

<i>SERFF Tracking Number:</i>	<i>HNVX-G127111276</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Hanover Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>AR11149CG00001</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>*PLnon- PL non-group</i>		
<i>Project Name/Number:</i>	<i>*PLnon- PL non-group/AR11149CG00001</i>		

Filing at a Glance

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

Product Name: *PLnon- PL non-group	SERFF Tr Num: HNVX-G127111276	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed-Filed	State Tr Num: EFT \$150
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: AR11149CG00001	State Status: Fees verified and received
Filing Type: Rate/Rule		Reviewer(s): Alexa Grissom, Nancy Horton
	Author: SPI Hanover	Disposition Date: 05/16/2011
	Date Submitted: 04/06/2011	Disposition Status: Filed
Effective Date Requested (New):		Effective Date (New):
Effective Date Requested (Renewal): 07/07/2011		Effective Date (Renewal): 07/07/2011

State Filing Description:

General Information

Project Name: *PLnon- PL non-group	Status of Filing in Domicile:
Project Number: AR11149CG00001	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 05/16/2011	
State Status Changed: 04/12/2011	Deemer Date:
Created By: SPI Hanover	Submitted By: SPI Hanover
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 7/7/2011 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.	

In addition, we are adding factors for mode year 2012. There is no impact to our current in-force policies through this change.

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
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There is no retailitory fee with this filing due to our three companies being domiciled in NH and there is no filing fee for this type of filing. We have included a fee via SERFF per Arkansas' requirement -- \$100 for rate filing and \$50 for a rule filing for a total of \$150.00.

Should you have any questions regarding our filing, please contact our office. Thank you for your time and attention.

Company and Contact

Filing Contact Information

Robin Sipowicz, State Filings Analyst
100 North Parkway

508-855-2805 [Phone] 855-2805
[Ext]

Worcester, MA 01605-1396

508-855-4786 [FAX]

Filing Company Information

The Hanover Insurance Company
440 Lincoln Street
Worcester, MA 01653

CoCode: 22292
Group Code: 88
Group Name: The Hanover
Insurance Group
FEIN Number: 13-5129825

State of Domicile: New Hampshire
Company Type:
State ID Number:

(508) 853-7200 ext. [Phone]

Hanover American Insurance Company
440 Lincoln Street
Worcester, MA 01653

CoCode: 36064
Group Code: 88
Group Name: The Hanover
Insurance Group
FEIN Number: 04-3063898

State of Domicile: New Hampshire
Company Type:
State ID Number:

(508) 853-7200 ext. [Phone]

Massachusetts Bay Insurance Company
440 Lincoln Street
Worcester, MA 06153

CoCode: 22306
Group Code: 88
Group Name: The Hanover
Insurance Group
FEIN Number: 04-2217600

State of Domicile: New Hampshire
Company Type:
State ID Number:

(508) 853-7200 ext. [Phone]

Filing Fees

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
First Filing Company: The Hanover Insurance Company, ... State Tracking Number: EFT \$150
Company Tracking Number: AR11149CG00001
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Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: Three companies making 1 rate filing (\$100) and 1 rule filing (\$50) = \$150.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Hanover Insurance Company	\$150.00	04/06/2011	46324256
Hanover American Insurance Company	\$0.00	04/06/2011	
Massachusetts Bay Insurance Company	\$0.00	04/06/2011	

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 Company Tracking Number: AR11149CG00001
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: *PLnon- PL non-group
 Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/16/2011	05/16/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	05/12/2011	05/12/2011	SPI Hanover	05/16/2011	05/16/2011
Pending Industry Response	Alexa Grissom	04/14/2011	04/14/2011	SPI Hanover	05/05/2011	05/05/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Limits	Note To Filer	Alexa Grissom	04/19/2011	04/19/2011
Objection Letter dated 4/14/2011	Note To Reviewer	SPI Hanover	04/18/2011	04/18/2011

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
 First Filing Company: The Hanover Insurance Company, ... State Tracking Number: EFT \$150
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 Product Name: *PLnon- PL non-group
 Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Disposition

Disposition Date: 05/16/2011
 Effective Date (New):
 Effective Date (Renewal): 07/07/2011
 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):
The Hanover Insurance Company	7.500%	5.700%	\$3,655	48	\$64,153	8.000%	3.800%
Hanover American Insurance Company	7.500%	4.900%	\$10,637	164	\$217,078	8.000%	-1.500%
Massachusetts Bay Insurance Company	7.500%	4.800%	\$12,368	202	\$256,724	8.400%	2.900%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 7.500%
 Overall Percentage Rate Impact For This Filing 5.000%
 Effect of Rate Filing-Written Premium Change For This Program \$26,660

<i>SERFF Tracking Number:</i>	<i>HNVX-G127111276</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>*PLnon- PL non-group</i>		
<i>Project Name/Number:</i>	<i>*PLnon- PL non-group/AR11149CG00001</i>		
Effect of Rate Filing - Number of Policyholders Affected			414

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
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 Product Name: *PLnon- PL non-group
 Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Actuarial Support	Filed	Yes
Supporting Document	Rate Manual - Marked Pages	Filed	Yes
Supporting Document (revised)	Rule Manual - Marked Pages	Filed	Yes
Supporting Document	Rule Manual - Marked Pages	Filed	Yes
Rate	AR Manual Rate - CLEAN	Filed	Yes
Rate (revised)	AR Rule Manual - CLEAN	Filed	Yes
Rate	AR Rule Manual - CLEAN	Filed	Yes

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Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/12/2011

Submitted Date 05/12/2011

Respond By Date

Dear Robin Sipowicz,

This will acknowledge receipt of the captioned filing. I have been advised the forms must be amended to delete the group number from the NAIC field and the address field, etc. must be completed.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
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Product Name: *PLnon- PL non-group
Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/16/2011
Submitted Date 05/16/2011

Dear Alexa Grissom,

Comments:

Thank you for your letter dated 5/12/2011. We have amended the filing forms as requested.

Response 1

Comments: Please see attached, revised filing forms.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your continued review of our filing. Should you have any additional questions, please contact this office.

Sincerely,
SPI Hanover

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/14/2011

Submitted Date 04/14/2011

Respond By Date

Dear Robin Sipowicz,

This will acknowledge receipt of the captioned filing. Please amend the single limit options to a minimum of \$75,000 for compliance with Arkansas' mandatory liability law of 25/50/25. Also, the contact information was absent from the APCS forms

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

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Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/05/2011
Submitted Date 05/05/2011

Dear Alexa Grissom,

Comments:

Thank you for your letter dated April 14, 2011 and for discussing this objection with Vicki Wilson from our office on Thursday April 28, 2011. We have provided a response to your objection letter below pursuant to your telephone conversation with Vicki.

Response 1

Comments: As discussed in your telephone conversation with Vicki Wilson, it was confirmed that minimum combined single limits where only bodily injury coverage is being afforded can remain at \$50,000 - the minimum per occurrence limit for bodily injury per Arkansas' mandatory liability law.

Therefore, the 'Single Limit Bodily Injury Uninsured Motorists' coverage limits \$50,000 and \$65,000 on manual page 28 and the 'Underinsured Motorist Coverage' total limits of \$50,000 on manual page 30 meet the criteria discussed since neither of these options contain property damage coverage.

We have made some adjustments to the manual in order to clarify this coverage position.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Rule Manual - Marked Pages

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
AR Rule Manual - CLEAN	28, 30	Replacement	

Previous Version

SERFF Tracking Number: *HNVX-G127111276* *State:* *Arkansas*
First Filing Company: *The Hanover Insurance Company, ...* *State Tracking Number:* *EFT \$150*
Company Tracking Number: *AR11149CG00001*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: **PLnon- PL non-group*
Project Name/Number: **PLnon- PL non-group/AR11149CG00001*

Note To Filer

Created By:

Alexa Grissom on 04/19/2011 03:07 PM

Last Edited By:

Alexa Grissom

Submitted On:

05/16/2011 03:35 PM

Subject:

Limits

Comments:

Yes that is the one that requires amendment.

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
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Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Note To Reviewer

Created By:

SPI Hanover on 04/18/2011 12:27 PM

Last Edited By:

Alexa Grissom

Submitted On:

05/16/2011 03:35 PM

Subject:

Objection Letter dated 4/14/2011

Comments:

Alexa,

We have received your letter dated 4/14/2011. Can you please confirm/clarify that the "single limits options" you are requesting we increase to a minium of \$75,000 is the "Single Limit Bodily Injury Uninsured Motorists -- Total Split Limits" that we provide on Page 28 of our State Pages.

Thank you.

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 5.000%
 Effective Date of Last Rate Revision: 07/07/2010
 Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Company Rate Change:	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):
The Hanover Insurance Company	N/A	7.500%	5.700%	\$3,655	48	\$64,153	8.000%	3.800%

Company Rate Information

Company Name:	Company Rate Change:	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):

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
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 Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Program:

Hanover American Insurance Company	N/A	7.500%	4.900%	\$10,637	164	\$217,078	8.000%	-1.500%
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Company Rate Information

Company Name:	Company Rate Change:	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):
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Massachusetts Bay Insurance Company	N/A	7.500%	4.800%	\$12,368	202	\$256,724	8.400%	2.900%
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Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	7.500%
Overall Percentage Rate Impact For This Filing:	5.000%
Effect of Rate Filing - Written Premium Change For This Program:	\$26,660
Effect of Rate Filing - Number of Policyholders Affected:	414

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
 First Filing Company: The Hanover Insurance Company, ... State Tracking Number: EFT \$150
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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 05/16/2011	AR Manual Rate - CLEAN	Cover Sheet, 5, 6, 8, 10	Replacement	AR PA 20110707 Clean RATE Pgs 5 6 8 10.PDF
Filed 05/16/2011	AR Rule Manual - CLEAN	28, 30	Replacement	AR PA 20110707 CLEAN pgs 28 & 30.PDF

ANNOUNCEMENT OF REVISIONS

MANUAL

STATE OF ARKANSAS

AUTOMOBILE MANUAL PAGES INCLUDED HEREWITH:

- Rate Structure Pages5, 6, 8, 10
- State Pages28, 30

SUMMARY OF CHANGE

- Revised Base Rates
- Added 2012 Model Year Symbol Factors

EFFECTIVE DATE: July 7, 2011 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	1,346	749	514	238	233	711
8	826	454	319	111	264	654
9	980	519	393	159	317	777
10	945	545	347	157	226	646
12	789	449	289	143	289	719
15	910	503	351	139	295	719
16	689	423	231	113	246	621
17	849	488	311	166	286	712
18	1,065	549	442	140	484	950
19	1,043	527	438	140	469	906
20	829	486	296	140	280	698
21	924	549	324	152	316	810
22	1,000	559	382	143	304	779
23	1,070	584	415	157	326	826
25	763	439	280	146	257	642

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	1,035	576	395	183	179	547
8	635	349	245	85	203	503
9	754	399	302	122	244	598
10	727	419	267	121	174	497
12	607	345	222	110	222	553
15	700	387	270	107	227	553
16	530	325	178	87	189	478
17	653	375	239	128	220	548
18	819	422	340	108	372	731
19	802	405	337	108	361	697
20	638	374	228	108	215	537
21	711	422	249	117	243	623
22	769	430	294	110	234	599
23	823	449	319	121	251	635
25	587	338	215	112	198	494

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	518	356	165	161	492
8	NA	314	221	77	183	453
9	NA	359	272	110	220	538
10	NA	377	240	109	157	447
12	NA	311	200	99	200	498
15	NA	348	243	96	204	498
16	NA	293	160	78	170	430
17	NA	338	215	115	198	493
18	NA	380	306	97	335	658
19	NA	365	303	97	325	627
20	NA	337	205	97	194	483
21	NA	380	224	105	219	561
22	NA	387	265	99	211	539
23	NA	404	287	109	226	572
25	NA	304	194	101	178	445

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

RATE STRUCTURE

MODEL YEAR/SYMBOL FACTORS
Comprehensive – 2011 & Subsequent Years

Sym.	2012	2011
1	0.40	0.38
2	0.48	0.46
3	0.60	0.57
4	0.74	0.70
5	0.84	0.80
6	0.93	0.89
7	1.03	0.98
8	1.11	1.06
10	1.20	1.14
11	1.28	1.22
12	1.35	1.29
13	1.42	1.35
14	1.48	1.41
15	1.55	1.48
16	1.62	1.54
17	1.70	1.62
18	1.77	1.69
19	1.84	1.75
20	1.90	1.81
21	1.96	1.87
22	2.03	1.93
23	2.09	1.99
24	2.15	2.05
25	2.22	2.11
26	2.27	2.16
27	2.33	2.22
28	2.40	2.29
29	2.45	2.33
30	2.51	2.39
31	2.58	2.46
32	2.63	2.50
33	2.68	2.55
34	2.74	2.61
35	2.79	2.66
36	2.87	2.73

Sym.	2012	2011
37	2.96	2.82
38	3.06	2.91
39	3.13	2.98
40	3.21	3.06
41	3.30	3.14
42	3.38	3.22
43	3.45	3.29
44	3.55	3.38
45	3.62	3.45
46	3.72	3.54
47	3.81	3.63
48	3.92	3.73
49	4.02	3.83
50	4.11	3.91
51	4.21	4.01
52	4.32	4.11
53	4.40	4.19
54	4.56	4.34
55	4.75	4.52
56	4.96	4.72
57	5.16	4.91
58	5.47	5.21
59	5.90	5.62
60	6.33	6.03
61	6.77	6.45
62	7.23	6.89
63	7.71	7.34
64	8.18	7.79
65	8.64	8.23
66	9.35	8.90
67	10.29	9.80
68	11.21	10.68
69	12.15	11.57
70	13.09	12.47
98*	0.78	0.74

* The factor for symbol 98 is an additive amount for each \$10,000 (or fraction of \$10,000) above \$150,000 of original cost.

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

RATE STRUCTURE

MODEL YEAR/SYMBOL FACTORS
Collision – 2011 & Subsequent Years

Sym.	2012	2011
1	0.56	0.53
2	0.70	0.67
3	0.85	0.81
4	0.99	0.94
5	1.05	1.00
6	1.08	1.03
7	1.12	1.07
8	1.18	1.12
10	1.23	1.17
11	1.28	1.22
12	1.31	1.25
13	1.35	1.29
14	1.38	1.31
15	1.42	1.35
16	1.44	1.37
17	1.48	1.41
18	1.52	1.45
19	1.55	1.48
20	1.59	1.51
21	1.62	1.54
22	1.66	1.58
23	1.70	1.62
24	1.72	1.64
25	1.76	1.68
26	1.79	1.70
27	1.82	1.73
28	1.85	1.76
29	1.88	1.79
30	1.91	1.82
31	1.94	1.85
32	1.96	1.87
33	2.01	1.91
34	2.03	1.93
35	2.06	1.96
36	2.09	1.99

Sym.	2012	2011
37	2.13	2.03
38	2.17	2.07
39	2.19	2.09
40	2.24	2.13
41	2.26	2.15
42	2.30	2.19
43	2.32	2.21
44	2.35	2.24
45	2.37	2.26
46	2.42	2.30
47	2.45	2.33
48	2.48	2.36
49	2.51	2.39
50	2.55	2.43
51	2.59	2.47
52	2.61	2.49
53	2.66	2.53
54	2.71	2.58
55	2.77	2.64
56	2.85	2.71
57	2.92	2.78
58	3.06	2.91
59	3.20	3.05
60	3.36	3.20
61	3.55	3.38
62	3.78	3.60
63	3.99	3.80
64	4.22	4.02
65	4.44	4.23
66	4.78	4.55
67	5.22	4.97
68	5.67	5.40
69	6.11	5.82
70	6.55	6.24
98*	0.37	0.35

* The factor for symbol 98 is an additive amount for each \$10,000 (or fraction of \$10,000) above \$150,000 of original cost.

