

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

Filing at a Glance

Company: Allmerica Financial Benefit Insurance Co
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 03/13/2014
SERFF Tr Num: HNVX-G129452327
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR141416100001

Effective Date: 10/14/2014
Requested (New):
Effective Date: 10/14/2014
Requested (Renewal):
Author(s): SPI Hanover
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 04/14/2014
Disposition Status: Filed
Effective Date (New): 10/14/2014
Effective Date (Renewal): 10/14/2014

State Filing Description:

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

General Information

Project Name: *PPA- Private Passenger Automobile 2010 and Forward Status of Filing in Domicile:
 Forward
 Project Number: AR141416100001 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 04/24/2014
 State Status Changed: Deemer Date:
 Created By: SPI Hanover Submitted By: SPI Hanover
 Corresponding Filing Tracking Number: AR141416100002

Filing Description:

With this filing, the Hanover Insurance Group is introducing a new product to our Arkansas customers called Hanover Platinum Protection (a.k.a. Platinum.) Platinum provides both a package approach for insuring property and casualty exposures for a personal lines customer and a higher level of coverage differentiation from other Hanover Auto and Home products. This filing contains the rates and rules associated with this new product.

In support of this filing, we have attached the following:

- *Rate and Rule Filing Memorandum
- *Rate and Rule Manual Pages
- *Any other required transmittals, as required

The corresponding Form Filing has been submitted on this same date under SERFF Tracking Number: HNVX-G129452723.

Thank you for your attention and review of this filing. Should you have any questions regarding this filing, please contact this office.

Company and Contact

Filing Contact Information

Susan Whitworth, Pricing Analyst swhitworth@hanover.com
 440 Lincoln Street 508-855-4664 [Phone] 4664 [Ext]
 Worcester, MA 01653 508-855-4311 [FAX]

Filing Company Information

Allmerica Financial Benefit Insurance Co	CoCode: 41840	State of Domicile: Michigan
440 Lincoln Street	Group Code: 88	Company Type:
Worcester, MA 01653	Group Name: The Hanover Insurance Group	State ID Number:
(508) 853-7200 ext. [Phone]	FEIN Number: 23-2643430	

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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Retaliatory? No
Fee Explanation: Independent Rate/Rule Filing = \$150.00
Per Company: No

Company	Amount	Date Processed	Transaction #
Allmerica Financial Benefit Insurance Co	\$150.00	03/13/2014	80225256

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Filing Company: Allmerica Financial Benefit Insurance Co
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR14141610001

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/14/2014	04/24/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/14/2014	04/14/2014
Pending Industry Response	Alexa Grissom	03/27/2014	03/27/2014

Response Letters

Responded By	Created On	Date Submitted
SPI Hanover	04/14/2014	04/14/2014
SPI Hanover	04/02/2014	04/02/2014

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Arkansas Rate Schedule; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	SPI Hanover	04/11/2014	04/11/2014
Supporting Document	Rate Schedule ~ Marked Pages	SPI Hanover	04/11/2014	04/11/2014

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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Disposition

Disposition Date: 04/14/2014
 Effective Date (New): 10/14/2014
 Effective Date (Renewal): 10/14/2014
 Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allmerica Financial Benefit Insurance Co	%	0.000%	\$0	0	\$20,187,695	0.000%	0.000%

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		Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Arkansas Rate and Rule Filing Memorandum	Filed	Yes
Supporting Document (revised)	Rate Schedule ~ Marked Pages	Filed	Yes
Supporting Document	Rate Schedule ~ Marked Pages	Filed	Yes
Supporting Document (revised)	Rule Guide ~ Marked Pages	Filed	Yes
Supporting Document	Rule Guide ~ Marked Pages	Filed	Yes
Rate (revised)	Arkansas Rate Schedule; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	Filed	Yes
Rate	Arkansas Rate Schedule; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	Filed	Yes
Rate (revised)	Arkansas Rule Guide; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	Filed	Yes
Rate	Arkansas Rule Guide; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	Filed	Yes

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/14/2014
Submitted Date	04/14/2014
Respond By Date	

Dear Susan Whitworth,

Introduction:

This will acknowledge receipt of the captioned filing. Please submit the APCS in xls.

Conclusion:

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

Arkansas does not allow 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

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/27/2014
Submitted Date	03/27/2014
Respond By Date	

Dear Susan Whitworth,

Introduction:

This will acknowledge receipt of the captioned filing. The Maintenance Endorsement Rule should be deleted as it is inappropriate to condition your coverage upon a third party relationship.

Conclusion:

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

Arkansas does not allow 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

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Response Letter

Response Letter Status Submitted to State
 Response Letter Date 04/14/2014
 Submitted Date 04/14/2014

Dear Alexa Grissom,

Introduction:

Thank you for your letter of today regarding this filing. Below is our response.

Response 1

Comments:

Attached is the APCS form in .xls. We apologize for this oversight.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_Survey_FORM_APCS2012.PDF PPA_Survey_FORM_APCS2012.XLS
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_Survey_FORM_APCS2012.PDF PPA_Survey_FORM_APCS2012.XLSX

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

SPI Hanover

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR14141610001

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 04/02/2014
 Submitted Date 04/02/2014

Dear Alexa Grissom,

Introduction:

Thank you for your letter of March 27, 2014 regarding this filing. Below is our response.

Response 1

Comments:

We have revised the rule to remove reference to other carriers. However, we request to retain the rule in order to clearly outline how policy premium will be calculated when a delayed effective date is used on new business written as Platinum. Please refer to the attached clean Rule Guide pages and the marked up version showing the changes made (Rules C4 and P32).

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rule Guide ~ Marked Pages
Comments:	
Attachment(s):	AR_MAP_Rule_Guide Eff 2014_10_14 Markup v2 changes only.PDF
<i>Previous Version</i>	
Satisfied - Item:	Rule Guide ~ Marked Pages
Comments:	
Attachment(s):	AR_MAP_Rule_Guide Eff 2014_10_14 Markup Changes Only.PDF

No Form Schedule items changed.

SERFF Tracking #:

HNVX-G129452327

State Tracking #:

Company Tracking #:

AR141416100001

State: Arkansas

Filing Company:

Allmerica Financial Benefit Insurance Co

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: *PPA- Private Passenger Automobile 2010 and Forward

Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Arkansas Rule Guide; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	1-4,21-22,24,28-33	Replacement	HNVX-G129243331	04/02/2014 By: SPI Hanover
<i>Previous Version</i>					
1	<i>Arkansas Rule Guide; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company</i>	<i>1-4,21-22,24,28-33</i>	<i>Replacement</i>	<i>HNVX-G129243331</i>	<i>03/13/2014 By: SPI Hanover</i>

Conclusion:

Thank you for your attention and continued review of this filing. Should you have any additional questions or concerns regarding this filing, please contact this office.

Sincerely,

SPI Hanover

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Filing Company: Allmerica Financial Benefit Insurance Co
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

Amendment Letter

Submitted Date: 04/11/2014

Comments:

Good Morning,

With this Filing Amendment, we are amending Exhibit 6 of the rate schedule to reflect proposed base rate changes (bodily injury, property damage and combined single limit) from our pending filing, SERFF Tracking Number: HNVX-G129471259 effective 08/15/2014 New and 06/15/2014 Renew.

Please contact our office should you have any questions or concerns regarding this Filing Amendment.

Thank you,
Susan Whitworth

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Arkansas Rate Schedule; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	Ex 1, Page 1, Ex 6, Page 1, Ex 11, Page 1, Ex 13, Page 1	New	HNVX-G129243331	04/11/2014 By:
<i>Previous Version</i>					
1	Arkansas Rate Schedule; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	Ex 1, Page 1, Ex 6, Page 1, Ex 11, Page 1, Ex 13, Page 1	New	HNVX-G129243331	03/13/2014 By: SPI Hanover

SERFF Tracking #:

HNWX-G129452327

State Tracking #:

Company Tracking #:

AR141416100001

State:

Arkansas

Filing Company:

Allmerica Financial Benefit Insurance Co

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

*PPA- Private Passenger Automobile 2010 and Forward

Project Name/Number:

*PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

Supporting Document Schedule Item Changes

Satisfied - Item:	Rate Schedule ~ Marked Pages
Comments:	
Attachment(s):	AR Rate Schedule 10-14-14 DRAFT v2 changes only.PDF
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Schedule ~ Marked Pages</i>
Comments:	
Attachment(s):	<i>AR Rate Schedule 10-14-14N changes only DRAFT.PDF</i>

SERFF Tracking #:

HNVX-G129452327

State Tracking #:

Company Tracking #:

AR14141610001

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR14141610001

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 01/23/2014
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allmerica Financial Benefit Insurance Co	%	0.000%	\$0	0	\$20,187,695	0.000%	0.000%

SERFF Tracking #:

HNVX-G129452327

State Tracking #:

Company Tracking #:

AR14141610001

State: Arkansas

Filing Company:

Allmerica Financial Benefit Insurance Co

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: *PPA- Private Passenger Automobile 2010 and Forward

Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR14141610001

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 04/14/2014	Arkansas Rate Schedule; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	Ex 1, Page 1, Ex 6, Page 1, Ex 11, Page 1, Ex 13, Page 1	New	HNVX-G129243331	AR Rate Schedule 10-14-14 Clean v2 changes only.PDF
2	Filed 04/14/2014	Arkansas Rule Guide; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	1-4,21-22,24,28-33	Replacement	HNVX-G129243331	AR_MAP_Rule_Guide Eff 2014_10_14 Clean v2 changes only.PDF

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

**State of Arkansas
Effective 10/14/2014 New Business
Rate Schedule**

**State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Rate Order of Calculation*

Coverage	BI	PD	CSL	PIP	UMBI	UIMBI	UMPD	UM CSL	UIM CSL	COMP	COLL	COMP Auto Loan/Lease	COLL Auto Loan/Lease	OLTE	T & L	Add Cust Equip
Average Driver Factor (see below) or Limited Use Factor																
Household Structure Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Base Rate	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unacceptable Risk	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unacceptable Vehicle	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Underwriting Tier Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Symbol Factor	x	x	x	x						x	x	x	x			
Value Class Factor										x	x	x	x			
Model Year Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Increased Limit Factor or Deductible Factor	x	x	x	x	x	x	x	x	x	x	x			x	x	x
Core Discount Factor**	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Anti Theft Discount										x						
Vehicle Use Surcharge	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Type Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Association Discount	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Prior Carrier or AQM Discount	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Platinum Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Drive Smart Advantage Factor (Cnx Only)	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Platinum Advantage Factor (Platinum Only)	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Rate Capping Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Total Premium																

* Dollar round after each calculation

** Core Discounts - Multi Car, Homeowner, Account Credit, Paid in Full

Limited Use Rule

When the number of PP type (Cars, Pick-ups, and Vans) vehicles exceed the number of listed drivers' (listed drivers include rated drivers, excluded drivers, excluded from rating drivers, not licensed drivers, and learners permit drivers), the Limited Use rule will apply to the excess vehicles starting with the vehicle that has the lowest total premium.

Total lowest premium is calculated as:

For each vehicle take the Base Rate X Symbol X Model Year X Deductible Factor or Increased Limit Factor ((for applicable coverages) and sum all coverage premiums to develop a total vehicle premium. For each vehicle take the Base Rate X Symbol X Model Year X Deductible Factor or Increased Limit Factor ((for applicable coverages) and sum all coverage premiums to develop a total vehicle premium. Rank vehicles from highest to lowest total vehicle premium. Apply the Limited Use factor in place of the Average Driver factor to the excess vehicles starting with the vehicle that generates the lowest total premium and continuing in the order of lowest to highest total vehicle premium until there are no more excess vehicles.

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile	
Semi-Annual Base Rates	
Coverage	Base Rate
Bodily Injury	\$525
Property Damage	\$452
Combined Single Limit	\$1,069
PIP	\$174
UM BI	\$45
UIM BI	\$47
UM PD	\$32
UM CSL	\$91
UIM CSL	\$90
Comprehensive	\$383
Collision	\$436
Optional Limits Transportation Expense	\$14
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$21
Collision Auto Loan/Lease	\$21
Additional Customized Equipment	\$8

<u>Endorsement Rates</u>	
Travel Right Endorsement	\$16
Reassurance Plus	\$5
Home Care Services	\$3
Rental Coverage Upgrade	\$5
Roadside Assistance	\$8
Platinum Essential	\$3
Platinum Elite (per Policy)	\$40

**State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

LIABILITY INCREASED LIMIT FACTORS							
BI Limit ('000's)	Limit Factor		PD Limit ('000's)	Limit Factor		CSL Limit ('000's)	Limit Factor
25/50	0.90		25	1.00		100	1.00
50/100	1.00		50	1.03		300	1.20
100/300	1.18		100	1.07		500	1.28
250/500	1.44						

COMPREHENSIVE	
Deductible	Factor
100	1.00
250	0.75
500	0.54
1,000	0.41
2,500	0.33
*100 FCG	1.20
*250 FCG	1.01
*500 FCG	0.81
*1000 FCG	0.66
*2500 FCG	0.59

COLLISION	
Deductible	Factor
250	1.00
500	0.86
1,000	0.71
2,500	0.48

* Available with Platinum Only

TOWING AND LABOR	
Limit Per Occurrence	Limit Factor
25	1.00
50	1.25
75	1.50

OPTIONAL LIMITS TRANSPORTATION EXPENSE		
Limit Per Day	Max Limit	Limit Factor
20	600	Included
30	900	1.00
40	1200	1.50
50	1500	1.80

UM/UIM INCREASED LIMIT FACTORS							
Limit ('000's)	UM BI Factor	UIM BI Factor	CSL Limit ('000's)	UM CSL Factor	UIM CSL Factor	Limit ('000's)	UM PD Factor
25/50	1.00	1.00	100	1.00	1.00	10	0.40
50/100	1.40	1.50	300	1.30	1.40	25	1.00
100/300	1.75	2.15	500	1.51	1.75	50	1.30
250/500	2.05	2.80				100	1.65

ADDITIONAL CUSTOMIZED EQUIPMENT*		
Range		Factor
From	To	
\$1	\$500	5.0
\$501	\$1,000	10.0
\$1,001	\$1,500	15.0
\$1,501	\$2,000	20.0
\$2,001	\$2,500	25.0
\$2,501	\$3,000	30.0
\$3,001	\$3,500	35.0
\$3,501	\$4,000	40.0
\$4,001	\$10,000	60.0
\$10,001	\$15,000	80.0
\$15,001	\$20,000	110.0
\$20,001	\$25,000	135.0
\$25,001	\$30,000	150.0
\$30,001	\$35,000	165.0
\$35,001	\$40,000	180.0
\$40,001	\$45,000	200.0
\$45,001	\$50,000	215.0
\$50,001	\$55,000	230.0
\$55,001	\$60,000	245.0
\$60,001	\$65,000	260.0
\$65,001	\$70,000	275.0
\$70,001	\$75,000	300.0
\$75,001	\$80,000	325.0
\$80,001	\$85,000	350.0
\$85,001	\$90,000	400.0
\$90,001	\$95,000	450.0
\$95,001	\$99,000	500.0

PIP	
Limit	Limit Factor
\$5,000 Med	0.60
Work Loss Benefit	0.20
\$5,000 Acc Death	0.20
\$5,000 Med and Work Loss	0.80
\$5,000 Med and Acc Death	0.80
\$5,000 Acc Death and Work Loss	0.40
\$5,000 Med/Acc Death/Work Loss	1.00
\$10,000 Med	1.20
\$10,000 Med and Work Loss	1.25
\$10,000 Med and \$5,000 Acc Death	1.25
\$10,000 Med/\$5,000 Acc Death/Work Loss	1.30
\$25,000 Med	1.60
\$25,000 Med and Work Loss	1.66
\$25,000 Med and \$5,000 Acc Death	1.66
\$25,000 Med/\$5,000 Acc Death/Work Loss	1.70

* Up to \$1,000 is covered under standard policy contract automatically.

