

SERFF Tracking Number: HNVR-126571705 State: Arkansas  
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: PA-AR-55192-01  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Personal Auto  
Project Name/Number: Personal Auto/PA-AR-55192-01

## Filing at a Glance

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

Product Name: Personal Auto SERFF Tr Num: HNVR-126571705 State: Arkansas  
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$50  
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: PA-AR-55192-01 State Status: Fees verified and received (PPA)  
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Betty Montesi  
Author: Mandi Al-Beik Disposition Date: 05/11/2010  
Date Submitted: 04/07/2010 Disposition Status: Filed  
Effective Date Requested (New): Effective Date (New): 07/07/2010  
Effective Date Requested (Renewal): 07/07/2010 Effective Date (Renewal):  
State Filing Description:

## General Information

Project Name: Personal Auto Status of Filing in Domicile:  
Project Number: PA-AR-55192-01 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 05/11/2010  
State Status Changed: 05/04/2010 Deemer Date:  
Created By: Mandi Al-Beik Submitted By: Mandi Al-Beik  
Corresponding Filing Tracking Number:  
Filing Description:  
We are proposing an overall +5.0% rate increase through base rate changes for our Arkansas Private Passenger Auto Program effective 7/7/2010 for renewal business. This is based on our evaluation of our experience in Hanover American Insurance Company, Hanover Insurance Company and Massachusetts Bay Insurance Company.

## Company and Contact

### Filing Contact Information

Mandi Al-Beik, State Filing Consultant ma1provench@hanover.com  
440 Lincoln Street 508-855-2675 [Phone] 2675 [Ext]

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 Project Name/Number: Personal Auto/PA-AR-55192-01

Worcester, MA 01653 508-855-4786 [FAX]

**Filing Company Information**

Hanover American Insurance Company CoCode: 36064 State of Domicile: New Hampshire  
 440 Lincoln Street Group Code: 88 Company Type: Property & Casualty

Worcester, MA 01653 Group Name: The Hanover Ins State ID Number:  
 Group  
 (508) 855-1000 ext. [Phone] FEIN Number: 04-3063898  
 -----

Massachusetts Bay Insurance Company CoCode: 22306 State of Domicile: New Hampshire  
 440 Lincoln Street Group Code: 88 Company Type: Property & Casualty

Worcester, MA 01653 Group Name: The Hanover Ins State ID Number:  
 Group  
 (508) 855-1000 ext. [Phone] FEIN Number: 04-2217600  
 -----

The Hanover Insurance Company CoCode: 22292 State of Domicile: New Hampshire  
 440 Lincoln Street Group Code: 88 Company Type: Property & Casualty

Worcester, MA 01653 Group Name: The Hanover Ins State ID Number:  
 Group  
 (508) 855-1000 ext. [Phone] FEIN Number: 13-5129825  
 -----

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 per filing.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hanover American Insurance Company	\$0.00	04/07/2010	
Massachusetts Bay Insurance Company	\$0.00	04/07/2010	
The Hanover Insurance Company	\$50.00	04/07/2010	35472116

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 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*  
 Product Name: *Personal Auto*  
 Project Name/Number: *Personal Auto/PA-AR-55192-01*

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/11/2010	05/11/2010

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Update	Note To Reviewer	Mandi Al-Beik	05/03/2010	05/03/2010

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 Project Name/Number: Personal Auto/PA-AR-55192-01

## Disposition

Disposition Date: 05/11/2010  
 Effective Date (New): 07/07/2010  
 Effective Date (Renewal):  
 Status: Filed  
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Hanover American Insurance Company	5.200%	5.000%	\$16,190	242	\$323,806	9.100%	0.000%
Massachusetts Bay Insurance Company	5.200%	5.000%	\$19,410	305	\$388,199	9.600%	2.800%
The Hanover Insurance Company	5.200%	4.800%	\$5,143	75	\$107,151	9.100%	3.100%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 5.200%  
 Overall Percentage Rate Impact For This Filing 5.000%  
 Effect of Rate Filing-Written Premium Change For This Program \$40,743

SERFF Tracking Number: *HNVR-126571705* State: *Arkansas*  
First Filing Company: *Hanover American Insurance Company, ...* State Tracking Number: *EFT \$50*  
Company Tracking Number: *PA-AR-55192-01*  
TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*  
Product Name: *Personal Auto*  
Project Name/Number: *Personal Auto/PA-AR-55192-01*

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

622

SERFF Tracking Number: HNVN-126571705 State: Arkansas  
 First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: PA-AR-55192-01  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Personal Auto  
 Project Name/Number: Personal Auto/PA-AR-55192-01

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	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	Memorandum	Filed	Yes
Supporting Document	Side by Side	Filed	Yes
Rate	Rate/Rule Manual	Filed	Yes
Rate	Rate/Rule Manual	Filed	Yes
Rate	Rate/Rule Manual	Filed	Yes
Rate	Rate/Rule Manual	Filed	Yes
Rate	Rate/Rule Manual	Filed	Yes

*SERFF Tracking Number:*      *HNVR-126571705*                      *State:*                      *Arkansas*  
*First Filing Company:*      *Hanover American Insurance Company, ...*      *State Tracking Number:*      *EFT \$50*  
*Company Tracking Number:*      *PA-AR-55192-01*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *Personal Auto*  
*Project Name/Number:*      *Personal Auto/PA-AR-55192-01*

**Note To Reviewer**

**Created By:**

Mandi Al-Beik on 05/03/2010 02:17 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

05/11/2010 04:02 PM

**Subject:**

Status Update

**Comments:**

Good Afternoon,

Our company would like a status update on the filing. Due to system constraints we need to know ahead of time if there will be any changes to rate pages before they get programmed into the system.

Please feel free to contact me if you have any questions in regards to this filing.

I appreciate your time and consideration in this matter.

Thank you,

Mandi Al-Beik

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 Product Name: Personal Auto  
 Project Name/Number: Personal Auto/PA-AR-55192-01

## Rate Information

Rate data applies to filing.

**Filing Method:** File & Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 5.000%  
**Effective Date of Last Rate Revision:** 07/07/2009  
**Filing Method of Last Filing:** File & Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Hanover American Insurance Company	5.200%	5.000%	\$16,190	242	\$323,806	9.100%	0.000%
Massachusetts Bay Insurance Company	5.200%	5.000%	\$19,410	305	\$388,199	9.600%	2.800%
The Hanover Insurance Company	5.200%	4.800%	\$5,143	75	\$107,151	9.100%	3.100%

## Overall Rate Information for Multiple Company Filings

**Overall % Rate Indicated:** 5.200%

<i>SERFF Tracking Number:</i>	<i>HNVR-126571705</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hanover American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>PA-AR-55192-01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Personal Auto</i>		
<i>Project Name/Number:</i>	<i>Personal Auto/PA-AR-55192-01</i>		

<b>Overall Percentage Rate Impact For This Filing:</b>	5.000%
<b>Effect of Rate Filing - Written Premium Change For This Program:</b>	\$40,743
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	622

SERFF Tracking Number: *HNVR-126571705* State: *Arkansas*  
 First Filing Company: *Hanover American Insurance Company, ...* State Tracking Number: *EFT \$50*  
 Company Tracking Number: *PA-AR-55192-01*  
 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*  
 Product Name: *Personal Auto*  
 Project Name/Number: *Personal Auto/PA-AR-55192-01*

## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
Filed 05/11/2010	Rate/Rule Manual	Auto-AR-25	Replacement	HNVR-126570298	AR PA 20100707 Cleanv2 cover.pdf
Filed 05/11/2010	Rate/Rule Manual	RS-5	Replacement	HNVR-126570298	AR PA 20100707 Clean - RS-5.pdf
Filed 05/11/2010	Rate/Rule Manual	RS-6	Replacement	HNVR-126570298	AR PA 20100707 Clean - RS-6.pdf
Filed 05/11/2010	Rate/Rule Manual	28	Replacement	HNVR-126570298	AR PA 20100707 Clean - 28.pdf
Filed 05/11/2010	Rate/Rule Manual	30	Replacement	HNVR-126570298	AR PA 20100707 Clean - 30.pdf

**ANNOUNCEMENT OF REVISIONS**

**MANUAL**

**STATE OF ARKANSAS**

AUTOMOBILE MANUAL PAGES INCLUDED HERewith:

- Rate Structure Pages .....5, 6
- State Pages .....28, 30

SUMMARY OF CHANGE

- Revised Base Rates

EFFECTIVE DATE: July 7, 2010 for Renewal Business

THE HANOVER INSURANCE GROUP  
440 LINCOLN STREET  
WORCESTER, MASSACHUSETTS 01653

## RATE STRUCTURE

ANNUAL BASE RATESStandard

<u>Territory</u>	<u>CSL</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payment</u>	<u>Comprehensive</u>	<u>Collision</u>
1	1,249	697	476	216	213	733
8	767	423	295	100	242	675
9	910	482	364	144	291	801
10	878	507	321	143	208	666
12	733	417	268	130	265	741
15	845	468	325	126	270	741
16	640	393	215	103	225	641
17	788	454	287	151	263	735
18	988	511	410	127	443	980
19	969	490	406	127	430	935
20	770	452	274	127	256	720
21	858	511	300	138	290	835
22	928	520	354	130	280	803
23	993	543	384	143	299	852
25	709	408	259	133	237	662

Preferred

<u>Territory</u>	<u>CSL</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payment</u>	<u>Comprehensive</u>	<u>Collision</u>
1	961	536	366	166	164	564
8	590	325	227	77	186	519
9	700	371	280	111	224	616
10	675	390	247	110	160	512
12	564	321	206	100	204	570
15	650	360	250	97	208	570
16	492	302	165	79	173	493
17	606	349	221	116	202	565
18	760	393	315	98	341	754
19	745	377	312	98	331	719
20	592	348	211	98	197	554
21	660	393	231	106	223	642
22	714	400	272	100	215	618
23	764	418	295	110	230	655
25	545	314	199	102	182	509

## RATE STRUCTURE

ANNUAL BASE RATES

<u>Territory</u>	<u>CSL</u>	<u>Superior</u>				
		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payment</u>	<u>Comprehensive</u>	<u>Collision</u>
1	NA	482	329	149	148	508
8	NA	293	204	69	167	467
9	NA	334	252	100	202	554
10	NA	351	222	99	144	461
12	NA	289	185	90	184	513
15	NA	324	225	87	187	513
16	NA	272	149	71	156	444
17	NA	314	199	104	182	509
18	NA	354	284	88	307	679
19	NA	339	281	88	298	647
20	NA	313	190	88	177	499
21	NA	354	208	95	201	578
22	NA	360	245	90	194	556
23	NA	376	266	99	207	590
25	NA	283	179	92	164	458

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

## STATE PAGES

**UNINSURED MOTORISTS COVERAGE (Continued)**

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

**BODILY INJURY  
UNINSURED MOTORISTS**

<b><u>TOTAL SPLIT LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
25/50	12	23
50/100	19	38
100/300	23	46
250/500	27	54
300/500	29	57
500/500	31	61
50/1M	35	70
1M/1M	37	74

**PROPERTY DAMAGE  
UNINSURED MOTORISTS**

<b><u>TOTAL LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
25000	8	15
50000	9	17
100000	11	21
250000	13	25
500000	16	32

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

<b><u>TOTAL SPLIT LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
50000	16	32
65000	18	35
100000	21	42
200000	25	50
300000	29	57
500000	34	68
1M	40	79

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

<b><u>TOTAL LIMITS</u></b>	<b><u>SA</u></b>	<b><u>A</u></b>
75000	26	52
100000	29	57
200000	33	65
300000	34	68
500000	36	72
1M	44	87

\* Not available in Hanover American

## STATE PAGES

**UNDERINSURED MOTORISTS COVERAGE (Continued)**

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

<b>TOTAL SPLIT LIMITS</b>	<b>SA</b>	<b>A</b>	<b>TOTAL LIMITS*</b>	<b>SA</b>	<b>A</b>
\$ 25/50	11	22	50000	15	30
50/100	17	34	100000	22	44
100/300	28	56	200000	32	63
250/500	39	78	300000	38	76
300/500	43	85	500000	51	101
500/500	47	93	1M	76	151
500/1M	55	110			
1M/1M	71	142			

\* Not available in Hanover American

**TOWING AND LABOR**

(Effective 04/15/2010, Towing and Labor Coverage is being replaced by Roadside Assistance Coverage).

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

The annual rate per vehicle is as follows:

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

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

**ROADSIDE ASSISTANCE COVERAGE**

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.

