

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/AR141736100001

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
Date Submitted: 03/25/2014
SERFF Tr Num: HNVX-G129471259
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR141736100001

Effective Date 08/15/2014
Requested (New):
Effective Date 06/15/2014
Requested (Renewal):
Author(s): SPI Hanover
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 04/17/2014
Disposition Status: Filed
Effective Date (New): 08/15/2014
Effective Date (Renewal): 06/15/2014

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/AR141736100001

General Information

Project Name: *PPA- Private Passenger Automobile 2010 and Forward Status of Filing in Domicile:
 Forward
 Project Number: AR141736100001 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 04/17/2014
 State Status Changed: Deemer Date:
 Created By: SPI Hanover Submitted By: SPI Hanover
 Corresponding Filing Tracking Number:

Filing Description:

We are proposing an overall +4.3% rate change for our Arkansas Private Passenger Connections Auto Program effective 08/15/2014 for new and 06/15/2014 renewal business.

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

- *Explanatory Memorandum
- *Actuarial Support
- *All required filing forms

Thank you for your attention and review of this filing. Should you have any questions or require any additional information, 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:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100.00 for Independent Rate Filing.
Per Company:	No

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
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Product Name: *PPA- Private Passenger Automobile 2010 and Forward
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Company	Amount	Date Processed	Transaction #
Allmerica Financial Benefit Insurance Co	\$100.00	03/25/2014	80604840

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/AR141736100001

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/17/2014	04/17/2014

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	04/10/2014	04/10/2014

Response Letters

Responded By	Created On	Date Submitted
SPI Hanover	04/14/2014	04/14/2014
SPI Hanover	04/10/2014	04/10/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Disposition	Note To Reviewer	SPI Hanover	04/17/2014	04/17/2014

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/AR14173610001

Disposition

Disposition Date: 04/17/2014

Effective Date (New): 08/15/2014

Effective Date (Renewal): 06/15/2014

- Effective Date (New) changed from 08/16/2014 to 08/15/2014 by Grissom, Alexa on 04/17/2014.

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	6.800%	4.300%	\$868,071	11,689	\$20,187,695	10.000%	1.300%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	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	Explanatory Memorandum	Filed	Yes
Supporting Document	Actuarial Support	Filed	Yes
Supporting Document	Rate Schedule ~ Marked Pages	Filed	Yes
Rate	Arkansas Rate Schedule; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	Filed	Yes

State: Arkansas **Filing Company:** Allmerica Financial Benefit Insurance Co
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Product Name: *PPA- Private Passenger Automobile 2010 and Forward
Project Name/Number: *PPA- Private Passenger Automobile 2010 and Forward/AR141736100001

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. The APCS should be submitted in xls not in xlsx.

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
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/AR141736100001

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/10/2014
Submitted Date	04/10/2014
Respond By Date	

Dear Susan Whitworth,

Introduction:

This will acknowledge receipt of the captioned filing. The name has been changed on the APCS worksheet tab. Please resubmit without renaming the tab.

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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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/AR141736100001

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:

We have attached 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
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey Form APCS.PDF PPA Survey Form APCS.XLS

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

HNWX-G129471259

State Tracking #:

Company Tracking #:

AR141736100001

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/AR141736100001

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/AR141736100001

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 04/10/2014
 Submitted Date 04/10/2014

Dear Alexa Grissom,

Introduction:

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

Response 1

Comments:

Please see the attached updated form with correct names.

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.XLSX
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey Form APCS.PDF PPA Survey Form APCS.XLS

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 our 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/AR141736100001

Note To Reviewer

Created By:

SPI Hanover on 04/17/2014 12:24 PM

Last Edited By:

SPI Hanover

Submitted On:

04/17/2014 12:24 PM

Subject:

Disposition

Comments:

Thank you for the disposition of this filing. Please be advised that the new business effective date of this filing is 8/15/2014.

Thank you,
Susan Whitworth

SERFF Tracking #:

HN VX-G129471259

State Tracking #:

Company Tracking #:

AR141736100001

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/AR141736100001

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
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	6.800%	4.300%	\$868,071	11,689	\$20,187,695	10.000%	1.300%

SERFF Tracking #:

HNVX-G129471259

State Tracking #:**Company Tracking #:**

AR141736100001

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/AR141736100001

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 04/17/2014	Arkansas Rate Schedule; Private Passenger Automobile; Allmerica Financial Benefit Insurance Company	1, Exhibit 6, Page	Replacement	HNVX-G129243331	AR Rate Schedule 08-15-14N, 06-15-14R changes only Clean.PDF

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

**State of Arkansas
Effective: 08/15/2014 New
06/15/2014 Renewal
Rate Schedule**

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

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/AR141736100001

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	AR Form A-1 - AFB 20140615.PDF
Item Status:	Filed
Status Date:	04/17/2014
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_Survey_FORM_APCS2012.PDF PPA_Survey_FORM_APCS2012.XLS
Item Status:	Filed
Status Date:	04/17/2014
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract AFB 20140615.PDF
Item Status:	Filed
Status Date:	04/17/2014
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:	04/17/2014
Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	Explanatory Memo 20140615.PDF
Item Status:	Filed
Status Date:	04/17/2014
Satisfied - Item:	Actuarial Support
Comments:	
Attachment(s):	Actuarial Support.PDF
Item Status:	Filed

SERFF Tracking #:

HNWX-G129471259

State Tracking #:

Company Tracking #:

AR141736100001

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/AR141736100001

Status Date:	04/17/2014
Satisfied - Item:	Rate Schedule ~ Marked Pages
Comments:	
Attachment(s):	AR Rate Schedule 08-15-14N, 06-15-14R changes only DRAFT.PDF
Item Status:	Filed
Status Date:	04/17/2014

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 Company
 Contact Person: Susan Whitworth
 Telephone No.: 508-855-4664
 Email Address: swhitworth@hanover.com
 Effective Date: 6/15/2014

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

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$1,829	\$2,125	\$594	\$570	\$2,453	\$2,855	\$800	\$770	\$2,630	\$3,076	\$840	\$807	\$2,333	\$2,714	\$760	\$734	\$2,531	\$2,961	\$815	\$786
	Minimum Liability with Comprehensive and Collision			\$3,471	\$4,200	\$1,216	\$1,141	\$5,425	\$6,574	\$2,024	\$1,827	\$4,282	\$5,158	\$1,505	\$1,408	\$5,159	\$6,252	\$1,922	\$1,740	\$4,807	\$5,817	\$1,741	\$1,601
	100/300/50 Liability with Comprehensive and Collision			\$3,192	\$3,858	\$1,121	\$1,009	\$4,970	\$6,020	\$1,836	\$1,593	\$4,019	\$4,841	\$1,404	\$1,258	\$4,730	\$5,725	\$1,745	\$1,518	\$4,457	\$5,386	\$1,598	\$1,411
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,916	\$2,213	\$624	\$622	\$2,578	\$2,978	\$839	\$835	\$2,755	\$3,200	\$879	\$875	\$2,450	\$2,832	\$795	\$795	\$2,642	\$3,073	\$850	\$847
	Minimum Liability with Comprehensive and Collision			\$3,492	\$4,204	\$1,210	\$1,142	\$5,338	\$6,439	\$1,948	\$1,780	\$4,306	\$5,160	\$1,491	\$1,410	\$5,076	\$6,124	\$1,852	\$1,695	\$4,772	\$5,749	\$1,698	\$1,579
	100/300/50 Liability with Comprehensive and Collision			\$3,215	\$3,866	\$1,117	\$1,059	\$4,898	\$5,908	\$1,775	\$1,634	\$4,046	\$4,852	\$1,393	\$1,321	\$4,660	\$5,620	\$1,687	\$1,551	\$4,429	\$5,336	\$1,564	\$1,465
2010 Honda Odyssey "EX"	Minimum Liability			\$1,604	\$1,844	\$530	\$528	\$2,188	\$2,520	\$719	\$719	\$2,334	\$2,706	\$754	\$750	\$2,080	\$2,399	\$684	\$682	\$2,236	\$2,595	\$730	\$726
	Minimum Liability with Comprehensive and Collision			\$3,443	\$4,160	\$1,188	\$1,113	\$5,420	\$6,570	\$1,984	\$1,787	\$4,169	\$5,017	\$1,446	\$1,349	\$5,156	\$6,246	\$1,885	\$1,703	\$4,736	\$5,733	\$1,687	\$1,545
	100/300/50 Liability with Comprehensive and Collision			\$3,078	\$3,716	\$1,082	\$1,016	\$4,828	\$5,845	\$1,786	\$1,622	\$3,804	\$4,575	\$1,336	\$1,256	\$4,592	\$5,562	\$1,697	\$1,545	\$4,270	\$5,165	\$1,540	\$1,422
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$1,693	\$1,938	\$556	\$532	\$2,301	\$2,636	\$757	\$726	\$2,453	\$2,827	\$789	\$755	\$2,190	\$2,509	\$720	\$690	\$2,345	\$2,710	\$763	\$731
	Minimum Liability with Comprehensive and Collision			\$3,583	\$4,322	\$1,217	\$1,148	\$5,455	\$6,603	\$1,937	\$1,779	\$4,290	\$5,149	\$1,459	\$1,374	\$5,191	\$6,281	\$1,843	\$1,692	\$4,818	\$5,823	\$1,672	\$1,555
	100/300/50 Liability with Comprehensive and Collision			\$3,194	\$3,854	\$1,104	\$998	\$4,860	\$5,878	\$1,751	\$1,544	\$3,911	\$4,691	\$1,348	\$1,217	\$4,625	\$5,591	\$1,666	\$1,462	\$4,340	\$5,242	\$1,531	\$1,365
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$1,903	\$2,182	\$619	\$617	\$2,582	\$2,963	\$840	\$837	\$2,752	\$3,178	\$878	\$875	\$2,454	\$2,819	\$799	\$796	\$2,632	\$3,045	\$848	\$846
	Minimum Liability with Comprehensive and Collision			\$5,124	\$6,237	\$1,768	\$1,642	\$8,200	\$9,993	\$3,018	\$2,689	\$5,986	\$7,242	\$2,091	\$1,927	\$7,801	\$9,507	\$2,869	\$2,561	\$7,002	\$8,524	\$2,509	\$2,279
	100/300/50 Liability with Comprehensive and Collision			\$4,509	\$5,482	\$1,582	\$1,470	\$7,186	\$8,749	\$2,669	\$2,396	\$5,360	\$6,488	\$1,892	\$1,753	\$6,835	\$8,322	\$2,537	\$2,279	\$6,200	\$7,541	\$2,246	\$2,049
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$1,820	\$2,096	\$595	\$593	\$2,461	\$2,836	\$802	\$802	\$2,628	\$3,044	\$840	\$838	\$2,340	\$2,695	\$764	\$760	\$2,520	\$2,921	\$812	\$808
	Minimum Liability with Comprehensive and Collision			\$3,481	\$4,193	\$1,181	\$1,114	\$5,313	\$6,417	\$1,892	\$1,737	\$4,253	\$5,100	\$1,447	\$1,362	\$5,055	\$6,104	\$1,804	\$1,656	\$4,732	\$5,707	\$1,645	\$1,530
	100/300/50 Liability with Comprehensive and Collision			\$3,122	\$3,760	\$1,080	\$1,028	\$4,760	\$5,744	\$1,722	\$1,588	\$3,898	\$4,676	\$1,346	\$1,277	\$4,525	\$5,462	\$1,638	\$1,511	\$4,286	\$5,169	\$1,513	\$1,417

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR14173610001
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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	13.7%	7.2%	N/A	N/A	N/A	N/A	N/A
PD	24.1%	13.0%					
UM / UIM	0.4%	0%					
PIP	-5.3%	0%					
Comp	-2.4%	0%					
Coil	-1.0%	0%					
TOTAL OVERALL EFFECT	6.8%	4.3%					

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%

7.	Liability	PhysDam
Expense Constants	Selected Provisions	Selected Provisions
A. Total Production Expense	16.2%	16.2%
B. General Expense	8.2%	8.2%
C. Taxes, License & Fees	2.9%	2.9%
D. Underwriting Profit & Contingencies	3.6%	3.9%

2013 (Undeveloped losses)	11689	6.0% 4.6%	05/4/13 11/1/13	16,593	9,840	59.3%	59.3%

E. Other (explain)		
Reinsurance ULAE	0% 9.6%	0.2% 9.6%
F. TOTAL	40.5%	41.0%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): **Multiple Territories**
10. 1.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): **Multiple Territories**

**Allmerica Financial Benefit
State of Arkansas
Private Passenger Connections Auto Program**

Effective: Jun 15, 2014 for Renewal and August 15, 2014 New
Business

Explanatory Memorandum

Proposal

We are proposing an overall +4.3% rate change for our Arkansas Private Passenger Connections Auto Program effective 08/15/2014 for new and 06/15/2014 renewal business. In order to better serve our customers and improve our Connections auto program, we propose to make the following adjustments.

- Revise Base Rates

Overall Rate Change

The rate change that we propose varies by coverage and is shown in *Exhibit 7*.

Base Rates

In order to achieve an overall rate change of 4.3%, we are adjusting base rates by coverage as outlined in *Exhibit 8*. **Due to rate capping, the rate that we will realize from this change this year is 1.9%.**

Exhibit Index

Exhibit 1	Indication Summary
Exhibit 2	Indication by Coverage
Exhibit 3	Premium Trends
Exhibit 4	Loss Trends
Exhibit 5	Loss Development
Exhibit 6	Expenses
Exhibit 7	Disruption by coverage
Exhibit 8	Revised Base Rates

Arkansas

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

<u>Coverage</u>	Retrosp. Annual Loss Trend	Retrosp. Annual Premium Trend	Prosp. Annual Loss Trend	Prosp. Annual Premium Trend	Rate Change Indication +
Bodily Injury *	3.0%	-3.5%	3.0%	-2.5%	13.7%
Property Damage *	4.0%	-4.0%	4.0%	-3.0%	24.1%
UM/UIM	1.0%	-3.5%	1.0%	-2.5%	0.4%
PIP	3.0%	-3.5%	3.0%	-2.5%	-5.3%
Comprehensive **	0.0%	-2.9%	0.0%	-2.0%	-2.4%
Collision	3.0%	1.0%	3.0%	2.0%	-1.0%
All Liability Coverages:	3.0%	-3.6%	3.0%	-2.6%	12.4%
All Physical Damage Coverages:	2.2%	-0.4%	2.2%	0.5%	-1.5%
Total	2.8%	-2.4%	2.8%	-1.4%	6.8%

+Rate indication targets a 96.3% Combined Ratio

* CSL experience is distributed to BI and PD separately.

