

SERFF Tracking Number: HNVR-126184809 State: Arkansas
Filing Company: Allmerica Financial Benefit Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PA-AR-09263-61R
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Connections Auto
Project Name/Number: Connections Auto/PA-AR-09263-61R

Filing at a Glance

Company: Allmerica Financial Benefit Insurance Company

Product Name: Connections Auto SERFF Tr Num: HNVR-126184809 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-09263-61R State Status: Fees verified and received (PPA)
Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi
Authors: Eleanor Doherty, Kathryn Husson, Cheryl Richards, Susan Whitworth
Disposition Date: 08/04/2009
Date Submitted: 07/14/2009 Disposition Status: Filed
Effective Date Requested (New): 08/24/2009 Effective Date (New): 08/24/2009
Effective Date Requested (Renewal): 09/27/2009 Effective Date (Renewal): 09/27/2009

State Filing Description:

General Information

Project Name: Connections Auto Status of Filing in Domicile:
Project Number: PA-AR-09263-61R Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 08/04/2009
State Status Changed: 07/16/2009 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

In an effort to meet our agents' needs and improve the competitiveness of our product offering in the Marketplace, the Hanover Insurance Group is introducing three new credits, revising two and introducing six new endorsements. We have attached for your review, the rate schedule and rule guide revisions which reflect the changes in this filing and our corresponding form filing PA-AR-09263-61F.

SERFF Tracking Number: HNVN-126184809 State: Arkansas
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Please see the Explanatory Memorandum for more details on this revision.

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

Allmerica Financial Benefit Insurance Company CoCode: 41840 State of Domicile: Michigan
 440 Lincoln Street Group Code: 88 Company Type: Property &
 Worcester, MA 01653 Group Name: The Hanover Ins Casualty
 (508) 855-1000 ext. [Phone] Group State ID Number:
 FEIN Number: 23-2643430

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allmerica Financial Benefit Insurance Company	\$100.00	07/14/2009	29185663

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/04/2009	08/04/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	07/21/2009	07/21/2009	Eleanor Doherty	07/28/2009	07/28/2009
Pending Industry Response	Alexa Grissom	07/16/2009	07/16/2009	Eleanor Doherty	07/20/2009	07/20/2009

SERFF Tracking Number: *HNVR-126184809* State: *Arkansas*
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 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*
 Product Name: *Connections Auto*
 Project Name/Number: *Connections Auto/PA-AR-09263-61R*

Disposition

Disposition Date: 08/04/2009
 Effective Date (New): 08/24/2009
 Effective Date (Renewal): 09/27/2009
 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):
Allmerica Financial Benefit Insurance Company	0.000%	-0.360%	\$26,349	7,061	\$7,222,476	0.000%	-19.900%

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 Product Name: Connections Auto
 Project Name/Number: Connections Auto/PA-AR-09263-61R

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Rate	Rate Schedule Cover	Filed	Yes
Rate	Rate Schedule TOC	Filed	Yes
Rate	Rate Schedule ROC	Filed	Yes
Rate	Base & Endorsement Rates	Filed	Yes
Rate	Rate Schedule Other Discounts & Surcharges	Filed	Yes
Rate	Youthful Driver Discounts	Filed	Yes
Rate	Rule Guide	Filed	Yes

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Connections Auto
Project Name/Number: Connections Auto/PA-AR-09263-61R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/21/2009

Submitted Date 07/21/2009

Respond By Date

Dear Eleanor Doherty,

This will acknowledge receipt of the captioned filing. A discount for those over 55 who have successfully completed an approved defensive driving course must be applied per Arkansas law. The APCS indicates you do not offer such a discount. Please clarify.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 07/28/2009

Submitted Date 07/28/2009

Dear Alexa Grissom,

Comments:

Our response to your objection is below.

Response 1

Comments: We do have this credit on file and in place. It was inadvertently not listed in the APCS. The credit can be found in the Rule Guide under RuleO6 - Operator Related Discounts. We have attached a revised APCS file.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

SERFF Tracking Number: HNVN-126184809 State: Arkansas
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Product Name: Connections Auto
Project Name/Number: Connections Auto/PA-AR-09263-61R

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/16/2009
Submitted Date 07/16/2009
Respond By Date

Dear Eleanor Doherty,

This will acknowledge receipt of the captioned filing. The Rf-1 and APCS are required to be completed and submitted for this filing. The APCS must be in Excel and on the Department's form. Please verify you do not surcharge for no-hits and/or thin files.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/20/2009
Submitted Date 07/20/2009

Dear Alexa Grissom,

Comments:

Our response to your objections is attached.

Response 1

Comments: We have attached the Rf-1 and APCS forms as required for this filing. The APCS has been submitted both in Excel on the Department's form and also in .pdf so it can be read when the SERFF filing is printed.

We have verified that we do not surcharge for no-hits and/or thin files.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment:

SERFF Tracking Number: *HNVR-126184809* State: *Arkansas*
 Filing Company: *Allmerica Financial Benefit Insurance Company* State Tracking Number: *EFT \$100*
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 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*
 Product Name: *Connections Auto*
 Project Name/Number: *Connections Auto/PA-AR-09263-61R*

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 3.100%
Effective Date of Last Rate Revision: 04/01/2009
Filing Method of Last Filing: File and 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):
Allmerica Financial Benefit Insurance Company	0.000%	-0.360%	\$26,349	7,061	\$7,222,476	0.000%	-19.900%

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 Product Name: Connections Auto
 Project Name/Number: Connections Auto/PA-AR-09263-61R

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Schedule Cover	Cover	Replacement	AR Auto Rate Schedule Cover Page 8-24-09N 9-27-09R.pdf
Filed	Rate Schedule TOC	Table of Contents	Replacement	AR Auto Rate Schedule Table of Contents 8-24-09N 9-27-09R.pdf
Filed	Rate Schedule ROC	Exhibit 1	Replacement	AR Auto Rate Schedule ROC 8-24-09N 9-27-09R.pdf
Filed	Base & Endorsement Rates	Exhibit 6	Replacement	AR Auto Rate Schedule Base & End Rates 8-24-09N 9-27-09R.pdf
Filed	Rate Schedule Other Discounts & Surcharges	Exhibit 13	Replacement	AR Auto Rate Schedule Other Discounts 8-24-09N 9-27-09R.pdf
Filed	Youthful Driver Discounts	Exhibit 17	New	AR Auto Rate Schedule Youthful Driver Discount 8-24-09N 9-27-09R.pdf

**Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

State of Arkansas

Effective: 08/24/2009 New and 09/27/2009 Renewals

Rate Schedule

State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile

Table of Contents

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	Page 4	Average Driver Factor
Exhibit 2	Pages 5 - 76	Driver Class Factor Tables
Exhibit 3	Page 77 - 78	Point Surcharge Factor Table
Exhibit 4	Page 79 - 128	Driver/Points Matrix
Exhibit 5	Page 129	Household Structure Factor Table
		Point Assignment
Exhibit 6	Page 130	Base and Endorsement Rates
Exhibit 7	Page 131	Underwriting Tier Factor
Exhibit 8	Page 132 - 133	Territory Definitions
	Page 134	Territory Factors
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Exhibit 10	Page 136	Model Year Factors
Exhibit 11	Page 137	Limit/Deductibles Factors
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Exhibit 13	Page 158	Other Discounts and Surcharges
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Exhibit 15	Page 160	Underwriting Tier Matrix
Exhibit 16	Page 161	Fees
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**State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Semi-Annual Base Rates

Coverage	Base Rate
Bodily Injury	\$294
Property Damage	\$212
Combined Single Limit	\$515
PIP	\$68
UM BI	\$31
UIM BI	\$32
UM PD	\$17
UM CSL	\$68
UIM CSL	\$67
Comprehensive	\$256
Collision	\$362
Optional Limits Transportation Expense	\$9
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$14
Collision Auto Loan/Lease	\$19
Additional Customized Equipment	\$9
<u>Endorsement Rates</u>	
Travel Right Endorsement	\$16.00
Reassurance Plus	\$5.00
Home Care Services	\$3.00
Rental Coverage Upgrade	\$5.00
Roadside Assistance	\$11.00

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile																							
Youthful Discount Factor				Policy Tenure	YRD	Away at School	Good Student	BI	PD	CSL	PIP	All UM CSL	All UM BI	All UM PD	Comp	Coll	OLTE	T&L	Add Cust Equip	Comp. Loan	Coll. Loan		
Age	Marital Status	Sex	Principal/Occasional																				
15	M	F	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950	
15	M	F	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	M	F	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.900	0.900
15	M	F	O	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	M	F	O	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	M	F	O	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	M	F	O	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.900	0.900
15	S	F	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	S	F	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	S	F	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	S	F	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.900	0.900
15	S	F	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	S	F	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	S	F	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	S	F	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.900	0.900
15	M	F	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	M	F	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	M	F	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	M	F	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.900	0.900
15	M	F	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	M	F	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	M	F	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
15	M	F	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.900	0.900
16	S	M	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	S	M	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
16	S	M	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
16	S	M	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.900	0.900
16	S	M	O	12 - 999 Months	Y	N	N	0.800	0.800	0.800	0.800	1.000	1.000	0.800	0.800	0.800	1.000	1.000	1.000	1.000	1.000	0.800	0.800
16	S	M	O	12 - 999 Months	Y	N	Y	0.760	0.760	0.760	0.760	1.000	1.000	0.760	0.760	0.760	1.000	1.000	1.000	1.000	1.000	0.760	0.760
16	S	M	O	12 - 999 Months	Y	Y	N	0.760	0.760	0.760	0.760	1.000	1.000	0.760	0.760	0.760	1.000	1.000	1.000	1.000	1.000	0.760	0.760
16	S	M	O	12 - 999 Months	Y	Y	Y	0.720	0.720	0.720	0.720	1.000	1.000	0.720	0.720	0.720	1.000	1.000	1.000	1.000	1.000	0.720	0.720
16	M	M	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	M	M	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
16	M	M	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
16	M	M	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.900	0.900
16	M	M	O	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	M	M	O	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
16	M	M	O	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950
16	M	M	O	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.900	0.900
16	S	M	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	S	M	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	1.000	0.950	0.950