**State of AR
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Arkansas - Allmerica Financial Benefit (AFB.) - 1.0 Rules.doc 1

Effective Date: October 14, 2014 New Business

<u>RULE CLASSIFICATION</u>	<u>RULE NUMBER</u>	<u>DESCRIPTION</u>
Common	C1	Definition of Private Passenger Auto; Motor Home; Permitted Named Insured
	C2	Unacceptable Risks
	C4	Hanover Platinum Protection Rules
Money	M1	Cancellation Effective Dates/Times
	M2	Non-Sufficient Funds (NSF) Fee
	M3	Installment Fee
	M4	Return Premium Calculation on Cancelled Policies
	M5	Late Fee Charges/Grace Period
	M6	Reinstatement after Cancellation for Non-payment
Risk	R1	Policy Period
	R2	ZIP Code Level Rating
	R3	Residence Classification
	R4	Summary of Coverages Offered
	R5	Liability Increased Limits
	R6	Uninsured Motorists Limits
	R6.4	Underinsured Motorists Limits
	R6.5	Uninsured Motorists Property Damage
	R7	Account Credit
	R8	Physical Damage Deductibles
	R10	Multi-car Discount
	R11	Paid-in-Full Discount
	R12	Homeowner Discount
	R14	Underwriting Criteria for Determining Underwriting Tier
	R15	Insurance Score
	R16	No Hits
	R17	Thin Files
	R18	Underwriting Tier Re-Evaluation
	R19	Average Driver Factor
	R20	Household Structure Factor
	R21	Driver/Points Matrix Factor
	R22	Motor Vehicle Record Requests
	R23	Association Discount
	R26.1	Personal Injury Protection Limits
	R29	Hanover/Citizens As Proof of Prior
	R39	Transition Rule – Modification Factors
	R41	Transition Modification – New Program
	R42	Connections Prior Carrier Factor Rule
	R45	RESERVED FOR FUTURE USE
	R46	Student Away at School Discount
	R47	Good Student Discount
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	P32	Maintenance of Existing Insurance

COMMON RULES

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

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

When coverage is being requested for a motor home, the Miscellaneous Type Vehicle Endorsement and the Miscellaneous Type Vehicle Amendment (Motor Homes) must be added to the policy. Coverage may also be added via the Miscellaneous Type Vehicle Endorsement for Golf Carts, All Terrain Vehicles (ATV's), and Dune Buggies. Snowmobiles may be added by attaching the Snowmobile Endorsement.

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

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

C2 - Unacceptable Risks

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

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

C4 – Hanover Platinum Protection Rules

The Platinum product, when written at new business, must include at least one private passenger auto containing Other Than Collision coverage and one primary home, condominium or tenants location. An existing Platinum policy which no longer meets the minimum eligibility requirements can be written in another affiliated company program at the next renewal, subject to underwriting guidelines.

Platinum Auto Essential is the base coverage offering for Hanover Platinum Protection. Additional coverage options include the following:

- Platinum Auto Advantage
- Platinum Auto Elite

Additional Coverage Features and Extensions	Endorsement		
	Platinum Auto Essential	Platinum Auto Advantage	Platinum Auto Elite
Vehicle Coverage Enhancement	X		
Full Glass Coverage	X		
Certificate of Guaranteed Renewal	X		
Child Passenger Restraint System Replacement	X		
Waiver of Deductible	X		
Ultimate Rental	X		
Ultimate Towing and Labor	X		
Second Chance Accident Forgiveness		X	
New Car Replacement Guard		X	
Deductible Dividends		X	
Newer Car Replacement		X	
Pet Injury Protection			X
Accidental Airbag Deployment			X
Accidental Death Benefit			X
Rental Car Coverage			X
Rental Coverage Upgrade			X
Trip Interruption Coverage			X
Home Care Services			X

used exclusively to send or receive audio, visual or data signals, or play back recorded media (other than those installed by the original manufacturer) that are permanently installed in a covered vehicle using bolts or brackets, including slide-out brackets.

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

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

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

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

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

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

P6 - Model Year

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

P7 - Model Year Factor

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

P8 - Optional Limits Transportation Expense Coverage

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

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

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

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

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

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

Note: For Platinum customers, the reference to Ultimate Service is changed to Platinum Auto Essential.

P9 - Towing and Labor Coverage

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

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

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

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

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

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

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

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

P10 - Vehicle Equipment Discounts

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

Vehicle Recovery Systems

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

eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

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

P14 - Vehicle Type Surcharge

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

P18 – Connections DriveSmart Advantage Endorsement

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

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

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

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

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

Note: For Platinum customers, coverages provided under the DriveSmart Advantage endorsement are only available under Platinum Auto Advantage.

P24 – Roadside Assistance Coverage Endorsement

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

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

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

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

Coverage also includes the following conditions:

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

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

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

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

Note: For Platinum customers, the reference to Ultimate Service is changed to Platinum Auto Essential.

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

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

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

P26 – Miscellaneous Type Vehicles

For an increased premium, coverage for the following miscellaneous type vehicles may be added.

Golf Carts – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicles (ATV's) – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggies – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

In order for coverage to apply to the miscellaneous type vehicles listed above, there must be a standard private passenger type vehicle on the policy. Discounts otherwise applicable to private passenger auto type vehicles do not apply. Liability coverages can be extended by adding the Miscellaneous Type Vehicle Endorsement and/or Snowmobile Vehicle Endorsement. Medical Payments Coverage for Golf Carts, ATV's and Snowmobiles is limited to \$5,000. Physical Damage coverage will be added on a stated amount basis (See Rule P4). UM/UIM Coverage is available for Miscellaneous Type Vehicles as described in this rule when these vehicles are licensed/registered for use on public roads. Miscellaneous Type Vehicles that are licensed/registered to be used on public roads are eligible for Personal Injury Protection (PIP) Coverage.

P29 – Platinum Auto Essential

The following coverages are automatically provided under the Platinum Auto Essential endorsement when a Hanover Platinum Protection policy is issued (see Rule C4).

Vehicle Coverage Enhancement

When Collision and Other than Collision coverage is provided, the limit of liability is modified to provide coverage for original equipment manufacturers parts (i.e. sheet metal and trim parts excluding glass) for the current model year and the two preceding model years.

Coverage for mechanical parts (e.g. non-body related auto parts including but not limited to tires and batteries) is provided without regard to depreciation.

Eligibility

Vehicle Coverage Enhancement does not apply to the following types of vehicles:

- 1) Any vehicle designed for off-road use
- 2) Motor homes, motorcycles, dune buggies, golf carts, ATV's, antique, or classic vehicles
- 3) Any vehicle on the unacceptable vehicle list or valued in excess of \$150,000

Full Glass Coverage

When Other than Collision coverage is provided, our "Preferred Glass Provider" will repair damaged safety glass on a covered auto without a deductible. If Hanover's "Preferred Glass Provider" is not used, we will pay the reasonable cost of repairing damaged safety glass without a deductible. If Hanover's "Preferred Glass Provider" is not used, and your damaged safety glass is replaced, a \$100 deductible will apply.

Eligibility

Full Glass does not apply to the following types of vehicles:

- 1) Any vehicle designed for off-road use
- 2) Motor homes, motorcycles, dune buggies, golf carts, ATV's, antique, or classic vehicles
- 3) Any vehicle on the unacceptable vehicle list or valued in excess of \$150,000

Certificate of Guaranteed Renewal

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

Child Passenger Restraint System Replacement

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

Waiver of Deductible

When both the Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliates and there is a loss to more than one insured property from a single incident, only the highest of the applicable deductibles will apply. Each loss to your property shall be adjusted separately. Property may include a personal auto, home, mobile home, rental dwelling, or watercraft. Once that deductible has been exhausted, the remaining deductibles shall be waived. Coverage only applies up to the applicable limit of insurance.

Ultimate Rental

When Extended Transportation coverage is provided, coverage is increased to a maximum of \$3,000 when an insured needs to rent a car due to a covered loss. This enhanced coverage applies when the insured agrees to use a rental provider of Hanover's choice, and agrees to use a Hanover Express Claims Auto Repair shop. This coverage is subject to the insured's selected daily rental limit, and a time period that is reasonable to repair or replace the insured's vehicle due to the covered loss.

Ultimate Towing and Labor

When Roadside Assistance coverage is provided, coverage is extended to pay up to \$75 when keys are lost, broken, or accidentally locked in the insured's vehicle.

Endorsement rates are outlined in the Base Rates table of the Rate Schedule

P30 – Platinum Auto Advantage

This endorsement is available for Hanover Platinum Protection customers (see Rule C4).

Coverage features include:

Second Chance Accident Forgiveness

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

New Car Replacement Guard

This coverage applies if Collision and/or Other than Collision applies to your auto. If your auto is stolen, this coverage applies only if Other than Collision applies to your covered auto. To qualify, your auto must have an odometer reading of less than 500 miles on the date of purchase by our insured. The coverage for each such auto will apply until one year from the

date of purchase or to an odometer reading of 15,000 miles, whichever comes first. If your auto is declared a total loss by us, we will replace it with a new auto of the same make, model and equipment or pay the replacement cost.

This coverage does not apply to the following types of vehicles:

- A. Any vehicle designed for off-road use
- B. Motor homes, motorcycles, dune buggies, golf carts, ATV's, antiques, or classic vehicles
- C. Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000

Deductible Dividends

We will apply a \$100 credit to your auto's Collision deductible amount upon addition of this endorsement and \$100 at renewal for each one year policy term you are free paid Collision claims or other surchargeable losses. The maximum amount of deductible reduction that will apply at any time is \$500 and the minimum deductible applicable to Collision is \$100.

Newer Car Replacement Guard

When Collision and Other than Collision coverage is provided for an owned auto, which has been declared a total loss by us, we will pay in case, less any applicable deductible, the actual cash value of the same make, model, and equipment of a vehicle one model year newer than the vehicle which was declared a total loss.

If the make and/or model has been discontinued, we will use the most similar make, model, and equipment of a vehicle one model year newer. If the make and/or model has not been discontinued and a newer model year has not yet been manufactured or available, we will pay the actual cash value of a similar vehicle that is one model year newer.

This coverage does not apply to the following types of vehicles:

- A. Any vehicle designed for off-road use.
- B. Motor homes, motorcycles, dune buggies, golf carts, ATV's, antiques, or classic vehicles
- C. Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000.

Endorsement rates are outlined in the Other Discounts and Surcharges table of the Rate Schedule

P31 – Platinum Auto Elite

For an increased premium, this endorsement is available for Hanover Platinum Protection customers (see Rule C4). Coverage features include:

Pet Injury Protection

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

Accidental Airbag Deployment

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

Accidental Death Benefit

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

Rental Car Coverage

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

- Loss of use,
- Diminished value, and
- Reasonable fees

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

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

No deductible applies to loss of use, diminished value, or reasonable fees.

Rental Coverage Upgrade

Coverage is provided for a rental car from our preferred rental provider that is in the luxury or SUV class as determined by the rental provider without limitation to the daily rental limit. This coverage only applies when Optional Limits Transportation Expense (OLTE) coverage is purchased at limits of at least \$30 per day and there is a covered loss. Coverage will not exceed \$3,000 in aggregate. Coverage must be purchased prior to the date of loss to your covered auto.

Trip Interruption Coverage

We will reimburse up to \$1,000 dollars for reasonable and necessary expenses for:

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

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

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

No deductible will apply.

Home Care Services

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

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

- For services obtained from members of the insured's household or a family member; and
- Incurred after the earliest of the following:
 - a. The date that the insured is able to resume essential services;

- b. 26 weeks since the date of the accident; or
- c. The insured dies.

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

- 1. Liability Coverage or Uninsured Motorists Coverage; or
- 2. Any Underinsured Motorist Coverage provided by the policy; or
- 3. Any Personal Injury Protection Coverage provided by this policy

This coverage does not apply:

- To any driver not listed on the policy, and
- When coverage is added to the policy on the date of or after the accident, and
- To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.

Endorsement rates are outlined in the Base Rates table of the Rate Schedule

P32 – Maintenance of Existing Insurance

Premium is calculated as follows for those Platinum automobile policies with a coverage start date later than the corresponding Platinum homeowner policy effective date. This adjustment is available at new business only. Subsequent Platinum automobile renewal effective dates will align with the corresponding Platinum homeowner policy effective date.

The policy premium is calculated by multiplying the two digit pro-rata factor times the full annual premium determined for the Platinum coverage. The pro-rata factor is obtained by dividing the number of days in the Platinum policy term divided by 365.