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

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Total Limits Bodily Injury Rate Indication for Rates Effective 6/15/2014
Includes CSL - BI Experience

		Accident Year Ending:				
		12/31/09	12/31/10	12/31/11	12/31/12	12/31/13
	Earned Exposure (Incl.CSL BI)	322,401	419,001	511,979	552,491	486,881
1	Earned Premium (Incl.CSL BI)	2,374,103	2,975,290	3,669,499	4,135,875	3,902,134
	Written Premium (incl.CSL BI)	2,696,912	3,554,721	4,252,193	4,684,223	3,919,393
	Uncapped Earned Premium (Incl.CSL BI)		2,755,082	3,510,224	4,038,104	3,868,987
	Uncapped Written Premium (incl.CSL BI)		3,358,520	4,120,809	4,622,437	3,947,834
2	On-Level Factor	1.520	1.578	1.441	1.313	1.189
3 = 1-2	Premium at CRL	3,609,533	4,346,990	5,059,579	5,300,864	4,601,042
	Non-Rate OLF					
4a	Annual Prem Trend - Retrospective	-3.3%	-3.4%	-3.4%	-3.5%	-3.5%
5a	Prem Trend Factor - Retrospective	0.875	0.902	0.932	0.965	1.000
4b	Annual Prem Trend - Prospective	-2.4%	-2.5%	-2.5%	-2.5%	-2.5%
5b	Prem Trend Factor - Prospective	0.954	0.953	0.953	0.953	0.953
6 = 3*5a*5b	Trended Premium	3,013,614	3,738,499	4,496,968	4,877,056	4,384,605
	Incurred Losses - BI & CSL BI	1,408,374	2,372,233	2,377,910	3,806,249	1,773,749
7	Incurred Loss @ 12/31/13	1,408,374	2,372,233	2,377,910	3,806,249	1,773,749
8	Loss Development Factor	0.995	0.998	1.004	1.057	1.372
9 = 7*8	Est Ultimate Incurred Loss	1,401,332	2,367,489	2,387,422	4,023,205	2,433,584
10a	Annual Loss Trend - Retrospective	3.5%	3.0%	3.1%	3.1%	3.0%
10b	Loss Trend Factor - Retrospective	1.149	1.094	1.063	1.031	1.000
11a	Annual Loss Trend - Prospective	3.5%	3.0%	3.1%	3.1%	3.0%
11b	Loss Trend Factor - Prospective	1.068	1.059	1.059	1.060	1.058
12 = 9*10b*11b	Trended Incurred Losses	1,722,023	2,743,294	2,687,802	4,397,102	2,575,697
13	ALAE (% of Loss)	3.8%	3.8%	3.8%	3.8%	3.8%
14 = 12*(1+13)	Trended Loss & ALAE	1,786,829	2,846,535	2,788,954	4,562,582	2,672,630
15a = 14+6	Projected Loss & ALAE Ratio	59.3%	76.1%	62.0%	93.6%	61.0%
16	Accident Year Weights	20.0%	20.0%	20.0%	20.0%	20.0%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of		96.4%			59.5%
20	Non-Cat Loss Ratio Trend Factor					1.111
21 = 19-20	Trended Permissible Loss & ALAE Ratio					66.1%
	Selected Complement of Credibility					66.1%
22a	Fixed Expense					13.7%
22b	Variable Expense (incl Profit)					26.8%
23a	Incurred Feature Counts	331	487	487	501	289
	Incurred Feature Count Weight	1	1	1	1	1
23b	Credibility					0.803
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change (Unadjusted Tenure) - Credibility Weighted					13.7%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Total Limits Property Damage Rate Indication for Rates Effective 6/15/2014
Includes CSL - PD Experience

		Accident Year Ending:				
		<u>12/31/09</u>	<u>12/31/10</u>	<u>12/31/11</u>	<u>12/31/12</u>	<u>12/31/13</u>
	Earned Exposure (Incl.CSL PD)	322,402	419,001	511,979	552,491	486,881
1	Earned Premium (Incl.CSL PD)	1,522,046	1,984,133	2,481,032	2,881,233	2,818,012
	Written Premium (incl.CSL PD)	1,793,354	2,380,709	2,924,457	3,323,818	2,878,858
	Uncapped Earned Premium (Incl.CSL PD)		1,831,041	2,381,640	2,824,118	2,805,378
	Uncapped Written Premium (incl.CSL PD)		2,248,913	2,845,227	3,291,462	2,910,195
2	On-Level Factor	1.792	1.779	1.590	1.404	1.225
3 = 1*2	Premium at CRL	2,727,594	3,257,886	3,786,018	3,965,639	3,437,752
4a	Annual Prem Trend - Retrospective	-3.9%	-3.9%	-4.0%	-4.0%	-4.0%
5a	Prem Trend Factor - Retrospective	0.852	0.886	0.922	0.960	1.000
4b	Annual Prem Trend - Prospective	-3.1%	-3.1%	-3.0%	-3.0%	-3.0%
5b	Prem Trend Factor - Prospective	0.942	0.943	0.943	0.943	0.943
6 = 3*5a*5b	Trended Premium	2,190,023	2,720,897	3,291,803	3,591,060	3,242,564
	Incurred Losses - PD & CSL PD	1,122,144	1,637,412	2,005,594	2,487,200	2,243,913
7	Incurred Loss @ 12/31/13	1,122,144	1,637,412	2,005,594	2,487,200	2,243,913
8	Loss Development Factor	1.000	1.000	1.000	1.007	1.114
9 = 7*8	Est Ultimate Incurred Loss	1,122,144	1,637,412	2,005,594	2,504,610	2,499,719
10a	Annual Loss Trend - Retrospective	4.3%	4.1%	4.1%	4.1%	4.0%
10b	Loss Trend Factor - Retrospective	1.183	1.129	1.084	1.041	1.000
11a	Annual Loss Trend - Prospective	4.3%	4.1%	4.1%	4.1%	4.0%
11b	Loss Trend Factor - Prospective	1.083	1.080	1.080	1.079	1.079
12 = 9*10b*11b	Trended Incurred Losses	1,438,968	1,995,770	2,347,524	2,813,083	2,696,273
13	ALAE (% of Loss)	3.8%	3.8%	3.8%	3.8%	3.8%
14 = 12*(1+13)	Trended Loss & ALAE	1,493,121	2,070,879	2,435,870	2,918,950	2,797,744
15a = 14+6	Projected Loss & ALAE Ratio	68.2%	76.1%	74.0%	81.3%	86.3%
16	Accident Year Weights	20.0%	20.0%	20.0%	20.0%	20.0%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of					59.5%
20	Non-Cat Loss Ratio Trend Factor					1.144
21 = 19*20	Trended Permissible Loss & ALAE Ratio Selected Complement of Credibility					68.0%
22a	Fixed Expense					13.7%
22b	Variable Expense (incl Profit)					26.8%
23a	Incurred Feature Counts	498	663	804	1,092	1,010
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change (Unadjusted Tenure) - Credibility Weighted					24.1%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Total Limits Uninsured/Underinsured Motorists Rate Indication for Rates Effective 6/15/2014

		Accident Year Ending:				
		<u>12/31/09</u>	<u>12/31/10</u>	<u>12/31/11</u>	<u>12/31/12</u>	<u>12/31/13</u>
	Earned Exposure	331,463	424,346	514,325	553,499	487,645
1	Earned Premium	1,019,592	1,347,082	1,658,182	1,929,746	1,915,917
	Written Premium	1,152,357	1,506,324	1,789,796	2,035,824	1,708,247
	Uncapped Earned Premium		1,276,248	1,606,360	1,898,444	1,910,729
	Uncapped Written Premium		1,443,549	1,748,157	2,018,946	1,731,993
2	On-Level Factor	1.585	1.565	1.474	1.326	1.150
3 = 1*2	Premium at CRL	1,616,004	1,997,268	2,368,291	2,516,605	2,197,590
4a	Annual Prem Trend - Retrospective	-3.2%	-3.3%	-3.4%	-3.4%	-3.5%
5a	Prem Trend Factor - Retrospective	0.878	0.903	0.933	0.966	1.000
4b	Annual Prem Trend - Prospective	-2.3%	-2.4%	-2.4%	-2.5%	-2.5%
5b	Prem Trend Factor - Prospective	0.957	0.955	0.954	0.954	0.953
6 = 3*5a*5b	Trended Premium	1,357,560	1,722,225	2,107,583	2,317,043	2,095,178
	Incurred Loss Evaluated @ 12/31/13	512,747	574,185	1,612,130	859,166	600,981
7	Net Incurred Losses	512,747	574,185	1,612,130	859,166	600,981
8	Loss Development Factor	0.988	1.002	1.045	1.301	2.093
9 = 7*8	Est Ultimate Incurred Loss	506,594	575,333	1,684,676	1,117,775	1,257,853
10a	Annual Loss Trend - Retrospective	1.1%	1.0%	1.0%	1.0%	1.0%
10b	Loss Trend Factor - Retrospective	1.045	1.031	1.021	1.010	1.000
11a	Annual Loss Trend - Prospective	1.1%	1.0%	1.0%	1.0%	1.0%
11b	Loss Trend Factor - Prospective	1.021	1.019	1.020	1.019	1.020
12 = 9*10b*11b	Trended Incurred Losses	540,359	604,561	1,754,290	1,150,818	1,282,765
13	ALAE (% of Loss)	3.8%	3.8%	3.8%	3.8%	3.8%
14 = 12*(1+13)	Trended Loss & ALAE	560,695	627,313	1,820,311	1,194,128	1,331,040
15a = 14*6	Projected Loss & ALAE Ratio	41.3%	36.4%	86.4%	51.5%	63.5%
16	Accident Year Weights	20.0%	20.0%	20.0%	20.0%	20.0%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of					59.5%
20	Non-Cat Loss Ratio Trend Factor					1.070
21 = 19*20	Trended Permissible Loss & ALAE Ratio Selected Complement of Credibility					63.6%
22a	Fixed Expense					13.7%
22b	Variable Expense (incl Profit)					26.8%
23a	Incurred Feature Counts	124	119	173	196	174
23b	Incurred Feature Count Weight Credibility	1	1	1	1	0.492
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change (Unadjusted Tenure) - Credibility Weighted					0.4%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
PIP Payments Rate Indication for Rates Effective 6/15/2014

		Accident Year Ending:				
		<u>12/31/09</u>	<u>12/31/10</u>	<u>12/31/11</u>	<u>12/31/12</u>	<u>12/31/13</u>
	Earned Exposure	14,348	10,782	8,451	7,186	5,682
1	Earned Premium	183,022	342,134	496,631	682,680	835,239
	Written Premium	49,143	36,755	28,231	21,492	14,290
	Uncapped Earned Premium		295,547	462,168	657,320	817,361
	Uncapped Written Premium		1,017	1,617	2,028	1,630
2	On-Level Factor	4.927	3.607	2.657	1.949	1.322
3 = 1*2	Premium at CRL	901,701	1,066,184	1,227,911	1,281,265	1,080,718
4a	Annual Prem Trend - Retrospective	-3.3%	-3.4%	-3.4%	-3.5%	-3.5%
5a	Prem Trend Factor - Retrospective	0.874	0.902	0.932	0.965	1.000
4b	Annual Prem Trend - Prospective	-2.5%	-2.5%	-2.5%	-2.5%	-2.5%
5b	Prem Trend Factor - Prospective	0.953	0.953	0.953	0.953	0.953
6 = 3*5a*5b	Trended Premium	751,019	915,928	1,090,785	1,178,487	1,029,700
	Incurred Loss Evaluated @ 12/31/13	227,673	351,582	528,437	565,414	517,116
7	Net Incurred Losses	227,673	351,582	528,437	565,414	517,116
8	Loss Development Factor	0.998	0.998	1.000	1.019	1.011
9 = 7*8	Est Ultimate Incurred Loss	227,218	350,879	528,437	576,156	522,804
10a	Annual Loss Trend - Retrospective	3.8%	3.1%	3.1%	3.0%	3.0%
10b	Loss Trend Factor - Retrospective	1.163	1.096	1.063	1.030	1.000
11a	Annual Loss Trend - Prospective	3.8%	3.1%	3.1%	3.0%	3.0%
11b	Loss Trend Factor - Prospective	1.074	1.060	1.060	1.059	1.059
12 = 9*10b*11b	Trended Incurred Losses	284,346	407,755	595,224	628,566	553,606
13	ALAE (% of Loss)	3.8%	3.8%	3.8%	3.8%	3.8%
14 = 12*(1+13)	Trended Loss & ALAE	295,047	423,100	617,624	652,221	574,441
15a = 14+6	Projected Loss & ALAE Ratio	39.3%	46.2%	56.6%	55.3%	55.8%
16	Accident Year Weights	20.0%	20.0%	20.0%	20.0%	20.0%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	96.4%				59.5%
20	Non-Cat Loss Ratio Trend Factor					1.111
21 = 19*20	Trended Permissible Loss & ALAE Ratio Selected Complement of Credibility					66.1%
22a	Fixed Expense					13.7%
22b	Variable Expense (incl Profit)					26.8%
23a	Incurred Feature Counts	123	193	217	252	213
	Incurred Feature Count Weight	1	1	1	1	1
23b	Credibility					0.679
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change (Unadjusted Tenure) - Credibility Weighted					-5.3%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Comprehensive, Towing, Rental Reimbursement and Sound Equipment Rate Indication Indication for Rates Effective 6/15/2014

		Accident Year Ending:				
		<u>12/31/09</u>	<u>12/31/10</u>	<u>12/31/11</u>	<u>12/31/12</u>	<u>12/31/13</u>
	Earned Exposure	146,998	199,398	254,882	277,881	246,113
1	Earned Premium	1,111,965	1,616,480	2,138,729	2,511,516	2,558,963
	Written Premium	1,294,074	1,873,059	2,341,687	2,652,541	2,298,085
	Uncapped Earned Premium	1,516,816	2,068,980	2,466,980	2,466,421	2,544,669
	Uncapped Written Premium	1,786,237	2,283,930	2,622,930	2,622,591	2,316,738
2	On-Level Factor	1.700	1.582	1.416	1.271	1.072
3 = 1*2	Premium at CRL	1,890,472	2,399,145	2,928,856	3,135,477	2,728,296
4a	Annual Prem Trend - Retrospective	-2.6%	-2.8%	-2.9%	-2.9%	-2.9%
5a	Prem Trend Factor - Retrospective	0.902	0.919	0.943	0.971	1.000
4b	Annual Prem Trend - Prospective	-1.7%	-1.9%	-1.9%	-1.9%	-2.0%
5b	Prem Trend Factor - Prospective	0.967	0.965	0.964	0.963	0.963
6 = 3*5a*5b	Trended Premium	1,651,059	2,128,754	2,663,116	2,931,883	2,627,237
7a	Incurred Loss Evaluated @ 12/31/13	903,786	942,217	1,984,407	1,237,828	877,318
7b	Catastrophe Losses	82,018	15,778	668,427	49,510	41,677
7c = 7a-7b	Net Incurred Losses	821,768	926,439	1,315,980	1,188,318	835,641
8	Loss Development Factor	1.000	1.000	1.001	1.001	1.079
9 = 7c*8	Est Ultimate Incurred Loss	821,768	926,439	1,317,296	1,189,506	901,657
10a	Annual Loss Trend - Retrospective	0.2%	0.2%	0.1%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.008	1.005	1.002	1.000	1.000
11a	Annual Loss Trend - Prospective	0.2%	0.2%	0.1%	0.0%	0.0%
11b	Loss Trend Factor - Prospective	1.003	1.003	1.002	1.001	1.000
12 = 9*10b*11b	Trended Incurred Losses	831,127	934,904	1,322,154	1,191,008	902,049
13	ALAE (% of Loss)	0.3%	0.3%	0.3%	0.3%	0.3%
14 = 12*(1+13)	Trended Loss & ALAE	833,309	937,359	1,325,626	1,194,136	904,417
15a = 14+6	Projected Loss & ALAE Ratio	50.5%	44.0%	49.8%	40.7%	34.4%
16	Accident Year Weights	20.0%	20.0%	20.0%	20.0%	20.0%
19a	Hurricane Loss & ALAE Ratio					0.1%
19b	Other Catastrophes Loss & ALAE Ratio					12.5%
19c	Permissible Loss & ALAE Ratio Excluding Catastrophes to yield a Combined Ratio of	96.1%				46.1%
20a	Cat Annual Loss Trend					0.0%
20b	Cat Loss Ratio Trend Factor					1.038
20c	Non-Cat Loss Ratio Trend Factor					1.039
21a = 19a*20b	Trended Hurricane Loss & ALAE Ratio					0.1%
21b = 19b*20b	Trended Other Catastrophes Loss & ALAE Ratio					13.0%
21c = 19c*20c	Trended Permissible Loss & ALAE Ratio Excluding Catastrophes Selected Complement of Credibility					47.9%
22a	Fixed Expense					14.2%
22b	Variable Expense (incl Profit)					27.1%
23a	Incurred Feature Counts	1,111	1,559	2,399	2,155	1,732
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1
	24b=[17a*23b+21c*(1.0-23b)+22a+21a+21b]/(19+22a+21a					Indicated Rate Change (Unadjusted Tenure) - Credibility Weighted
						-2.4%

