

**State of Massachusetts  
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)  
 Private Passenger Automobile<sup>1/</sup>  
 Effective April 1, 2019 RB**

Increased Limits Factors - Property Damage

Limit of Liability	Current Limit Factor	Limit Factor Relative to Category Factor/Base									
		1	2	3	4	5	6	7	8	9	10
\$5,000	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240
\$7,500	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$10,000	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180
\$15,000	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
\$25,000	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210
\$35,000	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220
\$50,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$100,000	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280
\$250,000	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320

Limit of Liability	Relative Change Relative to Current Factor									
	1	2	3	4	5	6	7	8	9	10
\$5,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$7,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$10,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$15,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$25,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$35,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$50,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$100,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$250,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

<sup>1/</sup> Excludes data for motorcycles and other miscellaneous vehicle types.

**The State of Massachusetts  
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)  
Private Passenger Automobile<sup>1/</sup>  
Effective April 1, 2019 RB**

Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate
Bodily Injury	20/40	\$151.00
Optional BI	20/40 included with Bodily Injury	\$151.00
Property Damage	\$5,000 limit	\$226.00
Medical Payment	\$5,000 limit	\$30.00
Personal Injury Protection	No deductible	\$169.00
Uninsured Bodily Injury	20/40	\$14.00
Underinsured Bodily Injury	20/40 included with Uninsured Bodily Injury	\$99.00
Comprehensive	\$500 deductible	\$107.00
Collision	\$500 deductible	\$301.00
Limited Collision	\$500 deductible	\$20.00
Substitute Transportation	\$30/day, \$900 total limit	\$61.00
Towing & Labor	\$50 per disablement limit	\$8.00
Additional Customized Equipment	First \$1,000 automatically included; see Sheet 11-17 for increased limits rating	\$8.00
Comprehensive/Collision Auto Loan/Lease Payoff	Flat rate	\$20.00
Upgraded Rental	Flat rate	\$8.00
Roadside Assistance	Flat rate	\$16.00

<sup>1/</sup> Excludes data for motorcycles and other miscellaneous vehicle types.

**State of Massachusetts  
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)  
 Private Passenger Automobile<sup>1/</sup>  
 Effective April 1, 2018 NB & March 1, 2018 RB**

**Effective April 1, 2019 RB**

Increased Limits Factors - Property Damage

Limit of Liability	Current Limit Factor	Limit Factor Relative to Category Factor/Base									
		1	2	3	4	5	6	7	8	9	10
\$5,000	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310
\$7,500	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$10,000	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180
\$15,000	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
<del>\$20,000</del>											
\$25,000	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210
\$35,000	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220
\$50,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$100,000	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280
\$250,000	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320
<del>\$500,000</del>											

Limit of Liability	Relative Change Relative to Current Factor									
	1	2	3	4	5	6	7	8	9	10
\$5,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$7,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$10,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$15,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<del>\$20,000</del>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$25,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$35,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$50,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$100,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$250,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<del>\$500,000</del>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<sup>1/</sup> Excludes data for motorcycles and other miscellaneous vehicle types.

**The State of Massachusetts  
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Private Passenger Automobile<sup>1/</sup>  
Effective October 1, 2018 RB**

**Effective April 1, 2019 RB**

Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate	
Bodily Injury	20/40	\$151.00	\$136.00
Optional BI	20/40 included with Bodily Injury	\$151.00	\$136.00
Property Damage	\$5,000 limit	\$226.00	\$218.00
Medical Payment	\$5,000 limit	\$30.00	
Personal Injury Protection	No deductible	\$169.00	\$166.00
Uninsured Bodily Injury	20/40	\$14.00	
Underinsured Bodily Injury	20/40 included with Uninsured Bodily Injury	\$99.00	\$96.00
Comprehensive	\$500 deductible	\$107.00	
Collision	\$500 deductible	\$301.00	
Limited Collision	\$500 deductible	\$20.00	
Substitute Transportation	\$30/day, \$900 total limit	\$61.00	
Towing & Labor	\$50 per disablement limit	\$8.00	
Additional Customized Equipment	First \$1,000 automatically included; see Sheet 11 17 for increased limits rating	\$8.00	
Comprehensive/Collision Auto Loan/Lease Payoff	Flat rate	\$20.00	
Upgraded Rental	Flat rate	\$8.00	
Roadside Assistance	Flat rate	\$16.00	

<sup>1/</sup> Excludes data for motorcycles and other miscellaneous vehicle types.