Example:

Assume the effective date of Platinum is January 1st and the annual auto premium is \$2,400. The existing automobile coverage expires April 1st.

Steps:

- a. Calculate the number of days the Platinum auto policy is in force for the first year:

April 1st to December 31st is 274 days

- b. Divide the results of a. by 365. This is the pro-rata factor.

$274 \div 365 = 0.75$

- c. Multiply the pro-rata factor times the Platinum Auto annual policy premium to calculate the pro-rated premium for the Platinum auto policy in the first year.

$\$2,400 \times 0.75 = \$1,800$

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR14141610001
Filing Company: Allmerica Financial Benefit Insurance Co

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	AR Auto - Platinum AR Form A-1.PDF
Item Status:	Filed
Status Date:	04/14/2014
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_Survey_FORM_APCS2012.PDF PPA_Survey_FORM_APCS2012.XLS
Item Status:	
Status Date:	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	AR Auto - Platinum FORM RF-1 Rate Filing Abstract.PDF
Item Status:	Filed
Status Date:	04/14/2014
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	Filed
Status Date:	04/14/2014
Satisfied - Item:	Arkansas Rate and Rule Filing Memorandum
Comments:	
Attachment(s):	AR Auto PLATINUM Rate and Rule Filing Memo.PDF
Item Status:	Filed
Status Date:	04/14/2014
Satisfied - Item:	Rate Schedule ~ Marked Pages
Comments:	
Attachment(s):	AR Rate Schedule 10-14-14 DRAFT v2 changes only.PDF
Item Status:	Filed

SERFF Tracking #:

HNWX-G129452327

State Tracking #:

Company Tracking #:

AR141416100001

State:

Arkansas

Filing Company:

Allmerica Financial Benefit Insurance Co

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

*PPA- Private Passenger Automobile 2010 and Forward

Project Name/Number:

*PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

Status Date:	04/14/2014
Satisfied - Item:	Rule Guide ~ Marked Pages
Comments:	
Attachment(s):	AR_MAP_Rule_Guide Eff 2014_10_14 Markup v2 changes only.PDF
Item Status:	Filed
Status Date:	04/14/2014

SERFF Tracking #:

HNVX-G129452327

State Tracking #:

Company Tracking #:

AR141416100001

State:

Arkansas

Filing Company:

Allmerica Financial Benefit Insurance Co

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

*PPA- Private Passenger Automobile 2010 and Forward

Project Name/Number:

*PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

Attachment PPA_Survey_FORM_APCS2012.XLS is not a PDF document and cannot be reproduced here.

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 Allmerica Financial Benefit Insurance Co.
NAIC # (including group #) 088-41840

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: _____

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	0%
b. Good Student Discount	5%
c. Multi-car Discount	14%-22%
d. Accident Free Discount*	0%
Please Specify Qualification for Discount:	
e. <u>Anti-Theft Discount</u>	25%
f. <u>Other (specify)</u>	
Homeowner	1%-9%
Account Credit	6%
Paid in Full	7%
Prior Carrier Discount	Up to 10%
Advanced Quote Modifier	Up to 10%
College Grad Discount	5%
Limited Use Vehicle Discount	2%

6. Do you have an installment payment plan for automobile insurance? Yes No
If so, what is the fee for installment payments? \$5

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
---------	-----------------------	--------

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

Signature	
John J Clark	
Printed Name	
Pricing Analyst	
Title	
508-855-3029	
Telephone Number	
jclark@hanover.com	
Email address	

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 41840
 Company Name: Allmerica Financial Benefit Insurance Comp
 Contact Person: Susan Whitworth
 Telephone No.: (508)-855-4664
 Email Address: swhitworth@hanover.com
 Effective Date: 10/14/2014

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	0	%
AUTO/HOMEOWNERS	14-21	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	Comp only 25	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	Coll only 14	%

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				
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$1,681	\$1,949	\$551	\$529	\$2,263	\$2,629	\$743	\$716	\$2,424	\$2,829	\$778	\$747	\$2,153	\$2,497	\$706	\$680	\$2,330	\$2,720	\$757	\$727				
	Minimum Liability with Comprehensive and Collision		\$3,332	\$4,032	\$1,174	\$1,100	\$5,246	\$6,360	\$1,968	\$1,773	\$4,087	\$4,924	\$1,445	\$1,348	\$4,990	\$6,047	\$1,871	\$1,686	\$4,619	\$5,589	\$1,682	\$1,542				
	100/300/50 Liability with Comprehensive and Collision		\$3,061	\$3,699	\$1,079	\$971	\$4,796	\$5,813	\$1,784	\$1,545	\$3,830	\$4,613	\$1,346	\$1,203	\$4,564	\$5,527	\$1,695	\$1,470	\$4,273	\$5,167	\$1,543	\$1,357				
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$1,767	\$2,037	\$579	\$577	\$2,387	\$2,748	\$780	\$776	\$2,546	\$2,950	\$816	\$812	\$2,269	\$2,613	\$743	\$739	\$2,441	\$2,829	\$788	\$785				
	Minimum Liability with Comprehensive and Collision		\$3,352	\$4,036	\$1,167	\$1,099	\$5,156	\$6,222	\$1,892	\$1,726	\$4,109	\$4,923	\$1,431	\$1,352	\$4,904	\$5,918	\$1,799	\$1,641	\$4,583	\$5,521	\$1,639	\$1,520				
	100/300/50 Liability with Comprehensive and Collision		\$3,081	\$3,705	\$1,075	\$1,017	\$4,722	\$5,697	\$1,723	\$1,580	\$3,855	\$4,622	\$1,335	\$1,265	\$4,494	\$5,421	\$1,635	\$1,499	\$4,244	\$5,113	\$1,505	\$1,406				
2010 Honda Odyssey "EX"	Minimum Liability		\$1,489	\$1,706	\$495	\$493	\$2,037	\$2,334	\$675	\$673	\$2,168	\$2,506	\$701	\$699	\$1,934	\$2,223	\$641	\$637	\$2,075	\$2,401	\$679	\$677				
	Minimum Liability with Comprehensive and Collision		\$3,332	\$4,028	\$1,156	\$1,081	\$5,279	\$6,397	\$1,939	\$1,744	\$4,009	\$4,826	\$1,397	\$1,300	\$5,019	\$6,081	\$1,844	\$1,662	\$4,584	\$5,548	\$1,641	\$1,499				
	100/300/50 Liability with Comprehensive and Collision		\$2,974	\$3,590	\$1,050	\$984	\$4,688	\$5,679	\$1,744	\$1,582	\$3,654	\$4,392	\$1,289	\$1,209	\$4,460	\$5,402	\$1,659	\$1,507	\$4,123	\$4,988	\$1,497	\$1,377				
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$1,572	\$1,792	\$518	\$500	\$2,145	\$2,447	\$709	\$679	\$2,278	\$2,620	\$737	\$705	\$2,041	\$2,327	\$675	\$645	\$2,180	\$2,507	\$711	\$684				
	Minimum Liability with Comprehensive and Collision		\$3,467	\$4,184	\$1,183	\$1,114	\$5,307	\$6,424	\$1,892	\$1,732	\$4,127	\$4,952	\$1,408	\$1,322	\$5,049	\$6,110	\$1,801	\$1,650	\$4,660	\$5,631	\$1,624	\$1,509				
	100/300/50 Liability with Comprehensive and Collision		\$3,086	\$3,726	\$1,070	\$968	\$4,718	\$5,706	\$1,708	\$1,502	\$3,753	\$4,501	\$1,301	\$1,172	\$4,487	\$5,428	\$1,626	\$1,425	\$4,188	\$5,060	\$1,484	\$1,321				
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$1,764	\$2,014	\$577	\$575	\$2,401	\$2,746	\$786	\$782	\$2,556	\$2,940	\$818	\$817	\$2,285	\$2,612	\$748	\$743	\$2,443	\$2,816	\$790	\$790				
	Minimum Liability with Comprehensive and Collision		\$4,993	\$6,081	\$1,729	\$1,603	\$8,028	\$9,788	\$2,967	\$2,641	\$5,799	\$7,018	\$2,033	\$1,871	\$7,641	\$9,312	\$2,820	\$2,514	\$6,823	\$8,307	\$2,457	\$2,223				
	100/300/50 Liability with Comprehensive and Collision		\$4,387	\$5,337	\$1,546	\$1,436	\$7,022	\$8,554	\$2,621	\$2,348	\$5,184	\$6,272	\$1,835	\$1,698	\$6,679	\$8,137	\$2,491	\$2,232	\$6,028	\$7,333	\$2,195	\$1,994				
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$1,685	\$1,930	\$554	\$552	\$2,284	\$2,623	\$749	\$747	\$2,435	\$2,812	\$783	\$780	\$2,174	\$2,494	\$712	\$710	\$2,333	\$2,696	\$754	\$754				
	Minimum Liability with Comprehensive and Collision		\$3,352	\$4,039	\$1,144	\$1,077	\$5,148	\$6,216	\$1,844	\$1,687	\$4,072	\$4,881	\$1,391	\$1,308	\$4,895	\$5,914	\$1,756	\$1,608	\$4,555	\$5,494	\$1,592	\$1,477				
	100/300/50 Liability with Comprehensive and Collision		\$3,002	\$3,616	\$1,046	\$993	\$4,601	\$5,553	\$1,673	\$1,539	\$3,723	\$4,465	\$1,291	\$1,223	\$4,375	\$5,279	\$1,595	\$1,465	\$4,119	\$4,965	\$1,461	\$1,365				

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR14141610001
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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		Company Name			Company NAIC Number
3.	A.	Allmerica Financial Benefit Insurance Co.	B.	088-41840	

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

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	n/a	0.0%	N/A	N/A	N/A	N/A	N/A
PD	n/a	0.0%					
UM / UIM	n/a	0.0%					
PIP	n/a	0.0%					
Comp	n/a	0.0%					
Coll	n/a	0.0%					
TOTAL OVERALL EFFECT	n/a	0.0%					

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	8,167	3.1% 3.3%	04/01/09 11/19/09	8,152	4,991	61.2%	69.7%
2010	10,191	N/A	N/A	11,540	7,579	65.7%	71.1%
2011	11,918	4.5%, 2.5%	05/01/11, 11/01/11	14,783	10,135	68.6%	66.0%
2012	11,789	5.0%, 5.8%	05/01/12, 12/06/12	16,898	10,231	60.5%	69.1%
2013 (Undeveloped losses)	11,689	6.0% 4.6%	05/4/13 11/1/13	8,699 (2013Q2)	4,255 (2013Q2)	48.9%	44.1%

7.		Liability	PhysDam
Expense Constants	Selected Provisions	Selected Provisions	
A. Total Production Expense	16.0%	16.0%	
B. General Expense	10.8 %	10.8%	
C. Taxes, License & Fees	3.0%	3.0%	
D. Underwriting Profit & Contingencies	4.5%	5.0%	
E. Other (explain)			
Reinsurance ULAE	0.1% 10.8%	0.1% 11.3%	
F. TOTAL	45.2%	46.2%	

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

9. 0.0 % Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): **n.a.**

10. 0.0 % Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): **n.a.**

Allmerica Financial Benefit Company
State of Arkansas
Connections Personal Automobile Program

New Business Effective: October 14, 2014
Rate and Rule Filing Memorandum

With this filing, the Hanover Insurance Group is introducing a new product to our Arkansas customers called Hanover Platinum Protection (a.k.a. Platinum.) Platinum provides both a package approach for insuring property and casualty exposures for a personal lines customer and a higher level of coverage differentiation from other Hanover Auto and Home products. Platinum must include auto and home exposures and may protect additional exposures such as watercraft, recreational vehicles, and an umbrella liability layer. Pricing of Platinum will consist of factors and a flat dollar amount (shown in the Rate Schedule) that may vary by coverage. With Platinum, enhanced coverage will be included under our Platinum Auto Essential endorsement. Additional coverage packages will be available through Platinum Auto Advantage and Platinum Auto Elite. All rates, rules, and forms in place for our Connections Auto product will continue apply to our Platinum product unless noted otherwise in the rule manual.

The following rate and rule changes are requested with the introduction of Platinum.

- Introduce Hanover Platinum Protection Rates and Rules
- Introduce Platinum Auto Essential Rates and Rules
 - The proposed rates are based on competitor information as well as internal analysis and can be found on exhibit 6 of the Rate Schedule.
- Introduce Platinum Auto Advantage Rates and Rules
 - The proposed rates are based on competitor information and can be found on exhibit 13 of the Rate Schedule.
- Introduce Platinum Auto Elite Rates and Rules
 - The proposed rate is based on the current rates for the following items, adjusted for a package discount. The rate can be found on exhibit 6 of the Rate Schedule.
 - Travel Right
 - Pet Injury
 - Rental Car Coverage
 - Trip Interruption
 - Reassurance Plus
 - Accidental Death
 - Accidental Airbag Deployment
 - Home Care Services
 - Rental Coverage Upgrade
- Introduce Maintenance of Existing Insurance Rule
- Revise OLTE rule to align with Platinum offering
- Revise the DriveSmart Advantage Rule to align with the Platinum offering
- Revise Roadside Assistance rule to align with Platinum offering
- Revise Miscellaneous Type Vehicle Rule to clarify vehicle types eligible for coverage.

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

State of Arkansas

Effective 10/14/2014 New Business

Rate Schedule

**State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Rate Order of Calculation*																
Coverage	BI	PD	CSL	PIP	UMBI	UIMBI	UMPD	UM CSL	UIM CSL	COMP	COLL	COMP Auto Loan/Lease	COLL Auto Loan/Lease	OLTE	T & L	Add Cust Equip
Average Driver Factor (see below) or Limited Use Factor																
Household Structure Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Base Rate	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unacceptable Risk	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unacceptable Vehicle	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Underwriting Tier Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Symbol Factor	x	x	x	x						x	x	x	x			
Value Class Factor										x	x	x	x			
Model Year Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Increased Limit Factor or Deductible Factor	x	x	x	x	x	x	x	x	x	x	x			x	x	x
Core Discount Factor**	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Anti Theft Discount										x						
Vehicle Use Surcharge	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Type Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Association Discount	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Prior Carrier or AQM Discount	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Platinum Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Drive Smart Advantage Factor (Cnx Only)	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Platinum Advantage Factor (Platinum Only)	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Rate Capping Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Total Premium																

* Dollar round after each calculation
 ** Core Discounts - Multi Car, Homeowner, Account Credit, Paid in Full

Limited Use Rule

When the number of PP type (Cars, Pick-ups, and Vans) vehicles exceed the number of listed drivers' (listed drivers include rated drivers, excluded drivers, excluded from rating drivers, not licensed drivers, and learners permit drivers), the Limited Use rule will apply to the excess vehicles starting with the vehicle that has the lowest total premium.