Arkansas
Personal Auto - All Companies Combined - Connections & Non-Connections
Collision Rate Indication for Rates Effective 6/15/2014

		Accident Year Ending:				
		<u>12/31/09</u>	<u>12/31/10</u>	<u>12/31/11</u>	<u>12/31/12</u>	<u>12/31/13</u>
	Earned Exposure	138,906	177,911	217,964	235,228	207,636
1	Earned Premium	3,329,498	4,096,002	4,924,177	5,183,248	4,562,506
	Written Premium	3,649,039	4,478,914	5,181,997	5,152,110	3,873,454
	Uncapped Earned Premium		3,865,355	4,770,441	5,088,898	4,522,338
	Uncapped Written Premium		4,283,978	5,059,947	5,085,530	3,888,148
2	On-Level Factor	0.910	0.983	0.975	1.000	1.019
3 = 1*2	Premium at CRL	3,030,419	3,798,392	4,648,907	5,091,232	4,609,824
4a	Annual Prem Trend - Retrospective	1.2%	1.1%	1.1%	1.0%	1.0%
5a	Prem Trend Factor - Retrospective	1.050	1.034	1.021	1.010	1.000
4b	Annual Prem Trend - Prospective	1.9%	1.9%	2.0%	2.0%	2.0%
5b	Prem Trend Factor - Prospective	1.036	1.037	1.038	1.038	1.038
6 = 3*5a*5b	Trended Premium	3,297,179	4,074,194	4,928,667	5,340,556	4,785,973
	Incurred Loss Evaluated @ 12/31/13	1,503,460	2,089,668	2,688,227	2,880,071	2,673,000
7	Net Incurred Losses	1,503,460	2,089,668	2,688,227	2,880,071	2,673,000
8	Loss Development Factor	1.000	1.000	1.000	0.995	0.978
9 = 7*8	Est Ultimate Incurred Loss	1,503,460	2,089,668	2,688,227	2,865,671	2,614,194
10a	Annual Loss Trend - Retrospective	3.1%	3.0%	3.0%	3.0%	3.0%
10b	Loss Trend Factor - Retrospective	1.130	1.094	1.061	1.030	1.000
11a	Annual Loss Trend - Prospective	3.1%	3.0%	3.0%	3.0%	3.0%
11b	Loss Trend Factor - Prospective	1.060	1.059	1.058	1.059	1.058
12 = 9*10b*11b	Trended Incurred Losses	1,801,008	2,421,227	3,020,191	3,125,374	2,766,462
13	ALAE (% of Loss)	0.3%	0.3%	0.3%	0.3%	0.3%
14 = 12*(1+13)	Trended Loss & ALAE	1,805,737	2,427,585	3,028,121	3,133,581	2,773,726
15a = 14+6	Projected Loss & ALAE Ratio	54.8%	59.6%	61.4%	58.7%	58.0%
16	Accident Year Weights	20.0%	20.0%	20.0%	20.0%	20.0%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	96.1%				59.2%
20	Non-Cat Loss Ratio Trend Factor					1.019
21 = 19*20	Trended Permissible Loss & ALAE Ratio Selected Complement of Credibility					60.3%
22a	Fixed Expense					13.7%
22b	Variable Expense (incl Profit)					27.1%
23a	Incurred Feature Counts	593	808	1,096	1,204	958
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1.000
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change (Unadjusted Tenure) - Credibility Weighted					-1.0%

Earned Premium at Current Rate Level						
Rolling AY-QTR Ending	BI	PD	UM	PIP	CM	CL
200904	2,571,855	1,978,555	1,382,833	81	1,707,265	2,691,556
201001	2,736,555	2,097,350	1,478,791	222	1,836,139	2,889,793
201002	2,903,222	2,214,913	1,577,086	390	1,970,936	3,104,933
201003	3,076,606	2,335,453	1,678,600	582	2,117,901	3,336,915
201004	3,241,660	2,450,088	1,779,615	746	2,265,333	3,572,337
201101	3,397,352	2,560,125	1,878,520	884	2,413,428	3,814,186
201102	3,548,843	2,668,915	1,975,532	1,006	2,562,891	4,053,395
201103	3,692,977	2,775,471	2,068,133	1,162	2,704,382	4,280,207
201104	3,829,458	2,876,511	2,154,273	1,328	2,831,245	4,487,497
201201	3,945,506	2,962,861	2,227,584	1,487	2,940,364	4,671,949
201202	4,020,116	3,018,588	2,277,961	1,703	3,012,670	4,813,840
201203	4,049,772	3,039,616	2,302,880	1,888	3,048,459	4,906,015
201204	4,053,331	3,042,424	2,311,443	2,001	3,065,353	4,968,899
201301	4,031,908	3,026,974	2,306,179	2,053	3,056,669	4,996,345
201302	3,962,360	2,975,635	2,271,090	2,032	3,001,395	4,957,676
201303	3,803,050	2,855,861	2,183,358	1,951	2,880,917	4,804,644
201304	3,542,116	2,659,930	2,035,523	1,853	2,686,775	4,519,817

Earned Car Years						
Rolling AY-QTR Ending	BI	PD	UM	PIP	CM	CL
200904	11,969	11,969	25,253	9	11,251	10,602
201001	12,931	12,931	27,263	25	12,284	11,427
201002	13,924	13,924	29,371	44	13,413	12,309
201003	14,918	14,918	31,549	65	14,649	13,242
201004	15,883	15,883	33,731	83	15,953	14,183
201101	16,819	16,819	35,872	99	17,270	15,132
201102	17,757	17,757	37,998	112	18,575	16,072
201103	18,658	18,658	39,982	130	19,768	16,946
201104	19,495	19,495	41,769	148	20,795	17,732
201201	20,225	20,225	43,327	165	21,666	18,405
201202	20,730	20,730	44,406	187	22,277	18,877
201203	21,003	21,003	45,039	206	22,635	19,150
201204	21,149	21,149	45,381	217	22,857	19,309
201301	21,159	21,159	45,428	223	22,929	19,348
201302	20,887	20,887	44,886	219	22,707	19,136
201303	20,092	20,092	43,164	209	21,861	18,413
201304	18,672	18,672	40,098	197	20,292	17,088

re uses BI, PhysDam uses CL and Total uses Liability.

Average Earned Premium at Current Rate Level						
Rolling AY-QTR Ending	BI	PD	UM	PIP	CM	CL
200904	215	165	55	9	152	254
201001	212	162	54	9	149	253
201002	209	159	54	9	147	252
201003	206	157	53	9	145	252
201004	204	154	53	9	142	252
201101	202	152	52	9	140	252
201102	200	150	52	9	138	252
201103	198	149	52	9	137	253
201104	196	148	52	9	136	253
201201	195	146	51	9	136	254
201202	194	146	51	9	135	255
201203	193	145	51	9	135	256
201204	192	144	51	9	134	257
201301	191	143	51	9	133	258
201302	190	142	51	9	132	259
201303	189	142	51	9	132	261
201304	190	142	51	9	132	264

Year Over Year						
Latest 4 Quarters Ending	BI	PD	UM	PIP	CM	CL
201004	-5.0%	-6.7%	-3.7%	1.8%	-6.4%	-0.8%
201104	-3.8%	-4.3%	-2.2%	0.4%	-4.1%	0.5%
201204	-2.4%	-2.5%	-1.2%	2.2%	-1.5%	1.7%
201304	-1.0%	-1.0%	-0.3%	2.1%	-1.3%	2.8%

Latest 4 Year	-3.1%	-3.7%	-1.9%	1.6%	-3.4%	1.0%
Latest 3 Year	-2.4%	-2.6%	-1.3%	1.6%	-2.3%	1.6%
Latest 2 Year	-1.7%	-1.7%	-0.8%	2.2%	-1.4%	2.2%

Fitted Annual Premium Trend*						
4 Year Trend	-3.1%	-3.6%	-1.9%	1.4%	-3.3%	1.0%
3 Year Trend	-2.5%	-2.6%	-1.3%	1.7%	-2.2%	1.5%
2 Year Trend	-1.9%	-1.9%	-1.0%	2.1%	-1.7%	2.0%
1 Year Trend	-1.1%	-1.0%	-0.4%	2.2%	-1.5%	2.6%

* Log Fit

<u>Selected Trends</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>PIP</u>	<u>CM</u>	<u>CL</u>
Retrospective	-3.5%	-4.0%	-3.5%	-3.5%	-3.0%	1.0%
Prospective	-2.5%	-3.0%	-2.5%	-2.5%	-2.0%	2.0%

Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	PD	UM	PIP	CM	CL
200904	374,711	230,884	129,484	73,044	164,275	334,610
201001	338,246	208,901	115,837	65,904	147,156	301,119
201002	306,563	189,366	104,893	59,809	132,603	272,693
201003	279,376	172,600	95,324	54,813	120,122	246,832
201004	251,637	155,674	86,248	49,728	109,561	223,727
201101	223,889	139,077	77,202	44,480	99,078	200,612
201102	201,137	125,076	69,845	40,079	90,776	182,257
201103	182,914	113,514	63,519	36,194	83,401	166,873
201104	167,359	103,506	58,064	32,960	77,174	154,138
201201	152,942	93,983	53,251	30,159	71,059	142,765
201202	139,923	85,452	48,716	27,423	64,778	131,343
201203	126,689	76,842	44,636	24,823	59,360	121,266
201204	114,678	68,951	41,165	22,537	54,403	112,074
201301	104,932	62,454	38,318	20,681	50,736	104,908
201302	95,353	56,173	35,549	19,072	47,655	98,332
201303	87,147	50,999	32,650	17,564	44,471	91,596
201304	77,681	45,338	28,917	15,778	39,703	81,632

Earned Car Years

Rolling AY-QTR Ending	BI	PD	UM	PIP	CM	CL
200904	1,272	1,272	2,369	1,186	999	973
201001	1,152	1,152	2,151	1,072	892	868
201002	1,057	1,057	1,978	986	811	789
201003	965	965	1,812	904	736	715
201004	866	866	1,631	815	664	643
201101	769	769	1,450	727	592	574
201102	695	695	1,311	661	535	519
201103	634	634	1,189	603	486	471
201104	586	586	1,091	557	445	432
201201	540	540	1,003	516	407	396
201202	487	487	900	463	364	354
201203	438	438	812	418	330	321
201204	397	397	744	381	300	293
201301	366	366	694	353	279	273
201302	339	339	652	331	263	259
201303	315	315	608	309	244	241
201304	278	278	539	276	217	215

re uses BI, PhysDam uses CL and Total uses Liability.

Average Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	PD	UM	PIP	CM	CL
200904	295	182	55	62	164	344
201001	294	181	54	61	165	347
201002	290	179	53	61	164	346
201003	289	179	53	61	163	345
201004	291	180	53	61	165	348
201101	291	181	53	61	167	349
201102	289	180	53	61	170	351
201103	288	179	53	60	172	354
201104	285	177	53	59	174	357
201201	283	174	53	58	174	360
201202	287	176	54	59	178	371
201203	289	176	55	59	180	377
201204	289	174	55	59	181	382
201301	287	171	55	59	182	384
201302	281	166	55	58	181	380
201303	277	162	54	57	182	381
201304	279	163	54	57	183	380

Year Over Year

Latest 4 Quarters Ending	BI	PD	UM	PIP	CM	CL
201004	-1.4%	-1.0%	-3.2%	-0.9%	0.4%	1.1%
201104	-1.8%	-1.8%	0.6%	-2.9%	5.1%	2.6%
201204	1.2%	-1.6%	4.0%	-0.2%	4.4%	7.1%
201304	-3.4%	-6.2%	-3.1%	-3.4%	0.8%	-0.5%

Latest 4 Year	-1.3%	-2.7%	-0.5%	-1.9%	2.7%	2.6%
Latest 3 Year	-1.3%	-3.2%	0.5%	-2.2%	3.4%	3.0%
Latest 2 Year	-1.1%	-3.9%	0.4%	-1.8%	2.6%	3.2%

Fitted Annual Premium Trend*

4 Year Trend	-1.1%	-2.6%	0.5%	-1.9%	3.4%	3.3%
3 Year Trend	-1.3%	-3.5%	1.0%	-2.2%	3.6%	3.8%
2 Year Trend	-1.4%	-4.4%	0.6%	-1.9%	2.6%	3.3%
1 Year Trend	-4.0%	-6.9%	-3.6%	-3.9%	0.6%	-0.7%

* Log Fit

Selected Trends

	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>PIP</u>	<u>CM</u>	<u>CL</u>
Retrospective	-1.5%	-3.0%	0.0%	-1.5%	2.0%	3.0%
Prospective	-2.0%	-4.0%	0.0%	-2.5%	1.0%	1.0%

FREQUENCY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature	AY Est Ult Feature	Paid Feature
	Frequency	Frequency	Frequency
12-10	0.8%	0.9%	0.8%
3-11	0.8%	0.9%	0.8%
6-11	0.7%	0.8%	0.8%
9-11	0.7%	0.8%	0.8%
12-11	0.7%	0.8%	0.8%
3-12	0.8%	1.0%	0.8%
6-12	0.8%	0.9%	0.8%
9-12	0.9%	0.9%	0.8%
12-12	0.8%	0.9%	0.8%
3-13	0.7%	0.8%	0.8%
6-13	0.6%	0.8%	0.8%
9-13	0.5%	0.9%	0.8%
12-13	0.5%	0.9%	0.8%

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	-10.6%	-0.1%	-0.4%
2 Years	-18.1%	-2.4%	1.7%
Latest Year	-38.8%	0.9%	-1.8%

Selected Trends		
Retrospective		0.0%
Prospective		0.0%

SEVERITY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Severity	Average Paid Severity
12-10	6,151	7,456	10,529
3-11	5,848	7,010	12,481
6-11	5,751	7,961	12,721
9-11	5,812	8,500	12,734
12-11	5,191	7,272	12,760
3-12	5,984	9,096	10,801
6-12	5,286	8,495	10,770
9-12	5,308	8,524	10,923
12-12	7,948	10,107	11,174
3-13	8,083	8,694	11,202
6-13	9,733	8,847	11,250
9-13	10,684	9,224	11,173
12-13	8,911	8,206	

