than-temporary impairments	3,763,291

21. EVENTS SUBSEQUENT

Not applicable.

22. REINSURANCE

A. Unsecured Reinsurance Recoverables:

1. Affiliated Company Recoverables:

The Company had \$289,028,498 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, 2009.

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, 2009, 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	\$ 58,002,648

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</u>		<u>Ceded</u>		<u>Net</u>	
	<u>Reinsurance</u>		<u>Reinsurance</u>		<u>Reinsurance</u>	
	<u>Premium</u>	<u>Commission</u>	<u>Premium</u>	<u>Commission</u>	<u>Premium</u>	<u>Commission</u>
	<u>Reserve</u>	<u>Equity</u>	<u>Reserve</u>	<u>Equity</u>	<u>Reserve</u>	<u>Equity</u>
Affiliates	\$ 74,347,211	\$ 10,632,215	\$ 74,891,422	\$ 10,710,040	\$ (544,211)	\$ (77,825)
All Other	2,722,234	389,300	50,526,621	7,225,690	(47,804,387)	(6,836,390)
Total	<u>\$ 77,069,445</u>	<u>\$ 11,021,515</u>	<u>\$ 125,418,043</u>	<u>\$ 17,935,730</u>	<u>\$ (48,348,598)</u>	<u>\$ (6,914,215)</u>

Direct Unearned Premium Reserve \$ 887,866,252

NOTES TO FINANCIAL STATEMENTS

2. Accruals for contingent, sliding scale adjustment and other profit sharing commissions, net of reinsurance assumed and ceded, amounted to \$5,951,539 at December 31, 2009:

Direct Business	\$ 7,881,418
Add: Reinsurance Assumed	358,218
Less: Reinsurance Ceded	<u>2,288,097</u>
Net	<u>\$ 5,951,539</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 \$11,760, which is reflected in losses incurred.

<u>Company – Uncollectible</u>	<u>Company – (Recovered)</u>
Federated Mutual Insurance Company	Folksam International Insurance Company Ltd.
Lloyds of London	Folksam International Insurance Company (U.K.) Ltd.
	All other under (\$2,000)

E. Commutation of Ceded Reinsurance:

The Company has not incurred a gain or loss in the current year as a result of a commutation of reinsurance.

F. Retroactive Reinsurance:

1.	<u>Assumed</u>	<u>Ceded</u>
a. Reserves Transferred:		
(1) Initial Reserves	\$71,584,000	\$ -
(2) Adjustments - Prior Year(s)	(28,821,000)	-
(3) Adjustments - Current Year	<u>(8,585,000)</u>	-
(4) Current Total	<u>\$34,178,000</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	-	-
(4) Current Total	<u>\$82,463,000</u>	<u>\$ -</u>
c. Paid Losses Reimbursed or Recovered:		
(1) Prior Year(s)	\$31,665,136	\$ -
(2) Current Year	<u>(661,922)</u>	-
(3) Current Total	<u>\$31,003,214</u>	<u>\$ -</u>
d. Special Surplus From Retroactive Reinsurance:		
(1) Initial Surplus Gain or Loss	\$ -	\$ -
(2) Adjustments - Prior Year(s)	39,700,000	-
(3) Adjustments - Current Year	<u>8,585,000</u>	-
(4) Current Year Restricted Surplus	<u>\$48,285,000</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)	\$34,178,000	\$ -

- 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>Deposits Received</u>	<u>Interest Income/ (Expense)</u>	<u>Cash Payments</u>	<u>Deposit Balance Asset/(Liability)</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
2008	79,432	(1,504,985)	(65,889)	999,664
2009	98,129	(713,470)	(75,907)	308,416

23. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

Not applicable.

24. CHANGES IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

In 2009, the prior year-end total loss and loss adjustment expense reserves developed favorably by \$110,052,000, resulting from better than expected loss development in recent accident years primarily in the surety and other liability – claims made lines of business. The surety improvement is the result of a lower than expected level of large losses and better than expected claim emergence on large losses. The improvement in other liability – claims made is attributable to lower than expected claim activity for the professional liability coverages, primarily directors & officers (D&O) and errors & omissions (E&O). There are no material additional premiums or return premiums as a result of this prior year effect.

25. INTERCOMPANY POOLING ARRANGEMENTS

Not applicable.

26. STRUCTURED SETTLEMENTS

Not applicable.

27. HEALTH CARE RECEIVABLES

Not applicable.

NOTES TO FINANCIAL STATEMENTS

28. PARTICIPATING POLICIES

Not applicable.

29. PREMIUM DEFICIENCY RESERVES

As of December 31, 2009, 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

The Company has minimal potential exposure to asbestos and environmental claims on a direct basis, primarily arising from the sale of general liability insurance. There is no net exposure for the Company since 100% of this business is ceded to participants in the Travelers Reinsurance Pool.

33. SUBSCRIBER SAVINGS ACCOUNTS

Not applicable.

34. MULTIPLE PERIL CROP INSURANCE

Not applicable.