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile																						
Youthful Discount Factor																						
Age	Marital Status	Sex	Principal/Occasional	Policy Tenure	YRD	Away at School	Good Student	BI	PD	CSL	PIP	All UM CSL	All UM BI	All UM PD	Comp	Coll	OLTE	T&L	Add Cust Equip	Comp. Loan	Coll. Loan	
16	S	M	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	0.950	0.950	
16	S	M	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	S	M	P	12 - 999 Months	Y	N	N	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	S	M	P	12 - 999 Months	Y	N	Y	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
16	S	M	P	12 - 999 Months	Y	Y	N	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
16	S	M	P	12 - 999 Months	Y	Y	Y	0.810	0.810	0.810	0.810	1.000	1.000	0.810	0.810	0.810	1.000	1.000	1.000	1.000	0.810	0.810
16	M	M	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	M	M	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	M	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	M	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	M	M	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	M	M	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	M	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	M	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	S	F	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	S	F	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	S	F	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	S	F	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	S	F	O	12 - 999 Months	Y	N	N	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	S	F	O	12 - 999 Months	Y	N	Y	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
16	S	F	O	12 - 999 Months	Y	Y	N	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
16	S	F	O	12 - 999 Months	Y	Y	Y	0.810	0.810	0.810	0.810	1.000	1.000	0.810	0.810	0.810	1.000	1.000	1.000	1.000	0.810	0.810
16	M	F	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	M	F	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	F	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	F	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	M	F	O	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	M	F	O	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	F	O	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	F	O	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	S	F	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	S	F	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	S	F	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	S	F	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	S	F	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	S	F	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	S	F	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	M	F	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	M	F	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	F	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile																						
Youthful Discount Factor																						
Age	Marital Status	Sex	Principal/Occasional	Policy Tenure	YRD	Away at School	Good Student	BI	PD	CSL	PIP	All UM CSL	All UM BI	All UM PD	Comp	Coll	OLTE	T&L	Add Cust Equip	Comp. Loan	Coll. Loan	
16	M	F	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
16	M	F	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	M	F	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	F	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
16	M	F	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
17	S	M	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	S	M	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	S	M	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	S	M	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
17	S	M	O	12 - 999 Months	Y	N	N	0.800	0.800	0.800	0.800	1.000	1.000	0.800	0.800	0.800	1.000	1.000	1.000	1.000	0.800	0.800
17	S	M	O	12 - 999 Months	Y	N	Y	0.760	0.760	0.760	0.760	1.000	1.000	0.760	0.760	0.760	1.000	1.000	1.000	1.000	0.760	0.760
17	S	M	O	12 - 999 Months	Y	Y	N	0.760	0.760	0.760	0.760	1.000	1.000	0.760	0.760	0.760	1.000	1.000	1.000	1.000	0.760	0.760
17	S	M	O	12 - 999 Months	Y	Y	Y	0.720	0.720	0.720	0.720	1.000	1.000	0.720	0.720	0.720	1.000	1.000	1.000	1.000	0.720	0.720
17	M	M	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	M	M	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	M	M	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	M	M	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
17	M	M	O	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	M	M	O	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	M	M	O	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	M	M	O	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
17	S	M	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	S	M	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	S	M	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	S	M	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
17	S	M	P	12 - 999 Months	Y	N	N	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
17	S	M	P	12 - 999 Months	Y	N	Y	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
17	S	M	P	12 - 999 Months	Y	Y	N	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
17	S	M	P	12 - 999 Months	Y	Y	Y	0.810	0.810	0.810	0.810	1.000	1.000	0.810	0.810	0.810	1.000	1.000	1.000	1.000	0.810	0.810
17	M	M	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	M	M	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	M	M	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	M	M	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
17	M	M	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	M	M	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	M	M	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	M	M	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
17	S	F	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	S	F	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	S	F	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
17	S	F	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile																						
Youthful Discount Factor				Policy Tenure	YRD	Away at School	Good Student	BI	PD	CSL	PIP	All UM CSL	All UM BI	All UM PD	Comp	Coll	OLTE	T&L	Add Cust Equip	Comp. Loan	Coll. Loan	
Age	Marital Status	Sex	Principal/Occasional																			
18	M	M	O	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	M	O	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	M	O	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	S	M	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	S	M	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	S	M	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	S	M	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	S	M	P	12 - 999 Months	Y	N	N	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	S	M	P	12 - 999 Months	Y	N	Y	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
18	S	M	P	12 - 999 Months	Y	Y	N	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
18	S	M	P	12 - 999 Months	Y	Y	Y	0.810	0.810	0.810	0.810	1.000	1.000	0.810	0.810	0.810	1.000	1.000	1.000	1.000	0.810	0.810
18	M	M	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	M	M	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	M	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	M	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	M	M	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	M	M	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	M	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	M	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	S	F	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	S	F	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	S	F	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	S	F	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	S	F	O	12 - 999 Months	Y	N	N	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	S	F	O	12 - 999 Months	Y	N	Y	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
18	S	F	O	12 - 999 Months	Y	Y	N	0.860	0.860	0.860	0.860	1.000	1.000	0.860	0.860	0.860	1.000	1.000	1.000	1.000	0.860	0.860
18	S	F	O	12 - 999 Months	Y	Y	Y	0.810	0.810	0.810	0.810	1.000	1.000	0.810	0.810	0.810	1.000	1.000	1.000	1.000	0.810	0.810
18	M	F	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	M	F	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	F	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	F	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	M	F	O	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	M	F	O	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	F	O	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	F	O	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	S	F	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	S	F	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	S	F	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	S	F	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	S	F	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	S	F	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile																						
Youthful Discount Factor																						
Age	Marital Status	Sex	Principal/Occasional	Policy Tenure	YRD	Away at School	Good Student	BI	PD	CSL	PIP	All UM CSL	All UM BI	All UM PD	Comp	Coll	OLTE	T&L	Add Cust Equip	Comp. Loan	Coll. Loan	
18	S	F	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	0.950	0.950	
18	S	F	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	M	F	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	M	F	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	F	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	F	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
18	M	F	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	M	F	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	F	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
18	M	F	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
19	S	M	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	S	M	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	S	M	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	S	M	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
19	S	M	O	12 - 999 Months	Y	N	N	0.930	0.930	0.930	0.930	1.000	1.000	0.930	0.930	0.930	1.000	1.000	1.000	1.000	0.930	0.930
19	S	M	O	12 - 999 Months	Y	N	Y	0.880	0.880	0.880	0.880	1.000	1.000	0.880	0.880	0.880	1.000	1.000	1.000	1.000	0.880	0.880
19	S	M	O	12 - 999 Months	Y	Y	N	0.880	0.880	0.880	0.880	1.000	1.000	0.880	0.880	0.880	1.000	1.000	1.000	1.000	0.880	0.880
19	S	M	O	12 - 999 Months	Y	Y	Y	0.830	0.830	0.830	0.830	1.000	1.000	0.830	0.830	0.830	1.000	1.000	1.000	1.000	0.830	0.830
19	M	M	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	M	M	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	M	M	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	M	M	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
19	M	M	O	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	M	M	O	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	M	M	O	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	M	M	O	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
19	S	M	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	S	M	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	S	M	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	S	M	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
19	S	M	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	S	M	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	S	M	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
19	M	M	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	M	M	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	M	M	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
19	M	M	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	M	M	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
19	M	M	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile																						
Youthful Discount Factor																						
Age	Marital Status	Sex	Principal/Occasional	Policy Tenure	YRD	Away at School	Good Student	BI	PD	CSL	PIP	All UM CSL	All UM BI	All UM PD	Comp	Coll	OLTE	T&L	Add Cust Equip	Comp. Loan	Coll. Loan	
21	M	M	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	0.950	0.950	
21	M	M	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
21	M	M	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	M	M	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	M	M	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	M	M	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
21	S	F	O	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	S	F	O	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	S	F	O	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	S	F	O	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
21	S	F	O	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	S	F	O	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	S	F	O	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	S	F	O	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
21	M	F	O	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	M	F	O	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	M	F	O	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	M	F	O	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
21	S	F	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	S	F	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	S	F	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	S	F	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
21	S	F	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	S	F	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	S	F	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	S	F	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
21	M	F	P	0 - 12 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	M	F	P	0 - 12 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	M	F	P	0 - 12 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	M	F	P	0 - 12 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900
21	M	F	P	12 - 999 Months	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	M	F	P	12 - 999 Months	N	N	Y	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	M	F	P	12 - 999 Months	N	Y	N	0.950	0.950	0.950	0.950	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000	0.950	0.950
21	M	F	P	12 - 999 Months	N	Y	Y	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000	0.900	0.900

State of AR
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile
Rules Filing - Filing Number: PA-AR-06187-61R

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Effective Date: ~~04/01/2009~~ 08/24/2009 New Business and 09/27/2009 Renewals

<u>RULE CLASSIFICATION</u>	<u>RULE NUMBER</u>	<u>DESCRIPTION</u>
Common	C1	Definition of Private Passenger Auto; Motor Home; Permitted Named Insured
	C2	Unacceptable Risks
Money	M1	Cancellation Effective Dates/Times
	M2	Non-Sufficient Funds (NSF) Fee
	M3	Installment Fee
	M4	Return Premium Calculation on Cancelled Policies
	M5	Late Fee Charges/Grace Period
	M6	Reinstatement after Cancellation for Non-payment
Risk	R1	Policy Period
	R2	ZIP Code Level Rating
	R3	Residence Classification
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P23	Rental Coverage Upgrade Endorsement
P24	Roadside Assistance Coverage
P25	Extended Non-Owned Auto Coverage

COMMON RULES

C1 - Definition of Private Passenger Auto; Motor Home; Permitted Named Insured

- A. "Private Passenger Auto" refers to a land motor vehicle of the private passenger, pickup body, or cargo van type designed for operation principally on public roads, with at least 4 wheels and a gross vehicle weight rating of 12,000 pounds or less, according to the manufacturer's specifications. However, the term does not include step-vans, parcel delivery vans, cargo cutaway vans, or other vans with cabs separate from the cargo area.
- B. "Motor Home" refers to a land motor vehicle with a living area that is an integral part of the vehicle chassis or a pickup truck with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

When coverage is being requested for a motor home, the Miscellaneous Type Vehicle Endorsement and the Miscellaneous Type Vehicle Amendment (Motor Homes) must be added to the policy. The Miscellaneous Type Vehicle Endorsement is to be used exclusively for motor homes. Allmerica Financial Benefit Insurance Company does not offer coverage for any other type of miscellaneous vehicle.

We do not offer the option to purchase Liability, Medical Payments, or Physical Damage coverage while the motor home is rented or leased to any organization or any person other than the named insured.

- C. The "Named Insured" must be a natural person. Corporations or partnerships cannot be listed as a named insured, but may be listed as an "additional interest insured."