Total lowest premium is calculated as:
 For each vehicle take the Base Rate X Symbol X Model Year X Deductible Factor or Increased Limit Factor ((for applicable coverages) and sum all coverage premiums to develop a total vehicle premium. For each vehicle take the Base Rate X Symbol X Model Year X Deductible Factor or Increased Limit Factor ((for applicable coverages) and sum all coverage premiums to develop a total vehicle premium. Rank vehicles from highest to lowest total vehicle premium. Apply the Limited Use factor in place of the Average Driver factor to the excess vehicles starting with the vehicle that generates the lowest total premium and continuing in the order of lowest to highest total vehicle premium until there are no more excess vehicles.

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile	
Semi-Annual Base Rates	
Coverage	Base Rate
Bodily Injury	\$525
Property Damage	\$452
Combined Single Limit	\$1,069
PIP	\$174
UM BI	\$45
UIM BI	\$47
UM PD	\$32
UM CSL	\$91
UIM CSL	\$90
Comprehensive	\$383
Collision	\$436
Optional Limits Transportation Expense	\$14
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$21
Collision Auto Loan/Lease	\$21
Additional Customized Equipment	\$8

Endorsement Rates	
Travel Right Endorsement	\$16
Reassurance Plus	\$5
Home Care Services	\$3
Rental Coverage Upgrade	\$5
Roadside Assistance	\$8
Platinum Essential	\$3
Platinum Elite (per Policy)	\$40

**State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

LIABILITY INCREASED LIMIT FACTORS							
BI Limit ('000's)	Limit Factor		PD Limit ('000's)	Limit Factor		CSL Limit ('000's)	Limit Factor
25/50	0.90		25	1.00		100	1.00
50/100	1.00		50	1.03		300	1.20
100/300	1.18		100	1.07		500	1.28
250/500	1.44						

COMPREHENSIVE	
Deductible	Factor
100	1.00
250	0.75
500	0.54
1,000	0.41
2,500	0.33
*100 FCG	1.20
*250 FCG	1.01
*500 FCG	0.81
*1000 FCG	0.66
*2500 FCG	0.59

* Available with Platinum Only

COLLISION	
Deductible	Factor
250	1.00
500	0.86
1,000	0.71
2,500	0.48

TOWING AND LABOR	
Limit Per Occurrence	Limit Factor
25	1.00
50	1.25
75	1.50

OPTIONAL LIMITS TRANSPORTATION EXPENSE		
Limit Per Day	Max Limit	Limit Factor
20	600	Included
30	900	1.00
40	1200	1.50
50	1500	1.80

UM/UIM INCREASED LIMIT FACTORS							
Limit ('000's)	UM BI Factor	UIM BI Factor	CSL Limit ('000's)	UM CSL Factor	UIM CSL Factor	Limit ('000's)	UM PD Factor
25/50	1.00	1.00	100	1.00	1.00	10	0.40
50/100	1.40	1.50	300	1.30	1.40	25	1.00
100/300	1.75	2.15	500	1.51	1.75	50	1.30
250/500	2.05	2.80				100	1.65

ADDITIONAL CUSTOMIZED EQUIPMENT*		
Range		Factor
From	To	
\$1	\$500	5.0
\$501	\$1,000	10.0
\$1,001	\$1,500	15.0
\$1,501	\$2,000	20.0
\$2,001	\$2,500	25.0
\$2,501	\$3,000	30.0
\$3,001	\$3,500	35.0
\$3,501	\$4,000	40.0
\$4,001	\$10,000	60.0
\$10,001	\$15,000	80.0
\$15,001	\$20,000	110.0
\$20,001	\$25,000	135.0
\$25,001	\$30,000	150.0
\$30,001	\$35,000	165.0
\$35,001	\$40,000	180.0
\$40,001	\$45,000	200.0
\$45,001	\$50,000	215.0
\$50,001	\$55,000	230.0
\$55,001	\$60,000	245.0
\$60,001	\$65,000	260.0
\$65,001	\$70,000	275.0
\$70,001	\$75,000	300.0
\$75,001	\$80,000	325.0
\$80,001	\$85,000	350.0
\$85,001	\$90,000	400.0
\$90,001	\$95,000	450.0
\$95,001	\$99,000	500.0

PIP	
Limit	Limit Factor
\$5,000 Med	0.60
Work Loss Benefit	0.20
\$5,000 Acc Death	0.20
\$5,000 Med and Work Loss	0.80
\$5,000 Med and Acc Death	0.80
\$5,000 Acc Death and Work Loss	0.40
\$5,000 Med/Acc Death/Work Loss	1.00
\$10,000 Med	1.20
\$10,000 Med and Work Loss	1.25
\$10,000 Med and \$5,000 Acc Death	1.25
\$10,000 Med/\$5,000 Acc Death/Work Loss	1.30
\$25,000 Med	1.60
\$25,000 Med and Work Loss	1.66
\$25,000 Med and \$5,000 Acc Death	1.66
\$25,000 Med/\$5,000 Acc Death/Work Loss	1.70

* Up to \$1,000 is covered under standard policy contract automatically.

**State of AR
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Arkansas - Allmerica Financial Benefit (AFB.) - 1.0 Rules.doc 1

Effective Date: ~~January 23~~ **October 14**, 2014 New Business and Renewals

<u>RULE CLASSIFICATION</u>	<u>RULE NUMBER</u>	<u>DESCRIPTION</u>
Common	C1	Definition of Private Passenger Auto; Motor Home; Permitted Named Insured
	C2	Unacceptable Risks
	C4	Hanover Platinum Protection Rules
Money	M1	Cancellation Effective Dates/Times
	M2	Non-Sufficient Funds (NSF) Fee
	M3	Installment Fee
	M4	Return Premium Calculation on Cancelled Policies
	M5	Late Fee Charges/Grace Period
	M6	Reinstatement after Cancellation for Non-payment
Risk	R1	Policy Period
	R2	ZIP Code Level Rating
	R3	Residence Classification
	R4	Summary of Coverages Offered
	R5	Liability Increased Limits
	R6	Uninsured Motorists Limits
	R6.4	Underinsured Motorists Limits
	R6.5	Uninsured Motorists Property Damage
	R7	Account Credit
	R8	Physical Damage Deductibles
	R10	Multi-car Discount
	R11	Paid-in-Full Discount
	R12	Homeowner Discount
	R14	Underwriting Criteria for Determining Underwriting Tier
	R15	Insurance Score
	R16	No Hits
	R17	Thin Files
	R18	Underwriting Tier Re-Evaluation
	R19	Average Driver Factor
	R20	Household Structure Factor
	R21	Driver/Points Matrix Factor
	R22	Motor Vehicle Record Requests
	R23	Association Discount
	R26.1	Personal Injury Protection Limits
	R29	Hanover/Citizens As Proof of Prior
	R39	Transition Rule – Modification Factors
	R41	Transition Modification – New Program
R42	Connections Prior Carrier Factor Rule	
R45	RESERVED FOR FUTURE USE	
R46	Student Away at School Discount	
R47	Good Student Discount	
R50	Renewal Rate Capping	
R52	Advanced Quote Rule – Modification Factors	
Operator	O1	Operator Definitions
	O2	Operator Classification
	O3	Driving Record Points
	O4	Financial Responsibility Filings
	O5	Named Operator Exclusion
	O6	Operator Related Discounts
	O7	Unverifiable Driving Record and Foreign Driver's License
	O8	Undisclosed Operator Surcharge
	O9	Driver Tier Factor
	O11	Permit Drivers

Property

P1	Vehicle Use Definitions
P2	Vehicle Use Surcharge
P3	Hanover Proprietary Symbols
P4	Stated Amount Symbols
P5	Additional Customized Equipment
P6	Model Year
P7	Model Year Factor
P8	Optional Transportation Expense Coverage
P9	Towing and Labor
P10	Vehicle Equipment Discounts
P11	Loan/Lease Payoff Coverage
P12	Unacceptable Vehicle Surcharge
P13	Trailers
P14	Vehicle Type Factor
P18	DriveSmart Advantage
P19	Travel Right
P20	Reassurance Plus
P21	Connections Total Household Rewards
P22	Home Care Services
P23	Rental Coverage Upgrade Endorsement
P24	Roadside Assistance Coverage
P25	Extended Non-Owned Auto Coverage
P26	Miscellaneous Type Vehicles
P29	Platinum Auto Essential
P30	Platinum Auto Advantage
P31	Platinum Auto Elite
P32	Maintenance of Existing Insurance

COMMON RULES

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

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

When coverage is being requested for a motor home, the Miscellaneous Type Vehicle Endorsement and the Miscellaneous Type Vehicle Amendment (Motor Homes) must be added to the policy. Coverage may also be added via the Miscellaneous Type Vehicle Endorsement for Golf Carts, All Terrain Vehicles (ATV's), and Dune Buggies. Snowmobiles may be added by attaching the Snowmobile Endorsement.

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

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

C2 - Unacceptable Risks

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

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

C4 – Hanover Platinum Protection Rules

The Platinum product, when written at new business, must include at least one private passenger auto containing Other Than Collision coverage and one primary home, condominium or tenants location. An existing Platinum policy which no longer meets the minimum eligibility requirements can be written in another affiliated company program at the next renewal, subject to underwriting guidelines.

Platinum Auto Essential is the base coverage offering for Hanover Platinum Protection. Additional coverage options include the following:

- Platinum Auto Advantage
- Platinum Auto Elite

Additional Coverage Features and Extensions	Endorsement		
	Platinum Auto Essential	Platinum Auto Advantage	Platinum Auto Elite
Vehicle Coverage Enhancement	X		
Full Glass Coverage	X		
Certificate of Guaranteed Renewal	X		
Child Passenger Restraint System Replacement	X		
Waiver of Deductible	X		
Ultimate Rental	X		
Ultimate Towing and Labor	X		
Second Chance Accident Forgiveness		X	
New Car Replacement Guard		X	
Deductible Dividends		X	
Newer Car Replacement		X	
Pet Injury Protection			X
Accidental Airbag Deployment			X
Accidental Death Benefit			X
Rental Car Coverage			X
Rental Coverage Upgrade			X
Trip Interruption Coverage			X
Home Care Services			X

If the Maintenance of Existing Insurance form, 231-6012, is on the policy, the Policy Period shown on the Declarations is modified by the Coverage Start Date shown on the Declarations page (see Rule P32— Maintenance of Existing Insurance).

used exclusively to send or receive audio, visual or data signals, or play back recorded media (other than those installed by the original manufacturer) that are permanently installed in a covered vehicle using bolts or brackets, including slide-out brackets.

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

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

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

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

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

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

P6 - Model Year

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

P7 - Model Year Factor

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

P8 - Optional Limits Transportation Expense Coverage

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

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

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

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

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

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

Note: For Platinum customers, the reference to Ultimate Service is changed to Platinum Auto Essential.

P9 - Towing and Labor Coverage

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

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

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

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

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

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

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

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

P10 - Vehicle Equipment Discounts

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

Vehicle Recovery Systems

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

eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

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

P14 - Vehicle Type Surcharge

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

P18 – Connections DriveSmart Advantage Endorsement

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

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

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

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

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

Note: For Platinum customers, coverages provided under the DriveSmart Advantage endorsement are only available under Platinum Auto Advantage.

P24 – Roadside Assistance Coverage Endorsement

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

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

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

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

Coverage also includes the following conditions:

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

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

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

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

Note: For Platinum customers, the reference to Ultimate Service is changed to Platinum Auto Essential.

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

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

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

P26 – Miscellaneous Type Vehicles

For an increased premium, coverage for the following miscellaneous type vehicles may be added.

Golf Carts – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicles (ATV's) – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggies – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

In order for coverage to apply to the miscellaneous type vehicles listed above, there must be a standard private passenger type vehicle on the policy. Discounts otherwise applicable to private passenger auto type vehicles do not apply. Liability coverages can be extended by adding the Miscellaneous Type Vehicle Endorsement and/or Snowmobile Vehicle Endorsement. Medical Payments Coverage for Golf Carts, ATV's and Snowmobiles is limited to \$5,000. Physical Damage coverage will be added on a stated amount basis (See Rule P4). UM/UIM Coverage is available for ~~Golf Carts and Dune Buggies~~ **for Miscellaneous Type Vehicles as described in this rule** when these vehicles are licensed/registered for use on public roads. ~~Golf Carts and Dune Buggies~~ **Miscellaneous Type Vehicles** that are licensed/registered to be used on public roads are eligible for Personal Injury Protection (PIP) Coverage.

P29 – Platinum Auto Essential

The following coverages are automatically provided under the Platinum Auto Essential endorsement when a Hanover Platinum Protection policy is issued (see Rule C4).

Vehicle Coverage Enhancement

When Collision and Other than Collision coverage is provided, the limit of liability is modified to provide coverage for original equipment manufacturers parts (i.e. sheet metal and trim parts excluding glass) for the current model year and the two preceding model years.

Coverage for mechanical parts (e.g. non-body related auto parts including but not limited to tires and batteries) is provided without regard to depreciation.

Eligibility

Vehicle Coverage Enhancement does not apply to the following types of vehicles:

- 1) Any vehicle designed for off-road use
- 2) Motor homes, motorcycles, dune buggies, golf carts, ATV's, antique, or classic vehicles
- 3) Any vehicle on the unacceptable vehicle list or valued in excess of \$150,000

Full Glass Coverage

When Other than Collision coverage is provided, our "Preferred Glass Provider" will repair damaged safety glass on a covered auto without a deductible. If Hanover's "Preferred Glass Provider" is not used, we will pay the reasonable cost of repairing damaged safety glass without a deductible. If Hanover's "Preferred Glass Provider" is not used, and your damaged safety glass is replaced, a \$100 deductible will apply.

