

SERFF Tracking Number: HNVR-126119405 State: Arkansas  
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: PA-AR-09204-01R  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private PassengerAuto  
Project Name/Number: Legacy Auto/PA-AR-09204-01R

## Filing at a Glance

Companies: Hanover American Insurance Company, Massachusetts Bay Insurance Company, The Hanover Insurance Company

Product Name: Private PassengerAuto SERFF Tr Num: HNVR-126119405 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: PA-AR-09204-01R State Status: Fees verified and received (PPA)  
Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi  
Authors: Susan Whitworth, Kathryn Husson, Cheryl Richards, Eleanor Doherty Disposition Date: 05/04/2009  
Date Submitted: 04/23/2009 Disposition Status: Filed  
Effective Date Requested (New): Effective Date (New): 07/07/2009  
Effective Date Requested (Renewal): 07/07/2009 Effective Date (Renewal): 07/07/2009

State Filing Description:

## General Information

Project Name: Legacy Auto Status of Filing in Domicile:  
Project Number: PA-AR-09204-01R Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 05/04/2009  
State Status Changed: 05/04/2009 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:

We are proposing an overall +5.0% rate change for our Arkansas Private Passenger Auto Program effective 7/7/2009 for renewal business. We propose to change the base rates by coverage and introduce 2010 Model Year/Symbol factors.

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Also, per our form filing PA-AR-09204-01F, we are withdrawing endorsement 221-4992 6/86 Waiver of Deductible - Collision, IL 0909 3/98 Arkansas Notice and updating 231-2680 4/08 Ultimate Service. We have attached an amended endorsement table to reflect these changes. We are submitting two rule revisions (Optional Transportation Expense Coverage page 12 and Towing & Labor page 30) to incorporate the benefits included in our updated Ultimate Service Endorsement.

## Company and Contact

### Filing Contact Information

Eleanor Doherty, Product Specialist elfdoherty@hanover.com  
 440 Lincoln Street (508) 855-3251 [Phone]  
 Worcester, MA 01653 (508) 855-4311[FAX]

### Filing Company Information

Hanover American Insurance Company	CoCode: 36064	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 04-3063898	

Massachusetts Bay Insurance Company	CoCode: 22306	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 04-2217600	

The Hanover Insurance Company	CoCode: 22292	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 13-5129825	

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: \$100 per rate filing.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hanover American Insurance Company	\$100.00	04/23/2009	27389788
Massachusetts Bay Insurance Company	\$0.00	04/23/2009	
The Hanover Insurance Company	\$0.00	04/23/2009	

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Product Name: *Private PassengerAuto*  
Project Name/Number: *Legacy Auto/PA-AR-09204-01R*

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Alexa Grissom	05/04/2009	05/04/2009

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## Disposition

Disposition Date: 05/04/2009  
 Effective Date (New): 07/07/2009  
 Effective Date (Renewal): 07/07/2009  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Hanover American Insurance Company	9.200%	5.000%	\$25,938	381	\$518,769	10.000%	3.900%
Massachusetts Bay Insurance Company	9.200%	5.000%	\$34,635	471	\$692,702	10.000%	3.700%
The Hanover Insurance Company	9.200%	5.300%	\$9,725	119	\$183,485	7.500%	4.100%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 9.200%  
 Overall Percentage Rate Impact For This Filing 5.000%  
 Effect of Rate Filing-Written Premium Change For This Program \$70,298

<i>SERFF Tracking Number:</i>	<i>HNVR-126119405</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hanover American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PA-AR-09204-01R</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Private PassengerAuto</i>		
<i>Project Name/Number:</i>	<i>Legacy Auto/PA-AR-09204-01R</i>		

**Effect of Rate Filing - Number of Policyholders Affected**

971



SERFF Tracking Number: *HNVR-126119405* State: *Arkansas*  
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 Company Tracking Number: *PA-AR-09204-01R*  
 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*  
 Product Name: *Private PassengerAuto*  
 Project Name/Number: *Legacy Auto/PA-AR-09204-01R*

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	Actuarial Memo & Support	Filed	Yes
<b>Rate</b>	Base Rates	Filed	Yes
<b>Rate</b>	Model Year/Symbol Factors	Filed	Yes
<b>Rate</b>	UM Rates	Filed	Yes
<b>Rate</b>	Endorsement Table	Filed	Yes
<b>Rate</b>	Optional Transportation Rule	Filed	Yes
<b>Rate</b>	Towing Rule	Filed	Yes
<b>Rate</b>	Cover Page	Filed	Yes

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 Product Name: *Private PassengerAuto*  
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**Rate Information**

Rate data applies to filing.

**Filing Method:** File & Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 5.200%  
**Effective Date of Last Rate Revision:** 07/07/2008  
**Filing Method of Last Filing:** File & Use

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Hanover American Insurance Company	9.200%	5.000%	\$25,938	381	\$518,769	10.000%	3.900%
Massachusetts Bay Insurance Company	9.200%	5.000%	\$34,635	471	\$692,702	10.000%	3.700%
The Hanover Insurance Company	9.200%	5.300%	\$9,725	119	\$183,485	7.500%	4.100%

**Overall Rate Information for Multiple Company Filings**

**Overall % Rate Indicated:** 9.200%

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<i>Company Tracking Number:</i>	<i>PA-AR-09204-01R</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Private PassengerAuto</i>		
<i>Project Name/Number:</i>	<i>Legacy Auto/PA-AR-09204-01R</i>		

<b>Overall Percentage Rate Impact For This Filing:</b>	5.000%
<b>Effect of Rate Filing - Written Premium Change For This Program:</b>	\$70,298
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	971



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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Base Rates	RS-5 & RS-6	Replacement	Base Rate Pages RS-5 & RS-6 AR PA 2009707 manual.pdf
Filed	Model Year/Symbol Factors	RS-7 & RS-8	Replacement	Model Year-Symbol Pages RS-7 & RS-8 AR PA 2009707 manual.pdf
Filed	UM Rates	28 & 30	Replacement	UM Rate Pages 28 & 30 AR PA 2009707 manual.pdf
Filed	Endorsement Table	End-1	Replacement	End-1 Page AR PA 2009707 manual.pdf
Filed	Optional Transportation Rule	12	Replacement	OTE Page 12 AR PA 2009707 manual.pdf
Filed	Towing Rule	30	Replacement	Towing & Labor Rule AR PA 2009707 manual.pdf
Filed	Cover Page	Cover	Replacement	Cover Page AR PA 2009707 manual.pdf

## RATE STRUCTURE

ANNUAL BASE RATESStandard

<u>Territory</u>	<u>CSL</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payment</u>	<u>Comprehensive</u>	<u>Collision</u>
1	1,158	608	485	189	213	733
8	711	369	302	87	242	675
9	844	421	372	126	291	801
10	814	443	328	125	208	666
12	680	364	273	113	265	741
15	783	408	332	111	270	741
16	593	343	218	90	225	641
17	731	397	293	131	263	735
18	915	446	417	112	443	980
19	897	428	413	112	430	935
20	714	395	280	112	256	720
21	796	446	307	121	290	835
22	861	454	361	113	280	803
23	920	475	391	125	299	852
25	657	356	264	116	237	662

Preferred

<u>Territory</u>	<u>CSL</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payment</u>	<u>Comprehensive</u>	<u>Collision</u>
1	891	468	373	145	164	564
8	547	284	232	67	186	519
9	649	324	286	97	224	616
10	626	341	252	96	160	512
12	523	280	210	87	204	570
15	602	314	255	85	208	570
16	456	264	168	69	173	493
17	562	305	225	101	202	565
18	704	343	321	86	341	754
19	690	329	318	86	331	719
20	549	304	215	86	197	554
21	612	343	236	93	223	642
22	662	349	278	87	215	618
23	708	365	301	96	230	655
25	505	274	203	89	182	509

## RATE STRUCTURE

ANNUAL BASE RATES

<u>Territory</u>	<u>CSL</u>	<u>Superior</u>				
		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payment</u>	<u>Comprehensive</u>	<u>Collision</u>
1	NA	421	336	131	148	508
8	NA	256	209	60	167	467
9	NA	292	257	87	202	554
10	NA	307	227	86	144	461
12	NA	252	189	78	184	513
15	NA	283	230	77	187	513
16	NA	238	151	62	156	444
17	NA	275	203	91	182	509
18	NA	309	289	77	307	679
19	NA	296	286	77	298	647
20	NA	274	194	77	177	499
21	NA	309	212	84	201	578
22	NA	314	250	78	194	556
23	NA	329	271	86	207	590
25	NA	247	183	80	164	458

Note: Comprehensive and Collision base rates are for model year 2007, symbol 8.  
Semi-annual rates are approximately the annual rate divided by 2 (due to rounding, dollar differences may occur).

RATE STRUCTURE

MODEL YEAR/SYMBOL FACTORS  
Comprehensive

<u>Sym.</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>
1	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.32	0.30	0.28	0.27
2	0.56	0.54	0.51	0.49	0.46	0.44	0.42	0.40	0.38	0.36	0.34
3	0.68	0.65	0.62	0.59	0.56	0.54	0.52	0.49	0.46	0.44	0.42
4	0.77	0.74	0.70	0.67	0.63	0.61	0.58	0.55	0.53	0.50	0.47
5	0.87	0.83	0.79	0.75	0.72	0.68	0.65	0.62	0.59	0.56	0.54
6	0.97	0.92	0.88	0.84	0.80	0.76	0.73	0.69	0.65	0.63	0.59
7	1.07	1.02	0.97	0.92	0.88	0.83	0.79	0.75	0.72	0.68	0.65
8	1.16	1.10	1.05	1.00	0.95	0.91	0.86	0.82	0.78	0.74	0.71
10	1.26	1.20	1.14	1.09	1.03	0.99	0.94	0.90	0.85	0.81	0.77
11	1.38	1.31	1.25	1.19	1.13	1.08	1.02	0.98	0.93	0.89	0.84
12	1.52	1.45	1.38	1.31	1.25	1.19	1.13	1.08	1.02	0.98	0.93
13	1.64	1.56	1.49	1.42	1.35	1.29	1.23	1.17	1.12	1.06	1.02
14	1.80	1.71	1.63	1.55	1.48	1.41	1.34	1.28	1.22	1.15	1.11
15	1.98	1.89	1.80	1.71	1.63	1.55	1.48	1.41	1.34	1.28	1.22
16	2.16	2.06	1.96	1.87	1.78	1.70	1.61	1.53	1.46	1.40	1.32
17	2.34	2.23	2.12	2.02	1.92	1.83	1.74	1.66	1.58	1.50	1.43
18	2.49	2.37	2.26	2.15	2.05	1.95	1.86	1.78	1.69	1.61	1.53
19	2.70	2.57	2.45	2.33	2.22	2.11	2.01	1.92	1.82	1.74	1.66
20	2.93	2.79	2.66	2.53	2.41	2.29	2.29	2.08	1.99	1.89	1.80
21	3.20	3.05	2.90	2.76	2.63	2.50	2.39	2.27	2.16	2.06	1.96
22	3.53	3.36	3.20	3.05	2.90	2.77	2.64	2.51	2.39	2.28	2.17
23	3.89	3.71	3.53	3.36	3.20	3.05	2.90	2.77	2.63	2.51	2.39
24	4.42	4.21	4.01	3.82	3.64	3.46	3.30	3.14	2.99	2.85	2.72
25	5.17	4.92	4.69	4.47	4.25	4.05	3.86	4.68	3.50	3.34	3.17
26	5.96	5.68	5.41	5.15	4.91	4.67	4.45	4.24	4.04	3.85	3.66
27*	0.85	0.81	0.77	0.73	0.70	0.66	0.63	0.61	0.58	0.55	0.53

<u>Sym.</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>	<u>1990</u>	<u>1989 &amp;Prior</u>
1	0.25	0.24	0.24	0.22	0.21	0.20	0.19	0.18	0.17	0.16	0.08
2	0.33	0.32	0.30	0.28	0.27	0.25	0.24	0.24	0.22	0.21	0.08
3	0.40	0.38	0.36	0.34	0.33	0.32	0.30	0.28	0.27	0.25	0.08
4	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.30	0.29	0.10
5	0.51	0.49	0.46	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.12
6	0.56	0.54	0.52	0.49	0.46	0.44	0.42	0.40	0.38	0.36	0.16
7	0.62	0.59	0.56	0.54	0.51	0.48	0.46	0.44	0.42	0.40	0.20
8	0.67	0.64	0.62	0.58	0.55	0.53	0.50	0.48	0.45	0.43	0.24
10	0.73	0.70	0.67	0.63	0.60	0.58	0.55	0.53	0.49	0.47	0.30
11	0.81	0.77	0.73	0.70	0.66	0.63	0.60	0.57	0.54	0.527	0.36
12	0.88	0.84	0.81	0.77	0.73	0.69	0.66	0.63	0.59	0.56	0.43
13	0.96	0.92	0.87	0.83	0.79	0.75	0.72	0.68	0.64	0.62	0.49
14	1.04	1.01	0.95	0.91	0.86	0.83	0.78	0.74	0.70	0.67	0.60
15	1.15	1.11	1.05	1.01	0.95	0.91	0.86	0.82	0.78	0.74	0.70
16	1.26	1.21	1.15	1.09	1.03	0.99	0.94	0.90	0.84	0.81	0.81
17	1.36	1.30	1.24	1.18	1.12	1.07	1.02	0.96	0.92	0.87	0.94
18	1.46	1.39	1.32	1.26	1.20	1.14	1.09	1.03	0.98	0.93	1.09
19	1.57	1.51	1.43	1.36	1.29	1.23	1.18	1.12	1.05	1.02	1.27
20	1.71	1.63	1.56	1.48	1.41	1.34	1.28	1.22	1.15	1.10	1.48
21	1.86	1.78	1.70	1.61	1.53	1.46	1.37	1.32	1.25	1.20	1.99
22	2.06	1.97	1.88	1.79	1.70	1.61	1.53	1.46	1.39	1.32	
23	2.27	2.17	2.07	1.97	1.86	1.78	1.70	1.61	1.52	1.46	
24	2.59	2.47	2.35	2.23	2.12	2.02	1.92	1.83	1.73	1.66	
25	3.02	2.88	2.75	2.61	2.48	2.37	2.25	2.14	2.03	1.94	
26	3.48	3.32	3.17	3.01	2.86	2.73	2.59	2.47	2.34	2.56	
27*	0.49	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	

\*NOTE: The factor for Symbol 27 should be added to the Symbol 26 factor for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost.

If the factors for a new model year are not displayed above, use the rates shown above for the latest model year multiplied by a factor of 1.05 for each model after the most recently displayed model year.

RATE STRUCTURE

MODEL YEAR/SYMBOL FACTORS

Collision

<u>Sym.</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>
1	0.72	0.68	0.65	0.62	0.59	0.56	0.54	0.51	0.48	0.46	0.44
2	0.82	0.78	0.74	0.70	0.67	0.63	0.60	0.57	0.54	0.53	0.50
3	0.89	0.85	0.81	0.77	0.73	0.70	0.66	0.63	0.60	0.57	0.54
4	0.95	0.90	0.86	0.82	0.78	0.74	0.71	0.67	0.63	0.61	0.58
5	0.98	0.93	0.89	0.85	0.81	0.77	0.74	0.71	0.67	0.63	0.61
6	1.03	0.98	0.93	0.89	0.84	0.81	0.77	0.73	0.70	0.66	0.63
7	1.09	1.04	0.99	0.94	0.90	0.85	0.82	0.78	0.74	0.71	0.67
8	1.16	1.10	1.05	1.00	0.95	0.91	0.86	0.82	0.78	0.74	0.71
10	1.20	1.14	1.09	1.04	0.99	0.94	0.90	0.86	0.82	0.78	0.74
11	1.26	1.20	1.14	1.09	1.03	0.99	0.94	0.90	0.85	0.82	0.77
12	1.33	1.27	1.21	1.15	1.10	1.04	0.99	0.94	0.90	0.85	0.82
13	1.39	1.32	1.26	1.20	1.14	1.09	1.04	0.99	0.94	0.90	0.85
14	1.48	1.41	1.34	1.28	1.22	1.16	1.11	1.05	1.00	0.95	0.91
15	1.57	1.49	1.42	1.35	1.29	1.22	1.17	1.12	1.06	1.02	0.96
16	1.65	1.58	1.50	1.43	1.36	1.30	1.23	1.18	1.12	1.07	1.02
17	1.75	1.67	1.59	1.51	1.44	1.37	1.31	1.24	1.18	1.12	1.07
18	1.84	1.75	1.67	1.59	1.51	1.44	1.37	1.31	1.24	1.18	1.12
19	1.94	1.85	1.76	1.68	1.60	1.52	1.44	1.38	1.31	1.24	1.19
20	2.03	1.93	1.84	1.75	1.67	1.59	1.51	1.44	1.37	1.31	1.24
21	2.11	2.01	1.91	1.82	1.73	1.65	1.57	1.50	1.42	1.36	1.30
22	2.22	2.11	2.01	1.91	1.82	1.73	1.65	1.58	1.51	1.43	1.37
23	2.36	2.25	2.14	2.04	1.94	1.85	1.76	1.68	1.60	1.51	1.44
24	2.55	2.43	2.31	2.20	2.10	2.00	1.90	1.80	1.71	1.63	1.56
25	2.83	2.70	2.57	2.45	2.33	2.22	2.12	2.01	1.91	1.82	1.74
26	3.11	2.96	2.82	2.69	2.56	2.44	2.32	2.21	2.10	2.01	1.91
27*	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.29	0.27	0.26	0.25