C2 - Unacceptable Risks

Only private passenger automobiles and motor homes are acceptable under our program. In addition, the following risks are NOT acceptable:

- A. Named insureds who have never been licensed, unless the named insured is excluded from coverage.
- B. Operators under the minimum age for state licensing.
- C. Policies where an eligible-to-be-rated operator (see Rule O1) has a permanently revoked license, unless that operator is excluded from coverage.
- D. Applicants who have committed or been convicted of insurance fraud, or had a policy cancelled or non-renewed by any insurance company for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.
- E. Pickup trucks, vans, or utility vehicles with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds or a load capacity exceeding 1 ton (see Rule C1).
- F. Vehicles leased or rented to others by the applicant.
- G. Vehicles regularly available to non-listed operators.
- H. Vehicles without a garaging address.
- I. Policies with vehicles garaged at 2 different addresses and operators in 2 different

households with the following exceptions:

1. Student or military risks (e.g., spouse of insured or unmarried child of insured)
 2. Named insured has 2 different households (e.g., 1 permanent home and 1 vacation home)
 3. Operators who live at different addresses but garage all vehicles in 1 place
 4. Individuals in the process of a divorce, and the vehicle is still considered community property.
- J. Policies with all vehicles principally garaged out-of-state. Principally garaged shall mean for 10 consecutive months or more.
- K. Vehicles with a principal out-of-state garaging location in Michigan, Massachusetts, Hawaii, District of Columbia, New Jersey, or New York.
- L. 2 or more private passenger automobile insurance policies for the same household with the following exceptions:
1. Policies with 5 or more cars must be split into 2 separate policies
 2. Unrelated residents/roommates.
- M. Vehicles used for:
1. Racing
 2. Carrying persons or property for compensation or a fee, including, but not limited to, limousine, taxi, or other livery services (does not apply to shared expense car pools), pick-up or delivery of magazines, newspapers, food, or any other products
 3. Emergency services
 4. Business or artisan use that does not meet the acceptable uses outlined in Rule P1.
- N. Policies with 2 or more artisan-use vehicles (see Rule P1).
- O. Vehicles owned or leased by a partnership or corporation unless:
1. The vehicles are customarily operated by the named insured or a resident relative for pleasure or commuting
 2. All operators are household members and are listed on the policy
 3. No more than 4 such vehicles are owned or leased by the partnership or corporation
 4. The partnership or corporation does not engage in a business of:
 - a. Carrying persons or property for compensation or a fee, including but not limited to limousine, taxi, or other livery services (does not apply to shared expense car pools), pickup or delivery of magazines, newspapers, food, or any other products
 - b. Selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.
- P. Policies financed through an outside premium finance company.
- Q. Vehicles:
1. Equipped with altered suspensions, i.e., suspensions that are homemade, custom-built, or modified, and include lift kits greater than 4 inches (usually installed on off-road vehicles or street rods). However, lift kits of 4 inches or less, low riders with hydraulics, kit cars, and dune buggies are acceptable if registered for street use
 2. With snowplowing equipment
 3. Not registered for street use
 4. Equipped with cooking equipment or bathrooms (except motor homes)
 5. Commercial types including, without limitation, Step Vans, Panel Vans and Cutaways.

- R. GEM, Ford Think Neighbor, golf cart type vehicles, micro-trucks, and other vehicles with a top speed of 25 miles per hour (MPH) or less.
- S. Vehicles with a manufacturer's suggested retail price (MSRP) greater than \$150,000 or any of the following make/model vehicles:

Make	Model	Make	Model
Alfa Romeo	Spider	Ferrari	All Models
Aston Martin	All	GMC	Cyclone P/U, Typhoon
Austin Healy	All Models	Hummer	All Models except H2&H3
Avanti	All Models	Lamborghini	All Models
Bentley	All Models	Lancia	All Models
Bertone	All Models	Lotus	All Models
Bizzarini	All Models	Maserati	All Models
Daewoo	All Models	Mitsubishi	3000GT
Daihatsu	All Models	Pantera	All Models
Daimler Chrysler	Maybach	Panzo Esperante	All Models
Delorean	All Models	Pininfarina	All Models
Dodge	Stealth, Viper	Rolls Royce	All Models
Dune Buggy	All Models	Yugo	All Models
Excalibur	All Models		

- T. Named operator policies and named non-owner policies.
- U. Vehicles titled or otherwise certified by the state as a salvage vehicle.

If a change to the policy is processed outside of the “free look” period, as defined below, that makes the risk unacceptable, an Unacceptable Risk Surcharge will be applied to the policy upon discovery. This policy is subject to non-renewal at policy expiration. The adjustment factor will apply by coverage as outlined in Exhibit 13 the Vehicle Use Table of the Rate Schedule.

The free look period is defined as the period in which our company can issue a notice of cancellation for underwriting reasons. The free look period is the first 59 days of the original Policy effective date.

MONEY RULES

M1 - Cancellation Effective Dates/Times

Cancellations will print with the effective time of 12:01 AM on the cancellation date. For cancellations that are issued because of nonpayment of premium, we will accept payments that are sufficient payment if received, and posted to the insured's policy within the first three days after the cancellation effective date.

M2 - Non-Sufficient Funds (NSF) Fee

A fee for a check that is returned for non-sufficient funds (NSF) may be charged as outlined in Exhibit 16 the Fees Table of the Rate Schedule.

M3 – Installment Fee

A service charge may be applied based on the selected installment payment plan. Any associated fee and/or discount will be applied as outlined in Exhibit 16 the Fees Table of the Rate Schedule.

M4 - Return Premium Calculation on Cancelled Policies

CANCELLATION REQUESTED BY NAMED INSURED

- The named insured shown on the declarations page may cancel a policy by:
 - a. Returning the policy to us
 - b. Giving us advanced written notice of the date the cancellation is to take effect.
- When the cancellation request is due to duplicate coverage and the requested cancellation date is more than 30 days prior to the postmarked date of the cancellation request, Allmerica Financial Benefit Insurance Company requires proof of duplicate coverage in order to consider the requested cancellation date. The named insured's proof of duplicate coverage on the same vehicle(s) must be in the form of a declarations page, binder, status sheet on company letterhead, or company-issued, computer-printed ID card.
- A cancellation request will be honored for the current policy term only.
- Policies with NSF downpayment checks will be cancelled within the legal lead time.

COMPUTATION OF PREMIUM EARNED BY ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY.

- If the insured cancels the policy during the initial policy term, earned premium will be calculated using the pro-rata method.
- If the insured requests a cancellation because an incorrect premium for the risk was charged resulting in an additional premium, Allmerica Financial Benefit Insurance Company will cancel the policy pro-rata based on the quoted premium. When the cancellation request is a result of changes in rating characteristics, return premium will be calculated pro-rata based on the developed policy premium, not the quoted policy premium.
- If additional amounts are due (resulting from short down payment or endorsement), the insured will receive a bill for the premium due up to the cancellation date.
- If Allmerica Financial Benefit Insurance Company cancels the policy, earned premium will be calculated using the pro-rata method. When the policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro-rata. This means that unearned premium to be returned will be in the same proportion to the total policy premium as the remaining policy term (after the date of cancellation) bears to the total policy term. Earned premium will be calculated on a daily basis.
- Cancellations for nonpayment to Allmerica Financial Benefit are calculated pro-rata.

MINIMAL PREMIUM ADJUSTMENTS

1. If an outstanding policy is amended and results in a minimal premium adjustment, the amount shall be waived, except that the actual return premium shall be returned at the request of the insured. The insured must be notified that a return premium is available.
2. We need not refund minimal premium if the insured requests the following:
 - a. Cancellation of coverage,
 - b. Reduction of limits of liability,
 - c. Increase in deductibleexcept that actual return premium shall be returned at the request of the insured. The insured must be notified that a return premium is available.
3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

M5 – Late Fee Charges/Grace Period

A late fee will be charged for any installment payment when either the minimum amount due is not paid, or payment is received (mail payments) or transacted (phone or internet payments) more than 5 days after the bill due date. A late fee will also be charged if a payment is returned for non-sufficient funds (NSF), and the down payment problem is not remedied on or before the 5th day after the bill due date.

M6 - Reinstatement after Cancellation for Non-Payment

If a policy has been cancelled for non-payment of premium, the policy may be reinstated if the reinstatement payment is received (mail payments) or transacted on or before the cancellation effective date.

RISK RULES

R1 - Policy Period

Rates are for a six-month policy term. The term factor set forth in Exhibit 14 the Policy Term Factor Table in the Rate Schedule is applied to the six-month rates to generate annual policy term rates.

R2 - ZIP Code Level Rating

Vehicles are rated at the zip code level by coverage based on the zip code in which the vehicle is principally garaged. Each zip code is given a territory designation in accordance with the territorial pages included in the Rating Information submitted for this product. Each territory designation has coverage level factors that are set forth in Exhibit 8 the Territory Factors Table of the Rate Schedule.

Vehicles garaged out-of-state will be rated in Territory 97, 98 or 99. The territory selected is determined by the state of garaging. Such policies must have liability limits that satisfy local financial responsibility requirements.

R3 - Residence Classification

The named insured's or resident spouse's residence is classified as follows:

Homeowner – primary residence is a home, owned by the named insured.

Condominium - primary residence is a condominium, owned by the named insured.

Mobile Home – primary residence is a mobile home, owned by the named insured.

Other - residence classification unknown or not otherwise classified.

R4 - Summary of Coverages Offered

This program offers the following coverages: Bodily Injury Liability, Property Damage Liability, Uninsured Motorists, Underinsured Motorists, Uninsured Motorists Property Damage, Personal Injury Protection, Comprehensive, Collision, Additional Custom Equipment, Optional Limits Transportation Expense Coverage, Towing and Labor, ~~and Loan/Lease Payoff~~, Connections DriveSmart Advantage, Travel Right, Reassurance Plus, Connections Total Household Rewards, Home Care Services, Rental Coverage Upgrade, Roadside Assistance and Extended Non-Owned Auto.

R5 - Liability Increased Limits

Bodily Injury and Property Damage liability limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than two months out of the year. All vehicles on the policy must carry the same liability limits.

Valid Bodily Injury and Property Damage limits are outlined in ~~Exhibit 14~~ the Limit/Deductible Factors Table of the Rate Schedule.

R6 - Uninsured Motorists Limits

Uninsured Motorists limits cannot exceed the limits chosen for Bodily Injury. Uninsured Motorists Coverage can only be written on policies providing Bodily Injury Coverage. All vehicles on the policy must carry the same Uninsured Motorists limits.

If Uninsured Motorists coverage is not desired or selected limits lower than Bodily Injury limits are requested, the insured must sign the appropriate Uninsured Motorists Selection Form.

Valid Uninsured Motorists limits are outlined in ~~Exhibit 14~~ the Limit/Deductible Factors Table of the Rate Schedule.

R6.4 - Underinsured Motorists Limits

Underinsured Motorists limits cannot exceed the limits chosen for Bodily Injury. All vehicles on the policy must carry the same Underinsured Motorists limits. With a signed rejection, the Underinsured Motorists Bodily Injury coverage can be issued with limits lower than Bodily Injury or rejected completely. Valid Underinsured Motorists limits are outlined in ~~Exhibit 14~~ the Limit/Deductible Factors Table of the Rate Schedule.

R6.5 – Uninsured Motorists Property Damage

Uninsured Motorists Property Damage cannot exceed the limits chosen for Property Damage. With the insured signing a Uninsured Motorists Select/Reject Form, the Uninsured Motorists Property Damage coverage can be issued at limits lower than Property Damage or rejected completely. If Uninsured Motorists Property Damage is selected on any vehicle, all vehicles on the policy must carry the same Uninsured Motorists Property Damage limits. Limits are outlined in ~~Exhibit 14~~ the Limit/Deductible Factors Table of the Rate Schedule.