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 Product Name: Personal Auto  
 Project Name/Number: Personal Auto/PA-AR-55192-01

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> A-1 Private Passenger Auto Abstract	Filed	05/11/2010

**Comments:**

**Attachments:**

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

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> APCS-Auto Premium Comparison Survey	Filed	05/11/2010

**Comments:**

**Attachments:**

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

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> NAIC loss cost data entry document	Filed	05/11/2010

**Comments:**

**Attachments:**

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

	<b>Item Status:</b>	<b>Status</b>
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SERFF Tracking Number: HNVR-126571705 State: Arkansas  
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Product Name: Personal Auto  
Project Name/Number: Personal Auto/PA-AR-55192-01

**Bypassed - Item:** NAIC Loss Cost Filing Document for OTHER than Workers' Comp  
**Date:** 05/11/2010  
**Bypass Reason:** N/A for this filing.  
**Comments:**

**Item Status:** Filed  
**Status:**  
**Date:** 05/11/2010  
**Satisfied - Item:** Memorandum  
**Comments:**  
**Attachment:**  
AR Legacy Auto 20100707 Actuarial Support v3.pdf

**Item Status:** Filed  
**Status:**  
**Date:** 05/11/2010  
**Satisfied - Item:** Side by Side  
**Comments:**  
**Attachment:**  
AR PA 20100707 Draftv2 marked pages.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

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

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

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

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

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

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

- |  |         |
|--|---------|
| a. Driver over 55                          | 7-18 %  |
| b. Good Student Discount                   | 0-25 %  |
| c. Multi-car Discount                      | 11-39 % |
| d. Accident Free Discount*                 | n/a     |
| Please Specify Qualification for Discount: | n/a     |
|  | 0 %     |
| <hr/>                                      |         |
| e. Anti-Theft Discount                     | 5-15 %  |
| f. Other (specify)                         |         |
| Motor Vehicle Accident Prevention          | 10 %    |
| Account Credit                             | 10 %    |
| Passive Restraint                          | 20-30 % |
| Anti-Lock Braking System                   | 5 %     |

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

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

Program	Percentage Difference	Volume
Hanover Insurance – Standard Program	30% higher than Preferred Program	\$107,151
Massachusetts Bay Insurance – Preferred		\$388,199
Hanover American Insurance – Superior	10% lower than Preferred Program	\$323,806

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

*Mandi Al-Beik*

\_\_\_\_\_  
 Signature  
 Mandi Al-Beik  
 \_\_\_\_\_  
 Printed Name  
 State Filing Consultant  
 \_\_\_\_\_  
 Title  
 508-855-2675  
 \_\_\_\_\_  
 Telephone Number  
 malbeik@hanover.com  
 \_\_\_\_\_  
 Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

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

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

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

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

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

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

- |  |         |
|--|---------|
| a. Driver over 55                              | 7-18%   |
| b. Good Student Discount                       | 0-25%   |
| c. Multi-car Discount                          | 11-39 % |
| d. Accident Free Discount*                     | n/a     |
| Please Specify Qualification for Discount: n/a | 0 %     |
| <hr/>  |         |
| e. Anti-Theft Discount                         | 5-15 %  |
| f. Other (specify)                             |         |
| Motor Vehicle Accident Prevention              | 10 %    |
| Account Credit                                 | 10 %    |
| Passive Restraint                              | 20-30 % |
| Anti-Lock Braking System                       | 5 %     |

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

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

Program	Percentage Difference	Volume
Hanover Insurance – Standard Program	30% higher than Preferred Program	\$107,151
Massachusetts Bay Insurance – Preferred		\$388,199
Hanover American Insurance – Superior	10% lower than Preferred Program	\$323,806

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

*Mandi Al-Beik*

\_\_\_\_\_  
 Signature  
 Mandi Al-Beik  
 \_\_\_\_\_  
 Printed Name  
 State Filing Consultant  
 \_\_\_\_\_  
 Title  
 508-855-2675  
 \_\_\_\_\_  
 Telephone Number  
 malbeik@hanover.com  
 \_\_\_\_\_  
 Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

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

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

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

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

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

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

- |  |         |
|--|---------|
| a. Driver over 55                          | 7-18 %  |
| b. Good Student Discount                   | 0-25 %  |
| c. Multi-car Discount                      | 11-39 % |
| d. Accident Free Discount*                 | n/a     |
| Please Specify Qualification for Discount: | n/a     |
|  | 0 %     |
| <hr/>                                      |         |
| e. Anti-Theft Discount                     | 5-15 %  |
| f. Other (specify)                         |         |
| Motor Vehicle Accident Prevention          | 10 %    |
| Account Credit                             | 10 %    |
| Passive Restraint                          | 20-30 % |
| Anti-Lock Braking System                   | 5 %     |

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

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

Program	Percentage Difference	Volume
Hanover Insurance – Standard Program	30% higher than Preferred Program	\$107,151
Massachusetts Bay Insurance – Preferred		\$388,199
Hanover American Insurance – Superior	10% lower than Preferred Program	\$323,806

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

*Mandi Al-Beik*

\_\_\_\_\_  
 Signature  
 Mandi Al-Beik  
 \_\_\_\_\_  
 Printed Name  
 State Filing Consultant  
 \_\_\_\_\_  
 Title  
 508-855-2675  
 \_\_\_\_\_  
 Telephone Number  
 malbeik@hanover.com  
 \_\_\_\_\_  
 Email address

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 0088-36064  
**Company Name:** Hanover American Insurance Company  
**Contact Person:** Mandi Al-Beik  
**Telephone No.:** 508-855-2675  
**Email Address:** [malbeik@hanover.com](mailto:malbeik@hanover.com)  
**Effective Date:** 07/07/2010

**Assumptions to Use:**

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

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

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

		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		
Vehicle	Coverages	Gender	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$714	\$857	\$510	\$510	\$851	\$1,022	\$608	\$608	\$1,103	\$1,324	\$788	\$788	\$851	\$1,022	\$608	\$608	\$756	\$907	\$540	\$540
	Minimum Liability with Comprehensive and Collision			\$1,160	\$1,392	\$829	\$829	\$1,366	\$1,639	\$976	\$976	\$1,527	\$1,832	\$1,091	\$1,091	\$1,366	\$1,639	\$976	\$976	\$1,257	\$1,508	\$898	\$898
	100/300/50 Liability with Comprehensive and Collision			\$1,292	\$1,551	\$923	\$923	\$1,523	\$1,828	\$1,088	\$1,088	\$1,726	\$2,072	\$1,233	\$1,233	\$1,523	\$1,828	\$1,088	\$1,088	\$1,404	\$1,684	\$1,003	\$1,003
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$714	\$857	\$510	\$510	\$851	\$1,022	\$608	\$608	\$1,103	\$1,324	\$788	\$788	\$851	\$1,022	\$608	\$608	\$756	\$907	\$540	\$540
	Minimum Liability with Comprehensive and Collision			\$1,369	\$1,642	\$978	\$978	\$1,606	\$1,927	\$1,147	\$1,147	\$1,724	\$2,069	\$1,232	\$1,232	\$1,606	\$1,927	\$1,147	\$1,147	\$1,494	\$1,792	\$1,067	\$1,067
	100/300/50 Liability with Comprehensive and Collision			\$1,501	\$1,801	\$1,072	\$1,072	\$1,763	\$2,116	\$1,259	\$1,259	\$1,924	\$2,308	\$1,374	\$1,374	\$1,763	\$2,116	\$1,259	\$1,259	\$1,640	\$1,969	\$1,172	\$1,172
2003 Honda Odyssey "EX"	Minimum Liability			\$714	\$857	\$510	\$510	\$851	\$1,022	\$608	\$608	\$1,103	\$1,324	\$788	\$788	\$851	\$1,022	\$608	\$608	\$756	\$907	\$540	\$540
	Minimum Liability with Comprehensive and Collision			\$1,334	\$1,600	\$953	\$953	\$1,566	\$1,879	\$1,118	\$1,118	\$1,691	\$2,029	\$1,208	\$1,208	\$1,566	\$1,879	\$1,118	\$1,118	\$1,453	\$1,744	\$1,038	\$1,038
	100/300/50 Liability with Comprehensive and Collision			\$1,466	\$1,759	\$1,047	\$1,047	\$1,723	\$2,067	\$1,231	\$1,231	\$1,890	\$2,268	\$1,350	\$1,350	\$1,723	\$2,067	\$1,231	\$1,231	\$1,600	\$1,920	\$1,143	\$1,143
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$714	\$857	\$510	\$510	\$851	\$1,022	\$608	\$608	\$1,103	\$1,324	\$788	\$788	\$851	\$1,022	\$608	\$608	\$756	\$907	\$540	\$540
	Minimum Liability with Comprehensive and Collision			\$1,434	\$1,720	\$1,024	\$1,024	\$1,681	\$2,017	\$1,200	\$1,200	\$1,786	\$2,143	\$1,276	\$1,276	\$1,681	\$2,017	\$1,200	\$1,200	\$1,568	\$1,882	\$1,120	\$1,120
	100/300/50 Liability with Comprehensive and Collision			\$1,566	\$1,879	\$1,118	\$1,118	\$1,838	\$2,205	\$1,313	\$1,313	\$1,985	\$2,382	\$1,418	\$1,418	\$1,838	\$2,205	\$1,313	\$1,313	\$1,715	\$2,058	\$1,225	\$1,225
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$714	\$857	\$510	\$510	\$851	\$1,022	\$608	\$608	\$1,103	\$1,324	\$788	\$788	\$851	\$1,022	\$608	\$608	\$756	\$907	\$540	\$540
	Minimum Liability with Comprehensive and Collision			\$1,616	\$1,940	\$1,155	\$1,155	\$1,893	\$2,271	\$1,352	\$1,352	\$1,953	\$2,344	\$1,395	\$1,395	\$1,893	\$2,271	\$1,352	\$1,352	\$1,773	\$2,128	\$1,267	\$1,267
	100/300/50 Liability with Comprehensive and Collision			\$1,749	\$2,098	\$1,249	\$1,249	\$2,050	\$2,460	\$1,464	\$1,464	\$2,152	\$2,583	\$1,537	\$1,537	\$2,050	\$2,460	\$1,464	\$1,464	\$1,920	\$2,304	\$1,371	\$1,371
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$714	\$857	\$510	\$510	\$851	\$1,022	\$608	\$608	\$1,103	\$1,324	\$788	\$788	\$851	\$1,022	\$608	\$608	\$756	\$907	\$540	\$540
	Minimum Liability with Comprehensive and Collision			\$1,258	\$1,510	\$899	\$899	\$1,479	\$1,775	\$1,057	\$1,057	\$1,617	\$1,941	\$1,155	\$1,155	\$1,479	\$1,775	\$1,057	\$1,057	\$1,370	\$1,644	\$979	\$979
	100/300/50 Liability with Comprehensive and Collision			\$1,391	\$1,669	\$993	\$993	\$1,637	\$1,964	\$1,169	\$1,169	\$1,817	\$2,180	\$1,298	\$1,298	\$1,637	\$1,964	\$1,169	\$1,169	\$1,517	\$1,820	\$1,083	\$1,083

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 0088-22292  
**Company Name:** Hanover Insurance Company  
**Contact Person:** Mandi Al-Beik  
**Telephone No.:** 508-855-2675  
**Email Address:** malbeik@hanover.com  
**Effective Date:** 07/07/2010

**Assumptions to Use:**

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

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 1200 West Third Street  
 Little Rock, AR 72201-1904  
**Telephone:** 501-371-2800  
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**DISCOUNTS OFFERED:**  
 PASSIVE RESTRAINT/AIRBAG 20-30 (Med Pay) %  
 AUTO/HOMEOWNERS 10 %  
 GOOD STUDENT 0-25 %  
 ANTI-THEFT DEVICE 5-15 (Comp) %  
 Over 55 Defensive Driver Discount 10 (all but comp) %  
 \$250/\$500 Deductible Comp./Coll. 14 (Coll) %