<u>Sym.</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>1995</u>	<u>1994</u>	<u>1993</u>	<u>1992</u>	<u>1991</u>	<u>1990</u>	<u>1989 &amp; Prior</u>
1	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.27	0.27	0.17
2	0.47	0.45	0.43	0.41	0.38	0.37	0.35	0.34	0.32	0.31	0.17
3	0.52	0.49	0.47	0.44	0.43	0.40	0.38	0.37	0.34	0.34	0.17
4	0.54	0.53	0.50	0.48	0.45	0.43	0.41	0.38	0.37	0.35	0.20
5	0.57	0.55	0.53	0.50	0.47	0.45	0.43	0.41	0.38	0.37	0.21
6	0.61	0.58	0.55	0.53	0.50	0.47	0.45	0.43	0.41	0.38	0.25
7	0.63	0.61	0.58	0.55	0.53	0.50	0.48	0.45	0.43	0.41	0.29
8	0.67	0.64	0.61	0.58	0.55	0.53	0.50	0.48	0.45	0.43	0.33
10	0.71	0.67	0.64	0.61	0.58	0.55	0.53	0.50	0.47	0.45	0.37
11	0.73	0.71	0.67	0.63	0.61	0.58	0.55	0.53	0.49	0.47	0.41
12	0.77	0.74	0.71	0.67	0.63	0.61	0.58	0.55	0.53	0.50	0.44
13	0.81	0.77	0.74	0.71	0.66	0.63	0.61	0.57	0.54	0.53	0.48
14	0.86	0.83	0.78	0.74	0.71	0.67	0.64	0.61	0.58	0.55	0.60
15	0.92	0.87	0.83	0.79	0.75	0.72	0.68	0.65	0.62	0.59	0.65
16	0.97	0.93	0.88	0.83	0.80	0.76	0.73	0.69	0.65	0.62	0.69
17	1.02	0.97	0.93	0.88	0.83	0.80	0.76	0.73	0.68	0.65	0.73
18	1.07	1.02	0.98	0.93	0.88	0.83	0.80	0.76	0.72	0.69	0.78
19	1.12	1.08	1.02	0.98	0.93	0.88	0.84	0.80	0.76	0.73	0.83
20	1.18	1.12	1.07	1.02	0.97	0.93	0.88	0.83	0.79	0.76	0.88
21	1.23	1.18	1.12	1.07	1.01	0.96	0.92	0.87	0.83	0.79	0.97
22	1.30	1.24	1.18	1.12	1.07	1.02	0.97	.092	0.87	0.83	
23	1.37	1.31	1.25	1.19	1.12	1.08	1.02	0.97	0.93	0.88	
24	1.48	1.41	1.35	1.28	1.22	1.16	1.11	1.05	1.00	0.95	
25	1.65	1.58	1.51	1.43	1.35	1.30	1.23	1.17	1.11	1.06	
26	1.82	1.73	1.65	1.57	1.50	1.42	1.35	1.29	1.22	1.16	
27*	0.24	0.23	0.21	0.21	0.20	0.19	0.18	0.16	0.16	0.15	

\*NOTE: The factor for the Symbol 27 should be added to the Symbol 26 factor for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost.

If the factors for a new model year are not displayed above, use the rates shown above for the latest model year multiplied by a factor of 1.05 for each model after the most recently displayed model year.

STATE PAGES

**UNINSURED MOTORISTS COVERAGE (Continued)**

Available Split and Single Limits of Bodily Injury or Bodily Injury and Property Damage Uninsured Motorists Coverage are as follows:

**BODILY INJURY  
UNINSURED MOTORISTS**

<b><u>TOTAL SPLIT LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
25/50	10	20
50/100	17	33
100/300	20	40
250/500	24	47
300/500	25	50
500/500	27	53
50/1M	31	61
1M/1M	33	65

**PROPERTY DAMAGE  
UNINSURED MOTORISTS**

<b><u>TOTAL LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
25000	7	13
50000	8	15
100000	9	18
250000	11	22
500000	14	28

**SINGLE LIMIT BODILY INJURY\*  
UNINSURED MOTORISTS**

<b><u>TOTAL SPLIT LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
50000	14	28
65000	16	31
100000	19	37
200000	22	44
300000	25	50
500000	30	59
1M	35	69

**SINGLE LIMIT BODILY INJURY\*  
& PROPERTY DAMAGE  
UNINSURED MOTORISTS**

<b><u>TOTAL LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
75000	23	45
100000	25	50
200000	29	57
300000	30	59
500000	32	63
1M	38	76

\* Not available in Hanover American

STATE PAGES

**UNDERINSURED MOTORISTS COVERAGE (Continued)**

Available Split and Single Limits of Bodily Injury Underinsured Motorist Coverage are as follows:

<b><u>TOTAL SPLIT LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>	<b><u>TOTAL LIMITS*</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
\$ 25/50	10	19	50000	13	26
50/100	15	30	100000	19	38
100/300	25	49	200000	28	55
250/500	34	68	300000	33	66
300/500	37	74	500000	44	88
500/500	41	81	1M	66	132
500/1M	48	96			
1M/1M	62	124			

\* Not available in Hanover American

**TOWING AND LABOR**

Coverage may be written only when Comprehensive (OTC - Other Than Collision) coverage is afforded. This coverage provides towing and labor for disabled vehicles. We will only pay for labor performed at the place of disablement. See state rate pages for the premium charge for each limit of coverage offered. This rate is on a per vehicle basis.

The annual rate per vehicle is as follows:

<b><u>Coverage per Occurrence</u></b>	<b><u>Rate per Vehicle</u></b>
\$25	\$ 8
50	10
75	12

For insureds that purchase Towing and Labor, Hanover enhances this coverage, at no additional charge, with the Ultimate Service endorsement. Ultimate Towing applies when an insured agrees to have their disabled vehicle towed to the nearest repair facility. Hanover will pay the reasonable cost of the tow not subject to the towing coverage limit. Ultimate Labor also covers up to the Towing and Labor coverage limit each time the insured's keys are lost, broken, or accidentally locked in their covered auto.

## ENDORSEMENT TABLE

USE THIS TABLE STARTING July 7, 2009

Form #	Edition	Title - Mandatory
GU 224A	07 83	Notice Concerning Fire Losses – Arkansas PA-123
PP 03 26	06 94	Liability Coverage Exclusion Endorsement
PP 00 01	06 98	Personal Auto Policy
PP 03 01	08 86	Federal Employees Using Autos in Government Business
PP 13 01	12 99	Coverage for Damage to Your Auto Exclusion Endorsement
231-1019		Important Policyholder Information - Arkansas
231-2620	05 08	Amendment of Policy Provisions – Arkansas
231-2680*	08 08	Ultimate Service
231-2698	05 08	Connections Total Household Rewards
IL 09 09	03 98	Arkansas Notice – Personal Auto Policy Part D – Coverage for Damage to Your Auto
PP 13 85	06 03	Arkansas Notice
831-0007	08 00	Signature Page
<b>Title - Optional</b>		
PP 03 03	04 86	Towing and Labor Coverage
PP 03 05	08 86	Loss Payable Clause
PP 03 06	06 94	Extended Non-Owned Automobile Coverage
PP 03 07	06 98	Trailer/Camper Body Coverage (Maximum Limit of Liability)
PP 03 08	06 94	Coverage for Damage to Your Auto (Stated Amount Maximum Limit of Liability)
PP 03 09	06 98	Single Liability Limit
PP 03 13	06 98	Coverage for Excess Sound Reproducing Equipment, Audio, Visual & Data Electronic Equipment
PP 03 18	06 98	Customizing Equipment Coverage
PP 03 19	08 86	Additional Insured - Lessor
PP 03 21	06 98	Limited Mexico Coverage
PP 03 34	06 98	Joint Ownership Coverage
PP 03 35	09 93	Auto Loan/Lease Coverage
PP 03 74	06 98	Certificate of Insurance Trusts- Arkansas
<b>TITLE - PERSONAL INJURY PROTECTION (PIP)</b>		
PP 05 82	10 07	Personal Injury Protection Coverage - Arkansas
<b>TITLE - UNINSURED/UNDERINSURED MOTORISTS</b>		
PP 04 01	06 98	Single Uninsured Motorists Limit
PP 04 02	06 98	Single Underinsured Motorists Limit
PP 04 34	10 07	Underinsured Motorists Coverage – Arkansas
231-2201	10 07	Uninsured Motorists Coverage - Arkansas
<b>TITLE - HANOVER SPECIAL COVERAGES</b>		
PP 03 02	06 98	Optional Limits Transportation Expenses Coverage
231-0642		Auto Windshield Glass Repair (Special Waiver of Deductible)
<b>NOTICES TO POLICYHOLDER AND MISCELLANEOUS</b>		
231-1863	8-99	Important Notice, change in Minimum Financial Responsibility Limits. (10-1-1999 to 9-30-2000)
231-1878	12 99	Advisory Notice to Policyholders (Diminution of Value)
231-2030		New Policyholder Notification
SIG-0001	06 05	Hanover Signature Page
SIG-0002	06 05	Hanover American Signature Page
SIG-0003	06 05	Massachusetts Bay Signature Page

**\* IS CHANGED ITEM - Your in-force business will be automatically updated for changed forms.**  
Immediately order material required for your new business.

STATE PAGES

**OPTIONAL TRANSPORTATION EXPENSE COVERAGE (RENTAL REIMBURSEMENT) -RR**

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:  
 \$30/900  
 \$40/1200  
 \$50/1500
2. Rating  
 The provisions of Rule 20. Classifications and Rule 19. Safe Driver Insurance Plan do not apply to the rates for this coverage.

This coverage may be purchased at the rates shown below. Limits shown below are the limit per day with a per occurrence limit.

<u>LIMITS</u>	<u>ANNUAL RATE PER VEHICLE</u>
\$30/900	\$22
\$40/1200	\$40
\$50/1500	\$60

Transportation Expense Coverage may only be written when Other Than Collision Coverage is afforded.

**Note:** There is incidental coverage provided under Other Than Collision for the total theft of a vehicle defined as your covered auto (\$20/600). There is a 48-hour waiting period after the theft that applies before coverage is provided.

3. Endorsement  
 Attach the Optional Increased Limits Transportation Expenses Coverage endorsement to the policy.

The above transportation expense coverage is enhanced, at no additional charge, with the Ultimate Service endorsement. Ultimate Rental applies when an insured has a covered loss, opts to use Hanover's preferred rental provider, and agrees to have their vehicle repaired at a Hanover Express Claim shop. Hanover will pay the rental expense of a substitute auto up to the daily selected rental limit for as long as it reasonably takes to repair the damaged vehicle. This enhanced coverage is subject to a maximum payment of \$3,000 per occurrence.

**EXTENDED NON-OWNED LIABILITY COVERAGE -ENO**

Liability coverage may be extended to the named insured in the policy who is furnished an auto for regular use but is not employed by a garage:

When there is Primary Liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the flat premium shown in the table below:

	<b><u>Bodily Injury</u></b>	<b><u>Property Damage</u></b>	<b><u>Single Limit</u></b>
Semi-annual	\$3	Incl.	\$3
Annual	\$6	Incl.	\$6

Rates are not subject to classification rating or modification by any rating plan.

STATE PAGES

**UNDERINSURED MOTORISTS COVERAGE (Continued)**

Available Split and Single Limits of Bodily Injury Underinsured Motorist Coverage are as follows:

<b><u>TOTAL SPLIT LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>	<b><u>TOTAL LIMITS*</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
\$ 25/50	10	19	50000	13	26
50/100	15	30	100000	19	38
100/300	25	49	200000	28	55
250/500	34	68	300000	33	66
300/500	37	74	500000	44	88
500/500	41	81	1M	66	132
500/1M	48	96			
1M/1M	62	124			

\* Not available in Hanover American

**TOWING AND LABOR**

Coverage may be written only when Comprehensive (OTC - Other Than Collision) coverage is afforded. This coverage provides towing and labor for disabled vehicles. We will only pay for labor performed at the place of disablement. See state rate pages for the premium charge for each limit of coverage offered. This rate is on a per vehicle basis.

The annual rate per vehicle is as follows:

<b><u>Coverage per Occurrence</u></b>	<b><u>Rate per Vehicle</u></b>
\$25	\$ 8
50	10
75	12

For insureds that purchase Towing and Labor, Hanover enhances this coverage, at no additional charge, with the Ultimate Service endorsement. Ultimate Towing applies when an insured agrees to have their disabled vehicle towed to the nearest repair facility. Hanover will pay the reasonable cost of the tow not subject to the towing coverage limit. Ultimate Labor also covers up to the Towing and Labor coverage limit each time the insured's keys are lost, broken, or accidentally locked in their covered auto.

**ANNOUNCEMENT OF REVISIONS**

**MANUAL**

**STATE OF ARKANSAS**

**AUTOMOBILE MANUAL PAGES INCLUDED HEREWITH:**

- Endorsement Table .....End-1
- Rate Structure Pages .....RS-5 thru RS-8
- State Pages .....12, 28, 30

**SUMMARY OF CHANGE**

- Replaced Ultimate Service 231-2680 0408 with 231-2680 0808
- Removed Arkansas Notice IL 0909 0398
- Removed Waiver of Collision Deductible Endorsement 221-4992 0686
- Revised Base Rates by Coverage
- Introduced Model Year Symbol Factors for 2010
- Revised Optional Transportation Expense Coverage Rule
- Revised Towing and Labor Rule

**EFFECTIVE DATE: July 7, 2009 for Renewal Business**

**THE HANOVER INSURANCE GROUP  
440 LINCOLN STREET  
WORCESTER, MASSACHUSETTS 01653**

SERFF Tracking Number: HNVR-126119405 State: Arkansas  
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: PA-AR-09204-01R  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private PassengerAuto  
Project Name/Number: Legacy Auto/PA-AR-09204-01R

## Supporting Document Schedules

**Satisfied -Name:** A-1 Private Passenger Auto  
Abstract  
**Review Status:** Filed 05/04/2009

**Comments:**

**Attachments:**

Form A-1 Hanover.pdf  
Form A-1 Mass Bay.pdf  
Form A-1 Hanover American.pdf

**Satisfied -Name:** APCS-Auto Premium Comparison  
Survey  
**Review Status:** Filed 05/04/2009

**Comments:**

We have attached both the excel and .pdf versions so they can be viewed in SERFF.

**Attachments:**

Hanover American APCS.xls  
Hanover APCS.xls  
Mass Bay APCS.xls  
Hanover American APCS.pdf  
Hanover APCS.pdf  
Mass Bay APCS.pdf

**Satisfied -Name:** NAIC loss cost data entry document  
**Review Status:** Filed 05/04/2009

**Comments:**

**Attachments:**

FORM RF-1 Rate Filing Abstract - Hanover.pdf  
FORM RF-1 Rate Filing Abstract - Mass Bay.pdf  
FORM RF-1 Rate Filing Abstract - Hanover American.pdf

**Bypassed -Name:** NAIC Loss Cost Filing Document  
for OTHER than Workers' Comp  
**Review Status:** Filed 05/04/2009

*SERFF Tracking Number:*      *HNVR-126119405*                      *State:*                      *Arkansas*  
*First Filing Company:*      *Hanover American Insurance Company, ...*      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *PA-AR-09204-01R*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Private PassengerAuto*  
*Project Name/Number:*      *Legacy Auto/PA-AR-09204-01R*

**Bypass Reason:**      Not applicable to this filing

**Comments:**

SERFF Tracking Number: HNVN-126119405 State: Arkansas  
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: PA-AR-09204-01R  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Private PassengerAuto  
Project Name/Number: Legacy Auto/PA-AR-09204-01R

**Review Status:**

**Satisfied -Name:** Actuarial Memo & Support

Filed

05/04/2009

**Comments:**

**Attachment:**

Actuarial Memo & Support.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Hanover Insurance Company  
 NAIC # (including group #) 0088-22292

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No  
 If yes, list the areas: n/a

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

- |   |         |
|---|---------|
| a. Driver over 55                                     | 10 %    |
| b. Good Student Discount                              | 0-25%   |
| c. Multi-car Discount                                 | 12-30 % |
| d. Accident Free Discount*                            | n/a     |
| Please Specify Qualification for Discount: <u>n/a</u> | 0 %     |
| <hr/>   |         |
| e. Anti-Theft Discount                                | 5-15 %  |
| f. Other (specify)                                    |         |
| <u>Motor Vehicle Accident Prevention</u>              | 10 %    |
| <u>Account Credit</u>                                 | 10 %    |
| <u>Passive Restraint</u>                              | 20-30 % |
| <u>Anti-Lock Braking System</u>                       | 5 %     |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? \$3.00

7. Does your company utilize a tiered rating plan?  Yes  No  
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
Hanover Insurance – Standard Program	30% higher than Preferred Program	\$183,485.00
Massachusetts Bay Insurance – Preferred		\$692,702.00
Hanover American Insurance – Superior	10% lower than Preferred Program	\$518,769.00

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

*Deborah L. Toczylowski*

\_\_\_\_\_  
 Signature  
 Deborah L. Toczylowski  
 \_\_\_\_\_  
 Printed Name  
 Associate Actuary  
 \_\_\_\_\_  
 Title  
 508-855-8143  
 \_\_\_\_\_  
 Telephone Number  
 dtoczylowsk@hanover.com  
 \_\_\_\_\_  
 Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Massachusetts Bay Insurance Company  
 NAIC # (including group #) 0088-22306

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No  
 If yes, list the areas: n/a