Eligibility

Full Glass does not apply to the following types of vehicles:

- 1) Any vehicle designed for off-road use
- 2) Motor homes, motorcycles, dune buggies, golf carts, ATV's, antique, or classic vehicles
- 3) Any vehicle on the unacceptable vehicle list or valued in excess of \$150,000

Certificate of Guaranteed Renewal

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

Child Passenger Restraint System Replacement

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

Waiver of Deductible

When both the Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliates and there is a loss to more than one insured property from a single incident, only the highest of the applicable deductibles will apply. Each loss to your property shall be adjusted separately. Property may include a personal auto, home, mobile home, rental dwelling, or watercraft. Once that deductible has been exhausted, the remaining deductibles shall be waived. Coverage only applies up to the applicable limit of insurance.

Ultimate Rental

When Extended Transportation coverage is provided, coverage is increased to a maximum of \$3,000 when an insured needs to rent a car due to a covered loss. This enhanced coverage applies when the insured agrees to use a rental provider of Hanover's choice, and agrees to use a Hanover Express Claims Auto Repair shop. This coverage is subject to the insured's selected daily rental limit, and a time period that is reasonable to repair or replace the insured's vehicle due to the covered loss.

Ultimate Towing and Labor

When Roadside Assistance coverage is provided, coverage is extended to pay up to \$75 when keys are lost, broken, or accidentally locked in the insured's vehicle.

Endorsement rates are outlined in the Base Rates table of the Rate Schedule

P30 – Platinum Auto Advantage

This endorsement is available for Hanover Platinum Protection customers (see Rule C4).

Coverage features include:

Second Chance Accident Forgiveness

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

New Car Replacement Guard

This coverage applies if Collision and/or Other than Collision applies to your auto. If your auto is stolen, this coverage applies only if Other than Collision applies to your covered auto. To qualify, your auto must have an odometer reading of less than 500 miles on the date of purchase by our insured. The coverage for each such auto will apply until one year from the

date of purchase or to an odometer reading of 15,000 miles, whichever comes first. If your auto is declared a total loss by us, we will replace it with a new auto of the same make, model and equipment or pay the replacement cost.

This coverage does not apply to the following types of vehicles:

- A. Any vehicle designed for off-road use
- B. Motor homes, motorcycles, dune buggies, golf carts, ATV's, antiques, or classic vehicles
- C. Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000

Deductible Dividends

We will apply a \$100 credit to your auto's Collision deductible amount upon addition of this endorsement and \$100 at renewal for each one year policy term you are free paid Collision claims or other surchargeable losses. The maximum amount of deductible reduction that will apply at any time is \$500 and the minimum deductible applicable to Collision is \$100.

Newer Car Replacement Guard

When Collision and Other than Collision coverage is provided for an owned auto, which has been declared a total loss by us, we will pay in case, less any applicable deductible, the actual cash value of the same make, model, and equipment of a vehicle one model year newer than the vehicle which was declared a total loss.

If the make and/or model has been discontinued, we will use the most similar make, model, and equipment of a vehicle one model year newer. If the make and/or model has not been discontinued and a newer model year has not yet been manufactured or available, we will pay the actual cash value of a similar vehicle that is one model year newer.

This coverage does not apply to the following types of vehicles:

- A. Any vehicle designed for off-road use.
- B. Motor homes, motorcycles, dune buggies, golf carts, ATV's, antiques, or classic vehicles
- C. Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000.

Endorsement rates are outlined in the Other Discounts and Surcharges table of the Rate Schedule

P31 – Platinum Auto Elite

For an increased premium, this endorsement is available for Hanover Platinum Protection customers (see Rule C4). Coverage features include:

Pet Injury Protection

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

Accidental Airbag Deployment

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

Accidental Death Benefit

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

Rental Car Coverage

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

- Loss of use,
- Diminished value, and
- Reasonable fees

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

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

No deductible applies to loss of use, diminished value, or reasonable fees.

Rental Coverage Upgrade

Coverage is provided for a rental car from our preferred rental provider that is in the luxury or SUV class as determined by the rental provider without limitation to the daily rental limit. This coverage only applies when Optional Limits Transportation Expense (OLTE) coverage is purchased at limits of at least \$30 per day and there is a covered loss. Coverage will not exceed \$3,000 in aggregate. Coverage must be purchased prior to the date of loss to your covered auto.

Trip Interruption Coverage

We will reimburse up to \$1,000 dollars for reasonable and necessary expenses for:

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

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

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

No deductible will apply.

Home Care Services

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

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

- For services obtained from members of the insured's household or a family member; and
- Incurred after the earliest of the following:
 - a. The date that the insured is able to resume essential services;

- b. 26 weeks since the date of the accident; or
- c. The insured dies.

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

- 1. Liability Coverage or Uninsured Motorists Coverage; or
- 2. Any Underinsured Motorist Coverage provided by the policy; or
- 3. Any Personal Injury Protection Coverage provided by this policy

This coverage does not apply:

- To any driver not listed on the policy, and
- When coverage is added to the policy on the date of or after the accident, and
- To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.

Endorsement rates are outlined in the Base Rates table of the Rate Schedule

P32 – Maintenance of Existing Insurance

This endorsement is available for Hanover Platinum Protection customers. Customers have the option of maintaining auto coverage with their existing insurer until its policy expiration. During this time, there will be no insurance coverage under the Hanover Platinum Protection policy until the Coverage Period shown on the Declarations. The Hanover Platinum Protection coverage may start with either the automobile or homeowner policy form.

Premium is calculated as follows for those Platinum automobile policies with a coverage start date later than the corresponding Platinum homeowner policy effective date. This adjustment is available at new business only. Subsequent Platinum automobile renewal effective dates will align with the corresponding Platinum homeowner policy effective date.

The policy premium is calculated by multiplying the two digit pro-rata factor times the full annual premium determined for the Platinum coverage. The pro-rata factor is obtained by dividing the number of days in the Platinum policy term divided by 365.

Example:

Assume the effective date of Platinum is January 1st and the annual auto premium is \$2,400. The existing automobile coverage expires April 1st.

Steps:

- a. Calculate the number of days the Platinum auto policy is in force for the first year:

April 1st to December 31st is 274 days

- b. Divide the results of a. by 365. This is the pro-rata factor.

$$274 \div 365 = 0.75$$

- c. Multiply the pro-rata factor times the Platinum Auto annual policy premium to calculate the pro-rated premium for the Platinum auto policy in the first year.

$$\$2,400 \times 0.75 = \$1,800$$

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

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 Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/13/2014	Filed 04/14/2014	Rate	Arkansas Rate Schedule; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	04/11/2014	AR Rate Schedule 10-14-14N changes only Clean.PDF (Superseded)
03/13/2014	Filed 04/14/2014	Rate	Arkansas Rule Guide; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	04/02/2014	AR_MAP_Rule_Guide Eff 2014_10_14 Clean Changes Only.PDF (Superseded)
03/13/2014	Filed 04/14/2014	Supporting Document	APCS-Auto Premium Comparison Survey	04/14/2014	PPA_Survey_FORM_APCS2012.PDF (Superseded) PPA_Survey_FORM_APCS2012.XLSX (Superseded)
03/13/2014	Filed 04/14/2014	Supporting Document	Rate Schedule ~ Marked Pages	04/11/2014	AR Rate Schedule 10-14-14N changes only DRAFT.PDF (Superseded)
03/13/2014	Filed 04/14/2014	Supporting Document	Rule Guide ~ Marked Pages	04/02/2014	AR_MAP_Rule_Guide Eff 2014_10_14 Markup Changes Only.PDF (Superseded)

SERFF Tracking #:

HNWX-G129452327

State Tracking #:

Company Tracking #:

AR141416100001

State:

Arkansas

Filing Company:

Allmerica Financial Benefit Insurance Co

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

*PPA- Private Passenger Automobile 2010 and Forward

Project Name/Number:

*PPA- Private Passenger Automobile 2010 and Forward/AR141416100001

Attachment PPA_Survey_FORM_APCS2012.XLSX is not a PDF document and cannot be reproduced here.

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

**State of Arkansas
Effective 10/14/2014 New Business
Rate Schedule**

**State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Rate Order of Calculation*																
Coverage	BI	PD	CSL	PIP	UMBI	UIMBI	UMPD	UM CSL	UIM CSL	COMP	COLL	COMP Auto Loan/Lease	COLL Auto Loan/Lease	OLTE	T & L	Add Cust Equip
Average Driver Factor (see below) or Limited Use Factor																
Household Structure Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Base Rate	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unacceptable Risk	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unacceptable Vehicle	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Underwriting Tier Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Symbol Factor	x	x	x	x						x	x	x	x			
Value Class Factor										x	x	x	x			
Model Year Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Increased Limit Factor or Deductible Factor	x	x	x	x	x	x	x	x	x	x	x			x	x	x
Core Discount Factor**	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Anti Theft Discount										x						
Vehicle Use Surcharge	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Type Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Association Discount	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Prior Carrier or AQM Discount	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Platinum Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Drive Smart Advantage Factor (Cnx Only)	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Platinum Advantage Factor (Platinum Only)	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Rate Capping Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Total Premium																

* Dollar round after each calculation

** Core Discounts - Multi Car, Homeowner, Account Credit, Paid in Full

Limited Use Rule

When the number of PP type (Cars, Pick-ups, and Vans) vehicles exceed the number of listed drivers' (listed drivers include rated drivers, excluded drivers, excluded from rating drivers, not licensed drivers, and learners permit drivers), the Limited Use rule will apply to the excess vehicles starting with the vehicle that has the lowest total premium.

Total lowest premium is calculated as:
 For each vehicle take the Base Rate X Symbol X Model Year X Deductible Factor or Increased Limit Factor ((for applicable coverages) and sum all coverage premiums to develop a total vehicle premium. For each vehicle take the Base Rate X Symbol X Model Year X Deductible Factor or Increased Limit Factor ((for applicable coverages) and sum all coverage premiums to develop a total vehicle premium. Rank vehicles from highest to lowest total vehicle premium. Apply the Limited Use factor in place of the Average Driver factor to the excess vehicles starting with the vehicle that generates the lowest total premium and continuing in the order of lowest to highest total vehicle premium until there are no more excess vehicles.

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile	
Semi-Annual Base Rates	
Coverage	Base Rate
Bodily Injury	\$490
Property Damage	\$400
Combined Single Limit	\$977
PIP	\$174
UM BI	\$45
UIM BI	\$47
UM PD	\$32
UM CSL	\$91
UIM CSL	\$90
Comprehensive	\$383
Collision	\$436
Optional Limits Transportation Expense	\$14
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$21
Collision Auto Loan/Lease	\$21
Additional Customized Equipment	\$8

Endorsement Rates	
Travel Right Endorsement	\$16
Reassurance Plus	\$5
Home Care Services	\$3
Rental Coverage Upgrade	\$5
Roadside Assistance	\$8
Platinum Essential	\$3
Platinum Elite (per Policy)	\$40

**State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

LIABILITY INCREASED LIMIT FACTORS							
BI Limit ('000's)	Limit Factor		PD Limit ('000's)	Limit Factor		CSL Limit ('000's)	Limit Factor
25/50	0.90		25	1.00		100	1.00
50/100	1.00		50	1.03		300	1.20
100/300	1.18		100	1.07		500	1.28
250/500	1.44						

COMPREHENSIVE	
Deductible	Factor
100	1.00
250	0.75
500	0.54
1,000	0.41
2,500	0.33
*100 FCG	1.20
*250 FCG	1.01
*500 FCG	0.81
*1000 FCG	0.66
*2500 FCG	0.59

COLLISION	
Deductible	Factor
250	1.00
500	0.86
1,000	0.71
2,500	0.48

* Available with Platinum Only

TOWING AND LABOR	
Limit Per Occurrence	Limit Factor
25	1.00
50	1.25
75	1.50

OPTIONAL LIMITS TRANSPORTATION EXPENSE		
Limit Per Day	Max Limit	Limit Factor
20	600	Included
30	900	1.00
40	1200	1.50
50	1500	1.80

UM/UIM INCREASED LIMIT FACTORS							
Limit ('000's)	UM BI Factor	UIM BI Factor	CSL Limit ('000's)	UM CSL Factor	UIM CSL Factor	Limit ('000's)	UM PD Factor
25/50	1.00	1.00	100	1.00	1.00	10	0.40
50/100	1.40	1.50	300	1.30	1.40	25	1.00
100/300	1.75	2.15	500	1.51	1.75	50	1.30
250/500	2.05	2.80				100	1.65

ADDITIONAL CUSTOMIZED EQUIPMENT*		
Range		Factor
From	To	
\$1	\$500	5.0
\$501	\$1,000	10.0
\$1,001	\$1,500	15.0
\$1,501	\$2,000	20.0
\$2,001	\$2,500	25.0
\$2,501	\$3,000	30.0
\$3,001	\$3,500	35.0
\$3,501	\$4,000	40.0
\$4,001	\$10,000	60.0
\$10,001	\$15,000	80.0
\$15,001	\$20,000	110.0
\$20,001	\$25,000	135.0
\$25,001	\$30,000	150.0
\$30,001	\$35,000	165.0
\$35,001	\$40,000	180.0
\$40,001	\$45,000	200.0
\$45,001	\$50,000	215.0
\$50,001	\$55,000	230.0
\$55,001	\$60,000	245.0
\$60,001	\$65,000	260.0
\$65,001	\$70,000	275.0
\$70,001	\$75,000	300.0
\$75,001	\$80,000	325.0
\$80,001	\$85,000	350.0
\$85,001	\$90,000	400.0
\$90,001	\$95,000	450.0
\$95,001	\$99,000	500.0

PIP	
Limit	Limit Factor
\$5,000 Med	0.60
Work Loss Benefit	0.20
\$5,000 Acc Death	0.20
\$5,000 Med and Work Loss	0.80
\$5,000 Med and Acc Death	0.80
\$5,000 Acc Death and Work Loss	0.40
\$5,000 Med/Acc Death/Work Loss	1.00
\$10,000 Med	1.20
\$10,000 Med and Work Loss	1.25
\$10,000 Med and \$5,000 Acc Death	1.25
\$10,000 Med/\$5,000 Acc Death/Work Loss	1.30
\$25,000 Med	1.60
\$25,000 Med and Work Loss	1.66
\$25,000 Med and \$5,000 Acc Death	1.66
\$25,000 Med/\$5,000 Acc Death/Work Loss	1.70

* Up to \$1,000 is covered under standard policy contract automatically.