35. FINANCIAL GUARANTY INSURANCE

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Attachment to the 2009 Annual Statement – Notes to Financial Statements, Note 9 – Part F:
Names of the companies included with TRV in the December 31, 2009, 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 PROTECTIVE INSURANCE COMPANY	36-2542404
AE DEVELOPMENT GROUP, INC.	06-0952727	ST. PAUL RE (BERMUDA) LTD.	98-0114704
AE PROPERTIES, INC.	95-2798160	ST. PAUL SURPLUS LINES INSURANCE COMPANY	41-1230819
AMERICAN EQUITY INSURANCE COMPANY	86-0703220	TCI GLOBAL SERVICES, INC.	52-1965525
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	86-0868106	TCS EUROPEAN INVESTMENTS, INC.	06-1549972
ATHENA ASSURANCE COMPANY	41-1435765	THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CT	06-0848755
BMR SPORTS PROPERTIES, INC.	52-1852190	THE CHARTER OAK FIRE INSURANCE COMPANY	06-0291290
CAMPERDOWN CORPORATION	41-1762781	THE PHOENIX INSURANCE COMPANY	06-0303275
CAPTIVA, LTD.	98-0170615	THE PREMIER INSURANCE COMPANY OF MASSACHUSETTS	04-3175569
CASTLE PINES FIDELITY REALTY, INC.	52-1735211	THE STANDARD FIRE INSURANCE COMPANY	06-6033509
COMMERCIAL GUARANTY INSURANCE COMPANY	75-1679830	THE TRAVELERS HOME AND MARINE INSURANCE COMPANY	35-1838079
CONSTITUTION PLAZA INC	06-0566030	THE TRAVELERS INDEMNITY COMPANY	06-0566050
COUNTERSIGNATURE AGENCY, INC.	06-1345091	THE TRAVELERS INDEMNITY COMPANY OF AMERICA	58-6020487
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	36-2999370	THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	06-0336212
DISCOVER RE MANAGERS, INC.	06-1288492	THE TRAVELERS LLOYDS INSURANCE COMPANY	76-0002592
DISCOVER SPECIALTY INSURANCE COMPANY	52-1925131	THE TRAVELERS MARINE CORPORATION	94-0338230
DISCOVERY MANAGERS, LTD.	06-1273933	TINDY FOREIGN, INC.	20-4403403
ENGLISH TURN FIDELITY REALTY, INC.	52-1466734	TINDY RE INVESTMENTS, INC.	06-1575463
ENGLISH TURN REALTY MANAGEMENT, INC.	52-1715225	TPC INVESTMENTS, INC.	06-1534005
FARMINGTON CASUALTY COMPANY	06-1067463	TRAVCO INSURANCE COMPANY	35-1838077
FIDELITY AND GUARANTY INSURANCE COMPANY	42-1091525	TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY	75-1732040
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	52-0616768	TRAVELERS (BERMUDA) LTD.	98-0190863
FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY	59-3372141	TRAVELERS ALPHA HOLDINGS, INC.	06-1531058
FIRST TRENTON INDEMNITY COMPANY	22-3129711	TRAVELERS AUTO INSURANCE CO. OF NEW JERSEY	22-3499393
GULF UNDERWRITERS INSURANCE COMPANY	56-1371361	TRAVELERS CASUALTY AND SURETY COMPANY	06-6033504
JNO INDUSTRIAL, INC.	52-1802629	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	06-0907370
JUPITER HOLDINGS, INC.	41-1769846	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	06-1286266
LAUREL VILLAGE FIDELITY REALTY, INC.	52-1551225	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	06-0876835
MOUNTAIN RIDGE INSURANCE COMPANY	52-1957776	TRAVELERS COMMERCIAL CASUALTY COMPANY	95-3634110
NORTHBROOK HOLDINGS, INC.	51-0375653	TRAVELERS COMMERCIAL INSURANCE COMPANY	06-1286268
NORTHFIELD INSURANCE COMPANY	41-0983992	TRAVELERS DISTRIBUTION ALLIANCE, INC.	62-1657094
NORTHLAND CASUALTY COMPANY	94-6051964	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	06-1203698
NORTHLAND INSURANCE COMPANY	41-6009967	TRAVELERS INDEMNITY UK INVESTMENTS LLC	06-1591454
NORTHLAND RISK MANAGEMENT SERVICES, INC.	41-1720288	TRAVELERS INSURANCE GROUP HOLDINGS INC.	06-1445591
SEABOARD SURETY COMPANY	13-5379820	TRAVELERS LLOYDS MANAGEMENT COMPANY	20-4312440
SELECT INSURANCE COMPANY	75-6013697	TRAVELERS MGA, INC.	75-2676034
SPC INSURANCE AGENCY, INC.	41-1888760	TRAVELERS PC FUND INVESTMENTS, INC.	06-1514468
ST. PAUL (BERMUDA) LTD.	98-0162036	TRAVELERS PERSONAL INSURANCE COMPANY	36-3703200
ST. PAUL BERMUDA HOLDINGS, INC.	41-1835264	TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	06-1286264
ST. PAUL FIRE & CASUALTY INSURANCE COMPANY	41-1419276	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	06-1286274
ST. PAUL FIRE & MARINE INSURANCE COMPANY	41-0406690	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	36-2719165
ST. PAUL GUARDIAN INSURANCE COMPANY	41-0963301	TRAVELERS PROPERTY CASUALTY CORP.	06-1008174
ST. PAUL LONDON PROPERTIES, INC.	41-1880024	UNITED STATES FIDELITY & GUARANTY COMPANY	52-0515280
ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY	41-1435766	USF&G FINANCIAL SERVICES CORPORATION	52-1386957
ST. PAUL MERCURY INSURANCE COMPANY	41-0881659	USF&G RETAIL ASSOCIATES GP, INC.	52-1704255
ST. PAUL PROPERTIES, INC.	41-1412523	YONKERS FINANCING CORPORATION	20-3033027

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 [X] No []
- 2.2 If yes, date of change: 01/02/2009

- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2009
- 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
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []

- 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 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 [X] No []
- 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
Seaboard Surety Company	22535	NY

- 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 control0.000 %
 - 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 locations (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?
Smitesh Davé, F.C.A.S. & M.A.A.A. (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.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 []

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 [X] 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 [X]

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 [X]

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 [X] 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 [X] 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 [X] 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 [X]

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 [X]

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 [X]

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 [X]

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 (other than securities lending programs addressed in 22.3)?

Yes [X] No []

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

22.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 16 where this information is also provided).

This company is a party to a security lending agreement. See Note 17.

22.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [X] No [] N/A []

22.5 If answer to 22.4 is yes, report amount of collateral.

\$.....5,180,540

22.6 If answer to 22.4 is no, report amount of collateral.

\$.....0

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 and 22.3)

Yes [X] No []

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 23.2 If yes, state the amount thereof at December 31 of the current year:
- 23.21 Subject to repurchase agreements \$.....0
 - 23.22 Subject to reverse repurchase agreements \$.....0
 - 23.23 Subject to dollar repurchase agreements \$.....0
 - 23.24 Subject to reverse dollar repurchase agreements \$.....0
 - 23.25 Pledged as collateral \$.....0
 - 23.26 Placed under option agreements \$.....0
 - 23.27 Letter stock or securities restricted as to sale \$.....0
 - 23.28 On deposit with state or other regulatory body \$.....7,544,029
 - 23.29 Other \$.....0

23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

- 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-Part 3-Special Deposits, 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, F - 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	270 Park Avenue, New York, NY 10017-2070

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
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

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.....	3,787,851,348	3,979,439,989	191,588,641
28.2 Preferred stocks.....	0	0	0
28.3 Totals.....	3,787,851,348	3,979,439,989	191,588,641

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 Valuations of Securities. If this unit price is not available, the fair value is based upon quoted market prices or dealer quotes, or if prices are unavailable, based on valuation determined, in good faith, by The Travelers Companies, Inc.

- 29.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []
- 29.2 If yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []
- 29.3 If no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D.

30.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

30.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

OTHER

31.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....305,587

31.2 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 AND FIDELITY ASSOCIATION OF AMERICA	300,827

32.1 Amount of payments for legal expenses, if any? \$.....2,842

32.2 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
CLIFFORD CHANCE LAW OFFICES	2,000
MAXWELL WINWARD	842

33.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....5,306

33.2 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 AND FIDELITY ASSOCIATION OF AMERICA	5,306

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

GENERAL INTERROGATORIES

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.....	\$.....1,272,725,748	\$.....1,321,520,473
2.3 Premium Ratio (2.1/2.2).....	.....0.0	.....0.0
2.4 Reserve Numerator.....	\$.....0	\$.....0
2.5 Reserve Denominator.....	\$.....2,129,468,849	\$.....1,945,487,185
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 policies \$.....41,686,645
- 3.22 Non-participating policies \$.....1,221,052,272

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 maximum 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 []

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

GENERAL INTERROGATORIES

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 32 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 that 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 [] No [X]
- 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): \$.....173,498,000
- 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 the amount.1

GENERAL INTERROGATORIES

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.....					
16.12 Products.....					
16.13 Automobile.....					
16.14 Other*.....					