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

- |   |         |
|---|---------|
| a. Driver over 55                                     | 10 %    |
| b. Good Student Discount                              | 0-25 %  |
| c. Multi-car Discount                                 | 12-30 % |
| d. Accident Free Discount*                            | n/a     |
| Please Specify Qualification for Discount: <u>n/a</u> | 0 %     |
| <hr/>   |         |
| e. Anti-Theft Discount                                | 5-15 %  |
| f. Other (specify)                                    |         |
| <u>Motor Vehicle Accident Prevention</u>              | 10 %    |
| <u>Account Credit</u>                                 | 10 %    |
| <u>Passive Restraint</u>                              | 20-30 % |
| <u>Anti-Lock Braking System</u>                       | 5 %     |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? \$3.00

7. Does your company utilize a tiered rating plan?  Yes  No  
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
Hanover Insurance – Standard Program	30% higher than Preferred Program	\$183,485.00
Massachusetts Bay Insurance – Preferred		\$692,702.00
Hanover American Insurance – Superior	10% lower than Preferred Program	\$518,769.00

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

*Deborah L. Toczylowski*

\_\_\_\_\_  
 Signature  
 Deborah L. Toczylowski  
 Printed Name  
 Associate Actuary  
 Title  
 508-855-8143  
 Telephone Number  
[dtoczylowsk@hanover.com](mailto:dtoczylowsk@hanover.com)  
 Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Hanover American Insurance Company  
 NAIC # (including group #) 0088-36067

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No  
 If yes, list the areas: n/a

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

- |   |         |
|---|---------|
| a. Driver over 55                                     | 10 %    |
| b. Good Student Discount                              | 0-25 %  |
| c. Multi-car Discount                                 | 12-30 % |
| d. Accident Free Discount*                            | n/a     |
| Please Specify Qualification for Discount: <u>n/a</u> | 0 %     |
| <hr/>   |         |
| e. Anti-Theft Discount                                | 5-15 %  |
| f. Other (specify)                                    |         |
| <u>Motor Vehicle Accident Prevention</u>              | 10 %    |
| <u>Account Credit</u>                                 | 10 %    |
| <u>Passive Restraint</u>                              | 20-30 % |
| <u>Anti-Lock Braking System</u>                       | 5 %     |

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
 If so, what is the fee for installment payments? \$3.00

7. Does your company utilize a tiered rating plan?  Yes  No  
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
Hanover Insurance – Standard Program	30% higher than Preferred Program	\$183,485.00
Massachusetts Bay Insurance – Preferred		\$692,702.00
Hanover American Insurance – Superior	10% lower than Preferred Program	\$518,769.00

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

*Deborah L. Toczylowski*

\_\_\_\_\_  
 Signature  
 Deborah L. Toczylowski  
 \_\_\_\_\_  
 Printed Name  
 Associate Actuary  
 \_\_\_\_\_  
 Title  
 508-855-8143  
 \_\_\_\_\_  
 Telephone Number  
 dtoczylowsk@hanover.com  
 \_\_\_\_\_  
 Email address

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

NAIC Number: 0088-36064  
 Company Name: Hanover American Insurance Company  
 Contact Person: Eleanor Doherty  
 Telephone No.: 508-855-3251  
 Email Address: [elfdoherty@hanover.com](mailto:elfdoherty@hanover.com)  
 Effective Date: 07/07/2009

**Assumptions to Use:**  
 1 **Liability** -Minimum \$25,000 per person  
 2 **Bodily Injury** \$50,000 per accident  
    \$25,000 per accident  
 3 **Property Damage** \$100 deductible per accident  
 4 **Comprehensive & Collision** \$250 deductible per accident  
 5 **The insured has elected to accept:**  
    Uninsured motorist property and bodily injury equal to liability coverage  
    Underinsured bodily injury equal to liability coverage  
 6 **Personal Injury Protection** of \$5,000 for medical, loss  
    wages according to statute and \$5,000 accidental death  
 7 **If male and female rates are different, use the highest of the two**

**Submit to:** Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
**Telephone:** 501-371-2800  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit  
 on a compact disk

DISCOUNTS OFFERED:  
 PASSIVE RESTRAINT/AIRBAG 

20-30 (Med Pay)	%
10	%

  
 AUTO/HOMEOWNERS 

0-25	%
5-15 (Comp)	%

  
 GOOD STUDENT 

10 (all but comp)	%
14 (Coll)	%

  
 ANTI-THEFT DEVICE  
 Over 55 Defensive Driver Discount  
 \$250/\$500 Deductible Comp./Coll.

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$749	\$901	\$473	\$473	\$2,048	\$2,462	\$1,293	\$1,293	\$2,100	\$2,525	\$1,326	\$1,326	\$898	\$1,080	\$567	\$567	\$1,914	\$2,301	\$1,209	\$1,209	
	Minimum Liability with Comprehensive and Collision		\$1,309	\$1,574	\$827	\$827	\$2,692	\$3,236	\$1,700	\$1,700	\$2,631	\$3,163	\$1,661	\$1,661	\$1,542	\$1,854	\$974	\$974	\$2,545	\$3,059	\$1,607	\$1,607	
	100/300/50 Liability with Comprehensive and Collision		\$1,441	\$1,732	\$910	\$910	\$2,849	\$3,425	\$1,799	\$1,799	\$2,830	\$3,401	\$1,786	\$1,786	\$1,699	\$2,043	\$1,073	\$1,073	\$2,691	\$3,235	\$1,699	\$1,699	
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$749	\$901	\$473	\$473	\$2,048	\$2,462	\$1,293	\$1,293	\$2,100	\$2,525	\$1,326	\$1,326	\$898	\$1,080	\$567	\$567	\$1,914	\$2,301	\$1,209	\$1,209	
	Minimum Liability with Comprehensive and Collision		\$1,564	\$1,880	\$988	\$988	\$2,985	\$3,588	\$1,885	\$1,885	\$2,872	\$3,452	\$1,813	\$1,813	\$1,835	\$2,206	\$1,159	\$1,159	\$2,834	\$3,406	\$1,789	\$1,789	
	100/300/50 Liability with Comprehensive and Collision		\$1,696	\$2,039	\$1,071	\$1,071	\$3,142	\$3,777	\$1,984	\$1,984	\$3,070	\$3,691	\$1,938	\$1,938	\$1,992	\$2,395	\$1,258	\$1,258	\$2,980	\$3,582	\$1,881	\$1,881	
2003 Honda Odyssey "EX"	Minimum Liability		\$749	\$901	\$473	\$473	\$2,048	\$2,462	\$1,293	\$1,293	\$2,100	\$2,525	\$1,326	\$1,326	\$898	\$1,080	\$567	\$567	\$1,914	\$2,301	\$1,209	\$1,209	
	Minimum Liability with Comprehensive and Collision		\$1,521	\$1,828	\$960	\$960	\$2,938	\$3,531	\$1,855	\$1,855	\$2,833	\$3,405	\$1,789	\$1,789	\$1,788	\$2,149	\$1,129	\$1,129	\$2,785	\$3,347	\$1,758	\$1,758	
	100/300/50 Liability with Comprehensive and Collision		\$1,653	\$1,987	\$1,043	\$1,043	\$3,095	\$3,720	\$1,954	\$1,954	\$3,032	\$3,644	\$1,914	\$1,914	\$1,945	\$2,338	\$1,228	\$1,228	\$2,931	\$3,523	\$1,850	\$1,850	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$749	\$901	\$473	\$473	\$2,048	\$2,462	\$1,293	\$1,293	\$2,100	\$2,525	\$1,326	\$1,326	\$898	\$1,080	\$567	\$567	\$1,914	\$2,301	\$1,209	\$1,209	
	Minimum Liability with Comprehensive and Collision		\$1,647	\$1,979	\$1,040	\$1,040	\$3,082	\$3,705	\$1,946	\$1,946	\$2,949	\$3,544	\$1,862	\$1,862	\$1,932	\$2,323	\$1,220	\$1,220	\$2,926	\$3,518	\$1,848	\$1,848	
	100/300/50 Liability with Comprehensive and Collision		\$1,779	\$2,138	\$1,123	\$1,123	\$3,240	\$3,894	\$2,045	\$2,045	\$3,147	\$3,783	\$1,987	\$1,987	\$2,090	\$2,512	\$1,319	\$1,319	\$3,073	\$3,694	\$1,940	\$1,940	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$749	\$901	\$473	\$473	\$2,048	\$2,462	\$1,293	\$1,293	\$2,100	\$2,525	\$1,326	\$1,326	\$898	\$1,080	\$567	\$567	\$1,914	\$2,301	\$1,209	\$1,209	
	Minimum Liability with Comprehensive and Collision		\$1,733	\$2,083	\$1,094	\$1,094	\$3,183	\$3,826	\$2,010	\$2,010	\$3,027	\$3,639	\$1,911	\$1,911	\$2,033	\$2,444	\$1,284	\$1,284	\$3,024	\$3,635	\$1,909	\$1,909	
	100/300/50 Liability with Comprehensive and Collision		\$1,865	\$2,242	\$1,177	\$1,177	\$3,340	\$4,015	\$2,109	\$2,109	\$3,226	\$3,877	\$2,036	\$2,036	\$2,190	\$2,633	\$1,383	\$1,383	\$3,170	\$3,811	\$2,001	\$2,001	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$749	\$901	\$473	\$473	\$2,048	\$2,462	\$1,293	\$1,293	\$2,100	\$2,525	\$1,326	\$1,326	\$898	\$1,080	\$567	\$567	\$1,914	\$2,301	\$1,209	\$1,209	
	Minimum Liability with Comprehensive and Collision		\$1,431	\$1,720	\$904	\$904	\$2,834	\$3,406	\$1,789	\$1,789	\$2,744	\$3,299	\$1,733	\$1,733	\$1,684	\$2,024	\$1,063	\$1,063	\$2,682	\$3,223	\$1,693	\$1,693	
	100/300/50 Liability with Comprehensive and Collision		\$1,563	\$1,879	\$987	\$987	\$2,991	\$3,595	\$1,888	\$1,888	\$2,943	\$3,537	\$1,858	\$1,858	\$1,841	\$2,213	\$1,162	\$1,162	\$2,828	\$3,400	\$1,785	\$1,785	

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

NAIC Number: 0088-22292  
 Company Name: Hanover Insurance Company  
 Contact Person: Eleanor Doherty  
 Telephone No.: 508-855-3251  
 Email Address: [elfdoherty@hanover.com](mailto:elfdoherty@hanover.com)  
 Effective Date: 07/07/2009

**Assumptions to Use:**

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident  
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 **If male and female rates are different, use the highest of the two**

**Submit to:** Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
**Telephone:** 501-371-2800  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

**DISCOUNTS OFFERED:**

PASSIVE RESTRAINT/AIRBAG	20-30 (Med Pay) %
AUTO/HOMEOWNERS	10 %
GOOD STUDENT	0-25 %
ANTI-THEFT DEVICE	5-15 (Comp) %
Over 55 Defensive Driver Discount	10 (all but comp) %
\$250/\$500 Deductible Comp./Coll.	14 (Coll) %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	\$1,230	\$1,478	\$683	\$683	\$1,474	\$1,772	\$819	\$819	\$1,897	\$2,280	\$1,054	\$1,054	\$1,474	\$1,772	\$819	\$819	\$1,297	\$1,560
	Minimum Liability with Comprehensive and Collision	\$2,149	\$2,583	\$1,194	\$1,194	\$2,531	\$3,042	\$1,406	\$1,406	\$2,768	\$3,327	\$1,538	\$1,538	\$2,531	\$3,042	\$1,406	\$1,406	\$2,332	\$2,803	\$1,296	\$1,296		
	100/300/50 Liability with Comprehensive and Collision	\$2,366	\$2,844	\$1,314	\$1,314	\$2,790	\$3,353	\$1,550	\$1,550	\$3,094	\$3,719	\$1,719	\$1,719	\$2,790	\$3,353	\$1,550	\$1,550	\$2,573	\$3,092	\$1,429	\$1,429		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$1,230	\$1,478	\$683	\$683	\$1,474	\$1,772	\$819	\$819	\$1,897	\$2,280	\$1,054	\$1,054	\$1,474	\$1,772	\$819	\$819	\$1,297	\$1,560	\$721	\$721		
	Minimum Liability with Comprehensive and Collision	\$2,568	\$3,086	\$1,426	\$1,426	\$3,012	\$3,621	\$1,673	\$1,673	\$3,163	\$3,802	\$1,757	\$1,757	\$3,012	\$3,621	\$1,673	\$1,673	\$2,807	\$3,374	\$1,559	\$1,559		
	100/300/50 Liability with Comprehensive and Collision	\$2,784	\$3,347	\$1,547	\$1,547	\$3,271	\$3,931	\$1,817	\$1,817	\$3,489	\$4,194	\$1,938	\$1,938	\$3,271	\$3,931	\$1,817	\$1,817	\$3,047	\$3,663	\$1,693	\$1,693		
2003 Honda Odyssey "EX"	Minimum Liability	\$1,230	\$1,478	\$683	\$683	\$1,474	\$1,772	\$819	\$819	\$1,897	\$2,280	\$1,054	\$1,054	\$1,474	\$1,772	\$819	\$819	\$1,297	\$1,560	\$721	\$721		
	Minimum Liability with Comprehensive and Collision	\$2,496	\$3,000	\$1,387	\$1,387	\$2,934	\$3,527	\$1,630	\$1,630	\$3,099	\$3,725	\$1,722	\$1,722	\$2,934	\$3,527	\$1,630	\$1,630	\$2,726	\$3,277	\$1,515	\$1,515		
	100/300/50 Liability with Comprehensive and Collision	\$2,713	\$3,261	\$1,507	\$1,507	\$3,193	\$3,837	\$1,774	\$1,774	\$3,425	\$4,117	\$1,903	\$1,903	\$3,193	\$3,837	\$1,774	\$1,774	\$2,967	\$3,566	\$1,648	\$1,648		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$1,230	\$1,478	\$683	\$683	\$1,474	\$1,772	\$819	\$819	\$1,897	\$2,280	\$1,054	\$1,054	\$1,474	\$1,772	\$819	\$819	\$1,297	\$1,560	\$721	\$721		
	Minimum Liability with Comprehensive and Collision	\$2,703	\$3,249	\$1,502	\$1,502	\$3,172	\$3,813	\$1,762	\$1,762	\$3,289	\$3,953	\$1,827	\$1,827	\$3,172	\$3,813	\$1,762	\$1,762	\$2,959	\$3,557	\$1,644	\$1,644		
	100/300/50 Liability with Comprehensive and Collision	\$2,920	\$3,509	\$1,622	\$1,622	\$3,430	\$4,123	\$1,906	\$1,906	\$3,615	\$4,345	\$2,008	\$2,008	\$3,430	\$4,123	\$1,906	\$1,906	\$3,199	\$3,846	\$1,777	\$1,777		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$1,230	\$1,478	\$683	\$683	\$1,474	\$1,772	\$819	\$819	\$1,897	\$2,280	\$1,054	\$1,054	\$1,474	\$1,772	\$819	\$819	\$1,297	\$1,560	\$721	\$721		
	Minimum Liability with Comprehensive and Collision	\$2,844	\$3,419	\$1,580	\$1,580	\$3,337	\$4,011	\$1,854	\$1,854	\$3,418	\$4,108	\$1,899	\$1,899	\$3,337	\$4,011	\$1,854	\$1,854	\$3,119	\$3,749	\$1,733	\$1,733		
	100/300/50 Liability with Comprehensive and Collision	\$3,061	\$3,680	\$1,701	\$1,701	\$3,596	\$4,322	\$1,998	\$1,998	\$3,744	\$4,500	\$2,080	\$2,080	\$3,596	\$4,322	\$1,998	\$1,998	\$3,359	\$4,038	\$1,866	\$1,866		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$1,230	\$1,478	\$683	\$683	\$1,474	\$1,772	\$819	\$819	\$1,897	\$2,280	\$1,054	\$1,054	\$1,474	\$1,772	\$819	\$819	\$1,297	\$1,560	\$721	\$721		
	Minimum Liability with Comprehensive and Collision	\$2,349	\$2,824	\$1,305	\$1,305	\$2,764	\$3,322	\$1,535	\$1,535	\$2,954	\$3,550	\$1,641	\$1,641	\$2,764	\$3,322	\$1,535	\$1,535	\$2,557	\$3,074	\$1,421	\$1,421		
	100/300/50 Liability with Comprehensive and Collision	\$2,566	\$3,084	\$1,426	\$1,426	\$3,022	\$3,633	\$1,679	\$1,679	\$3,280	\$3,942	\$1,822	\$1,822	\$3,022	\$3,633	\$1,679	\$1,679	\$2,798	\$3,363	\$1,554	\$1,554		

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified August 2005

NAIC Number: 0088-22306  
 Company Name: Mass Bay Insurance Company  
 Contact Person: Eleanor Doherty  
 Telephone No.: 508-855-3251  
 Email Address: elfdoherty@hanover.com  
 Effective Date: 07/07/2009

**Assumptions to Use:**  
 1 **Liability** -Minimum \$25,000 per person  
 2 **Bodily Injury** \$50,000 per accident  
     \$25,000 per accident  
 3 **Property Damage** \$100 deductible per accident  
 4 **Comprehensive & Collision** \$250 deductible per accident  
 5 **The insured has elected to accept:**  
     Uninsured motorist property and bodily injury equal to liability coverage  
     Underinsured bodily injury equal to liability coverage  
 6 **Personal Injury Protection** of \$5,000 for medical, loss  
     wages according to statute and \$5,000 accidental death  
 7 **If male and female rates are different, use the highest of the two**