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	22.0%	6.9%	-1.1%
2 Years	44.7%	4.3%	-5.1%
Latest Year	22.5%	-13.3%	2.1%

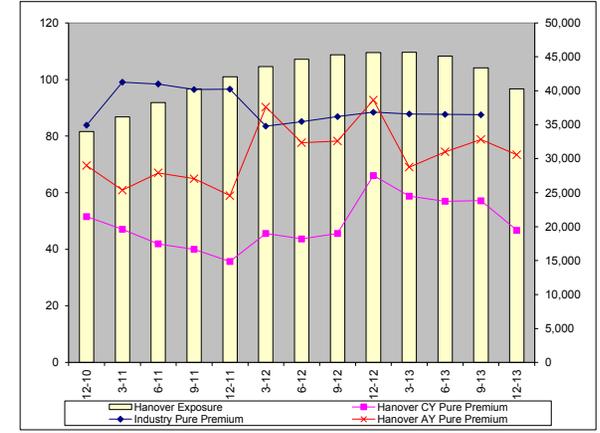
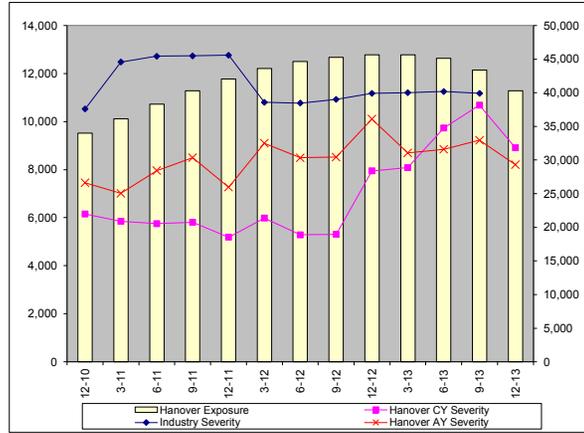
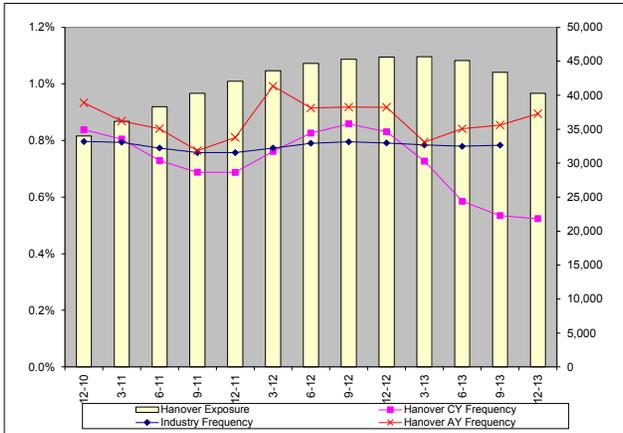
Selected Trends		
Retrospective		3.0%
Prospective		3.0%

PURE PREMIUM - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
12-10	52	70	84
3-11	47	61	99
6-11	42	67	98
9-11	40	65	96
12-11	36	59	97
3-12	46	90	84
6-12	44	78	85
9-12	46	78	87
12-12	66	93	88
3-13	59	69	88
6-13	57	74	88
9-13	57	79	88
12-13	47	73	

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	9.2%	6.8%	-1.5%
2 Years	18.4%	1.8%	-3.5%
Latest Year	-25.1%	-12.5%	0.3%

Selected Trends		
Retrospective		3.0%
Prospective		3.0%



FREQUENCY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature	AY Est Ult Feature	Paid Feature
	Frequency	Frequency	Frequency
12-10	1.6%	1.6%	3.0%
3-11	1.5%	1.6%	2.9%
6-11	1.5%	1.5%	2.9%
9-11	1.4%	1.5%	2.9%
12-11	1.4%	1.5%	2.9%
3-12	1.5%	1.6%	2.9%
6-12	1.6%	1.6%	3.0%
9-12	1.6%	1.6%	2.9%
12-12	1.7%	1.7%	2.9%
3-13	1.7%	1.6%	2.9%
6-13	1.7%	1.6%	2.9%
9-13	1.7%	1.6%	2.9%
12-13	1.7%	1.6%	2.9%

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	4.7%	1.9%	-1.0%	-1.0%
2 Years	6.5%	2.0%	-0.6%	-0.6%
Latest Year	-1.1%	-3.2%	-2.8%	-2.8%

Selected Trends

Retrospective	2.0%
Prospective	2.0%

SEVERITY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Paid Severity	Average Paid Severity
	12-10	2,702	2,858
3-11	2,942	2,979	2,977
6-11	2,898	3,082	2,989
9-11	3,020	3,078	2,994
12-11	2,948	3,047	3,022
3-12	2,968	3,121	3,012
6-12	3,036	2,951	3,054
9-12	2,946	2,922	3,034
12-12	3,015	2,902	3,041
3-13	2,935	2,761	3,110
6-13	2,892	2,924	3,130
9-13	2,916	2,930	3,203
12-13	2,845	3,006	

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	0.5%	-1.0%	2.2%	2.2%
2 Years	-2.0%	-2.1%	2.9%	2.9%
Latest Year	-4.8%	5.3%	5.6%	5.6%

Selected Trends

Retrospective	2.0%
Prospective	2.0%

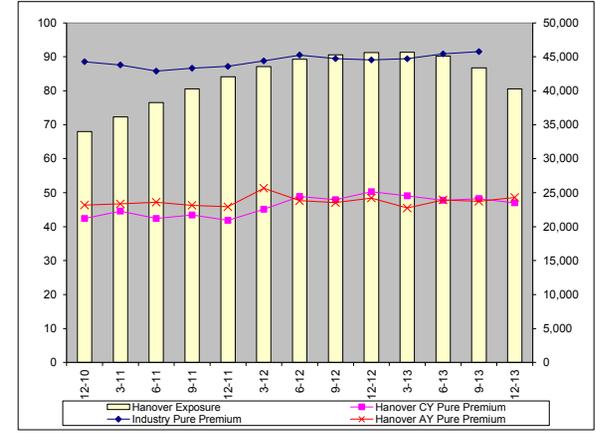
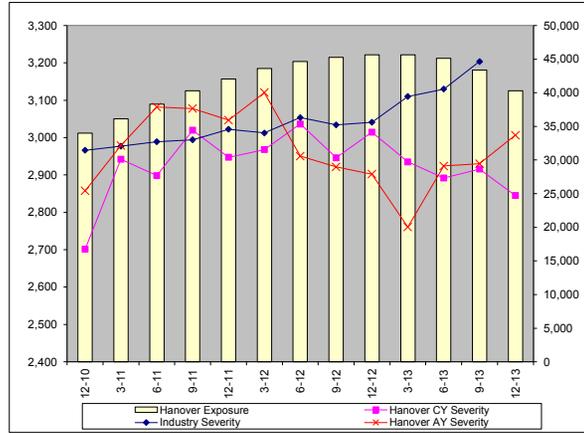
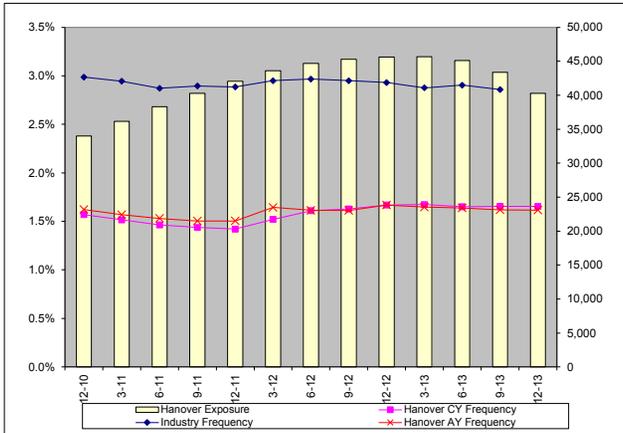
PURE PREMIUM - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
	12-10	42	46
3-11	45	47	88
6-11	42	47	86
9-11	43	46	87
12-11	42	46	87
3-12	45	51	89
6-12	49	48	91
9-12	48	47	89
12-12	50	48	89
3-13	49	45	89
6-13	48	48	91
9-13	48	47	92
12-13	47	49	

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	5.2%	0.9%	1.2%	1.2%
2 Years	4.4%	-0.2%	2.3%	2.3%
Latest Year	-5.8%	2.0%	2.6%	2.6%

Selected Trends

Retrospective	4.0%
Prospective	4.0%



FREQUENCY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature	AY Est Ult Feature	Paid Feature
	Frequency	Frequency	Frequency
12-10	0.5%	0.5%	1.0%
3-11	0.5%	0.5%	1.0%
6-11	0.5%	0.5%	1.0%
9-11	0.5%	0.5%	1.0%
12-11	0.5%	0.5%	0.9%
3-12	0.5%	0.5%	0.9%
6-12	0.5%	0.5%	0.9%
9-12	0.5%	0.5%	0.9%
12-12	0.5%	0.5%	1.0%
3-13	0.5%	0.5%	0.9%
6-13	0.5%	0.4%	0.9%
9-13	0.5%	0.5%	0.9%
12-13	0.5%	0.5%	0.9%

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	1.2%	-3.8%	-0.8%	-0.8%
2 Years	4.4%	-3.6%	-0.5%	-0.5%
Latest Year	14.5%	4.1%	-0.9%	-0.9%

Selected Trends

Retrospective	0.0%
Prospective	0.0%

SEVERITY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Severity	Average Paid Severity
	12-10	9,463	12,351
3-11	10,574	13,422	13,044
6-11	10,790	14,584	13,149
9-11	11,581	13,678	13,168
12-11	10,616	13,713	13,231
3-12	10,969	13,393	12,826
6-12	12,019	12,512	12,846
9-12	13,340	13,370	12,927
12-12	14,203	12,289	13,064
3-13	13,940	12,084	13,118
6-13	13,389	11,911	13,260
9-13	11,195	10,684	13,302
12-13	11,404	11,555	13,302

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	8.2%	-6.3%	1.1%	1.1%
2 Years	4.1%	-9.9%	0.7%	0.7%
Latest Year	-23.1%	-9.4%	2.9%	2.9%

Selected Trends

Retrospective	1.0%
Prospective	1.0%

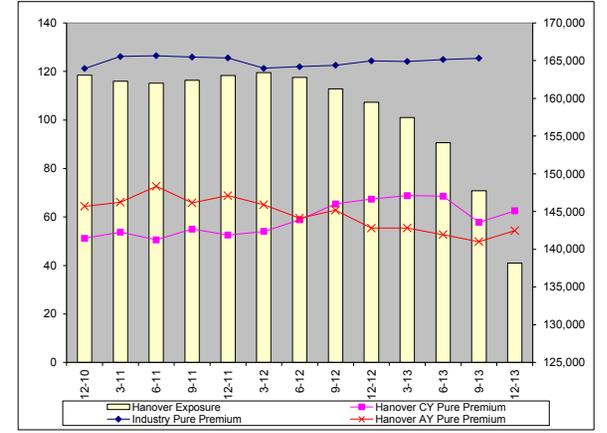
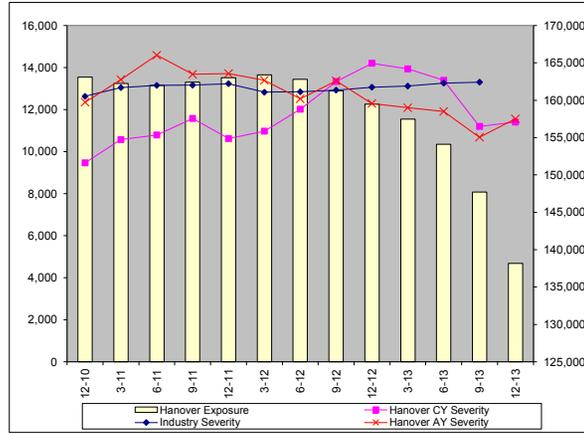
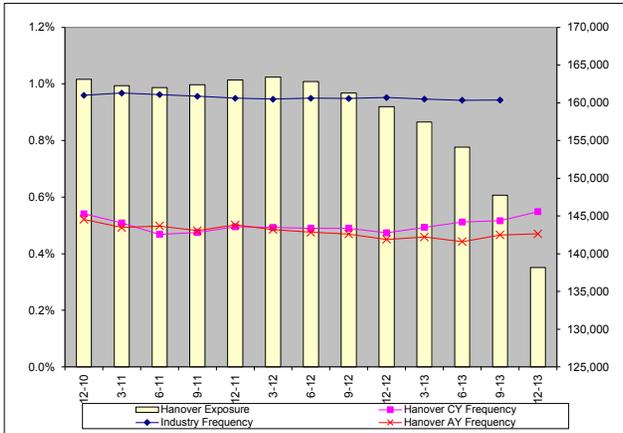
PURE PREMIUM - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
	12-10	51	64
3-11	54	66	126
6-11	51	73	127
9-11	55	66	126
12-11	53	69	126
3-12	54	65	121
6-12	59	60	122
9-12	65	63	123
12-12	67	55	124
3-13	69	55	124
6-13	69	53	125
9-13	58	50	125
12-13	63	54	125

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	9.5%	-9.8%	0.3%	0.3%
2 Years	8.7%	-13.1%	0.2%	0.2%
Latest Year	-12.0%	-5.7%	2.0%	2.0%

Selected Trends

Retrospective	1.0%
Prospective	1.0%



ARKANSAS
PERSONAL AUTOMOBILE - COLLISION

FREQUENCY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature	AY Est Ult Feature	Paid Feature
	Frequency	Frequency	Frequency
12-10	3.7%	3.8%	5.6%
3-11	3.8%	3.9%	5.5%
6-11	3.9%	4.1%	5.4%
9-11	3.8%	4.0%	5.3%
12-11	4.0%	4.1%	5.3%
3-12	4.1%	4.1%	5.2%
6-12	3.9%	3.8%	5.2%
9-12	3.8%	3.8%	5.2%
12-12	3.8%	3.7%	5.2%
3-13	3.4%	3.4%	5.2%
6-13	3.5%	3.5%	5.2%
9-13	3.5%	3.4%	5.2%
12-13	3.5%	3.4%	5.2%

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	-3.9%	-5.7%	-2.9%	-2.9%
2 Years	-8.7%	-9.8%	-1.2%	-1.2%
Latest Year	-5.1%	-8.0%	-0.6%	-0.6%

Selected Trends

Retrospective	-1.0%
Prospective	-1.0%

ARKANSAS
PERSONAL AUTOMOBILE - COLLISION

SEVERITY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Severity	Average Paid Severity
	Severity	Severity	Severity
12-10	3,651	3,736	3,099
3-11	3,751	3,626	3,166
6-11	3,673	3,710	3,228
9-11	3,738	3,738	3,279
12-11	3,792	3,656	3,355
3-12	3,710	3,750	3,280
6-12	3,693	3,622	3,303
9-12	3,652	3,733	3,287
12-12	3,778	3,861	3,279
3-13	4,160	4,010	3,360
6-13	4,311	4,274	3,384
9-13	4,461	4,497	3,458
12-13	4,488	4,599	3,458

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	6.9%	7.3%	3.1%	3.1%
2 Years	11.7%	13.2%	1.9%	1.9%
Latest Year	18.0%	20.4%	5.5%	5.5%