* 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

18.1 Do you act as a custodian for health savings account? Yes No
 18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....0
 18.3 Do you act as an administrator for health savings accounts? Yes No
 18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....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 2009	2 2008	3 2007	4 2006	5 2005
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	464,977,635	344,879,300	360,665,143	357,196,219	331,613,013
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	32,549,726	31,588,351	28,831,058	25,833,077	20,952,632
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, 30 & 34).....	1,032,603,189	1,099,191,859	1,110,049,616	1,000,638,280	836,219,276
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	0	0	0	0	0
6. Total (Line 35).....	1,530,130,550	1,475,659,510	1,499,545,817	1,383,667,576	1,188,784,921
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	322,166,110	327,372,584	341,792,172	317,442,488	278,122,777
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	24,674,504	20,111,852	28,714,553	25,012,089	19,819,285
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, 30 & 34).....	915,898,302	991,055,418	981,154,875	850,982,162	692,913,681
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	0	0	0	0	0
12. Total (Line 35).....	1,262,738,917	1,338,539,854	1,351,661,599	1,193,436,739	990,855,743
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	388,903,430	577,937,232	439,464,259	270,761,244	153,093,717
14. Net investment gain (loss) (Line 11).....	167,960,551	155,512,538	146,271,122	125,881,984	112,607,089
15. Total other income (Line 15).....	27,534,820	33,933,377	15,045,607	1,187,419	25,781,281
16. Dividends to policyholders (Line 17).....	7,275,422	8,748,501	8,747,149	10,646,776	6,998,358
17. Federal and foreign income taxes incurred (Line 19).....	173,818,946	239,004,228	186,931,430	122,913,596	95,457,082
18. Net income (Line 20).....	403,304,433	519,630,418	405,102,408	264,270,275	189,026,646
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3).....	4,331,705,701	4,255,478,755	3,555,971,086	3,291,414,536	2,680,396,653
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 13.1).....	74,178,255	197,049,089	82,718,207	68,056,272	63,401,951
20.2 Deferred and not yet due (Line 13.2).....	109,422,760	106,546,672	115,939,395	98,101,026	86,326,742
20.3 Accrued retrospective premiums (Line 13.3).....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 24).....	2,494,857,039	2,381,770,551	2,265,324,801	2,163,513,785	1,823,523,650
22. Losses (Page 3, Line 1).....	898,279,087	829,833,969	907,184,263	872,911,753	713,236,642
23. Loss adjustment expenses (Page 3, Line 3).....	391,664,338	277,210,510	153,320,025	128,785,154	114,606,239
24. Unearned premiums (Page 3, Line 9).....	839,517,654	846,899,105	830,096,152	724,600,436	636,314,350
25. Capital paid up (Page 3, Lines 28 & 29).....	6,480,000	11,000,000	6,000,000	6,000,000	6,000,000
26. Surplus as regards policyholders (Page 3, Line 35).....	1,836,848,661	1,873,708,202	1,290,646,286	1,127,900,751	856,873,003
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	634,232,713	614,967,587	483,162,059	518,101,946	553,879,298
Risk-Based Capital Analysis					
28. Total adjusted capital.....	1,836,848,661	1,873,708,202	1,290,646,286	1,127,900,751	856,873,003
29. Authorized control level risk-based capital.....	144,964,277	111,624,264	104,290,077	101,472,042	87,507,426
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).....	97.6	95.5	97.3	95.8	98.9
31. Stocks (Lines 2.1 & 2.2).....	0.0	0.2	0.4	0.5	0.3
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).....	2.4	4.3	2.3	3.8	0.8
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 12, Col. 1).....	0	0	0	0	0
41. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....	0	0	0	0	0
42. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....	0	0	0	0	0
43. Affiliated short-term investments (Schedule DA, Verification, Col. 5, Line 10).....	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
	2009	2008	2007	2006	2005
Capital and Surplus Accounts (Page 4)					
48. Net unrealized capital gains (losses) (Line 24).....	19,027,068	(17,100,528)	(1,195,434)	(325,965)	(1,114,950)
49. Dividends to stockholders (Line 35).....	(511,700,000)	(50,000,000)	(240,000,000)	0	(198,700,000)
50. Change in surplus as regards policyholders for the year (Line 38).....	(36,859,542)	583,061,917	162,745,535	271,027,747	(13,599,449)
Gross Losses Paid (Page 9, Part 2, Cols. 1&2)					
51. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	142,021,196	142,999,996	142,361,375	133,565,995	83,836,611
52. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,813,397	1,962,677	1,134,997	(302,831)	2,567,584
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	422,599	1,286,365	798,666	202,887	1,661,553
54. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	100,153,579	70,743,660	103,494,802	80,507,005	82,554,676
55. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	274,325	1,533,931	0	0	0
56. Total (Line 35).....	244,685,095	218,526,629	247,789,841	213,973,056	170,620,425
Net Losses Paid (Page 9, Part 2, Col. 4)					
57. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	121,808,507	103,963,798	114,036,144	85,626,305	38,946,006
58. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	911,262	1,892,073	1,125,831	(302,799)	2,524,685
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, 30 & 34).....	38,686,333	66,274,937	99,927,346	77,931,869	42,663,649
61. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	551,448	153,393	0	0	0
62. Total (Line 35).....	161,957,549	172,284,201	215,089,320	163,255,374	84,134,340
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).....	18.1	6.5	19.9	29.1	29.2
65. Loss expenses incurred (Line 3).....	12.4	12.5	5.6	5.7	6.7
66. Other underwriting expenses incurred (Line 4).....	39.0	37.4	39.5	40.8	46.6
67. Net underwriting gain (loss) (Line 8).....	30.6	43.7	35.0	24.4	17.6
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 35 x 100.0).....	37.1	39.4	35.6	37.8	38.4
69. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	30.5	18.9	25.5	34.8	35.9
70. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 35, Col. 1 x 100.0).....	68.7	94.2	104.7	105.8	115.6
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).....	(115,827)	(223,401)	(109,200)	(64,850)	(94,144)
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).....	(6.2)	(1.6)	(9.7)	(7.6)	(10.8)
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).....	(413,431)	(367,923)	(141,185)	(112,536)	(53,241)
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).....	(32.0)	(2.6)	(16.5)	(12.9)	(6.5)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [X] No []

If no, please explain:

Lines 29, 71, 72, 73 and 74 column 2 have not been restated

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.....	.....1,906.....	.....3,175.....	.....1,502.....	.....913.....	.....1,096.....	.....520.....	.....1,412.....	.....(103).....	.....XXX.....
2. 2000.....	.....510,726.....	.....91,609.....	.....419,117.....	.....249,062.....	.....93,690.....	.....26,391.....	.....1,844.....	.....5,996.....	.....416.....	.....29,053.....	.....185,499.....	.....XXX.....
3. 2001.....	.....679,077.....	.....85,380.....	.....593,697.....	.....515,081.....	.....216,139.....	.....47,570.....	.....10,920.....	.....14,019.....	.....597.....	.....56,216.....	.....349,015.....	.....XXX.....
4. 2002.....	.....765,200.....	.....120,193.....	.....645,006.....	.....255,870.....	.....62,603.....	.....21,439.....	.....587.....	.....17,668.....	.....340.....	.....34,615.....	.....231,448.....	.....XXX.....
5. 2003.....	.....934,251.....	.....156,404.....	.....777,847.....	.....245,893.....	.....98,070.....	.....26,033.....	.....4,292.....	.....17,709.....	.....462.....	.....25,688.....	.....186,811.....	.....XXX.....
6. 2004.....	.....1,017,831.....	.....153,387.....	.....864,444.....	.....275,209.....	.....29,336.....	.....40,467.....	.....5,158.....	.....22,085.....	.....324.....	.....33,307.....	.....302,942.....	.....XXX.....
7. 2005.....	.....1,144,820.....	.....208,195.....	.....936,625.....	.....172,084.....	.....13,577.....	.....12,142.....	.....911.....	.....22,044.....	.....445.....	.....13,790.....	.....191,338.....	.....XXX.....
8. 2006.....	.....1,311,246.....	.....176,899.....	.....1,134,347.....	.....192,844.....	.....10,993.....	.....9,778.....	.....327.....	.....23,750.....	.....841.....	.....9,617.....	.....214,211.....	.....XXX.....
9. 2007.....	.....1,424,370.....	.....152,966.....	.....1,271,405.....	.....204,064.....	.....20,022.....	.....11,647.....	.....920.....	.....24,016.....	.....1,991.....	.....10,256.....	.....216,795.....	.....XXX.....
10. 2008.....	.....1,453,276.....	.....123,271.....	.....1,330,005.....	.....130,731.....	.....704.....	.....6,458.....	.....2.....	.....24,567.....	.....5,449.....	.....1,364.....	.....155,601.....	.....XXX.....
11. 2009.....	.....1,477,479.....	.....204,754.....	.....1,272,726.....	.....71,675.....	.....962.....	.....3,636.....	.....323.....	.....17,072.....	.....6,687.....	.....352.....	.....84,411.....	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....2,314,420.....	.....549,271.....	.....207,064.....	.....26,197.....	.....190,023.....	.....18,071.....	.....215,671.....	.....2,117,968.....	.....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.....	.....32,776.....	.....16,222.....	.....19,380.....	.....18,589.....	.....2,464.....	.....1,356.....	.....4,781.....	.....4,046.....	.....3,663.....	.....2,329.....	.....947.....	.....20,522.....	.....XXX.....
2. 2000.....	.....6,865.....	.....3,942.....	.....5,341.....	.....1,555.....	.....1,117.....	.....139.....	.....761.....	.....437.....	.....400.....	.....6.....	.....594.....	.....8,407.....	.....XXX.....
3. 2001.....	.....23,914.....	.....5,120.....	.....37,971.....	.....33,786.....	.....1,532.....	.....279.....	.....3,613.....	.....3,136.....	.....347.....	.....7.....	.....658.....	.....25,049.....	.....XXX.....
4. 2002.....	.....31,080.....	.....27,021.....	.....28,767.....	.....25,070.....	.....1,444.....	.....295.....	.....3,767.....	.....3,292.....	.....660.....	.....10.....	.....1,166.....	.....10,031.....	.....XXX.....
5. 2003.....	.....10,863.....	.....11,276.....	.....17,054.....	.....3,200.....	.....597.....	.....1,119.....	.....3,320.....	.....2,292.....	.....786.....	.....14.....	.....1,489.....	.....14,718.....	.....XXX.....
6. 2004.....	.....12,980.....	.....6,690.....	.....49,308.....	.....21,833.....	.....2,553.....	.....918.....	.....3,222.....	.....4,577.....	.....1,751.....	.....63.....	.....2,060.....	.....35,733.....	.....XXX.....
7. 2005.....	.....16,459.....	.....5,560.....	.....57,158.....	.....42,059.....	.....1,299.....	.....351.....	.....24,710.....	.....2,752.....	.....2,009.....	.....30.....	.....3,522.....	.....50,885.....	.....XXX.....
8. 2006.....	.....34,001.....	.....12,916.....	.....97,384.....	.....34,684.....	.....2,308.....	.....292.....	.....23,356.....	.....5,198.....	.....2,748.....	.....59.....	.....6,132.....	.....106,649.....	.....XXX.....
9. 2007.....	.....68,476.....	.....6,308.....	.....183,314.....	.....43,292.....	.....3,473.....	.....643.....	.....43,308.....	.....15,247.....	.....5,257.....	.....119.....	.....5,274.....	.....238,220.....	.....XXX.....
10. 2008.....	.....72,643.....	.....2,803.....	.....218,132.....	.....51,046.....	.....4,946.....	.....58.....	.....134,899.....	.....8,838.....	.....9,227.....	.....244.....	.....13,733.....	.....376,859.....	.....XXX.....
11. 2009.....	.....115,254.....	.....6,479.....	.....189,861.....	.....51,255.....	.....10,479.....	.....1,536.....	.....153,746.....	.....20,028.....	.....13,373.....	.....545.....	.....12,160.....	.....402,871.....	.....XXX.....
12. Totals.....	.....425,311.....	.....104,335.....	.....903,671.....	.....326,368.....	.....32,212.....	.....6,985.....	.....399,484.....	.....69,842.....	.....40,222.....	.....3,426.....	.....47,735.....	.....1,289,944.....	.....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.....	.....17,345.....	.....3,177.....
2. 2000.	.....295,934.....	.....102,028.....	.....193,906.....	.....57.9.....	.....111.4.....	.....46.3.....	.....0.....	.....0.....	.....0.00.....	.....6,710.....	.....1,697.....
3. 2001.	.....644,048.....	.....269,983.....	.....374,064.....	.....94.8.....	.....316.2.....	.....63.0.....	.....0.....	.....0.....	.....0.00.....	.....22,980.....	.....2,069.....
4. 2002.	.....360,696.....	.....119,217.....	.....241,479.....	.....47.1.....	.....99.2.....	.....37.4.....	.....0.....	.....0.....	.....0.00.....	.....7,757.....	.....2,275.....
5. 2003.	.....322,254.....	.....120,726.....	.....201,529.....	.....34.5.....	.....77.2.....	.....25.9.....	.....0.....	.....0.....	.....0.00.....	.....13,441.....	.....1,277.....
6. 2004.	.....407,574.....	.....68,899.....	.....338,675.....	.....40.0.....	.....44.9.....	.....39.2.....	.....0.....	.....0.....	.....0.00.....	.....33,765.....	.....1,968.....
7. 2005.	.....307,906.....	.....65,684.....	.....242,223.....	.....26.9.....	.....31.5.....	.....25.9.....	.....0.....	.....0.....	.....0.00.....	.....25,998.....	.....24,886.....
8. 2006.	.....386,170.....	.....65,310.....	.....320,861.....	.....29.5.....	.....36.9.....	.....28.3.....	.....0.....	.....0.....	.....0.00.....	.....83,785.....	.....22,864.....
9. 2007.	.....543,557.....	.....88,541.....	.....455,015.....	.....38.2.....	.....57.9.....	.....35.8.....	.....0.....	.....0.....	.....0.00.....	.....202,191.....	.....36,029.....
10. 2008.	.....601,603.....	.....69,144.....	.....532,459.....	.....41.4.....	.....56.1.....	.....40.0.....	.....0.....	.....0.....	.....0.00.....	.....236,926.....	.....139,932.....
11. 2009.	.....575,095.....	.....87,814.....	.....487,282.....	.....38.9.....	.....42.9.....	.....38.3.....	.....0.....	.....0.....	.....0.00.....	.....247,381.....	.....155,490.....
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....XXX.....	.....898,279.....	.....391,664.....