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 1200 West Third Street  
 Little Rock, AR 72201-1904  
**Telephone:** 501-371-2800  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-30 (Med Pay) %
AUTO/HOMEOWNERS	10 %
GOOD STUDENT	0-25 %
ANTI-THEFT DEVICE	5-15 (Comp) %
Over 55 Defensive Driver Discount	10 (all but comp) %
\$250/\$500 Deductible Comp./Coll.	14 (Coll) %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	\$749	\$901	\$473	\$473	\$898	\$1,080	\$567	\$567	\$1,156	\$1,389	\$730	\$730	\$898	\$1,080	\$567	\$567	\$790	\$950
	Minimum Liability with Comprehensive and Collision	\$1,309	\$1,574	\$827	\$827	\$1,542	\$1,854	\$974	\$974	\$1,686	\$2,027	\$1,065	\$1,065	\$1,542	\$1,854	\$974	\$974	\$1,421	\$1,708	\$897	\$897		
	100/300/50 Liability with Comprehensive and Collision	\$1,441	\$1,732	\$910	\$910	\$1,699	\$2,043	\$1,073	\$1,073	\$1,885	\$2,266	\$1,190	\$1,190	\$1,699	\$2,043	\$1,073	\$1,073	\$1,567	\$1,884	\$989	\$989		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$749	\$901	\$473	\$473	\$898	\$1,080	\$567	\$567	\$1,156	\$1,389	\$730	\$730	\$898	\$1,080	\$567	\$567	\$790	\$950	\$499	\$499		
	Minimum Liability with Comprehensive and Collision	\$1,564	\$1,880	\$988	\$988	\$1,835	\$2,206	\$1,159	\$1,159	\$1,927	\$2,316	\$1,217	\$1,217	\$1,835	\$2,206	\$1,159	\$1,159	\$1,710	\$2,055	\$1,080	\$1,080		
	100/300/50 Liability with Comprehensive and Collision	\$1,696	\$2,039	\$1,071	\$1,071	\$1,992	\$2,395	\$1,258	\$1,258	\$2,126	\$2,555	\$1,342	\$1,342	\$1,992	\$2,395	\$1,258	\$1,258	\$1,856	\$2,231	\$1,172	\$1,172		
2003 Honda Odyssey "EX"	Minimum Liability	\$749	\$901	\$473	\$473	\$898	\$1,080	\$567	\$567	\$1,156	\$1,389	\$730	\$730	\$898	\$1,080	\$567	\$567	\$790	\$950	\$499	\$499		
	Minimum Liability with Comprehensive and Collision	\$1,521	\$1,828	\$960	\$960	\$1,788	\$2,149	\$1,129	\$1,129	\$1,888	\$2,270	\$1,192	\$1,192	\$1,788	\$2,149	\$1,129	\$1,129	\$1,661	\$1,996	\$1,049	\$1,049		
	100/300/50 Liability with Comprehensive and Collision	\$1,653	\$1,987	\$1,043	\$1,043	\$1,945	\$2,338	\$1,228	\$1,228	\$2,087	\$2,508	\$1,317	\$1,317	\$1,945	\$2,338	\$1,228	\$1,228	\$1,807	\$2,172	\$1,141	\$1,141		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$749	\$901	\$473	\$473	\$898	\$1,080	\$567	\$567	\$1,156	\$1,389	\$730	\$730	\$898	\$1,080	\$567	\$567	\$790	\$950	\$499	\$499		
	Minimum Liability with Comprehensive and Collision	\$1,647	\$1,979	\$1,040	\$1,040	\$1,932	\$2,323	\$1,220	\$1,220	\$2,004	\$2,409	\$1,265	\$1,265	\$1,932	\$2,323	\$1,220	\$1,220	\$1,803	\$2,167	\$1,138	\$1,138		
	100/300/50 Liability with Comprehensive and Collision	\$1,779	\$2,138	\$1,123	\$1,123	\$2,090	\$2,512	\$1,319	\$1,319	\$2,202	\$2,647	\$1,390	\$1,390	\$2,090	\$2,512	\$1,319	\$1,319	\$1,949	\$2,343	\$1,230	\$1,230		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$749	\$901	\$473	\$473	\$898	\$1,080	\$567	\$567	\$1,156	\$1,389	\$730	\$730	\$898	\$1,080	\$567	\$567	\$790	\$950	\$499	\$499		
	Minimum Liability with Comprehensive and Collision	\$1,733	\$2,083	\$1,094	\$1,094	\$2,033	\$2,444	\$1,284	\$1,284	\$2,082	\$2,503	\$1,315	\$1,315	\$2,033	\$2,444	\$1,284	\$1,284	\$1,900	\$2,284	\$1,200	\$1,200		
	100/300/50 Liability with Comprehensive and Collision	\$1,865	\$2,242	\$1,177	\$1,177	\$2,190	\$2,633	\$1,383	\$1,383	\$2,281	\$2,742	\$1,440	\$1,440	\$2,190	\$2,633	\$1,383	\$1,383	\$2,046	\$2,460	\$1,292	\$1,292		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$749	\$901	\$473	\$473	\$898	\$1,080	\$567	\$567	\$1,156	\$1,389	\$730	\$730	\$898	\$1,080	\$567	\$567	\$790	\$950	\$499	\$499		
	Minimum Liability with Comprehensive and Collision	\$1,431	\$1,720	\$904	\$904	\$1,684	\$2,024	\$1,063	\$1,063	\$1,799	\$2,163	\$1,136	\$1,136	\$1,684	\$2,024	\$1,063	\$1,063	\$1,558	\$1,873	\$984	\$984		
	100/300/50 Liability with Comprehensive and Collision	\$1,563	\$1,879	\$987	\$987	\$1,841	\$2,213	\$1,162	\$1,162	\$1,998	\$2,402	\$1,261	\$1,261	\$1,841	\$2,213	\$1,162	\$1,162	\$1,704	\$2,049	\$1,076	\$1,076		

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	<b>PA-AR-09204-01R</b>
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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3.	Company Name	Company NAIC Number
	<b>A. The Hanover Insurance Company</b>	<b>B. 0088-22292</b>

4.	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
	<b>A. 19.0 Personal Auto</b>	<b>B. 19.0001 Private Passenger Auto</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	<b>5.9%</b>	<b>3.5%</b>					
Property Damage	<b>29.0%</b>	<b>13.0%</b>					
Combined Single Limit	*	<b>7.2%</b>					
Uninsured Motorist	<b>5.8%</b>	<b>5.5%</b>					
Medical Payments	<b>10.7%</b>	<b>5.0%</b>					
Comprehensive	<b>20.9%</b>	<b>10.0%</b>					
Collision	<b>-3.5%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>9.2%</b>	<b>5.3%</b>					

6. 5 Year History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2004	772	5.0%	05/01/2004	1,229,581	776,739	63.2%	63.0%
2005	591	3.5%	05/01/2005	946,996	443,580	46.8%	62.6%
2006	462	2.0%	10/01/2006	749,584	404,669	54.0%	54.4%
2007	268	3.0%	07/15/2007	547,148	278,920	51.0%	49.1%
2008	127	5.0%	07/07/2008	272,397	111,492	40.9%	56.2%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	<b>15.0%</b>	<b>15.1%</b>
B. General Expense	<b>10.2%</b>	<b>9.9%</b>
C. Taxes, License & Fees	<b>3.2%</b>	<b>3.1%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>	<b>5.0%</b>
E. Other (explain)		
<b>Residual Mkt</b>	<b>0.2%</b>	<b>0.2%</b>
<b>ULAE</b>	<b>9.9%</b>	<b>13.4%</b>
<b>F. TOTAL</b>	<b>43.4%</b>	<b>46.7%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.   7.5%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.   4.1%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

\*Note: The indication for BICSL & PDCSL is included with BI & PD indications.

PC RLC

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**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	PA-AR-09204-01R
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	<b>A.</b> Massachusetts Bay Insurance Company	<b>B.</b>	<b>0088-22306</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	<b>A.</b> 19.0 Personal Auto	<b>B.</b>	<b>19.0001 Private Passenger Auto</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.9%	3.5%					
Property Damage	29.0%	13.0%					
Combined Single Limit	*	7.2%					
Uninsured Motorist	5.8%	5.5%					
Medical Payments	10.7%	5.0%					
Comprehensive	20.9%	10.0%					
Collision	-3.5%	0.0%					
<b>TOTAL OVERALL EFFECT</b>	<b>9.2%</b>	<b>5.0%</b>					

6. 5 Year History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2004	2976	5.0%	05/01/2004	3,792,880	2,041,738	53.8%	60.1%
2005	2715	3.5%	05/01/2005	3,541,821	1,330,703	37.6%	56.2%
2006	2274	2.0%	10/01/2006	3,112,105	1,162,928	37.4%	51.3%
2007	1195	3.0%	07/15/2007	2,287,083	1,333,449	58.3%	52.4%
2008	504	5.0%	07/07/2008	1,031,578	508,159	49.3%	56.0%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	15.0%	15.1%
B. General Expense	10.2%	9.9%
C. Taxes, License & Fees	3.2%	3.1%
D. Underwriting Profit & Contingencies	5.0%	5.0%
E. Other (explain)		
<b>Residual Mkt</b>	<b>0.2%</b>	<b>0.2%</b>
<b>ULAE</b>	<b>9.9%</b>	<b>13.4%</b>
<b>F. TOTAL</b>	<b>43.4%</b>	<b>46.7%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  10.0%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.   3.7%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

\* Note: The indication for BICSL & PDCSL is included with BI & PD indications.

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U:LossCostDraft/DataEntry.doc

## NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking #	PA-AR-09204-01R
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2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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	Company Name		Company NAIC Number
3. A.	<b>Hanover American Insurance Company</b>	B.	<b>0088-36064</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4. A.	<b>19.0 Personal Auto</b>	B.	<b>19.0001 Private Passenger Auto</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	5.9%	3.5%					
Property Damage	29.0%	13.0%					
Combined Single Limit	*	7.2%					
Uninsured Motorist	5.8%	5.5%					
Medical Payments	10.7%	5.0%					
Comprehensive	20.9%	10.0%					
Collision	-3.5%	0.0%					
<b>TOTAL OVERALL EFFECT</b>	<b>9.2%</b>	<b>5.0%</b>					

6. 5 Year History

Rate Change History							
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2004	1176	5.0%	05/01/2004	1,547,867	1,262,291	81.6%	55.1%
2005	1194	3.5%	05/01/2005	1,448,902	476,155	32.9%	63.8%
2006	1367	2.0%	10/01/2006	1,564,622	877,817	56.1%	53.9%
2007	782	3.0%	07/15/2007	1,354,162	645,140	47.6%	59.6%
2008	391	5.0%	07/07/2008	694,396	222,971	32.1%	56.4%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	15.0%	15.1%
B. General Expense	10.2%	9.9%
C. Taxes, License & Fees	3.2%	3.1%
D. Underwriting Profit & Contingencies	5.0%	5.0%
E. Other (explain)		
<b>Residual Mkt</b>	<b>0.2%</b>	<b>0.2%</b>
<b>ULAE</b>	<b>9.9%</b>	<b>13.4%</b>
<b>F. TOTAL</b>	<b>43.4%</b>	<b>46.7%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  10.0%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10.   3.9%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

\*Note: The indication for BICSL & PDCSL is included with BI & PD indications.

PC RLC

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**State of Arkansas  
Private Passenger Auto Program**

**Effective: July 7, 2009 Renewal Business Only**

**Explanatory Memorandum – Page 1 of 1**

**Proposal**

We are proposing an overall +5.0% rate change for our Arkansas Private Passenger Auto Program effective 7/7/2009 for renewal business. This is based on our evaluation of our experience in Hanover American Insurance Company, Hanover Insurance Company and Massachusetts Bay Insurance Company. We propose to change the base rates by coverage and introduce 2010 Model Year / Symbol factors.

**Overall Rate Change**

The rate change that we propose varies by coverage and is shown in the following table:

<b>Coverage</b>	<b>Proposed Change</b>
Bodily Injury	3.5%
Property Damage	13.0%
CSL	7.2%
UM/UIM	5.5%
Med Pay	5.0%
Comprehensive	10.0%
Collision	0.0%
<b>Total</b>	<b>5.0%</b>

**Base Rates**

The proposed base rates by territory and coverage for each company are shown in *exhibit 6*.

**Hanover Insurance Company**  
**Hanover America Insurance Company**  
**Massachusetts Bay Insurance Company**  
State of Arkansas  
Private Passenger Auto Program  
Exhibit Index

Exhibit 1	Indication and Rate Impact Summary
Exhibit 2	Loss Development Factor Triangle
Exhibit 3	Loss Trend
Exhibit 4	Premium Trend
Exhibit 5	Development of Expense Provisions
Exhibit 6	Revision to Base Rates

**Arkansas**  
**Personal Auto - All Companies Combined**  
**Rate Indication Summary Exhibit**  
**NonConnections**

<u>Coverage</u>	Est. Prosp. Annual Loss <u>Trend</u>	Est. Prosp. Annual Premium <u>Trend</u>	Rate Change <u>Indication +</u>	Year Ending 09/30/08 Earned Premium <u>At Current Rates</u>
Bodily Injury *	10.0%	0.0%	5.9%	695,675
Property Damage *	10.0%	0.0%	29.0%	447,235
UM/UIM	11.0%	-1.0%	5.8%	243,187
Med Pay	10.0%	0.0%	10.7%	121,866
PIP	0.0%	0.0%	0.0%	0
Comprehensive +	8.0%	5.0%	20.9%	305,796
Collision	4.0%	5.0%	-3.4%	749,904
All Other	4.0%	5.0%	1.0%	0
All Liability Coverages:	10.2%	-0.2%	13.1%	1,507,962
All Physical Damage Coverages:	5.2%	5.0%	3.6%	1,055,700
<b>Total</b>	<b>8.1%</b>	<b>2.0%</b>	<b>9.2%</b>	<b>2,563,662</b>

**+Rate indication targets a 95.0% Combined Ratio (95.0% Liability and 95.0% Phys Dam).**

**The all coverages overall loss trend is: 8.1%**

**The all coverages overall premium trend is: 2.0%**

\* CSL EP is distributed to BI and PD proportionately; Losses are coded directly to BI and F

+ Includes Towing, Rental Reimbursement and Sound/Receiving Equip.

**Arkansas**  
**Personal Auto - All Companies Combined**  
**Total Limits Bodily Injury Rate Indication for Rates Effective 7/7/2009**  
**Includes CSL - BI Experience**

		Accident Year Ending:				
		<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>	<u>09/30/07</u>	<u>09/30/08</u>
	Earned Premium - BI ONLY	1,403,369	1,346,582	1,306,432	1,180,333	641,451
	EP - Connections	-	-	11	198,427	1,114,924
	EP - Retail	1,403,369	1,346,582	1,306,432	1,180,333	641,451
	Written Premium - BI ONLY	1,404,953	1,276,219	1,323,460	999,504	422,865
1	Earned Premium (Incl.CSLBI)	1,553,200	1,494,506	1,439,219	1,292,162	690,629
	EP - Connections	-	-	11	215,745	1,240,720
	EP - Retail	1,553,200	1,494,506	1,439,219	1,292,162	690,629
	Written Premium	1,558,495	1,418,078	1,452,567	1,085,799	453,179
2	Current Rate Level Factor	1.547	1.368	1.216	1.071	1.007
	CRLF - Connections	0.809	0.809	0.809	0.826	0.968
	CRLF - Retail	1.547	1.368	1.216	1.071	1.007
3 = 1-2	Premium at CRL	2,402,363	2,044,507	1,750,209	1,384,470	695,675
	OLEP - Connections	-	-	9	178,176	1,200,483
	OLEP - Retail	2,402,363	2,044,507	1,750,209	1,384,470	695,675
4a	Annual Prem Trend - Retrospective	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
5a	Prem Trend Factor - Retrospective	0.922	0.941	0.960	0.980	1.000
4b	Annual Prem Trend - Prospective	0.0%	0.0%	0.0%	0.0%	0.0%
5b	Prem Trend Factor - Prospective	1.000	1.000	1.000	1.000	1.000
6 = 3-5a-5b	Trended Premium	2,215,741	1,924,220	1,680,854	1,356,743	695,675
	Incurred Losses - BI & CSLBI	716,587	630,179	508,530	586,656	199,137
7	Incurred Loss BI & CSL @ 9/30/08	716,587	630,179	508,530	586,656	199,137
8a	Loss Development Factor:	0.993	0.994	1.010	1.088	1.408
8b=(8a-1)*7	Estimated IBNR - CL Method	(5,016)	(3,781)	5,085	51,626	81,248
8c	Expected Ultimate Loss Ratio	55.0%	55.0%	55.0%	55.0%	55.0%
8d=(1-1/8a)*8c*1	Estimated IBNR - BF Method	(6,026)	(4,965)	7,842	57,519	110,140
8e	% Weight to CL Method	100%	100%	100%	100%	0%
8f=8b*8e + 8d*(1-8e)	Estimated IBNR	(5,016)	(3,781)	5,085	51,626	110,140
9 = 7+8f	Est Ultimate Incurred Loss	711,570	626,397	513,615	638,281	309,277
10a	Annual Loss Trend - Retrospective	0.0%	0.0%	0.0%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.000	1.000	1.000	1.000	1.000
11a	Annual Loss Trend - Prospective	10.0%	10.0%	10.0%	10.0%	10.0%
11b	Loss Trend Factor - Prospective	1.234	1.234	1.234	1.234	1.234
12 = 9*10b*11b	Trended Incurred Losses	878,085	772,980	633,806	787,645	381,651
13	ALAE (% of Loss)	3.5%	3.5%	3.5%	3.5%	3.5%
14 = 12*(1+13)	Trended Loss & ALAE	908,818	800,035	655,989	815,213	395,008
15 = 14÷6	Projected Loss & ALAE Ratio	41.0%	41.6%	39.0%	60.1%	56.8%
16	Accident Year Weights	0.0%	0.0%	30.0%	30.0%	40.0%
17 = Sum(15-16)	Projected Loss & ALAE Ratio					52.4%
18	Permissible Loss & ALAE Ratio (to yield a Combined Ratio of 99.6%)					56.6%
19 = Trend for 18	Loss Ratio Trend					10.0%
20 = (1+(19))^(18)	Trended Permissible Loss & ALAE Ratio					62.3%
21	Incurred Feature Counts - BI ONLY	97	87	80	65	39
	Incurred Feature Counts	97	87	80	65	39
22	Incurred Feature Count Weight Credibility	-	-	1	1	1
23=	Indicated Rate Change					<b>5.9%</b>
	[(17 · 22) + 20 · (1.00 - 22)]÷18 - 1					