Selected Trends

Retrospective	4.0%
Prospective	4.0%

ARKANSAS
PERSONAL AUTOMOBILE - COLLISION

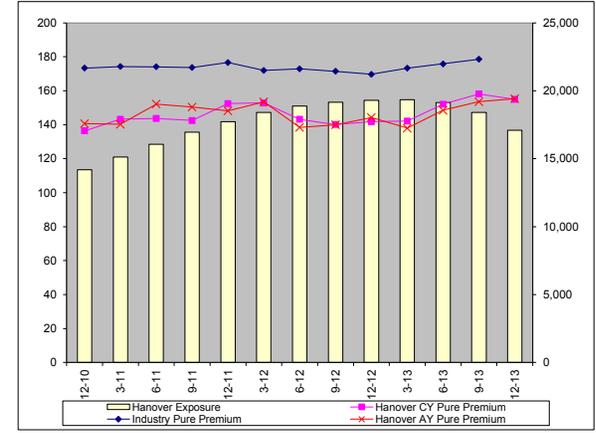
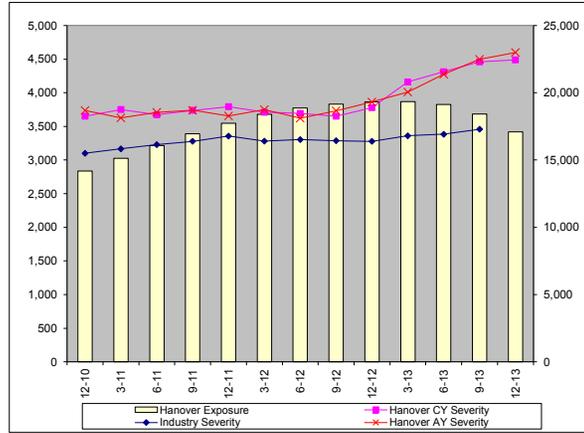
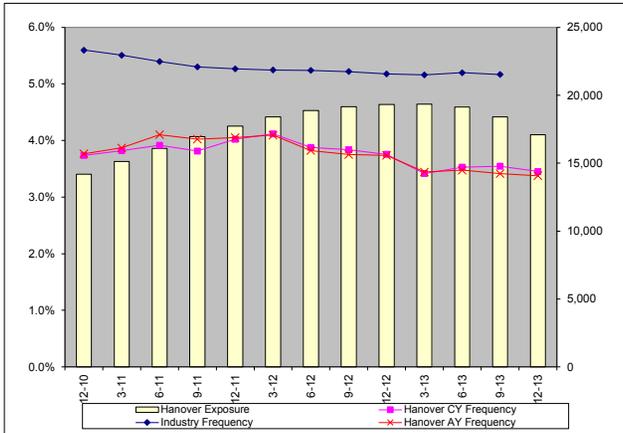
PURE PREMIUM - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
	Premium	Premium	Premium
12-10	136	141	173
3-11	143	140	174
6-11	144	152	174
9-11	143	150	174
12-11	152	148	177
3-12	153	154	172
6-12	143	138	173
9-12	140	140	172
12-12	142	144	170
3-13	142	138	173
6-13	152	149	176
9-13	158	154	179
12-13	155	155	179

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	2.8%	1.2%	0.1%	0.1%
2 Years	2.0%	2.1%	0.6%	0.6%
Latest Year	12.0%	10.7%	4.8%	4.8%

Selected Trends

Retrospective	3.0%
Prospective	3.0%



FREQUENCY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature Frequency	AY Est Ult Feature Frequency	Paid Feature Frequency
	CY	AY	
12-10	8.5%	8.8%	7.8%
3-11	8.8%	8.9%	7.5%
6-11	9.2%	9.6%	8.8%
9-11	9.3%	9.5%	9.2%
12-11	9.4%	9.5%	9.1%
3-12	8.9%	8.9%	9.1%
6-12	8.4%	8.2%	7.5%
9-12	8.5%	8.5%	7.1%
12-12	8.7%	8.9%	7.0%
3-13	8.9%	9.1%	6.9%
6-13	9.4%	9.3%	6.8%
9-13	9.1%	8.9%	6.6%
12-13	8.8%	8.5%	

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	
3 Years	0.4%	-1.1%	-7.3%	
2 Years	0.8%	-0.6%	-17.1%	
Latest Year	2.2%	-3.7%	-5.5%	

Selected Trends

Retrospective	0.0%
Prospective	0.0%

SEVERITY TREND - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Severity	Average Paid Severity
	CY	AY	
12-10	639	629	1,135
3-11	607	631	1,092
6-11	646	665	1,474
9-11	664	674	1,543
12-11	664	648	1,571
3-12	656	638	1,597
6-12	588	569	1,280
9-12	563	559	1,235
12-12	513	579	1,202
3-13	558	570	1,214
6-13	577	570	1,219
9-13	549	557	1,216
12-13	566	506	

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	
3 Years	-6.1%	-7.2%	-0.3%	
2 Years	-7.8%	-8.7%	-14.4%	
Latest Year	7.5%	-11.0%	-0.7%	

Selected Trends

Retrospective	0.0%
Prospective	0.0%

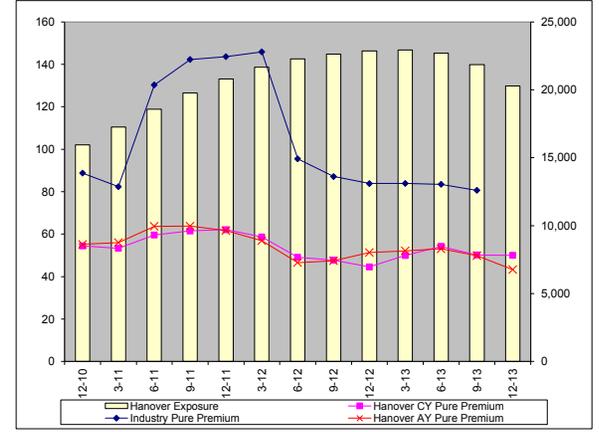
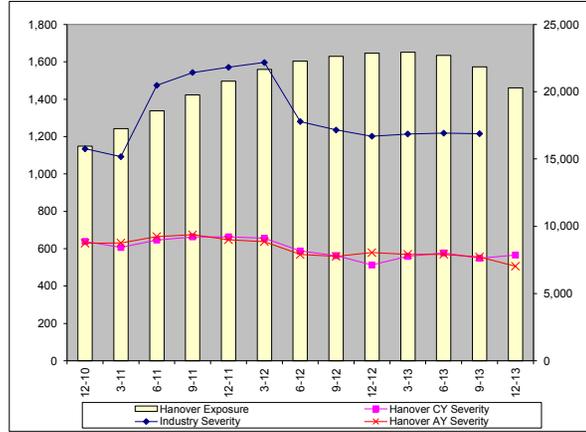
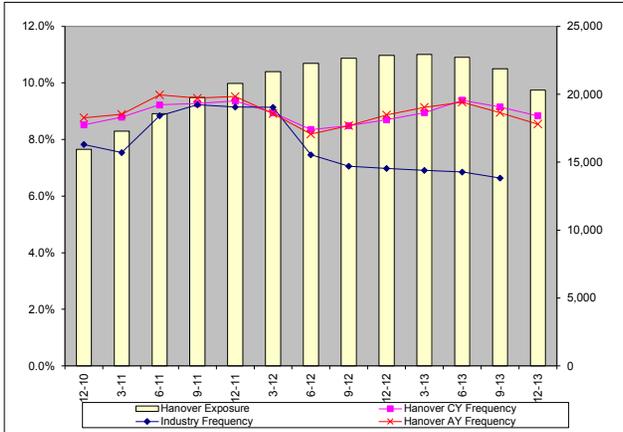
PURE PREMIUM - CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
	CY	AY	
12-10	54	55	89
3-11	53	56	82
6-11	60	64	130
9-11	61	64	142
12-11	62	62	144
3-12	59	57	146
6-12	49	47	96
9-12	48	47	87
12-12	45	51	84
3-13	50	52	84
6-13	54	53	83
9-13	50	50	81
12-13	50	43	

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	
3 Years	-5.7%	-8.3%	-7.6%	
2 Years	-7.0%	-9.3%	-29.0%	
Latest Year	9.9%	-14.4%	-6.1%	

Selected Trends

Retrospective	0.0%
Prospective	0.0%



COUNTRYWIDE
PERSONAL AUTOMOBILE - BODILY INJURY

FREQUENCY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature Frequency	AY Est Ult Feature Frequency	Paid Feature Frequency
12-10	0.7%	0.7%	0.5%
3-11	0.6%	0.7%	0.5%
6-11	0.6%	0.7%	0.5%
9-11	0.6%	0.6%	0.5%
12-11	0.6%	0.6%	0.5%
3-12	0.6%	0.6%	0.5%
6-12	0.6%	0.6%	0.5%
9-12	0.6%	0.6%	0.5%
12-12	0.6%	0.6%	0.5%
3-13	0.6%	0.6%	0.5%
6-13	0.6%	0.6%	0.5%
9-13	0.6%	0.6%	0.5%
12-13	0.6%	0.6%	0.5%

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	-3.6%	-6.9%	-2.3%
2 Years	-2.2%	-5.4%	-2.9%
Latest Year	2.6%	-2.9%	-2.3%

Selected Trends
Retrospective 8.0%
Prospective 8.0%

COUNTRYWIDE
PERSONAL AUTOMOBILE - BODILY INJURY

SEVERITY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Severity	Average Paid Severity
12-10	15,960	18,396	30,150
3-11	16,413	18,292	29,548
6-11	17,118	19,060	29,347
9-11	18,060	19,931	28,884
12-11	18,174	20,158	29,023
3-12	18,104	20,629	29,653
6-12	18,384	20,677	29,625
9-12	18,595	20,044	30,143
12-12	19,756	20,389	29,763
3-13	19,861	20,070	30,050
6-13	19,845	20,310	30,497
9-13	19,675	21,300	30,776
12-13	18,960	20,453	30,776

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	6.8%	3.7%	1.1%
2 Years	4.3%	0.8%	2.9%
Latest Year	-3.6%	2.7%	2.7%

Selected Trends
Retrospective -1.0%
Prospective -1.0%

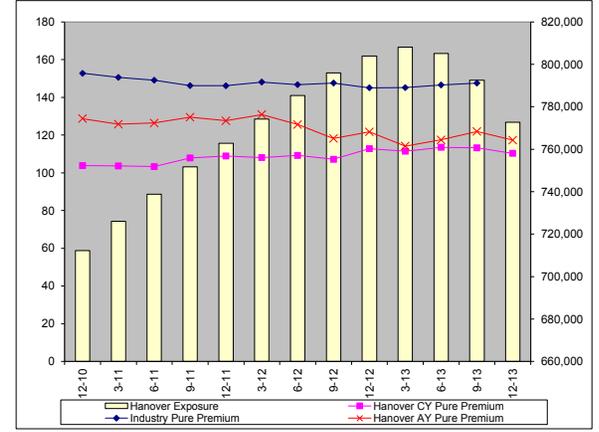
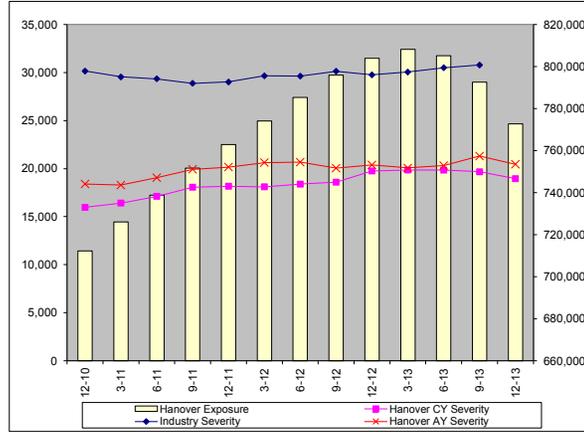
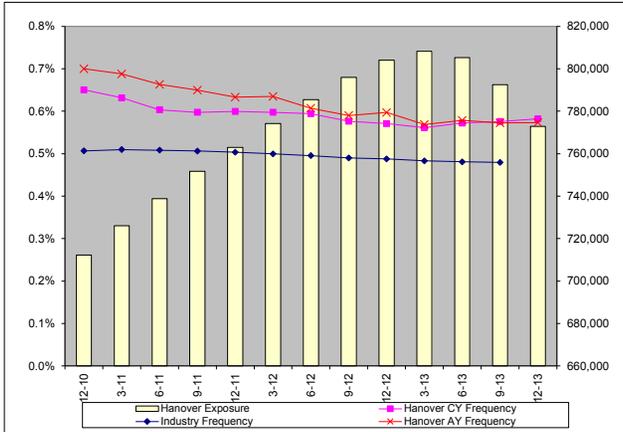
COUNTRYWIDE
PERSONAL AUTOMOBILE - BODILY INJURY

PURE PREMIUM TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
12-10	104	129	153
3-11	104	126	151
6-11	103	126	149
9-11	108	129	146
12-11	109	128	146
3-12	108	131	148
6-12	109	126	147
9-12	107	118	148
12-12	113	122	145
3-13	111	114	145
6-13	114	117	147
9-13	113	122	148
12-13	110	117	148

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	3.0%	-3.4%	-1.2%
2 Years	2.1%	-4.7%	0.0%
Latest Year	-1.1%	-0.3%	0.4%

Selected Trends
Retrospective 6.9%
Prospective 6.9%



COUNTRYWIDE
PERSONAL AUTOMOBILE - PROPERTY DAMAGE

FREQUENCY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature Frequency	AY Est Ult Feature Frequency	Paid Feature Frequency
12-10	2.8%	2.8%	2.3%
3-11	2.7%	2.8%	2.3%
6-11	2.7%	2.7%	2.3%
9-11	2.6%	2.7%	2.3%
12-11	2.6%	2.6%	2.3%
3-12	2.6%	2.6%	2.2%
6-12	2.6%	2.6%	2.2%
9-12	2.5%	2.5%	2.2%
12-12	2.5%	2.5%	2.2%
3-13	2.4%	2.5%	2.2%
6-13	2.5%	2.5%	2.2%
9-13	2.5%	2.5%	2.2%
12-13	2.5%	2.5%	2.2%

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	-3.5%	-4.2%	-2.1%
2 Years	-2.2%	-2.4%	-2.3%
Latest Year	1.7%	0.1%	-1.8%

Selected Trends
Retrospective 3.5%
Prospective 3.5%

COUNTRYWIDE
PERSONAL AUTOMOBILE - PROPERTY DAMAGE

SEVERITY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Severity	Average Paid Severity
12-10	2,470	2,471	2,359
3-11	2,444	2,484	2,364
6-11	2,458	2,499	2,378
9-11	2,480	2,541	2,384
12-11	2,500	2,593	2,407
3-12	2,570	2,620	2,432
6-12	2,556	2,600	2,426
9-12	2,553	2,590	2,413
12-12	2,611	2,596	2,415
3-13	2,578	2,592	2,430
6-13	2,613	2,636	2,474
9-13	2,660	2,630	2,511
12-13	2,629	2,625	2,511

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	2.8%	2.0%	1.7%
2 Years	2.4%	0.6%	1.9%
Latest Year	1.8%	1.5%	4.2%