R7 - Account Credit

An Account Credit applies to those insureds who also have their primary homeowners, tenants, or condominium insurance with an affiliated company of Allmerica Financial Benefit Insurance Company. The Account Credit is applied from the effective date, providing the companion homeowners policy application is received at the same time as the auto policy application, and the effective dates are not more than 180 days apart.

Account Credit may be applied mid-term pro-rata when the applications are not submitted together or after the 180-day limit.

For a risk with a private passenger auto and dwelling in multiple states, the credit must be approved in all states involved to apply.

If one of the policies is cancelled for non payment or cause, the credit will be deleted at renewal from the companion policy. If one of the policies is non-renewed, the credit will be deleted at renewal from the companion policy.

Account Credit will be applied by coverage as outlined in ~~Exhibit 12 (Page 26-28)~~ **the Core Discount Factors Table** of the Rate Schedule.

R8 - Physical Damage Deductibles

Deductible levels for Comprehensive and Collision coverage for a vehicle may be different. Deductible levels for vehicles on a multi-car policy may be different. Valid Comprehensive and Collision deductible options are outlined in ~~Exhibit 14~~ **the Limit/Deductible Factors Table** of the Rate Schedule. Comprehensive coverage must be on a policy in order to list a loss payee.

R10 - Multi-Car Discount

A Multi-Car Discount will be applied by coverage as outlined in ~~Exhibit 12~~ **the Core Discount Factors Table** of the Rate Schedule if there is more than 1 vehicle on the policy. For purposes of this discount, a "vehicle" is defined as a private passenger auto or motor home.

R11 - Paid-in-Full Discount

A Paid-in-Full discount applies to all coverages as displayed in ~~Exhibit 12 (Pages 26-28)~~ **the Core Discount Factors Table** of the Rate Schedule, if the insured chooses the 1-pay bill plan at point of sale.

R12- Homeowner Discount

A Homeowner Discount will be applied by coverage as outlined in ~~Exhibit 12~~ **the Core Discount Factors Table** of the Rate Schedule if the named insured or resident spouse owns a home, condominium, or mobile home as determined in accordance with Rule R3- Allmerica Financial Benefit Insurance Company may take reasonable steps to verify this information.

R15 - Insurance Score

A. Rules of Ordering

1. Insurance Score is ordered on the primary named insured (PNI) and Spouse if “eligible”. (see Rule O1)
2. The best Insurance Score of the PNI or Spouse will be used to determine Underwriting Tier.
3. A PNI/spouse is “eligible” if at least 21 years of age.

B. If the PNI's Insurance Score order is a no hit and:

- a. there is no spouse or, if there is a spouse, the spouse is not at least 21 years old then the PNI's Insurance Score order status as a no hit, is used to determine the Insurance Score Group;
or
 - b. the spouse's Insurance Score order is a thin file, then the spouse's Insurance Score order status as thin file, is used to determine the Insurance Score Group,
or
 - c. the spouse's Insurance Score order is a no hit , then the PNI's Insurance Score order status as a no hit is used to determine the Insurance Score Group.
3. If the PNI's Insurance Score order is a thin file and:
- a. there is no spouse or, if there is a spouse, the spouse is not at least 21 years old then the PNI's Insurance Score order status as a thin file is used to determine the Insurance Score Group;
or
 - b. the spouse's Insurance Score order is a no hit or thin file, then the PNI's Insurance Score order status as a thin file is used to determine the Insurance Score Group.

C. Choicepoint Attract Insurance Score Model

Allmerica Financial Benefit Insurance Company contracts to use the Choicepoint Attract insurance score model.

D. Insurance Score Group Table

The Insurance Score group is determined based on the PNI and/or spouse's Insurance Score in Exhibit 15 the Underwriting Tier Factor Matrix Table of the Rate Schedule.

R16 - No Hits

A No-Hit occurs on a person when, upon request, the Insurance Score vendor is unable to locate the individual and therefore cannot return an Insurance Score report.

R17 - Thin Files

A Thin File occurs on a person when the Insurance Score vendor is able to locate the individual, but not able to find enough trade line information to generate an Insurance Score.

R18- Underwriting Tier Re-Evaluation

At the request of the named insured or named insured's spouse, Allmerica Financial Benefit Insurance Company will reorder credit information and adjust the Insurance Score Group, only if it is advantageous to the insured, re-tiering as appropriate based on the current new business Pre-Insurance Score Tier rules in effect at the time of the policy renewal. The Company will not reorder the credit or information nor will we adjust the Insurance Score Group as a result of the requested reorder more than one time in a twelve month period.

Each evaluation of the insurance score starts a new waiting period for subsequent orders.

R19 - Average Driver Factor

The Average Driver Factor is derived as outlined in ~~Exhibit 4~~ the Average Driver Factor Table of the Rate Schedule and is the average of risk factors of all rated operators. The Average Driver Factor is calculated for each coverage and is applied to all vehicles on a policy.

If there are more drivers than there are vehicles in a household, the Average Driver Factor is the average of the highest-ranking drivers, up to the number of vehicles in the household.

If applicable, an Accident Prevention Course Discount and/or College Grad Discount will be applied as outlined in ~~Exhibit 13~~ the Other Discounts and Surcharges Table of the Rate Schedule.

R20 - Household Structure Factor

The household structure is determined by whether there is a youthful primary named insured (PNI), a youthful operator, or a parent-child relationship, and by the number of vehicles relative to the number of drivers in the household.

The Household Structure Factor will be applied by coverage as outlined in ~~Exhibit 5~~ the Household Structure Factor Table of the Rate Schedule. For this purpose a foreign exchange student will be treated as a natural child of the insured.

Youthfuls, as defined for this rule, are persons under 25 years of age.

R21 - Driver/Points Matrix Factor

The Driver/Points Matrix Factor is based on tier, age, and points interactions. The factor is calculated individually for each eligible-to-be-rated driver and is then applied by coverage as outlined in ~~Exhibit 4~~ the Driver/Points Matrix Table of the Rate Schedule.

R22 - Motor Vehicle Record Requests

Allmerica Financial Benefit Insurance Company makes a determination as to the operators on which it will request motor vehicle records (MVRs) at new business and at the annual renewal based on several factors including the cost of ordering an MVR, the likelihood that the MVR will disclose additional violations, and the impact of those violations on the renewal premium.

R23 - Association Discount

An Association Discount may apply by coverage. These groups will include professional organizations, alumni associations, employer/employee groups, hobby or enthusiast organizations or cause related organizations (ex. AARP, Revelation) and distribution may be limited to specific agencies. Any Sponsored marketing group and its associated rate differential can be terminated at the Company's discretion with proper notice. Any member of a group who fails to maintain participation or membership in a sponsored marketing group will no longer be eligible for the rating differential upon their next renewal.

R26.1 - Personal Injury Protection (PIP) Limits

Medical Payments Insurance, Work Loss Coverage and Accidental Death Benefit must be afforded under every auto liability policy issued or delivered to the owner of an auto registered or principally garaged in Arkansas. Personal Injury Protection limits are available as follows:

- a. \$5,000 Medical Payments
- b. Work Loss Coverage
- c. \$5,000 Accidental Death
- d. \$5,000 Medical Payments and Work Loss Coverage
- e. \$5,000 Medical Payments and \$5,000 Accidental Death
- f. \$5,000 Accidental Death and Work Loss Coverage
- g. \$5,000 Medical Payments, Work Loss Coverage and \$5,000 Accidental Death.

R29 - Hanover/Citizens as Proof of Prior

Proof of private passenger automobile liability insurance from Hanover Insurance Company, Citizen's Insurance Company of America, or an affiliated company will not be treated as valid prior insurance unless the named insured:

- A. Moved from another state
- B. Was "child" of named insured on previous policy. No limitation as to child's age
- C. Was "parent" of named insured on previous policy. Parent was a covered operator on that policy
- D. Was divorced/separated "spouse" of named insured from previous policy
- E. Was named insured on policy that cancelled or lapsed due to military deployment
- F. Is writing a 5-car policy. Original policy must remain active
- G. Is transitioning from another Hanover Insurance Group rating plan to this product as outlined in Rule R41.

If one of these criteria is met, the prior insurance status associated with the previous policy from Hanover Insurance, Citizen's Insurance Company of America, or an affiliated company, and any lapse in coverage between such previous policy and the new policy will be applied to the new policy.

R39 – Transition Rule – Modification Factors

From time to time, The Hanover Insurance group of companies (“Hanover”) may acquire another insurance company or agree to accept books of business from other insurers or insurance agencies. To minimize any possible rate disruption in placing the affected customers, the insuring Hanover company intends to use a transition modification factor determined by dividing the policyholder’s former premium by the premium outlined in this manual (“original premium”). The resulting transition modification factor would be multiplied by Hanover’s original premium to arrive at a transition premium for affected customers. At renewals, a transition modification factor would be applied, if necessary, to minimize continuing rate disruption and with the objective of bringing the transitioned customers in line with the rating program applicable to the rest of Hanover’s book of business over time.

R41 – Transition Modification – New Program

The Transition Modification – New Program factor is used in connection with the introduction of a new rating plan. Its purpose is to reduce policyholder disruption that may result from conversion of an existing Hanover policyholder into a new or different class plan. To minimize any possible rate disruption, we intend to use a transition modification factor determined by dividing the policyholder’s premium from the former rating plan by the premium outlined in this manual (“new premium”). The resulting transition modification factor would be multiplied by Hanover’s new premium to arrive at a transition premium for affected customers. At renewals, a transition modification factor would be applied, if necessary, to minimize continuing rate disruption and with the objective of bringing the transitioned customers in line with the rating program applicable to the rest of Hanover’s book of business over time.

R42 – Connections Prior Carrier Discount Rule

A prior carrier discount will be applied to a new Connections Auto policy when the named insured or spouse’s prior auto insurance carrier is with a select company.

Note: For six months prior to the inception of the new Hanover policy the named insured or spouse must have carried Automobile liability insurance that was voluntarily issued by a select company with no lapse in coverage greater than 30 days. A policy issued through any residual market mechanism such as an assigned risk plan is not eligible. If the named insured or spouse obtained their license during this six month period, such person(s) must have maintained automobile liability insurance issued by a select company from the time such person(s) obtained their driver’s license, and there was no lapse in coverage greater than 30 days. Otherwise they are not eligible for the discount.

R45 – Youthful Driver Renewal Discount

The Youthful Driver Renewal Discount will apply if a driver under age 19 is added to a policy (Exception: Discount applies to a 19 year old Single male occasional operator). In order to receive this discount, the policy must have been in force for a continuous 12 month period prior to the youthful driver being added. The youthful driver must be added on or subsequent to the effective date of the discount. (Exception: Existing youthful operators will receive the discount at renewal if the policy has been continuously in force for 12 months.)