**Arkansas**  
**Personal Auto - All Companies Combined**  
**Total Limits Property Damage Rate Indication for Rates Effective 7/7/2009**  
**Includes CSL - PD Experience**

		Accident Year Ending:				
		09/30/04	09/30/05	09/30/06	09/30/07	09/30/08
	Earned Premium - PD ONLY	1,189,361	1,019,679	884,130	707,674	373,680
	EP - Connections	-	-	7	118,209	658,164
	EP - Retail	1,189,361	1,019,679	884,130	707,674	373,680
	Written Premium - PD ONLY	1,135,726	939,244	834,945	569,785	257,031
1	Earned Premium (Incl.CSL)	1,295,767	1,124,731	978,432	787,092	408,605
	EP - Connections	-	-	7	130,507	747,501
	EP - Retail	1,295,767	1,124,731	978,432	787,092	408,605
	Written Premium	1,241,446	1,036,919	923,841	629,203	277,903
2	Current Rate Level Factor	1.207	1.167	1.139	1.122	1.095
	CRLF - Connections	0.812	0.812	0.812	0.829	0.967
	CRLF - Retail	1.207	1.167	1.139	1.122	1.095
3 = 1-2	Premium at CRL	1,564,244	1,312,033	1,114,847	882,914	447,235
	OLEP - Connections	-	-	6	108,168	722,848
	OLEP - Retail	1,564,244	1,312,033	1,114,847	882,914	447,235
4a	Annual Prem Trend - Retrospective	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
5a	Prem Trend Factor - Retrospective	0.885	0.913	0.941	0.970	1.000
4b	Annual Prem Trend - Prospective	0.0%	0.0%	0.0%	0.0%	0.0%
5b	Prem Trend Factor - Prospective	1.000	1.000	1.000	1.000	1.000
6 = 3-5a-5b	Trended Premium	1,384,698	1,197,407	1,048,916	856,391	447,235
	Incurred Losses - PD CSLPD	586,366	544,510	530,487	454,482	239,517
7	Incurred Loss Evaluated @ 9/30/08	586,366	544,510	530,487	454,482	239,517
8a	Loss Development Factor:	1.000	1.000	1.000	1.011	1.182
8b=(8a-1)*7	Estimated IBNR - CL Method	-	-	-	4,999	43,592
8c	Expected Ultimate Loss Ratio	55.0%	55.0%	55.0%	55.0%	55.0%
8d=(1-1/8a)*8c*1	Estimated IBNR - BF Method	-	-	-	4,713	34,626
8e	% Weight to CL Method	100%	100%	100%	100%	100%
8f=8b*8e + 8d*(1-8e)	Estimated IBNR	-	-	-	4,999	43,592
9 = 7+8f	Est Ultimate Incurred Loss	586,366	544,510	530,487	459,481	283,109
10a	Annual Loss Trend - Retrospective	10.0%	10.0%	10.0%	10.0%	10.0%
10b	Loss Trend Factor - Retrospective	1.464	1.331	1.210	1.100	1.000
11a	Annual Loss Trend - Prospective	10.0%	10.0%	10.0%	10.0%	10.0%
11b	Loss Trend Factor - Prospective	1.234	1.234	1.234	1.234	1.234
12 = 9*10b*11b	Trended Incurred Losses	1,059,672	894,456	792,201	623,786	349,359
13	ALAE (% of Loss)	3.5%	3.5%	3.5%	3.5%	3.5%
14 = 12*(1+13)	Trended Loss & ALAE	1,096,761	925,762	819,928	645,618	361,587
15 = 14-6	Projected Loss & ALAE Ratio	79.2%	77.3%	78.2%	75.4%	80.8%
16	Accident Year Weights	0.0%	0.0%	30.0%	30.0%	40.0%
17 = Sum(15-16)	Projected Loss & ALAE Ratio					78.4%
18	Permissible Loss & ALAE Ratio (to yield a Combined Ratio of 99.6%)					56.6%
19 = Trend for 18	Loss Ratio Trend					10.0%
20 = (1+(19))^(18)	Trended Permissible Loss & LAE Ratio					62.3%
21	Incurred Feature Counts - PD ONLY	282	257	205	200	77
	Incurred Feature Counts	282	257	205	200	77
	Incurred Feature Count Weight	-	-	1	1	1
22	Credibility					0.667
23=	Indicated Rate Change					<b>29.0%</b>
	[(17 * 22) + 20 * (1.00 - 22)] ÷ 18 - 1					

**Arkansas**  
**Personal Auto - All Companies Combined**  
**Total Limits Uninsured/Underinsured Motorists Rate Indication for Rates Effective 7/7/2009**

		Accident Year Ending:				
		<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>	<u>09/30/07</u>	<u>09/30/08</u>
	Earned Premium	598,635	555,294	546,386	507,640	251,132
	EP - Connections	-	-	7	86,608	497,224
	EP - Retail	598,635	555,294	546,386	507,640	251,132
	Written Premium	590,180	540,745	550,423	422,832	152,612
1	Earned Premium	598,635	555,294	546,386	507,640	251,132
	EP - Connections	-	-	7	86,608	497,224
	EP - Retail	598,635	555,294	546,386	507,640	251,132
	Written Premium	590,180	540,745	550,423	422,832	152,612
2	Current Rate Level Factor	1.202	1.197	1.144	1.036	0.968
	CRLF - Connections	0.793	0.793	0.793	0.811	0.963
	CRLF - Retail	1.202	1.197	1.144	1.036	0.968
3 = 1-2	Premium at CRL	719,820	664,657	625,222	526,023	243,187
	OLEP - Connections	-	-	5	70,218	478,750
	OLEP - Retail	719,820	664,657	625,222	526,023	243,187
4a	Annual Prem Trend - Retrospective	0.0%	0.0%	0.0%	0.0%	0.0%
5a	Prem Trend Factor - Retrospective	1.000	1.000	1.000	1.000	1.000
4b	Annual Prem Trend - Prospective	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%
5b	Prem Trend Factor - Prospective	0.978	0.978	0.978	0.978	0.978
6 = 3-5a-5b	Trended Premium	704,035	650,082	611,512	514,488	237,854
	Incurred Losses - UM ONLY	307,819	157,068	174,801	73,455	45,144
7	Net Incurred Losses	307,819	157,068	174,801	73,455	45,144
8a	Loss Development Factor:	0.987	0.993	1.001	1.105	1.668
8b=(8a-1)*7	Estimated IBNR - CL Method	(4,002)	(1,099)	175	7,713	30,157
8c	Expected Ultimate Loss Ratio	55.0%	55.0%	55.0%	55.0%	55.0%
8d=(1-1/8a)*8c*1	Estimated IBNR - BF Method	(4,339)	(2,154)	300	26,548	55,351
8e	% Weight to CL Method	100%	50%	0%	0%	0%
8f=8b*8e + 8d*(1-8e)	Estimated IBNR	(4,002)	(1,627)	300	26,548	55,351
9 = 7+8f	Est Ultimate Incurred Loss	303,817	155,441	175,101	100,002	100,495
10a	Annual Loss Trend - Retrospective	0.0%	0.0%	0.0%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.000	1.000	1.000	1.000	1.000
11a	Annual Loss Trend - Prospective	11.0%	11.0%	11.0%	11.0%	11.0%
11b	Loss Trend Factor - Prospective	1.259	1.259	1.259	1.259	1.259
12 = 9*10b*11b	Trended Incurred Losses	382,473	195,684	220,434	125,892	126,513
13	ALAE (% of Loss)	3.5%	3.5%	3.5%	3.5%	3.5%
14 = 12*(1+13)	Trended Loss & ALAE	395,860	202,533	228,149	130,298	130,941
15 = 14÷6	Projected Loss & ALAE Ratio	56.2%	31.2%	37.3%	25.3%	55.1%
16	Accident Year Weights	0.0%	0.0%	30.0%	30.0%	40.0%
17 = Sum(15-16)	Projected Loss & ALAE Ratio					40.8%
18	Permissible Loss & ALAE Ratio (to yield a Combined Ratio of 99.6%)					56.6%
19 = Trend for 18	Loss Ratio Trend					12.1%
20 = (1+(19))*(18)	Trended Permissible Loss & ALAE Ratio					63.5%
21	Incurred Feature Counts	58	27	31	36	14
22	Incurred Feature Count Weight Credibility	-	-	1	1	1
23=	Indicated Rate Change					<b>5.8%</b>
[(17 · 22) + 20 · (1.00 - 22)]÷18 -1						

**Arkansas**  
**Personal Auto - All Companies Combined**  
**Medical Payments Rate Indication for Rates Effective 7/7/2009**

		Accident Year Ending:				
		09/30/04	09/30/05	09/30/06	09/30/07	09/30/08
	Earned Premium	223,290	242,964	237,407	213,372	118,468
	EP - Connections	-	-	-	-	-
	EP - Retail	223,290	242,964	237,407	213,372	118,468
	Written Premium	237,375	234,213	239,398	181,286	79,047
1	Earned Premium	223,290	242,964	237,407	213,372	118,468
	EP - Connections	-	-	-	-	-
	EP - Retail	223,290	242,964	237,407	213,372	118,468
	Written Premium	237,375	234,213	239,398	181,286	79,047
2	Current Rate Level Factor	1.906	1.457	1.254	1.095	1.029
	CRLF - Connections	1.000	1.000	1.000	1.000	1.000
	CRLF - Retail	1.906	1.457	1.254	1.095	1.029
3 = 1-2	Premium at CRL	425,510	353,932	297,685	233,644	121,866
	OLEP - Connections	-	-	-	-	-
	OLEP - Retail	425,510	353,932	297,685	233,644	121,866
4a	Annual Prem Trend - Retrospective	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%
5a	Prem Trend Factor - Retrospective	0.922	0.941	0.960	0.980	1.000
4b	Annual Prem Trend - Prospective	0.0%	0.0%	0.0%	0.0%	0.0%
5b	Prem Trend Factor - Prospective	1.000	1.000	1.000	1.000	1.000
6 = 3-5a-5b	Trended Premium	392,455	333,109	285,889	228,965	121,866
	Incurred Losses - MP ONLY	216,945	145,715	155,113	99,447	63,260
7	Net Incurred Losses	216,945	145,715	155,113	99,447	63,260
8a	Loss Development Factor:	1.001	1.004	1.014	1.040	0.954
8b=(8a-1)*7	Estimated IBNR - CL Method	217	583	2,172	3,978	(2,910)
8c	Expected Ultimate Loss Ratio	55.0%	55.0%	55.0%	55.0%	55.0%
8d=(1-1/8a)*8c*1	Estimated IBNR - BF Method	123	533	1,804	4,517	(3,144)
8e	% Weight to CL Method	100%	100%	100%	100%	100%
8f=8b*8e + 8d*(1-8e)	Estimated IBNR	217	583	2,172	3,978	(2,910)
9 = 7+8f	Est Ultimate Incurred Loss	217,162	146,298	157,285	103,425	60,350
10a	Annual Loss Trend - Retrospective	0.0%	0.0%	0.0%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.000	1.000	1.000	1.000	1.000
11a	Annual Loss Trend - Prospective	10.0%	10.0%	10.0%	10.0%	10.0%
11b	Loss Trend Factor - Prospective	1.234	1.234	1.234	1.234	1.234
12 = 9*10b*11b	Trended Incurred Losses	267,980	180,533	194,091	127,627	74,473
13	ALAE (% of Loss)	3.5%	3.5%	3.5%	3.5%	3.5%
14 = 12*(1+13)	Trended Loss & ALAE	277,359	186,851	200,884	132,094	77,080
15 = 14÷9	Projected Loss & ALAE Ratio	70.7%	56.1%	70.3%	57.7%	63.2%
16	Accident Year Weights	0.0%	0.0%	30.0%	30.0%	40.0%
17 = Sum(15-16)	Projected Loss & ALAE Ratio					63.7%
18	Permissible Loss & ALAE Ratio (to yield a Combined Ratio of 99.6%)					56.6%
19 = Trend for 18	Loss Ratio Trend					10.0%
20 = (1+(19))*(18)	Trended Permissible Loss & ALAE Ratio					62.3%
21	Incurred Feature Counts	125	99	89	60	34
22	Incurred Feature Count Weight Credibility	-	-	1	1	1
23=	Indicated Rate Change					<b>10.7%</b>
[(17 · 22) + 20 · (1.00 - 22)]÷18 -1						

**Arkansas**  
**Personal Auto - All Companies Combined**  
**Comprehensive, Towing, Rental Reimbursement and Sound Equipment Rate Indication for Rates Effective 7/7/2008**

		Accident Year Ending:				
		09/30/04	09/30/05	09/30/06	09/30/07	09/30/08
	Earned Premium	998,296	837,944	689,466	521,102	265,750
	EP - Connections	-	-	-	97,028	546,411
	EP - Retail	998,296	837,944	689,466	521,102	265,750
	Written Premium	941,824	794,804	603,403	416,934	181,628
1	Earned Premium	998,296	837,944	689,466	521,102	265,750
	EP - Connections	-	-	-	97,028	546,411
	EP - Retail	998,296	837,944	689,466	521,102	265,750
	Written Premium	941,824	794,804	603,403	416,934	181,628
2	Current Rate Level Factor	0.826	0.909	1.037	1.177	1.151
	CRLF - Connections	0.650	0.650	0.650	0.665	0.862
	CRLF - Retail	0.826	0.909	1.037	1.177	1.151
3 = 1-2	Premium at CRL	824,122	761,903	714,638	613,200	305,796
	OLEP - Connections	-	-	-	64,530	471,241
	OLEP - Retail	824,122	761,903	714,638	613,200	305,796
4a	Annual Prem Trend - Retrospective	3.0%	3.0%	3.0%	3.0%	3.0%
5a	Prem Trend Factor - Retrospective	1.126	1.093	1.061	1.030	1.000
4b	Annual Prem Trend - Prospective	5.0%	5.0%	5.0%	5.0%	5.0%
5b	Prem Trend Factor - Prospective	1.114	1.114	1.114	1.114	1.114
6 = 3-5a-5b	Trended Premium	1,033,053	927,206	844,355	703,402	340,548
7a	Incurred Losses - CM ONLY	428,509	307,344	651,517	187,662	164,630
7b	Excess Wind/Catastrophe Losses	-	-	-	-	-
7c = 7a - 7b	Net Incurred Losses	428,509	307,344	651,517	187,662	164,630
7d	20 Year Wind/Cat Loading	5.9%	5.9%	5.9%	5.9%	5.9%
7e = (1.00 + 7d) * 7c	"Adjusted" Incurred Loss	453,792	325,477	689,957	198,734	174,344
8a	Loss Development Factor:	1.000	1.000	1.000	1.002	1.067
8b=(8a-1)*11	Estimated IBNR - CL Method	-	-	-	397	11,681
8c	Expected Ultimate Loss Ratio	57.0%	57.0%	57.0%	57.0%	57.0%
8d=(1-1/8a)*8c*1	Estimated IBNR - BF Method	-	-	-	593	9,509
8e	% Weight to CL Method	100%	100%	100%	100%	100%
8f=8b*8e + 8d*(1-8e)	Estimated IBNR	-	-	-	397	11,681
9 = 7e + 8f	Est Ultimate Incurred Loss	453,792	325,477	689,957	199,131	186,025
10a	Annual Loss Trend - Retrospective	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%
10b	Loss Trend Factor - Retrospective	0.961	0.970	0.980	0.990	1.000
11a	Annual Loss Trend - Prospective	8.0%	8.0%	8.0%	8.0%	8.0%
11b	Loss Trend Factor - Prospective	1.185	1.185	1.185	1.185	1.185
12 = 9*10b*11b	Trended Incurred Losses	516,563	374,246	801,354	233,618	220,449
13	ALAE (% of Loss)	0.2%	0.2%	0.2%	0.2%	0.2%
14 = 12*(1+13)	Trended Loss & ALAE	517,596	374,995	802,956	234,085	220,890
15 = 14÷6	Projected Loss & ALAE Ratio	50.1%	40.4%	95.1%	33.3%	64.9%
16	Accident Year Weights	0.0%	0.0%	30.0%	30.0%	40.0%
17 = Sum(15-16)	Projected (Formula Weighted) Loss Ratio					64.5%
18	Permissible Loss & ALAE Ratio (to yield a Combined Ratio of 96.2%)					53.3%
19 = Trend for 18	Loss Ratio Trend					2.9%
20 = (1+(19))^(18)	Trended Permissible Loss & ALAE Ratio					54.8%
21	Incurred Feature Counts	699	542	629	404	205
22	Incurred Feature Count Weight Credibility	-	-	1	1	1
23 =	Indicated Rate Change					<b>20.9%</b>
[(17 · 22) + 20 · (1.00 - 22)]÷18 -1						