Selected Trends
Retrospective 3.5%
Prospective 3.5%

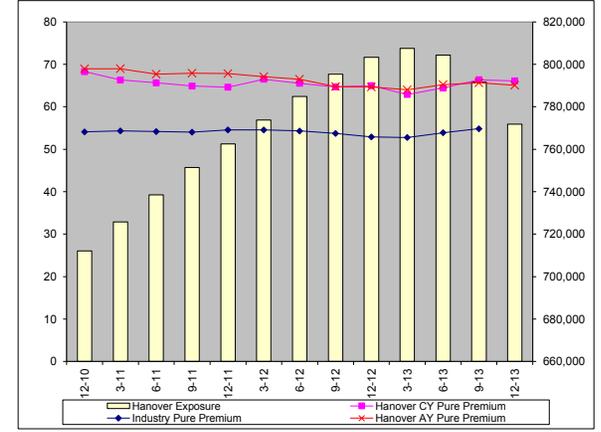
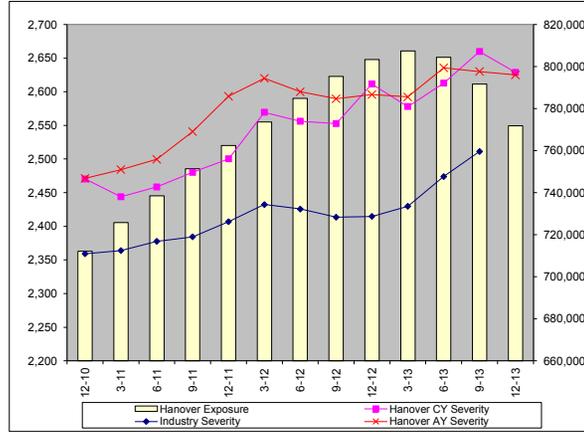
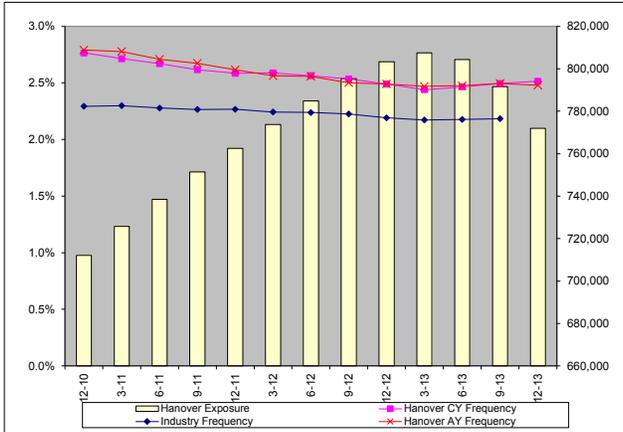
COUNTRYWIDE
PERSONAL AUTOMOBILE - PROPERTY DAMAGE

PURE PREMIUM - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
12-10	68	69	54
3-11	66	69	54
6-11	66	68	54
9-11	65	68	54
12-11	65	68	55
3-12	67	67	55
6-12	66	67	54
9-12	65	65	54
12-12	65	65	53
3-13	63	64	53
6-13	64	65	54
9-13	66	66	55
12-13	66	65	55

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	-0.8%	-2.3%	-0.4%
2 Years	0.1%	-1.9%	-0.5%
Latest Year	3.5%	1.6%	2.4%

Selected Trends
Retrospective 7.1%
Prospective 7.1%



COUNTRYWIDE
PERSONAL AUTOMOBILE - UM and UIM

FREQUENCY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature Frequency	AY Est Ult Feature Frequency	Paid Feature Frequency
12-10	0.2%	0.2%	0.5%
3-11	0.2%	0.2%	0.5%
6-11	0.1%	0.2%	0.5%
9-11	0.1%	0.2%	0.5%
12-11	0.1%	0.2%	0.5%
3-12	0.1%	0.2%	0.5%
6-12	0.1%	0.2%	0.5%
9-12	0.1%	0.1%	0.5%
12-12	0.1%	0.1%	0.5%
3-13	0.1%	0.1%	0.5%
6-13	0.1%	0.1%	0.5%
9-13	0.1%	0.1%	0.5%
12-13	0.2%	0.1%	0.5%

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	-2.3%	-8.5%	-2.3%	-2.3%
2 Years	0.5%	-8.3%	-2.9%	-2.9%
Latest Year	7.0%	1.9%	-2.3%	-2.3%

Selected Trends

Retrospective	0.0%
Prospective	0.0%

COUNTRYWIDE
PERSONAL AUTOMOBILE - UM and UIM

SEVERITY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Severity	Average Paid Severity
12-10	15,678	21,385	30,150
3-11	15,714	22,247	29,548
6-11	16,324	21,624	29,347
9-11	16,459	22,796	28,884
12-11	16,482	24,783	29,023
3-12	18,688	23,607	29,653
6-12	20,810	23,365	29,625
9-12	22,663	22,651	30,143
12-12	22,726	22,376	29,763
3-13	21,974	22,906	30,050
6-13	22,007	23,280	30,497
9-13	20,749	22,113	30,776
12-13	21,699	21,455	30,776

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	14.7%	0.1%	1.1%	1.1%
2 Years	10.5%	-5.0%	2.9%	2.7%
Latest Year	-5.8%	-4.7%	2.7%	2.7%

Selected Trends

Retrospective	3.5%
Prospective	3.5%

COUNTRYWIDE
PERSONAL AUTOMOBILE - UM and UIM

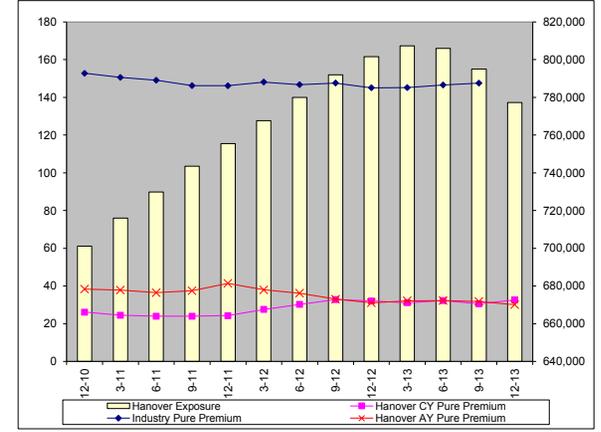
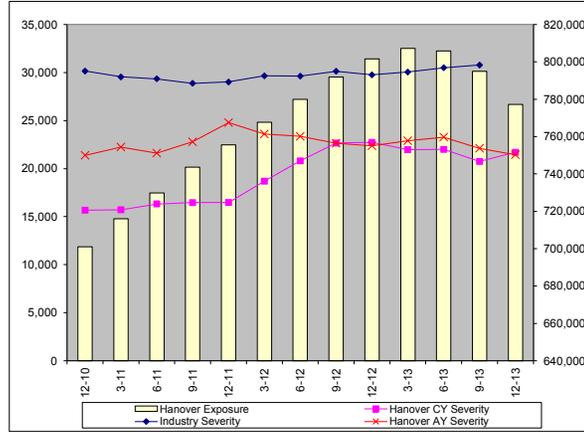
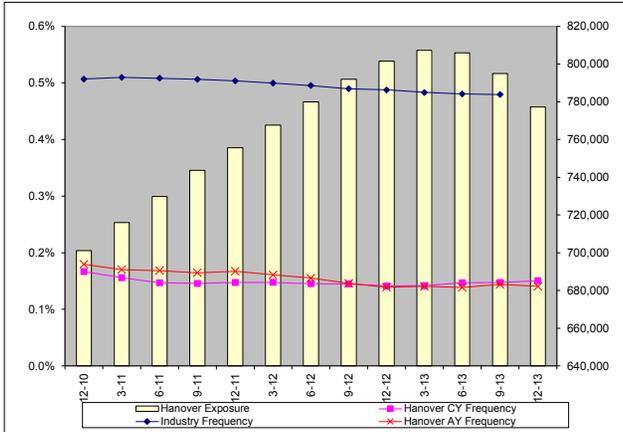
PURE PREMIUM TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
12-10	26	38	153
3-11	24	38	151
6-11	24	36	149
9-11	24	38	146
12-11	24	41	146
3-12	28	38	148
6-12	30	36	147
9-12	33	33	148
12-12	32	31	145
3-13	31	32	145
6-13	32	32	147
9-13	31	32	148
12-13	33	30	148

FITTED ANNUAL RATE OF CHANGE				
Period	CY		AY	
	Hanover	Hanover	Industry	Industry
3 Years	12.0%	-8.4%	-1.2%	-1.2%
2 Years	11.0%	-12.8%	0.0%	0.4%
Latest Year	0.8%	-2.9%	0.4%	0.4%

Selected Trends

Retrospective	3.5%
Prospective	3.5%



COUNTRYWIDE
PERSONAL AUTOMOBILE - COLLISION

FREQUENCY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature Frequency	AY Est Ult Feature Frequency	Paid Feature Frequency
12-10	6.0%	6.1%	6.6%
3-11	6.1%	6.2%	6.7%
6-11	6.1%	6.1%	6.7%
9-11	6.1%	6.1%	6.7%
12-11	6.0%	6.0%	6.7%
3-12	5.8%	5.8%	6.6%
6-12	5.8%	5.8%	6.5%
9-12	5.7%	5.7%	6.5%
12-12	5.6%	5.7%	6.4%
3-13	5.7%	5.7%	6.5%
6-13	5.7%	5.7%	6.5%
9-13	5.7%	5.7%	6.5%
12-13	5.7%	5.7%	6.5%

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	-2.7%	-2.8%	-1.3%
2 Years	-2.0%	-1.8%	-1.7%
Latest Year	1.6%	0.1%	1.0%

Selected Trends

Retrospective	2.0%
Prospective	2.0%

COUNTRYWIDE
PERSONAL AUTOMOBILE - COLLISION

SEVERITY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Severity	Average Paid Severity
12-10	3,255	3,214	2,863
3-11	3,257	3,216	2,884
6-11	3,228	3,217	2,902
9-11	3,255	3,239	2,929
12-11	3,279	3,274	2,970
3-12	3,316	3,343	2,989
6-12	3,376	3,377	3,028
9-12	3,396	3,406	3,048
12-12	3,441	3,461	3,046
3-13	3,504	3,478	3,104
6-13	3,504	3,498	3,112
9-13	3,533	3,518	3,134
12-13	3,528	3,528	3,134

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	3.5%	3.8%	3.5%
2 Years	4.0%	3.7%	3.3%
Latest Year	2.4%	2.0%	3.1%

Selected Trends

Retrospective	2.0%
Prospective	2.0%

COUNTRYWIDE
PERSONAL AUTOMOBILE - COLLISION

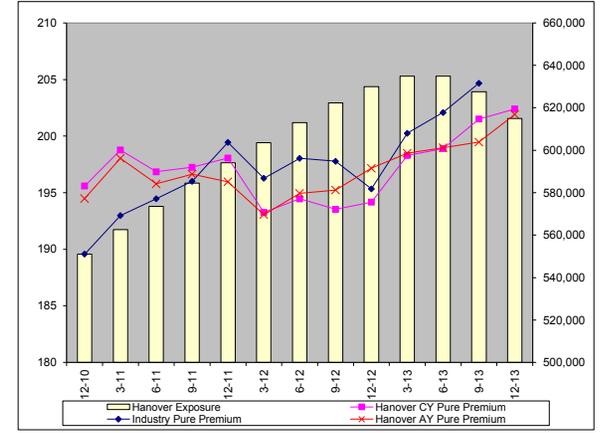
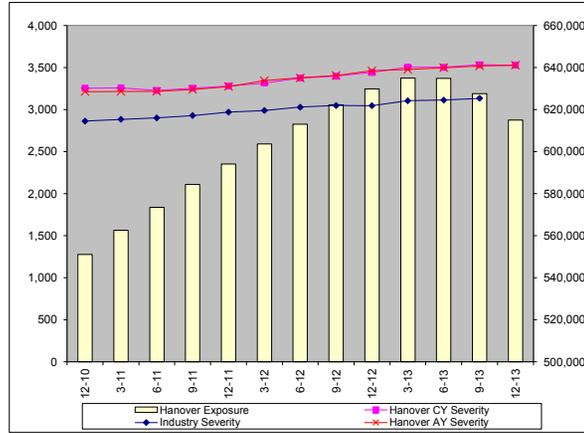
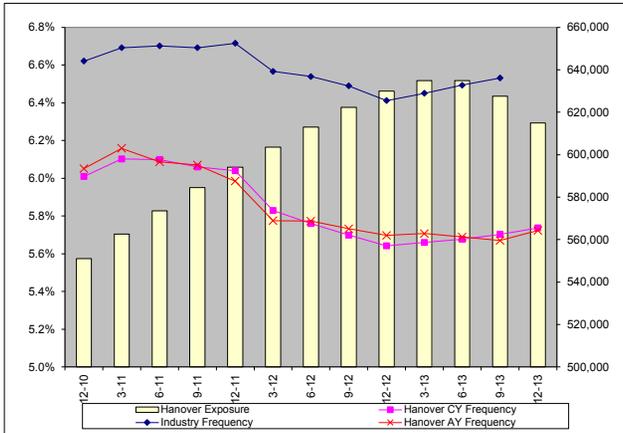
PURE PREMIUM - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
12-10	196	194	190
3-11	199	198	193
6-11	197	196	194
9-11	197	197	196
12-11	198	196	199
3-12	193	193	196
6-12	194	195	198
9-12	194	195	198
12-12	194	197	195
3-13	198	198	200
6-13	199	199	202
9-13	202	199	205
12-13	202	202	205

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	0.6%	0.8%	2.2%
2 Years	1.9%	1.9%	1.6%
Latest Year	4.0%	2.1%	4.2%

Selected Trends

Retrospective	4.0%
Prospective	4.0%



FREQUENCY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Paid Feature Frequency	AY Est Ult Feature Frequency	Paid Feature Frequency
	12-10	10.5%	10.6%
3-11	10.6%	10.7%	6.6%
6-11	10.7%	10.8%	6.7%
9-11	10.8%	10.9%	6.8%
12-11	10.9%	11.0%	6.9%
3-12	10.9%	10.8%	6.9%
6-12	10.7%	10.6%	6.6%
9-12	10.4%	10.4%	6.3%
12-12	10.3%	10.2%	6.2%
3-13	10.1%	10.3%	6.2%
6-13	10.3%	10.4%	6.2%
9-13	10.5%	10.5%	6.2%
12-13	10.6%	10.7%	

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	-1.0%	-1.3%	-3.3%
2 Years	-2.1%	-1.6%	-6.7%
Latest Year	3.8%	4.3%	-2.6%

Selected Trends

Retrospective	1.5%
Prospective	1.5%

SEVERITY TREND - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Paid Severity	AY Average Est Ult Severity	Average Paid Severity
	12-10	637	635
3-11	626	628	1,086
6-11	627	649	1,144
9-11	653	651	1,222
12-11	657	651	1,242
3-12	647	651	1,261
6-12	632	625	1,232
9-12	610	617	1,211
12-12	599	607	1,440
3-13	602	602	1,432
6-13	596	598	1,433
9-13	589	589	1,422
12-13	584	580	

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	-3.3%	-3.5%	10.9%
2 Years	-5.7%	-5.6%	10.1%
Latest Year	-2.9%	-4.4%	13.6%