The discount percentage for the Youthful Driver Renewal Discount is listed in the Rate Schedule within the Youthful Driver Discount Rating table.

R46 – Student Away at School Discount

Policies with students under age 22 and away at a high school or a college/university will receive a discount provided the student does not have a vehicle at school and the school is at least 100 road miles away from the principal place of garaging (i.e. parent's residence address). Applicants will be required to sign a form validating that the school is at least 100 miles away to receive this discount.

The discount percentage for the Student Away at School Discount is listed in the Rate Schedule within the Youthful Driver Discount Rating table.

R47 – Good Student Discount

Policies with full time students under age 22 enrolled in high school or a college/university will be eligible to receive a Good Student Discount provided they meet the following:

- Was included in the "Dean's List" or "Honor Roll" (or other comparable scholastic achievement); or
- Has a grade average of at least 3 points on a 4 point scale (or its equivalent); or
- In a school using letter grades, has a grade average of "B" or greater (if the system of letter grading cannot be averaged, no grade shall be below "B"); or
- Ranked among the upper 20% of his/her class scholastically.

A copy of the student's report card or transcript will be required in order to receive and maintain this discount.

The discount percentage for the Student Away at School Discount is listed in the Rate Schedule within the Youthful Driver Discount Rating table.

OPERATOR RULES

O1 - Operator Definitions

The term “eligible-to-be-rated operator” refers to any person who is required to be disclosed on the application (all persons above the legal age to drive who reside with named insured, and any other person who regularly or frequently drives a covered vehicle), other than excluded operators.

O2 - Operator Classification

Operators are classified by age, gender, and marital status.

Age refers to the age attained by the operator's last birthday before inception of the policy term. Marital status is defined as follows:

Single - An operator who is not married, as defined below;

Married - An operator who is legally married, or who is deemed married pursuant to state law, but not including an operator who is legally separated. (The inability of married persons to live together because of career obligations or military service does not deny them the married classification.)

O3 - Driving Record Points

Driving record points are assigned to operators for chargeable accidents and violations. “Accidents” do not include Comprehensive claims for purposes of determining driving record points.

Chargeable Period - The 36-month period prior to policy term inception.

Chargeable Date - The occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR/CLUE reconciliation process, the occurrence date will be deemed to be the day before the inception date of the policy.

Same Day Offenses - If an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

MVR/CLUE Reconciliations - Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR and/or CLUE to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR or CLUE. If reconciliation does not occur, accidents and violations listed on the application and/or the MVR/CLUE reports will be considered separate violations.

Source of Points – Points are assigned based upon accidents or violations occurring while an operator is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.

Violation Classification - Violations are classified into these groups:

- Driving under the influence
- Speeding
- Major violations (e.g., non-routine, serious infractions such as vehicular homicide)
- Minor violations (e.g., routine traffic infractions such as failure to yield)
- At-fault accidents

Major Violations - Chargeable accidents and major violations are charged for 36 months.

At-Fault Accidents - Accidents noted on the MVR, CLUE or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on CLUE a report will be deemed to be at-fault if payments were made under liability coverages. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

Not-At-Fault Accidents (NAF) –

- A. Accidents are chargeable if insurer's file contains information from which the insurer in good faith determines that the insured was substantially at-fault in the accident.
- B. Examples of proof of NAF documents include:
- A copy of the police report or court documents;
 - A letter from the previous carrier; or
 - Any other documentation which proves not-at-fault.

DESCRIPTION	VIOLATION POINT CLASS
At-Fault Accident > 12 Months old	AFI
Auto-Theft / Felony Motor Veh	MAJ
Careless / Improper Operation	MAJ
Comp Claim	CMP
Drag Racing	MAJ
Drive Under Influence	DWI
Driving Under Suspension	MAJ
Failure to Yield	MIN
False Reporting	MIN
Fleeing from Police	MAJ
Following Too Close	MIN
Accident Non Chargeable	AFN
Improper Passing	MIN
Improper Turn	MIN
Leaving the Scene	MAJ
License / Credentials	MIN
Minor Moving Violation	MIN
Not-At-Fault Acc	NAF
Open Bottle	DWI
Serious License Violation	MAJ
Speeding	SPD
At-Fault Accident <= 12 Months old	AFJ
Traffic Device / Sign	MIN
Unverifiable Record	MAJ
Vehicular Homicide	MAJ
W/O Owner's Consent	MAJ
Wrong Way / 1-Way St	MIN

O4 - Financial Responsibility Filings

At the insured's request, Allmerica Financial Benefit Insurance Company will issue a financial responsibility filing (SR-22) for any listed operator on the policy. Any operator requesting an SR-22 filing must have a verifiable driving record.

Any policy with an SR-22 filing must have Liability limits that satisfy minimum financial responsibility requirements for the state requesting the filing. Bodily Injury coverage is required on any policy with an SR-22.

SR-22 filings can be made for the state of risk only. The Company does not issue SR-22 filings for any jurisdiction outside of the United States.

The Company will cancel the SR-22 filing upon lapse or expiration of the policy. The filing will be reinstated if the policy reinstates or renews.

An administrative filing fee will be charged for each SR-22 filing as outlined in Exhibit 16 the **Miscellaneous Fees Table** of the Rate Schedule.

O5 - Named Operator Exclusion

Any listed operator may be excluded from coverage under the policy. Excluded operators will not be considered in the policy's premium calculation.

Allmerica Financial Benefit Insurance Company will not pay for any claim arising from an accident or loss which occurs while any vehicle is being driven, either with or without the named insured's permission, by any excluded operator.

Note: Named Operator Exclusions are not available on a policy requiring an SR-22 filing.

O6 - Operator Related Discounts

Accident Prevention Course Discount – Applies to the premiums for Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages provided:

1. the auto is classified and rated as a private passenger auto; and
2. the principal operator of the auto:
 - a. is age 55 or older; and
 - b. has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed an Accident Prevention Course approved by the Arkansas Office of Motor Vehicles.

This Discount shall apply:

1. to new and renewal policies with inception dates within the 36 month period following the course completion date.
2. only to the auto principally operated by the insured with the course completion certificate.
3. only once to each such auto regardless of the number of operators with course completion certificates.

The Accident Prevention Course Discount will be applied as outlined in ~~Exhibit 13~~ **the Other Discounts and Surcharges** of the Rate Schedule.

College Grad Discount - Discount for those insureds under the age of 25 years old who have graduated from a college or university and whose cumulative scholastic records show the insured attained one of the following:

- a. a grade point average of "B" or higher;
- b. had at least a 3.0 on a 4 point scale (or equivalent).

This discount applies to the premiums Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

O7 - Unverifiable Driving Record and Foreign Operator's License

Unverifiable Driving Record - When an operator's driving record cannot be verified by a state's Bureau of Motor Vehicles, we will assess that operator the amount of points associated with a major violation. The points will be removed if the Company receives a valid MVR within 30 days of policy inception. The date assigned to the points will be the day before the inception date of the policy.

Operators 18 years of age and younger will not be charged unverifiable driving record points.

Foreign Operator's License - Any operator who does not have a valid U.S license but has a valid foreign license or international operator's license will be assessed the amount of points associated with a major violation. The date assigned to the points will be the day before the inception date of the policy. Those points are deleted beginning with the first renewal after a valid U.S. license has been obtained, maintained for 12 months, and reported to Company.

O8 - Undisclosed Operator Surcharge

Drivers who are added to the policy based on their involvement in a loss will be surcharged an **Undisclosed Operator Surcharge** that is equivalent to a major violation as outlined in ~~Exhibit 5~~ **the Point Assignment Table** of the Rate Schedule. This surcharge will be applied upon discovery and will be removed at the earliest renewal after 12 months from the date of discovery.

This surcharge will not apply in the circumstances where the individual involved in the loss was not a regular operator or resident relative in the household.

O11 – Permit Drivers

Driver's with a Learner's Permit who are single, under the age of 19, and a child of the primary named insured, will not be included in the rating of the policy. The permit driver will become an eligible to be rated driver at the earliest of i) notification by the named insured that the permit driver has obtained their full license, or ii) the first renewal where we confirm the permit driver has obtained their full license.

PROPERTY RULES

P1 - Vehicle Use Definitions

Vehicles are classified by their use as follows:

Work - Vehicles used for driving to and from work. This includes commuting to and from school.

Pleasure - Vehicles not used for commercial purposes or commuting to and from work or school.

Business - Acceptable business-use vehicles are those vehicles, other than artisan-use vehicles, that are:

- Used by sales or service representatives, or for consumer-oriented direct home sales
- Used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations
- Owned by the insured and used by domestic employees
- Used in a business for occasional errands
- Not used to transport explosives, chemicals, or flammable materials.

Acceptable business use does not include vehicles used for pick up or delivery of goods, limousine or taxi services, or livery conveyance, including not-for-hire livery. It does not include trailers used for business purposes.

Artisan - Acceptable artisan-use vehicles are vehicles used by the insured to transport tools or other materials in a trade or business if:

- There is only 1 vehicle in this category on the policy
- The insured visits no more than 2 job sites per day
- The vehicle is owned or leased by an individual, not a corporation or partnership
- The vehicle is operated solely by the named insured or other resident relative
- The vehicle is not used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment.

Farm - Vehicles used primarily on a farm, ranch, or orchard.

P2 - Vehicle Use Surcharge

For any vehicle classified as business or artisan use, a Vehicle Use Surcharge will be applied by coverage as outlined in ~~Exhibit 13~~ Exhibit 9 the Symbol Factors Table of the Rate Schedule. All uses other than business or artisan use will be classified as "other."

P3 - ISO Symbols

Vehicle symbols will be assigned to 1981 and newer private passenger auto model years as outlined in ~~Exhibit 9~~ Exhibit 9 the Symbol Factors Table of the Rate Schedule. The symbols for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages differ by coverage, and are determined by features including the year, make, model, sub-model, vehicle type, body type, wheel drive, and engine of the vehicle. The vehicle symbol for Comprehensive coverage is used for Comprehensive Loan/Lease Payoff coverage and the vehicle symbol for Collision coverage is used for Collision Loan/Lease Payoff coverage.

Vehicles not appearing on the symbol list are rated with Symbol 66. Vehicles not appearing on the symbol list that require Liability and Physical Damage coverage are rated as Symbol 66 with a stated amount.

Gray market vehicles are rated using the same symbol as would be used for a comparable United States vehicle. A copy of the vehicle registration is required for binding to verify that the local

jurisdiction's Department of Transportation safety requirements and Environmental Protection Agency emission standards have been satisfied.

P4 - Stated Amount Symbols

Stated Amount Symbols are used to rate stated amount vehicles and conversion vehicles as outlined in ~~Exhibit 9~~ **the Symbol Factors Table** of the Rate Schedule.