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

STATE PAGES

UNINSURED MOTORISTS COVERAGE (Continued)

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

**BODILY INJURY ONLY
UNINSURED MOTORISTS**

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>
25/50	13	25
50/100	21	41
100/300	25	49
250/500	29	58
300/500	31	61
500/500	33	66
50/1M	38	75
1M/1M	40	80

**PROPERTY DAMAGE
UNINSURED MOTORISTS**

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
25000	8	16
50000	9	18
100000	12	23
250000	14	27
500000	17	34

**SINGLE LIMIT BODILY INJURY ONLY*
UNINSURED MOTORISTS**

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>
50000	17	34
65000	19	38
100000	23	45
200000	27	54
300000	31	61
500000	37	73
1M	43	85

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

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
75000	28	56
100000	31	61
200000	35	70
300000	37	73
500000	39	77
1M	47	94

* 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:

BODILY INJURY ONLY TOTAL SPLIT LIMITS	<u>SA</u>	<u>A</u>	BODILY INJURY ONLY TOTAL LIMITS*	<u>SA</u>	<u>A</u>
\$ 25/50	12	24	50000	16	32
50/100	19	37	100000	24	47
100/300	30	60	200000	34	68
250/500	42	84	300000	41	82
300/500	46	91	500000	55	109
500/500	50	100	1M	81	162
500/1M	59	118			
1M/1M	77	153			

* 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:

<u>Coverage per Occurrence</u>	<u>Rate per Vehicle</u>
\$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.

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
 First Filing Company: The Hanover Insurance Company, ... State Tracking Number: EFT \$150
 Company Tracking Number: AR11149CG00001
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: *PLnon- PL non-group
 Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	05/16/2011

Comments:

Attachments:

AR Form A-1 HA.PDF
 AR Form A-1 Han.PDF
 AR Form A-1 MB.PDF

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	05/16/2011

Comments:

Attachments:

Hanover American APCS - 20110707.PDF
 Hanover American APCS - 20110707.XLS
 Hanover APCS - 20110707.PDF
 Hanover APCS - 20110707.XLS
 Mass Bay APCS - 20110707.PDF
 Mass Bay APCS - 20110707.XLS

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	05/16/2011

Bypass Reason: N/A.

Comments:

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	05/16/2011

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
 First Filing Company: The Hanover Insurance Company, ... State Tracking Number: EFT \$150
 Company Tracking Number: AR11149CG00001
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: *PLnon- PL non-group
 Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Comments:

Attachments:

AR NAIC Loss Cost HA.PDF
 AR NAIC Loss Cost Han.PDF
 AR NAIC Loss Costs MB.PDF

	Item Status:	Status Date:
Satisfied - Item: Filing Memorandum	Filed	05/16/2011
Comments:		
Attachment:		
AR Legacy Auto Memo 20100707.PDF		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Support	Filed	05/16/2011
Comments:		
Attachment:		
Actuarial Support.PDF		

	Item Status:	Status Date:
Satisfied - Item: Rate Manual - Marked Pages	Filed	05/16/2011
Comments:		
Attachment:		
AR PA 20110707 Marked RATE Pgs 5, 6, 8, 10.PDF		

	Item Status:	Status Date:
Satisfied - Item: Rule Manual - Marked Pages	Filed	05/16/2011
Comments:		
Attachment:		
AR PA 20110707 DRAFT pgs 28 & 30.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 you 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 %

e. Anti-Theft Discount 5-15 %

f. Other (specify)

<u>Motor Vehicle Accident Prevention</u>	10 %
<u>Account Credit</u>	10 %
<u>Passive Restraint</u>	20-30 %
<u>Anti-Lock Braking System</u>	5 %

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

7. Does your company utilize a tiered rating plan? Yes No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
Hanover Insurance – Standard Program	30% higher than Preferred Program	\$64,153
Massachusetts Bay Insurance – Preferred		\$256,724
Hanover American Insurance – Superior	10% lower than Preferred Program	\$217,078

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

Robin Sipowicz
Signature
ROBIN SIPOWICZ
Printed Name
STATE FILING ANALYST
Title
508.855.2805
Telephone Number
RSIPOWICZ@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 you 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
<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	\$64,153
Massachusetts Bay Insurance – Preferred		\$256,724
Hanover American Insurance – Superior	10% lower than Preferred Program	\$217,078

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

Robin Sipowicz
Signature
ROBIN SIPOWICZ
Printed Name
STATE FILING ANALYST
Title
508.855.2805
Telephone Number
rsipowicz@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 %

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	\$64,153
Massachusetts Bay Insurance – Preferred		\$256,724
Hanover American Insurance – Superior	10% lower than Preferred Program	\$217,078

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

Robin Sipowicz
 Signature
ROBIN S I P O W I C Z
 Printed Name
STATE FILING ANALYST
 Title
508.855.2805
 Telephone Number
rsipowicz@hanover.com
 Email address

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

NAIC Number: 36064
 Company Name: Hanover American Insurance Company
 Contact Person: Robin Sipowicz
 Telephone No.: 508.855.2805
 Email Address: rsipowicz@hanover.com
 Effective Date: 7/7/2011

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) %

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
 7 If male and female rates are different, use the highest of the two

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

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Gender		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		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585
	Minimum Liability with Comprehensive and Collision		\$1,386	\$1,663	\$871	\$871	\$1,633	\$1,959	\$1,026	\$1,026	\$1,835	\$2,202	\$1,153	\$1,153	\$1,633	\$1,959	\$1,026	\$1,026	\$1,502	\$1,803	\$944	\$944
	100/300/50 Liability with Comprehensive and Collision		\$1,547	\$1,856	\$972	\$972	\$1,824	\$2,189	\$1,147	\$1,147	\$2,078	\$2,493	\$1,306	\$1,306	\$1,824	\$2,189	\$1,147	\$1,147	\$1,681	\$2,017	\$1,056	\$1,056
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585
	Minimum Liability with Comprehensive and Collision		\$1,625	\$1,949	\$1,021	\$1,021	\$1,907	\$2,289	\$1,199	\$1,199	\$2,056	\$2,467	\$1,292	\$1,292	\$1,907	\$2,289	\$1,199	\$1,199	\$1,770	\$2,124	\$1,113	\$1,113
	100/300/50 Liability with Comprehensive and Collision		\$1,785	\$2,142	\$1,122	\$1,122	\$2,098	\$2,518	\$1,319	\$1,319	\$2,298	\$2,758	\$1,445	\$1,445	\$2,098	\$2,518	\$1,319	\$1,319	\$1,949	\$2,338	\$1,225	\$1,225
2003 Honda Odyssey "EX"	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585
	Minimum Liability with Comprehensive and Collision		\$1,582	\$1,899	\$995	\$995	\$1,859	\$2,231	\$1,169	\$1,169	\$2,019	\$2,422	\$1,269	\$1,269	\$1,859	\$2,231	\$1,169	\$1,169	\$1,724	\$2,069	\$1,084	\$1,084
	100/300/50 Liability with Comprehensive and Collision		\$1,743	\$2,091	\$1,095	\$1,095	\$2,051	\$2,461	\$1,289	\$1,289	\$2,261	\$2,713	\$1,421	\$1,421	\$2,051	\$2,461	\$1,289	\$1,289	\$1,903	\$2,283	\$1,196	\$1,196
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585
	Minimum Liability with Comprehensive and Collision		\$1,700	\$2,040	\$1,069	\$1,069	\$1,994	\$2,392	\$1,253	\$1,253	\$2,127	\$2,552	\$1,337	\$1,337	\$1,994	\$2,392	\$1,253	\$1,253	\$1,857	\$2,228	\$1,167	\$1,167
	100/300/50 Liability with Comprehensive and Collision		\$1,861	\$2,233	\$1,170	\$1,170	\$2,185	\$2,622	\$1,373	\$1,373	\$2,369	\$2,843	\$1,489	\$1,489	\$2,185	\$2,622	\$1,373	\$1,373	\$2,035	\$2,442	\$1,279	\$1,279
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585
	Minimum Liability with Comprehensive and Collision		\$1,914	\$2,297	\$1,203	\$1,203	\$2,237	\$2,684	\$1,406	\$1,406	\$2,320	\$2,784	\$1,458	\$1,458	\$2,237	\$2,684	\$1,406	\$1,406	\$2,094	\$2,513	\$1,316	\$1,316
	100/300/50 Liability with Comprehensive and Collision		\$2,075	\$2,490	\$1,304	\$1,304	\$2,428	\$2,913	\$1,526	\$1,526	\$2,563	\$3,075	\$1,611	\$1,611	\$2,428	\$2,913	\$1,526	\$1,526	\$2,273	\$2,727	\$1,429	\$1,429
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585
	Minimum Liability with Comprehensive and Collision		\$1,500	\$1,800	\$943	\$943	\$1,763	\$2,116	\$1,108	\$1,108	\$1,938	\$2,325	\$1,218	\$1,218	\$1,763	\$2,116	\$1,108	\$1,108	\$1,630	\$1,956	\$1,025	\$1,025
	100/300/50 Liability with Comprehensive and Collision		\$1,661	\$1,993	\$1,044	\$1,044	\$1,954	\$2,345	\$1,229	\$1,229	\$2,180	\$2,616	\$1,370	\$1,370	\$1,954	\$2,345	\$1,229	\$1,229	\$1,808	\$2,170	\$1,137	\$1,137

* Prior years APCS forms incorrectly reflected a youthful renewal discount which is not available in Hanover American

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

NAIC Number: 22292
 Company Name: Hanover Insurance Company
 Contact Person: Robin Sipowicz
 Telephone No.: 508.855.2805
 Email Address: rsipowicz@hanover.com
 Effective Date: 7/7/2011

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
 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 insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

DISCOUNTS OFFERED:

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

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	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			\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845
	Minimum Liability with Comprehensive and Collision			\$2,002	\$2,402	\$1,258	\$1,258	\$2,358	\$2,830	\$1,482	\$1,482	\$2,651	\$3,181	\$1,666	\$1,666	\$2,358	\$2,830	\$1,482	\$1,482	\$2,170	\$2,604	\$1,364	\$1,364
	100/300/50 Liability with Comprehensive and Collision			\$2,234	\$2,681	\$1,404	\$1,404	\$2,635	\$3,162	\$1,656	\$1,656	\$3,001	\$3,601	\$1,886	\$1,886	\$2,635	\$3,162	\$1,656	\$1,656	\$2,427	\$2,913	\$1,526	\$1,526
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845
	Minimum Liability with Comprehensive and Collision			\$2,347	\$2,816	\$1,475	\$1,475	\$2,755	\$3,306	\$1,732	\$1,732	\$2,969	\$3,563	\$1,866	\$1,866	\$2,755	\$3,306	\$1,732	\$1,732	\$2,557	\$3,069	\$1,607	\$1,607
	100/300/50 Liability with Comprehensive and Collision			\$2,578	\$3,094	\$1,621	\$1,621	\$3,031	\$3,637	\$1,905	\$1,905	\$3,319	\$3,983	\$2,087	\$2,087	\$3,031	\$3,637	\$1,905	\$1,905	\$2,815	\$3,378	\$1,769	\$1,769
2003 Honda Odyssey "EX"	Minimum Liability			\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845
	Minimum Liability with Comprehensive and Collision			\$2,285	\$2,742	\$1,437	\$1,437	\$2,686	\$3,223	\$1,688	\$1,688	\$2,916	\$3,499	\$1,833	\$1,833	\$2,686	\$3,223	\$1,688	\$1,688	\$2,491	\$2,989	\$1,566	\$1,566
	100/300/50 Liability with Comprehensive and Collision			\$2,517	\$3,021	\$1,582	\$1,582	\$2,962	\$3,555	\$1,862	\$1,862	\$3,266	\$3,919	\$2,053	\$2,053	\$2,962	\$3,555	\$1,862	\$1,862	\$2,749	\$3,298	\$1,728	\$1,728
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845
	Minimum Liability with Comprehensive and Collision			\$2,456	\$2,947	\$1,544	\$1,544	\$2,880	\$3,455	\$1,810	\$1,810	\$3,072	\$3,686	\$1,931	\$1,931	\$2,880	\$3,455	\$1,810	\$1,810	\$2,682	\$3,218	\$1,686	\$1,686
	100/300/50 Liability with Comprehensive and Collision			\$2,688	\$3,225	\$1,689	\$1,689	\$3,156	\$3,787	\$1,984	\$1,984	\$3,422	\$4,107	\$2,151	\$2,151	\$3,156	\$3,787	\$1,984	\$1,984	\$2,940	\$3,528	\$1,848	\$1,848
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845
	Minimum Liability with Comprehensive and Collision			\$2,765	\$3,318	\$1,738	\$1,738	\$3,231	\$3,877	\$2,031	\$2,031	\$3,351	\$4,022	\$2,107	\$2,107	\$3,231	\$3,877	\$2,031	\$2,031	\$3,025	\$3,630	\$1,901	\$1,901
	100/300/50 Liability with Comprehensive and Collision			\$2,997	\$3,596	\$1,884	\$1,884	\$3,507	\$4,208	\$2,204	\$2,204	\$3,702	\$4,442	\$2,327	\$2,327	\$3,507	\$4,208	\$2,204	\$2,204	\$3,283	\$3,939	\$2,064	\$2,064
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845
	Minimum Liability with Comprehensive and Collision			\$2,167	\$2,601	\$1,362	\$1,362	\$2,547	\$3,056	\$1,601	\$1,601	\$2,799	\$3,359	\$1,759	\$1,759	\$2,547	\$3,056	\$1,601	\$1,601	\$2,354	\$2,825	\$1,480	\$1,480
	100/300/50 Liability with Comprehensive and Collision			\$2,399	\$2,879	\$1,508	\$1,508	\$2,823	\$3,388	\$1,775	\$1,775	\$3,149	\$3,779	\$1,979	\$1,979	\$2,823	\$3,388	\$1,775	\$1,775	\$2,612	\$3,134	\$1,642	\$1,642

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 22306
Company Name: Mass Bay Insurance Company
Contact Person: Robin Sipowicz
Telephone No.: 508.855.2805
Email Address: rsipowicz@hanover.com
Effective Date: 7/7/2011

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
- 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 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	11 - 39	%
ANTI-THEFT DEVICE	5-15 (Comp)	%
Over 55 Defensive Driver Discount	10 (all but comp)	%
\$250/\$500 Deductible Comp./Coll.	14 (Coll)	%