		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		
Vehicle	Coverages	Gender	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,173	\$1,407	\$737	\$737	\$1,398	\$1,677	\$878	\$878	\$1,811	\$2,173	\$1,138	\$1,138	\$1,398	\$1,677	\$878	\$878	\$1,240	\$1,488	\$780	\$780
	Minimum Liability with Comprehensive and Collision			\$1,905	\$2,285	\$1,197	\$1,197	\$2,243	\$2,691	\$1,410	\$1,410	\$2,506	\$3,008	\$1,575	\$1,575	\$2,243	\$2,691	\$1,410	\$1,410	\$2,063	\$2,476	\$1,297	\$1,297
	100/300/50 Liability with Comprehensive and Collision			\$2,121	\$2,546	\$1,333	\$1,333	\$2,500	\$3,000	\$1,572	\$1,572	\$2,834	\$3,400	\$1,781	\$1,781	\$2,500	\$3,000	\$1,572	\$1,572	\$2,304	\$2,765	\$1,448	\$1,448
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,173	\$1,407	\$737	\$737	\$1,398	\$1,677	\$878	\$878	\$1,811	\$2,173	\$1,138	\$1,138	\$1,398	\$1,677	\$878	\$878	\$1,240	\$1,488	\$780	\$780
	Minimum Liability with Comprehensive and Collision			\$2,246	\$2,696	\$1,412	\$1,412	\$2,636	\$3,164	\$1,657	\$1,657	\$2,830	\$3,396	\$1,779	\$1,779	\$2,636	\$3,164	\$1,657	\$1,657	\$2,452	\$2,942	\$1,541	\$1,541
	100/300/50 Liability with Comprehensive and Collision			\$2,463	\$2,956	\$1,548	\$1,548	\$2,894	\$3,473	\$1,819	\$1,819	\$3,157	\$3,789	\$1,985	\$1,985	\$2,894	\$3,473	\$1,819	\$1,819	\$2,693	\$3,231	\$1,692	\$1,692
2003 Honda Odyssey "EX"	Minimum Liability			\$1,173	\$1,407	\$737	\$737	\$1,398	\$1,677	\$878	\$878	\$1,811	\$2,173	\$1,138	\$1,138	\$1,398	\$1,677	\$878	\$878	\$1,240	\$1,488	\$780	\$780
	Minimum Liability with Comprehensive and Collision			\$2,189	\$2,627	\$1,376	\$1,376	\$2,570	\$3,084	\$1,615	\$1,615	\$2,776	\$3,331	\$1,745	\$1,745	\$2,570	\$3,084	\$1,615	\$1,615	\$2,386	\$2,863	\$1,499	\$1,499
	100/300/50 Liability with Comprehensive and Collision			\$2,406	\$2,887	\$1,512	\$1,512	\$2,828	\$3,394	\$1,778	\$1,778	\$3,103	\$3,723	\$1,950	\$1,950	\$2,828	\$3,394	\$1,778	\$1,778	\$2,626	\$3,152	\$1,651	\$1,651
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,173	\$1,407	\$737	\$737	\$1,398	\$1,677	\$878	\$878	\$1,811	\$2,173	\$1,138	\$1,138	\$1,398	\$1,677	\$878	\$878	\$1,240	\$1,488	\$780	\$780
	Minimum Liability with Comprehensive and Collision			\$2,353	\$2,824	\$1,479	\$1,479	\$2,759	\$3,310	\$1,734	\$1,734	\$2,932	\$3,518	\$1,843	\$1,843	\$2,759	\$3,310	\$1,734	\$1,734	\$2,574	\$3,089	\$1,618	\$1,618
	100/300/50 Liability with Comprehensive and Collision			\$2,570	\$3,084	\$1,615	\$1,615	\$3,016	\$3,620	\$1,896	\$1,896	\$3,259	\$3,910	\$2,048	\$2,048	\$3,016	\$3,620	\$1,896	\$1,896	\$2,815	\$3,378	\$1,769	\$1,769
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,173	\$1,407	\$737	\$737	\$1,398	\$1,677	\$878	\$878	\$1,811	\$2,173	\$1,138	\$1,138	\$1,398	\$1,677	\$878	\$878	\$1,240	\$1,488	\$780	\$780
	Minimum Liability with Comprehensive and Collision			\$2,653	\$3,184	\$1,668	\$1,668	\$3,107	\$3,728	\$1,953	\$1,953	\$3,206	\$3,847	\$2,015	\$2,015	\$3,107	\$3,728	\$1,953	\$1,953	\$2,911	\$3,493	\$1,830	\$1,830
	100/300/50 Liability with Comprehensive and Collision			\$2,870	\$3,444	\$1,804	\$1,804	\$3,365	\$4,038	\$2,115	\$2,115	\$3,533	\$4,240	\$2,221	\$2,221	\$3,365	\$4,038	\$2,115	\$2,115	\$3,152	\$3,782	\$1,981	\$1,981
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,173	\$1,407	\$737	\$737	\$1,398	\$1,677	\$878	\$878	\$1,811	\$2,173	\$1,138	\$1,138	\$1,398	\$1,677	\$878	\$878	\$1,240	\$1,488	\$780	\$780
	Minimum Liability with Comprehensive and Collision			\$2,066	\$2,479	\$1,298	\$1,298	\$2,428	\$2,914	\$1,526	\$1,526	\$2,655	\$3,186	\$1,669	\$1,669	\$2,428	\$2,914	\$1,526	\$1,526	\$2,249	\$2,699	\$1,414	\$1,414
	100/300/50 Liability with Comprehensive and Collision			\$2,283	\$2,739	\$1,435	\$1,435	\$2,686	\$3,223	\$1,688	\$1,688	\$2,982	\$3,578	\$1,874	\$1,874	\$2,686	\$3,223	\$1,688	\$1,688	\$2,490	\$2,988	\$1,565	\$1,565

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 0088-22306  
**Company Name:** Mass Bay Insurance Company  
**Contact Person:** Mandi Al-Beik  
**Telephone No.:** 508-855-2675  
**Email Address:** malbeik@hanover.com  
**Effective Date:** 07/07/2010

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 Over 55 Defensive Driver Discount 10 (all but comp) %  
 \$250/\$500 Deductible Comp./Coll. 14 (Coll) %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$902	\$1,082	\$567	\$567	\$1,075	\$1,290	\$676	\$676	\$1,393	\$1,672	\$876	\$876	\$1,075	\$1,290	\$676	\$676	\$954	\$1,145	\$600	\$600	
	Minimum Liability with Comprehensive and Collision		\$1,465	\$1,758	\$921	\$921	\$1,725	\$2,070	\$1,084	\$1,084	\$1,928	\$2,314	\$1,212	\$1,212	\$1,725	\$2,070	\$1,084	\$1,084	\$1,587	\$1,904	\$998	\$998	
	100/300/50 Liability with Comprehensive and Collision		\$1,632	\$1,958	\$1,026	\$1,026	\$1,923	\$2,308	\$1,209	\$1,209	\$2,180	\$2,616	\$1,370	\$1,370	\$1,923	\$2,308	\$1,209	\$1,209	\$1,772	\$2,127	\$1,114	\$1,114	
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$902	\$1,082	\$567	\$567	\$1,075	\$1,290	\$676	\$676	\$1,393	\$1,672	\$876	\$876	\$1,075	\$1,290	\$676	\$676	\$954	\$1,145	\$600	\$600	
	Minimum Liability with Comprehensive and Collision		\$1,728	\$2,074	\$1,086	\$1,086	\$2,028	\$2,434	\$1,275	\$1,275	\$2,177	\$2,612	\$1,368	\$1,368	\$2,028	\$2,434	\$1,275	\$1,275	\$1,886	\$2,263	\$1,185	\$1,185	
	100/300/50 Liability with Comprehensive and Collision		\$1,895	\$2,274	\$1,191	\$1,191	\$2,226	\$2,672	\$1,399	\$1,399	\$2,429	\$2,914	\$1,527	\$1,527	\$2,226	\$2,672	\$1,399	\$1,399	\$2,071	\$2,485	\$1,302	\$1,302	
2003 Honda Odyssey "EX"	Minimum Liability		\$902	\$1,082	\$567	\$567	\$1,075	\$1,290	\$676	\$676	\$1,393	\$1,672	\$876	\$876	\$1,075	\$1,290	\$676	\$676	\$954	\$1,145	\$600	\$600	
	Minimum Liability with Comprehensive and Collision		\$1,684	\$2,021	\$1,059	\$1,059	\$1,977	\$2,372	\$1,243	\$1,243	\$2,135	\$2,562	\$1,342	\$1,342	\$1,977	\$2,372	\$1,243	\$1,243	\$1,835	\$2,202	\$1,153	\$1,153	
	100/300/50 Liability with Comprehensive and Collision		\$1,851	\$2,221	\$1,163	\$1,163	\$2,175	\$2,610	\$1,367	\$1,367	\$2,387	\$2,864	\$1,500	\$1,500	\$2,175	\$2,610	\$1,367	\$1,367	\$2,020	\$2,424	\$1,270	\$1,270	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$902	\$1,082	\$567	\$567	\$1,075	\$1,290	\$676	\$676	\$1,393	\$1,672	\$876	\$876	\$1,075	\$1,290	\$676	\$676	\$954	\$1,145	\$600	\$600	
	Minimum Liability with Comprehensive and Collision		\$1,810	\$2,172	\$1,138	\$1,138	\$2,122	\$2,546	\$1,334	\$1,334	\$2,255	\$2,706	\$1,417	\$1,417	\$2,122	\$2,546	\$1,334	\$1,334	\$1,980	\$2,376	\$1,245	\$1,245	
	100/300/50 Liability with Comprehensive and Collision		\$1,977	\$2,372	\$1,243	\$1,243	\$2,320	\$2,784	\$1,458	\$1,458	\$2,507	\$3,008	\$1,576	\$1,576	\$2,320	\$2,784	\$1,458	\$1,458	\$2,165	\$2,598	\$1,361	\$1,361	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$902	\$1,082	\$567	\$567	\$1,075	\$1,290	\$676	\$676	\$1,393	\$1,672	\$876	\$876	\$1,075	\$1,290	\$676	\$676	\$954	\$1,145	\$600	\$600	
	Minimum Liability with Comprehensive and Collision		\$2,041	\$2,449	\$1,283	\$1,283	\$2,390	\$2,868	\$1,502	\$1,502	\$2,466	\$2,959	\$1,550	\$1,550	\$2,390	\$2,868	\$1,502	\$1,502	\$2,239	\$2,687	\$1,407	\$1,407	
	100/300/50 Liability with Comprehensive and Collision		\$2,208	\$2,649	\$1,388	\$1,388	\$2,588	\$3,106	\$1,627	\$1,627	\$2,718	\$3,261	\$1,708	\$1,708	\$2,588	\$3,106	\$1,627	\$1,627	\$2,424	\$2,909	\$1,524	\$1,524	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$902	\$1,082	\$567	\$567	\$1,075	\$1,290	\$676	\$676	\$1,393	\$1,672	\$876	\$876	\$1,075	\$1,290	\$676	\$676	\$954	\$1,145	\$600	\$600	
	Minimum Liability with Comprehensive and Collision		\$1,589	\$1,907	\$999	\$999	\$1,868	\$2,242	\$1,174	\$1,174	\$2,042	\$2,450	\$1,284	\$1,284	\$1,868	\$2,242	\$1,174	\$1,174	\$1,730	\$2,076	\$1,087	\$1,087	
	100/300/50 Liability with Comprehensive and Collision		\$1,756	\$2,107	\$1,104	\$1,104	\$2,066	\$2,480	\$1,299	\$1,299	\$2,294	\$2,752	\$1,442	\$1,442	\$2,066	\$2,480	\$1,299	\$1,299	\$1,915	\$2,298	\$1,204	\$1,204	

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	<b>PA-AR-55192-01</b>
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number	
3.	<b>A.</b>	<b>Hanover American Insurance Company</b>	<b>B.</b> <b>0088-36064</b>

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	<b>20.9%</b>	<b>14.5%</b>					
Property Damage	<b>-10.4%</b>	<b>-2.0%</b>					
Combined Single Limit	*	<b>7.9%</b>					
Uninsured Motorist	<b>24.3%</b>	<b>14.7%</b>					
Medical Payments	<b>21.8%</b>	<b>14.5%</b>					
Comprehensive	<b>-5.4%</b>	<b>0.0%</b>					
Collision	<b>-2.9%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>5.2%</b>	<b>5.0%</b>					

6. 5 Year History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2005	1194	3.5%	05/01/2005	1,448,902	476,155	32.9%	63.8%
2006	1367	2.0%	10/01/2006	1,564,622	877,817	56.1%	53.9%
2007	782	3.0%	07/15/2007	1,354,162	645,140	47.6%	59.6%
2008	391	5.0%	07/07/2008	694,396	222,971	32.1%	56.4%
2009	252	5.0%	07/07/2009	424,526	84,305	19.9%	52.0%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	<b>16.4%</b>	<b>16.5%</b>
B. General Expense	<b>10.5%</b>	<b>8.9%</b>
C. Taxes, License & Fees	<b>2.5%</b>	<b>3.0%</b>
D. Underwriting Profit & Contingencies	<b>3.8%</b>	<b>6.3%</b>
E. Other (explain) ULAE	<b>8.1%</b>	<b>11.8%</b>
F. TOTAL	<b>41.3%</b>	<b>46.5%</b>

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

9. 9.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

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

PC RLC

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**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	<b>PA-AR-55192-01</b>
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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3.	Company Name	Company NAIC Number
	<b>A. The Hanover Insurance Company</b>	<b>B. 0088-22292</b>

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	<b>20.9%</b>	<b>14.5%</b>					
Property Damage	<b>-10.4%</b>	<b>-2.0%</b>					
Combined Single Limit	*	<b>7.9%</b>					
Uninsured Motorist	<b>24.3%</b>	<b>14.7%</b>					
Medical Payments	<b>21.8%</b>	<b>14.5%</b>					
Comprehensive	<b>-5.4%</b>	<b>0.0%</b>					
Collision	<b>-2.9%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>5.2%</b>	<b>5.0%</b>					

6. 5 Year History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2005	591	3.5%	05/01/2005	946,996	443,580	46.8%	62.6%
2006	462	2.0%	10/01/2006	749,584	404,669	54.0%	54.4%
2007	268	3.0%	07/15/2007	547,148	278,920	51.0%	49.1%
2008	127	5.0%	07/07/2008	272,397	111,492	40.9%	56.2%
2009	77	5.0%	07/07/2009	155,222	54,188	34.9%	42.7%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	<b>16.4%</b>	<b>16.5%</b>
B. General Expense	<b>10.5%</b>	<b>8.9%</b>
C. Taxes, License & Fees	<b>2.5%</b>	<b>3.0%</b>
D. Underwriting Profit & Contingencies	<b>3.8%</b>	<b>6.3%</b>
E. Other (explain) ULAE	<b>8.1%</b>	<b>11.8%</b>
F. TOTAL	<b>41.3%</b>	<b>46.5%</b>

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

9. 9.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. 3.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

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

PC RLC

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**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	<b>PA-AR-55192-01</b>
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number	
3.	<b>A. Massachusetts Bay Insurance Company</b>	<b>B.</b>	<b>0088-22306</b>

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	<b>20.9%</b>	<b>14.5%</b>					
Property Damage	<b>-10.4%</b>	<b>-2.0%</b>					
Combined Single Limit	*	<b>7.9%</b>					
Uninsured Motorist	<b>24.3%</b>	<b>14.7%</b>					
Medical Payments	<b>21.8%</b>	<b>14.5%</b>					
Comprehensive	<b>-5.4%</b>	<b>0.0%</b>					
Collision	<b>-2.9%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>5.2%</b>	<b>5.0%</b>					

6. 5 Year History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2005	2715	3.5%	05/01/2005	3,541,821	1,330,703	37.6%	56.2%
2006	2274	2.0%	10/01/2006	3,112,105	1,162,928	37.4%	51.3%
2007	1195	3.0%	07/15/2007	2,287,083	1,333,449	58.3%	52.4%
2008	504	5.0%	07/07/2008	1,031,578	508,159	49.3%	56.0%
2009	326	5.0%	07/07/2009	580,523	304,340	52.4%	54.5%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	<b>16.4%</b>	<b>16.5%</b>
B. General Expense	<b>10.5%</b>	<b>8.9%</b>
C. Taxes, License & Fees	<b>2.5%</b>	<b>3.0%</b>
D. Underwriting Profit & Contingencies	<b>3.8 %</b>	<b>6.3%</b>
E. Other (explain) ULAE	<b>8.1%</b>	<b>11.8%</b>
F. TOTAL	<b>41.3%</b>	<b>46.5%</b>

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

9. 9.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. 2.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

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

PC RLC

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**State of Arkansas  
Private Passenger Auto Program**

**Effective: July 7, 2010 Renewal Business Only**

**Explanatory Memorandum – Page 1 of 1**

**Proposal**

We are proposing an overall +5.0% rate increase through base rate changes for our Arkansas Private Passenger Auto Program effective 7/7/2010 for renewal business. This is based on our evaluation of our experience in Hanover American Insurance Company, Hanover Insurance Company and Massachusetts Bay Insurance Company.