- A. Stated amount vehicles are vehicles requiring Physical Damage coverage that:
1. Do not appear on the Symbol list (see Rule P3)
 2. Are limited production, classic, or collectible vehicles
 3. Are private passenger automobiles having more than \$5,000 of custom parts equipment (i.e., equipment, devices, accessories, enhancements, and changes, other than those that are original manufacturer installed, that are permanently installed or attached, and alter the appearance or performance of a vehicle).

Stated amount vehicles are rated with Symbol 66 factors for Liability coverages and Stated Amount Symbol Factors for Comprehensive, Collision, and Loan/Lease Payoff coverages.

The stated amount value for stated amount vehicles may not exceed \$150,000.

- B. Conversion vehicles are pick-up trucks, vans, or utility vehicles requiring Physical Damage coverage that have:
1. More than \$5,000 of custom parts equipment (i.e., equipment, devices, accessories, enhancements, and changes, other than those that are original manufacturer installed, that are permanently installed or attached, and alter the appearance or performance of a vehicle)
 2. Conversion packages

Conversion vehicles are rated with Symbol 68 factors for Liability coverages and Stated Amount Symbol Factors for Comprehensive, Collision, and Loan/Lease Payoff coverages.

Physical Damage coverage on stated amount vehicles and conversion vans provides coverage up to the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner, or
2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner, or
3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner, or
4. The stated amount value specified by the insured, reduced by the salvage value if retained by the owner.

P5 - Additional Customized Equipment

When Comprehensive and/or Collision coverage are purchased, the policy provides coverage for loss under those coverages to custom parts and equipment that are equipment, devices, accessories, enhancements, and changes (other than those installed by the original manufacturer) that are permanently installed or attached, and alter the appearance or performance of a vehicle. This includes any electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual or data signals, or play back recorded media (other than those installed by the original manufacturer) that are permanently installed in a covered vehicle using bolts or brackets, including slide-out brackets.

The limit of liability for custom parts and equipment is the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner, or
2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner, or
3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner, or
4. \$1,000.

If a repair or replacement results in better parts/equipment, the Company will not pay for the amount of the betterment.

If the named insured desires a higher limit of liability for custom parts and equipment, the insured can purchase Additional Customized Equipment (ACE) coverage. The amount of coverage available for sale is the total value of all custom parts and equipment on the vehicle, not to exceed \$5,000, less the standard \$1,000 amount of coverage for custom parts and equipment. Claims under ACE will be settled on the same basis as the Company would settle custom parts and equipment described above.

The rate for ACE is determined by the limit factor table based on the amount of ACE purchased by the insured. The insured will be required to maintain and present proof of purchase and proper installation upon request.

This coverage is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

P6 - Model Year

The model year of a private passenger automobile is the year assigned by the original manufacturer. If the vehicle is rebuilt or structurally altered, then the model year of the chassis determines the model year of the vehicle.

P7 - Model Year Factor

Model Year Factors will be used in addition to the ISO vehicle symbols (not including stated amount). The adjustment factors will be applied by coverage as outlined in Exhibit 10 the Model Years Factor Table of the Rate Schedule.

P8 - Optional Limits Transportation Expense Coverage

The policy automatically provides a limit for transportation expense coverage up to \$20 per day, for a maximum of 30 days. Under Optional Transportation Expense coverage, the insured can elect to increase the limits of transportation expenses. Optional Transportation Expense coverage may be purchased by the insured up to the following applicable limits:

- \$30 per day for a maximum of 30 days for each qualified disablement on a covered vehicle
- \$40 per day for a maximum of 30 days for each qualified disablement on a covered vehicle
- \$50 per day for a maximum of 30 days for each qualified disablement on a covered vehicle.

Qualified disablement means a loss covered by the Comprehensive or Collision coverage of the policy.

Optional Transportation Expense coverage may be purchased only for a vehicle covered by Collision coverage.

This coverage is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

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.

P9 - Towing and Labor Coverage

(Effective 08/24/2009 for new business and 09/27/2009 for renewal business, Towing and Labor Coverage is being replaced by Roadside Assistance Coverage (See Rule P24)).

Towing and Labor coverage can be purchased to pay for an authorized service representative to provide:

- Towing of a covered disabled vehicle to the nearest qualified repair facility
- Labor on a covered disabled vehicle at the place of disablement when necessary due to a covered emergency.

Towing and Labor coverage can be purchased to reimburse the insured up to the following applicable limit:

- \$25 per occurrence
- \$50 per occurrence
- \$75 per occurrence.

Towing and Labor coverage may be purchased only for a vehicle covered by Collision coverage.

This coverage is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

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.

P10 - Vehicle Equipment Discounts

Vehicle Equipment Discounts are outlined in Exhibit 13 the Other Discounts and Surcharges Table of the Rate Schedule.

Vehicle Recovery Systems

A discount on Comprehensive Coverage shall be afforded for vehicles equipped with a vehicle recovery system. For the purpose of this rule, a vehicle recovery system is an operational anti-theft and recovery device consisting of an electronic homing device used in conjunction with a participating police agency and using a radio frequency network allocated by the Federal Communications Commission. When activated, the electronic homing device allows law enforcement agencies to track the stolen vehicle.

P11 - Loan/Lease Payoff Coverage

Loan/Lease Payoff coverage applies when a vehicle sustains a total loss. The coverage provides for payment of the difference between the actual cash value of the vehicle at the time of the total loss (less the deductible and less the salvage value retained by the insured or the owner) and any greater amount the owner of the vehicle owes under a written loan or lease agreement (less any unpaid finance charges, excess mileage charges, charges for wear and tear, charges for extended warranties, charges for credit life insurance, health, accident or disability insurance purchased with the loan or lease, past due payments, and collection or repossession expenses).

Loan/Lease Payoff coverage can only be purchased on a vehicle with both Collision and Comprehensive coverages, and a loss payee or lien holder. The coverage can be purchased on any age vehicle at any time during a policy term.

Loan/Lease Payoff coverage is not allowed on a stated amount vehicle policy (except on conversion vehicles).

This coverage is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

P12 - Unacceptable Vehicle Surcharge

When an unacceptable vehicle is added to the policy after the “free look” period of the policy an Unacceptable Vehicle Surcharge will be added to the vehicle upon discovery. The policy is subject to non-renewal upon policy expiration. The adjustment factor will be applied by coverage as outlined in Exhibit 13 the Core Discount Factors Table of the Rate Schedule.

P13 - Trailers

LIABILITY

A private passenger automobile policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup truck, or van, and camper bodies designed for use with a pickup truck without additional premium charge and without specific description of the trailer or camper body.

EXCEPTIONS:

Coverage is not provided for a trailer:

- Used for business purposes
- When no auto is owned by the insured
- Located for use as a residence or business premises.

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit using the trailer/camper body coverage endorsement. The deductible applies separately to each unit.

- A. Recreational trailers and camper bodies are non-self-propelled recreational units equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities. To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

1. A camping trailer is designed for use with a private passenger auto and expands into temporary living quarters. These are the type that fold down for a low-profile towing position and pop up for camping shelter purposes.
 2. A travel trailer is designed for use with a private passenger auto and permanently equipped as mobile living quarters, but not the fold-down type.
 3. A camper body is a non-self-propelled unit designed to be transported by a pickup truck, with or without cooking, dining, sleeping, plumbing, or refrigeration facilities.
- B. All other trailers comprise non-self-propelled units designed for use with a private passenger auto, other than recreational trailers defined above. This category typically includes horse trailers, snowmobile trailers, motorcycle trailers, and utility trailers.
- Physical damage coverage is NOT provided on an "agreed value" basis.

P14 - Vehicle Type Surcharge

Based upon the type of vehicle being insured, a Vehicle Type Surcharge will be applied to coverage as outlined in Exhibit 13 **the Vehicle Types Factor Table** of the Rate Schedule.

P18 – Connections DriveSmart Advantage Endorsement

For an increased premium, this endorsement is available to provide additional coverage features and extensions. These include:

Second Chance Accident Forgiveness – We will not charge for the first surchargeable accident on the policy provided the surchargeable accident occurred after this endorsement has been added to the policy and there are no other surchargeable accidents forgiven for any driver on the policy within the prior 36 months. Only one surchargeable accident per policy can be forgiven during any 36 month timeframe. Once a surchargeable accident is forgiven, all additional surchargeable accidents occurring within the 36 month time frame will be surcharged.

New Car Replacement Guard – This coverage applies if Collision and/or Other Than Collision applies to your auto. If your auto is stolen, this coverage applies only if Other Than Collision applies to your covered auto. To qualify, your auto must have an odometer reading of less than 500 miles on the date of purchase by our insured. The coverage for each such auto will apply until one year from the date of purchase or to an odometer reading of 15,000 miles, whichever comes first. If your auto is declared a total loss by us, we will replace it with a new auto of the same make, model, and equipment or pay the replacement cost. This coverage does not apply to the following types of vehicles:

- a. Any vehicle designed for off-road use.
- b. Motor homes, motorcycles or recreational vehicles
- c. Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000.

Deductible Dividends – We will apply a \$100 credit to your auto's Collision deductible amount upon addition of this endorsement and \$100 at renewal for each one year policy term you are free of accidents that can be surcharged. The maximum amount of deductible reduction that will apply at any time is \$500 and the minimum deductible applicable to Collision is \$100.

P19 – Travel Right Endorsement

For an increased premium, this endorsement is available to provide additional coverage features. These include:

Trip Interruption Coverage

We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss)

when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses.

No deductible will apply

Rental Car Coverage

In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

which you are obligated to pay as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Other Than Collision coverages apply.

This coverage only applies if at least one vehicle on your policy indicates both Other Than Collision and Collision coverage.

No deductible will apply.

Pet Injury Protection

We will pay up to \$500, for veterinary fees related to injuries sustained by a dog or cat that is owned by you or any household member, while occupying your auto and involved in a covered loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered loss. No deductible applies.

Coverage under this endorsement is not available for trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

P20 – Reassurance Plus Endorsement

For an increased premium, this endorsement is available to provide additional coverage features. These include:

Accidental Airbag Deployment

We will reimburse the cost of reinstalling a factory installed air bag in your covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Accidental Death Benefit

We will pay \$10,000 for each insured and any family member whose death results from an auto accident provided the insured and/or family member was wearing a seat belt at the time of the accident.

Coverage under this endorsement is not available for trailers or vehicles added using the Miscellaneous or Snowmobile Type Vehicle Endorsement.

P21 – Connections Total Household Rewards

The following coverages are automatically provided when both the auto and home coverages are written through The Hanover Group.

Certificate of Guaranteed Renewal

We guarantee not to cancel or non-renew the auto or homeowners policy as long as there is no adverse material change in risk, premiums are paid when due, Hanover continues to offer this endorsement, and the insured continues to insure both auto and home with us.