Selected Trends

Retrospective	2.0%
Prospective	2.0%

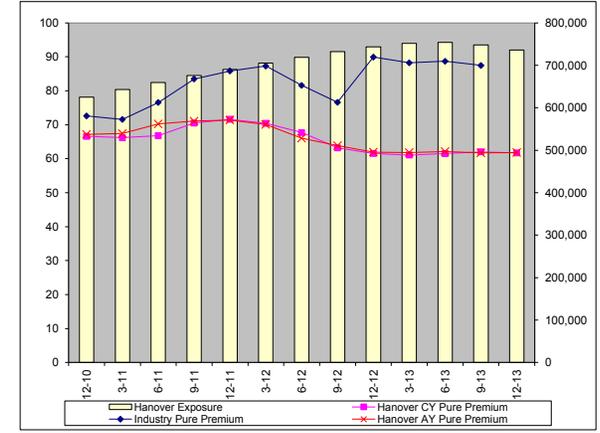
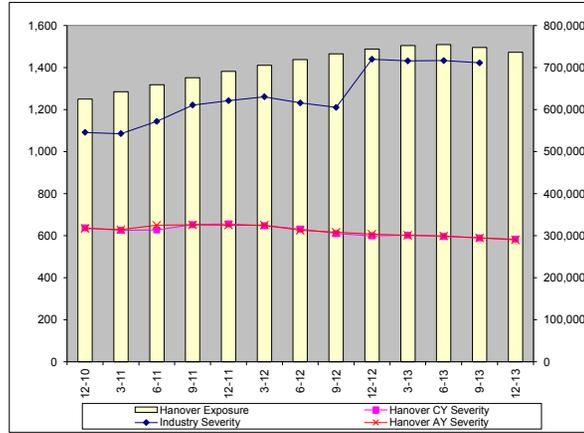
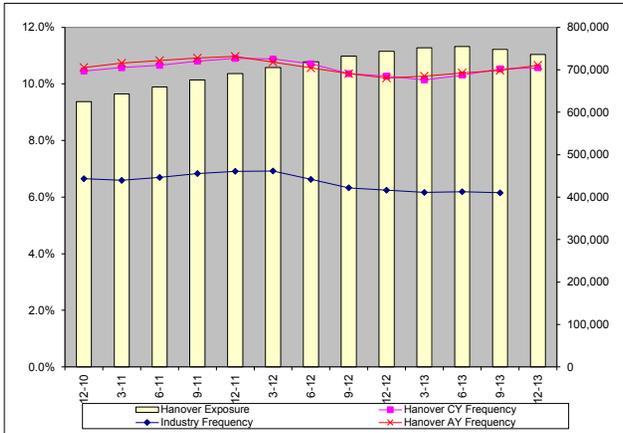
PURE PREMIUM - NON CNX

4 Qtrs. Ending	Hanover		Industry
	CY Average Pure Premium	AY Average Pure Premium	Average Pure Premium
	12-10	67	67
3-11	66	67	72
6-11	67	70	77
9-11	70	71	83
12-11	72	71	86
3-12	70	70	87
6-12	68	66	82
9-12	63	64	77
12-12	62	62	90
3-13	61	62	88
6-13	61	62	89
9-13	62	62	87
12-13	62	62	

FITTED ANNUAL RATE OF CHANGE			
Period	CY		AY
	Hanover	Hanover	Industry
3 Years	-4.2%	-4.8%	7.1%
2 Years	-7.7%	-7.1%	2.7%
Latest Year	0.9%	-0.2%	10.6%

Selected Trends

Retrospective	3.5%
Prospective	3.5%



Hanover Property and Casualty Insurance Companies

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

PPA - Bodily Injury, Data Net of Cats

Direct Case Incurred Losses (000)

Acc. Yr.	Actual Data as of:										
	<u>12 mos.</u>	<u>24 mos.</u>	<u>36 mos.</u>	<u>48 mos.</u>	<u>60 mos.</u>	<u>72 mos.</u>	<u>84 mos.</u>	<u>96 mos.</u>	<u>108 mos.</u>	<u>120 mos.</u>	<u>Ultimate</u>
200412	9,182	11,653	12,602	12,943	12,796	12,690	12,682	12,704	12,704	12,720	12,720
200512	7,405	10,055	11,019	11,448	11,046	11,050	11,078	11,078	11,078		11,089
200612	14,274	17,595	18,234	18,158	18,280	18,082	18,079	17,955			17,973
200712	20,847	26,027	27,635	27,944	28,096	27,991	27,993				27,965
200812	19,420	27,414	28,607	28,783	28,766	28,693					28,693
200912	20,906	26,982	28,415	28,441	28,541						28,399
201012	21,166	25,530	26,235	26,974							26,920
201112	15,569	21,197	22,995								23,087
201212	20,845	25,901									27,377
201312	15,186										20,835
											225,059

Acc. Yr.	Link Ratios									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-Ult.</u>
200412	1.269	1.081	1.027	0.989	0.992	0.999	1.002	1.000	1.001	1.000
200512	1.358	1.096	1.039	0.965	1.000	1.003	1.000	1.000		
200612	1.233	1.036	0.996	1.007	0.989	1.000	0.993			
200712	1.248	1.062	1.011	1.005	0.996	1.000				
200812	1.412	1.044	1.006	0.999	0.997					
200912	1.291	1.053	1.001	1.004						
201012	1.206	1.028	1.028							
201112	1.362	1.085								
201212	1.243									
201312										

Method	Average Link Ratios									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-Ult.</u>
3-yr	1.270	1.055	1.012	1.003	0.994	1.001	0.998	1.000	1.001	1.000
5-yr	1.303	1.054	1.008	0.996	0.995	1.000	0.998	1.000	1.001	1.000
all-yr	1.291	1.061	1.015	0.995	0.995	1.000	0.998	1.000	1.001	1.000
all-yr wtd.	1.286	1.056	1.013	0.999	0.995	1.000	0.998	1.000	1.001	1.000
5-yr x/ hi,low	1.298	1.053	1.006	1.003	0.995					
SELECTED	1.298	1.053	1.006	1.003	0.995	1.001	0.998	1.000	1.001	1.000
ULTIMATE	1.372	1.057	1.004	0.998	0.995	1.000	0.999	1.001	1.001	1.000

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

Acc. Yr.	Actual Data as of:										
	<u>12 mos.</u>	<u>24 mos.</u>	<u>36 mos.</u>	<u>48 mos.</u>	<u>60 mos.</u>	<u>72 mos.</u>	<u>84 mos.</u>	<u>96 mos.</u>	<u>108 mos.</u>	<u>120 mos.</u>	<u>Ultimate</u>
200412	1,768	2,807	3,029	3,475	3,386	3,402	3,418	3,418	3,418	3,410	3,410
200512	2,036	3,252	3,739	3,636	3,711	3,720	3,710	3,712	3,709		3,702
200612	3,651	5,584	5,753	6,141	6,143	6,185	6,136	6,136			6,124
200712	4,244	6,303	7,868	8,226	8,401	8,299	8,177				8,161
200812	4,607	7,022	8,162	8,405	8,307	8,200					8,118
200912	3,985	6,166	7,894	8,100	8,384						8,284
201012	3,827	6,055	8,006	8,425							8,442
201112	4,300	7,842	9,455								9,881
201212	4,022	6,828									8,883
201312	3,267										6,838
											71,843

Acc. Yr.	Link Ratios									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-Ult.</u>
200412	1.588	1.079	1.147	0.974	1.005	1.005	1.000	1.000	0.998	1.000
200512	1.597	1.150	0.972	1.021	1.002	0.997	1.001	0.999		
200612	1.529	1.030	1.067	1.000	1.007	0.992	1.000			
200712	1.485	1.248	1.046	1.021	0.988	0.985				
200812	1.524	1.162	1.030	0.988	0.987					
200912	1.547	1.280	1.026	1.035						
201012	1.582	1.322	1.052							
201112	1.824	1.206								
201212	1.697									
201312										

Method	Average Link Ratios									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-Ult.</u>
3-yr	1.701	1.269	1.036	1.015	0.994	0.992	1.000	1.000	0.998	1.000
5-yr	1.635	1.244	1.044	1.013	0.998	0.995	1.000	1.000	0.998	1.000
all-yr	1.597	1.185	1.049	1.007	0.998	0.995	1.000	1.000	0.998	1.000
all-yr wtd.	1.599	1.197	1.044	1.009	0.995	0.992	1.000	1.000	0.998	1.000
5-yr x/ hi,low	1.609	1.245	1.043	1.014	0.998					
SELECTED	1.609	1.245	1.043	1.014	0.998	0.992	1.000	1.000	0.998	1.000
ULTIMATE	2.093	1.301	1.045	1.002	0.988	0.990	0.998	0.998	0.998	1.000

Hanover Property and Casualty Insurance Companies

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

PPA - Personal Injury Protection, Data Net of Cats

Direct Case Incurred Losses (000)

Acc. Yr.	Actual Data as of:										
<u>Ending</u>	<u>12 mos.</u>	<u>24 mos.</u>	<u>36 mos.</u>	<u>48 mos.</u>	<u>60 mos.</u>	<u>72 mos.</u>	<u>84 mos.</u>	<u>96 mos.</u>	<u>108 mos.</u>	<u>120 mos.</u>	<u>Ultimate</u>
200412	1,479	1,389	1,405	1,509	1,519	1,519	1,519	1,516	1,516	1,516	1,516
200512	1,486	1,359	1,398	1,424	1,426	1,423	1,423	1,423	1,423	1,423	1,423
200612	2,581	2,340	2,412	2,410	2,407	2,409	2,404	2,404			2,404
200712	3,818	3,544	3,641	3,612	3,611	3,613	3,613				3,609
200812	4,480	4,419	4,465	4,494	4,492	4,498					4,489
200912	4,362	4,377	4,438	4,465	4,465						4,457
201012	3,358	3,176	3,231	3,234							3,227
201112	3,411	3,367	3,578								3,578
201212	2,627	2,692									2,743
201312	2,098										2,121
											29,566

Acc. Yr.	Link Ratios									
<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-Ult.</u>	
200412	0.939	1.012	1.074	1.006	1.000	1.000	0.998	1.000	1.000	1.000
200512	0.915	1.029	1.018	1.001	0.998	1.000	1.000	1.000		
200612	0.907	1.031	0.999	0.999	1.001	0.998	1.000			
200712	0.928	1.027	0.992	1.000	1.001	1.000				
200812	0.987	1.010	1.007	1.000	1.001					
200912	1.003	1.014	1.006	1.000						
201012	0.946	1.017	1.001							
201112	0.987	1.063								
201212	1.025									
201312										

Method	Average Link Ratios									
<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-Ult.</u>	
3-yr	0.986	1.031	1.004	1.000	1.001	0.999	0.999	1.000	1.000	1.000
5-yr	0.990	1.026	1.001	1.000	1.000	0.999	0.999	1.000	1.000	1.000
all-yr	0.960	1.025	1.014	1.001	1.000	0.999	0.999	1.000	1.000	1.000
all-yr wtd.	0.966	1.025	1.007	1.000	1.001	0.999	0.999	1.000	1.000	1.000
5-yr x/ hi,low	0.992	1.019	1.002	1.000	1.000					
SELECTED	0.992	1.019	1.002	1.000	1.000	0.999	0.999	1.000	1.000	1.000
ULTIMATE	1.011	1.019	1.000	0.998	0.998	0.998	0.999	1.000	1.000	1.000

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

LIABILITY								
		<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>3-Year Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	14.9%	14.8%	14.7%	14.8%	13.4%	0%	100%
(2)	Contingent Commission					2.8%	0%	100%
(3)	General & Other Acq.	11.4%	10.5%	9.3%	10.4%	8.2%	50%	50%
(4)	Taxes, Licenses, and Fees					2.9%	0%	100%
(5)	ULAE/Premium	7.2%	8.1%	7.5%	7.6%	9.6%	100%	0%
(6)	Other Fixed Expense Load					0.0%	100%	0%
(7)	Profit and Contingency					3.6%	0%	100%
	Total Fixed Expenses					13.7%		
	Total Variable Expenses					26.8%		
	Total Expenses					40.5%		
	Target Loss & ALAE Ratio					59.5%		
(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)								
(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)								
(10) = (8) + (9)								
(11) = 1.00 - (11)								
(9)	ALAE/Loss	2.1%	2.0%	2.8%	2.3%	3.8%		

COLLISION								
		<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	15.0%	14.9%	14.7%	14.9%	13.4%	0%	100%
(2)	Contingent Commission					2.8%	0%	100%
(3)	General & Other Acq.	6.8%	6.5%	8.6%	7.3%	8.2%	50%	50%
(4)	Taxes, Licenses, and Fees					2.9%	0%	100%
(5)	ULAE/Premium	12.1%	11.7%	14.0%	12.6%	9.6%	100%	0%
(6)	Other Fixed Expense Load					0.0%	100%	0%
(7)	Profit and Contingency					3.9%	0%	100%
	Total Fixed Expenses					13.7%		
	Total Variable Expenses					27.1%		
	Total Expenses					40.8%		
	Target Loss & ALAE Ratio					59.2%		
(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)								
(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)								
(10) = (8) + (9)								
(11) = 1.00 - (11)								
(9)	ALAE/Loss	0.7%	0.9%	0.9%	0.8%	0.3%		

COMPREHENSIVE								
		<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	15.0%	14.9%	14.7%	14.9%	13.4%	0%	100%
(2)	Contingent Commission					2.8%	0%	100%
(3)	General & Other Acq.	6.8%	6.5%	8.6%	7.3%	8.2%	50%	50%
(4)	Taxes, Licenses, and Fees					2.9%	0%	100%
(5)	ULAE/Premium	12.1%	11.7%	14.0%	12.6%	9.6%	100%	0%
(6)	Other Fixed Expense Load					0.5%	100%	0%
(7)	Profit and Contingency					3.9%	0%	100%
	Total Fixed Expenses					14.2%		
	Total Variable Expenses					27.1%		
	Total Expenses					41.3%		
	Target Loss & ALAE Ratio					58.7%		
(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)								
(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)								
(10) = (8) + (9)								
(11) = 1.00 - (11)								
(10)	ALAE/Loss	0.7%	0.9%	0.9%	0.8%	0.3%		
(7)	Other Catastrophes Load					12.5%		

Allmerica Financial Benefit Insurance Company
Arkansas Connections Auto
Proposed Changes by Coverage

Coverage	Current On-Level Written Premium*	Proposed Written Premium*	Proposed Total % Change*	Proposed Total Capped% Change
Bodily Injury	\$4,450,496	\$4,768,874	7.2%	
Comb. Single Limits	\$1,149,983	\$1,258,225	9.4%	
Property Damage	\$3,385,229	\$3,824,812	13.0%	
PIP	\$1,240,785	\$1,240,785	0.0%	
Uninsured BI	\$742,703	\$742,703	0.0%	
Underinsured BI	\$915,928	\$915,928	0.0%	
Uninsured CSL	\$152,923	\$152,923	0.0%	
Underinsured CSL	\$166,192	\$166,192	0.0%	
Uninsured PD	\$482,613	\$482,613	0.0%	
Collision	\$4,840,009	\$4,840,009	0.0%	
Comprehensive	\$2,104,523	\$2,104,523	0.0%	
OLTE	\$329,439	\$329,439	0.0%	
Reassurance Plus	\$1,800	\$1,800	0.0%	
Recovery Care	\$306	\$306	0.0%	
Roadside Assistance	\$195,696	\$195,696	0.0%	
Travel Right	\$19,750	\$19,750	0.0%	
Upgraded Rental	\$1,770	\$1,770	0.0%	
All Coverages	20,180,145	21,046,348	4.3%	1.9%

* 6-Month Premiums have been annualized when combined with 12-Month Premiums.

