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AM Best Affirms Credit Ratings of The Travelers Companies, Inc. and Subsidiaries

Ratings Supplement

The FSR of A++ (Superior) and the Long-Term ICRs of "aa+" (Superior) have been affirmed with stable outlooks for the following main subsidiaries of The Travelers Companies, Inc.:

- St. Paul Fire and Marine Insurance Company
- St. Paul Surplus Lines Insurance Company
- The Travelers Casualty Company
- American Equity Insurance Company
- American Equity Specialty Insurance Company
- Travelers Constitution State Insurance Company
- St. Paul Protective Insurance Company
- TravCo Personal Insurance Company
- Travelers Specialty Insurance Company
- United States Fidelity and Guaranty Company
- Fidelity and Guaranty Insurance Company
- Fidelity and Guaranty Insurance Underwriters, Inc.
- Northfield Insurance Company
- Northland Casualty Company
- Northland Insurance Company
- St. Paul Guardian Insurance Company
- St. Paul Mercury Insurance Company
- Gulf Underwriters Insurance Company
- Select Insurance Company
- Travelers Casualty and Surety Company
- The Travelers Indemnity Company
- The Phoenix Insurance Company
- The Standard Fire Insurance Company
- Travelers Casualty Insurance Company of America
- Farmington Casualty Company

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- The Automobile Insurance Company of Hartford, Connecticut
- The Travelers Indemnity Company of Connecticut
- The Charter Oak Fire Insurance Company
- The Travelers Indemnity Company of America
- Travelers Casualty Company of Connecticut
- Travelers Commercial Casualty Company
- Travelers Commercial Insurance Company
- Travelers Property Casualty Company of America
- Travelers Property Casualty Insurance Company
- TravCo Insurance Company
- Travelers Excess and Surplus Lines Company
- The Travelers Home and Marine Insurance Company
- Travelers Personal Security Insurance Company
- Travelers Personal Insurance Company
- The Travelers Lloyds Insurance Company
- Travelers Insurance Designated Activity Company
- Travelers Insurance Company Limited
- Travelers Lloyds of Texas Insurance Company

The FSR of A++ (Superior) and the Long-Term ICRs of “aa+” (Superior) have been affirmed with stable outlooks for Travelers Casualty and Surety Company of America.

The FSR of A- (Excellent) and the Long-Term ICR of “a-” (Excellent) have been affirmed with stable outlooks for First Floridian Auto and Home Insurance Company.

The Long-Term ICRs of “a+” (Excellent) have been affirmed with stable outlooks for The Travelers Companies, Inc., Travelers Property Casualty Corp. and Travelers Insurance Group Holdings Inc.

The following Short-Term IR has been affirmed:

The Travelers Companies, Inc.—
-- AMB-1+ (Strongest) on commercial paper program

The following Long-Term IRs have been affirmed with a stable outlook:

The Travelers Companies, Inc.—
-- “a+” (Excellent) on $750 million of 4.95% senior unsecured notes, due 2031
-- “a+” (Excellent) on $500 million of 5.05% senior unsecured notes, due 2035
-- “a+” (Excellent) on $400 million of 6.75% senior unsecured notes, due 2036

-- “a+” (Excellent) on $800 million of 6.25% senior unsecured notes, due 2037
-- “a+” (Excellent) on $750 million of 5.35% senior unsecured notes, due 2040
-- “a+” (Excellent) on $500 million of 4.60% senior unsecured notes, due 2043
-- “a+” (Excellent) on $400 million of 4.30% senior unsecured notes, due 2045
-- “a+” (Excellent) on $500 million of 3.75% senior unsecured notes, due 2046
-- “a+” (Excellent) on $700 million of 4.00% senior unsecured notes, due 2047
-- “a+” (Excellent) on $500 million of 4.05% senior unsecured notes, due 2048
-- “a+” (Excellent) on $500 million of 4.10% senior unsecured notes, due 2049
-- “a+” (Excellent) on $500 million of 2.55% senior unsecured notes, due 2050
-- “a+” (Excellent) on $750 million of 3.05% senior unsecured notes, due 2051
-- “a+” (Excellent) on $750 million of 5.45% senior unsecured notes, due 2053
-- “a+” (Excellent) on $750 million of 5.70% senior unsecured notes, due 2055

MMI Capital Trust I (guaranteed by The Travelers Companies, Inc.)—
-- “a-” (Excellent) on $125 million of 7.625% preferred capital securities, due 2027

USF&G Capital I (guaranteed by The Travelers Companies, Inc.)—
-- “a-” (Excellent) on $100 million of 8.5% Series A capital securities, due 2045 ($56 million outstanding)

USF&G Capital III (guaranteed by The Travelers Companies, Inc.)—
-- “a-” (Excellent) on $100 million of 8.312% Series C capital securities, due 2046 ($73 million outstanding)

Travelers Property Casualty Corp. (guaranteed by The Travelers Companies, Inc.)—
-- “a+” (Excellent) on $500 million of 6.375% senior unsecured notes, due 2033

Travelers Insurance Group Holdings Inc. (guaranteed by The Travelers Companies, Inc.)—
-- “a+” (Excellent) on $200 million of 7.75% senior unsecured notes, due 2026

The following indicative Long-Term IRs under the shelf registration have been affirmed with a stable outlook:

The Travelers Companies, Inc.—
-- “a+” (Excellent) on senior unsecured notes
-- “a” (Excellent) on subordinated debt
-- “a-” (Excellent) on preferred stock

Travelers Capital Trust II, III, IV & V—
-- “a-” (Excellent) on preferred securities

This press release relates to Credit Ratings that have been published on AM Best's website. For all rating information relating to the release and pertinent disclosures, including details of the office responsible for issuing each of the individual ratings referenced in this release, please see AM Best's Recent Rating Activity web page. For additional information regarding the use and limitations of Credit Rating opinions, please view Guide to Best's Credit Ratings. For information on the proper use of Best's Credit Ratings, Best's Performance Assessments, Best's Preliminary Credit Assessments and AM Best press releases, please view Guide to Proper Use of Best's Ratings & Assessments.

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