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	One Year	Two Year
1. Prior.....	272,714	213,566	199,295	187,603	179,985	122,465	128,632	108,450	100,315	87,244	(13,071)	(21,207)
2. 2000.....	139,991	199,826	228,992	210,759	252,051	206,014	207,024	193,784	195,063	187,931	(7,131)	(5,853)
3. 2001.....	XXX	290,048	293,767	332,118	375,856	398,022	384,556	387,625	357,310	360,302	2,993	(27,322)
4. 2002.....	XXX	XXX	229,640	225,187	268,725	289,497	270,620	266,842	246,379	223,500	(22,879)	(43,342)
5. 2003.....	XXX	XXX	XXX	272,716	262,702	232,578	244,699	233,004	199,936	183,511	(16,425)	(49,493)
6. 2004.....	XXX	XXX	XXX	XXX	354,642	355,500	395,705	405,975	354,106	315,226	(38,880)	(90,749)
7. 2005.....	XXX	XXX	XXX	XXX	XXX	392,309	343,329	307,576	240,981	218,643	(22,338)	(88,933)
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	425,029	398,288	329,862	295,262	(34,600)	(103,026)
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	411,358	451,606	427,851	(23,754)	16,493
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	444,099	504,359	60,260	XXX
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	464,069	XXX	XXX
12. Totals.....											(115,827)	(413,431)

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior.....	000	37,977	69,762	75,350	91,548	51,848	57,637	66,141	68,736	68,057	XXX	XXX
2. 2000.....	45,018	135,544	182,510	186,349	202,083	189,232	187,850	184,056	180,291	179,919	XXX	XXX
3. 2001.....	XXX	75,420	154,413	263,607	282,163	325,202	335,959	341,182	337,352	335,593	XXX	XXX
4. 2002.....	XXX	XXX	71,461	120,334	165,510	206,695	215,476	215,777	214,701	214,119	XXX	XXX
5. 2003.....	XXX	XXX	XXX	49,070	138,139	154,045	167,557	181,996	175,338	169,564	XXX	XXX
6. 2004.....	XXX	XXX	XXX	XXX	72,530	182,553	240,854	272,314	281,014	281,182	XXX	XXX
7. 2005.....	XXX	XXX	XXX	XXX	XXX	30,756	109,555	146,839	165,335	169,739	XXX	XXX
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	41,665	138,579	177,402	191,302	XXX	XXX
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,657	146,244	194,770	XXX	XXX
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,306	136,483	XXX	XXX
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,026	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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior.....	169,021	87,248	63,068	35,460	17,643	9,440	21,585	18,788	15,400	1,526
2. 2000.....	38,738	5,015	27,239	27,456	24,701	9,764	15,026	7,239	11,020	4,110
3. 2001.....	XXX	136,248	32,920	52,549	50,479	38,411	22,449	25,024	(590)	4,662
4. 2002.....	XXX	XXX	115,009	69,121	77,127	42,816	36,777	23,480	17,414	4,173
5. 2003.....	XXX	XXX	XXX	180,149	84,044	40,170	54,922	44,860	17,610	14,882
6. 2004.....	XXX	XXX	XXX	XXX	221,060	106,566	100,429	91,867	58,645	26,119
7. 2005.....	XXX	XXX	XXX	XXX	XXX	314,200	190,421	130,724	59,126	37,058
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	319,628	210,075	124,381	80,859
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	271,269	216,501	168,083
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	327,447	293,147
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	272,324

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		Active Status	2							3	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1. Alabama.....AL	L	19,141,019	19,862,554	0	7,007,907	17,460,020	26,192,820	23,606	0
2. Alaska.....AK	L	6,149,364	5,789,948	0	(1,101,667)	(1,031,457)	3,804,601	839	0
3. Arizona.....AZ	L	27,893,800	26,019,945	0	2,157,195	1,144,952	18,861,758	23,315	0
4. Arkansas.....AR	L	13,418,737	11,769,293	0	5,196,644	6,074,984	7,418,050	13,555	0
5. California.....CA	L	144,200,767	140,148,536	0	51,683,121	25,678,401	156,321,752	194,882	0
6. Colorado.....CO	L	31,570,805	28,215,737	0	1,802,895	1,779,729	18,469,300	50,594	0
7. Connecticut.....CT	L	28,867,261	27,146,061	0	2,912,419	2,330,958	25,608,492	74,842	0
8. Delaware.....DE	L	4,856,464	5,765,951	0	285,591	(1,167,942)	2,926,651	4,324	0
9. District of Columbia.....DC	L	23,854,246	19,939,230	0	7,414,565	(2,058,063)	19,758,156	18,542	0
10. Florida.....FL	L	91,540,626	89,284,425	0	23,352,297	37,232,816	92,998,110	6,633	0
11. Georgia.....GA	L	46,798,452	45,517,823	0	3,274,170	3,876,902	36,801,844	69,869	0
12. Hawaii.....HI	L	14,607,881	12,102,375	0	1,136,177	530,848	9,340,311	1,154	0
13. Idaho.....ID	L	5,468,628	5,488,671	0	1,870,520	4,337,346	8,696,388	9,794	0
14. Illinois.....IL	L	64,071,940	60,495,915	0	9,185,421	9,242,973	50,961,322	56,056	0
15. Indiana.....IN	L	20,192,318	19,442,422	0	2,450,568	2,177,374	12,840,816	12,044	0
16. Iowa.....IA	L	10,880,215	9,267,433	0	1,978,458	1,582,868	7,090,489	7,581	0
17. Kansas.....KS	L	10,793,219	9,872,842	0	1,894,607	1,837,438	7,306,197	7,095	0
18. Kentucky.....KY	L	19,893,248	21,194,239	0	2,172,475	3,651,244	14,584,353	16,719	0
19. Louisiana.....LA	L	34,688,560	30,062,173	0	3,177,564	19,501,766	33,039,805	24,239	0
20. Maine.....ME	L	6,515,558	6,339,837	0	565,487	582,910	3,640,813	7,766	0
21. Maryland.....MD	L	34,041,385	33,876,530	0	4,285,281	6,225,196	28,535,133	34,550	0
22. Massachusetts.....MA	L	36,233,415	33,896,689	0	6,997,354	(1,338,646)	36,909,723	87,320	0
23. Michigan.....MI	L	22,094,020	22,892,913	0	5,139,215	1,484,187	19,342,374	20,476	0
24. Minnesota.....MN	L	19,813,191	19,630,228	0	2,863,771	5,463,078	16,546,154	13,995	0
25. Mississippi.....MS	L	19,302,294	19,601,684	0	1,855,524	1,891,170	13,103,586	16,743	0
26. Missouri.....MO	L	32,043,500	28,154,306	0	5,589,041	4,741,658	19,086,483	32,699	0
27. Montana.....MT	L	11,221,588	10,901,827	0	697,440	1,209,241	5,411,162	23,935	0
28. Nebraska.....NE	L	7,232,693	6,988,029	0	1,332,641	1,516,871	5,582,928	5,741	0
29. Nevada.....NV	L	14,491,022	16,427,922	0	834,476	1,830,813	9,767,250	15,134	0
30. New Hampshire.....NH	L	5,303,057	5,544,865	0	396,591	541,868	3,494,925	11,041	0
31. New Jersey.....NJ	L	38,466,740	32,768,927	0	1,216,773	4,210,544	30,148,246	62,142	0
32. New Mexico.....NM	L	5,805,613	5,743,109	0	449,149	687,896	4,199,418	6,631	0
33. New York.....NY	L	102,997,370	103,301,287	0	10,242,771	19,001,306	100,381,786	178,425	0
34. North Carolina.....NC	L	43,222,134	44,591,141	0	1,496,575	538,220	31,506,364	56,715	0
35. North Dakota.....ND	L	4,187,698	3,505,197	0	125,650	280,440	1,505,008	2,014	0
36. Ohio.....OH	L	33,250,869	31,485,162	0	5,622,440	10,961,129	32,025,845	22,755	0
37. Oklahoma.....OK	L	14,405,790	11,706,655	0	1,255,448	1,938,586	7,358,256	1,114	0
38. Oregon.....OR	L	19,738,648	18,197,351	0	2,023,262	3,093,846	11,619,636	27,722	0
39. Pennsylvania.....PA	L	57,202,198	55,961,530	0	7,399,239	6,538,282	43,854,145	61,540	0
40. Rhode Island.....RI	L	6,324,219	5,233,360	0	636,006	598,269	5,024,329	16,587	0
41. South Carolina.....SC	L	21,649,491	21,082,825	0	2,445,132	2,624,945	16,077,456	30,910	0
42. South Dakota.....SD	L	3,213,324	2,845,152	0	858,287	618,844	2,024,673	2,431	0
43. Tennessee.....TN	L	24,175,225	23,564,967	0	2,016,352	1,618,576	18,962,955	27,911	0
44. Texas.....TX	L	92,011,273	90,725,243	8,185,733	17,543,287	21,983,774	82,073,210	100,376	0
45. Utah.....UT	L	17,438,373	15,646,185	0	495,811	2,002,010	8,763,401	32,155	0
46. Vermont.....VT	L	1,475,503	1,385,315	0	(3,000)	165,428	809,742	2,684	0
47. Virginia.....VA	L	49,992,035	50,428,918	0	6,853,141	8,586,046	35,682,566	74,858	0
48. Washington.....WA	L	46,795,827	44,961,265	0	12,879,316	8,552,497	43,863,241	94,528	0
49. West Virginia.....WV	L	12,456,599	13,079,697	0	1,711,316	2,544,394	7,689,694	5,824	0
50. Wisconsin.....WI	L	16,482,471	15,051,662	0	2,190,057	2,090,441	14,369,903	6,382	0
51. Wyoming.....WY	L	7,574,175	7,679,774	0	442,959	1,107,098	4,289,643	6,809	0
52. American Samoa.....AS	N	0	0	0	0	0	0	0	0
53. Guam.....GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico.....PR	N	149,186	16,355	0	0	(1,072,300)	1,237,862	1	0
55. US Virgin Islands.....VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands.....MP	N	0	0	0	0	0	0	0	0
57. Canada.....CN	N	0	0	0	0	0	0	0	0
58. Aggregate Other Alien.....OT	XXX	2,288,653	733,184	0	2,208,872	748,711	13,015,810	0	0
59. Totals.....(a).....51		1,448,482,684	1,391,334,662	8,185,733	238,516,590	257,750,485	1,230,924,939	1,705,600	0