**Overall Rate Change**

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

<b>Coverage</b>	<b>Proposed Change</b>
Bodily Injury	14.5%
Property Damage	-2.0%
CSL	7.9%
UM/UIM	14.7%
Med Pay	14.5%
Comprehensive	0.0%
Collision	0.0%
<b>Total</b>	<b>5.0%</b>

**Base Rates**

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

# Arkansas

## Personal Auto - All Companies Combined - NonConnections Rate Indication Summary Exhibit

<u>Coverage</u>	Retrospective Annual Loss <u>Trend</u>	Retrospective Annual Premium <u>Trend</u>	Prospective Annual Loss <u>Trend</u>	Prospective Annual Premium <u>Trend</u>	Rate Change <u>Indication +</u>	Proposed Overall Rate <u>Change</u>	Year Ending 09/30/09 Earned Premium <u>At Current Rates</u>
Bodily Injury *	15.0%	3.0%	15.0%	2.0%	20.9%	14.2%	367,135
Property Damage *	7.0%	4.0%	1.9%	3.0%	-10.4%	-1.6%	262,937
UM/UIM	15.0%	-1.5%	15.0%	0.0%	24.3%	14.7%	119,699
Med Pay	15.0%	5.0%	15.0%	3.0%	21.8%	14.5%	65,856
Comprehensive +	8.1%	8.0%	3.0%	3.0%	-5.4%	0.0%	171,632
Collision	7.1%	9.0%	2.0%	3.0%	-2.9%	0.0%	389,753
All Liability Coverages:	12.4%	2.8%	10.8%	2.1%	11.4%	8.2%	815,627
All Physical Damage Coverages	7.4%	8.7%	2.3%	3.0%	-3.7%	0.0%	561,384
<b>Total</b>	<b>10.4%</b>	<b>5.2%</b>	<b>7.3%</b>	<b>2.5%</b>	<b>5.2%</b>	<b>5.0%</b>	<b>1,377,011</b>

**+Rate indication targets a 95.2% Combined Ratio**

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

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

**Arkansas**  
**Personal Auto - All Companies Combined - NonConnections**  
**Total Limits Bodily Injury Rate Indication for Rates Effective 7/7/2010**  
**Includes CSL - BI Experience**

		Accident Year Ending:				
		<u>09/30/05</u>	<u>09/30/06</u>	<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>
	Earned Premium - BI ONLY	1,346,582	1,306,432	1,180,333	641,451	331,264
	Written Premium - BI ONLY	1,276,219	1,323,460	999,504	422,865	261,073
1	Earned Premium (Incl. CSL BI)	1,498,497	1,442,802	1,295,179	691,956	355,060
	Written Premium (Incl. CSL BI)	1,421,513	1,455,695	1,087,889	453,913	280,071
2	Current Rate Level Factor	1.425	1.273	1.116	1.044	1.034
3 = 1-2	Premium at CRL	2,134,797	1,836,296	1,445,642	722,691	367,135
4a	Annual Prem Trend - Retrospective	3.0%	3.0%	3.0%	3.0%	3.0%
5a	Prem Trend Factor - Retrospective	1.126	1.093	1.061	1.030	1.000
4b	Annual Prem Trend - Prospective	2.0%	2.0%	2.0%	2.0%	2.0%
5b	Prem Trend Factor - Prospective	1.045	1.045	1.045	1.045	1.045
6 = 3-5a-5b	Trended Premium	2,510,223	2,096,338	1,602,294	777,641	383,528
	Incurring Losses - BI & CSLBI	605,179	439,560	490,606	271,712	125,601
7	Incurring Loss @ 9/30/09	605,179	439,560	490,606	271,712	125,601
8	Loss Development Factor:	0.994	0.993	1.006	1.083	1.473
9 = 7x8	Est Ultimate Incurred Loss	601,548	436,483	493,550	294,264	185,010
10a	Annual Loss Trend - Retrospective	15.0%	15.0%	15.0%	15.0%	15.0%
10b	Loss Trend Factor - Retrospective	1.750	1.521	1.323	1.150	1.000
11a	Annual Loss Trend - Prospective	15.0%	15.0%	15.0%	15.0%	15.0%
11b	Loss Trend Factor - Prospective	1.361	1.361	1.361	1.361	1.361
12 = 9*10b*11b	Trended Incurred Losses	1,432,601	903,909	888,771	460,697	251,822
13	ALAE (% of Loss)	3.6%	3.6%	3.6%	3.6%	3.6%
14 = 12*(1+13)	Trended Loss & ALAE	1,484,174	936,449	920,767	477,282	260,887
15 = 14÷6	Projected Loss & ALAE Ratio	59.1%	44.7%	57.5%	61.4%	68.0%
16	Accident Year Weights	0.0%	0.0%	30.0%	35.0%	35.0%
17 = Sum(15-16)	Projected Loss & ALAE Ratio					62.5%
18	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	96.2%				58.7%
19	Non-Cat Loss Ratio Trend Factor					1.303
20 = (1+(19))*(18)	Trended Permissible Loss & ALAE Ratio					76.5%
21a	Fixed Expense					13.4%
21b	Variable Expense (incl Profit)					27.9%
22a	Incurred Feature Counts	87	80	65	42	19
	Incurred Feature Count Weight	-	-	1	1	1
22b	Credibility					0.197
23=	Indicated Rate Change					<b>20.9%</b>

[(17-22b)+20-(1.00-22b)+21a]÷[18+21a] -1

**Arkansas**  
**Personal Auto - All Companies Combined - NonConnections**  
**Total Limits Property Damage Rate Indication for Rates Effective 7/7/2010**  
**Includes CSL - PD Experience**

		<b>Accident Year Ending:</b>				
		<u>09/30/05</u>	<u>09/30/06</u>	<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>
	Earned Premium - PD ONLY	1,019,679	884,130	707,674	373,680	212,074
	Written Premium - PD ONLY	939,244	834,945	569,785	257,031	177,076
1	Earned Premium (Incl. CSL PD)	1,120,740	974,850	784,076	407,278	227,905
	Written Premium (incl. CSL PD)	1,033,484	920,714	627,112	277,169	189,398
2	Current Rate Level Factor	1.320	1.291	1.268	1.240	1.154
3 = 1-2	Premium at CRL	1,479,330	1,258,075	994,048	504,955	262,937
4a	Annual Prem Trend - Retrospective	4.0%	4.0%	4.0%	4.0%	4.0%
5a	Prem Trend Factor - Retrospective	1.170	1.125	1.082	1.040	1.000
4b	Annual Prem Trend - Prospective	3.0%	3.0%	3.0%	3.0%	3.0%
5b	Prem Trend Factor - Prospective	1.067	1.067	1.067	1.067	1.067
6 = 3-5a-5b	Trended Premium	1,847,411	1,510,677	1,147,728	560,567	280,653
	Incurred Losses - PD & CSLPD	544,510	530,487	471,083	262,379	76,568
7	Incurred Loss Evaluated @ 9/30/09	544,510	530,487	471,083	262,379	76,568
8	Loss Development Factor:	1.000	0.999	0.999	1.010	1.158
9=7x8	Est Ultimate Incurred Loss	544,510	529,957	470,612	265,003	88,666
10a	Annual Loss Trend - Retrospective	7.0%	7.0%	7.0%	7.0%	7.0%
10b	Loss Trend Factor - Retrospective	1.311	1.225	1.145	1.070	1.000
11a	Annual Loss Trend - Prospective	1.9%	1.9%	1.9%	1.9%	1.9%
11b	Loss Trend Factor - Prospective	1.042	1.042	1.042	1.042	1.042
12 = 9*10b*11b	Trended Incurred Losses	744,138	676,868	561,750	295,601	92,425
13	ALAE (% of Loss)	3.6%	3.6%	3.6%	3.6%	3.6%
14 = 12-(1+13)	Trended Loss & ALAE	770,927	701,235	581,973	306,243	95,752
15 = 14+6	Projected Loss & ALAE Ratio	41.7%	46.4%	50.7%	54.6%	34.1%
16	Accident Year Weights	0.0%	0.0%	30.0%	35.0%	35.0%
17 = Sum(15-16)	Projected Loss & ALAE Ratio					46.3%
18	Permissible Loss & ALAE Ratio to yield a Combined Ratio of		96.2%			58.7%
19	Non-Cat Loss Ratio Trend Factor					0.977
20 = (1+(19))*(18)	Trended Permissible Loss & LAE Ratio					57.4%
21a	Fixed Expense					13.4%
21b	Variable Expense (incl Profit)					27.9%
22a	Incurred Feature Counts	257	205	200	86	44
	Incurred Feature Count Weight	-	-	1	1	1
22b	Credibility					0.552
23=	Indicated Rate Change					<b>-10.4%</b>

[(17-22b)+20-(1.00-22b)+21a]=[18+21a]-1

**Arkansas**  
**Personal Auto - All Companies Combined - NonConnections**  
**Medical Payments Rate Indication for Rates Effective 7/7/2010**

		<b>Accident Year Ending:</b>				
		<b>09/30/05</b>	<b>09/30/06</b>	<b>09/30/07</b>	<b>09/30/08</b>	<b>09/30/09</b>
	Earned Premium	242,964	237,407	213,372	118,468	62,412
	Written Premium	234,213	239,398	181,286	79,047	49,725
1	Earned Premium	242,964	237,407	213,372	118,468	62,412
	Written Premium	234,213	239,398	181,286	79,047	49,725
2	Current Rate Level Factor	1.549	1.333	1.157	1.082	1.055
3 = 1-2	Premium at CRL	376,260	316,510	246,927	128,207	65,856
4a	Annual Prem Trend - Retrospective	5.0%	5.0%	5.0%	5.0%	5.0%
5a	Prem Trend Factor - Retrospective	1.216	1.158	1.103	1.050	1.000
4b	Annual Prem Trend - Prospective	3.0%	3.0%	3.0%	3.0%	3.0%
5b	Prem Trend Factor - Prospective	1.067	1.067	1.067	1.067	1.067
6 = 3-5a-5b	Trended Premium	488,226	391,140	290,618	143,697	70,294
	Incurred Losses - MP ONLY	145,715	145,219	103,887	66,947	34,805
7	Net Incurred Losses	145,715	145,219	103,887	66,947	34,805
8	Loss Development Factor:	1.002	1.006	1.016	1.040	1.031
9 = 7x8	Est Ultimate Incurred Loss	146,006	146,090	105,549	69,625	35,884
10a	Annual Loss Trend - Retrospective	15.0%	15.0%	15.0%	15.0%	15.0%
10b	Loss Trend Factor - Retrospective	1.750	1.521	1.323	1.150	1.000
11a	Annual Loss Trend - Prospective	15.0%	15.0%	15.0%	15.0%	15.0%
11b	Loss Trend Factor - Prospective	1.361	1.361	1.361	1.361	1.361
12 = 9*10b*11b	Trended Incurred Losses	347,718	302,537	190,070	109,004	48,842
13	ALAE (% of Loss)	3.6%	3.6%	3.6%	3.6%	3.6%
14 = 12*(1+13)	Trended Loss & ALAE	360,236	313,428	196,913	112,928	50,601
15 = 14÷9	Projected Loss & ALAE Ratio	73.8%	80.1%	67.8%	78.6%	72.0%
16	Accident Year Weights	0.0%	0.0%	30.0%	35.0%	35.0%
17 = Sum(15-16)	Projected Loss & ALAE Ratio					73.0%
18	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	96.2%				58.7%
19	Non-Cat Loss Ratio Trend Factor					1.275
20 = (1+(19))*(18)	Trended Permissible Loss & ALAE Ratio					74.9%
21a	Fixed Expense					13.4%
21b	Variable Expense (incl Profit)					27.9%
22a	Incurred Feature Counts	99	89	60	36	19
	Incurred Feature Count Weight	-	-	1	1	1
22b	Credibility					0.231
23=	Indicated Rate Change					<b>21.8%</b>

[(17-22b)+20\*(1.00-22b)+21a]-[18+21a] -1

**Arkansas**  
**Personal Auto - All Companies Combined - NonConnections**  
**Total Limits Uninsured/Underinsured Motorists Rate Indication for Rates Effective 7/7/2010**