Allmerica Financial Benefit Insurance Company
Arkansas Connections Auto
Policyholder Disruption by Percent Change

Percent Change	Number of Policyholders	Cumulative % of Policyholders	Current On-Level Written Premium*	Proposed Written Premium*	Average Uncapped % Change*
< -40%	0	0%	0	0	0.0%
[-40%,-30%)	0	0%	0	0	0.0%
[-30%,-20%)	0	0%	0	0	0.0%
[-20%,-15%)	0	0%	0	0	0.0%
[-15%,-10%)	0	0%	0	0	0.0%
[-10%,-8%)	0	0%	0	0	0.0%
[-8%,-6%)	0	0%	0	0	0.0%
[-6%,-4%)	0	0%	0	0	0.0%
[-4%,-2%)	0	0%	0	0	0.0%
[-2%,0%)	0	0%	0	0	0.0%
[0%,2%)	9	0%	16,002	16,274	1.7%
[2%,4%)	4,818	41%	8,472,589	8,761,659	3.4%
[4%,6%)	5,911	90%	10,242,628	10,717,075	4.6%
[6%,8%)	937	98%	1,225,616	1,308,030	6.7%
[8%,10%)	224	100%	222,599	242,518	8.9%
[10%,15%)	2	100%	712	792	11.2%
[15%,20%)	0	100%	0	0	0.0%
[20%,30%)	0	100%	0	0	0.0%
[30%,40%)	0	100%	0	0	0.0%
>= 40%	0	100%	0	0	0.0%
Total	11,901	100.0%	20,180,146	21,046,348	4.3%

* 6-Month Premiums have been annualized when combined with 12-Month Premiums.

State of Arkansas
Connections Auto
Base Rates - effective NB 8/15/2014 and RB 6/15/2014

Coverage	Current	Proposed	Change
BI	\$490	\$525	7.1%
CSL	\$977	\$1,069	9.4%
PD	\$400	\$452	13.0%

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

State of Arkansas

**Effective: 08/15/2014 New
06/15/2014 Renewal**

Rate Schedule

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

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/AR141736100001
Filing Company: Allmerica Financial Benefit Insurance Co

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)
04/10/2014	Filed 04/17/2014	Supporting Document	APCS-Auto Premium Comparison Survey	04/14/2014	PPA_Survey_FORM_APCS2012.PDF (Superseded) PPA_Survey_FORM_APCS2012.XLSX (Superseded)
03/25/2014	Filed 04/17/2014	Supporting Document	APCS-Auto Premium Comparison Survey	04/10/2014	PPA Survey Form APCS.PDF (Superseded) PPA Survey Form APCS.XLS (Superseded)

SERFF Tracking #:

HNWX-G129471259

State Tracking #:

Company Tracking #:

AR141736100001

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/AR141736100001

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

Attachment PPA Survey Form APCS.XLS is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 0088-41840
Company Name: Allmerica Financial Benefit Insurance Company
Contact Person:
Telephone No.:
Email Address:
Effective Date: 6/15/2014

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

		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		\$1,829	\$2,125	\$594	\$570	\$2,453	\$2,855	\$800	\$770	\$2,630	\$3,076	\$840	\$807	\$2,333	\$2,714	\$760	\$734	\$2,531	\$2,961	\$815	\$786
	Minimum Liability with Comprehensive and Collision		\$3,471	\$4,200	\$1,216	\$1,141	\$5,425	\$6,574	\$2,024	\$1,827	\$4,282	\$5,158	\$1,505	\$1,408	\$5,159	\$6,252	\$1,922	\$1,740	\$4,807	\$5,817	\$1,741	\$1,601
	100/300/50 Liability with Comprehensive and Collision		\$3,192	\$3,858	\$1,121	\$1,009	\$4,970	\$6,020	\$1,836	\$1,593	\$4,019	\$4,841	\$1,404	\$1,258	\$4,730	\$5,725	\$1,745	\$1,518	\$4,457	\$5,386	\$1,598	\$1,411
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$1,916	\$2,213	\$624	\$622	\$2,578	\$2,978	\$839	\$835	\$2,755	\$3,200	\$879	\$875	\$2,450	\$2,832	\$795	\$795	\$2,642	\$3,073	\$850	\$847
	Minimum Liability with Comprehensive and Collision		\$3,492	\$4,204	\$1,210	\$1,142	\$5,338	\$6,439	\$1,948	\$1,780	\$4,306	\$5,160	\$1,491	\$1,410	\$5,076	\$6,124	\$1,852	\$1,695	\$4,772	\$5,749	\$1,698	\$1,579
	100/300/50 Liability with Comprehensive and Collision		\$3,215	\$3,866	\$1,117	\$1,059	\$4,898	\$5,908	\$1,775	\$1,634	\$4,046	\$4,852	\$1,393	\$1,321	\$4,660	\$5,620	\$1,687	\$1,551	\$4,429	\$5,336	\$1,564	\$1,465
2010 Honda Odyssey "EX"	Minimum Liability		\$1,604	\$1,844	\$530	\$528	\$2,188	\$2,520	\$719	\$719	\$2,334	\$2,706	\$754	\$750	\$2,080	\$2,399	\$684	\$682	\$2,236	\$2,595	\$730	\$726
	Minimum Liability with Comprehensive and Collision		\$3,443	\$4,160	\$1,188	\$1,113	\$5,420	\$6,570	\$1,984	\$1,787	\$4,169	\$5,017	\$1,446	\$1,349	\$5,156	\$6,246	\$1,885	\$1,703	\$4,736	\$5,733	\$1,687	\$1,545
	100/300/50 Liability with Comprehensive and Collision		\$3,078	\$3,716	\$1,082	\$1,016	\$4,828	\$5,845	\$1,786	\$1,622	\$3,804	\$4,575	\$1,336	\$1,256	\$4,592	\$5,562	\$1,697	\$1,545	\$4,270	\$5,165	\$1,540	\$1,422
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$1,693	\$1,938	\$556	\$532	\$2,301	\$2,636	\$757	\$726	\$2,453	\$2,827	\$789	\$755	\$2,190	\$2,509	\$720	\$690	\$2,345	\$2,710	\$763	\$731
	Minimum Liability with Comprehensive and Collision		\$3,583	\$4,322	\$1,217	\$1,148	\$5,455	\$6,603	\$1,937	\$1,779	\$4,290	\$5,149	\$1,459	\$1,374	\$5,191	\$6,281	\$1,843	\$1,692	\$4,818	\$5,823	\$1,672	\$1,555
	100/300/50 Liability with Comprehensive and Collision		\$3,194	\$3,854	\$1,104	\$998	\$4,860	\$5,878	\$1,751	\$1,544	\$3,911	\$4,691	\$1,348	\$1,217	\$4,625	\$5,591	\$1,666	\$1,462	\$4,340	\$5,242	\$1,531	\$1,365
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$1,903	\$2,182	\$619	\$617	\$2,582	\$2,963	\$840	\$837	\$2,752	\$3,178	\$878	\$875	\$2,454	\$2,819	\$799	\$796	\$2,632	\$3,045	\$848	\$846
	Minimum Liability with Comprehensive and Collision		\$5,124	\$6,237	\$1,768	\$1,642	\$8,200	\$9,993	\$3,018	\$2,689	\$5,986	\$7,242	\$2,091	\$1,927	\$7,801	\$9,507	\$2,869	\$2,561	\$7,002	\$8,524	\$2,509	\$2,279
	100/300/50 Liability with Comprehensive and Collision		\$4,509	\$5,482	\$1,582	\$1,470	\$7,186	\$8,749	\$2,669	\$2,396	\$5,360	\$6,488	\$1,892	\$1,753	\$6,835	\$8,322	\$2,537	\$2,279	\$6,200	\$7,541	\$2,246	\$2,049
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$1,820	\$2,096	\$595	\$593	\$2,461	\$2,836	\$802	\$802	\$2,628	\$3,044	\$840	\$838	\$2,340	\$2,695	\$764	\$760	\$2,520	\$2,921	\$812	\$808
	Minimum Liability with Comprehensive and Collision		\$3,481	\$4,193	\$1,181	\$1,114	\$5,313	\$6,417	\$1,892	\$1,737	\$4,253	\$5,100	\$1,447	\$1,362	\$5,055	\$6,104	\$1,804	\$1,656	\$4,732	\$5,707	\$1,645	\$1,530
	100/300/50 Liability with Comprehensive and Collision		\$3,122	\$3,760	\$1,080	\$1,028	\$4,760	\$5,744	\$1,722	\$1,588	\$3,898	\$4,676	\$1,346	\$1,277	\$4,525	\$5,462	\$1,638	\$1,511	\$4,286	\$5,169	\$1,513	\$1,417

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

NAIC Number: 41840
 Company Name: Allmerica Financial Benefit Insurance Company
 Contact Person: Susan Whitworth
 Telephone No.: (508)-855-4664
 Email Address: switworth@hanover.com
 Effective Date: 6/15/2014

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG %
 AUTO/HOMEOWNERS %
 GOOD STUDENT %
 ANTI-THEFT DEVICE %
 Over 55 Defensive Driver Discount %
 \$250/\$500 Deductible Comp./Coll. %

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

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

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 LS ⁺ regular cab 119" WB	Minimum Liability			\$1,829	\$2,125	\$594	\$570	\$2,453	\$2,855	\$800	\$770	\$2,630	\$3,076	\$840	\$807	\$2,333	\$2,714	\$760	\$734	\$2,531	\$2,961	\$815	\$786
	Minimum Liability with Comprehensive and Collision			\$3,471	\$4,200	\$1,216	\$1,141	\$5,425	\$6,574	\$2,024	\$1,827	\$4,282	\$5,158	\$1,505	\$1,408	\$5,159	\$6,252	\$1,922	\$1,740	\$4,807	\$5,817	\$1,741	\$1,601
	100/300/50 Liability with Comprehensive and Collision			\$3,192	\$3,858	\$1,121	\$1,009	\$4,970	\$6,020	\$1,836	\$1,593	\$4,019	\$4,841	\$1,404	\$1,258	\$4,730	\$5,725	\$1,745	\$1,518	\$4,457	\$5,386	\$1,598	\$1,411
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$1,916	\$2,213	\$624	\$622	\$2,578	\$2,978	\$839	\$835	\$2,755	\$3,200	\$879	\$875	\$2,450	\$2,832	\$795	\$795	\$2,642	\$3,073	\$850	\$847
	Minimum Liability with Comprehensive and Collision			\$3,492	\$4,204	\$1,210	\$1,142	\$5,338	\$6,439	\$1,948	\$1,780	\$4,306	\$5,160	\$1,491	\$1,410	\$5,076	\$6,124	\$1,852	\$1,695	\$4,772	\$5,749	\$1,698	\$1,579
	100/300/50 Liability with Comprehensive and Collision			\$3,215	\$3,866	\$1,117	\$1,059	\$4,898	\$5,908	\$1,775	\$1,634	\$4,046	\$4,852	\$1,393	\$1,321	\$4,660	\$5,620	\$1,687	\$1,551	\$4,429	\$5,336	\$1,564	\$1,465
2010 Honda Odyssey EX	Minimum Liability			\$1,604	\$1,844	\$530	\$528	\$2,188	\$2,520	\$719	\$719	\$2,334	\$2,706	\$754	\$750	\$2,080	\$2,399	\$684	\$682	\$2,236	\$2,595	\$730	\$726
	Minimum Liability with Comprehensive and Collision			\$3,443	\$4,160	\$1,188	\$1,113	\$5,420	\$6,570	\$1,984	\$1,787	\$4,169	\$5,017	\$1,446	\$1,349	\$5,156	\$6,246	\$1,885	\$1,703	\$4,736	\$5,733	\$1,687	\$1,545
	100/300/50 Liability with Comprehensive and Collision			\$3,078	\$3,716	\$1,082	\$1,016	\$4,828	\$5,845	\$1,786	\$1,622	\$3,804	\$4,575	\$1,336	\$1,256	\$4,592	\$5,562	\$1,697	\$1,545	\$4,270	\$5,165	\$1,540	\$1,422
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$1,693	\$1,938	\$556	\$532	\$2,301	\$2,636	\$757	\$726	\$2,453	\$2,827	\$789	\$755	\$2,190	\$2,509	\$720	\$690	\$2,345	\$2,710	\$763	\$731
	Minimum Liability with Comprehensive and Collision			\$3,583	\$4,322	\$1,217	\$1,148	\$5,455	\$6,603	\$1,937	\$1,779	\$4,290	\$5,149	\$1,459	\$1,374	\$5,191	\$6,281	\$1,843	\$1,692	\$4,818	\$5,823	\$1,672	\$1,555
	100/300/50 Liability with Comprehensive and Collision			\$3,194	\$3,854	\$1,104	\$998	\$4,860	\$5,878	\$1,751	\$1,544	\$3,911	\$4,691	\$1,348	\$1,217	\$4,625	\$5,591	\$1,666	\$1,462	\$4,340	\$5,242	\$1,531	\$1,365
2011 Cadillac Seville CTS AWD WAG 4 door 3.0L	Minimum Liability			\$1,903	\$2,182	\$619	\$617	\$2,582	\$2,963	\$840	\$837	\$2,752	\$3,178	\$878	\$875	\$2,454	\$2,819	\$799	\$796	\$2,632	\$3,045	\$848	\$846
	Minimum Liability with Comprehensive and Collision			\$5,124	\$6,237	\$1,768	\$1,642	\$8,200	\$9,993	\$3,018	\$2,689	\$5,986	\$7,242	\$2,091	\$1,927	\$7,801	\$9,507	\$2,869	\$2,561	\$7,002	\$8,524	\$2,509	\$2,279
	100/300/50 Liability with Comprehensive and Collision			\$4,509	\$5,482	\$1,582	\$1,470	\$7,186	\$8,749	\$2,669	\$2,396	\$5,360	\$6,488	\$1,892	\$1,753	\$6,835	\$8,322	\$2,537	\$2,279	\$6,200	\$7,541	\$2,246	\$2,049
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$1,820	\$2,096	\$595	\$593	\$2,461	\$2,836	\$802	\$802	\$2,628	\$3,044	\$840	\$838	\$2,340	\$2,695	\$764	\$760	\$2,520	\$2,921	\$812	\$808
	Minimum Liability with Comprehensive and Collision			\$3,481	\$4,193	\$1,181	\$1,114	\$5,313	\$6,417	\$1,892	\$1,737	\$4,253	\$5,100	\$1,447	\$1,362	\$5,055	\$6,104	\$1,804	\$1,656	\$4,732	\$5,707	\$1,645	\$1,530
	100/300/50 Liability with Comprehensive and Collision			\$3,122	\$3,760	\$1,080	\$1,028	\$4,760	\$5,744	\$1,722	\$1,588	\$3,898	\$4,676	\$1,346	\$1,277	\$4,525	\$5,462	\$1,638	\$1,511	\$4,286	\$5,169	\$1,513	\$1,417