DETAILS OF WRITE-INS

5801. Other Alien Combined.....XXX		2,288,653	733,184	0	2,208,872	748,711	13,015,810	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		2,288,653	733,184	0	2,208,872	748,711	13,015,810	0	0

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

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

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

The Travelers Companies, Inc.	Minnesota	41-0518860	... AE Development	Connecticut	06-0952727
... St. Paul Fire and Marine Insurance Company (24767) *	Minnesota	41-0406690	... Ponderosa Homes (23%)	Connecticut	06-0961413
... St. Paul Mercury Insurance Company (24791) *	Minnesota	41-0881659	... Farmington Casualty Company (41483) *	Connecticut	06-1067463
... St. Paul Guardian Insurance Company (24775) *	Minnesota	41-0963301	... Travelers Guarantee Company of Canada*	Canada	
... St. Paul Fire and Casualty Insurance Company (40967) *	Wisconsin	41-1419276	... Coronation Insurance Company, Ltd. *	Canada	
... St. Paul Surplus Lines Insurance Company (30481) *	Delaware	41-1230819	... Travelers Casualty and Surety Company of America (31194) *	Connecticut	06-0907370
... Athena Assurance Company (41769) *	Minnesota	41-1435765	... Travelers Casualty Insurance Company of America (19046) *	Connecticut	06-0876835
... St. Paul Medical Liability Insurance Company (41750) *	Minnesota	41-1435766	... Travelers Casualty Company of Connecticut (36170) *	Connecticut	06-1286266
... Northbrook Holdings, Inc.	Delaware	51-0375653	... Travelers Commercial Insurance Company (36137) *	Connecticut	06-1286268
... Discover Property & Casualty Insurance Company (36463) *	Illinois	36-2999370	... Travelers Excess and Surplus Lines Company (29696) *	Connecticut	06-1203698
... St. Paul Protective Insurance Company (19224) *	Illinois	36-2542404	... Travelers Lloyds of Texas Insurance Company (41564) *	Texas	75-1732040
... Discover Specialty Insurance Company (10213) *	Illinois	52-1925132	... Travelers PC Fund Investments, Inc.	Connecticut	06-1514468
... Captiva, Ltd. (81.1%) *	Bermuda	98-0170615	... The Travelers Indemnity Company (25658) *	Connecticut	06-0566050
... United States Fidelity and Guaranty Company (25887) *	Connecticut	52-0515280	... The Charter Oak Fire Insurance Company (25615) *	Connecticut	06-0291290
... Fidelity and Guaranty Insurance Underwriters, Inc. (25879) *	Wisconsin	52-0616768	... First Floridian Auto and Home Insurance Company (10647) *	Florida	59-3372141
... Fidelity and Guaranty Insurance Company (35386) *	Iowa	42-1091525	... First Trenton Indemnity Company (29930) *	Connecticut	22-3129711
... MMI Capital Trust I	Delaware	52-2073764	... Travelers Auto Insurance Co. of New Jersey (10785) *	Connecticut	22-3499393
... USF&G Capital I	Delaware	52-1953822	... Gulf Underwriters Insurance Company (42811) *	Connecticut	56-1371361
... USF&G Capital III	Delaware	52-2044075	... Select Insurance Company (22233) *	Texas	75-6013697
... 350 Market Street	Minnesota	41-1618103	... Gulf Insurance Holdings U.K. Ltd.	United Kingdom	
... UA Combined Investment Company, Ltd	United Kingdom		... Gulf Underwriting Holdings Limited	United Kingdom	
... Jago Dedicated, Ltd	United Kingdom		... Gulf Underwriting Limited *	United Kingdom	
... Mountain Ridge Insurance Company (10950) *	Vermont	52-1957776	... Travelers Casualty and Surety Company of Europe, Limited *	United Kingdom	
... St. Paul Bermuda Holdings, Inc.	Delaware	41-1835264	... Commercial Guaranty Insurance Company (38385) *	Delaware	75-1679830
... St. Paul (Bermuda), Ltd. *	Bermuda	98-0162036	... Jupiter Holdings, Inc.	Minnesota	41-1769846
... St. Paul Re (Bermuda), Ltd. *	Bermuda	98-0114704	... American Equity Insurance Company (43117) *	Arizona	86-0703220
... Travelers Insurance Company Limited *	United Kingdom	AA-1121375	... American Equity Specialty Insurance Company (10819) *	Connecticut	86-0868106
... F&G U.K. Underwriters Limited	United Kingdom		... Northland Insurance Company (24015) *	Minnesota	41-6009967
... Lloyds Syndicate 5000 (40%) *	United Kingdom		... Northfield Insurance Company (27987) *	Iowa	41-0983992
... Aprilgrange Limited	United Kingdom		... Northland Casualty Company (24031) *	Minnesota	94-6051964
... Lloyds Syndicate 5000 (60%) *	United Kingdom		... Travelers Indemnity UK Investments, LLC	Connecticut	06-1591454
... Travelers Property Casualty Corp.	Connecticut	06-1008174	... The Phoenix Insurance Company (25623) *	Connecticut	06-0303275
... Travelers Insurance Group Holdings Inc.	Delaware	06-1445591	... The Travelers Indemnity Company of America (25666) *	Connecticut	58-6020487
... TPC Investments Inc.	Connecticut	06-1534005	... The Travelers Indemnity Company of Connecticut (25682) *	Connecticut	06-0336212
... The Standard Fire Insurance Company (19070) *	Connecticut	06-6033509	... Travelers Property Casualty Company of America (25674) *	Connecticut	36-2719165
... AE Properties, Inc.	California	95-2798160	... Constitution State Services, LLC	Delaware	06-1501229
... Standard Fire UK Investments, LLC	Delaware	06-6033509	... The Premier Insurance Company of Massachusetts (12850) *	Massachusetts	04-3175569
... The Automobile Insurance Company of Hartford, Connecticut (19062) *	Connecticut	06-0848755	... TravCo Insurance Company (28188) *	Connecticut	35-1838077
... Travelers Personal Security Insurance Company (36145) *	Connecticut	06-1286264	... TINDY Foreign, Inc	Delaware	20-4403403
... Travelers Property Casualty Insurance Company (36161) *	Connecticut	06-1286274	... Travelers Commercial Casualty Company (40282) *	Connecticut	95-3634110
... Travelers Personal Insurance Company (38130) *	Connecticut	36-3703200	... The Travelers Home and Marine Insurance Company (27998) *	Connecticut	35-1838079
... Travelers (Bermuda) Limited *	Bermuda	98-0190863	... The Travelers Lloyds Insurance Company (41262) *	Texas	76-0002592
... Travelers Casualty and Surety Company (19038) *	Connecticut	06-6033504	... The Travelers Marine Corporation	California	94-0338230
... Ponderosa Homes (77%)	Connecticut	06-0961413			