		Accident Year Ending:				
		<u>09/30/05</u>	<u>09/30/06</u>	<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>
	Earned Premium	555,294	546,386	507,640	251,132	115,011
	Written Premium	540,745	550,423	422,832	152,612	87,572
1	Earned Premium	555,294	546,386	507,640	251,132	115,011
	Written Premium	540,745	550,423	422,832	152,612	87,572
2	Current Rate Level Factor	1.263	1.213	1.102	1.023	1.041
3 = 1-2	Premium at CRL	701,395	663,002	559,225	256,945	119,699
4a	Annual Prem Trend - Retrospective	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%
5a	Prem Trend Factor - Retrospective	0.941	0.956	0.970	0.985	1.000
4b	Annual Prem Trend - Prospective	0.0%	0.0%	0.0%	0.0%	0.0%
5b	Prem Trend Factor - Prospective	1.000	1.000	1.000	1.000	1.000
6 = 3-5a-5b	Trended Premium	660,222	633,586	542,552	253,085	119,699
	Incurred Losses - UM ONLY	154,693	174,801	93,455	155,718	4,071
7	Net Incurred Losses	154,693	174,801	93,455	155,718	4,071
8	Loss Development Factor:	0.996	0.999	1.038	1.134	1.861
9=7x8	Est Ultimate Incurred Loss	154,074	174,626	97,006	176,584	7,576
10a	Annual Loss Trend - Retrospective	15.0%	15.0%	15.0%	15.0%	15.0%
10b	Loss Trend Factor - Retrospective	1.750	1.521	1.323	1.150	1.000
11a	Annual Loss Trend - Prospective	15.0%	15.0%	15.0%	15.0%	15.0%
11b	Loss Trend Factor - Prospective	1.361	1.361	1.361	1.361	1.361
12 = 9*10b*11b	Trended Incurred Losses	366,931	361,632	174,686	276,459	10,312
13	ALAE (% of Loss)	3.6%	3.6%	3.6%	3.6%	3.6%
14 = 12-(1+13)	Trended Loss & ALAE	380,141	374,650	180,975	286,411	10,683
15 = 14+6	Projected Loss & ALAE Ratio	57.6%	59.1%	33.4%	113.2%	8.9%
16	Accident Year Weights	0.0%	0.0%	30.0%	35.0%	35.0%
17 = Sum(15-16)	Projected Loss & ALAE Ratio					52.7%
18	Permissible Loss & ALAE Ratio to yield a Combined Ratio o		96.2%			58.7%
19	Non-Cat Loss Ratio Trend Factor					1.361
20 = (1+(19))*(18)	Trended Permissible Loss & ALAE Ratio					79.9%
21a	Fixed Expense					13.4%
21b	Variable Expense (incl Profit)					27.9%
22a	Incurred Feature Counts	27	31	37	19	4
	Incurred Feature Count Weight	-	-	1	1	1
22b	Credibility					0.136
23=	Indicated Rate Change					<b>24.3%</b>

[(17-22b)+20-(1.00-22b)+21a]+[18+21a] -1

**Arkansas**  
**Personal Auto - All Companies Combined - NonConnections**  
**Comprehensive, Towing, Rental Reimbursement and Sound Equipment Rate Indication for Rates Effective 7/7/2010**

		Accident Year Ending:				
		09/30/05	09/30/06	09/30/07	09/30/08	09/30/09
	Earned Premium	837,944	689,466	521,102	265,750	150,859
	Written Premium	794,804	603,403	416,934	181,628	124,475
1	Earned Premium	837,944	689,466	521,102	265,750	150,859
	Written Premium	794,804	603,403	416,934	181,628	124,475
2	Current Rate Level Factor	0.995	1.123	1.290	1.271	1.138
3 = 1-2	Premium at CRL	833,439	774,395	672,150	337,877	171,632
4a	Annual Prem Trend - Retrospective	8.0%	8.0%	8.0%	8.0%	8.0%
5a	Prem Trend Factor - Retrospective	1.361	1.260	1.167	1.080	1.000
4b	Annual Prem Trend - Prospective	3.0%	3.0%	3.0%	3.0%	3.0%
5b	Prem Trend Factor - Prospective	1.067	1.067	1.067	1.067	1.067
6 = 3-5a-5b	Trended Premium	1,210,539	1,041,463	836,996	389,536	183,196
7a	Incurred Losses - CM ONLY	307,344	651,517	188,622	166,025	67,888
7b	Catastrophe Losses	23,459	178,971	-	29,857	9,945
7c = 7a+7b	Net Incurred Losses	283,885	472,546	188,622	136,168	57,943
8	Loss Development Factor:	1.000	1.000	1.000	1.000	1.071
9=7cx8	Est Ultimate Incurred Loss	283,885	472,546	188,622	136,168	62,057
10a	Annual Loss Trend - Retrospective	8.1%	8.1%	8.1%	8.1%	8.1%
10b	Loss Trend Factor - Retrospective	1.366	1.263	1.169	1.081	1.000
11a	Annual Loss Trend - Prospective	3.0%	3.0%	3.0%	3.0%	3.0%
11b	Loss Trend Factor - Prospective	1.067	1.067	1.067	1.067	1.067
12 = 9*10b*11b	Trended Incurred Losses	413,863	637,283	235,318	157,132	66,238
13	ALAE (% of Loss)	2.0%	2.0%	2.0%	2.0%	2.0%
14 = 12*(1+13)	Trended Loss & ALAE	422,140	650,029	240,024	160,275	67,563
15 = 14÷6	Projected Loss & ALAE Ratio	34.9%	62.4%	28.7%	41.1%	36.9%
16	Accident Year Weights	0.0%	0.0%	30.0%	35.0%	35.0%
17 = Sum(15-16)	Projected (Formula Weighted) Loss Ratio Excluding Catastrophic					35.9%
18a	Hurricane Loss & ALAE Ratio					0.0%
18b	Other Catastrophes Loss & ALAE Ratio					12.9%
18c	Permissible Loss & ALAE Ratio Excluding Catastrophic to yield a Combined Ratio of	93.6%				40.2%
19a	Cat Annual Loss Trend					2.0%
19b	Cat Loss Ratio Trend Factor					0.979
19c	Non-Cat Loss Ratio Trend Factor					1.000
20a = (1+(19b))*(18a)	Trended Hurricane Loss & ALAE Ratio					0.0%
20b = (1+(19b))*(18b)	Trended Other Catastrophes Loss & ALAE Ratio					12.6%
20c = (1+(19c))*(18c)	Trended Permissible Loss & ALAE Ratio Excluding All Catastrophes					40.2%
21a	Fixed Expense					16.6%
21b	Variable Expense (incl Profit)					30.4%
22a	Incurred Feature Counts	542	629	404	210	86
22b	Incurred Feature Count Weight Credibility	-	-	1	1	1 0.804
23 =	Indicated Rate Change					<b>-5.4%</b>

[(17-22b)+20c\*(1.00-22b)+20a+20b+21a]-[18a+18b+18c+21a]-1

**Arkansas**  
**Personal Auto - All Companies Combined - NonConnections**  
**Collision Rate Indication for Rates Effective 7/7/2010**

		Accident Year Ending:				
		<u>09/30/05</u>	<u>09/30/06</u>	<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>
	Earned Premium	1,851,432	1,674,726	1,356,735	686,766	380,351
	Written Premium	1,787,826	1,577,101	1,082,136	465,087	305,981
1	Earned Premium	1,851,432	1,674,726	1,356,735	686,766	380,351
	Written Premium	1,787,826	1,577,101	1,082,136	465,087	305,981
2	Current Rate Level Factor	1.022	1.034	1.080	1.094	1.025
3 = 1-2	Premium at CRL	1,892,862	1,730,865	1,465,010	751,286	389,753
4a	Annual Prem Trend - Retrospective	9.0%	9.0%	9.0%	9.0%	9.0%
5a	Prem Trend Factor - Retrospective	1.412	1.295	1.188	1.090	1.000
4b	Annual Prem Trend - Prospective	3.0%	3.0%	3.0%	3.0%	3.0%
5b	Prem Trend Factor - Prospective	1.067	1.067	1.067	1.067	1.067
6 = 3-5a-5b	Trended Premium	2,852,634	2,393,115	1,858,295	874,181	416,013
	Incurred Losses - CL ONLY	833,574	725,421	842,273	384,310	191,162
7	Net Incurred Losses	833,574	725,421	842,273	384,310	191,162
8	Loss Development Factor:	1.000	0.999	0.997	0.991	0.997
9 = 7x8	Est Ultimate Incurred Loss	833,574	724,696	839,746	380,851	190,589
10a	Annual Loss Trend - Retrospective	7.1%	7.1%	7.1%	7.1%	7.1%
10b	Loss Trend Factor - Retrospective	1.316	1.229	1.147	1.071	1.000
11a	Annual Loss Trend - Prospective	2.0%	2.0%	2.0%	2.0%	2.0%
11b	Loss Trend Factor - Prospective	1.045	1.045	1.045	1.045	1.045
12 = 9*10b*11b	Trended Incurred Losses	1,145,923	930,202	1,006,422	426,145	199,099
13	ALAE (% of Loss)	2.0%	2.0%	2.0%	2.0%	2.0%
14 = 12-(1+13)	Trended Loss & ALAE	1,168,841	948,806	1,026,551	434,668	203,081
15 = 14÷6	Projected Loss & ALAE Ratio	41.0%	39.6%	55.2%	49.7%	48.8%
16	Accident Year Weights	0.0%	0.0%	30.0%	35.0%	35.0%
17 = Sum(15:16)	Projected Loss & ALAE Ratio					51.1%
18	Permissible Loss & ALAE Ratio to yield a Combined Ratio of		93.7%			53.5%
19	Non-Cat Loss Ratio Trend Factor					0.979
20 = (1+(19))*(18)	Trended Permissible Loss & ALAE Ratio					52.4%
21a	Fixed Expense					16.3%
21b	Variable Expense (incl Profit)					30.2%
22a	Incurred Feature Counts	379	315	313	126	62
	Incurred Feature Count Weight	-	-	1	1	1
22b	Credibility					0.680
23 =	Indicated Rate Change					<b>-2.9%</b>

[(17-22b)+20-(1.00-22b)+21a]=[18+21a] -1

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

AR

Exhibit 2

**Earned Premium at Current Rate Level**

Rolling AY-QTR Ending	BI	PD	UM	MP	CM	CL
200503	1,854,927	1,209,319	669,393	357,937	769,654	1,890,722
200504	1,778,212	1,152,219	656,636	341,434	752,381	1,842,368
200601	1,714,127	1,104,755	646,961	327,154	739,096	1,802,977
200602	1,659,334	1,064,487	639,828	314,257	729,216	1,769,722
200603	1,604,593	1,024,843	630,953	301,516	718,555	1,732,513
200604	1,541,621	981,022	619,930	287,816	705,104	1,688,004
200701	1,472,648	933,868	604,187	273,582	688,073	1,638,421
200702	1,388,104	877,944	577,263	257,046	661,994	1,569,735
200703	1,277,998	806,815	533,613	236,525	618,849	1,465,550
200704	1,135,606	716,879	468,779	210,786	553,328	1,313,114
200801	971,553	614,334	391,303	181,239	472,961	1,127,077
200802	804,296	511,118	314,075	151,059	388,407	931,071
200803	650,594	417,046	245,422	122,959	311,558	751,779
200804	533,119	344,817	195,249	101,013	254,595	617,880
200901	446,132	290,918	159,717	84,719	212,556	518,837
200902	380,840	250,342	132,849	72,333	181,096	444,388
200903	332,424	219,753	114,324	63,094	157,666	389,145

**Earned Car Years**

Rolling AY-QTR Ending	BI	PD	UM	MP	CM	CL
200503	7,929	7,929	15,412	7,988	6,908	6,731
200504	7,745	7,745	15,065	7,796	6,768	6,590
200601	7,607	7,607	14,790	7,632	6,656	6,478
200602	7,500	7,500	14,574	7,510	6,576	6,396
200603	7,375	7,375	14,309	7,379	6,485	6,302
200604	7,222	7,222	14,014	7,222	6,375	6,190
200701	7,013	7,013	13,604	7,022	6,223	6,037
200702	6,700	6,700	12,984	6,706	5,965	5,786
200703	6,203	6,203	12,004	6,194	5,527	5,367
200704	5,473	5,473	10,555	5,443	4,852	4,716
200801	4,617	4,617	8,856	4,555	4,043	3,938
200802	3,746	3,746	7,139	3,661	3,218	3,140
200803	2,974	2,974	5,628	2,880	2,505	2,444
200804	2,407	2,407	4,522	2,308	1,995	1,947
200901	1,988	1,988	3,719	1,891	1,627	1,587
200902	1,662	1,662	3,098	1,567	1,344	1,309
200903	1,438	1,438	2,676	1,346	1,147	1,116

Note: Liability exposure uses BI, PhysDam uses CL and Total uses Liability.