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff							
			Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66
			Female	Male					Female	Male					Female	Male					Female	Male				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,540	\$1,848	\$968	\$968	\$1,814	\$2,177	\$1,140	\$1,140	\$2,039	\$2,447	\$1,282	\$1,282	\$1,814	\$2,177	\$1,140	\$1,140	\$1,669	\$2,003	\$1,049	\$1,049				
	100/300/50 Liability with Comprehensive and Collision		\$1,718	\$2,062	\$1,080	\$1,080	\$2,027	\$2,432	\$1,274	\$1,274	\$2,308	\$2,770	\$1,451	\$1,451	\$2,027	\$2,432	\$1,274	\$1,274	\$1,867	\$2,241	\$1,174	\$1,174				
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,805	\$2,166	\$1,135	\$1,135	\$2,119	\$2,543	\$1,332	\$1,332	\$2,284	\$2,741	\$1,436	\$1,436	\$2,119	\$2,543	\$1,332	\$1,332	\$1,967	\$2,360	\$1,236	\$1,236				
	100/300/50 Liability with Comprehensive and Collision		\$1,983	\$2,380	\$1,247	\$1,247	\$2,332	\$2,798	\$1,466	\$1,466	\$2,553	\$3,064	\$1,605	\$1,605	\$2,332	\$2,798	\$1,466	\$1,466	\$2,165	\$2,598	\$1,361	\$1,361				
2003 Honda Odyssey "EX"	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,758	\$2,110	\$1,105	\$1,105	\$2,066	\$2,479	\$1,299	\$1,299	\$2,243	\$2,692	\$1,410	\$1,410	\$2,066	\$2,479	\$1,299	\$1,299	\$1,916	\$2,299	\$1,204	\$1,204				
	100/300/50 Liability with Comprehensive and Collision		\$1,936	\$2,324	\$1,217	\$1,217	\$2,279	\$2,734	\$1,432	\$1,432	\$2,512	\$3,015	\$1,579	\$1,579	\$2,279	\$2,734	\$1,432	\$1,432	\$2,114	\$2,537	\$1,329	\$1,329				
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,889	\$2,267	\$1,187	\$1,187	\$2,215	\$2,658	\$1,392	\$1,392	\$2,363	\$2,836	\$1,485	\$1,485	\$2,215	\$2,658	\$1,392	\$1,392	\$2,063	\$2,476	\$1,297	\$1,297				
	100/300/50 Liability with Comprehensive and Collision		\$2,067	\$2,481	\$1,299	\$1,299	\$2,428	\$2,913	\$1,526	\$1,526	\$2,632	\$3,159	\$1,655	\$1,655	\$2,428	\$2,913	\$1,526	\$1,526	\$2,261	\$2,714	\$1,421	\$1,421				
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$2,127	\$2,552	\$1,337	\$1,337	\$2,485	\$2,982	\$1,562	\$1,562	\$2,578	\$3,094	\$1,620	\$1,620	\$2,485	\$2,982	\$1,562	\$1,562	\$2,327	\$2,792	\$1,463	\$1,463				
	100/300/50 Liability with Comprehensive and Collision		\$2,305	\$2,766	\$1,449	\$1,449	\$2,698	\$3,237	\$1,696	\$1,696	\$2,847	\$3,417	\$1,790	\$1,790	\$2,698	\$3,237	\$1,696	\$1,696	\$2,525	\$3,030	\$1,587	\$1,587				
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,667	\$2,000	\$1,048	\$1,048	\$1,959	\$2,351	\$1,231	\$1,231	\$2,153	\$2,584	\$1,353	\$1,353	\$1,959	\$2,351	\$1,231	\$1,231	\$1,811	\$2,173	\$1,138	\$1,138				
	100/300/50 Liability with Comprehensive and Collision		\$1,845	\$2,214	\$1,160	\$1,160	\$2,172	\$2,606	\$1,365	\$1,365	\$2,422	\$2,907	\$1,523	\$1,523	\$2,172	\$2,606	\$1,365	\$1,365	\$2,009	\$2,411	\$1,263	\$1,263				

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking #AR11149CG00001

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number **N/A**

	Company Name		Company NAIC Number
3.	A. Hanover American Insurance Company	B.	36064

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

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	7.8%	7.5%					
Property Damage	12.2%	8.0%					
Combined Single Limit	*	NA					
Uninsured Motorist	8.1%	7.4%					
Medical Payments	57.4%	8.6%					
Comprehensive	15.9%	8.7%					
Collision	-3.5%	-2.9%					
TOTAL OVERALL EFFECT	7.5%	4.9%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
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%
2010	177	5.0%	07/07/2010	307,973	64,025	20.8%	55.6%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	15.9%	15.9%
B. General Expense	10.8%	8.2%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	2.6 %	6.3%
E. Other (explain) ULAE	10.7%	11.0%
F. TOTAL	43.0%	44.4%

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

9. 8.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____17_____
10. -1.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____16_____

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

PC RLC

U:LossCostDraft/DataEntry.doc

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking #AR11149CG00001

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number **N/A**

	Company Name		Company NAIC Number
3.	A. The Hanover Insurance Company	B.	22292

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

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	7.8%	7.5%					
Property Damage	12.2%	8.0%					
Combined Single Limit	*	7.6%					
Uninsured Motorist	8.1%	7.6%					
Medical Payments	57.4%	9.3%					
Comprehensive	15.9%	9.0%					
Collision	-3.5%	-3.0%					
TOTAL OVERALL EFFECT	7.5%	5.7%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
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%
2010	52	4.8%	07/07/2010	111,652	39,224	35.1%	25.6%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	15.9%	15.9%
B. General Expense	10.8%	8.2%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	2.6%	6.3%
E. Other (explain) ULAE	10.7%	11.0%
F. TOTAL	43.0%	44.4%

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

9. 8.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 16
10. 3.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 16

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

PC RLC

U:LossCostDraft/DataEntry.doc

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking #AR11149CG00001

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number N/A

	Company Name		Company NAIC Number
3.	A. Massachusetts Bay Insurance Company	B.	22306

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

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	7.8%	7.5%					
Property Damage	12.2%	8.0%					
Combined Single Limit	*	7.7%					
Uninsured Motorist	8.1%	7.5%					
Medical Payments	57.4%	8.9%					
Comprehensive	15.9%	8.8%					
Collision	-3.5%	-3.0%					
TOTAL OVERALL EFFECT	7.5%	4.8%					

6. 5 Year History

Rate Change History							
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
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%
2010	220	5.0%	07/07/2010	401,408	169,299	42.2%	59.5%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	15.9%	15.9%
B. General Expense	10.8%	8.2%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	2.6%	6.3%
E. Other (explain) ULAE	10.7%	11.0%
F. TOTAL	43.0%	44.4%

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

9. 8.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 25
10. 2.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 16

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

PC RLC

U:LossCostDraft/DataEntry.doc

**State of Arkansas
Private Passenger Auto Program**

Effective: July 7, 2011 Renewal Business Only

Explanatory Memorandum

Proposal

We are proposing an overall +5.0% rate increase through base rate changes for our Arkansas Private Passenger Auto Program effective 7/7/2011 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:

Coverage	Proposed Change
Bodily Injury	7.5%
Property Damage	8.0%
CSL	7.7%
UM/UIM	7.5%
Med Pay	10.0%
Comprehensive	9.0%
Collision	-3.0%
Total	5.0%

Base Rates

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

Model Year, Vehicle Age Factors:

We are adding factors for model year 2012. There is no impact to our current in-force policies through this change.

**State of Arkansas
Private Passenger Auto Program**

Effective: July 7, 2011 Renewal Business Only

Exhibit Index

Exhibit 1	Indication Summary & By coverage Indication
Exhibit 2	Premium Trend
Exhibit 3	Loss Development
Exhibit 4	Loss Trend
Exhibit 5	Expenses
Exhibit 6	Proposed Rates

Arkansas

Personal Auto - All Companies Combined - Connections & Non-Connections Rate Indication Summary Exhibit

<u>Coverage</u>	Retrosp. Annual Loss <u>Trend</u>	Retrosp. Annual Premium <u>Trend</u>	Prosp. Annual Loss <u>Trend</u>	Prosp. Annual Premium <u>Trend</u>	Rate Change Indication +
Bodily Injury *	0.0%	-1.3%	3.0%	-2.3%	7.8%
Property Damage *	0.0%	-1.9%	2.0%	-2.3%	12.2%
UM/UIM	5.0%	-0.1%	5.0%	-1.7%	8.1%
Med Pay	0.0%	-1.3%	3.0%	-2.3%	57.4%
Comprehensive **	1.0%	1.0%	1.0%	-1.6%	15.9%
Collision	0.0%	0.8%	1.0%	0.1%	-3.5%
All Liability Coverages:	0.6%	-1.3%	3.0%	-2.2%	11.5%
All Physical Damage Coverages:	0.3%	0.9%	1.0%	-0.5%	2.6%
Total	0.5%	-0.3%	2.2%	-1.5%	7.5%

+Rate indication targets a 95.8% Combined Ratio

* CSL experience is distributed to BI and PD separately.

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

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Total Limits Bodily Injury Rate Indication for Rates Effective 7/7/2011
Includes CSL - BI Experience

		Accident Year Ending:				
		<u>12/31/06</u>	<u>12/31/07</u>	<u>12/31/08</u>	<u>12/31/09</u>	<u>12/31/10</u>
	Earned Premium - BI ONLY	1,308,832	1,476,283	1,816,939	2,152,442	2,671,747
	Written Premium - BI ONLY	1,316,554	1,664,142	1,931,098	2,346,950	2,955,923
1	Earned Premium (incl.CSL BI)	1,445,425	1,618,478	2,021,074	2,458,863	3,169,370
	Written Premium (incl.CSL BI)	1,448,970	1,822,829	2,178,448	2,709,313	3,576,197
	Uncapped Earned Premium (Incl.CSL BI)					3,169,370
	Uncapped Written Premium (incl.CSL BI)					3,576,197
2	Current Rate Level Factor	1.383	1.174	1.170	1.159	1.101
3 = 1-2	Premium at CRL	1,998,858	1,900,860	2,364,858	2,850,963	3,489,606
4a	Annual Prem Trend - Retrospective	-1.3%	-1.3%	-1.3%	-1.3%	-1.3%
5a	Prem Trend Factor - Retrospective	0.950	0.962	0.975	0.987	1.000
4b	Annual Prem Trend - Prospective	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%
5b	Prem Trend Factor - Prospective	0.955	0.955	0.955	0.955	0.955
6 = 3*5a*5b	Trended Premium	1,813,551	1,746,651	2,200,663	2,686,972	3,330,985
	Incurring Losses - BI & CSL BI	364,422	949,729	1,178,568	1,472,976	2,207,931
7	Incurring Loss @ 12/31/10	364,422	949,729	1,178,568	1,472,976	2,207,931
8	Loss Development Factor	0.994	0.993	0.946	0.970	1.205
9 = 7*8	Est Ultimate Incurred Loss	362,235	943,081	1,114,925	1,428,787	2,660,557
10a	Annual Loss Trend - Retrospective	0.0%	0.0%	0.0%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.000	1.000	1.000	1.000	1.000
11a	Annual Loss Trend - Prospective	3.0%	3.0%	3.0%	3.0%	3.0%
11b	Loss Trend Factor - Prospective	1.059	1.059	1.059	1.059	1.059
12 = 9*10b*11b	Trended Incurred Losses	383,717	999,126	1,181,311	1,513,867	2,819,083
13	ALAE (% of Loss)	1.9%	1.9%	1.9%	1.9%	1.9%
14 = 12*(1+13)	Trended Loss & ALAE	391,007	1,018,109	1,203,756	1,542,630	2,872,645
15a = 14-6	Projected Loss & ALAE Ratio	21.6%	58.3%	54.7%	57.4%	86.2%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					62.1%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	97.4%				56.7%
20	Non-Cat Loss Ratio Trend Factor					1.110
21 = 19-20	Trended Permissible Loss & ALAE Ratio					62.9%
22a	Fixed Expense					16.4%
22b	Variable Expense (incl Profit)					27.0%
23a	Incurred Feature Counts	70	125	256	327	458
23b	Incurred Feature Count Weight Credibility	1	1	1	1	0.617
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					7.8%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Total Limits Property Damage Rate Indication for Rates Effective 7/7/2011
Includes CSL - PD Experience

		Accident Year Ending:				
		<u>12/31/06</u>	<u>12/31/07</u>	<u>12/31/08</u>	<u>12/31/09</u>	<u>12/31/10</u>
	Earned Premium - PD ONLY	854,702	870,832	1,073,413	1,370,345	1,776,036
	Written Premium - PD ONLY	813,827	972,175	1,159,674	1,549,904	1,963,382
1	Earned Premium (incl.CSL PD)	940,244	960,152	1,202,400	1,564,236	2,091,042
	Written Premium (incl.CSL PD)	895,485	1,071,964	1,317,006	1,780,953	2,359,233
	Uncapped Earned Premium (Incl.CSL PD)					2,091,042
	Uncapped Written Premium (incl.CSL PD)					2,359,233
2	Current Rate Level Factor	1.258	1.245	1.371	1.291	1.164
3 = 1-2	Premium at CRL	1,182,794	1,195,075	1,648,245	2,019,365	2,433,316
4a	Annual Prem Trend - Retrospective	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%
5a	Prem Trend Factor - Retrospective	0.925	0.943	0.962	0.981	1.000
4b	Annual Prem Trend - Prospective	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%
5b	Prem Trend Factor - Prospective	0.955	0.955	0.955	0.955	0.955
6 = 3*5a*5b	Trended Premium	1,044,340	1,075,952	1,513,131	1,890,425	2,322,893
	Incurring Losses - PD & CSL PD	505,544	649,181	906,954	1,115,358	1,466,324
7	Incurred Loss @ 12/31/10	505,544	649,181	906,954	1,115,358	1,466,324
8	Loss Development Factor	1.000	1.000	1.001	1.008	1.116
9 = 7*8	Est Ultimate Incurred Loss	505,544	649,181	907,861	1,124,281	1,636,418
10a	Annual Loss Trend - Retrospective	0.0%	0.0%	0.0%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.000	1.000	1.000	1.000	1.000
11a	Annual Loss Trend - Prospective	2.0%	2.0%	2.0%	2.0%	2.0%
11b	Loss Trend Factor - Prospective	1.039	1.039	1.039	1.039	1.039
12 = 9*10b*11b	Trended Incurred Losses	525,437	674,774	943,716	1,168,712	1,701,106
13	ALAE (% of Loss)	1.9%	1.9%	1.9%	1.9%	1.9%
14 = 12*(1+13)	Trended Loss & ALAE	535,420	687,595	961,646	1,190,918	1,733,427
15a = 14÷6	Projected Loss & ALAE Ratio	51.3%	63.9%	63.6%	63.0%	74.6%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					65.6%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of					56.7%
		97.4%				
20	Non-Cat Loss Ratio Trend Factor					1.089
21 = 19-20	Trended Permissible Loss & ALAE Ratio					61.7%
22a	Fixed Expense					16.4%
22b	Variable Expense (incl Profit)					27.0%
23a	Incurred Feature Counts	207	257	334	495	622
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					12.2%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Total Limits Uninsured/Underinsured Motorists Rate Indication for Rates Effective 7/7/2011

	Accident Year Ending:					
	<u>12/31/06</u>	<u>12/31/07</u>	<u>12/31/08</u>	<u>12/31/09</u>	<u>12/31/10</u>	
1	Earned Premium	549,449	631,629	788,844	1,019,592	1,347,082
	Written Premium	563,384	698,252	868,885	1,152,357	1,506,324
	Uncapped Earned Premium					1,347,082
	Uncapped Written Premium					1,506,324
2	Current Rate Level Factor	1.356	1.166	1.190	1.158	1.071
3 = 1-2	Premium at CRL	744,976	736,380	938,652	1,180,332	1,443,123
4a	Annual Prem Trend - Retrospective	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
5a	Prem Trend Factor - Retrospective	0.995	0.997	0.998	0.999	1.000
4b	Annual Prem Trend - Prospective	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%
5b	Prem Trend Factor - Prospective	0.967	0.967	0.967	0.967	0.967
6 = 3*5a*5b	Trended Premium	716,848	709,354	905,158	1,139,484	1,394,754
	Incurred Loss Evaluated @ 12/31/10	105,482	457,473	509,679	469,939	546,595
7	Net Incurred Losses	105,482	457,473	509,679	469,939	546,595
8	Loss Development Factor	0.993	0.989	1.035	1.102	1.272
9 = 7*8	Est Ultimate Incurred Loss	104,744	452,441	527,518	517,873	695,269
10a	Annual Loss Trend - Retrospective	5.0%	5.0%	5.0%	5.0%	5.0%
10b	Loss Trend Factor - Retrospective	1.216	1.158	1.103	1.050	1.000
11a	Annual Loss Trend - Prospective	5.0%	5.0%	5.0%	5.0%	5.0%
11b	Loss Trend Factor - Prospective	1.100	1.100	1.100	1.100	1.100
12 = 9*10b*11b	Trended Incurred Losses	140,036	576,241	639,932	598,265	764,967
13	ALAE (% of Loss)	1.9%	1.9%	1.9%	1.9%	1.9%
14 = 12*(1+13)	Trended Loss & ALAE	142,697	587,190	652,090	609,632	779,501
15a = 14÷6	Projected Loss & ALAE Ratio	19.9%	82.8%	72.0%	53.5%	55.9%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					59.0%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	97.4%				56.7%
20	Non-Cat Loss Ratio Trend Factor					1.138
21 = 19*20	Trended Permissible Loss & ALAE Ratio					64.5%
22a	Fixed Expense					16.4%
22b	Variable Expense (incl Profit)					27.0%
23a	Incurred Feature Counts	39	59	75	121	108
23b	Incurred Feature Count Weight Credibility	1	1	1	1	0.352
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					8.1%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Medical Payments Rate Indication for Rates Effective 7/7/2011