**State of AR
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Arkansas - Allmerica Financial Benefit (AFB.) - 1.0 Rules.doc 1

Effective Date: October 14, 2014 New Business

<u>RULE CLASSIFICATION</u>	<u>RULE NUMBER</u>	<u>DESCRIPTION</u>
Common	C1	Definition of Private Passenger Auto; Motor Home; Permitted Named Insured
	C2	Unacceptable Risks
	C4	Hanover Platinum Protection Rules
Money	M1	Cancellation Effective Dates/Times
	M2	Non-Sufficient Funds (NSF) Fee
	M3	Installment Fee
	M4	Return Premium Calculation on Cancelled Policies
	M5	Late Fee Charges/Grace Period
	M6	Reinstatement after Cancellation for Non-payment
Risk	R1	Policy Period
	R2	ZIP Code Level Rating
	R3	Residence Classification
	R4	Summary of Coverages Offered
	R5	Liability Increased Limits
	R6	Uninsured Motorists Limits
	R6.4	Underinsured Motorists Limits
	R6.5	Uninsured Motorists Property Damage
	R7	Account Credit
	R8	Physical Damage Deductibles
	R10	Multi-car Discount
	R11	Paid-in-Full Discount
	R12	Homeowner Discount
	R14	Underwriting Criteria for Determining Underwriting Tier
	R15	Insurance Score
	R16	No Hits
	R17	Thin Files
	R18	Underwriting Tier Re-Evaluation
	R19	Average Driver Factor
	R20	Household Structure Factor
	R21	Driver/Points Matrix Factor
	R22	Motor Vehicle Record Requests
	R23	Association Discount
	R26.1	Personal Injury Protection Limits
	R29	Hanover/Citizens As Proof of Prior
	R39	Transition Rule – Modification Factors
	R41	Transition Modification – New Program
	R42	Connections Prior Carrier Factor Rule
	R45	RESERVED FOR FUTURE USE
	R46	Student Away at School Discount
	R47	Good Student Discount
	R50	Renewal Rate Capping
R52	Advanced Quote Rule – Modification Factors	
Operator	O1	Operator Definitions
	O2	Operator Classification
	O3	Driving Record Points
	O4	Financial Responsibility Filings
	O5	Named Operator Exclusion
	O6	Operator Related Discounts
	O7	Unverifiable Driving Record and Foreign Driver's License
	O8	Undisclosed Operator Surcharge
	O9	Driver Tier Factor
	O11	Permit Drivers

Property	P1	Vehicle Use Definitions
	P2	Vehicle Use Surcharge
	P3	Hanover Proprietary Symbols
	P4	Stated Amount Symbols
	P5	Additional Customized Equipment
	P6	Model Year
	P7	Model Year Factor
	P8	Optional Transportation Expense Coverage
	P9	Towing and Labor
	P10	Vehicle Equipment Discounts
	P11	Loan/Lease Payoff Coverage
	P12	Unacceptable Vehicle Surcharge
	P13	Trailers
	P14	Vehicle Type Factor
	P18	DriveSmart Advantage
	P19	Travel Right
	P20	Reassurance Plus
	P21	Connections Total Household Rewards
	P22	Home Care Services
	P23	Rental Coverage Upgrade Endorsement
	P24	Roadside Assistance Coverage
	P25	Extended Non-Owned Auto Coverage
	P26	Miscellaneous Type Vehicles
	P29	Platinum Auto Essential
	P30	Platinum Auto Advantage
	P31	Platinum Auto Elite
	P32	Maintenance of Existing Insurance

COMMON RULES

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

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

When coverage is being requested for a motor home, the Miscellaneous Type Vehicle Endorsement and the Miscellaneous Type Vehicle Amendment (Motor Homes) must be added to the policy. Coverage may also be added via the Miscellaneous Type Vehicle Endorsement for Golf Carts, All Terrain Vehicles (ATV's), and Dune Buggies. Snowmobiles may be added by attaching the Snowmobile Endorsement.

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

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

C2 - Unacceptable Risks

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

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

C4 – Hanover Platinum Protection Rules

The Platinum product, when written at new business, must include at least one private passenger auto containing Other Than Collision coverage and one primary home, condominium or tenants location. An existing Platinum policy which no longer meets the minimum eligibility requirements can be written in another affiliated company program at the next renewal, subject to underwriting guidelines.

Platinum Auto Essential is the base coverage offering for Hanover Platinum Protection. Additional coverage options include the following:

- Platinum Auto Advantage
- Platinum Auto Elite

Additional Coverage Features and Extensions	Endorsement		
	Platinum Auto Essential	Platinum Auto Advantage	Platinum Auto Elite
Vehicle Coverage Enhancement	X		
Full Glass Coverage	X		
Certificate of Guaranteed Renewal	X		
Child Passenger Restraint System Replacement	X		
Waiver of Deductible	X		
Ultimate Rental	X		
Ultimate Towing and Labor	X		
Second Chance Accident Forgiveness		X	
New Car Replacement Guard		X	
Deductible Dividends		X	
Newer Car Replacement		X	
Pet Injury Protection			X
Accidental Airbag Deployment			X
Accidental Death Benefit			X
Rental Car Coverage			X
Rental Coverage Upgrade			X
Trip Interruption Coverage			X
Home Care Services			X

If the Maintenance of Existing Insurance form, 231-6012, is on the policy, the Policy Period shown on the Declarations is modified by the Coverage Start Date shown on the Declarations page (see Rule P32 – Maintenance of Existing Insurance).

used exclusively to send or receive audio, visual or data signals, or play back recorded media (other than those installed by the original manufacturer) that are permanently installed in a covered vehicle using bolts or brackets, including slide-out brackets.

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

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

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

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

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

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

P6 - Model Year

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

P7 - Model Year Factor

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

P8 - Optional Limits Transportation Expense Coverage

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

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

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

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

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

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

Note: For Platinum customers, the reference to Ultimate Service is changed to Platinum Auto Essential.

P9 - Towing and Labor Coverage

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

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

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

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

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

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

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

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

P10 - Vehicle Equipment Discounts

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

Vehicle Recovery Systems

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

eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

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

P14 - Vehicle Type Surcharge

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

P18 – Connections DriveSmart Advantage Endorsement

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

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

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

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

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

Note: For Platinum customers, coverages provided under the DriveSmart Advantage endorsement are only available under Platinum Auto Advantage.

P24 – Roadside Assistance Coverage Endorsement

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

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

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

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

Coverage also includes the following conditions:

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

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

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

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

Note: For Platinum customers, the reference to Ultimate Service is changed to Platinum Auto Essential.

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

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

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

P26 – Miscellaneous Type Vehicles

For an increased premium, coverage for the following miscellaneous type vehicles may be added.

Golf Carts – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicles (ATV's) – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggies – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

In order for coverage to apply to the miscellaneous type vehicles listed above, there must be a standard private passenger type vehicle on the policy. Discounts otherwise applicable to private passenger auto type vehicles do not apply. Liability coverages can be extended by adding the Miscellaneous Type Vehicle Endorsement and/or Snowmobile Vehicle Endorsement. Medical Payments Coverage for Golf Carts, ATV's and Snowmobiles is limited to \$5,000. Physical Damage coverage will be added on a stated amount basis (See Rule P4). UM/UIM Coverage is available for Miscellaneous Type Vehicles as described in this rule when these vehicles are licensed/registered for use on public roads. Miscellaneous Type Vehicles that are licensed/registered to be used on public roads are eligible for Personal Injury Protection (PIP) Coverage.

P29 – Platinum Auto Essential

The following coverages are automatically provided under the Platinum Auto Essential endorsement when a Hanover Platinum Protection policy is issued (see Rule C4).

Vehicle Coverage Enhancement

When Collision and Other than Collision coverage is provided, the limit of liability is modified to provide coverage for original equipment manufacturers parts (i.e. sheet metal and trim parts excluding glass) for the current model year and the two preceding model years.

Coverage for mechanical parts (e.g. non-body related auto parts including but not limited to tires and batteries) is provided without regard to depreciation.

Eligibility

Vehicle Coverage Enhancement does not apply to the following types of vehicles:

- 1) Any vehicle designed for off-road use
- 2) Motor homes, motorcycles, dune buggies, golf carts, ATV's, antique, or classic vehicles
- 3) Any vehicle on the unacceptable vehicle list or valued in excess of \$150,000

Full Glass Coverage

When Other than Collision coverage is provided, our "Preferred Glass Provider" will repair damaged safety glass on a covered auto without a deductible. If Hanover's "Preferred Glass Provider" is not used, we will pay the reasonable cost of repairing damaged safety glass without a deductible. If Hanover's "Preferred Glass Provider" is not used, and your damaged safety glass is replaced, a \$100 deductible will apply.

Eligibility

Full Glass does not apply to the following types of vehicles:

- 1) Any vehicle designed for off-road use
- 2) Motor homes, motorcycles, dune buggies, golf carts, ATV's, antique, or classic vehicles
- 3) Any vehicle on the unacceptable vehicle list or valued in excess of \$150,000

Certificate of Guaranteed Renewal

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

Child Passenger Restraint System Replacement

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

Waiver of Deductible

When both the Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliates and there is a loss to more than one insured property from a single incident, only the highest of the applicable deductibles will apply. Each loss to your property shall be adjusted separately. Property may include a personal auto, home, mobile home, rental dwelling, or watercraft. Once that deductible has been exhausted, the remaining deductibles shall be waived. Coverage only applies up to the applicable limit of insurance.

Ultimate Rental

When Extended Transportation coverage is provided, coverage is increased to a maximum of \$3,000 when an insured needs to rent a car due to a covered loss. This enhanced coverage applies when the insured agrees to use a rental provider of Hanover's choice, and agrees to use a Hanover Express Claims Auto Repair shop. This coverage is subject to the insured's selected daily rental limit, and a time period that is reasonable to repair or replace the insured's vehicle due to the covered loss.

Ultimate Towing and Labor

When Roadside Assistance coverage is provided, coverage is extended to pay up to \$75 when keys are lost, broken, or accidentally locked in the insured's vehicle.

Endorsement rates are outlined in the Base Rates table of the Rate Schedule

P30 – Platinum Auto Advantage

This endorsement is available for Hanover Platinum Protection customers (see Rule C4).

Coverage features include:

Second Chance Accident Forgiveness

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

New Car Replacement Guard

This coverage applies if Collision and/or Other than Collision applies to your auto. If your auto is stolen, this coverage applies only if Other than Collision applies to your covered auto. To qualify, your auto must have an odometer reading of less than 500 miles on the date of purchase by our insured. The coverage for each such auto will apply until one year from the

date of purchase or to an odometer reading of 15,000 miles, whichever comes first. If your auto is declared a total loss by us, we will replace it with a new auto of the same make, model and equipment or pay the replacement cost.

This coverage does not apply to the following types of vehicles:

- A. Any vehicle designed for off-road use
- B. Motor homes, motorcycles, dune buggies, golf carts, ATV's, antiques, or classic vehicles
- C. Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000

Deductible Dividends

We will apply a \$100 credit to your auto's Collision deductible amount upon addition of this endorsement and \$100 at renewal for each one year policy term you are free paid Collision claims or other surchargeable losses. The maximum amount of deductible reduction that will apply at any time is \$500 and the minimum deductible applicable to Collision is \$100.

Newer Car Replacement Guard

When Collision and Other than Collision coverage is provided for an owned auto, which has been declared a total loss by us, we will pay in case, less any applicable deductible, the actual cash value of the same make, model, and equipment of a vehicle one model year newer than the vehicle which was declared a total loss.

If the make and/or model has been discontinued, we will use the most similar make, model, and equipment of a vehicle one model year newer. If the make and/or model has not been discontinued and a newer model year has not yet been manufactured or available, we will pay the actual cash value of a similar vehicle that is one model year newer.

This coverage does not apply to the following types of vehicles:

- A. Any vehicle designed for off-road use.
- B. Motor homes, motorcycles, dune buggies, golf carts, ATV's, antiques, or classic vehicles
- C. Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000.

Endorsement rates are outlined in the Other Discounts and Surcharges table of the Rate Schedule

P31 – Platinum Auto Elite

For an increased premium, this endorsement is available for Hanover Platinum Protection customers (see Rule C4). Coverage features include:

Pet Injury Protection

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

Accidental Airbag Deployment

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

Accidental Death Benefit

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

Rental Car Coverage

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

- Loss of use,
- Diminished value, and
- Reasonable fees

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

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

No deductible applies to loss of use, diminished value, or reasonable fees.

Rental Coverage Upgrade

Coverage is provided for a rental car from our preferred rental provider that is in the luxury or SUV class as determined by the rental provider without limitation to the daily rental limit. This coverage only applies when Optional Limits Transportation Expense (OLTE) coverage is purchased at limits of at least \$30 per day and there is a covered loss. Coverage will not exceed \$3,000 in aggregate. Coverage must be purchased prior to the date of loss to your covered auto.

Trip Interruption Coverage

We will reimburse up to \$1,000 dollars for reasonable and necessary expenses for:

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

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

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

No deductible will apply.

Home Care Services

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

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

- For services obtained from members of the insured's household or a family member; and
- Incurred after the earliest of the following:
 - a. The date that the insured is able to resume essential services;

- b. 26 weeks since the date of the accident; or
- c. The insured dies.

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

- 1. Liability Coverage or Uninsured Motorists Coverage; or
- 2. Any Underinsured Motorist Coverage provided by the policy; or
- 3. Any Personal Injury Protection Coverage provided by this policy

This coverage does not apply:

- To any driver not listed on the policy, and
- When coverage is added to the policy on the date of or after the accident, and
- To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.

Endorsement rates are outlined in the Base Rates table of the Rate Schedule

P32 – Maintenance of Existing Insurance

This endorsement is available for Hanover Platinum Protection customers. Customers have the option of maintaining auto coverage with their existing insurer until its policy expiration. During this time, there will be no insurance coverage under the Hanover Platinum Protection policy until the Coverage Period shown on the Declarations. The Hanover Platinum Protection coverage may start with either the automobile or homeowner policy form.