**Average Earned Premium at Current Rate Level**

Rolling AY-QTR Ending	BI	PD	UM	MP	CM	CL
200503	234	153	43	45	111	281
200504	230	149	44	44	111	280
200601	225	145	44	43	111	278
200602	221	142	44	42	111	277
200603	218	139	44	41	111	275
200604	213	136	44	40	111	273
200701	210	133	44	39	111	271
200702	207	131	44	38	111	271
200703	206	130	44	38	112	273
200704	207	131	44	39	114	278
200801	210	133	44	40	117	286
200802	215	136	44	41	121	297
200803	219	140	44	43	124	308
200804	221	143	43	44	128	317
200901	224	146	43	45	131	327
200902	229	151	43	46	135	340
200903	231	153	43	47	138	349

**Year Over Year**

Latest 4 Quarters Ending	BI	PD	UM	MP	CM	CL
200603	-7.0%	-8.9%	1.5%	-8.8%	-0.5%	-2.1%
200703	-5.3%	-6.4%	0.8%	-6.5%	1.1%	-0.7%
200803	6.2%	7.8%	-1.9%	11.8%	11.1%	12.6%
200903	5.7%	9.0%	-2.0%	9.8%	10.6%	13.3%

Latest 4 Year	-0.3%	0.0%	-0.4%	1.1%	5.4%	5.5%
Latest 3 Year	2.0%	3.2%	-1.1%	4.7%	7.5%	8.2%
Latest 2 Year	5.9%	8.4%	-2.0%	10.8%	10.8%	13.0%

**Fitted Annual Premium Trend\***

4 Year Trend	-0.1%	0.2%	-0.5%	1.5%	5.6%	5.6%
3 Year Trend	3.0%	4.3%	-1.3%	6.4%	8.3%	9.3%
2 Year Trend	6.3%	9.1%	-2.2%	11.6%	11.2%	13.6%
1 Year Trend	5.9%	9.3%	-1.9%	10.1%	10.7%	13.6%

\* Log Fit

**Selected Trends**

Retrospective	3.0%	4.0%	-1.5%	5.0%	8.0%	9.0%
Prospective	2.0%	3.0%	0.0%	3.0%	3.0%	3.0%

**Hanover Property and Casualty Insurance Companies**

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

PPA - Bodily Injury, Data Net of Cats

Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
200009	3,763	5,701	6,225	6,496	6,526	6,541	6,500	6,500	6,500	6,500	6,500
200109	3,656	4,873	5,574	5,850	5,849	5,834	5,834	5,834	5,834		5,834
200209	7,173	11,071	11,576	11,325	11,346	11,442	11,344	11,389			11,389
200309	7,900	11,282	12,294	12,639	12,647	12,490	12,440				12,452
200409	8,555	11,398	12,324	12,398	12,356	12,233					12,196
200509	7,528	9,889	10,610	10,756	10,672						10,608
200609	12,248	14,882	16,019	16,336							16,221
200709	20,715	25,634	26,692								26,852
200809	18,955	25,094									27,176
200909	22,725										33,474
											162,702

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200009	1.515	1.092	1.044	1.005	1.002	0.994	1.000	1.000	1.000	1.000
200109	1.333	1.144	1.050	1.000	0.997	1.000	1.000	1.000		
200209	1.543	1.046	0.978	1.002	1.009	0.991	1.004			
200309	1.428	1.090	1.028	1.001	0.988	0.996				
200409	1.332	1.081	1.006	0.997	0.990					
200509	1.314	1.073	1.014	0.992						
200609	1.215	1.076	1.020							
200709	1.237	1.041								
200809	1.324									
200909										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.259	1.064	1.013	0.996	0.995	0.996	1.001	1.000	1.000	1.000
5-yr	1.284	1.072	1.009	0.998	0.997	0.995	1.001	1.000	1.000	1.000
all-yr	1.360	1.080	1.020	0.999	0.997	0.995	1.001	1.000	1.000	1.000
all-yr wtd.	1.324	1.070	1.016	0.999	0.996	0.995	1.002	1.000	1.000	1.000
5-yr x/ hi,low	1.292	1.077	1.013	0.999	0.997	#N/A	#N/A	#N/A	#N/A	#N/A
<b>SELECTED</b>	<b>1.360</b>	<b>1.077</b>	<b>1.013</b>	<b>0.999</b>	<b>0.997</b>	<b>0.996</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
<b>ULTIMATE</b>	<b>1.473</b>	<b>1.083</b>	<b>1.006</b>	<b>0.993</b>	<b>0.994</b>	<b>0.997</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>





**Hanover Property and Casualty Insurance Companies**

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

PPA - Medical Payments, Data Net of Cats

Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
200009	650	728	776	786	785	785	785	784	784	784	784
200109	703	746	780	780	780	782	787	787	787		787
200209	1,176	1,070	1,108	1,119	1,121	1,121	1,121	1,121			1,121
200309	1,127	1,376	1,442	1,452	1,463	1,477	1,475				1,474
200409	1,515	1,381	1,419	1,522	1,532	1,532					1,534
200509	1,424	1,344	1,363	1,378	1,384						1,386
200609	2,309	2,011	2,042	2,026							2,038
200709	3,635	3,255	3,344								3,398
200809	4,377	4,311									4,484
200909	4,594										4,736
											21,741

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200009	1.119	1.066	1.013	0.999	1.000	1.000	0.998	1.000	1.000	1.000
200109	1.062	1.045	1.001	0.999	1.002	1.006	1.000	1.000		
200209	0.909	1.035	1.011	1.002	1.000	1.000	1.000			
200309	1.221	1.048	1.007	1.008	1.009	0.999				
200409	0.912	1.027	1.072	1.007	1.000					
200509	0.944	1.014	1.011	1.004						
200609	0.871	1.015	0.992							
200709	0.895	1.027								
200809	0.985									
200909										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	0.917	1.019	1.025	1.006	1.003	1.002	0.999	1.000	1.000	1.000
5-yr	0.921	1.026	1.019	1.004	1.002	1.001	0.999	1.000	1.000	1.000
all-yr	0.991	1.035	1.015	1.003	1.002	1.001	0.999	1.000	1.000	1.000
all-yr wtd.	0.959	1.030	1.015	1.004	1.003	1.001	1.000	1.000	1.000	1.000
5-yr x/ hi,low	0.917	1.023	1.010	1.004	1.001	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	<b>0.991</b>	<b>1.023</b>	<b>1.010</b>	<b>1.004</b>	<b>1.001</b>	<b>1.002</b>	<b>0.999</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
ULTIMATE	<b>1.031</b>	<b>1.040</b>	<b>1.016</b>	<b>1.006</b>	<b>1.002</b>	<b>1.001</b>	<b>0.999</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>



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

Acc. Yr.	Actual Data as of:										
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
200009	479	1,207	1,438	1,698	1,761	1,742	1,729	1,724	1,724	1,724	1,724
200109	672	1,258	1,806	1,736	1,835	1,778	1,777	1,777	1,776		1,776
200209	1,467	1,959	2,635	2,574	2,564	2,564	2,547	2,547			2,547
200309	2,115	3,254	3,152	3,394	3,343	3,351	3,376				3,373
200409	1,588	2,822	3,182	3,525	3,404	3,490					3,486
200509	2,045	2,881	3,386	3,282	3,371						3,358
200609	3,027	4,784	4,822	5,123							5,118
200709	4,790	6,374	7,286								7,563
200809	5,128	7,210									8,176
200909	4,226										7,864
											44,985

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200009	2.520	1.191	1.181	1.037	0.989	0.993	0.997	1.000	1.000	1.000
200109	1.870	1.436	0.962	1.057	0.969	0.999	1.000	1.000		
200209	1.335	1.345	0.977	0.996	1.000	0.993	1.000			
200309	1.539	0.969	1.077	0.985	1.002	1.007				
200409	1.777	1.128	1.108	0.966	1.025					
200509	1.409	1.175	0.969	1.027						
200609	1.581	1.008	1.062							
200709	1.331	1.143								
200809	1.406									
200909										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.439	1.109	1.047	0.993	1.009	1.000	0.999	1.000	1.000	1.000
5-yr	1.501	1.085	1.039	1.006	0.997	0.998	0.999	1.000	1.000	1.000
all-yr	1.641	1.174	1.048	1.011	0.997	0.998	0.999	1.000	1.000	1.000
all-yr wtd.	1.490	1.129	1.045	1.004	1.001	0.999	0.999	1.000	1.000	1.000
5-yr x/ hi,low	1.465	1.093	1.039	1.003	0.997	#N/A	#N/A	#N/A	#N/A	#N/A
<b>SELECTED</b>	<b>1.641</b>	<b>1.093</b>	<b>1.039</b>	<b>1.003</b>	<b>0.997</b>	<b>1.000</b>	<b>0.999</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
<b>ULTIMATE</b>	<b>1.861</b>	<b>1.134</b>	<b>1.038</b>	<b>0.999</b>	<b>0.996</b>	<b>0.999</b>	<b>0.999</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

ARKANSAS  
PERSONAL AUTOMOBILE - BODILY INJURY

FREQUENCY TREND - LEG

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
9-06	1.2%	0.9%	29.4%
12-06	1.0%	0.9%	14.5%
3-07	1.0%	0.9%	11.3%
6-07	0.9%	0.9%	-3.6%
9-07	0.7%	0.9%	-20.9%
12-07	1.0%	0.9%	8.2%
3-08	1.2%	0.9%	41.6%
6-08	1.5%	0.8%	76.6%
9-08	2.1%	0.8%	152.8%
12-08	2.3%	0.8%	173.3%
3-09	1.9%	0.8%	137.5%
6-09	2.1%	0.8%	167.6%
9-09	2.2%		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	39.9%	-5.1%
2 Years	72.8%	-6.8%
Latest Year	0.7%	-5.9%

Selected Trends

Retrospective	6.0%
Prospective	6.0%

ARKANSAS  
PERSONAL AUTOMOBILE - BODILY INJURY

SEVERITY TREND - LEG

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
9-06	4,514	10,119	-55.4%
12-06	5,639	10,176	-44.6%
3-07	5,697	9,948	-42.7%
6-07	5,906	9,580	-38.4%
9-07	6,084	9,699	-37.3%
12-07	7,584	9,634	-21.3%
3-08	10,004	10,013	-0.1%
6-08	10,404	10,423	-0.2%
9-08	9,697	10,555	-8.1%
12-08	13,182	10,513	25.4%
3-09	14,057	10,376	35.5%
6-09	16,141	10,302	56.7%
9-09	18,820		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	59.0%	1.5%
2 Years	67.1%	4.9%
Latest Year	84.3%	-1.6%

Selected Trends

Retrospective	8.5%
Prospective	8.5%

ARKANSAS  
PERSONAL AUTOMOBILE - BODILY INJURY

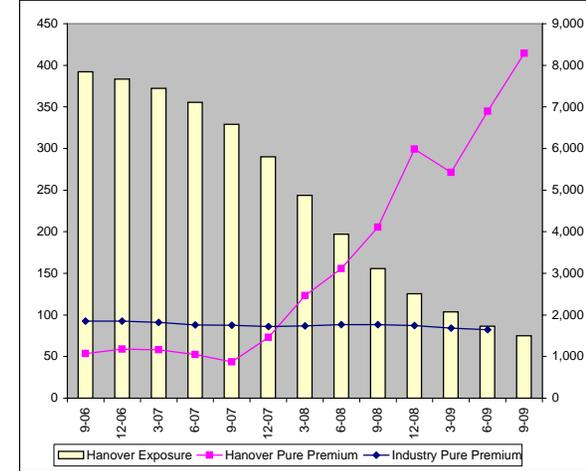
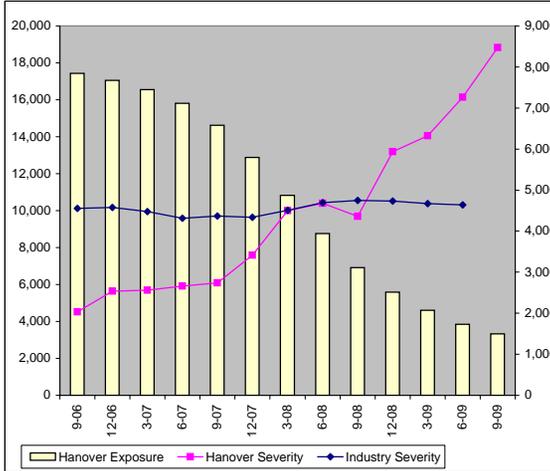
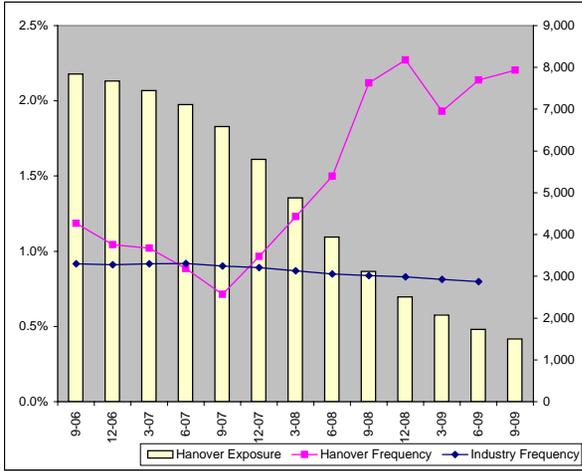
PURE PREMIUM - LEG

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
9-06	54	93	-42.3%
12-06	59	93	-36.5%
3-07	58	91	-36.2%
6-07	52	88	-40.6%
9-07	43	88	-50.4%
12-07	73	86	-14.8%
3-08	123	87	41.5%
6-08	156	88	76.2%
9-08	206	89	132.2%
12-08	299	87	242.6%
3-09	271	84	221.8%
6-09	345	82	319.2%
9-09	415		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	122.5%	-3.7%
2 Years	188.7%	-2.2%
Latest Year	85.5%	-7.4%

Selected Trends

Retrospective	15.0%
Prospective	15.0%



ARKANSAS  
PERSONAL AUTOMOBILE - PROPERTY DAMAGE

FREQUENCY TREND - LEG

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
9-06	2.3%	3.1%	-26.4%
12-06	2.1%	3.1%	-33.9%
3-07	2.4%	3.1%	-22.8%
6-07	2.4%	3.2%	-22.3%
9-07	2.5%	3.2%	-20.8%
12-07	2.6%	3.1%	-17.5%
3-08	2.4%	3.1%	-21.7%
6-08	2.7%	3.0%	-11.4%
9-08	2.8%	3.0%	-5.8%
12-08	2.8%	2.9%	-5.3%
3-09	3.1%	2.9%	6.8%
6-09	2.9%	2.9%	0.1%
9-09	3.3%		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	13.0%	-2.7%
2 Years	14.2%	-4.4%
Latest Year	15.0%	-3.6%

