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FOR IMMEDIATE RELEASE

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A.M. Best Affirms Financial Strength and Debt Ratings of Travelers

Ratings Supplement

The financial strength rating of A++ (Superior) has been affirmed for the following rating unit members of Travelers Property Casualty Pool with a stable outlook:

- **Travelers Casualty and Surety Company**
- **Travelers Indemnity Company**
- **Phoenix Insurance Company**
- **Standard Fire Insurance Company**
- **Travelers Casualty and Surety Co IL**
- **Farmington Casualty Company**
- **Automobile Ins Co of Hartford, CT**
- **Travelers Indemnity Company of CT**
- **Charter Oak Fire Insurance Company**
- **Travelers Indemnity Co of America**
- **Travelers Casualty Company of CT**
- **Travelers Commercial Casualty Company**
- **Travelers Commercial Insurance Company**
- **Travelers Indemnity Company of IL**
- **Travelers Property Casualty Insurance Co**
- **TravCo Insurance Company**
- **Travelers Excess & Surplus Lines Co**
- **Travelers Home and Marine Ins Co**
- **Travelers Personal Security Insurance Co**
- **Travelers Property Casualty Ins Co IL**
- **Travelers Casualty & Sur Co of America**
- **Travelers Casualty & Surety Co of Canada**
- **Travelers Lloyds Insurance Company**
- **Travelers Lloyds of Texas Insurance Co**

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The financial strength rating of A+ (Superior) is unaffected for the following members of the Travelers Property Casualty Group:

- **Associates Insurance Group**
- **Gulf Insurance Group**
- **TNC Insurance Group**

The financial strength rating of A (Excellent) is unaffected for the following members of the Travelers Property Casualty Group:

- **First Trenton Group**
- **First Floridian Auto and Home Ins Co**
- **Premier Insurance Co of MA**

The following debt ratings have been affirmed with stable outlooks:

Travelers Insurance Group Holdings Inc. (guaranteed by Travelers Property Casualty Corp.)—
-- “aa-” rating on \$150 million 6.75% notes, due 2006
-- “aa-” rating on \$200 million 7.75% notes, due 2026.

Travelers Property Casualty Corp.—
-- “a+” rating on \$892 million 4.5% convertible junior subordinated notes, due 2032

Travelers P&C Capital I—
-- “a+” rating on \$800 million 8.08% Guaranteed Trust Preferred Securities, due 2036

Travelers P&C Capital II—
-- “a+” rating on \$100 million 8.00% Guaranteed Trust Preferred Securities, due 2036

A.M. Best Co., established in 1899, is the world’s oldest and most authoritative insurance rating and information source. For more information, visit A.M. Best’s Web site at www.ambest.com.

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