Account Single Loss Deductible

When there is a single loss that affects both policies we will waive the lower of the two deductibles, provided both auto and home policies are written with Hanover at the time of the loss, and the loss to the policy with the higher deductible exceeds that deductible.

Child Restraint System Replacement

Expenses incurred to replace a child passenger restraint system will be paid up to \$300 if the child passenger restraint system was used by the child during an accident that is covered under the policy. No deductible applies to this coverage.

Fire Extinguisher Recharge or Replacement

Expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy will be paid. If the fire extinguisher cannot be recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

Mortgage Extra Expense Coverage

If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

a. **Acquisition Costs.**

We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.

b. **Additional Monthly Mortgage Expense.**

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

P22 – Home Care Services Endorsement

For an increased premium, we will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the accident by an insured, in obtaining essential services due to the insured's inability to perform essential services as a result of a covered accident. This is the most we will pay per accident regardless of the number of insured's, claims made, vehicles or premiums shown in the Declarations; or vehicles involved in the accident. This is additional coverage provided under Part B – Medical Payments Coverage. This is in addition to any coverage provided under Personal Injury Protection.

As used in the endorsement, "essential services" means those services ordinarily performed by the insured that the insured would have performed during the period of his/her disability that was caused by the accident for care and maintenance of her/his family or household without payment or income, such as, but not limited to, lawn mowing, snow removal, transportation services, housekeeping and food preparation. Essential services do not include expenses:

- a) For services obtained from members of the insured's household or a family member; and
- b) Incurred after the earliest of the following:
 - I) The date that the insured is able to resume essential services;
 - II) 26 weeks since the date of the accident; or
 - III) The Insured dies.

No one will be entitled to receive duplicate payments for the same elements of loss under this Essential Services Coverage and:

Coverage under this endorsement is not available for trailers or vehicles added using the Miscellaneous or Snowmobile Type Vehicle Endorsement.

P23 – Rental Coverage Upgrade Endorsement

For an increased premium, the Rental Coverage Upgrade Endorsement will provide for a rental car from our preferred rental provider that is in the luxury or SUV class as determined by the rental provider without limitation to the daily rental limit. This coverage only applies when Optional Limits Transportation Expense (OLTE) coverage is purchased at the highest limit offered and there is a covered loss. Coverage will not exceed \$3,000 in aggregate. Coverage must be purchased prior to the date of loss to your covered auto.

Coverage under this endorsement is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

P24 – Roadside Assistance Coverage Endorsement

For an increased premium, Roadside Assistance coverage is available. Coverage applies if a covered auto that an insured is occupying becomes disabled. Hanover's "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

Additionally, the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing or inflating of flat tires;
4. Lockout service up to the coverage limit.

If service is not obtained through Hanover's "Roadside Assistance Provider" and another commercial towing service is used, reimbursement up to the coverage limit is allowed. The request for reimbursement must be submitted within 90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

Coverage also includes the following conditions:

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

Roadside Assistance coverage may only be purchased for a vehicle covered by Collision. The coverage limit is up to \$150 per disablement. When the "Roadside Assistance Provider" is not used, the coverage limit is up to \$75 per disablement.

In addition the Ultimate Towing and Labor section of the Ultimate Service Endorsement is amended to reflect that coverage up to \$75 is provided for your covered auto each time your keys are lost or broken.

Coverage under this endorsement is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

P25 – Extended Non-Owned Auto Coverage Endorsement – Vehicles Furnished or Available for Regular Use

For an increased premium, the Extended Non-Owned Coverage endorsement may be purchased by an individual who owns an auto but also drives borrowed or rented autos or has a vehicle furnished for their regular use (e.g. company car). Extended Non-Owned Auto coverage will provide Liability and Medical Payments coverage while the Non-Owned Auto is being used. Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage. Coverage does not apply for vehicles used as a public or livery conveyance.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.

SERFF Tracking Number: HNVN-126184809 State: Arkansas
 Filing Company: Allmerica Financial Benefit Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: PA-AR-09263-61R
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Connections Auto
 Project Name/Number: Connections Auto/PA-AR-09263-61R

Supporting Document Schedules

Review Status:
Bypassed -Name: A-1 Private Passenger Auto Filed 08/04/2009
 Abstract
Bypass Reason: This information has not changed since our last filing.
Comments:

Review Status:
Satisfied -Name: APCS-Auto Premium Comparison Survey Filed 08/04/2009
Comments:
Attachments:
 PPA Survey FORM APCS - AFB Revised.xls
 PPA Survey FORM APCS - AFB Revised.pdf

Review Status:
Satisfied -Name: NAIC loss cost data entry document Filed 08/04/2009
Comments:
Attachment:
 FORM RF-1 Rate Filing Abstract AFB.pdf

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document Filed 08/04/2009
 for OTHER than Workers' Comp
Bypass Reason: Not applicable to this filing.
Comments:

Review Status:
Satisfied -Name: Filing Memorandum Filed 08/04/2009
Comments:
Attachment:
 AR Cxnn Auto Explanatory Memo rule filing.pdf

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 41840
Company Name: Allmerica Financial Benefit Insurance Co.
Contact Person: Eleanor Doherty
Telephone No.: 508-855-3251
Email Address: elfdoherty@hanover.com
Effective Date: NB 8/24/09 Renewal 9/27/09

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
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	3	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	Comp only 25	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	Coll only 9	%

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	\$1,234	\$3,394	\$1,060	\$1,142	\$1,578	\$2,102	\$682	\$730	\$1,616	\$2,172	\$684	\$734	\$1,578	\$2,102	\$682	\$730	\$1,366	\$1,834
	Minimum Liability with Comprehensive and Collision	\$3,830	\$5,376	\$1,698	\$1,692	\$3,256	\$4,646	\$1,504	\$1,438	\$2,614	\$3,682	\$1,152	\$1,146	\$3,256	\$4,646	\$1,504	\$1,438	\$2,486	\$3,528	\$1,120	\$1,094		
	100/300/50 Liability with Comprehensive and Collision	\$3,562	\$4,974	\$1,466	\$1,528	\$2,914	\$4,132	\$1,250	\$1,244	\$2,430	\$3,408	\$1,002	\$1,040	\$2,914	\$4,132	\$1,250	\$1,244	\$2,270	\$3,204	\$956	\$974		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$1,412	\$3,910	\$1,204	\$1,298	\$1,800	\$2,418	\$770	\$826	\$1,852	\$2,504	\$776	\$836	\$1,800	\$2,418	\$770	\$826	\$1,564	\$2,112	\$660	\$710		
	Minimum Liability with Comprehensive and Collision	\$4,940	\$7,018	\$2,226	\$2,168	\$4,432	\$6,410	\$2,090	\$1,948	\$3,404	\$4,850	\$1,518	\$1,482	\$4,432	\$6,410	\$2,090	\$1,948	\$3,314	\$4,762	\$1,518	\$1,448		
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2003 Honda Odyssey "EX"	Minimum Liability	\$1,060	\$2,890	\$914	\$982	\$1,352	\$1,798	\$594	\$634	\$1,382	\$1,852	\$592	\$634	\$1,352	\$1,798	\$594	\$634	\$1,172	\$1,568	\$506	\$542		
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	100/300/50 Liability with Comprehensive and Collision	\$3,602	\$5,096	\$1,518	\$1,534	\$3,220	\$4,628	\$1,410	\$1,360	\$2,508	\$3,556	\$1,050	\$1,060	\$3,220	\$4,628	\$1,410	\$1,360	\$2,422	\$3,462	\$1,038	\$1,028		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$1,244	\$3,396	\$1,076	\$1,154	\$1,588	\$2,108	\$692	\$740	\$1,628	\$2,176	\$692	\$742	\$1,588	\$2,108	\$692	\$740	\$1,374	\$1,834	\$590	\$630		
	Minimum Liability with Comprehensive and Collision	\$5,382	\$7,706	\$2,520	\$2,374	\$5,238	\$7,650	\$2,564	\$2,316	\$3,760	\$5,404	\$1,730	\$1,638	\$5,238	\$7,650	\$2,564	\$2,316	\$3,790	\$5,498	\$1,800	\$1,660		
	100/300/50 Liability with Comprehensive and Collision	\$4,744	\$6,760	\$2,032	\$2,008	\$4,442	\$6,442	\$1,982	\$1,862	\$3,316	\$4,738	\$1,406	\$1,388	\$4,442	\$6,442	\$1,982	\$1,862	\$3,274	\$4,720	\$1,426	\$1,372		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$1,120	\$3,064	\$962	\$1,034	\$1,428	\$1,904	\$622	\$666	\$1,462	\$1,964	\$622	\$668	\$1,428	\$1,904	\$622	\$666	\$1,238	\$1,660	\$532	\$572		
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	100/300/50 Liability with Comprehensive and Collision	\$5,200	\$7,508	\$2,292	\$2,188	\$5,190	\$7,620	\$2,384	\$2,172	\$3,668	\$5,314	\$1,590	\$1,526	\$5,190	\$7,620	\$2,384	\$2,172	\$3,734	\$5,448	\$1,670	\$1,558		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$1,234	\$3,394	\$1,060	\$1,142	\$1,578	\$2,102	\$682	\$730	\$1,616	\$2,172	\$684	\$734	\$1,578	\$2,102	\$682	\$730	\$1,366	\$1,834	\$582	\$626		
	Minimum Liability with Comprehensive and Collision	\$4,218	\$5,970	\$1,920	\$1,870	\$3,760	\$5,414	\$1,796	\$1,668	\$2,892	\$4,104	\$1,302	\$1,268	\$3,760	\$5,414	\$1,796	\$1,668	\$2,810	\$4,026	\$1,304	\$1,240		
	100/300/50 Liability with Comprehensive and Collision	\$3,856	\$5,424	\$1,618	\$1,650	\$3,296	\$4,714	\$1,448	\$1,406	\$2,644	\$3,732	\$1,106	\$1,126	\$3,296	\$4,714	\$1,448	\$1,406	\$2,516	\$3,582	\$1,080	\$1,076		

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA-AR-09263-61R
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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	
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	Company Name		Company NAIC Number
3.	A.	Allmerica Financial Benefit Insurance Co.	B.
			088-41840

	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.	19.0 Personal Auto	B.
			19.0001 Private Passenger Auto (PPA)

5.			FOR LOSS COSTS ONLY					
	(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
	BI	N/A	-0.5%	N/A	N/A	N/A	N/A	N/A
	PD	N/A	-0.5%					
	UM / UIM	N/A	-0.2%					
	PIP	N/A	-0.2%					
	Comp	N/A	-0.3%					
	Coil	N/A	-0.4%					
	TOTAL OVERALL EFFECT	N/A	-0.4%					

6.	5 Year History	Rate Change History						
	Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
	2006	89	N/A	N/A	12	5	40.2%	60.6%
	2007	502	-18.9%	05/01/07	110	65	59.4%	61.9%
	2007	2781	3.0%	11/05/07	995	652	65.6%	62.6%
	2008	5558	4.3%	10/01/08	3794	2573	67.8%	67.0%

7.		Liability	Physical Damage
	Expense Constants	Selecte d Provisio ns	Selecte d Provisio ns
	A. Total Production Expense		
	B. General Expense		
	C. Taxes, License & Fees		
	D. Underwriting Profit & Contingencies		
	E. Other (explain) Residual Market ULAE		
	F. TOTAL		

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. N/A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -19.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 10 _____

**Arkansas Connections Auto
EXPLANATORY MEMORANDUM**

In an effort to meet our agents needs and improve the competitiveness in the Marketplace we are introducing the following coverage options and discounts.