Selected Trends

Retrospective	7.0%
Prospective	4.5%

ARKANSAS  
PERSONAL AUTOMOBILE - PROPERTY DAMAGE

SEVERITY TREND - LEG

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
9-06	2,564	2,762	-7.2%
12-06	2,969	2,758	7.6%
3-07	2,852	2,769	3.0%
6-07	3,056	2,786	9.7%
9-07	2,912	2,789	4.4%
12-07	2,811	2,802	0.3%
3-08	3,208	2,819	13.8%
6-08	3,204	2,839	12.9%
9-08	3,900	2,841	37.3%
12-08	3,493	2,849	22.6%
3-09	2,709	2,863	-5.4%
6-09	2,664	2,864	-7.0%
9-09	1,956		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-2.7%	1.7%
2 Years	-12.5%	1.5%
Latest Year	-48.3%	1.0%

Selected Trends

Retrospective	0.0%
Prospective	-2.5%

ARKANSAS  
PERSONAL AUTOMOBILE - PROPERTY DAMAGE

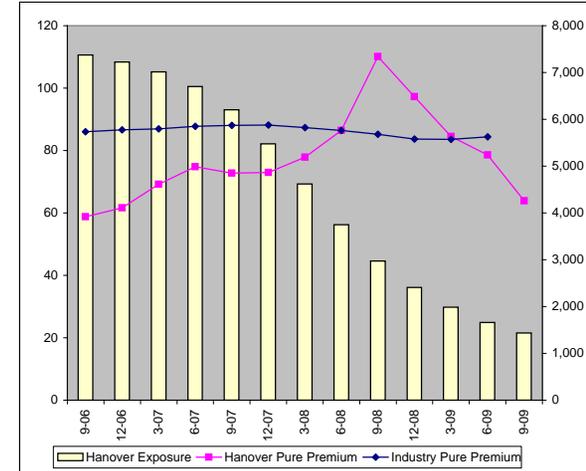
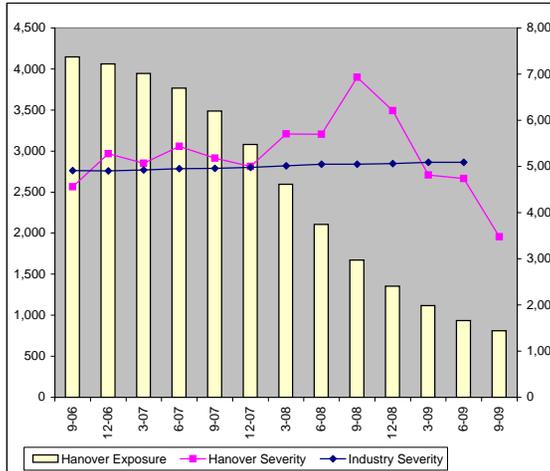
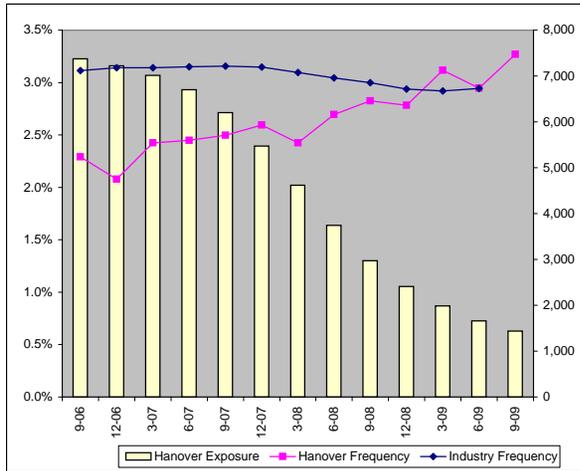
PURE PREMIUM - LEG

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
9-06	59	86	-31.7%
12-06	62	87	-28.8%
3-07	69	87	-20.5%
6-07	75	88	-14.8%
9-07	73	88	-17.3%
12-07	73	88	-17.3%
3-08	78	87	-10.9%
6-08	86	86	0.0%
9-08	110	85	29.3%
12-08	97	84	16.2%
3-09	84	84	1.0%
6-09	79	84	-6.9%
9-09	64		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	9.9%	-1.1%
2 Years	-0.1%	-2.9%
Latest Year	-40.6%	-2.6%

Selected Trends

Retrospective	7.0%
Prospective	1.9%



ARKANSAS  
PERSONAL AUTOMOBILE - COMPREHENSIVE

FREQUENCY TREND - LEG

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
9-06	9.3%	9.4%	-0.8%
12-06	9.1%	9.0%	1.3%
3-07	8.4%	8.5%	-1.3%
6-07	7.7%	7.3%	4.6%
9-07	7.4%	7.1%	3.7%
12-07	7.1%	7.0%	0.3%
3-08	7.9%	7.2%	10.2%
6-08	8.9%	9.3%	-4.3%
9-08	8.7%	9.3%	-6.6%
12-08	8.9%	9.2%	-4.1%
3-09	8.7%	9.2%	-5.9%
6-09	7.1%	7.4%	-4.2%
9-09	7.8%		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-2.5%	-1.9%
2 Years	2.9%	11.3%
Latest Year	-15.9%	-17.0%

Selected Trends

Retrospective	2.0%
Prospective	0.0%

ARKANSAS  
PERSONAL AUTOMOBILE - COMPREHENSIVE

SEVERITY TREND - LEG

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
9-06	998	1,154	-13.4%
12-06	878	1,166	-24.7%
3-07	762	1,143	-33.3%
6-07	657	1,004	-34.5%
9-07	538	1,015	-47.0%
12-07	552	1,024	-46.1%
3-08	561	1,086	-48.3%
6-08	814	1,552	-47.6%
9-08	960	1,598	-39.9%
12-08	1,046	1,646	-36.5%
3-09	1,173	1,649	-28.9%
6-09	715	1,309	-45.4%
9-09	797		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	5.2%	14.3%
2 Years	31.2%	29.3%
Latest Year	-26.0%	-11.6%

Selected Trends

Retrospective	6.0%
Prospective	3.0%

ARKANSAS  
PERSONAL AUTOMOBILE - COMPREHENSIVE

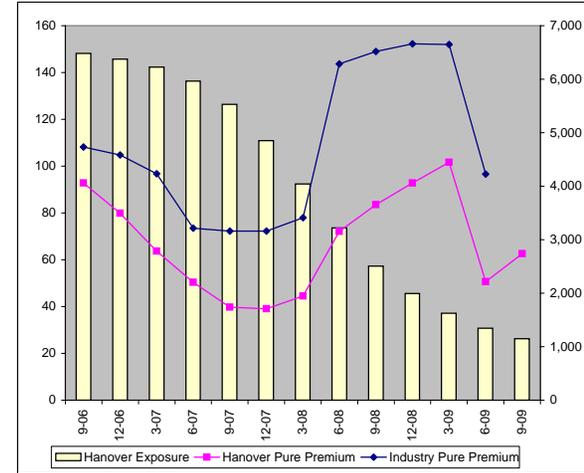
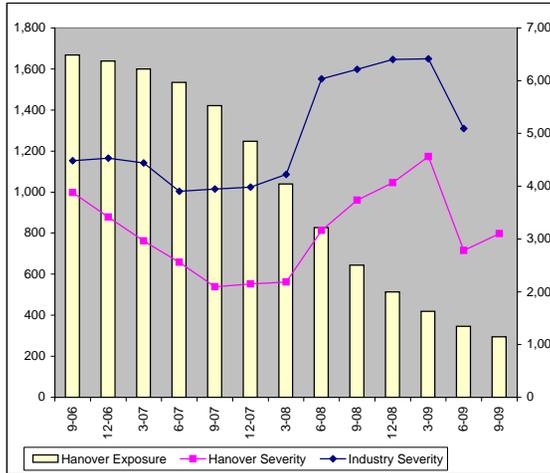
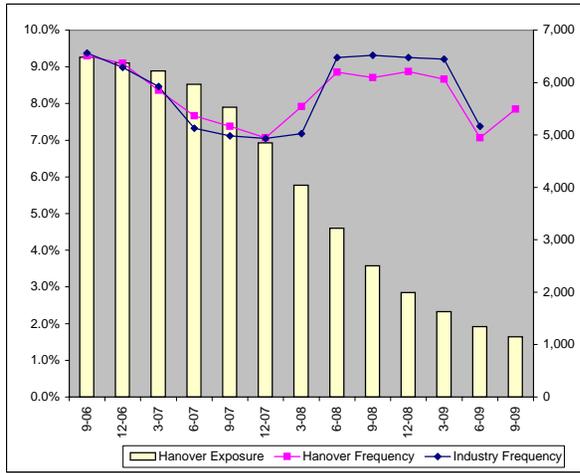
PURE PREMIUM - LEG

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
9-06	93	108	-14.2%
12-06	80	105	-23.8%
3-07	64	97	-34.1%
6-07	50	74	-31.5%
9-07	40	72	-45.1%
12-07	39	72	-45.9%
3-08	44	78	-43.0%
6-08	72	144	-49.8%
9-08	84	149	-43.9%
12-08	93	152	-39.0%
3-09	102	152	-33.1%
6-09	51	97	-47.7%
9-09	63		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	2.6%	12.1%
2 Years	35.0%	43.9%
Latest Year	-37.8%	-26.6%

Selected Trends

Retrospective	8.1%
Prospective	3.0%



ARKANSAS  
PERSONAL AUTOMOBILE - COLLISION

FREQUENCY TREND - LEG

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
9-06	3.8%	5.6%	-32.3%
12-06	3.7%	5.6%	-33.4%
3-07	3.9%	5.7%	-31.5%
6-07	3.5%	5.7%	-38.4%
9-07	4.1%	5.7%	-28.0%
12-07	4.6%	5.7%	-19.3%
3-08	4.3%	5.6%	-23.1%
6-08	5.1%	5.6%	-8.4%
9-08	4.4%	5.5%	-21.0%
12-08	3.9%	5.5%	-29.0%
3-09	4.0%	5.5%	-26.7%
6-09	3.9%	5.5%	-29.7%
9-09	4.1%		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	3.2%	-0.8%
2 Years	-5.4%	-1.6%
Latest Year	-4.8%	-0.6%

Selected Trends  
Retrospective 2.0%  
Prospective 0.0%

ARKANSAS  
PERSONAL AUTOMOBILE - COLLISION

SEVERITY TREND - LEG

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
9-06	3,122	2,992	4.4%
12-06	3,214	2,996	7.3%
3-07	3,505	3,050	14.9%
6-07	3,318	3,022	9.8%
9-07	3,852	3,026	27.3%
12-07	3,561	3,031	17.5%
3-08	3,271	3,085	6.0%
6-08	3,716	3,135	18.5%
9-08	3,431	3,133	9.5%
12-08	4,061	3,143	29.2%
3-09	4,192	3,104	35.0%
6-09	3,970	3,085	28.7%
9-09	4,126		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	8.9%	1.7%
2 Years	8.2%	1.7%
Latest Year	14.8%	-1.6%

Selected Trends  
Retrospective 5.0%  
Prospective 2.0%

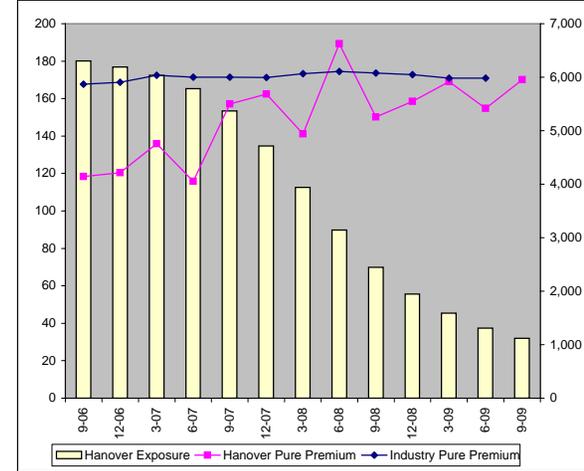
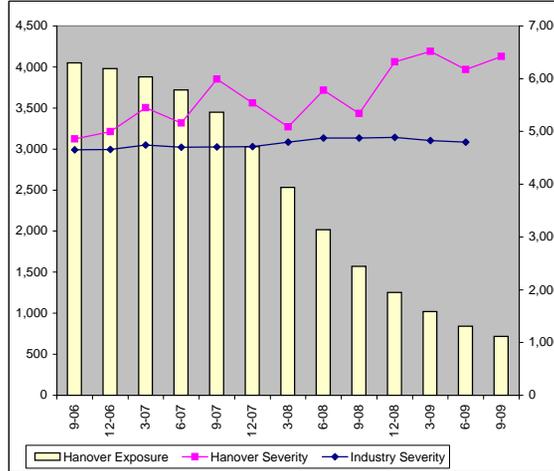
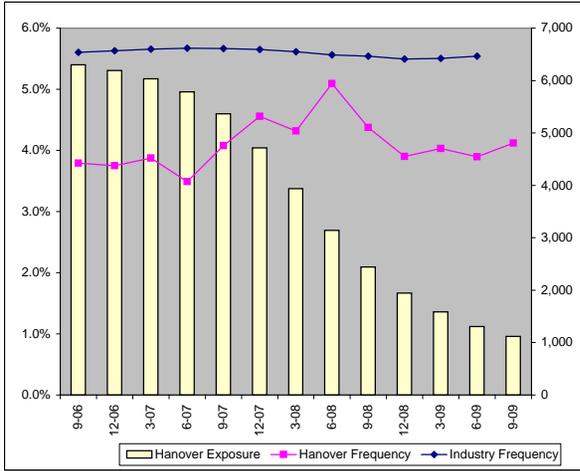
ARKANSAS  
PERSONAL AUTOMOBILE - COLLISION