		Accident Year Ending:				
		<u>12/31/06</u>	<u>12/31/07</u>	<u>12/31/08</u>	<u>12/31/09</u>	<u>12/31/10</u>
	Earned Premium	290,829	252,012	174,516	182,783	341,605
	Written Premium	232,848	150,317	70,424	49,143	36,755
1	Earned Premium	290,829	252,012	174,516	182,783	341,605
	Written Premium	232,848	150,317	70,424	49,143	36,755
	Uncapped Earned Premium					341,605
	Uncapped Written Premium					36,755
2	Current Rate Level Factor	1.445	1.268	1.152	1.070	1.017
3 = 1-2	Premium at CRL	420,249	319,656	201,062	195,578	347,512
4a	Annual Prem Trend - Retrospective	-1.3%	-1.3%	-1.3%	-1.3%	-1.3%
5a	Prem Trend Factor - Retrospective	0.950	0.962	0.975	0.987	1.000
4b	Annual Prem Trend - Prospective	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%
5b	Prem Trend Factor - Prospective	0.955	0.955	0.955	0.955	0.955
6 = 3*5a*5b	Trended Premium	381,289	293,735	187,119	184,339	331,722
	Incurred Loss Evaluated @ 12/31/10	157,445	97,185	319,831	280,790	419,141
7	Net Incurred Losses	157,445	97,185	319,831	280,790	419,141
8	Loss Development Factor	1.000	1.000	0.949	0.942	0.967
9 = 7*8	Est Ultimate Incurred Loss	157,445	97,185	303,520	264,504	405,310
10a	Annual Loss Trend - Retrospective	0.0%	0.0%	0.0%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.000	1.000	1.000	1.000	1.000
11a	Annual Loss Trend - Prospective	3.0%	3.0%	3.0%	3.0%	3.0%
11b	Loss Trend Factor - Prospective	1.059	1.059	1.059	1.059	1.059
12 = 9*10b*11b	Trended Incurred Losses	166,781	102,950	321,588	280,252	429,458
13	ALAE (% of Loss)	1.9%	1.9%	1.9%	1.9%	1.9%
14 = 12*(1+13)	Trended Loss & ALAE	169,950	104,906	327,699	285,577	437,617
15a = 14÷6	Projected Loss & ALAE Ratio	44.6%	35.7%	175.1%	154.9%	131.9%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					123.1%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of					56.7%
		97.4%				
20	Non-Cat Loss Ratio Trend Factor					1.110
21 = 19-20	Trended Permissible Loss & ALAE Ratio					62.9%
22a	Fixed Expense					16.4%
22b	Variable Expense (incl Profit)					27.0%
23a	Incurred Feature Counts	109	62	151	174	263
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1
						0.592
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					57.4%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Comprehensive, Towing, Rental Reimbursement and Sound Equipment Rate Indication Indication for Rates Effective 7/7/2011

		Accident Year Ending:				
		<u>12/31/06</u>	<u>12/31/07</u>	<u>12/31/08</u>	<u>12/31/09</u>	<u>12/31/10</u>
1	Earned Premium	646,040	664,192	845,297	1,111,965	1,616,480
	Written Premium	593,704	761,540	914,015	1,294,074	1,873,059
	Uncapped Earned Premium					1,616,480
	Uncapped Written Premium					1,873,059
2	Current Rate Level Factor	1.194	1.219	1.339	1.327	1.149
3 = 1-2	Premium at CRL	771,376	809,510	1,132,132	1,475,357	1,857,279
4a	Annual Prem Trend - Retrospective	1.0%	1.0%	1.0%	1.0%	1.0%
5a	Prem Trend Factor - Retrospective	1.042	1.031	1.021	1.010	1.000
4b	Annual Prem Trend - Prospective	-1.6%	-1.6%	-1.6%	-1.6%	-1.6%
5b	Prem Trend Factor - Prospective	0.970	0.970	0.970	0.970	0.970
6 = 3*5a*5b	Trended Premium	779,500	809,683	1,120,758	1,445,625	1,801,324
7a	Incurred Loss Evaluated @ 12/31/10	480,980	319,074	662,193	905,112	888,228
7b	Catastrophe Losses	111,384	2,788	67,823	82,018	15,778
7c = 7a-7b	Net Incurred Losses	369,596	316,286	594,370	823,094	872,450
8	Loss Development Factor	1.000	1.000	1.000	1.012	1.088
9 = 7c*8	Est Ultimate Incurred Loss	369,596	316,286	594,370	832,971	949,226
10a	Annual Loss Trend - Retrospective	1.0%	1.0%	1.0%	1.0%	1.0%
10b	Loss Trend Factor - Retrospective	1.041	1.030	1.020	1.010	1.000
11a	Annual Loss Trend - Prospective	1.0%	1.0%	1.0%	1.0%	1.0%
11b	Loss Trend Factor - Prospective	1.020	1.020	1.020	1.020	1.020
12 = 9*10b*11b	Trended Incurred Losses	392,145	332,273	618,243	857,849	967,897
13	ALAE (% of Loss)	1.5%	1.5%	1.5%	1.5%	1.5%
14 = 12*(1+13)	Trended Loss & ALAE	398,027	337,257	627,517	870,717	982,416
15a = 14+6	Projected Loss & ALAE Ratio	51.1%	41.7%	56.0%	60.2%	54.5%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss Ratio (Excluding Catastrophes)					54.0%
19a	Hurricane Loss & ALAE Ratio					0.2%
19b	Other Catastrophes Loss & ALAE Ratio					11.8%
19c	Permissible Loss & ALAE Ratio Excluding Catastrophes to yield a Combined Ratio of	93.7%				43.1%
20a	Cat Annual Loss Trend					0.0%
20b	Cat Loss Ratio Trend Factor					1.031
20c	Non-Cat Loss Ratio Trend Factor					1.051
21a = 19a*20b	Trended Hurricane Loss & ALAE Ratio					0.2%
21b = 19b*20b	Trended Other Catastrophes Loss & ALAE Ratio					12.2%
21c = 19c*20c	Trended Permissible Loss & ALAE Ratio Excluding Catastrophes					45.3%
22a	Fixed Expense					15.6%
22b	Variable Expense (incl Profit)					29.3%
23a	Incurred Feature Counts	561	539	804	1,108	1,435
23b	Incurred Feature Count Weight	1	1	1	1	1
23b	Credibility					1.000
24b=[17a*23b+21c*(1.0-23b)+22a+21a+21b]/(19+22a+21a	Indicated Rate Change					15.9%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Collision Rate Indication for Rates Effective 7/7/2011

		Accident Year Ending:				
		<u>12/31/06</u>	<u>12/31/07</u>	<u>12/31/08</u>	<u>12/31/09</u>	<u>12/31/10</u>
1	Earned Premium	1,620,793	1,702,149	2,503,632	3,329,498	4,096,002
	Written Premium	1,546,200	1,981,864	2,905,035	3,649,039	4,478,914
	Uncapped Earned Premium					4,096,002
	Uncapped Written Premium					4,478,914
2	Current Rate Level Factor	1.045	1.059	1.017	0.954	0.974
3 = 1-2	Premium at CRL	1,693,253	1,802,255	2,545,466	3,177,512	3,988,239
4a	Annual Prem Trend - Retrospective	0.8%	0.8%	0.8%	0.8%	0.8%
5a	Prem Trend Factor - Retrospective	1.031	1.024	1.016	1.008	1.000
4b	Annual Prem Trend - Prospective	0.1%	0.1%	0.1%	0.1%	0.1%
5b	Prem Trend Factor - Prospective	1.001	1.001	1.001	1.001	1.001
6 = 3*5a*5b	Trended Premium	1,748,616	1,846,828	2,588,283	3,206,009	3,992,972
	Incurred Loss Evaluated @ 12/31/10	734,161	1,114,442	1,355,766	1,511,534	2,089,131
7	Net Incurred Losses	734,161	1,114,442	1,355,766	1,511,534	2,089,131
8	Loss Development Factor	1.000	0.999	0.999	0.984	1.009
9 = 7*8	Est Ultimate Incurred Loss	734,161	1,113,328	1,354,410	1,487,349	2,107,933
10a	Annual Loss Trend - Retrospective	0.0%	0.0%	0.0%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.000	1.000	1.000	1.000	1.000
11a	Annual Loss Trend - Prospective	1.0%	1.0%	1.0%	1.0%	1.0%
11b	Loss Trend Factor - Prospective	1.020	1.020	1.020	1.020	1.020
12 = 9*10b*11b	Trended Incurred Losses	748,537	1,135,164	1,381,028	1,516,599	2,149,398
13	ALAE (% of Loss)	1.5%	1.5%	1.5%	1.5%	1.5%
14 = 12*(1+13)	Trended Loss & ALAE	759,765	1,152,191	1,401,743	1,539,348	2,181,639
15a = 14÷6	Projected Loss & ALAE Ratio	43.4%	62.4%	54.2%	48.0%	54.6%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					52.9%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of		93.7%			55.4%
20	Non-Cat Loss Ratio Trend Factor					1.018
21 = 19*20	Trended Permissible Loss & ALAE Ratio					56.4%
22a	Fixed Expense					15.3%
22b	Variable Expense (incl Profit)					29.3%
23a	Incurred Feature Counts	324	404	419	591	766
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1.000
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					-3.5%

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

Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	CSL	PD	UM	CM	CL
200604	1,694,958	246,738	1,085,228	694,610	767,555	1,691,606
200701	1,635,488	242,373	1,044,552	684,891	756,078	1,659,942
200702	1,588,822	240,546	1,014,843	676,113	749,704	1,647,786
200703	1,589,343	245,467	1,020,741	680,773	762,832	1,698,888
200704	1,644,258	257,462	1,068,063	701,898	799,663	1,830,092
200801	1,722,516	274,028	1,132,799	732,734	849,767	1,999,021
200802	1,825,218	301,168	1,214,723	782,189	920,081	2,200,520
200803	1,918,590	333,417	1,288,311	836,768	992,035	2,396,956
200804	1,997,635	371,307	1,348,293	894,141	1,065,098	2,568,451
200901	2,083,135	414,520	1,409,110	954,997	1,140,080	2,737,471
200902	2,170,471	455,673	1,470,070	1,012,591	1,210,731	2,902,355
200903	2,252,634	501,676	1,526,027	1,069,053	1,279,547	3,059,606
200904	2,342,407	551,808	1,584,527	1,125,006	1,349,326	3,225,327
201001	2,440,102	606,328	1,646,044	1,183,484	1,424,049	3,402,943
201002	2,543,443	673,998	1,709,027	1,246,011	1,505,288	3,603,870
201003	2,655,780	752,397	1,776,770	1,312,088	1,596,972	3,825,464
201004	2,760,943	839,147	1,840,372	1,378,226	1,690,748	4,053,582

Earned Car Years

Rolling AY-QTR Ending	BI	CSL	PD	UM	CM	CL
200604	7,239	466	7,239	14,046	6,387	6,200
200701	7,126	551	7,126	13,830	6,312	6,123
200702	7,109	833	7,109	13,797	6,305	6,117
200703	7,358	1,561	7,358	14,301	6,509	6,324
200704	7,859	2,791	7,859	15,326	6,918	6,732
200801	8,485	4,324	8,485	16,641	7,446	7,258
200802	9,205	6,039	9,205	18,222	8,082	7,882
200803	9,862	7,668	9,862	19,753	8,713	8,494
200804	10,449	9,067	10,449	21,194	9,306	9,061
200901	11,078	10,348	11,078	22,732	9,956	9,659
200902	11,743	11,510	11,743	24,293	10,642	10,260
200903	12,448	12,570	12,448	25,892	11,385	10,880
200904	13,241	13,626	13,241	27,622	12,250	11,575
201001	14,083	14,667	14,083	29,415	13,176	12,295
201002	14,980	15,778	14,980	31,349	14,223	13,098
201003	15,883	16,954	15,883	33,362	15,385	13,956
201004	16,749	18,168	16,749	35,362	16,616	14,826

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

Average Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	CSL	PD	UM	CM	CL
200604	421	577	280	95	234	565
200701	401	579	266	91	214	515
200702	387	583	256	87	210	506
200703	388	589	256	86	214	516
200704	395	603	261	87	220	535
200801	401	628	264	87	226	549
200802	408	662	270	88	234	564
200803	415	703	275	89	240	580
200804	419	740	278	89	247	592
200901	422	757	281	89	251	602
200902	425	766	285	89	255	614
200903	425	767	285	88	258	622
200904	424	754	285	87	258	626
201001	420	736	282	86	257	628
201002	415	718	278	85	253	626
201003	412	703	276	84	252	626
201004	412	684	275	84	251	628

Year Over Year

Latest 4 Quarters Ending	BI	CSL	PD	UM	CM	CL
200704	-6.2%	4.4%	-6.8%	-8.2%	-6.0%	-5.3%
200804	6.1%	22.9%	6.9%	2.2%	12.1%	10.6%
200904	1.2%	1.8%	2.2%	-1.6%	4.5%	5.8%
201004	-2.8%	-9.2%	-3.3%	-3.4%	-2.4%	0.3%

Latest 4 Year	-0.5%	4.3%	-0.4%	-2.8%	1.8%	2.7%
Latest 3 Year	1.4%	4.3%	1.8%	-1.0%	4.6%	5.5%
Latest 2 Year	-0.8%	-3.9%	-0.6%	-2.5%	1.0%	3.0%

Fitted Annual Premium Trend*

4 Year Trend	1.4%	7.0%	1.8%	-1.5%	5.1%	5.7%
3 Year Trend	1.2%	4.1%	1.8%	-1.3%	4.4%	5.5%
2 Year Trend	-1.3%	-4.6%	-1.1%	-3.0%	0.4%	2.7%
1 Year Trend	-3.0%	-9.1%	-3.5%	-3.6%	-2.7%	0.1%

* Log Fit

Selected	BI	CSL	PD	UM	CM	CL
Retrospective	-1.3%	6.6%	-1.9%	-0.1%	1.0%	0.8%
Prospective	-2.3%	8.7%	-2.3%	-1.7%	-1.6%	0.1%

Hanover Property and Casualty Insurance Companies

AR

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
200112	201	360	355	362	353	353	353	353	353	353	353
200212	1,190	1,508	1,640	1,660	1,653	1,653	1,625	1,625	1,625		1,625
200312	983	1,410	1,390	1,378	1,378	1,378	1,378	1,378	1,378		1,378
200412	924	761	802	926	901	876	876				876
200512	385	347	424	369	369	369					367
200612	417	405	448	364	364						362
200712	730	1,092	960	955							948
200812	844	1,285	1,179								1,115
200912	1,170	1,473									1,429
201012	2,208										2,661
											11,114

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200112	1.791	0.986	1.020	0.977	1.000	1.000	1.000	1.000	1.000	1.000
200212	1.268	1.087	1.012	0.996	1.000	0.983	1.000	1.000		
200312	1.434	0.986	0.991	1.000	1.000	1.000	1.000			
200412	0.824	1.053	1.155	0.973	0.972	1.000				
200512	0.902	1.221	0.871	1.000	1.000					
200612	0.972	1.107	0.813	1.000						
200712	1.496	0.879	0.995							
200812	1.523	0.917								
200912	1.259									
201012										