**Arkansas**  
**Personal Auto - All Companies Combined**  
**Collision Rate Indication for Rates Effective 7/7/2009**

**Accident Year Ending:**

	<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>	<u>09/30/07</u>	<u>09/30/08</u>
Earned Premium	1,996,075	1,851,432	1,674,726	1,356,735	686,766
EP - Connections	-	-	-	235,062	1,592,691
EP - Retail	1,996,075	1,851,432	1,674,726	1,356,735	686,766
Written Premium	1,961,099	1,787,826	1,577,101	1,082,136	465,087
1 Earned Premium	1,996,075	1,851,432	1,674,726	1,356,735	686,766
EP - Connections	-	-	-	235,062	1,592,691
EP - Retail	1,996,075	1,851,432	1,674,726	1,356,735	686,766
Written Premium	1,961,099	1,787,826	1,577,101	1,082,136	465,087
2 Current Rate Level Factor	1.045	1.021	1.036	1.084	1.092
CRLF - Connections	0.965	0.965	0.965	0.986	1.064
CRLF - Retail	1.045	1.021	1.036	1.084	1.092
3 = 1-2 Premium at CRL	2,086,355	1,890,312	1,734,713	1,470,531	749,904
OLEP - Connections	-	-	-	231,707	1,694,017
OLEP - Retail	2,086,355	1,890,312	1,734,713	1,470,531	749,904
4a Annual Prem Trend - Retrospective	3.0%	3.0%	3.0%	3.0%	3.0%
5a Prem Trend Factor - Retrospective	1.126	1.093	1.061	1.030	1.000
4b Annual Prem Trend - Prospective	5.0%	5.0%	5.0%	5.0%	5.0%
5b Prem Trend Factor - Prospective	1.114	1.114	1.114	1.114	1.114
6 = 3-5a-5b Trended Premium	2,615,285	2,300,433	2,049,588	1,686,848	835,127
7 Incurred Losses - CL ONLY	982,583	836,339	725,421	843,274	382,042
Net Incurred Losses	982,583	836,339	725,421	843,274	382,042
8a Loss Development Factor:	1.000	1.000	0.998	0.994	0.985
8b=(8a-1)*7 Estimated IBNR - CL Method	-	-	(1,451)	(5,060)	(5,731)
8c Expected Ultimate Loss Ratio	57.0%	57.0%	57.0%	57.0%	57.0%
8d=(1-1/8a)*8c*1 Estimated IBNR - BF Method	-	-	(1,913)	(4,667)	(5,960)
8e % Weight to CL Method	100%	100%	100%	100%	100%
8f=8b*8e + 8d*(1-8e) Estimated IBNR	-	-	(1,451)	(5,060)	(5,731)
9 = 7 + 8f Est Ultimate Incurred Loss	982,583	836,339	723,970	838,214	376,312
10a Annual Loss Trend - Retrospective	9.0%	9.0%	9.0%	9.0%	9.0%
10b Loss Trend Factor - Retrospective	1.412	1.295	1.188	1.090	1.000
11a Annual Loss Trend - Prospective	4.0%	4.0%	4.0%	4.0%	4.0%
11b Loss Trend Factor - Prospective	1.090	1.090	1.090	1.090	1.090
12 = 9*10b*11b Trended Incurred Losses	1,512,711	1,181,112	938,000	996,348	410,323
13 ALAE (% of Loss)	0.2%	0.2%	0.2%	0.2%	0.2%
14 = 12*(1+13) Trended Loss & ALAE	1,515,736	1,183,474	939,876	998,340	411,144
15 = 14÷6 Projected Loss & ALAE Ratio	58.0%	51.4%	45.9%	59.2%	49.2%
16 Accident Year Weights	0.0%	0.0%	30.0%	30.0%	40.0%
17 = Sum(15-16) Projected Loss & ALAE Ratio					51.2%
18 Permissible Loss & ALAE Ratio (to yield a Combined Ratio of 96.2%)					53.3%
19 = Trend for 18 Loss Ratio Trend					-1.0%
20 = (1+(19))*(18) Trended Permissible Loss & ALAE Ratio					52.8%
21 Incurred Feature Counts	382	379	315	313	122
22 Incurred Feature Count Weight Credibility	-	-	1	1	1
23 = Indicated Rate Change					<b>-3.4%</b>
[(17 · 22) + 20 · (1.00 - 22)]÷18 - 1					

**Hanover Property and Casualty Insurance Companies**  
 South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)  
 PPA - Bodily Injury (not including CSLBI), Data Gross of Cats  
 Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
199909	4,475	6,413	7,138	7,289	7,386	7,350	7,360	7,355	7,355	7,355	7,355
200009	3,763	5,701	6,225	6,496	6,526	6,541	6,500	6,500	6,500		6,500
200109	3,656	4,873	5,574	5,850	5,849	5,834	5,834	5,834			5,834
200209	7,173	11,071	11,576	11,325	11,346	11,442	11,344				11,344
200309	7,900	11,282	12,294	12,639	12,647	12,490					12,428
200409	8,555	11,398	12,324	12,398	12,356						12,270
200509	7,528	9,889	10,610	10,756							10,692
200609	12,248	14,882	16,019								16,179
200709	20,715	25,634									27,890
200809	18,955										26,689
											137,178

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
199909	1.433	1.113	1.021	1.013	0.995	1.001	0.999	1.000	1.000	1.000
200009	1.515	1.092	1.044	1.005	1.002	0.994	1.000	1.000		
200109	1.333	1.144	1.050	1.000	0.997	1.000	1.000			
200209	1.543	1.046	0.978	1.002	1.009	0.991				
200309	1.428	1.090	1.028	1.001	0.988					
200409	1.332	1.081	1.006	0.997						
200509	1.314	1.073	1.014							
200609	1.215	1.076								
200709	1.237									
200809										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.255	1.077	1.016	1.000	0.998	0.995	1.000	1.000	1.000	1.000
5-yr	1.305	1.073	1.015	1.001	0.998	0.997	1.000	1.000	1.000	1.000
all-yr	1.372	1.089	1.020	1.003	0.998	0.997	1.000	1.000	1.000	1.000
all-yr wtd.	1.331	1.083	1.015	1.002	0.998	0.996	1.000	1.000	1.000	1.000
5-yr x/ hi,low	1.294	1.077	1.016	1.001	0.998	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	<b>1.294</b>	<b>1.077</b>	<b>1.016</b>	<b>1.001</b>	<b>0.998</b>	<b>0.995</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
ULTIMATE	<b>1.408</b>	<b>1.088</b>	<b>1.010</b>	<b>0.994</b>	<b>0.993</b>	<b>0.995</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

**Hanover Property and Casualty Insurance Companies**  
South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)  
PPA - Collision (not including CSLBI), Data Gross of Cats  
Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
199909	6,744	6,893	6,798	6,743	6,735	6,796	6,794	6,793	6,793	6,793	6,793
200009	6,011	6,226	6,157	6,156	6,214	6,214	6,214	6,214	6,214	6,214	6,214
200109	6,410	6,688	6,628	6,671	6,659	6,658	6,665	6,664			6,664
200209	8,836	9,080	9,065	9,046	9,042	9,042	9,036				9,036
200309	10,347	10,660	10,616	10,598	10,580	10,579					10,579
200409	10,708	10,639	10,543	10,522	10,519						10,519
200509	9,043	8,992	8,946	8,935							8,935
200609	13,889	13,573	13,544								13,517
200709	25,209	24,820									24,671
200809	26,489										26,092
											123,020

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
199909	1.022	0.986	0.992	0.999	1.009	1.000	1.000	1.000	1.000	1.000
200009	1.036	0.989	1.000	1.009	1.000	1.000	1.000	1.000		
200109	1.043	0.991	1.007	0.998	1.000	1.001	1.000			
200209	1.028	0.998	0.998	1.000	1.000	0.999				
200309	1.030	0.996	0.998	0.998	1.000					
200409	0.994	0.991	0.998	1.000						
200509	0.994	0.995	0.999							
200609	0.977	0.998								
200709	0.985									
200809										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	0.985	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000
5-yr	0.996	0.996	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000
all-yr	1.012	0.993	0.999	1.001	1.002	1.000	1.000	1.000	1.000	1.000
all-yr wtd.	1.004	0.994	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000
5-yr x/ hi,low	0.991	0.996	0.998	0.999	1.000	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	<b>0.991</b>	<b>0.996</b>	<b>0.998</b>	<b>1.000</b>						
ULTIMATE	<b>0.985</b>	<b>0.994</b>	<b>0.998</b>	<b>1.000</b>						

**Hanover Property and Casualty Insurance Companies**  
 South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)  
 PPA - Comprehensive (not including CSLBI), Data Gross of Cats  
 Direct Case Incurred Losses (000)

Acc. Yr.	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
199909	2,752	2,977	2,981	2,983	2,983	2,985	2,985	2,985	2,985	2,985	2,985
200009	2,291	2,448	2,461	2,462	2,464	2,464	2,464	2,464	2,464	2,464	2,464
200109	2,403	2,494	2,494	2,498	2,498	2,499	2,498	2,498	2,498		2,498
200209	3,034	3,291	3,325	3,324	3,324	3,323	3,323				3,323
200309	3,963	4,156	4,157	4,157	4,157	4,157					4,157
200409	3,740	3,914	3,910	3,895	3,895						3,895
200509	3,268	3,893	3,308	3,307							3,307
200609	4,587	5,040	5,071								5,071
200709	7,000	7,323									7,323
200809	10,268										10,956
											45,994

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
199909	1.082	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
200009	1.069	1.006	1.000	1.001	1.000	1.000	1.000	1.000		
200109	1.038	1.000	1.001	1.000	1.000	1.000	1.000			
200209	1.085	1.010	1.000	1.000	1.000	1.000				
200309	1.049	1.000	1.000	1.000	1.000					
200409	1.047	0.999	0.996	1.000						
200509	1.191	0.850	1.000							
200609	1.099	1.006								
200709	1.046									
200809										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.112	0.952	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-yr	1.086	0.973	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
all-yr	1.078	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
all-yr wtd.	1.076	0.982	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-yr x/ hi,low	1.065	1.002	1.000	1.000	1.000	#N/A	#N/A	#N/A	#N/A	#N/A
<b>SELECTED</b>	<b>1.065</b>	<b>1.002</b>	<b>1.000</b>							
<b>ULTIMATE</b>	<b>1.067</b>	<b>1.002</b>	<b>1.000</b>							

**Hanover Property and Casualty Insurance Companies**

South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)

PPA - Medical Payments, Data Gross of Cats

Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
199909	773	816	833	848	860	861	861	861	861	859	859
200009	650	728	776	786	785	785	785	784	784		784
200109	703	746	780	780	780	782	787	787			787
200209	1,176	1,070	1,108	1,119	1,121	1,121	1,121				1,121
200309	1,127	1,376	1,442	1,452	1,463	1,477					1,477
200409	1,515	1,381	1,419	1,522	1,532						1,534
200509	1,424	1,344	1,363	1,378							1,383
200609	2,309	2,011	2,042								2,071
200709	3,635	3,255									3,385
200809	4,377										4,176
											17,576

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
199909	1.055	1.022	1.018	1.015	1.001	1.000	1.000	1.000	0.997	1.000
200009	1.119	1.066	1.013	0.999	1.000	1.000	0.998	1.000		
200109	1.062	1.045	1.001	0.999	1.002	1.006	1.000			
200209	0.909	1.035	1.011	1.002	1.000	1.000				
200309	1.221	1.048	1.007	1.008	1.009					
200409	0.912	1.027	1.072	1.007						
200509	0.944	1.014	1.011							
200609	0.871	1.015								
200709	0.895									
200809										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	0.904	1.019	1.030	1.005	1.004	1.002	0.999	1.000	0.997	1.000
5-yr	0.969	1.028	1.020	1.003	1.003	1.002	0.999	1.000	0.997	1.000
all-yr	0.999	1.034	1.019	1.005	1.003	1.002	0.999	1.000	0.997	1.000
all-yr wtd.	0.956	1.031	1.021	1.005	1.003	1.001	0.999	1.000	0.997	1.000
5-yr x/ hi,low	0.917	1.026	1.010	1.003	1.001	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	<b>0.917</b>	<b>1.026</b>	<b>1.010</b>	<b>1.003</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
ULTIMATE	<b>0.954</b>	<b>1.040</b>	<b>1.014</b>	<b>1.004</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

**Hanover Property and Casualty Insurance Companies**  
 South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)  
 PPA - Property Damage, Data Gross of Cats  
 Direct Case Incurred Losses (000)

Acc. Yr.	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
199909	4,829	5,231	5,210	5,245	5,254	5,275	5,275	5,275	5,275	5,275	5,275
200009	4,274	4,816	4,808	4,842	4,842	4,842	4,842	4,842	4,842	4,842	4,842
200109	4,657	5,008	4,982	4,982	4,976	4,976	4,976	4,976			4,976
200209	6,206	7,085	7,092	7,083	7,075	7,075	7,071				7,071
200309	6,919	8,086	8,155	8,152	8,151	8,151					8,151
200409	6,933	8,034	8,271	8,298	8,300						8,300
200509	6,059	7,053	7,157	7,151							7,151
200609	9,037	10,656	10,753								10,753
200709	15,638	18,346									18,548
200809	17,327										20,481
											95,549

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
199909	1.083	0.996	1.007	1.002	1.004	1.000	1.000	1.000	1.000	1.000
200009	1.127	0.998	1.007	1.000	1.000	1.000	1.000	1.000		
200109	1.075	0.995	1.000	0.999	1.000	1.000	1.000			
200209	1.142	1.001	0.999	0.999	1.000	0.999				
200309	1.169	1.009	1.000	1.000	1.000					
200409	1.159	1.030	1.003	1.000						
200509	1.164	1.015	0.999							
200609	1.179	1.009								
200709	1.173									
200809										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.172	1.018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-yr	1.169	1.013	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
all-yr	1.141	1.007	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000
all-yr wtd.	1.151	1.008	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000
5-yr x/ hi,low	1.169	1.011	1.000	1.000	1.000	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	<b>1.169</b>	<b>1.011</b>	<b>1.000</b>							
ULTIMATE	<b>1.182</b>	<b>1.011</b>	<b>1.000</b>							

**Hanover Property and Casualty Insurance Companies**  
 South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)  
 PPA - Uninsured/Underinsured Motorist, Data Gross of Cats  
 Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
199909	700	980	1,212	1,309	1,239	1,223	1,222	1,222	1,222	1,222	1,222
200009	479	1,207	1,438	1,698	1,761	1,742	1,729	1,724	1,724		1,724
200109	672	1,258	1,806	1,736	1,835	1,778	1,777	1,777			1,777
200209	1,467	1,959	2,635	2,574	2,564	2,564	2,547				2,547
200309	2,115	3,254	3,152	3,394	3,343	3,351					3,334
200409	1,588	2,822	3,182	3,525	3,404						3,359
200509	2,045	2,881	3,386	3,282							3,259
200609	3,027	4,784	4,822								4,827
200709	4,790	6,374									7,043
200809	5,128										8,554
											37,646

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
199909	1.400	1.237	1.080	0.946	0.987	1.000	1.000	1.000	1.000	1.000
200009	2.520	1.191	1.181	1.037	0.989	0.993	0.997	1.000		
200109	1.870	1.436	0.962	1.057	0.969	0.999	1.000			
200209	1.335	1.345	0.977	0.996	1.000	0.993				
200309	1.539	0.969	1.077	0.985	1.002					
200409	1.777	1.128	1.108	0.966						
200509	1.409	1.175	0.969							
200609	1.581	1.008								
200709	1.331									
200809										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.440	1.104	1.051	0.982	0.990	0.995	0.999	1.000	1.000	1.000
5-yr	1.527	1.125	1.019	1.008	0.989	0.996	0.999	1.000	1.000	1.000
all-yr	1.640	1.186	1.051	0.998	0.989	0.996	0.999	1.000	1.000	1.000
all-yr wtd.	1.512	1.130	1.042	0.994	0.992	0.996	0.999	1.000	1.000	1.000
5-yr x/ hi,low	1.509	1.104	1.008	1.006	0.992	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	<b>1.509</b>	<b>1.104</b>	<b>1.008</b>	<b>1.006</b>	<b>0.992</b>	<b>0.995</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
ULTIMATE	<b>1.668</b>	<b>1.105</b>	<b>1.001</b>	<b>0.993</b>	<b>0.987</b>	<b>0.995</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