The policy premium is calculated by multiplying the two digit pro-rata factor times the full annual premium determined for the Platinum coverage. The pro-rata factor is obtained by dividing the number of days in the Platinum policy term divided by 365.

Example:

Assume the effective date of Platinum is January 1st and the annual auto premium is \$2,400. The existing automobile coverage expires April 1st.

Steps:

- a. Calculate the number of days the Platinum auto policy is in force for the first year:

April 1st to December 31st is 274 days

- b. Divide the results of a. by 365. This is the pro-rata factor.

$274 \div 365 = 0.75$

- c. Multiply the pro-rata factor times the Platinum Auto annual policy premium to calculate the pro-rated premium for the Platinum auto policy in the first year.

$\$2,400 \times 0.75 = \$1,800$

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 41840
Company Name: Allmerica Financial Benefit Insurance Comp
Contact Person: Susan Whitworth
Telephone No.: (508)-855-4664
Email Address: swhitworth@hanover.com
Effective Date: 10/14/2014

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 0 %
 AUTO/HOMEOWNERS 14-21 %
 GOOD STUDENT 5 %
 ANTI-THEFT DEVICE Comp only 25 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. Coll only 14 %

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
		Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	
Vehicle	Coverages	Age																				
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$1,681	\$1,949	\$551	\$529	\$2,263	\$2,629	\$743	\$716	\$2,424	\$2,829	\$778	\$747	\$2,153	\$2,497	\$706	\$680	\$2,330	\$2,720	\$757	\$727
	Minimum Liability with Comprehensive and Collision		\$3,332	\$4,032	\$1,174	\$1,100	\$5,246	\$6,360	\$1,968	\$1,773	\$4,087	\$4,924	\$1,445	\$1,348	\$4,990	\$6,047	\$1,871	\$1,686	\$4,619	\$5,589	\$1,682	\$1,542
	100/300/50 Liability with Comprehensive and Collision		\$3,061	\$3,699	\$1,079	\$971	\$4,796	\$5,813	\$1,784	\$1,545	\$3,830	\$4,613	\$1,346	\$1,203	\$4,564	\$5,527	\$1,695	\$1,470	\$4,273	\$5,167	\$1,543	\$1,357
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$1,767	\$2,037	\$579	\$577	\$2,387	\$2,748	\$780	\$776	\$2,546	\$2,950	\$816	\$812	\$2,269	\$2,613	\$743	\$739	\$2,441	\$2,829	\$788	\$785
	Minimum Liability with Comprehensive and Collision		\$3,352	\$4,036	\$1,167	\$1,099	\$5,156	\$6,222	\$1,892	\$1,726	\$4,109	\$4,923	\$1,431	\$1,352	\$4,904	\$5,918	\$1,799	\$1,641	\$4,583	\$5,521	\$1,639	\$1,520
	100/300/50 Liability with Comprehensive and Collision		\$3,081	\$3,705	\$1,075	\$1,017	\$4,722	\$5,697	\$1,723	\$1,580	\$3,855	\$4,622	\$1,335	\$1,265	\$4,494	\$5,421	\$1,635	\$1,499	\$4,244	\$5,113	\$1,505	\$1,406
2010 Honda Odyssey "EX"	Minimum Liability		\$1,489	\$1,706	\$495	\$493	\$2,037	\$2,334	\$675	\$673	\$2,168	\$2,506	\$701	\$699	\$1,934	\$2,223	\$641	\$637	\$2,075	\$2,401	\$679	\$677
	Minimum Liability with Comprehensive and Collision		\$3,332	\$4,028	\$1,156	\$1,081	\$5,279	\$6,397	\$1,939	\$1,744	\$4,009	\$4,826	\$1,397	\$1,300	\$5,019	\$6,081	\$1,844	\$1,662	\$4,584	\$5,548	\$1,641	\$1,499
	100/300/50 Liability with Comprehensive and Collision		\$2,974	\$3,590	\$1,050	\$984	\$4,688	\$5,679	\$1,744	\$1,582	\$3,654	\$4,392	\$1,289	\$1,209	\$4,460	\$5,402	\$1,659	\$1,507	\$4,123	\$4,988	\$1,497	\$1,377
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$1,572	\$1,792	\$518	\$500	\$2,145	\$2,447	\$709	\$679	\$2,278	\$2,620	\$737	\$705	\$2,041	\$2,327	\$675	\$645	\$2,180	\$2,507	\$711	\$684
	Minimum Liability with Comprehensive and Collision		\$3,467	\$4,184	\$1,183	\$1,114	\$5,307	\$6,424	\$1,892	\$1,732	\$4,127	\$4,952	\$1,408	\$1,322	\$5,049	\$6,110	\$1,801	\$1,650	\$4,660	\$5,631	\$1,624	\$1,509
	100/300/50 Liability with Comprehensive and Collision		\$3,086	\$3,726	\$1,070	\$968	\$4,718	\$5,706	\$1,708	\$1,502	\$3,753	\$4,501	\$1,301	\$1,172	\$4,487	\$5,428	\$1,626	\$1,425	\$4,188	\$5,060	\$1,484	\$1,321
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$1,764	\$2,014	\$577	\$575	\$2,401	\$2,746	\$786	\$782	\$2,556	\$2,940	\$818	\$817	\$2,285	\$2,612	\$748	\$743	\$2,443	\$2,816	\$790	\$790
	Minimum Liability with Comprehensive and Collision		\$4,993	\$6,081	\$1,729	\$1,603	\$8,028	\$9,788	\$2,967	\$2,641	\$5,799	\$7,018	\$2,033	\$1,871	\$7,641	\$9,312	\$2,820	\$2,514	\$6,823	\$8,307	\$2,457	\$2,223
	100/300/50 Liability with Comprehensive and Collision		\$4,387	\$5,337	\$1,546	\$1,436	\$7,022	\$8,554	\$2,621	\$2,348	\$5,184	\$6,272	\$1,835	\$1,698	\$6,679	\$8,137	\$2,491	\$2,232	\$6,028	\$7,333	\$2,195	\$1,994
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$1,685	\$1,930	\$554	\$552	\$2,284	\$2,623	\$749	\$747	\$2,435	\$2,812	\$783	\$780	\$2,174	\$2,494	\$712	\$710	\$2,333	\$2,696	\$754	\$754
	Minimum Liability with Comprehensive and Collision		\$3,352	\$4,039	\$1,144	\$1,077	\$5,148	\$6,216	\$1,844	\$1,687	\$4,072	\$4,881	\$1,391	\$1,308	\$4,895	\$5,914	\$1,756	\$1,608	\$4,555	\$5,494	\$1,592	\$1,477
	100/300/50 Liability with Comprehensive and Collision		\$3,002	\$3,616	\$1,046	\$993	\$4,601	\$5,553	\$1,673	\$1,539	\$3,723	\$4,465	\$1,291	\$1,223	\$4,375	\$5,279	\$1,595	\$1,465	\$4,119	\$4,965	\$1,461	\$1,365

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

State of Arkansas

Effective 10/14/2014 New Business

Rate Schedule

**State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Rate Order of Calculation*																
Coverage	BI	PD	CSL	PIP	UMBI	UIMBI	UMPD	UM CSL	UIM CSL	COMP	COLL	COMP Auto Loan/Lease	COLL Auto Loan/Lease	OLTE	T & L	Add Cust Equip
Average Driver Factor (see below) or Limited Use Factor																
Household Structure Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Base Rate	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unacceptable Risk	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Unacceptable Vehicle	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Underwriting Tier Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Territory Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Symbol Factor	x	x	x	x						x	x	x	x			
Value Class Factor										x	x	x	x			
Model Year Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Increased Limit Factor or Deductible Factor	x	x	x	x	x	x	x	x	x	x	x			x	x	x
Core Discount Factor**	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Anti Theft Discount										x						
Vehicle Use Surcharge	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Type Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Association Discount	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Prior Carrier or AQM Discount	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Platinum Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Term Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Drive Smart Advantage Factor (Cnx Only)	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Platinum Advantage Factor (Platinum Only)	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Rate Capping Factor	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Total Premium																

* Dollar round after each calculation

** Core Discounts - Multi Car, Homeowner, Account Credit, Paid in Full

Limited Use Rule

When the number of PP type (Cars, Pick-ups, and Vans) vehicles exceed the number of listed drivers' (listed drivers include rated drivers, excluded drivers, excluded from rating drivers, not licensed drivers, and learners permit drivers), the Limited Use rule will apply to the excess vehicles starting with the vehicle that has the lowest total premium.

Total lowest premium is calculated as:
 For each vehicle take the Base Rate X Symbol X Model Year X Deductible Factor or Increased Limit Factor ((for applicable coverages) and sum all coverage premiums to develop a total vehicle premium. For each vehicle take the Base Rate X Symbol X Model Year X Deductible Factor or Increased Limit Factor ((for applicable coverages) and sum all coverage premiums to develop a total vehicle premium. Rank vehicles from highest to lowest total vehicle premium. Apply the Limited Use factor in place of the Average Driver factor to the excess vehicles starting with the vehicle that generates the lowest total premium and continuing in the order of lowest to highest total vehicle premium until there are no more excess vehicles.

State of Arkansas Allmerica Financial Benefit Insurance Company Private Passenger Automobile	
Semi-Annual Base Rates	
Coverage	Base Rate
Bodily Injury	\$490
Property Damage	\$400
Combined Single Limit	\$977
PIP	\$174
UM BI	\$45
UIM BI	\$47
UM PD	\$32
UM CSL	\$91
UIM CSL	\$90
Comprehensive	\$383
Collision	\$436
Optional Limits Transportation Expense	\$14
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$21
Collision Auto Loan/Lease	\$21
Additional Customized Equipment	\$8

Endorsement Rates	
Travel Right Endorsement	\$16
Reassurance Plus	\$5
Home Care Services	\$3
Rental Coverage Upgrade	\$5
Roadside Assistance	\$8
Platinum Essential	\$3
Platinum Elite (per Policy)	\$40

**State of Arkansas
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

LIABILITY INCREASED LIMIT FACTORS							
BI Limit ('000's)	Limit Factor		PD Limit ('000's)	Limit Factor		CSL Limit ('000's)	Limit Factor
25/50	0.90		25	1.00		100	1.00
50/100	1.00		50	1.03		300	1.20
100/300	1.18		100	1.07		500	1.28
250/500	1.44						

COMPREHENSIVE	
Deductible	Factor
100	1.00
250	0.75
500	0.54
1,000	0.41
2,500	0.33
*100 FCG	1.20
*250 FCG	1.01
*500 FCG	0.81
*1000 FCG	0.66
*2500 FCG	0.59

* Available with Platinum Only

COLLISION	
Deductible	Factor
250	1.00
500	0.86
1,000	0.71
2,500	0.48

TOWING AND LABOR	
Limit Per Occurrence	Limit Factor
25	1.00
50	1.25
75	1.50

OPTIONAL LIMITS TRANSPORTATION EXPENSE		
Limit Per Day	Max Limit	Limit Factor
20	600	Included
30	900	1.00
40	1200	1.50
50	1500	1.80

UM/UIM INCREASED LIMIT FACTORS							
Limit ('000's)	UM BI Factor	UIM BI Factor	CSL Limit ('000's)	UM CSL Factor	UIM CSL Factor	Limit ('000's)	UM PD Factor
25/50	1.00	1.00	100	1.00	1.00	10	0.40
50/100	1.40	1.50	300	1.30	1.40	25	1.00
100/300	1.75	2.15	500	1.51	1.75	50	1.30
250/500	2.05	2.80				100	1.65

ADDITIONAL CUSTOMIZED EQUIPMENT*		
Range		Factor
From	To	
\$1	\$500	5.0
\$501	\$1,000	10.0
\$1,001	\$1,500	15.0
\$1,501	\$2,000	20.0
\$2,001	\$2,500	25.0
\$2,501	\$3,000	30.0
\$3,001	\$3,500	35.0
\$3,501	\$4,000	40.0
\$4,001	\$10,000	60.0
\$10,001	\$15,000	80.0
\$15,001	\$20,000	110.0
\$20,001	\$25,000	135.0
\$25,001	\$30,000	150.0
\$30,001	\$35,000	165.0
\$35,001	\$40,000	180.0
\$40,001	\$45,000	200.0
\$45,001	\$50,000	215.0
\$50,001	\$55,000	230.0
\$55,001	\$60,000	245.0
\$60,001	\$65,000	260.0
\$65,001	\$70,000	275.0
\$70,001	\$75,000	300.0
\$75,001	\$80,000	325.0
\$80,001	\$85,000	350.0
\$85,001	\$90,000	400.0
\$90,001	\$95,000	450.0
\$95,001	\$99,000	500.0

PIP	
Limit	Limit Factor
\$5,000 Med	0.60
Work Loss Benefit	0.20
\$5,000 Acc Death	0.20
\$5,000 Med and Work Loss	0.80
\$5,000 Med and Acc Death	0.80
\$5,000 Acc Death and Work Loss	0.40
\$5,000 Med/Acc Death/Work Loss	1.00
\$10,000 Med	1.20
\$10,000 Med and Work Loss	1.25
\$10,000 Med and \$5,000 Acc Death	1.25
\$10,000 Med/\$5,000 Acc Death/Work Loss	1.30
\$25,000 Med	1.60
\$25,000 Med and Work Loss	1.66
\$25,000 Med and \$5,000 Acc Death	1.66
\$25,000 Med/\$5,000 Acc Death/Work Loss	1.70

* Up to \$1,000 is covered under standard policy contract automatically.