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	1.426	0.968	0.893	0.991	0.991	0.994	1.000	1.000	1.000	1.000
5-yr	1.231	1.035	0.965	0.994	0.994	0.996	1.000	1.000	1.000	1.000
all-yr	1.274	1.029	0.980	0.991	0.994	0.996	1.000	1.000	1.000	1.000
all-yr wtd.	1.263	1.004	0.999	0.992	0.995	0.993	1.000	1.000	1.000	1.000
5-yr x/ hi,low	1.243	1.026	0.952	0.999	1.000	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	1.243	1.026	0.952	0.999	1.000	0.994	1.000	1.000	1.000	1.000
ULTIMATE	1.205	0.970	0.946	0.993	0.994	0.994	1.000	1.000	1.000	1.000

Hanover Property and Casualty Insurance Companies
AR
PPA - Uninsured/Underinsured Motorist, 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
200112	52	91	212	212	187	187	187	187	187	187	187
200212	155	254	273	272	319	314	314	314	314	314	314
200312	318	518	576	563	563	558	558	558			558
200412	266	263	263	303	253	253	253				253
200512	195	197	194	192	190	187					187
200612	129	87	80	105	105						105
200712	295	378	459	457							452
200812	332	387	510								528
200912	252	470									518
201012	547										695
											3,797

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200112	1.750	2.339	1.000	0.882	1.000	1.000	1.000	1.000	1.000	1.000
200212	1.640	1.075	0.999	1.171	0.984	1.000	1.000	1.000		
200312	1.630	1.112	0.977	1.000	0.990	1.000	1.000			
200412	0.989	1.000	1.151	0.834	1.000	1.000				
200512	1.014	0.981	0.990	0.988	0.988					
200612	0.680	0.921	1.311	1.000						
200712	1.282	1.213	0.998							
200812	1.166	1.317								
200912	1.865									
201012										

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	1.438	1.150	1.100	0.941	0.993	1.000	1.000	1.000	1.000	1.000
5-yr	1.201	1.086	1.085	0.999	0.993	1.000	1.000	1.000	1.000	1.000
all-yr	1.335	1.245	1.061	0.979	0.993	1.000	1.000	1.000	1.000	1.000
all-yr wtd.	1.328	1.180	1.023	0.981	0.992	1.000	1.000	1.000	1.000	1.000
5-yr x/ hi,low	1.154	1.065	1.046	0.996	0.993	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	1.154	1.065	1.046	0.996	0.993	1.000	1.000	1.000	1.000	1.000
ULTIMATE	1.272	1.102	1.035	0.989	0.993	1.000	1.000	1.000	1.000	1.000

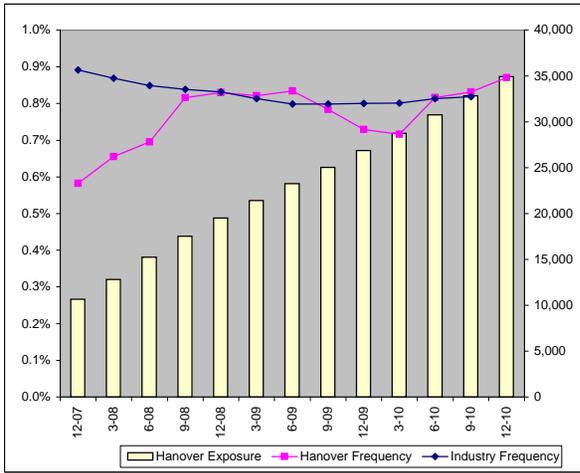
ARKANSAS
PERSONAL AUTOMOBILE - BODILY INJURY

FREQUENCY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
12-07	0.6%	0.9%	-34.7%
3-08	0.7%	0.9%	-24.6%
6-08	0.7%	0.8%	-18.1%
9-08	0.8%	0.8%	-2.7%
12-08	0.8%	0.8%	-0.1%
3-09	0.8%	0.8%	1.0%
6-09	0.8%	0.8%	4.5%
9-09	0.8%	0.8%	-1.8%
12-09	0.7%	0.8%	-8.9%
3-10	0.7%	0.8%	-10.6%
6-10	0.8%	0.8%	0.3%
9-10	0.8%	0.8%	1.6%
12-10	0.9%		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	8.1%	-3.6%
2 Years	0.6%	-1.2%
Latest Year	22.3%	2.7%

Selected: Retrospective 0.0%
Prospective 2.0%



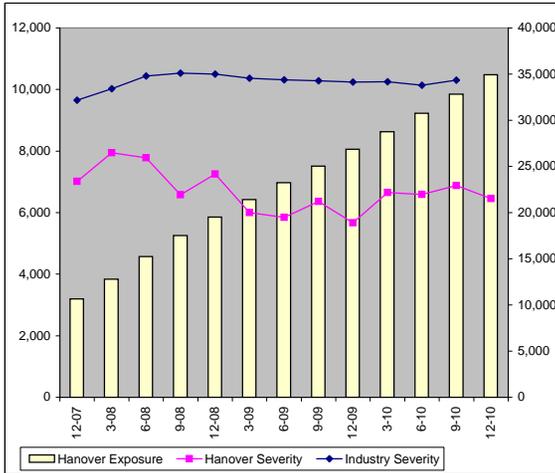
ARKANSAS
PERSONAL AUTOMOBILE - BODILY INJURY

SEVERITY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
12-07	7,009	9,654	-27.4%
3-08	7,945	10,027	-20.8%
6-08	7,782	10,441	-25.5%
9-08	6,582	10,535	-37.5%
12-08	7,247	10,503	-31.0%
3-09	5,996	10,371	-42.2%
6-09	5,844	10,316	-43.4%
9-09	6,359	10,281	-38.2%
12-09	5,666	10,237	-44.6%
3-10	6,657	10,252	-35.1%
6-10	6,586	10,137	-35.0%
9-10	6,878	10,305	-33.3%
12-10	6,457		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-4.9%	1.2%
2 Years	1.6%	-1.5%
Latest Year	12.5%	-0.2%

Selected: Retrospective 0.0%
Prospective 1.0%



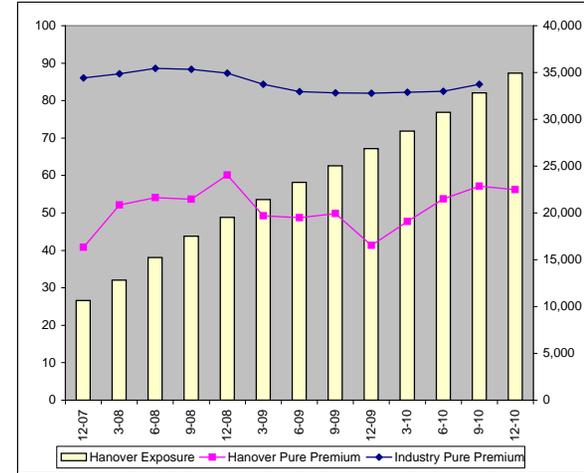
ARKANSAS
PERSONAL AUTOMOBILE - BODILY INJURY

PURE PREMIUM TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
12-07	41	86	-52.6%
3-08	52	87	-40.2%
6-08	54	89	-38.9%
9-08	54	88	-39.2%
12-08	60	87	-31.1%
3-09	49	84	-41.6%
6-09	49	82	-40.8%
9-09	50	82	-39.3%
12-09	41	82	-49.6%
3-10	48	82	-42.0%
6-10	54	82	-34.8%
9-10	57	84	-32.2%
12-10	56		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	2.8%	-2.4%
2 Years	2.2%	-2.7%
Latest Year	37.5%	2.5%

Selected: Retrospective 0.0%
Prospective 3.0%

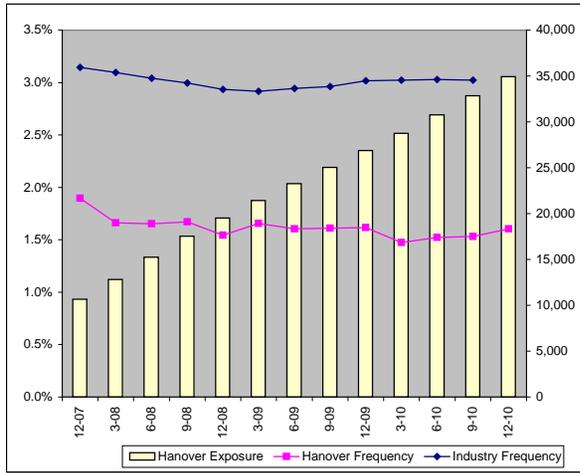


FREQUENCY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
12-07	1.9%	3.1%	-39.7%
3-08	1.7%	3.1%	-46.3%
6-08	1.7%	3.0%	-45.7%
9-08	1.7%	3.0%	-44.2%
12-08	1.5%	2.9%	-47.5%
3-09	1.7%	2.9%	-43.2%
6-09	1.6%	2.9%	-45.5%
9-09	1.6%	3.0%	-45.6%
12-09	1.6%	3.0%	-46.5%
3-10	1.5%	3.0%	-51.2%
6-10	1.5%	3.0%	-49.8%
9-10	1.5%	3.0%	-49.3%
12-10	1.6%		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-4.4%	-1.3%
2 Years	-1.8%	1.5%
Latest Year	0.9%	1.8%

Selected: Retrospective 0.0%
Prospective 0.0%

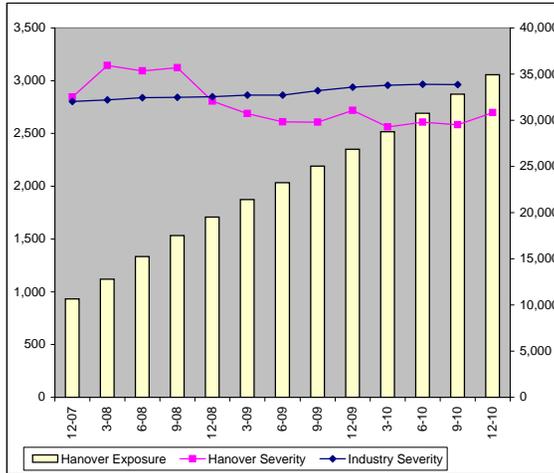


SEVERITY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
12-07	2,844	2,802	1.5%
3-08	3,143	2,818	11.5%
6-08	3,092	2,838	8.9%
9-08	3,122	2,842	9.9%
12-08	2,806	2,848	-1.5%
3-09	2,689	2,863	-6.1%
6-09	2,611	2,865	-8.9%
9-09	2,608	2,905	-10.2%
12-09	2,718	2,940	-7.5%
3-10	2,563	2,957	-13.3%
6-10	2,606	2,966	-12.1%
9-10	2,583	2,962	-12.8%
12-10	2,696		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-5.7%	2.2%
2 Years	-2.0%	2.6%
Latest Year	-0.3%	1.9%

Selected: Retrospective 0.0%
Prospective 2.0%

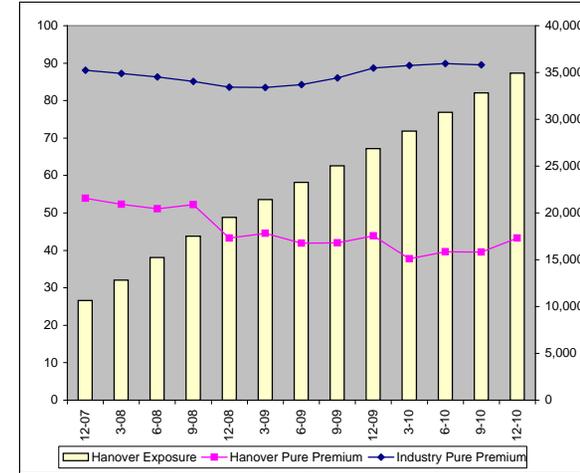


PURE PREMIUM TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
12-07	54	88	-38.8%
3-08	52	87	-40.1%
6-08	51	86	-40.8%
9-08	52	85	-38.7%
12-08	43	84	-48.2%
3-09	45	84	-46.7%
6-09	42	84	-50.3%
9-09	42	86	-51.2%
12-09	44	89	-50.5%
3-10	38	89	-57.7%
6-10	40	90	-55.9%
9-10	40	90	-55.8%
12-10	43		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-9.9%	0.9%
2 Years	-3.8%	4.1%
Latest Year	0.6%	3.7%

Selected: Retrospective 0.0%
Prospective 2.0%



FREQUENCY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
12-07	0.2%	0.9%	-77.3%
3-08	0.2%	0.9%	-75.1%
6-08	0.2%	0.8%	-74.8%
9-08	0.2%	0.8%	-74.0%
12-08	0.3%	0.8%	-69.9%
3-09	0.3%	0.8%	-68.1%
6-09	0.3%	0.8%	-64.4%
9-09	0.3%	0.8%	-61.3%
12-09	0.3%	0.8%	-60.2%
3-10	0.3%	0.8%	-63.5%
6-10	0.3%	0.8%	-63.9%
9-10	0.3%	0.8%	-64.5%
12-10	0.3%		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	13.6%	-3.6%
2 Years	3.5%	-1.2%
Latest Year	-15.2%	2.7%

Selected: Retrospective 0.0%
Prospective 0.0%

SEVERITY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
12-07	3,272	9,654	-66.1%
3-08	3,570	10,027	-64.4%
6-08	3,344	10,441	-68.0%
9-08	7,010	10,535	-33.5%
12-08	6,589	10,503	-37.3%
3-09	6,530	10,371	-37.0%
6-09	7,274	10,316	-29.5%
9-09	3,850	10,281	-62.6%
12-09	5,106	10,237	-50.1%
3-10	5,069	10,252	-50.6%
6-10	5,612	10,137	-44.6%
9-10	7,584	10,305	-26.4%
12-10	8,154		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	22.7%	1.2%
2 Years	7.3%	-1.5%
Latest Year	70.9%	-0.2%

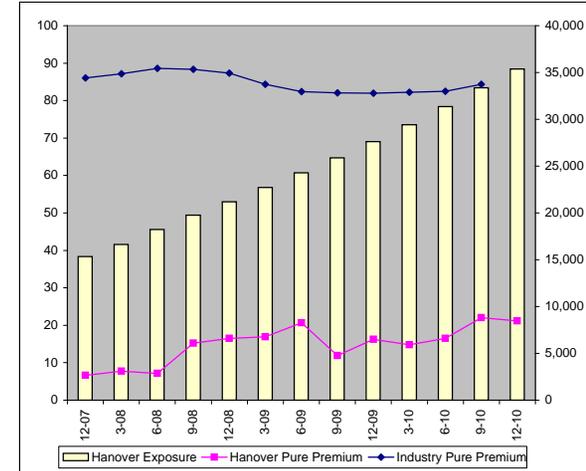
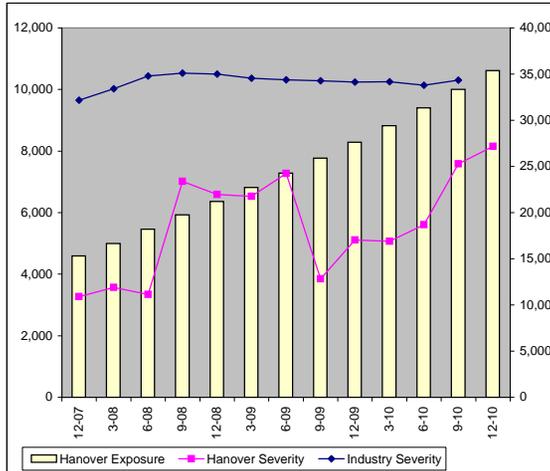
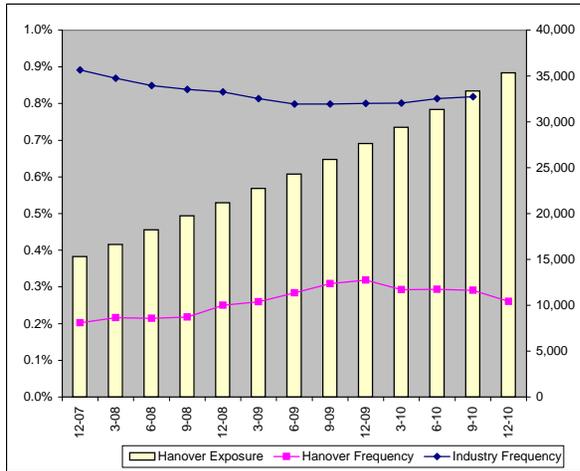
Selected: Retrospective 3.0%
Prospective 3.0%

PURE PREMIUM TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
12-07	7	86	-92.3%
3-08	8	87	-91.1%
6-08	7	89	-91.9%
9-08	15	88	-82.7%
12-08	16	87	-81.1%
3-09	17	84	-79.9%
6-09	21	82	-74.9%
9-09	12	82	-85.5%
12-09	16	82	-80.2%
3-10	15	82	-82.0%
6-10	16	82	-80.0%
9-10	22	84	-73.9%
12-10	21		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	39.4%	-2.4%
2 Years	11.0%	-2.7%
Latest Year	45.0%	2.5%

Selected: Retrospective 3.0%
Prospective 3.0%



Note: Industry data is for coverage Bodily Injury.