Notes:

* Denotes affiliated insurer

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

2009 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK

Assets	2	Schedule P-Part 2F-Section 1-Medical Professional Liability-Occurrence	56
Cash Flow	5	Schedule P-Part 2F-Section 2-Medical Professional Liability-Claims-Made	56
Exhibit of Capital Gains (Losses)	12	Schedule P-Part 2G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	56
Exhibit of Net Investment Income	12	Schedule P-Part 2H-Section 1-Other Liability-Occurrence	56
Exhibit of Nonadmitted Assets	13	Schedule P-Part 2H-Section 2-Other Liability-Claims-Made	56
Exhibit of Premiums and Losses (State Page)	19	Schedule P-Part 2I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	57
Five-Year Historical Data	17	Schedule P-Part 2J-Auto Physical Damage	57
General Interrogatories	15	Schedule P-Part 2K-Fidelity, Surety	57
Jurat Page	1	Schedule P-Part 2L-Other (Including Credit, Accident and Health)	57
Liabilities, Surplus and Other Funds	3	Schedule P-Part 2M-International	57
Notes To Financial Statements	14	Schedule P-Part 2N-Reinsurance	58
Overflow Page For Write-ins	97	Schedule P-Part 2O-Reinsurance	58
Schedule A-Part 1	E01	Schedule P-Part 2P-Reinsurance	58
Schedule A-Part 2	E02	Schedule P-Part 2R-Section 1-Products Liability-Occurrence	59
Schedule A-Part 3	E03	Schedule P-Part 2R-Section 2-Products Liability-Claims-Made	59
Schedule A-Verification Between Years	SI02	Schedule P-Part 2S-Financial Guaranty/Mortgage Guaranty	59
Schedule B-Part 1	E04	Schedule P-Part 2T-Warranty	59
Schedule B-Part 2	E05	Schedule P-Part 3-Summary	32
Schedule B-Part 3	E06	Schedule P-Part 3A-Homeowners/Farmowners	60
Schedule B-Verification Between Years	SI02	Schedule P-Part 3B-Private Passenger Auto Liability/Medical	60
Schedule BA-Part 1	E07	Schedule P-Part 3C-Commercial Auto/Truck Liability/Medical	60
Schedule BA-Part 2	E08	Schedule P-Part 3D-Workers' Compensation	60
Schedule BA-Part 3	E09	Schedule P-Part 3E-Commercial Multiple Peril	60
Schedule BA-Verification Between Years	SI03	Schedule P-Part 3F-Section 1-Medical Professional Liability-Occurrence	61
Schedule D-Part 1	E10	Schedule P-Part 3F-Section 2-Medical Professional Liability-Claims-Made	61
Schedule D-Part 1A-Section 1	SI05	Schedule P-Part 3G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	61
Schedule D-Part 1A-Section 2	SI08	Schedule P-Part 3H-Section 1-Other Liability-Occurrence	61
Schedule D-Part 2-Section 1	E11	Schedule P-Part 3H-Section 2-Other Liability-Claims-Made	61
Schedule D-Part 2-Section 2	E12	Schedule P-Part 3I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	62
Schedule D-Part 3	E13	Schedule P-Part 3J-Auto Physical Damage	62
Schedule D-Part 4	E14	Schedule P-Part 3K-Fidelity/Surety	62
Schedule D-Part 5	E15	Schedule P-Part 3L-Other (Including Credit, Accident and Health)	62
Schedule D-Part 6-Section 1	E16	Schedule P-Part 3M-International	62
Schedule D-Part 6-Section 2	E16	Schedule P-Part 3N-Reinsurance	63
Schedule D-Summary By Country	SI04	Schedule P-Part 3O-Reinsurance	63
Schedule D-Verification Between Years	SI03	Schedule P-Part 3P-Reinsurance	63
Schedule DA-Part 1	E17	Schedule P-Part 3R-Section 1-Products Liability-Occurrence	64
Schedule DA-Verification Between Years	SI11	Schedule P-Part 3R-Section 2-Products Liability-Claims-Made	64
Schedule DB-Part A-Section 1	E18	Schedule P-Part 3S-Financial Guaranty/Mortgage Guaranty	64
Schedule DB-Part A-Section 2	E18	Schedule P-Part 3T-Warranty	64
Schedule DB-Part A-Section 3	E19	Schedule P-Part 4-Summary	32
Schedule DB-Part A-Verification Between Years	SI12	Schedule P-Part 4A-Homeowners/Farmowners	65
Schedule DB-Part B-Section 1	E19	Schedule P-Part 4B-Private Passenger Auto Liability/Medical	65
Schedule DB-Part B-Section 2	E20	Schedule P-Part 4C-Commercial Auto/Truck Liability/Medical	65
Schedule DB-Part B-Section 3	E20	Schedule P-Part 4D-Workers' Compensation	65
Schedule DB-Part B-Verification Between Years	SI12	Schedule P-Part 4E-Commercial Multiple Peril	65
Schedule DB-Part C-Section 1	E21	Schedule P-Part 4F-Section 1-Medical Professional Liability-Occurrence	66
Schedule DB-Part C-Section 2	E21	Schedule P-Part 4F-Section 2-Medical Professional Liability-Claims-Made	66
Schedule DB-Part C-Section 3	E22	Schedule P-Part 4G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	66
Schedule DB-Part C-Verification Between Years	SI13	Schedule P-Part 4H-Section 1-Other Liability-Occurrence	66
Schedule DB-Part D-Section 1	E22	Schedule P-Part 4H-Section 2-Other Liability-Claims-Made	66
Schedule DB-Part D-Section 2	E23	Schedule P-Part 4I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	67
Schedule DB-Part D-Section 3	E23	Schedule P-Part 4J-Auto Physical Damage	67