PURE PREMIUM - LEG

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
9-06	118	168	-29.4%
12-06	120	169	-28.6%
3-07	136	173	-21.2%
6-07	116	171	-32.4%
9-07	157	171	-8.3%
12-07	162	171	-5.2%
3-08	141	173	-18.5%
6-08	189	174	8.5%
9-08	150	174	-13.5%
12-08	159	173	-8.2%
3-09	169	171	-1.0%
6-09	155	171	-9.5%
9-09	170		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	12.4%	0.8%
2 Years	2.4%	0.0%
Latest Year	9.4%	-2.3%

Selected Trends  
Retrospective 7.1%  
Prospective 2.0%



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

<b>LIABILITY</b>								
		<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>3-Year Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	12.5%	13.7%	14.6%	13.6%	13.6%	0%	100%
(2)	Contingent Commission					2.8%	0%	100%
(3)	General & Other Acq.	11.7%	9.5%	10.4%	10.5%	10.5%	50%	50%
(4)	Taxes, Licenses, and Fees					2.5%	0%	100%
(5)	ULAE/Premium	7.9%	8.5%	7.9%	8.1%	8.1%	100%	0%
(6)	Other Fixed Expense Load					0.0%	100%	0%
(7)	Profit and Contingency					3.8%	0%	100%
(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)	Total Fixed Expenses					13.4%		
(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)	Total Variable Expenses					27.9%		
(10) = (8) + (9)	Total Expenses					41.3%		
(11) = 1.00 - (11)	Target Loss & ALAE Ratio					58.7%		
(9)	ALAE/Loss	5.6%	3.0%	2.3%	3.6%	3.6%		

<b>COLLISION</b>								
		<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	12.6%	13.9%	14.7%	13.7%	13.7%	0%	100%
(2)	Contingent Commission					2.8%	0%	100%
(3)	General & Other Acq.	10.8%	9.2%	6.8%	8.9%	8.9%	50%	50%
(4)	Taxes, Licenses, and Fees					3.0%	0%	100%
(5)	ULAE/Premium	12.2%	11.1%	12.1%	11.8%	11.8%	100%	0%
(6)	Other Fixed Expense Load					0.0%	100%	0%
(7)	Profit and Contingency					6.3%	0%	100%
(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)	Total Fixed Expenses					16.3%		
(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)	Total Variable Expenses					30.2%		
(10) = (8) + (9)	Total Expenses					46.5%		
(11) = 1.00 - (11)	Target Loss & ALAE Ratio					53.5%		
(9)	ALAE/Loss	2.7%	1.2%	2.2%	2.0%	2.0%		

<b>COMPREHENSIVE</b>								
		<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	12.6%	13.9%	14.7%	13.7%	13.7%	0%	100%
(2)	Contingent Commission					2.8%	0%	100%
(3)	General & Other Acq.	10.8%	9.2%	6.8%	8.9%	8.9%	50%	50%
(4)	Taxes, Licenses, and Fees					3.0%	0%	100%
(5)	ULAE/Premium	12.2%	11.1%	12.1%	11.8%	11.8%	100%	0%
(6)	Other Fixed Expense Load					0.3%	100%	0%
(7)	Profit and Contingency					6.4%	0%	100%
(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)	Total Fixed Expenses					16.6%		
(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)	Total Variable Expenses					30.4%		
(10) = (8) + (9)	Total Expenses					46.9%		
(11) = 1.00 - (11)	Target Loss & ALAE Ratio					53.1%		
(10)	ALAE/Loss	2.7%	1.2%	2.2%	2.0%	2.0%		
(7)	Hurricane and Other Catastrophes Load					12.6%		

Annual Base Rates

Arkansas Annual Base Rates by Territory  
Effective 07/07/2010

Standard

	100	50/100	25	5	100	200
	BI/PD			Med		
Terr	SL	BI	PD	Pay	Comp	Coll
1	1,249	697	476	216	213	733
8	767	423	295	100	242	675
9	910	482	364	144	291	801
10	878	507	321	143	208	666
12	733	417	268	130	265	741
15	845	468	325	126	270	741
16	640	393	215	103	225	641
17	788	454	287	151	263	735
18	988	511	410	127	443	980
19	969	490	406	127	430	935
20	770	452	274	127	256	720
21	858	511	300	138	290	835
22	928	520	354	130	280	803
23	993	543	384	143	299	852
25	709	408	259	133	237	662

Arkansas Annual Base Rates by Territory  
Effective 07/07/2010

Preferred

	100	50/100	25	5	100	200
	BI/PD			Med		
Terr	SL	BI	PD	Pay	Comp	Coll
1	961	536	366	166	164	564
8	590	325	227	77	186	519
9	700	371	280	111	224	616
10	675	390	247	110	160	512
12	564	321	206	100	204	570
15	650	360	250	97	208	570
16	492	302	165	79	173	493
17	606	349	221	116	202	565
18	760	393	315	98	341	754
19	745	377	312	98	331	719
20	592	348	211	98	197	554
21	660	393	231	106	223	642
22	714	400	272	100	215	618
23	764	418	295	110	230	655
25	545	314	199	102	182	509

Arkansas Annual Base Rates by Territory  
Effective 07/07/2010

Superior

	100	50/100	25	5	100	200
	BI/PD			Med		
Terr	SL	BI	PD	Pay	Comp	Coll
1	NA	482	329	149	148	508
8	NA	293	204	69	167	467
9	NA	334	252	100	202	554
10	NA	351	222	99	144	461
12	NA	289	185	90	184	513
15	NA	324	225	87	187	513
16	NA	272	149	71	156	444
17	NA	314	199	104	182	509
18	NA	354	284	88	307	679
19	NA	339	281	88	298	647
20	NA	313	190	88	177	499
21	NA	354	208	95	201	578
22	NA	360	245	90	194	556
23	NA	376	266	99	207	590
25	NA	283	179	92	164	458

Arkansas Base Rates  
Effective 07/07/2010

BI UM

LIMIT	SA	A
25/50	12	23
50/100	19	38
100/300	23	46
250/500	27	54
300/500	29	57
500/500	31	61
50/1M	35	70
1M/1M	37	74

PD UM

LIMIT	SA	A
25000	8	15
50000	9	17
100000	11	21
250000	13	25
500000	16	32

SINGLE LIMIT BI UM

LIMIT	SA	A
50000	16	32
65000	18	35
100000	21	42
200000	25	50
300000	29	57
500000	34	68
1M	40	79

SINGLE LIMIT BI & PD UM

LIMIT	SA	A
75000	26	52
100000	29	57
200000	33	65
300000	34	68
500000	36	72
1M	44	87

TOTAL  
SPLIT UIM  
LIMITS

	SA	A
\$ 25/50	\$11	22
50/100	17	34
100/300	28	56
250/500	39	78
300/500	43	85
500/500	47	93
50/1M	55	110
1M/1M	71	142

TOTAL UIM  
LIMITS

	SA	A
50000	\$15	30
100000	22	44
200000	32	63
300000	38	76
500000	51	101
1M	76	151

**ANNOUNCEMENT OF REVISIONS**

**MANUAL**

**STATE OF ARKANSAS**

AUTOMOBILE MANUAL PAGES INCLUDED HEREWITH:

- Rate Structure Pages ..... 5, ~~6-10~~
- State Pages ..... 28, 30

SUMMARY OF CHANGE

- ~~Introduction of ISO symbols (for 2011 and newer model years)~~
- Revised Base Rates

EFFECTIVE DATE: ~~June 25, 2010~~ July 7, 2010 for Renewal Business

THE HANOVER INSURANCE GROUP  
440 LINCOLN STREET  
WORCESTER, MASSACHUSETTS 01653

## RATE STRUCTURE

ANNUAL BASE RATESStandard

<u>Territory</u>	<u>CSL</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payment</u>	<u>Comprehensive</u>	<u>Collision</u>
1	1,249	697	476	216	213	733
8	767	423	295	100	242	675
9	910	482	364	144	291	801
10	878	507	321	143	208	666
12	733	417	268	130	265	741
15	845	468	325	126	270	741
16	640	393	215	103	225	641
17	788	454	287	151	263	735
18	988	511	410	127	443	980
19	969	490	406	127	430	935
20	770	452	274	127	256	720
21	858	511	300	138	290	835
22	928	520	354	130	280	803
23	993	543	384	143	299	852
25	709	408	259	133	237	662

Preferred

<u>Territory</u>	<u>CSL</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payment</u>	<u>Comprehensive</u>	<u>Collision</u>
1	961	536	366	166	164	564
8	590	325	227	77	186	519
9	700	371	280	111	224	616
10	675	390	247	110	160	512
12	564	321	206	100	204	570
15	650	360	250	97	208	570
16	492	302	165	79	173	493
17	606	349	221	116	202	565
18	760	393	315	98	341	754
19	745	377	312	98	331	719
20	592	348	211	98	197	554
21	660	393	231	106	223	642
22	714	400	272	100	215	618
23	764	418	295	110	230	655
25	545	314	199	102	182	509

## RATE STRUCTURE

ANNUAL BASE RATES

<u>Territory</u>	<u>CSL</u>	<u>Superior</u>			<u>Comprehensive</u>	<u>Collision</u>
		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payment</u>		
1	NA	482	329	149	148	508
8	NA	293	204	69	167	467
9	NA	334	252	100	202	554
10	NA	351	222	99	144	461
12	NA	289	185	90	184	513
15	NA	324	225	87	187	513
16	NA	272	149	71	156	444
17	NA	314	199	104	182	509
18	NA	354	284	88	307	679
19	NA	339	281	88	298	647
20	NA	313	190	88	177	499
21	NA	354	208	95	201	578
22	NA	360	245	90	194	556
23	NA	376	266	99	207	590
25	NA	283	179	92	164	458

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

STATE PAGES

**UNINSURED MOTORISTS COVERAGE (Continued)**

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

**BODILY INJURY  
UNINSURED MOTORISTS**

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>
25/50	<del>40-12</del>	<del>20-23</del>
50/100	<del>47-19</del>	<del>33-38</del>
100/300	<del>20-23</del>	<del>40-46</del>
250/500	<del>24-27</del>	<del>47-54</del>
300/500	<del>25-29</del>	<del>50-57</del>
500/500	<del>27-31</del>	<del>53-61</del>
50/1M	<del>34-35</del>	<del>64-70</del>
1M/1M	<del>33-37</del>	<del>65-74</del>

**PROPERTY DAMAGE  
UNINSURED MOTORISTS**

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
25000	<del>7-8</del>	<del>43-15</del>
50000	<del>8-9</del>	<del>45-17</del>
100000	<del>9-11</del>	<del>48-21</del>
250000	<del>14-13</del>	<del>22-25</del>
500000	<del>14-16</del>	<del>28-32</del>

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

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>
50000	<del>44-16</del>	<del>28-32</del>
65000	<del>46-18</del>	<del>34-35</del>
100000	<del>49-21</del>	<del>37-42</del>
200000	<del>22-25</del>	<del>44-50</del>
300000	<del>25-29</del>	<del>50-57</del>
500000	<del>30-34</del>	<del>59-68</del>
1M	<del>35-40</del>	<del>69-79</del>

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

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
75000	<del>23-26</del>	<del>45-52</del>
100000	<del>25-29</del>	<del>50-57</del>
200000	<del>29-33</del>	<del>57-65</del>
300000	<del>30-34</del>	<del>59-68</del>
500000	<del>32-36</del>	<del>63-72</del>
1M	<del>38-44</del>	<del>76-87</del>

\* Not available in Hanover American

STATE PAGES

**UNDERINSURED MOTORISTS COVERAGE (Continued)**

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

<b>TOTAL SPLIT LIMITS</b>	<b>SA</b>	<b>A</b>	<b>TOTAL LIMITS*</b>	<b>SA</b>	<b>A</b>
\$ 25/50	40 <b>11</b>	49 <b>22</b>	50000	43 <b>15</b>	26 <b>30</b>
50/100	45 <b>17</b>	30 <b>34</b>	100000	49 <b>22</b>	38 <b>44</b>
100/300	25 <b>28</b>	49 <b>56</b>	200000	28 <b>32</b>	55 <b>63</b>
250/500	34 <b>39</b>	68 <b>78</b>	300000	33 <b>38</b>	66 <b>76</b>
300/500	37 <b>43</b>	74 <b>85</b>	500000	44 <b>51</b>	88 <b>101</b>
500/500	44 <b>47</b>	84 <b>93</b>	1M	66 <b>76</b>	132 <b>151</b>
500/1M	48 <b>55</b>	96 <b>110</b>			
1M/1M	62 <b>71</b>	124 <b>142</b>			

\* Not available in Hanover American

**TOWING AND LABOR**

(Effective 04/15/2010, Towing and Labor Coverage is being replaced by Roadside Assistance Coverage).

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

The annual rate per vehicle is as follows:

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

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

**ROADSIDE ASSISTANCE COVERAGE**

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.