Coverage: BI

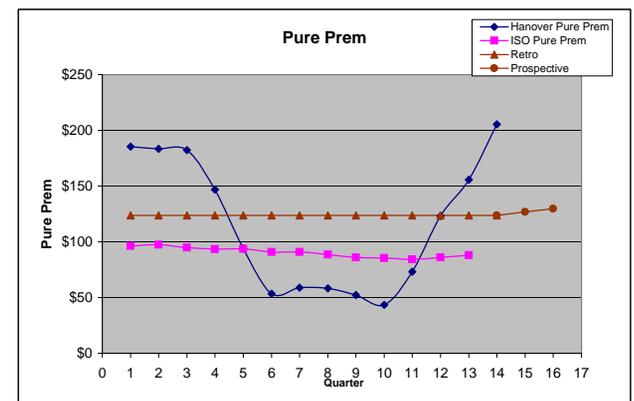
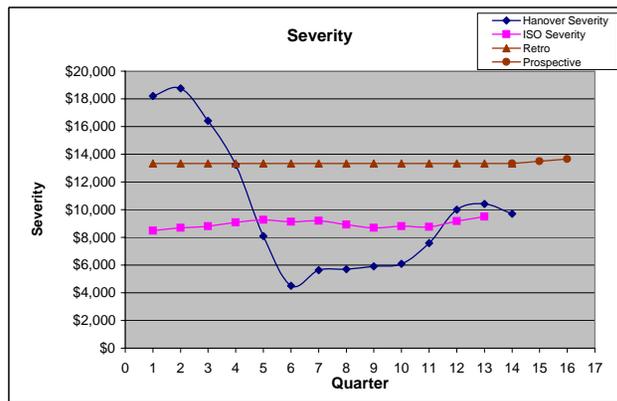
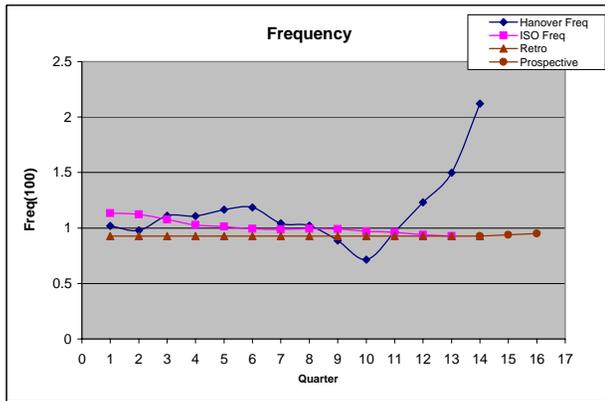
4 Qtrs Ending	Hanover Earned Exposure	Hanover Freq (*100)	ISO Freq (*100)	Hanover Severity	ISO Severity	Hanover Pure Premium	ISO Pure Premium	Hanover Frequency			ISO Frequency			Hanover Severity			ISO Severity			Hanover Pure Prem			ISO Pure Prem		
								6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted
6-05	8,736	1.02	1.13	\$18,200	\$8,493	\$185	\$96			0.95			1.11			\$12,656			\$8,762			\$120			\$97
9-05	8,484	0.98	1.12	\$18,754	\$8,686	\$183	\$97			0.97			1.09			\$12,015			\$8,794			\$117			\$96
12-05	8,281	1.11	1.08	\$16,418	\$8,801	\$182	\$95			1.00			1.07			\$11,407			\$8,826			\$114			\$95
3-06	8,119	1.11	1.03	\$13,244	\$9,078	\$147	\$93			1.02			1.06			\$10,829			\$8,859			\$111			\$94
6-06	7,990	1.16	1.01	\$8,087	\$9,272	\$94	\$94		0.92	1.05		1.02	1.04			\$5,222	\$10,281		\$9,058	\$8,891		\$48	\$108		\$92
9-06	7,842	1.19	0.99	\$4,514	\$9,135	\$54	\$91		0.97	1.07		1.01	1.02			\$5,590	\$9,761		\$9,055	\$8,924		\$54	\$105		\$91
12-06	7,672	1.04	0.99	\$5,639	\$9,203	\$59	\$91		1.01	1.10		1.00	1.01			\$5,983	\$9,267		\$9,052	\$8,956		\$61	\$102		\$90
3-07	7,447	1.02	0.99	\$5,697	\$8,927	\$58	\$89		1.06	1.12		0.99	0.99			\$6,405	\$8,798		\$9,049	\$8,989		\$68	\$99		\$89
6-07	7,112	0.89	0.99	\$5,906	\$8,684	\$52	\$86	0.71	1.11	1.15	0.99	0.98	0.98		\$5,904	\$6,856	\$8,352	\$8,790	\$9,046	\$9,022	\$42	\$76	\$96	\$87	\$88
9-07	6,582	0.71	0.97	\$6,084	\$8,797	\$43	\$85	0.86	1.16	1.18	0.97	0.97	0.96		\$6,688	\$7,339	\$7,930	\$8,907	\$9,043	\$9,055	\$58	\$85	\$93	\$86	\$87
12-07	5,799	0.97	0.96	\$7,584	\$8,761	\$73	\$84	1.05	1.21	1.21	0.96	0.96	0.95		\$7,576	\$7,856	\$7,528	\$9,025	\$9,040	\$9,089	\$79	\$95	\$91	\$86	\$86
3-08	4,875	1.23	0.94	\$10,004	\$9,164	\$123	\$86	1.27	1.27	1.24	0.94	0.95	0.93		\$8,583	\$8,409	\$7,147	\$9,145	\$9,037	\$9,122	\$109	\$107	\$88	\$86	\$85
6-08	3,939	1.50	0.93	\$10,404	\$9,488	\$156	\$88	1.55	1.33	1.27	0.93	0.94	0.92		\$9,723	\$9,002	\$6,785	\$9,267	\$9,034	\$9,155	\$151	\$120	\$86	\$86	\$85
9-08	3,113	2.12		\$9,697		\$206		1.88	1.39	1.30	0.91	0.93	0.91		\$11,015	\$9,636	\$6,442	\$9,390	\$9,031	\$9,189	\$207	\$134	\$83	\$86	\$84

118.2%	19.9%	10.0%	-5.8%	-4.0%	-5.9%	64.7%	31.3%	-18.8%	5.4%	-0.1%	1.5%	259.4%	57.4%	-10.6%	-0.7%	-4.1%	-4.5%
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Retrospective Frequency: 0.0%  
 Prospective Frequency: 5.0%

Retrospective Severity: 0.0%  
 Prospective Severity: 5.0%

Retrospective Pure Prem: 0.0%  
 Prospective Pure Prem: 10.0%

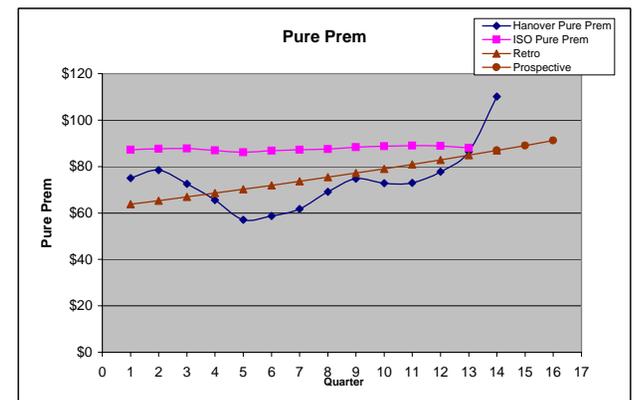
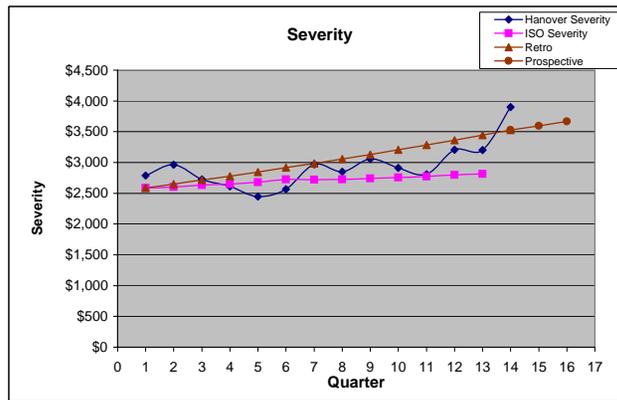
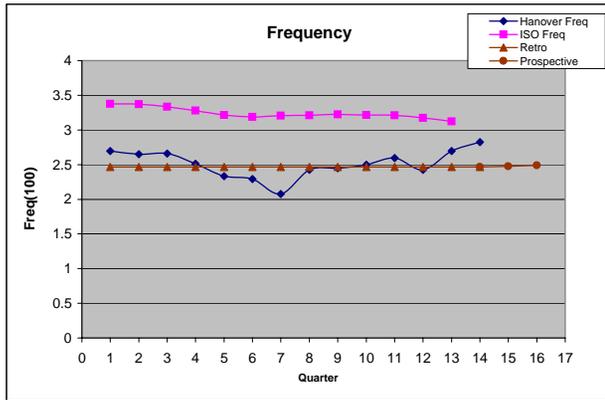


Coverage: PD

4 Qtrs Ending	Hanover Earned Exposure	Hanover Freq (*100)	ISO Freq (*100)	Hanover Severity	ISO Severity	Hanover Pure Premium	ISO Pure Premium	Hanover Frequency			ISO Frequency			Hanover Severity			ISO Severity			Hanover Pure Prem			ISO Pure Prem		
								6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted
6-05	8,166	2.69	3.37	\$2,786	\$2,584	\$75	\$87			2.47	\$2,786	\$2,584			3.34			\$2,575			\$64			\$87	
9-05	7,929	2.65	3.37	\$2,963	\$2,599	\$78	\$88			2.47				3.33			\$2,624			\$2,615			\$65	\$87	
12-05	7,745	2.66	3.33	\$2,727	\$2,634	\$73	\$88			2.48				3.31			\$2,674			\$2,633			\$66	\$87	
3-06	7,607	2.51	3.28	\$2,611	\$2,648	\$66	\$87			2.48				3.29			\$2,725			\$2,651			\$68	\$87	
6-06	7,500	2.33	3.22	\$2,447	\$2,680	\$57	\$86		2.21	2.49		3.24	3.27		\$2,517	\$2,777		\$2,681	\$2,670		\$56	\$69		\$87	
9-06	7,375	2.29	3.19	\$2,564	\$2,724	\$59	\$87		2.26	2.49		3.23	3.26		\$2,612	\$2,829		\$2,697	\$2,688		\$59	\$71		\$88	
12-06	7,222	2.08	3.21	\$2,969	\$2,719	\$62	\$87		2.31	2.50		3.22	3.24		\$2,709	\$2,883		\$2,714	\$2,707		\$63	\$72		\$88	
3-07	7,013	2.42	3.21	\$2,852	\$2,728	\$69	\$88		2.37	2.50		3.21	3.22		\$2,810	\$2,938		\$2,730	\$2,726		\$67	\$74		\$88	
6-07	6,700	2.45	3.22	\$3,056	\$2,740	\$75	\$88	2.42	2.42	2.51	3.22	3.20	3.21		\$2,814	\$2,915	\$2,994	\$2,742	\$2,747	\$2,745	\$68	\$71	\$75	\$88	
9-07	6,203	2.50	3.22	\$2,912	\$2,757	\$73	\$89	2.48	2.48	2.51	3.20	3.19	3.19		\$2,949	\$3,024	\$3,051	\$2,760	\$2,763	\$2,764	\$73	\$75	\$77	\$88	
12-07	5,473	2.59	3.21	\$2,811	\$2,775	\$73	\$89	2.55	2.54	2.52	3.18	3.18	3.17		\$3,091	\$3,137	\$3,109	\$2,778	\$2,780	\$2,783	\$79	\$80	\$78	\$88	
3-08	4,617	2.43	3.17	\$3,208	\$2,799	\$78	\$89	2.61	2.60	2.52	3.17	3.17	3.16		\$3,239	\$3,254	\$3,168	\$2,796	\$2,797	\$2,803	\$85	\$85	\$80	\$88	
6-08	3,746	2.70	3.13	\$3,204	\$2,816	\$86	\$88	2.68	2.66	2.53	3.15	3.16	3.14		\$3,394	\$3,376	\$3,228	\$2,815	\$2,814	\$2,822	\$91	\$90	\$82	\$89	
9-08	2,974	2.82		\$3,900		\$110		2.74	2.73	2.53	3.14	3.15	3.12		\$3,557	\$3,502	\$3,290	\$2,833	\$2,831	\$2,842	\$98	\$95	\$83	\$89	

10.5%	9.8%	0.8%	-2.0%	-1.2%	-2.1%	20.6%	15.8%	7.8%	2.6%	2.4%	2.8%	33.3%	27.2%	8.7%	0.6%	1.3%	0.7%
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Retrospective Frequency:	0.0%	Retrospective Severity:	10.0%	Retrospective Pure Prem:	10.0%
Prospective Frequency:	2.0%	Prospective Severity:	8.0%	Prospective Pure Prem:	10.0%



Coverage: COMP

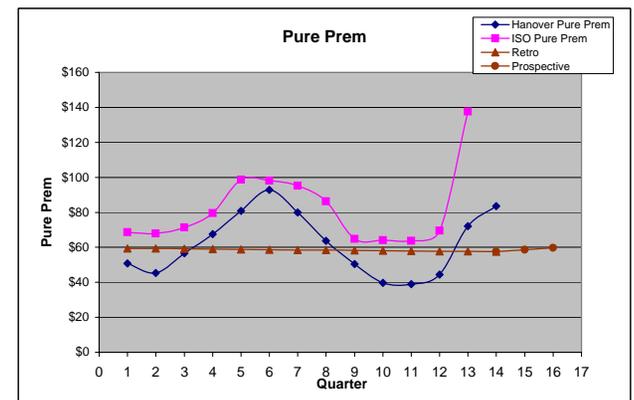
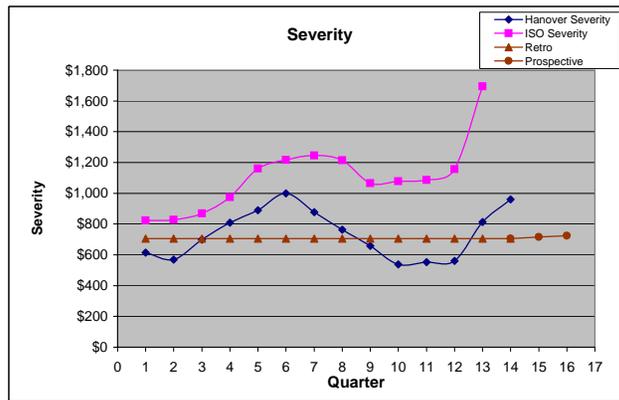
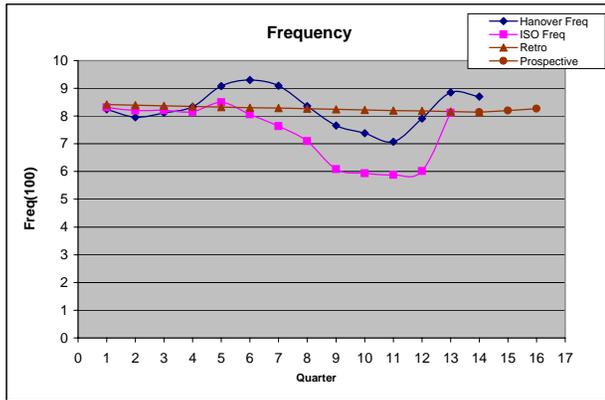
4 Qtrs Ending	Hanover Earned Exposure	Hanover Freq (*100)	ISO Freq (*100)	Hanover Severity	ISO Severity	Hanover Pure Premium	ISO Pure Premium	Hanover Frequency			ISO Frequency			Hanover Severity			ISO Severity			Hanover Pure Prem			ISO Pure Prem		
								6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted
6-05	7,081	8.25	8.32	\$615	\$824	\$51	\$69			8.41	\$615	\$824	8.57	\$708			\$864			\$60			\$74		
9-05	6,908	7.96	8.19	\$569	\$828	\$45	\$68			8.39	\$569	\$828	8.35	\$710			\$898			\$60			\$75		
12-05	6,768	8.11	8.20	\$699	\$869	\$57	\$71			8.37	\$699	\$869	8.14	\$712			\$933			\$60			\$76		
3-06	6,656	8.34	8.15	\$809	\$976	\$67	\$80			8.34	\$809	\$976	7.93	\$714			\$970			\$60			\$77		
6-06	6,576	9.08	8.49	\$889	\$1,161	\$81	\$99	8.76	8.32			7.86	7.72	\$831	\$715	\$1,086	\$1,008		\$73	\$60		\$85	\$78		
9-06	6,485	9.30	8.06	\$998	\$1,216	\$93	\$98	8.66	8.30			7.62	7.52	\$811	\$717	\$1,111	\$1,048		\$70	\$60		\$85	\$79		
12-06	6,375	9.10	7.64	\$878	\$1,246	\$80	\$95	8.56	8.28			7.40	7.33	\$791	\$719	\$1,137	\$1,089		\$68	\$60		\$84	\$80		
3-07	6,223	8.36	7.09	\$762	\$1,215	\$64	\$86	8.46	8.26			7.18	7.14	\$771	\$721	\$1,164	\$1,132		\$65	\$60		\$84	\$81		
6-07	5,965	7.66	6.09	\$657	\$1,065	\$50	\$65	7.21	8.36	8.23	6.30	6.97	6.95	\$530	\$752	\$723	\$1,105	\$1,191	\$1,176	\$38	\$63	\$60	\$70	\$83	\$82
9-07	5,527	7.38	5.94	\$538	\$1,078	\$40	\$64	7.48	8.26	8.21	6.42	6.76	6.77	\$580	\$733	\$725	\$1,167	\$1,219	\$1,222	\$43	\$61	\$59	\$75	\$82	\$83
12-07	4,852	7.07	5.87	\$552	\$1,086	\$39	\$64	7.76	8.16	8.19	6.53	6.56	6.60	\$635	\$715	\$726	\$1,232	\$1,247	\$1,271	\$49	\$58	\$59	\$80	\$82	\$84
3-08	4,043	7.92	6.02	\$561	\$1,157	\$44	\$70	8.05	8.06	8.17	6.65	6.37	6.43	\$694	\$697	\$728	\$1,302	\$1,276	\$1,320	\$56	\$56	\$59	\$87	\$81	\$85
6-08	3,218	8.86	8.12	\$814	\$1,695	\$72	\$138	8.36	7.97	8.15	6.77	6.18	6.26	\$760	\$680	\$730	\$1,375	\$1,306	\$1,372	\$63	\$54	\$59	\$93	\$81	\$86
9-08	2,505	8.70		\$960		\$84		8.67	7.88	8.12	6.89	6.00	6.10	\$831	\$663	\$732	\$1,453	\$1,337	\$1,426	\$72	\$52	\$59	\$100	\$80	\$87