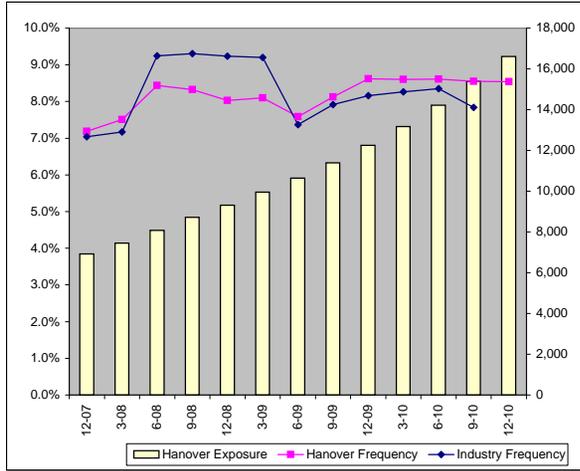
ARKANSAS
PERSONAL AUTOMOBILE - COMPREHENSIVE

FREQUENCY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
12-07	7.2%	7.0%	2.1%
3-08	7.5%	7.2%	4.7%
6-08	8.4%	9.2%	-8.7%
9-08	8.3%	9.3%	-10.6%
12-08	8.0%	9.2%	-13.1%
3-09	8.1%	9.2%	-12.0%
6-09	7.6%	7.4%	2.9%
9-09	8.1%	7.9%	2.6%
12-09	8.6%	8.2%	5.7%
3-10	8.6%	8.3%	4.1%
6-10	8.6%	8.3%	3.2%
9-10	8.6%	7.8%	9.1%
12-10	8.5%		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	4.5%	2.4%
2 Years	5.0%	-7.1%
Latest Year	-0.9%	0.1%

Selected: Retrospective 1.0%
Prospective 1.0%



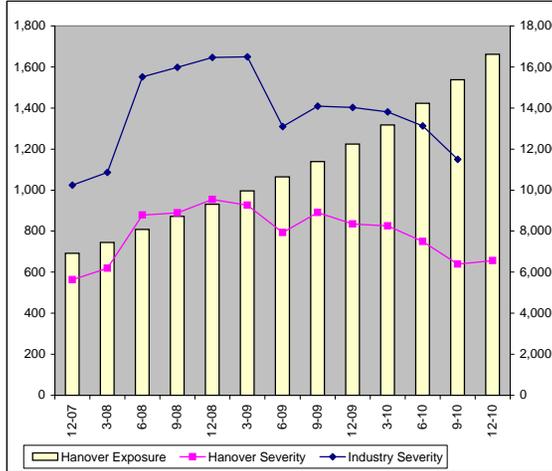
ARKANSAS
PERSONAL AUTOMOBILE - COMPREHENSIVE

SEVERITY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
12-07	563	1,025	-45.0%
3-08	619	1,086	-43.0%
6-08	878	1,552	-43.5%
9-08	889	1,598	-44.3%
12-08	954	1,646	-42.0%
3-09	926	1,650	-43.9%
6-09	793	1,309	-39.4%
9-09	891	1,408	-36.7%
12-09	835	1,403	-40.5%
3-10	825	1,380	-40.2%
6-10	750	1,312	-42.9%
9-10	639	1,149	-44.4%
12-10	656		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-0.2%	4.8%
2 Years	-17.0%	-14.1%
Latest Year	-25.6%	-17.2%

Selected: Retrospective 0.0%
Prospective 0.0%



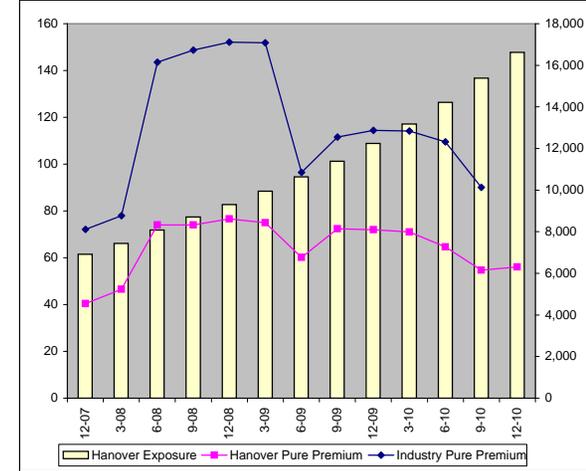
ARKANSAS
PERSONAL AUTOMOBILE - COMPREHENSIVE 4 of 5

PURE PREMIUM TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
12-07	40	72	-43.9%
3-08	46	78	-40.3%
6-08	74	143	-48.4%
9-08	74	149	-50.2%
12-08	77	152	-49.6%
3-09	75	152	-50.6%
6-09	60	97	-37.7%
9-09	72	112	-35.1%
12-09	72	114	-37.1%
3-10	71	114	-37.8%
6-10	65	110	-41.1%
9-10	55	90	-39.4%
12-10	56		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	4.3%	7.4%
2 Years	-12.9%	-20.2%
Latest Year	-26.3%	-17.1%

Selected: Retrospective 1.0%
Prospective 1.0%



ARKANSAS
PERSONAL AUTOMOBILE - COLLISION

FREQUENCY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
12-07	4.3%	5.6%	-23.5%
3-08	4.1%	5.6%	-27.3%
6-08	4.2%	5.6%	-24.0%
9-08	3.7%	5.5%	-33.0%
12-08	3.4%	5.5%	-38.9%
3-09	3.4%	5.5%	-37.7%
6-09	3.5%	5.5%	-36.7%
9-09	3.7%	5.6%	-33.4%
12-09	3.6%	5.7%	-35.5%
3-10	3.7%	5.7%	-35.0%
6-10	3.6%	5.7%	-36.6%
9-10	3.7%	5.7%	-34.6%
12-10	3.8%		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-3.6%	0.4%
2 Years	5.3%	1.9%
Latest Year	3.2%	1.6%

Selected: Retrospective 0.0%
Prospective 0.0%

ARKANSAS
PERSONAL AUTOMOBILE - COLLISION

SEVERITY TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
12-07	3,953	3,030	30.4%
3-08	3,685	3,085	19.4%
6-08	4,005	3,135	27.8%
9-08	4,204	3,132	34.2%
12-08	4,252	3,143	35.3%
3-09	4,343	3,103	39.9%
6-09	4,132	3,084	34.0%
9-09	3,684	3,079	19.7%
12-09	3,517	3,066	14.7%
3-10	3,598	3,080	16.8%
6-10	3,651	3,063	19.2%
9-10	3,635	3,082	17.9%
12-10	3,623		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-4.2%	0.1%
2 Years	-9.2%	-1.1%
Latest Year	2.8%	0.1%

Selected: Retrospective 0.0%
Prospective 1.0%

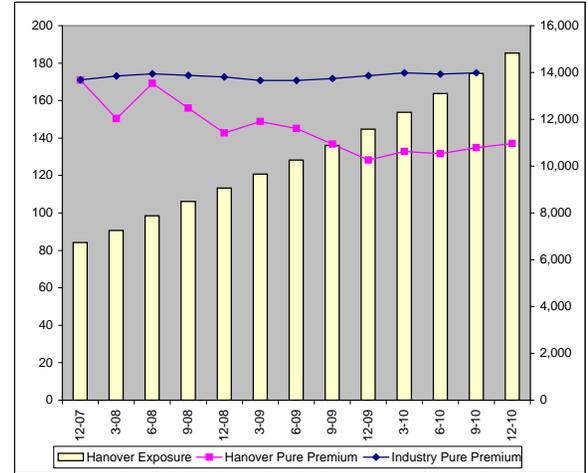
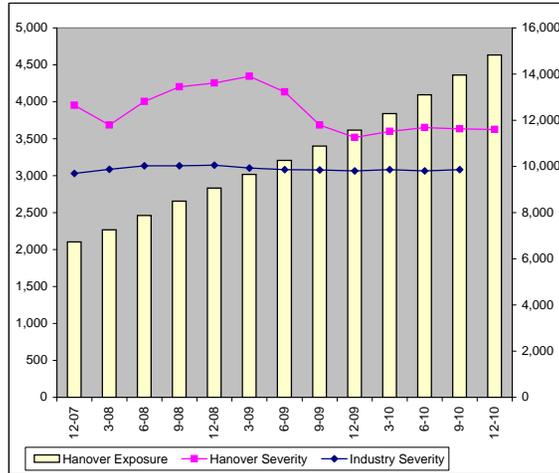
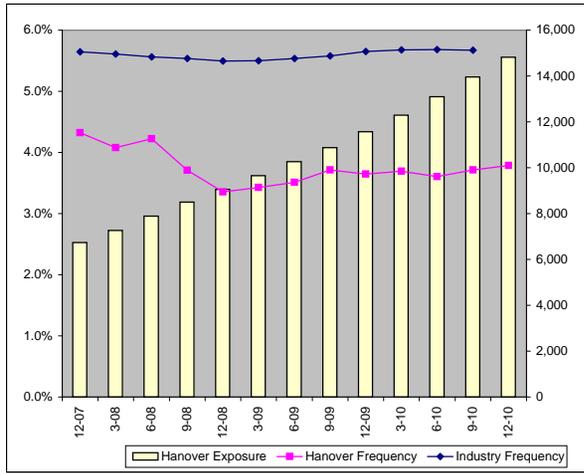
ARKANSAS
PERSONAL AUTOMOBILE - COLLISION

PURE PREMIUM TREND - LEG & CNX Combined

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
12-07	171	171	-0.2%
3-08	150	173	-13.2%
6-08	169	174	-2.9%
9-08	156	173	-10.1%
12-08	143	173	-17.4%
3-09	149	171	-12.8%
6-09	145	171	-15.1%
9-09	137	172	-20.3%
12-09	128	173	-26.0%
3-10	133	175	-24.0%
6-10	132	174	-24.4%
9-10	135	175	-22.8%
12-10	137		

FITTED ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-7.7%	0.4%
2 Years	-4.4%	0.8%
Latest Year	6.2%	1.7%

Selected: Retrospective 0.0%
Prospective 1.0%



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

LIABILITY								
		<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>3-Year Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	14.9%	15.8%	16.0%	15.5%	14.7%	0%	100%
(2)	Contingent Commission					1.2%	0%	100%
(3)	General & Other Acq.	9.5%	10.4%	12.6%	10.8%	10.8%	50%	50%
(4)	Taxes, Licenses, and Fees					3.0%	0%	100%
(5)	ULAE/Premium	8.5%	7.9%	7.7%	8.0%	10.7%	100%	0%
(6)	Other Fixed Expense Load					0.2%	100%	0%
(7)	Profit and Contingency					2.6%	0%	100%
	(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)					16.4%		
	(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)					26.9%		
	(10) = (8) + (9)					43.3%		
	(11) = 1.00 - (11)					56.7%		
(9)	ALAE/Loss	3.0%	2.3%	1.3%	2.2%	1.9%		

COLLISION								
		<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	15.1%	15.9%	16.0%	15.7%	14.7%	0%	100%
(2)	Contingent Commission					1.2%	0%	100%
(3)	General & Other Acq.	9.2%	6.8%	8.4%	8.1%	8.2%	50%	50%
(4)	Taxes, Licenses, and Fees					3.0%	0%	100%
(5)	ULAE/Premium	11.1%	12.1%	12.2%	11.8%	11.0%	100%	0%
(6)	Other Fixed Expense Load					0.2%	100%	0%
(7)	Profit and Contingency					6.3%	0%	100%
	(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)					15.3%		
	(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)					29.3%		
	(10) = (8) + (9)					44.6%		
	(11) = 1.00 - (11)					55.4%		
(9)	ALAE/Loss	1.2%	2.2%	1.1%	1.5%	1.5%		

COMPREHENSIVE								
		<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	15.1%	15.9%	16.0%	15.7%	14.7%	0%	100%
(2)	Contingent Commission					1.2%	0%	100%
(3)	General & Other Acq.	9.2%	6.8%	8.4%	8.1%	8.2%	50%	50%
(4)	Taxes, Licenses, and Fees					3.0%	0%	100%
(5)	ULAE/Premium	11.1%	12.1%	12.2%	11.8%	11.0%	100%	0%
(6)	Other Fixed Expense Load					0.5%	100%	0%
(7)	Profit and Contingency					6.3%	0%	100%
	(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)					15.6%		
	(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)					29.3%		
	(10) = (8) + (9)					44.9%		
	(11) = 1.00 - (11)					55.1%		
(10)	ALAE/Loss	1.2%	2.2%	1.1%	1.5%	1.5%		
(7)	Hurricane and Other Catastrophes Load					11.8%		

Annual Base Rates

Arkansas Annual Base Rates by Territory
Effective 07/07/2011

Standard

Terr	100	50/100	25	5	100	200
	BI/PD		Med			
	SL	BI	PD	Pay	Comp	Coll
1	1,346	749	514	238	233	711
8	826	454	319	111	264	654
9	980	519	393	159	317	777
10	945	545	347	157	226	646
12	789	449	289	143	289	719
15	910	503	351	139	295	719
16	689	423	231	113	246	621
17	849	488	311	166	286	712
18	1,065	549	442	140	484	950
19	1,043	527	438	140	469	906
20	829	486	296	140	280	698
21	924	549	324	152	316	810
22	1,000	559	382	143	304	779
23	1,070	584	415	157	326	826
25	763	439	280	146	257	642

Arkansas Annual Base Rates by Territory
Effective 07/07/2011

Preferred

Terr	100	50/100	25	5	100	200
	BI/PD		Med			
	SL	BI	PD	Pay	Comp	Coll
1	1,035	576	395	183	179	547
8	635	349	245	85	203	503
9	754	399	302	122	244	598
10	727	419	267	121	174	497
12	607	345	222	110	222	553
15	700	387	270	107	227	553
16	530	325	178	87	189	478
17	653	375	239	128	220	548
18	819	422	340	108	372	731
19	802	405	337	108	361	697
20	638	374	228	108	215	537
21	711	422	249	117	243	623
22	769	430	294	110	234	599
23	823	449	319	121	251	635
25	587	338	215	112	198	494

Arkansas Annual Base Rates by Territory
Effective 07/07/2011

Superior

Terr	100	50/100	25	5	100	200
	BI/PD		Med			
	SL	BI	PD	Pay	Comp	Coll
1	NA	518	356	165	161	492
8	NA	314	221	77	183	453
9	NA	359	272	110	220	538
10	NA	377	240	109	157	447
12	NA	311	200	99	200	498
15	NA	348	243	96	204	498
16	NA	293	160	78	170	430
17	NA	338	215	115	198	493
18	NA	380	306	97	335	658
19	NA	365	303	97	325	627
20	NA	337	205	97	194	483
21	NA	380	224	105	219	561
22	NA	387	265	99	211	539
23	NA	404	287	109	226	572
25	NA	304	194	101	178	445