Schedule DB-Part D-Verification Between Years	SI13	Schedule P-Part 4K-Fidelity/Surety	67
Schedule DB-Part E-Section 1	E24	Schedule P-Part 4L-Other (Including Credit, Accident and Health)	67
Schedule DB-Part E-Verification Between Years	SI13	Schedule P-Part 4M-International	67
Schedule DB-Part F-Section 1	SI14	Schedule P-Part 4N-Reinsurance	68
Schedule DB-Part F-Section 2	SI15	Schedule P-Part 4O-Reinsurance	68
Schedule E-Part 1-Cash	E25	Schedule P-Part 4P-Reinsurance	68
Schedule E-Part 2-Cash Equivalents	E26	Schedule P-Part 4R-Section 1-Products Liability-Occurrence	69
Schedule E-Part 3-Special Deposits	E27	Schedule P-Part 4R-Section 2-Products Liability-Claims-Made	69
Schedule E-Verification	SI16	Schedule P-Part 4S-Financial Guaranty/Mortgage Guaranty	69
Schedule F-Part 1	20	Schedule P-Part 4T-Warranty	69
Schedule F-Part 2	21	Schedule P-Part 5A-Homeowners/Farmowners	70
Schedule F-Part 3	22	Schedule P-Part 5B-Private Passenger Auto Liability/Medical	71
Schedule F-Part 4	23	Schedule P-Part 5C-Commercial Auto/Truck Liability/Medical	72
Schedule F-Part 5	24	Schedule P-Part 5D-Workers' Compensation	73
Schedule F-Part 6	25	Schedule P-Part 5E-Commercial Multiple Peril	74
Schedule F-Part 7	26	Schedule P-Part 5F-Medical Professional Liability-Claims-Made	75
Schedule F-Part 8	27	Schedule P-Part 5F-Medical Professional Liability-Occurrence	76
Schedule H-Accident and Health Exhibit-Part 1	28	Schedule P-Part 5H-Other Liability-Claims-Made	77
Schedule H-Accident and Health Exhibit-Part 2, 3 and 4	29	Schedule P-Part 5H-Other Liability-Occurrence	78
Schedule H-Accident and Health Exhibit-Part 5-Health Claims	30	Schedule P-Part 5R-Products Liability-Claims-Made	79
Schedule P-Part 1-Summary	31	Schedule P-Part 5R-Products Liability-Occurrence	80
Schedule P-Part 1A-Homeowners/Farmowners	33	Schedule P-Part 5T-Warranty	81
Schedule P-Part 1B-Private Passenger Auto Liability/Medical	34	Schedule P-Part 6C-Commercial Auto/Truck Liability/Medical	82
Schedule P-Part 1C-Commercial Auto/Truck Liability/Medical	35	Schedule P-Part 6D-Workers' Compensation	82
Schedule P-Part 1D-Workers' Compensation	36	Schedule P-Part 6E-Commercial Multiple Peril	83
Schedule P-Part 1E-Commercial Multiple Peril	37	Schedule P-Part 6H-Other Liability-Claims-Made	83
Schedule P-Part 1F-Section 1-Medical Professional Liability-Occurrence	38	Schedule P-Part 6H-Other Liability-Occurrence	84
Schedule P-Part 1F-Section 2-Medical Professional Liability-Claims-Made	39	Schedule P-Part 6M-International	84
Schedule P-Part 1G-Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler & Machinery)	40	Schedule P-Part 6N-Reinsurance	85
Schedule P-Part 1H-Section 1-Other Liability-Occurrence	41	Schedule P-Part 6O-Reinsurance	85
Schedule P-Part 1H-Section 2-Other Liability-Claims-Made	42	Schedule P-Part 6R-Products Liability-Claims-Made	86
Schedule P-Part 1I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	43	Schedule P-Part 6R-Products Liability-Occurrence	86
Schedule P-Part 1J-Auto Physical Damage	44	Schedule P-Part 7A-Primary Loss Sensitive Contracts	87
Schedule P-Part 1K-Fidelity/Surety	45	Schedule P-Part 7B-Reinsurance Loss Sensitive Contracts	89
Schedule P-Part 1L-Other (Including Credit, Accident and Health)	46	Schedule P Interrogatories	91
Schedule P-Part 1M-International	47	Schedule T-Exhibit of Premiums Written	92
Schedule P-Part 1N-Reinsurance	48	Schedule T-Part 2-Interstate Compact-Exhibit of Premiums Written	93
Schedule P-Part 1O-Reinsurance	49	Schedule Y-Information Concerning Activities of Insurer Members of a Holding Company Group	94
Schedule P-Part 1P-Reinsurance	50	Schedule Y-Part 2-Summary of Insurer's Transactions With Any Affiliates	95
Schedule P-Part 1R-Section 1-Products Liability-Occurrence	51	Statement of Income	4
Schedule P-Part 1R-Section 2-Products Liability-Claims-Made	52	Summary Investment Schedule	SI01
Schedule P-Part 1S-Financial Guaranty/Mortgage Guaranty	53	Supplemental Exhibits and Schedules Interrogatories	96
Schedule P-Part 1T-Warranty	54	Underwriting and Investment Exhibit Part 1-Premiums Earned	6
Schedule P-Part 2-Summary	32	Underwriting and Investment Exhibit Part 1A-Recapitulation of All Premiums	7
Schedule P-Part 2A-Homeowners/Farmowners	55	Underwriting and Investment Exhibit Part 1B-Premiums Written	8
Schedule P-Part 2B-Private Passenger Auto Liability/Medical	55	Underwriting and Investment Exhibit Part 2-Losses Paid and Incurred	9
Schedule P-Part 2C-Commercial Auto/Truck Liability/Medical	55	Underwriting and Investment Exhibit Part 2A-Unpaid Losses and LAE	10
Schedule P-Part 2D-Workers' Compensation	55	Underwriting and Investment Exhibit Part 3-Expenses	11
Schedule P-Part 2E-Commercial Multiple Peril	55		