16.0%	-4.6%	-1.1%	7.5%	-11.3%	-10.0%	43.3%	-9.6%	1.0%	24.5%	9.7%	16.7%	66.2%	-13.8%	0.0%	33.8%	-2.7%	5.1%
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Retrospective Frequency:   
 Prospective Frequency:

Retrospective Severity:   
 Prospective Severity:

Retrospective Pure Prem:   
 Prospective Pure Prem:

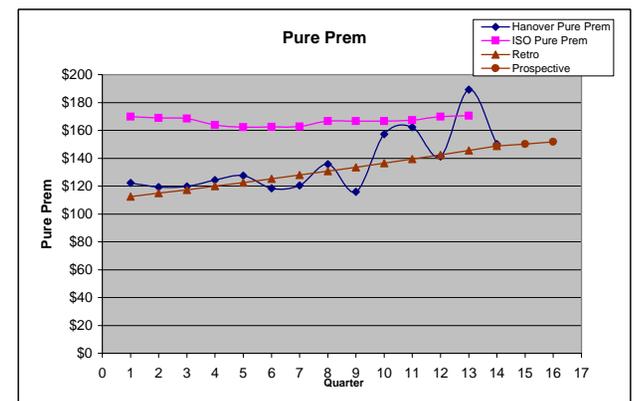
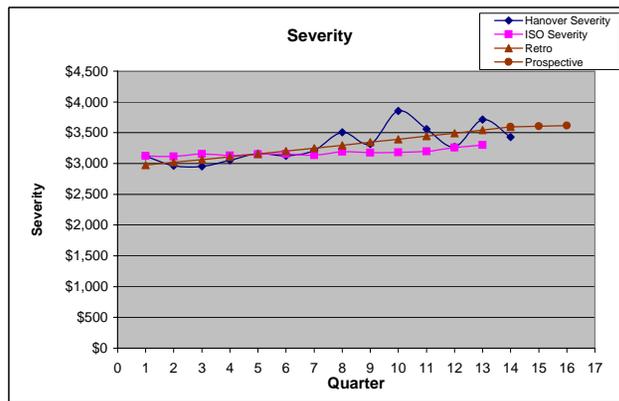
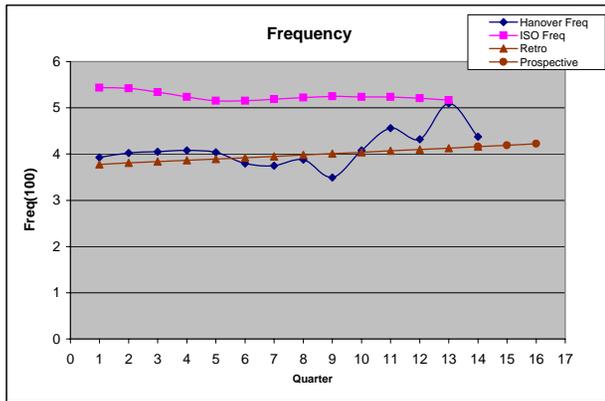


Coverage: COLL

4 Qtrs Ending	Hanover Earned Exposure	Hanover Freq (*100)	ISO Freq (*100)	Hanover Severity	ISO Severity	Hanover Pure Premium	ISO Pure Premium	Hanover Frequency			ISO Frequency			Hanover Severity			ISO Severity			Hanover Pure Prem			ISO Pure Prem						
								6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	14 Data Points Fitted	6 Data Points Fitted	10 Data Points Fitted	13 Data Points Fitted	
6-05	6,905	3.92	5.44	\$3,117	\$3,125	\$122	\$170			3.79						\$2,979							\$3,103			\$113			\$166
9-05	6,731	4.03	5.42	\$2,963	\$3,116	\$119	\$169			3.84						\$3,025							\$3,115			\$116			\$166
12-05	6,590	4.05	5.34	\$2,954	\$3,154	\$120	\$168			3.88						\$3,072							\$3,127			\$119			\$166
3-06	6,478	4.08	5.24	\$3,052	\$3,128	\$124	\$164			3.93						\$3,120							\$3,138			\$122			\$166
6-06	6,396	4.03	5.15	\$3,160	\$3,149	\$127	\$162		3.67	3.97			5.20	5.28		\$3,205	\$3,168		\$3,131	\$3,150		\$118	\$126			\$163	\$166		
9-06	6,302	3.79	5.15	\$3,122	\$3,153	\$118	\$163		3.77	4.02			5.20	5.26		\$3,249	\$3,217		\$3,147	\$3,162		\$122	\$129			\$164	\$166		
12-06	6,190	3.75	5.19	\$3,214	\$3,136	\$120	\$163		3.86	4.06			5.20	5.25		\$3,293	\$3,267		\$3,163	\$3,174		\$127	\$133			\$165	\$167		
3-07	6,037	3.88	5.22	\$3,505	\$3,192	\$136	\$167		3.96	4.11			5.20	5.23		\$3,338	\$3,317		\$3,179	\$3,186		\$132	\$136			\$165	\$167		
6-07	5,786	3.49	5.25	\$3,318	\$3,175	\$116	\$167	3.79	4.06	4.16		5.23	5.21	5.22	\$3,525	\$3,384	\$3,369	\$3,183	\$3,194	\$3,198	\$134	\$137	\$140	\$167	\$166	\$167			
9-07	5,367	4.08	5.24	\$3,852	\$3,182	\$157	\$167	3.98	4.17	4.21		5.22	5.21	5.20	\$3,522	\$3,431	\$3,421	\$3,206	\$3,210	\$3,210	\$140	\$143	\$144	\$167	\$167	\$167			
12-07	4,716	4.56	5.23	\$3,561	\$3,198	\$162	\$167	4.19	4.27	4.25		5.21	5.21	5.19	\$3,520	\$3,478	\$3,474	\$3,228	\$3,227	\$3,222	\$147	\$149	\$148	\$168	\$168	\$167			
3-08	3,938	4.32	5.21	\$3,271	\$3,258	\$141	\$170	4.40	4.38	4.30		5.20	5.21	5.17	\$3,517	\$3,525	\$3,528	\$3,251	\$3,243	\$3,234	\$155	\$154	\$152	\$169	\$169	\$167			
6-08	3,140	5.10	5.17	\$3,716	\$3,298	\$189	\$170	4.63	4.49	4.35		5.19	5.21	5.16	\$3,515	\$3,573	\$3,583	\$3,274	\$3,259	\$3,246	\$163	\$161	\$156	\$170	\$170	\$167			
9-08	2,444	4.38		\$3,431		\$150		4.86	4.61	4.40		5.18	5.22	5.14	\$3,513	\$3,622	\$3,638	\$3,297	\$3,275	\$3,258	\$171	\$167	\$160	\$171	\$171	\$168			

22.0%	10.6%	4.7%	-0.8%	0.2%	-1.2%	-0.3%	5.6%	6.3%	2.8%	2.0%	1.5%	21.7%	16.8%	11.3%	2.0%	2.2%	0.3%
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Retrospective Frequency:	3.0%	Retrospective Severity:	6.0%	Retrospective Pure Prem:	9.0%
Prospective Frequency:	3.0%	Prospective Severity:	1.0%	Prospective Pure Prem:	4.0%



PPA Premium Trend Analysis (Average On-level Premium Method)

M for CNX or N for LEG

State **AR**  
**N**

Enter EP or CRL **CRL**

Exhibit 4  
Page 1 of 1

AY-QTR Ending	BI	PD	UM	MP	CM	CL
200304	558,417	342,664	189,758	106,005	188,055	493,203
200401	553,898	340,586	187,483	107,107	184,165	487,128
200402	533,179	325,150	185,166	102,805	182,074	480,138
200403	519,636	314,590	183,792	99,223	181,417	475,090
200404	497,221	299,749	178,996	94,305	176,795	459,858
200501	469,726	281,805	173,640	88,722	171,031	441,843
200502	447,082	265,879	168,911	84,503	165,879	428,557
200503	432,481	255,893	167,488	81,386	164,102	423,007
200504	420,853	247,653	165,865	78,218	161,583	415,019
200601	405,932	238,502	163,682	74,803	159,332	405,316
200602	392,537	229,140	161,569	71,931	157,177	397,720
200603	377,989	219,723	158,353	68,966	154,714	388,502
200604	358,167	207,674	154,518	64,863	149,737	373,747
200701	337,272	195,480	147,476	60,927	144,333	359,338
200702	308,377	178,118	133,854	55,811	134,211	334,028
200703	268,382	154,828	113,423	48,962	116,718	291,892
200704	216,421	125,621	87,782	39,773	92,035	232,392
200801	173,964	101,923	67,727	32,125	73,557	186,826
200802	141,879	83,948	54,360	26,392	59,747	152,272
200803	115,378	69,001	42,755	21,570	49,040	125,635

Earned Car Years

AY-QTR Ending	BI	PD	UM	MP	CM	CL
200304	2,235	2,237	4,327	2,240	1,899	1,852
200401	2,191	2,195	4,225	2,195	1,867	1,831
200402	2,185	2,186	4,217	2,184	1,866	1,829
200403	2,147	2,148	4,154	2,149	1,844	1,801
200404	2,075	2,076	4,019	2,087	1,793	1,749
200501	2,001	2,001	3,887	2,022	1,743	1,698
200502	1,941	1,941	3,779	1,958	1,701	1,657
200503	1,911	1,911	3,728	1,920	1,671	1,627
200504	1,892	1,892	3,671	1,896	1,653	1,609
200601	1,862	1,862	3,612	1,859	1,631	1,585
200602	1,834	1,834	3,562	1,835	1,621	1,575
200603	1,786	1,786	3,463	1,789	1,580	1,533
200604	1,739	1,739	3,377	1,739	1,543	1,496
200701	1,653	1,653	3,203	1,659	1,479	1,432
200702	1,522	1,522	2,942	1,519	1,363	1,325
200703	1,290	1,290	2,483	1,277	1,142	1,113
200704	1,009	1,009	1,928	989	868	845
200801	797	797	1,504	770	670	655
200802	651	651	1,225	625	539	527
200803	518	518	971	496	428	418

Average Earned Premium at Current Rate Level

AY-QTR Ending	BI	PD	UM	MP	CM	CL
200304	250	153	44	47	99	266
200401	253	155	44	49	99	266
200402	244	149	44	47	98	262
200403	242	146	44	46	98	264
200404	240	144	45	45	99	263
200501	235	141	45	44	98	260
200502	230	137	45	43	98	259
200503	226	134	45	42	98	260
200504	222	131	45	41	98	258
200601	218	128	45	40	98	256
200602	214	125	45	39	97	253
200603	212	123	46	39	98	253
200604	206	119	46	37	97	250
200701	204	118	46	37	98	251
200702	203	117	45	37	98	252
200703	208	120	46	38	102	262
200704	214	125	46	40	106	275
200801	218	128	45	42	110	285
200802	218	129	44	42	111	289
200803	223	133	44	43	114	301

Annual Percent Average CRL Premium Change

Latest 4 Quarters Ending	BI	PD	UM	MP	COMP	COLL
200503	-6.5%	-8.6%	1.6%	-8.2%	-0.2%	-1.5%
200603	-6.5%	-8.1%	1.8%	-9.1%	-0.3%	-2.5%
200703	-1.6%	-2.4%	-0.1%	-0.5%	4.4%	3.4%
200803	7.0%	10.9%	-3.6%	13.4%	12.0%	14.8%
Latest 4 Year	-2.1%	-2.3%	-0.1%	-1.5%	3.9%	3.3%
Latest 3 Year	-0.5%	-0.2%	-0.7%	0.9%	5.2%	5.0%
Latest 2 Year	2.6%	4.1%	-1.9%	6.2%	8.1%	9.0%
<b>Fitted Annual Premium Trend*</b>						
Accident Yr Ending	BI	PD	UM	MP	COMP	COLL
4 year trend	-2.8%	-3.4%	0.2%	-2.5%	3.3%	2.5%
3 year trend	-0.5%	-0.4%	-0.5%	1.0%	5.4%	5.0%

\*Log Fit

Selected Retrospective Trend	-2.0%	-3.0%	0.0%	-2.0%	3.0%	3.0%
Selected Prospective Trend	0.0%	0.0%	-1.0%	0.0%	5.0%	5.0%

## Arkansas Personal Auto Development of Target Loss & ALAE Ratio

LIABILITY						
		<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Average</u>	Selected <u>Provision</u> <u>Source</u>
(1)	Commission	15.4%	13.6%	16.0%	15.0%	15.0% Annual Stmt Page 14
(2)	General & Other Acq.	9.4%	11.7%	9.5%	10.2%	10.2% Countrywide IEE
(3)	Taxes, Licenses, and Fees	3.1%	3.2%	3.2%	3.2%	3.2% Annual Stmt Page 14
(4)	ULAE/Premium	8.9%	10.9%	9.8%	9.9%	9.9% Countrywide IEE
(5)	Residual Market					0.2%
(6)	Profit and Contingency					5.0% Return on Equity Profit Model
(7) = (1)+(2)+(3)+(4)+(5)+(6)	Total Expenses					43.4%
(8) = 1.00 - (7)	Target Loss & ALAE Ratio					56.6%
(9)	ALAE/Loss	6.8%	6.3%	-2.5%	3.5%	3.5% Annual Stmt Page 14
(10) = (8) / [1.00 + (9)]	Target Loss Ratio					54.6%

PHYSICAL DAMAGE						
		<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Average</u>	Selected <u>Provision</u> <u>Source</u>
(1)	Commission	15.5%	13.6%	16.2%	15.1%	15.1% Annual Stmt Page 14
(2)	General & Other Acq.	9.9%	8.9%	10.8%	9.9%	9.9% Countrywide IEE
(3)	Taxes, Licenses, and Fees	3.1%	3.2%	3.1%	3.1%	3.1% Annual Stmt Page 14
(4)	ULAE/Premium	11.1%	15.0%	14.1%	13.4%	13.4% Countrywide IEE
(5)	Residual Market					0.2%
(6)	Profit and Contingency					5.0% Return on Equity Profit Model
(7) = (1)+(2)+(3)+(4)+(5)+(6)	Total Expenses					46.7%
(8) = 1.00 - (7)	Target Loss & ALAE Ratio					53.3%
(9)	ALAE/Loss	-0.1%	0.2%	0.2%	0.2%	0.2% Annual Stmt Page 14
(10) = (8) / [1.00 + (9)]	Target Loss Ratio					53.2%

Annual Base Rates

Arkansas Annual Base Rates by Territory  
Effective 07/07/09

Standard

	100	50/100	25	5	100	200
	BI/PD			Med		
Terr	SL	BI	PD	Pay	Comp	Coll
1	1,158	608	485	189	213	733
8	711	369	302	87	242	675
9	844	421	372	126	291	801
10	814	443	328	125	208	666
12	680	364	273	113	265	741
15	783	408	332	111	270	741
16	593	343	218	90	225	641
17	731	397	293	131	263	735
18	915	446	417	112	443	980
19	897	428	413	112	430	935
20	714	395	280	112	256	720
21	796	446	307	121	290	835
22	861	454	361	113	280	803
23	920	475	391	125	299	852
25	657	356	264	116	237	662

Arkansas Annual Base Rates by Territory  
Effective 07/07/09

Preferred

	100	50/100	25	5	100	200
	BI/PD			Med		
Terr	SL	BI	PD	Pay	Comp	Coll
1	891	468	373	145	164	564
8	547	284	232	67	186	519
9	649	324	286	97	224	616
10	626	341	252	96	160	512
12	523	280	210	87	204	570
15	602	314	255	85	208	570
16	456	264	168	69	173	493
17	562	305	225	101	202	565
18	704	343	321	86	341	754
19	690	329	318	86	331	719
20	549	304	215	86	197	554
21	612	343	236	93	223	642
22	662	349	278	87	215	618
23	708	365	301	96	230	655
25	505	274	203	89	182	509

Arkansas Annual Base Rates by Territory  
Effective 07/07/09

Superior

	100	50/100	25	5	100	200
	BI/PD			Med		
Terr	SL	BI	PD	Pay	Comp	Coll
1	NA	421	336	131	148	508
8	NA	256	209	60	167	467
9	NA	292	257	87	202	554
10	NA	307	227	86	144	461
12	NA	252	189	78	184	513
15	NA	283	230	77	187	513
16	NA	238	151	62	156	444
17	NA	275	203	91	182	509
18	NA	309	289	77	307	679
19	NA	296	286	77	298	647
20	NA	274	194	77	177	499
21	NA	309	212	84	201	578
22	NA	314	250	78	194	556
23	NA	329	271	86	207	590
25	NA	247	183	80	164	458

Proposed Rates

BI UM

LIMIT	SA	A
25/50	10	20
50/100	17	33
100/300	20	40
250/500	24	47
300/500	25	50
500/500	27	53
50/1M	31	61
1M/1M	33	65

PD UM

LIMIT	SA	A
25000	7	13
50000	8	15
100000	9	18
250000	11	22
500000	14	28

SINGLE LIMIT BI UM

LIMIT	SA	A
50000	14	28
65000	16	31
100000	19	37
200000	22	44
300000	25	50
500000	30	59
1M	35	69

SINGLE LIMIT BI & PD UM

LIMIT	SA	A
75000	23	45
100000	25	50
200000	29	57
300000	30	59
500000	32	63
1M	38	76

TOTAL  
SPLIT UIM  
LIMITS

	SA	A
\$ 25/50	\$10	19
50/100	15	30
100/300	25	49
250/500	34	68
300/500	37	74
500/500	41	81
50/1M	48	96
1M/1M	62	124

TOTAL UIM  
LIMITS

	SA	A
50000	\$13	26
100000	19	38
200000	28	55
300000	33	66
500000	44	88
1M	66	132