**State of AR
Allmerica Financial Benefit Insurance Company
Private Passenger Automobile**

Arkansas - Allmerica Financial Benefit (AFB.) - 1.0 Rules.doc 1

Effective Date: ~~January 23~~ **October 14**, 2014 New Business and Renewals

<u>RULE CLASSIFICATION</u>	<u>RULE NUMBER</u>	<u>DESCRIPTION</u>
Common	C1	Definition of Private Passenger Auto; Motor Home; Permitted Named Insured
	C2	Unacceptable Risks
	C4	Hanover Platinum Protection Rules
Money	M1	Cancellation Effective Dates/Times
	M2	Non-Sufficient Funds (NSF) Fee
	M3	Installment Fee
	M4	Return Premium Calculation on Cancelled Policies
	M5	Late Fee Charges/Grace Period
	M6	Reinstatement after Cancellation for Non-payment
Risk	R1	Policy Period
	R2	ZIP Code Level Rating
	R3	Residence Classification
	R4	Summary of Coverages Offered
	R5	Liability Increased Limits
	R6	Uninsured Motorists Limits
	R6.4	Underinsured Motorists Limits
	R6.5	Uninsured Motorists Property Damage
	R7	Account Credit
	R8	Physical Damage Deductibles
	R10	Multi-car Discount
	R11	Paid-in-Full Discount
	R12	Homeowner Discount
	R14	Underwriting Criteria for Determining Underwriting Tier
	R15	Insurance Score
	R16	No Hits
	R17	Thin Files
	R18	Underwriting Tier Re-Evaluation
	R19	Average Driver Factor
	R20	Household Structure Factor
	R21	Driver/Points Matrix Factor
	R22	Motor Vehicle Record Requests
	R23	Association Discount
	R26.1	Personal Injury Protection Limits
	R29	Hanover/Citizens As Proof of Prior
	R39	Transition Rule – Modification Factors
	R41	Transition Modification – New Program
R42	Connections Prior Carrier Factor Rule	
R45	RESERVED FOR FUTURE USE	
R46	Student Away at School Discount	
R47	Good Student Discount	
R50	Renewal Rate Capping	
R52	Advanced Quote Rule – Modification Factors	
Operator	O1	Operator Definitions
	O2	Operator Classification
	O3	Driving Record Points
	O4	Financial Responsibility Filings
	O5	Named Operator Exclusion
	O6	Operator Related Discounts
	O7	Unverifiable Driving Record and Foreign Driver's License
	O8	Undisclosed Operator Surcharge
	O9	Driver Tier Factor
	O11	Permit Drivers

Property

P1	Vehicle Use Definitions
P2	Vehicle Use Surcharge
P3	Hanover Proprietary Symbols
P4	Stated Amount Symbols
P5	Additional Customized Equipment
P6	Model Year
P7	Model Year Factor
P8	Optional Transportation Expense Coverage
P9	Towing and Labor
P10	Vehicle Equipment Discounts
P11	Loan/Lease Payoff Coverage
P12	Unacceptable Vehicle Surcharge
P13	Trailers
P14	Vehicle Type Factor
P18	DriveSmart Advantage
P19	Travel Right
P20	Reassurance Plus
P21	Connections Total Household Rewards
P22	Home Care Services
P23	Rental Coverage Upgrade Endorsement
P24	Roadside Assistance Coverage
P25	Extended Non-Owned Auto Coverage
P26	Miscellaneous Type Vehicles
P29	Platinum Auto Essential
P30	Platinum Auto Advantage
P31	Platinum Auto Elite
P32	Maintenance of Existing Insurance

COMMON RULES

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

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

When coverage is being requested for a motor home, the Miscellaneous Type Vehicle Endorsement and the Miscellaneous Type Vehicle Amendment (Motor Homes) must be added to the policy. Coverage may also be added via the Miscellaneous Type Vehicle Endorsement for Golf Carts, All Terrain Vehicles (ATV's), and Dune Buggies. Snowmobiles may be added by attaching the Snowmobile Endorsement.

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

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

C2 - Unacceptable Risks

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

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

C4 – Hanover Platinum Protection Rules

The Platinum product, when written at new business, must include at least one private passenger auto containing Other Than Collision coverage and one primary home, condominium or tenants location. An existing Platinum policy which no longer meets the minimum eligibility requirements can be written in another affiliated company program at the next renewal, subject to underwriting guidelines.

Platinum Auto Essential is the base coverage offering for Hanover Platinum Protection. Additional coverage options include the following:

- Platinum Auto Advantage
- Platinum Auto Elite

Additional Coverage Features and Extensions	Endorsement		
	Platinum Auto Essential	Platinum Auto Advantage	Platinum Auto Elite
Vehicle Coverage Enhancement	X		
Full Glass Coverage	X		
Certificate of Guaranteed Renewal	X		
Child Passenger Restraint System Replacement	X		
Waiver of Deductible	X		
Ultimate Rental	X		
Ultimate Towing and Labor	X		
Second Chance Accident Forgiveness		X	
New Car Replacement Guard		X	
Deductible Dividends		X	
Newer Car Replacement		X	
Pet Injury Protection			X
Accidental Airbag Deployment			X
Accidental Death Benefit			X
Rental Car Coverage			X
Rental Coverage Upgrade			X
Trip Interruption Coverage			X
Home Care Services			X

If the Maintenance of Existing Insurance form, 231-6012, is on the policy, the Policy Period shown on the Declarations is modified by the Coverage Start Date shown on the Declarations page (see Rule P32 – Maintenance of Existing Insurance).

used exclusively to send or receive audio, visual or data signals, or play back recorded media (other than those installed by the original manufacturer) that are permanently installed in a covered vehicle using bolts or brackets, including slide-out brackets.

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

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

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

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

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

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

P6 - Model Year

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

P7 - Model Year Factor

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

P8 - Optional Limits Transportation Expense Coverage

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

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

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

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

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

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

Note: For Platinum customers, the reference to Ultimate Service is changed to Platinum Auto Essential.

P9 - Towing and Labor Coverage

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

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

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

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

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

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

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

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

P10 - Vehicle Equipment Discounts

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

Vehicle Recovery Systems

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

eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

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

P14 - Vehicle Type Surcharge

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

P18 – Connections DriveSmart Advantage Endorsement

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

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

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

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

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

Note: For Platinum customers, coverages provided under the DriveSmart Advantage endorsement are only available under Platinum Auto Advantage.

P24 – Roadside Assistance Coverage Endorsement

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

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

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

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

Coverage also includes the following conditions:

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

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

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

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

Note: For Platinum customers, the reference to Ultimate Service is changed to Platinum Auto Essential.

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

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

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

P26 – Miscellaneous Type Vehicles

For an increased premium, coverage for the following miscellaneous type vehicles may be added.

Golf Carts – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicles (ATV's) – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggies – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

In order for coverage to apply to the miscellaneous type vehicles listed above, there must be a standard private passenger type vehicle on the policy. Discounts otherwise applicable to private passenger auto type vehicles do not apply. Liability coverages can be extended by adding the Miscellaneous Type Vehicle Endorsement and/or Snowmobile Vehicle Endorsement. Medical Payments Coverage for Golf Carts, ATV's and Snowmobiles is limited to \$5,000. Physical Damage coverage will be added on a stated amount basis (See Rule P4). UM/UIM Coverage is available for ~~Golf Carts and Dune Buggies~~ **for Miscellaneous Type Vehicles as described in this rule** when these vehicles are licensed/registered for use on public roads. ~~Golf Carts and Dune Buggies~~ **Miscellaneous Type Vehicles** that are licensed/registered to be used on public roads are eligible for Personal Injury Protection (PIP) Coverage.

P29 – Platinum Auto Essential

The following coverages are automatically provided under the Platinum Auto Essential endorsement when a Hanover Platinum Protection policy is issued (see Rule C4).

Vehicle Coverage Enhancement

When Collision and Other than Collision coverage is provided, the limit of liability is modified to provide coverage for original equipment manufacturers parts (i.e. sheet metal and trim parts excluding glass) for the current model year and the two preceding model years.

Coverage for mechanical parts (e.g. non-body related auto parts including but not limited to tires and batteries) is provided without regard to depreciation.

Eligibility

Vehicle Coverage Enhancement does not apply to the following types of vehicles:

- 1) Any vehicle designed for off-road use
- 2) Motor homes, motorcycles, dune buggies, golf carts, ATV's, antique, or classic vehicles
- 3) Any vehicle on the unacceptable vehicle list or valued in excess of \$150,000

Full Glass Coverage

When Other than Collision coverage is provided, our "Preferred Glass Provider" will repair damaged safety glass on a covered auto without a deductible. If Hanover's "Preferred Glass Provider" is not used, we will pay the reasonable cost of repairing damaged safety glass without a deductible. If Hanover's "Preferred Glass Provider" is not used, and your damaged safety glass is replaced, a \$100 deductible will apply.

Eligibility

Full Glass does not apply to the following types of vehicles:

- 1) Any vehicle designed for off-road use
- 2) Motor homes, motorcycles, dune buggies, golf carts, ATV's, antique, or classic vehicles
- 3) Any vehicle on the unacceptable vehicle list or valued in excess of \$150,000

Certificate of Guaranteed Renewal

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

Child Passenger Restraint System Replacement

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

Waiver of Deductible

When both the Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliates and there is a loss to more than one insured property from a single incident, only the highest of the applicable deductibles will apply. Each loss to your property shall be adjusted separately. Property may include a personal auto, home, mobile home, rental dwelling, or watercraft. Once that deductible has been exhausted, the remaining deductibles shall be waived. Coverage only applies up to the applicable limit of insurance.

Ultimate Rental

When Extended Transportation coverage is provided, coverage is increased to a maximum of \$3,000 when an insured needs to rent a car due to a covered loss. This enhanced coverage applies when the insured agrees to use a rental provider of Hanover's choice, and agrees to use a Hanover Express Claims Auto Repair shop. This coverage is subject to the insured's selected daily rental limit, and a time period that is reasonable to repair or replace the insured's vehicle due to the covered loss.

Ultimate Towing and Labor

When Roadside Assistance coverage is provided, coverage is extended to pay up to \$75 when keys are lost, broken, or accidentally locked in the insured's vehicle.

Endorsement rates are outlined in the Base Rates table of the Rate Schedule

P30 – Platinum Auto Advantage

This endorsement is available for Hanover Platinum Protection customers (see Rule C4).

Coverage features include:

Second Chance Accident Forgiveness

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

New Car Replacement Guard

This coverage applies if Collision and/or Other than Collision applies to your auto. If your auto is stolen, this coverage applies only if Other than Collision applies to your covered auto. To qualify, your auto must have an odometer reading of less than 500 miles on the date of purchase by our insured. The coverage for each such auto will apply until one year from the

date of purchase or to an odometer reading of 15,000 miles, whichever comes first. If your auto is declared a total loss by us, we will replace it with a new auto of the same make, model and equipment or pay the replacement cost.

This coverage does not apply to the following types of vehicles:

- A. Any vehicle designed for off-road use
- B. Motor homes, motorcycles, dune buggies, golf carts, ATV's, antiques, or classic vehicles
- C. Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000

Deductible Dividends

We will apply a \$100 credit to your auto's Collision deductible amount upon addition of this endorsement and \$100 at renewal for each one year policy term you are free paid Collision claims or other surchargeable losses. The maximum amount of deductible reduction that will apply at any time is \$500 and the minimum deductible applicable to Collision is \$100.

Newer Car Replacement Guard

When Collision and Other than Collision coverage is provided for an owned auto, which has been declared a total loss by us, we will pay in case, less any applicable deductible, the actual cash value of the same make, model, and equipment of a vehicle one model year newer than the vehicle which was declared a total loss.

If the make and/or model has been discontinued, we will use the most similar make, model, and equipment of a vehicle one model year newer. If the make and/or model has not been discontinued and a newer model year has not yet been manufactured or available, we will pay the actual cash value of a similar vehicle that is one model year newer.

This coverage does not apply to the following types of vehicles:

- A. Any vehicle designed for off-road use.
- B. Motor homes, motorcycles, dune buggies, golf carts, ATV's, antiques, or classic vehicles
- C. Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000.

Endorsement rates are outlined in the Other Discounts and Surcharges table of the Rate Schedule

P31 – Platinum Auto Elite

For an increased premium, this endorsement is available for Hanover Platinum Protection customers (see Rule C4). Coverage features include:

Pet Injury Protection

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

Accidental Airbag Deployment

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

Accidental Death Benefit

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

Rental Car Coverage

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

- Loss of use,
- Diminished value, and
- Reasonable fees

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

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

No deductible applies to loss of use, diminished value, or reasonable fees.

Rental Coverage Upgrade

Coverage is provided for a rental car from our preferred rental provider that is in the luxury or SUV class as determined by the rental provider without limitation to the daily rental limit. This coverage only applies when Optional Limits Transportation Expense (OLTE) coverage is purchased at limits of at least \$30 per day and there is a covered loss. Coverage will not exceed \$3,000 in aggregate. Coverage must be purchased prior to the date of loss to your covered auto.

Trip Interruption Coverage

We will reimburse up to \$1,000 dollars for reasonable and necessary expenses for:

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

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

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

No deductible will apply.

Home Care Services

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

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

- For services obtained from members of the insured's household or a family member; and
- Incurred after the earliest of the following:
 - a. The date that the insured is able to resume essential services;

- b. 26 weeks since the date of the accident; or
- c. The insured dies.

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

1. Liability Coverage or Uninsured Motorists Coverage; or
2. Any Underinsured Motorist Coverage provided by the policy; or
3. Any Personal Injury Protection Coverage provided by this policy

This coverage does not apply:

- To any driver not listed on the policy, and
- When coverage is added to the policy on the date of or after the accident, and
- To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.

Endorsement rates are outlined in the Base Rates table of the Rate Schedule

P32 – Maintenance of Existing Insurance

This endorsement is available for Hanover Platinum Protection customers. Customers have the option of maintaining auto coverage with their existing insurer until its policy expiration. During this time, there will be no insurance coverage under the Hanover Platinum Protection policy until the Coverage Period shown on the Declarations. The Hanover Platinum Protection coverage may start with either the automobile or homeowner policy form.

The policy premium is calculated by multiplying the two digit pro-rata factor times the full annual premium determined for the Platinum coverage. The pro-rata factor is obtained by dividing the number of days in the Platinum policy term divided by 365.

Example:

Assume the effective date of Platinum is January 1st and the annual auto premium is \$2,400. The existing automobile coverage expires April 1st.

Steps:

- a. Calculate the number of days the Platinum auto policy is in force for the first year:

April 1st to December 31st is 274 days

- b. Divide the results of a. by 365. This is the pro-rata factor.

$$274 \div 365 = 0.75$$

- c. Multiply the pro-rata factor times the Platinum Auto annual policy premium to calculate the pro-rated premium for the Platinum auto policy in the first year.

$$\$2,400 \times 0.75 = \$1,800$$