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**Effective April 1, 2019 RB**

Increased Limits Factors - Property Damage

Limit of Liability	Current Limit Factor	Limit Factor Relative to Category Factor/Base									
		1	2	3	4	5	6	7	8	9	10
\$5,000	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310
\$7,500	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240
\$10,000	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$15,000	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180
\$20,000	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
\$25,000	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210
\$35,000	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220
\$50,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$100,000	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280
\$250,000	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320
\$500,000											

Limit of Liability	Relative Change Relative to Current Factor									
	1	2	3	4	5	6	7	8	9	10
\$5,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$7,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$10,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$15,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$20,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$25,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$35,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$50,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$100,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$250,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<sup>1/</sup> Excludes data for motorcycles and other miscellaneous vehicle types

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Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate	
Bodily Injury	20/40	\$151.00	\$136.00
Optional BI	20/40 included with Bodily Injury	\$151.00	\$136.00
Property Damage	\$5,000 limit	\$226.00	\$218.00
Medical Payment	\$5,000 limit	\$30.00	
Personal Injury Protection	No deductible	\$169.00	\$166.00
Uninsured Bodily Injury	20/40	\$14.00	
Underinsured Bodily Injury	20/40 included with Uninsured Bodily Injury	\$99.00	\$96.00
Comprehensive	\$500 deductible	\$107.00	
Collision	\$500 deductible	\$301.00	
Limited Collision	\$500 deductible	\$20.00	
Substitute Transportation	\$30/day, \$900 total limit	\$61.00	
Towing & Labor	\$50 per disablement limit	\$8.00	
Additional Customized Equipment	First \$1,000 automatically included; see Sheet 11 17 for increased limits rating	\$8.00	
Comprehensive/Collision Auto Loan/Lease Payoff	Flat rate	\$20.00	
Upgraded Rental	Flat rate	\$8.00	
Roadside Assistance	Flat rate	\$16.00	

1/ Excludes data for motorcycles and other miscellaneous vehicle types

**The State of Massachusetts  
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 Annual Base Rates**

Coverage	Base Limit or Deductible	Base Rate
Bodily Injury	20/40	\$151.00
Optional BI	20/40 included with Bodily Injury	\$151.00
Property Damage	\$5,000 limit	\$226.00
Medical Payment	\$5,000 limit	\$30.00
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Comprehensive	\$500 deductible	\$107.00
Collision	\$500 deductible	\$301.00
Limited Collision	\$500 deductible	\$20.00
Substitute Transportation	\$30/day, \$900 total limit	\$61.00
Towing & Labor	\$50 per disablement limit	\$8.00
Additional Customized Equipment	First \$1,000 automatically included; see Sheet 11-17 for increased limits rating	\$8.00
Comprehensive/Collision Auto Loan/Lease Payoff	Flat rate	\$20.00
Upgraded Rental	Flat rate	\$8.00
Roadside Assistance	Flat rate	\$16.00

1/ Excludes data for motorcycles and other miscellaneous vehicle types

**State of Massachusetts  
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Private Passenger Automobile<sup>1/</sup>  
Effective April 1, 2019 RB**

Increased Limits Factors - Property Damage

<u>Limit of Liability</u>	<u>Current Limit Factor</u>	<u>Limit Factor Relative to Category Factor/Base</u>									
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
\$5,000	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240	0.240
\$7,500	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$10,000	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180
\$15,000	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
\$20,000											
\$25,000	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210
\$35,000	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220
\$50,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$100,000	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280
\$250,000	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320
\$500,000											

<u>Limit of Liability</u>	<u>Relative Change Relative to Current Factor</u>									
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
\$5,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$7,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$10,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$15,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$20,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$25,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$35,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$50,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$100,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$250,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<sup>1/</sup> Excludes data for motorcycles and other miscellaneous vehicle types



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Increased Limits Factors - Property Damage

Limit of Liability	Current Limit Factor	Limit Factor Relative to Category Factor/Base									
		1	2	3	4	5	6	7	8	9	10
\$5,000	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310
\$7,500	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$10,000	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180
\$15,000	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
\$20,000											
\$25,000	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210
\$35,000	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220
\$50,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$100,000	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280
\$250,000	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320
\$500,000											

Limit of Liability	Relative Change Relative to Current Factor									
	1	2	3	4	5	6	7	8	9	10
\$5,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$7,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$10,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$15,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$20,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$25,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$35,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$50,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$100,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$250,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<sup>1/</sup> Excludes data for motorcycles and other miscellaneous vehicle types

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Coverage	Base Limit or Deductible	Base Rate	
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Optional BI	20/40 included with Bodily Injury	\$151.00	\$136.00
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Medical Payment	\$5,000 limit	\$30.00	
Personal Injury Protection	No deductible	\$169.00	\$166.00
Uninsured Bodily Injury	20/40	\$14.00	
Underinsured Bodily Injury	20/40 included with Uninsured Bodily Injury	\$99.00	\$96.00
Comprehensive	\$500 deductible	\$107.00	
Collision	\$500 deductible	\$301.00	
Limited Collision	\$500 deductible	\$20.00	
Substitute Transportation	\$30/day, \$900 total limit	\$61.00	
Towing & Labor	\$50 per disablement limit	\$8.00	
Additional Customized Equipment	First \$1,000 automatically included; see Sheet 11 17 for increased limits rating	\$8.00	
Comprehensive/Collision Auto Loan/Lease Payoff	Flat rate	\$20.00	
Upgraded Rental	Flat rate	\$8.00	
Roadside Assistance	Flat rate	\$16.00	

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