

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 36064
 Company Name: Hanover American Insurance Company
 Contact Person: Sandy Nunez
 Telephone No.: 508 855 4369
 Email Address: snunez@hanover.com
 Effective Date: 7/1/2007

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20 to 30	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	12 to 30	%
ANTI-THEFT DEVICE	5 to 15 (cmp only)	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	20/18	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$ 633	\$ 761	\$ 400	\$ 400	\$ 758	\$ 911	\$ 479	\$ 479	\$ 979	\$ 1,177	\$ 618	\$ 618	\$ 758	\$ 911	\$ 479	\$ 479	\$ 671	\$ 806	\$ 424	\$ 424
	Minimum Liability with Comprehensive and Collision			\$ 1,106	\$ 1,330	\$ 699	\$ 699	\$ 1,305	\$ 1,569	\$ 824	\$ 824	\$ 1,433	\$ 1,722	\$ 905	\$ 905	\$ 1,305	\$ 1,569	\$ 824	\$ 824	\$ 1,209	\$ 1,453	\$ 763	\$ 763
	100/300/50 Liability with Comprehensive and Collision			\$ 1,222	\$ 1,469	\$ 772	\$ 772	\$ 1,444	\$ 1,735	\$ 911	\$ 911	\$ 1,607	\$ 1,932	\$ 1,015	\$ 1,015	\$ 1,444	\$ 1,735	\$ 911	\$ 911	\$ 1,338	\$ 1,608	\$ 845	\$ 845
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$ 633	\$ 761	\$ 400	\$ 400	\$ 758	\$ 911	\$ 479	\$ 479	\$ 979	\$ 1,177	\$ 618	\$ 618	\$ 758	\$ 911	\$ 479	\$ 479	\$ 671	\$ 806	\$ 424	\$ 424
	Minimum Liability with Comprehensive and Collision			\$ 1,324	\$ 1,592	\$ 836	\$ 836	\$ 1,555	\$ 1,870	\$ 982	\$ 982	\$ 1,635	\$ 1,966	\$ 1,033	\$ 1,033	\$ 1,555	\$ 1,870	\$ 982	\$ 982	\$ 1,449	\$ 1,742	\$ 915	\$ 915
	100/300/50 Liability with Comprehensive and Collision			\$ 1,440	\$ 1,731	\$ 909	\$ 909	\$ 1,694	\$ 2,036	\$ 1,069	\$ 1,069	\$ 1,810	\$ 2,175	\$ 1,143	\$ 1,143	\$ 1,694	\$ 2,036	\$ 1,069	\$ 1,069	\$ 1,579	\$ 1,897	\$ 997	\$ 997
2003 Honda Odyssey "EX"	Minimum Liability			\$ 633	\$ 761	\$ 400	\$ 400	\$ 758	\$ 911	\$ 479	\$ 479	\$ 979	\$ 1,177	\$ 618	\$ 618	\$ 758	\$ 911	\$ 479	\$ 479	\$ 671	\$ 806	\$ 424	\$ 424
	Minimum Liability with Comprehensive and Collision			\$ 1,289	\$ 1,549	\$ 814	\$ 814	\$ 1,514	\$ 1,820	\$ 956	\$ 956	\$ 1,604	\$ 1,928	\$ 1,013	\$ 1,013	\$ 1,514	\$ 1,820	\$ 956	\$ 956	\$ 1,410	\$ 1,695	\$ 890	\$ 890
	100/300/50 Liability with Comprehensive and Collision			\$ 1,404	\$ 1,688	\$ 887	\$ 887	\$ 1,653	\$ 1,987	\$ 1,043	\$ 1,043	\$ 1,778	\$ 2,137	\$ 1,123	\$ 1,123	\$ 1,653	\$ 1,987	\$ 1,043	\$ 1,043	\$ 1,539	\$ 1,850	\$ 972	\$ 972
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$ 633	\$ 761	\$ 400	\$ 400	\$ 758	\$ 911	\$ 479	\$ 479	\$ 979	\$ 1,177	\$ 618	\$ 618	\$ 758	\$ 911	\$ 479	\$ 479	\$ 671	\$ 806	\$ 424	\$ 424
	Minimum Liability with Comprehensive and Collision			\$ 1,394	\$ 1,676	\$ 880	\$ 880	\$ 1,635	\$ 1,965	\$ 1,032	\$ 1,032	\$ 1,704	\$ 2,048	\$ 1,076	\$ 1,076	\$ 1,635	\$ 1,965	\$ 1,032	\$ 1,032	\$ 1,529	\$ 1,837	\$ 965	\$ 965
	100/300/50 Liability with Comprehensive and Collision			\$ 1,510	\$ 1,815	\$ 953	\$ 953	\$ 1,773	\$ 2,131	\$ 1,119	\$ 1,119	\$ 1,878	\$ 2,257	\$ 1,186	\$ 1,186	\$ 1,773	\$ 2,131	\$ 1,119	\$ 1,119	\$ 1,658	\$ 1,993	\$ 1,047	\$ 1,047
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$ 633	\$ 761	\$ 400	\$ 400	\$ 758	\$ 911	\$ 479	\$ 479	\$ 979	\$ 1,177	\$ 618	\$ 618	\$ 758	\$ 911	\$ 479	\$ 479	\$ 671	\$ 806	\$ 424	\$ 424
	Minimum Liability with Comprehensive and Collision			\$ 1,465	\$ 1,761	\$ 925	\$ 925	\$ 1,718	\$ 2,065	\$ 1,085	\$ 1,085	\$ 1,768	\$ 2,125	\$ 1,116	\$ 1,116	\$ 1,718	\$ 2,065	\$ 1,085	\$ 1,085	\$ 1,609	\$ 1,934	\$ 1,016	\$ 1,016
	100/300/50 Liability with Comprehensive and Collision			\$ 1,581	\$ 1,900	\$ 998	\$ 998	\$ 1,856	\$ 2,231	\$ 1,172	\$ 1,172	\$ 1,942	\$ 2,334	\$ 1,226	\$ 1,226	\$ 1,856	\$ 2,231	\$ 1,172	\$ 1,172	\$ 1,738	\$ 2,090	\$ 1,098	\$ 1,098
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$ 633	\$ 761	\$ 400	\$ 400	\$ 758	\$ 911	\$ 479	\$ 479	\$ 979	\$ 1,177	\$ 618	\$ 618	\$ 758	\$ 911	\$ 479	\$ 479	\$ 671	\$ 806	\$ 424	\$ 424
	Minimum Liability with Comprehensive and Collision			\$ 1,212	\$ 1,457	\$ 765	\$ 765	\$ 1,425	\$ 1,713	\$ 900	\$ 900	\$ 1,528	\$ 1,836	\$ 965	\$ 965	\$ 1,425	\$ 1,713	\$ 900	\$ 900	\$ 1,323	\$ 1,590	\$ 835	\$ 835
	100/300/50 Liability with Comprehensive and Collision			\$ 1,327	\$ 1,596	\$ 838	\$ 838	\$ 1,563	\$ 1,879	\$ 987	\$ 987	\$ 1,702	\$ 2,046	\$ 1,075	\$ 1,075	\$ 1,563	\$ 1,879	\$ 987	\$ 987	\$ 1,452	\$ 1,745	\$ 917	\$ 917