Arkansas Base Rates
Effective 07/07/2011

BI UM

LIMIT	SA	A
25/50	13	25
50/100	21	41
100/300	25	49
250/500	29	58
300/500	31	61
500/500	33	66
50/1M	38	75
1M/1M	40	80

PD UM

LIMIT	SA	A
25000	8	16
50000	9	18
100000	12	23
250000	14	27
500000	17	34

SINGLE LIMIT BI UM

LIMIT	SA	A
50000	17	34
65000	19	38
100000	23	45
200000	27	54
300000	31	61
500000	37	73
1M	43	85

SINGLE LIMIT BI & PD UM

LIMIT	SA	A
75000	28	56
100000	31	61
200000	35	70
300000	37	73
500000	39	77
1M	47	94

TOTAL
SPLIT UIM
LIMITS

	SA	A
\$ 25/50	\$12	24
50/100	19	37
100/300	30	60
250/500	42	84
300/500	46	91
500/500	50	100
50/1M	59	118
1M/1M	77	153

TOTAL UIM
LIMITS

	SA	A
50000	\$16	32
100000	24	47
200000	34	68
300000	41	82
500000	55	109
1M	81	162

ANNOUNCEMENT OF REVISIONS

MANUAL

STATE OF ARKANSAS

AUTOMOBILE MANUAL PAGES INCLUDED HEREWITH:

- Rate Structure Pages 5, 6, 8, 10
- State Pages 28, 30

SUMMARY OF CHANGE

- Revised Base Rates
- Added 2012 Model Year Symbol Factors

EFFECTIVE DATE: July 7, 2011 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	1,346	749	514	238	233	711
8	826	454	319	111	264	654
9	980	519	393	159	317	777
10	945	545	347	157	226	646
12	789	449	289	143	289	719
15	910	503	351	139	295	719
16	689	423	231	113	246	621
17	849	488	311	166	286	712
18	1,065	549	442	140	484	950
19	1,043	527	438	140	469	906
20	829	486	296	140	280	698
21	924	549	324	152	316	810
22	1,000	559	382	143	304	779
23	1,070	584	415	157	326	826
25	763	439	280	146	257	642

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	1,035	576	395	183	179	547
8	635	349	245	85	203	503
9	754	399	302	122	244	598
10	727	419	267	121	174	497
12	607	345	222	110	222	553
15	700	387	270	107	227	553
16	530	325	178	87	189	478
17	653	375	239	128	220	548
18	819	422	340	108	372	731
19	802	405	337	108	361	697
20	638	374	228	108	215	537
21	711	422	249	117	243	623
22	769	430	294	110	234	599
23	823	449	319	121	251	635
25	587	338	215	112	198	494

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	518	356	165	161	492
8	NA	314	221	77	183	453
9	NA	359	272	110	220	538
10	NA	377	240	109	157	447
12	NA	311	200	99	200	498
15	NA	348	243	96	204	498
16	NA	293	160	78	170	430
17	NA	338	215	115	198	493
18	NA	380	306	97	335	658
19	NA	365	303	97	325	627
20	NA	337	205	97	194	483
21	NA	380	224	105	219	561
22	NA	387	265	99	211	539
23	NA	404	287	109	226	572
25	NA	304	194	101	178	445

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

RATE STRUCTURE

MODEL YEAR/SYMBOL FACTORS
Comprehensive – 2011 & Subsequent Years

Sym.	2012	2011
1	0.40	0.38
2	0.48	0.46
3	0.60	0.57
4	0.74	0.70
5	0.84	0.80
6	0.93	0.89
7	1.03	0.98
8	1.11	1.06
10	1.20	1.14
11	1.28	1.22
12	1.35	1.29
13	1.42	1.35
14	1.48	1.41
15	1.55	1.48
16	1.62	1.54
17	1.70	1.62
18	1.77	1.69
19	1.84	1.75
20	1.90	1.81
21	1.96	1.87
22	2.03	1.93
23	2.09	1.99
24	2.15	2.05
25	2.22	2.11
26	2.27	2.16
27	2.33	2.22
28	2.40	2.29
29	2.45	2.33
30	2.51	2.39
31	2.58	2.46
32	2.63	2.50
33	2.68	2.55
34	2.74	2.61
35	2.79	2.66
36	2.87	2.73

Sym.	2012	2011
37	2.96	2.82
38	3.06	2.91
39	3.13	2.98
40	3.21	3.06
41	3.30	3.14
42	3.38	3.22
43	3.45	3.29
44	3.55	3.38
45	3.62	3.45
46	3.72	3.54
47	3.81	3.63
48	3.92	3.73
49	4.02	3.83
50	4.11	3.91
51	4.21	4.01
52	4.32	4.11
53	4.40	4.19
54	4.56	4.34
55	4.75	4.52
56	4.96	4.72
57	5.16	4.91
58	5.47	5.21
59	5.90	5.62
60	6.33	6.03
61	6.77	6.45
62	7.23	6.89
63	7.71	7.34
64	8.18	7.79
65	8.64	8.23
66	9.35	8.90
67	10.29	9.80
68	11.21	10.68
69	12.15	11.57
70	13.09	12.47
98*	0.78	0.74

* The factor for symbol 98 is an additive amount for each \$10,000 (or fraction of \$10,000) above \$150,000 of original cost.

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

RATE STRUCTURE

MODEL YEAR/SYMBOL FACTORS
Collision – 2011 & Subsequent Years

Sym.	2012	2011
1	0.56	0.53
2	0.70	0.67
3	0.85	0.81
4	0.99	0.94
5	1.05	1.00
6	1.08	1.03
7	1.12	1.07
8	1.18	1.12
10	1.23	1.17
11	1.28	1.22
12	1.31	1.25
13	1.35	1.29
14	1.38	1.31
15	1.42	1.35
16	1.44	1.37
17	1.48	1.41
18	1.52	1.45
19	1.55	1.48
20	1.59	1.51
21	1.62	1.54
22	1.66	1.58
23	1.70	1.62
24	1.72	1.64
25	1.76	1.68
26	1.79	1.70
27	1.82	1.73
28	1.85	1.76
29	1.88	1.79
30	1.91	1.82
31	1.94	1.85
32	1.96	1.87
33	2.01	1.91
34	2.03	1.93
35	2.06	1.96
36	2.09	1.99

Sym.	2012	2011
37	2.13	2.03
38	2.17	2.07
39	2.19	2.09
40	2.24	2.13
41	2.26	2.15
42	2.30	2.19
43	2.32	2.21
44	2.35	2.24
45	2.37	2.26
46	2.42	2.30
47	2.45	2.33
48	2.48	2.36
49	2.51	2.39
50	2.55	2.43
51	2.59	2.47
52	2.61	2.49
53	2.66	2.53
54	2.71	2.58
55	2.77	2.64
56	2.85	2.71
57	2.92	2.78
58	3.06	2.91
59	3.20	3.05
60	3.36	3.20
61	3.55	3.38
62	3.78	3.60
63	3.99	3.80
64	4.22	4.02
65	4.44	4.23
66	4.78	4.55
67	5.22	4.97
68	5.67	5.40
69	6.11	5.82
70	6.55	6.24
98*	0.37	0.35

* The factor for symbol 98 is an additive amount for each \$10,000 (or fraction of \$10,000) above \$150,000 of original cost.

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

STATE PAGES

UNINSURED MOTORISTS COVERAGE (Continued)

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

BODILY INJURY ONLY
UNINSURED MOTORISTS

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>
25/50	13	25
50/100	21	41
100/300	25	49
250/500	29	58
300/500	31	61
500/500	33	66
50/1M	38	75
1M/1M	40	80

PROPERTY DAMAGE
UNINSURED MOTORISTS

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
25000	8	16
50000	9	18
100000	12	23
250000	14	27
500000	17	34

SINGLE LIMIT BODILY INJURY ONLY*
UNINSURED MOTORISTS

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>
50000	17	34
65000	19	38
100000	23	45
200000	27	54
300000	31	61
500000	37	73
1M	43	85

SINGLE LIMIT BODILY INJURY*
& PROPERTY DAMAGE
UNINSURED MOTORISTS

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
75000	28	56
100000	31	61
200000	35	70
300000	37	73
500000	39	77
1M	47	94

* 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:

BODILY INJURY ONLY TOTAL SPLIT LIMITS	SA	A	BODILY INJURY ONLY TOTAL LIMITS*	SA	A
\$ 25/50	12	24	50000	16	32
50/100	19	37	100000	24	47
100/300	30	60	200000	34	68
250/500	42	84	300000	41	82
300/500	46	91	500000	55	109
500/500	50	100	1M	81	162
500/1M	59	118			
1M/1M	77	153			

* 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:

<u>Coverage per Occurrence</u>	<u>Rate per Vehicle</u>
\$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.

SERFF Tracking Number: HNVX-G127111276 State: Arkansas
 First Filing Company: The Hanover Insurance Company, ... State Tracking Number: EFT \$150
 Company Tracking Number: AR11149CG00001
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: *PLnon- PL non-group
 Project Name/Number: *PLnon- PL non-group/AR11149CG00001

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/06/2011	Rate and Rule	AR Rule Manual - CLEAN	05/05/2011	AR PA 20110707 Clean RULE Pgs 28, 30 .PDF (Superseded)
04/06/2011	Supporting Document	APCS-Auto Premium Comparison Survey	05/16/2011	Hanover American APCS - 20110707.PDF (Superseded) Hanover American APCS - 20110707.XLS (Superseded) Hanover APCS - 20110707.PDF (Superseded) Hanover APCS - 20110707.XLS (Superseded) Mass Bay APCS - 20110707.PDF (Superseded) Mass Bay APCS - 20110707.XLS (Superseded)
04/06/2011	Supporting Document	NAIC loss cost data entry document	05/16/2011	AR NAIC Loss Cost HA.PDF (Superseded) AR NAIC Loss Cost Han.PDF (Superseded) AR NAIC Loss Costs MB.PDF (Superseded)
04/06/2011	Supporting Document	Rule Manual - Marked Pages	05/05/2011	AR PA 20110707 Marked RULE Pgs 28,30.PDF (Superseded)

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	13	25
50/100	21	41
100/300	25	49
250/500	29	58
300/500	31	61
500/500	33	66
50/1M	38	75
1M/1M	40	80

**PROPERTY DAMAGE
UNINSURED MOTORISTS**

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
25000	8	16
50000	9	18
100000	12	23
250000	14	27
500000	17	34

**SINGLE LIMIT BODILY INJURY*
UNINSURED MOTORISTS**

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>
50000	17	34
65000	19	38
100000	23	45
200000	27	54
300000	31	61
500000	37	73
1M	43	85

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

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
75000	28	56
100000	31	61
200000	35	70
300000	37	73
500000	39	77
1M	47	94

* 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:

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>	<u>TOTAL LIMITS*</u>	<u>SA</u>	<u>A</u>
\$ 25/50	12	24	50000	16	32
50/100	19	37	100000	24	47
100/300	30	60	200000	34	68
250/500	42	84	300000	41	82
300/500	46	91	500000	55	109
500/500	50	100	1M	81	162
500/1M	59	118			
1M/1M	77	153			

* 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:

<u>Coverage per Occurrence</u>	<u>Rate per Vehicle</u>
\$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.

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:
 Telephone No.:
 Email Address:
 Effective Date: 7/7/2011

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
 7 If male and female rates are different, use the highest of the two

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

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

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		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		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585		
	Minimum Liability with Comprehensive and Collision		\$1,386	\$1,663	\$871	\$871	\$1,633	\$1,959	\$1,026	\$1,026	\$1,835	\$2,202	\$1,153	\$1,153	\$1,633	\$1,959	\$1,026	\$1,026	\$1,502	\$1,803	\$944	\$944		
	100/300/50 Liability with Comprehensive and Collision		\$1,547	\$1,856	\$972	\$972	\$1,824	\$2,189	\$1,147	\$1,147	\$2,078	\$2,493	\$1,306	\$1,306	\$1,824	\$2,189	\$1,147	\$1,147	\$1,681	\$2,017	\$1,056	\$1,056		
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585		
	Minimum Liability with Comprehensive and Collision		\$1,625	\$1,949	\$1,021	\$1,021	\$1,907	\$2,289	\$1,199	\$1,199	\$2,056	\$2,467	\$1,292	\$1,292	\$1,907	\$2,289	\$1,199	\$1,199	\$1,770	\$2,124	\$1,113	\$1,113		
	100/300/50 Liability with Comprehensive and Collision		\$1,785	\$2,142	\$1,122	\$1,122	\$2,098	\$2,518	\$1,319	\$1,319	\$2,298	\$2,758	\$1,445	\$1,445	\$2,098	\$2,518	\$1,319	\$1,319	\$1,949	\$2,338	\$1,225	\$1,225		
2003 Honda Odyssey "EX"	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585		
	Minimum Liability with Comprehensive and Collision		\$1,582	\$1,899	\$995	\$995	\$1,859	\$2,231	\$1,169	\$1,169	\$2,019	\$2,422	\$1,269	\$1,269	\$1,859	\$2,231	\$1,169	\$1,169	\$1,724	\$2,069	\$1,084	\$1,084		
	100/300/50 Liability with Comprehensive and Collision		\$1,743	\$2,091	\$1,095	\$1,095	\$2,051	\$2,461	\$1,289	\$1,289	\$2,261	\$2,713	\$1,421	\$1,421	\$2,051	\$2,461	\$1,289	\$1,289	\$1,903	\$2,283	\$1,196	\$1,196		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585		
	Minimum Liability with Comprehensive and Collision		\$1,700	\$2,040	\$1,069	\$1,069	\$1,994	\$2,392	\$1,253	\$1,253	\$2,127	\$2,552	\$1,337	\$1,337	\$1,994	\$2,392	\$1,253	\$1,253	\$1,857	\$2,228	\$1,167	\$1,167		
	100/300/50 Liability with Comprehensive and Collision		\$1,861	\$2,233	\$1,170	\$1,170	\$2,185	\$2,622	\$1,373	\$1,373	\$2,369	\$2,843	\$1,489	\$1,489	\$2,185	\$2,622	\$1,373	\$1,373	\$2,035	\$2,442	\$1,279	\$1,279		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585		
	Minimum Liability with Comprehensive and Collision		\$1,914	\$2,297	\$1,203	\$1,203	\$2,237	\$2,684	\$1,406	\$1,406	\$2,320	\$2,784	\$1,458	\$1,458	\$2,237	\$2,684	\$1,406	\$1,406	\$2,094	\$2,513	\$1,316	\$1,316		
	100/300/50 Liability with Comprehensive and Collision		\$2,075	\$2,490	\$1,304	\$1,304	\$2,428	\$2,913	\$1,526	\$1,526	\$2,563	\$3,075	\$1,611	\$1,611	\$2,428	\$2,913	\$1,526	\$1,526	\$2,273	\$2,727	\$1,429	\$1,429		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$879	\$1,055	\$553	\$553	\$1,047	\$1,256	\$658	\$658	\$1,355	\$1,625	\$851	\$851	\$1,047	\$1,256	\$658	\$658	\$931	\$1,117	\$585	\$585		
	Minimum Liability with Comprehensive and Collision		\$1,500	\$1,800	\$943	\$943	\$1,763	\$2,116	\$1,108	\$1,108	\$1,938	\$2,325	\$1,218	\$1,218	\$1,763	\$2,116	\$1,108	\$1,108	\$1,630	\$1,956	\$1,025	\$1,025		
	100/300/50 Liability with Comprehensive and Collision		\$1,661	\$1,993	\$1,044	\$1,044	\$1,954	\$2,345	\$1,229	\$1,229	\$2,180	\$2,616	\$1,370	\$1,370	\$1,954	\$2,345	\$1,229	\$1,229	\$1,808	\$2,170	\$1,137	\$1,137		

* Prior years APCS forms incorrectly reflected a youthful renewal discount which is not available in Hanover American

SERFF Tracking Number: *HNVX-G127111276* *State:* *Arkansas*
First Filing Company: *The Hanover Insurance Company, ...* *State Tracking Number:* *EFT \$150*
Company Tracking Number: *AR11149CG00001*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: **PLnon- PL non-group*
Project Name/Number: **PLnon- PL non-group/AR11149CG00001*

Attachment "Hanover American APCS - 20110707.XLS" is not a PDF document and cannot be reproduced here.