Youthful Driver Discounts

The following discounts are being introduced. These discounts will comprise the factors used to calculate the youthful driver discount.

Youthful Driver Renewal Discount

The Youthful Driver Renewal Discount will apply if a driver under age 19 is added to a policy (Exception: Discount applies to a 19 year old Single male occasional operator). In order to receive this discount, the policy must have been in force for a continuous 12 month period prior to the youthful driver being added. The youthful driver must be added on or subsequent to the effective date of the discount. (Exception: Youthful operators added to an existing policy prior to the implementation of the discount will be eligible for the discount at renewal if the policy has been continuously in force for 12 months.)

The Youthful Driver Renewal Discount is listed in the Rate Schedule within the Youthful Driver Discount Rating table.

Student Away at School Discount

Policies with students under age 22 and away at a high school or a college/university will receive a discount provided the student does not have a vehicle at school and the school is at least 100 road miles away from the principal place of garaging (i.e. parent's residence address). Applicants will be required to sign a form validating that the school is at least 100 miles away to receive this discount.

The Student Away at School Discount is listed in the Rate Schedule within the Youthful Driver Discount Rating table.

Good Student Discount

Policies with full time students under age 22 enrolled in high school or a college/university will be eligible to receive a Good Student Discount provided they meet the following:

- Was included in the "Dean's List" or "Honor Roll" (or other comparable scholastic achievement); or
- Has a grade average of at least 3 points on a 4 point scale (or its equivalent); or
- In a school using letter grades, has a grade average of "B" or greater (if the system of letter grading cannot be averaged, no grade shall be below "B"); or
- Ranked among the upper 20% of his/her class scholastically.

The Good Student Discount is listed in the Rate Schedule within the Youthful Driver Discount Rating table.

Travel Right Endorsement

For an increased premium, this optional coverage (231-5773 0609) will be provided to our Connections Auto customers and will offer the following enhancements:

Trip Interruption Coverage

We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and

- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss) when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage

In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Other Than Collision coverages apply. No deductible will apply.

Pet Injury

We will pay up to \$500, for veterinary fees related to injuries sustained by a dog or cat that is owned by you or any household member, while occupying your auto and involved in a covered loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered loss as a result of the accident. No deductible applies.

The proposed rate for this coverage is a \$16 flat policy charge.

Reassurance Plus Endorsement

For a premium, this optional coverage via endorsement 231-5788 0609 will be provided to our Connections Auto customers and will offer the following enhancements:

Accidental Airbag Deployment

We will reimburse the cost of reinstalling a factory installed air bag in the covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Accidental Death Benefit

We will pay \$10,000 for each insured and any family member whose death results from an auto accident provided the insured and/or family member was wearing a seat belt at the time of the accident.

The proposed rate for this coverage is \$5 per vehicle.

Connections Total Household Rewards

When customers have both their auto and home policies with The Hanover Group, Connections Total Household Rewards (231-2698 0508) is automatically provided and currently offers a certificate of guaranteed renewal and an account single loss deductible. This coverage is being enhanced under 231-2698 0609 to also include coverage for the following:

Child Restraint System Replacement

This enhancement will cover expenses incurred to replace a child passenger restraint system up to \$300 if the child passenger restraint system was damaged during an accident that is covered under the policy. No deductible applies to this coverage.

Fire Extinguisher Recharge or Replacement

This enhancement will cover expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy. If the fire

extinguisher cannot be recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

Mortgage Extra Expense Coverage

If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

- a. Acquisition Costs.
We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.
- b. Additional Monthly Mortgage Expense.
We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest for the same principal amount, based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that proof of the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

There is no premium charge for this endorsement.

Home Care Services Endorsement

The purpose of this coverage is to assist our customers in their recovery from injuries due to an automobile accident. This can be added with endorsement 231-5826 0609. This is in addition to any coverage provided under Personal Injury Protection.

We will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred as a result of a covered auto accident. Coverage will begin eight days after the date of the accident and up to a 26 week benefit limit. Reimbursement will be to obtain "essential services" due to the insured's inability to perform "essential services" as a result of a covered accident. Essential services are services such as lawn mowing, snow removal, housekeeping, and food preparing. This is in addition to the medical limit.

The proposed rate is \$3 per vehicle.

Rental Coverage Upgrade Endorsement

The Rental Coverage Upgrade Endorsement (231-5775 0609) will pay for the expense incurred to rent an auto that is in the luxury or large SUV class as defined by the rental provider without limitation to the daily limit. This coverage only applies when Optional Limits Transportation Expense (OLTE) is purchased at the highest limit offered and there is a covered loss. Coverage will be provided up to \$3000 in aggregate.

The proposed rate is \$5 per vehicle.

Roadside Assistance Coverage Endorsement

Roadside Assistance Coverage (231-5776 0609) will apply when a covered auto becomes disabled. Our "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the

coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

In addition, the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the Battery;
3. Changing or inflating of flat tires; and
4. Lockout service.

In the event that service is not obtained through our "Roadside Assistance Provider" and another commercial towing service is used, reimbursement is allowed up to the coverage limit. The request for reimbursement must be submitted within 90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

The coverage limit is up to \$150 per disablement. When you do not use our "Roadside Assistance Provider", the coverage limit is up to \$75 per disablement.

Roadside Assistance coverage will replace the current towing and labor coverage. To this end we have amended the Ultimate Towing and Labor section of the Ultimate Service Endorsement to reflect that coverage up to \$75 is provided for your covered auto each time your keys are lost or broken.

Roadside Assistance will replace towing and labor. Roadside Assistance will adopt the existing \$75 Towing and Labor rate. The proposed rate is \$11 per vehicle.

Extended Non-Owned Auto Coverage Endorsement – Vehicles Furnished or Available for Regular Use

The Extended Non-Owned Coverage endorsement (231-5769 0709) may be purchased by an individual who owns an auto but also drives borrowed or rented autos or has a vehicle furnished for their regular use (e.g. company car). Extended Non-Owned Auto coverage will provide Liability and Medical Payments coverage while the Non-Owned Auto is being used. Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage. Coverage does not apply for vehicles used as a public or livery conveyance.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.

We are adopting the ISO rate of 13% of private passenger rates for Liability and Medical Payments coverage. Single car accounts with a regular furnished company car will treated as a multi-car exposure.

Additionally, we have made various editorial updates to the Rule Manual to align with these new offerings.

SERFF Tracking Number: *HNVR-126184809* State: *Arkansas*
 Filing Company: *Allmerica Financial Benefit Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number: *PA-AR-09263-61R*
 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*
 Product Name: *Connections Auto*
 Project Name/Number: *Connections Auto/PA-AR-09263-61R*

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	07/20/2009	PPA Survey FORM APCS - AFB.pdf PPA Survey FORM APCS - AFB.xls
No original date	Supporting Document	APCS-Auto Premium Comparison Survey	06/10/2009	
No original date	Supporting Document	NAIC loss cost data entry document	06/10/2009	

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 41840
Company Name: Allmerica Financial Benefit Insurance Co.
Contact Person: Eleanor Doherty
Telephone No.: 508-855-3251
Email Address: elfdoherty@hanover.com
Effective Date: NB 8/24/09 Renewal 9/27/09

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
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ANTI-THEFT DEVICE	Comp only 25	%
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	100/300/50 Liability with Comprehensive and Collision			\$3,562	\$4,974	\$1,466	\$1,528	\$2,914	\$4,132	\$1,250	\$1,244	\$2,430	\$3,408	\$1,002	\$1,040	\$2,914	\$4,132	\$1,250	\$1,244	\$2,270	\$3,204	\$956	\$974
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	Minimum Liability with Comprehensive and Collision			\$5,382	\$7,706	\$2,520	\$2,374	\$5,238	\$7,650	\$2,564	\$2,316	\$3,760	\$5,404	\$1,730	\$1,638	\$5,238	\$7,650	\$2,564	\$2,316	\$3,790	\$5,498	\$1,800	\$1,660
	100/300/50 Liability with Comprehensive and Collision			\$4,744	\$6,760	\$2,032	\$2,008	\$4,442	\$6,442	\$1,982	\$1,862	\$3,316	\$4,738	\$1,406	\$1,388	\$4,442	\$6,442	\$1,982	\$1,862	\$3,274	\$4,720	\$1,426	\$1,372
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,120	\$3,064	\$962	\$1,034	\$1,428	\$1,904	\$622	\$666	\$1,462	\$1,964	\$622	\$668	\$1,428	\$1,904	\$622	\$666	\$1,238	\$1,660	\$532	\$572
	Minimum Liability with Comprehensive and Collision			\$6,038	\$8,774	\$2,924	\$2,672	\$6,264	\$9,258	\$3,168	\$2,784	\$4,256	\$6,198	\$2,010	\$1,854	\$6,264	\$9,258	\$3,168	\$2,784	\$4,424	\$6,498	\$2,168	\$1,948
	100/300/50 Liability with Comprehensive and Collision			\$5,200	\$7,508	\$2,292	\$2,188	\$5,190	\$7,620	\$2,384	\$2,172	\$3,668	\$5,314	\$1,590	\$1,526	\$5,190	\$7,620	\$2,384	\$2,172	\$3,734	\$5,448	\$1,670	\$1,558
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,234	\$3,394	\$1,060	\$1,142	\$1,578	\$2,102	\$682	\$730	\$1,616	\$2,172	\$684	\$734	\$1,578	\$2,102	\$682	\$730	\$1,366	\$1,834	\$582	\$626
	Minimum Liability with Comprehensive and Collision			\$4,218	\$5,970	\$1,920	\$1,870	\$3,760	\$5,414	\$1,796	\$1,668	\$2,892	\$4,104	\$1,302	\$1,268	\$3,760	\$5,414	\$1,796	\$1,668	\$2,810	\$4,026	\$1,304	\$1,240
	100/300/50 Liability with Comprehensive and Collision			\$3,856	\$5,424	\$1,618	\$1,650	\$3,296	\$4,714	\$1,448	\$1,406	\$2,644	\$3,732	\$1,106	\$1,126	\$3,296	\$4,714	\$1,448	\$1,406	\$2,516	\$3,582	\$1,080	\$1,076