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

NAIC Number: 0088-22292
 Company Name: Hanover Insurance Company
 Contact Person:
 Telephone No.:
 Email Address:
 Effective Date: 7/7/2011

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
 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 insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit
 on a compact disk

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

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff							
			Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66
			Female	Male					Female	Male					Female	Male					Female	Male				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845				
	Minimum Liability with Comprehensive and Collision		\$2,002	\$2,402	\$1,258	\$1,258	\$2,358	\$2,830	\$1,482	\$1,482	\$2,651	\$3,181	\$1,666	\$1,666	\$2,358	\$2,830	\$1,482	\$1,482	\$2,170	\$2,604	\$1,364	\$1,364				
	100/300/50 Liability with Comprehensive and Collision		\$2,234	\$2,681	\$1,404	\$1,404	\$2,635	\$3,162	\$1,656	\$1,656	\$3,001	\$3,601	\$1,886	\$1,886	\$2,635	\$3,162	\$1,656	\$1,656	\$2,427	\$2,913	\$1,526	\$1,526				
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845				
	Minimum Liability with Comprehensive and Collision		\$2,347	\$2,816	\$1,475	\$1,475	\$2,755	\$3,306	\$1,732	\$1,732	\$2,969	\$3,563	\$1,866	\$1,866	\$2,755	\$3,306	\$1,732	\$1,732	\$2,557	\$3,069	\$1,607	\$1,607				
	100/300/50 Liability with Comprehensive and Collision		\$2,578	\$3,094	\$1,621	\$1,621	\$3,031	\$3,637	\$1,905	\$1,905	\$3,319	\$3,983	\$2,087	\$2,087	\$3,031	\$3,637	\$1,905	\$1,905	\$2,815	\$3,378	\$1,769	\$1,769				
2003 Honda Odyssey "EX"	Minimum Liability		\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845				
	Minimum Liability with Comprehensive and Collision		\$2,285	\$2,742	\$1,437	\$1,437	\$2,686	\$3,223	\$1,688	\$1,688	\$2,916	\$3,499	\$1,833	\$1,833	\$2,686	\$3,223	\$1,688	\$1,688	\$2,491	\$2,989	\$1,566	\$1,566				
	100/300/50 Liability with Comprehensive and Collision		\$2,517	\$3,021	\$1,582	\$1,582	\$2,962	\$3,555	\$1,862	\$1,862	\$3,266	\$3,919	\$2,053	\$2,053	\$2,962	\$3,555	\$1,862	\$1,862	\$2,749	\$3,298	\$1,728	\$1,728				
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845				
	Minimum Liability with Comprehensive and Collision		\$2,456	\$2,947	\$1,544	\$1,544	\$2,880	\$3,455	\$1,810	\$1,810	\$3,072	\$3,686	\$1,931	\$1,931	\$2,880	\$3,455	\$1,810	\$1,810	\$2,682	\$3,218	\$1,686	\$1,686				
	100/300/50 Liability with Comprehensive and Collision		\$2,688	\$3,225	\$1,689	\$1,689	\$3,156	\$3,787	\$1,984	\$1,984	\$3,422	\$4,107	\$2,151	\$2,151	\$3,156	\$3,787	\$1,984	\$1,984	\$2,940	\$3,528	\$1,848	\$1,848				
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845				
	Minimum Liability with Comprehensive and Collision		\$2,765	\$3,318	\$1,738	\$1,738	\$3,231	\$3,877	\$2,031	\$2,031	\$3,351	\$4,022	\$2,107	\$2,107	\$3,231	\$3,877	\$2,031	\$2,031	\$3,025	\$3,630	\$1,901	\$1,901				
	100/300/50 Liability with Comprehensive and Collision		\$2,997	\$3,596	\$1,884	\$1,884	\$3,507	\$4,208	\$2,204	\$2,204	\$3,702	\$4,442	\$2,327	\$2,327	\$3,507	\$4,208	\$2,204	\$2,204	\$3,283	\$3,939	\$2,064	\$2,064				
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$1,270	\$1,524	\$798	\$798	\$1,512	\$1,814	\$950	\$950	\$1,957	\$2,348	\$1,230	\$1,230	\$1,512	\$1,814	\$950	\$950	\$1,344	\$1,613	\$845	\$845				
	Minimum Liability with Comprehensive and Collision		\$2,167	\$2,601	\$1,362	\$1,362	\$2,547	\$3,056	\$1,601	\$1,601	\$2,799	\$3,359	\$1,759	\$1,759	\$2,547	\$3,056	\$1,601	\$1,601	\$2,354	\$2,825	\$1,480	\$1,480				
	100/300/50 Liability with Comprehensive and Collision		\$2,399	\$2,879	\$1,508	\$1,508	\$2,823	\$3,388	\$1,775	\$1,775	\$3,149	\$3,779	\$1,979	\$1,979	\$2,823	\$3,388	\$1,775	\$1,775	\$2,612	\$3,134	\$1,642	\$1,642				

SERFF Tracking Number: *HNVX-G127111276* *State:* *Arkansas*
First Filing Company: *The Hanover Insurance Company, ...* *State Tracking Number:* *EFT \$150*
Company Tracking Number: *AR11149CG00001*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: **PLnon- PL non-group*
Project Name/Number: **PLnon- PL non-group/AR11149CG00001*

Attachment "Hanover APCS - 20110707.XLS" is not a PDF document and cannot be reproduced here.

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:
 Telephone No.:
 Email Address:
 Effective Date: 7/7/2011

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
 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 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	11 - 39	%
ANTI-THEFT DEVICE	5-15 (Comp)	%
Over 55 Defensive Driver Discount	10 (all but comp)	%
\$250/\$500 Deductible Comp./Coll.	14 (Coll)	%

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff							
			Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66
			Female	Male					Female	Male					Female	Male					Female	Male				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,540	\$1,848	\$968	\$968	\$1,814	\$2,177	\$1,140	\$1,140	\$2,039	\$2,447	\$1,282	\$1,282	\$1,814	\$2,177	\$1,140	\$1,140	\$1,669	\$2,003	\$1,049	\$1,049				
	100/300/50 Liability with Comprehensive and Collision		\$1,718	\$2,062	\$1,080	\$1,080	\$2,027	\$2,432	\$1,274	\$1,274	\$2,308	\$2,770	\$1,451	\$1,451	\$2,027	\$2,432	\$1,274	\$1,274	\$1,867	\$2,241	\$1,174	\$1,174				
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,805	\$2,166	\$1,135	\$1,135	\$2,119	\$2,543	\$1,332	\$1,332	\$2,284	\$2,741	\$1,436	\$1,436	\$2,119	\$2,543	\$1,332	\$1,332	\$1,967	\$2,360	\$1,236	\$1,236				
	100/300/50 Liability with Comprehensive and Collision		\$1,983	\$2,380	\$1,247	\$1,247	\$2,332	\$2,798	\$1,466	\$1,466	\$2,553	\$3,064	\$1,605	\$1,605	\$2,332	\$2,798	\$1,466	\$1,466	\$2,165	\$2,598	\$1,361	\$1,361				
2003 Honda Odyssey "EX"	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,758	\$2,110	\$1,105	\$1,105	\$2,066	\$2,479	\$1,299	\$1,299	\$2,243	\$2,692	\$1,410	\$1,410	\$2,066	\$2,479	\$1,299	\$1,299	\$1,916	\$2,299	\$1,204	\$1,204				
	100/300/50 Liability with Comprehensive and Collision		\$1,936	\$2,324	\$1,217	\$1,217	\$2,279	\$2,734	\$1,432	\$1,432	\$2,512	\$3,015	\$1,579	\$1,579	\$2,279	\$2,734	\$1,432	\$1,432	\$2,114	\$2,537	\$1,329	\$1,329				
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,889	\$2,267	\$1,187	\$1,187	\$2,215	\$2,658	\$1,392	\$1,392	\$2,363	\$2,836	\$1,485	\$1,485	\$2,215	\$2,658	\$1,392	\$1,392	\$2,063	\$2,476	\$1,297	\$1,297				
	100/300/50 Liability with Comprehensive and Collision		\$2,067	\$2,481	\$1,299	\$1,299	\$2,428	\$2,913	\$1,526	\$1,526	\$2,632	\$3,159	\$1,655	\$1,655	\$2,428	\$2,913	\$1,526	\$1,526	\$2,261	\$2,714	\$1,421	\$1,421				
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$2,127	\$2,552	\$1,337	\$1,337	\$2,485	\$2,982	\$1,562	\$1,562	\$2,578	\$3,094	\$1,620	\$1,620	\$2,485	\$2,982	\$1,562	\$1,562	\$2,327	\$2,792	\$1,463	\$1,463				
	100/300/50 Liability with Comprehensive and Collision		\$2,305	\$2,766	\$1,449	\$1,449	\$2,698	\$3,237	\$1,696	\$1,696	\$2,847	\$3,417	\$1,790	\$1,790	\$2,698	\$3,237	\$1,696	\$1,696	\$2,525	\$3,030	\$1,587	\$1,587				
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$977	\$1,172	\$614	\$614	\$1,163	\$1,396	\$731	\$731	\$1,505	\$1,806	\$946	\$946	\$1,163	\$1,396	\$731	\$731	\$1,034	\$1,241	\$650	\$650				
	Minimum Liability with Comprehensive and Collision		\$1,667	\$2,000	\$1,048	\$1,048	\$1,959	\$2,351	\$1,231	\$1,231	\$2,153	\$2,584	\$1,353	\$1,353	\$1,959	\$2,351	\$1,231	\$1,231	\$1,811	\$2,173	\$1,138	\$1,138				
	100/300/50 Liability with Comprehensive and Collision		\$1,845	\$2,214	\$1,160	\$1,160	\$2,172	\$2,606	\$1,365	\$1,365	\$2,422	\$2,907	\$1,523	\$1,523	\$2,172	\$2,606	\$1,365	\$1,365	\$2,009	\$2,411	\$1,263	\$1,263				

SERFF Tracking Number: *HNVX-G127111276* *State:* *Arkansas*
First Filing Company: *The Hanover Insurance Company, ...* *State Tracking Number:* *EFT \$150*
Company Tracking Number: *AR11149CG00001*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: **PLnon- PL non-group*
Project Name/Number: **PLnon- PL non-group/AR11149CG00001*

Attachment "Mass Bay APCS - 20110707.XLS" is not a PDF document and cannot be reproduced here.

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking #AR11149CG00001

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number N/A

Company Name	Company NAIC Number
Hanover American Insurance Company	0088-36064

Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
19.0 Personal Auto	19.0001 Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				(H) Co. Current Loss Cost Multiplier
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	
Bodily Injury	7.8%	7.5%					
Property Damage	12.2%	8.0%					
Combined Single Limit	*	NA					
Uninsured Motorist	8.1%	7.4%					
Medical Payments	57.4%	8.6%					
Comprehensive	15.9%	8.7%					
Collision	-3.5%	-2.9%					
TOTAL OVERALL EFFECT	7.5%	4.9%					

6. 5 Year History

Year	Policy Count	% of Change	Rate Change History			Countrywide Loss Ratio
			Effective Date	State Earned Premium	Incurred Losses	
2006	1367	2.0%		1,564,622	877,817	53.9%
2007	782	3.0%		1,354,162	645,140	59.6%
2008	391	5.0%		694,396	222,971	56.4%
2009	252	5.0%		424,526	84,305	52.0%
2010	177	5.0%		307,973	64,025	55.6%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	15.9%	15.9%
B. General Expense	10.8%	8.2%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	2.6%	6.3%
E. Other (explain) ULAE	10.7%	11.0%
F. TOTAL	43.0%	44.4%

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

9. 8.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ 17 _____
10. -1.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____ 16 _____

*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 #AR11149CG00001

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number N/A

Company Name	Company NAIC Number
The Hanover Insurance Company	0088-22292

Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
19.0 Personal Auto	19.0001 Private Passenger Auto

5. FOR LOSS COSTS ONLY

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	7.8%	7.5%					
Property Damage	12.2%	8.0%					
Combined Single Limit	*	7.6%					
Uninsured Motorist	8.1%	7.6%					
Medical Payments	57.4%	9.3%					
Comprehensive	15.9%	9.0%					
Collision	-3.5%	-3.0%					
TOTAL OVERALL EFFECT	7.5%	5.7%					

6. 5 Year History

Year	Policy Count	% of Change	Rate Change History			Countrywide Loss Ratio
			Effective Date	State Earned Premium	Incurred Losses	
2006	462	2.0%		749,584	404,669	54.4%
2007	268	3.0%	10/01/2006	547,148	278,920	49.1%
2008	127	5.0%	07/15/2007	272,397	111,492	56.2%
2009	77	5.0%	07/07/2008	155,222	54,188	42.7%
2010	52	4.8%	07/07/2009	111,652	39,224	25.6%
			07/07/2010			

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	15.9%	15.9%
B. General Expense	10.8%	8.2%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	2.6%	6.3%
E. Other (explain) ULAE	10.7%	11.0%
F. TOTAL	43.0%	44.4%

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

9. 8.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ 16 _____
10. 3.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____ 16 _____

*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 #AR11149CG00001

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number N/A

Company Name	Company NAIC Number
Massachusetts Bay Insurance Company	0088-22306

Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
19.0 Personal Auto	19.0001 Private Passenger Auto

5. FOR LOSS COSTS ONLY

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	7.8%	7.5%					
Property Damage	12.2%	8.0%					
Combined Single Limit	*	7.7%					
Uninsured Motorist	8.1%	7.5%					
Medical Payments	57.4%	8.9%					
Comprehensive	15.9%	8.8%					
Collision	-3.5%	-3.0%					
TOTAL OVERALL EFFECT	7.5%	4.8%					

6. Rate Change History

5 Year History	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywi de Loss Ratio
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%
2010	220	5.0%	07/07/2010	401,408	169,299	42.2%	59.5%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	15.9%	15.9%
B. General Expense	10.8%	8.2%
C. Taxes, License & Fees	3.0%	3.0%
D. Underwriting Profit & Contingencies	2.6%	6.3%
E. Other (explain) ULAE	10.7%	11.0%
F. TOTAL	43.0%	44.4%

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

9. 8.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____ 25 _____
10. 2.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____ 16 _____

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

PC RLC

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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	13	25
50/100	21	41
100/300	25	49
250/500	29	58
300/500	31	61
500/500	33	66
50/1M	38	75
1M/1M	40	80

**PROPERTY DAMAGE
UNINSURED MOTORISTS**

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
25000	8	16
50000	9	18
100000	12	23
250000	14	27
500000	17	34

**SINGLE LIMIT BODILY INJURY*
UNINSURED MOTORISTS**

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>
50000	17	34
65000	19	38
100000	23	45
200000	27	54
300000	31	61
500000	37	73
1M	43	85

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

<u>TOTAL LIMITS</u>	<u>SA</u>	<u>A</u>
75000	28	56
100000	31	61
200000	35	70
300000	37	73
500000	39	77
1M	47	94

* 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:

<u>TOTAL SPLIT LIMITS</u>	<u>SA</u>	<u>A</u>	<u>TOTAL LIMITS*</u>	<u>SA</u>	<u>A</u>
\$ 25/50	12	24	50000	16	32
50/100	19	37	100000	24	47
100/300	30	60	200000	34	68
250/500	42	84	300000	41	82
300/500	46	91	500000	55	109
500/500	50	100	1M	81	162
500/1M	59	118			
1M/1M	77	153			

* 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:

<u>Coverage per Occurrence</u>	<u>Rate per Vehicle</u>
\$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.