

State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Base and Endorsement Rates

BI	PD	CSL	Med Pay	PIP	UMBI	UMCSL	UNDUM	UNCSL	COMP	COLL	LCOLL	Comp Auto Loan/Lease	Coll Auto Loan/Lease	OLTE	Excess Custom Equipment	Excess Electronic Equipment	Travel Right	Reassurance Plus	Home Care Services	Rental Coverage Upgrade	Roadside Assistance	Platinum Essential	Platinum Elite	Prestige Global Rental	Prestige Rental Upgrade	Prestige Travel Companion
106	176	362	28	43	7	9	50	20	51	355	26	18	20	15	8	8	16	5	3	3	16	3	40	10	20	16

State of Massachusetts
 The Hanover Insurance Company
 Private Passenger Automobile
 Vehicle Characteristics - Daytime Running Lights

Daytime Lights Code	Description	BI	PD	CSL	Med Pay	PIP	UMBI	UMCSL	UNDUM	UNCSL	COMP	COLL	L COLL	OLTE	Excess Custom Equipment	Excess Electronic Equipment	Comp Auto Loan /Lease	Coll Auto Loan /Lease	Prestige Rental Upgrade	Prestige Travel Companion
A	AVAILABLE	0.938	0.966	0.947	0.950	0.950	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	NOT AVAILABLE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
O	OPTIONAL	0.938	0.966	0.947	0.950	0.950	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
S	STANDARD	0.927	0.924	0.926	0.918	0.918	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
U	UNKNOWN	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Agreed Value**

Agreed Amount Code	Vehicle Type	Min Value	Max Value	COMP	COLL	LCOLL	Comp Auto Loan /Lease	Coll Auto Loan /Lease
00	AN	0	0	1.000	1.000	1.000	1.000	1.000
72	AN	1	1000	0.210	0.150	0.150	0.210	0.150
73	AN	1001	2000	0.330	0.240	0.240	0.330	0.240
74	AN	2001	3000	0.440	0.330	0.330	0.440	0.330
75	AN	3001	4000	0.560	0.420	0.420	0.560	0.420
76	AN	4001	5000	0.720	0.540	0.540	0.720	0.540
77	AN	5001	6000	0.880	0.660	0.660	0.880	0.660
78	AN	6001	7000	0.960	0.720	0.720	0.960	0.720
79	AN	7001	8000	1.040	0.780	0.780	1.040	0.780
80	AN	8001	9000	1.090	0.820	0.820	1.090	0.820
81	AN	9001	10000	1.220	0.910	0.910	1.220	0.910
82	AN	10001	13750	1.460	1.090	1.090	1.460	1.090
83	AN	13751	16250	1.830	1.380	1.380	1.830	1.380
84	AN	16251	20000	2.240	1.680	1.680	2.240	1.680
85	AN	20001	25000	2.850	2.140	2.140	2.850	2.140
86	AN	25001	30000	3.470	2.600	2.600	3.470	2.600
87	AN	30001	40000	4.280	3.200	3.200	4.280	3.200
88	AN	40001	50000	5.460	4.100	4.100	5.460	4.100
89	AN	50001	60000	6.590	4.940	4.940	6.590	4.940
90	AN	60001	70000	7.620	5.710	5.710	7.620	5.710
91	AN	70001	80000	8.790	6.590	6.590	8.790	6.590
92	AN	80001	90000	9.940	7.460	7.460	9.940	7.460
93	AN	90001	100000	11.100	8.320	8.320	11.100	8.320
94	AN	100001	110000	12.530	9.400	9.400	12.530	9.400
95	AN	110001	120000	13.640	10.230	10.230	13.640	10.230
97	AN	120001	130000	14.740	11.060	11.060	14.740	11.060
98	AN	130001	140000	15.840	11.880	11.880	15.840	11.880
99	AN	140001	150000	16.920	12.690	12.690	16.920	12.690
99	AN	150001	160000	17.980	13.480	13.480	17.980	13.480
99	AN	160001	170000	19.040	14.280	14.280	19.040	14.280
99	AN	170001	180000	20.070	15.060	15.060	20.070	15.060
99	AN	180001	190000	21.110	15.830	15.830	21.110	15.830
99	AN	190001	200000	22.120	16.580	16.580	22.120	16.580
99	AN	200001	210000	23.110	17.330	17.330	23.110	17.330
99	AN	210001	220000	24.110	18.080	18.080	24.110	18.080
99	AN	220001	230000	25.080	18.810	18.810	25.080	18.810
99	AN	230001	240000	26.040	19.520	19.520	26.040	19.520
99	AN	240001	250000	26.990	20.240	20.240	26.990	20.240
99	AN	250001	260000	27.920	20.940	20.940	27.920	20.940
99	AN	260001	270000	28.840	21.630	21.630	28.840	21.630
99	AN	270001	280000	29.760	22.320	22.320	29.760	22.320
99	AN	280001	290000	30.650	22.980	22.980	30.650	22.980
99	AN	290001	300000	31.530	23.650	23.650	31.530	23.650
99	AN	300001	310000	32.400	24.300	24.300	32.400	24.300
99	AN	310001	320000	33.260	24.950	24.950	33.260	24.950
99	AN	320001	330000	34.100	25.570	25.570	34.100	25.570
99	AN	330001	340000	34.940	26.200	26.200	34.940	26.200
99	AN	340001	999999	35.750	26.820	26.820	35.750	26.820
00	CL	0	0	1.000	1.000	1.000	1.000	1.000
72	CL	1	1000	0.210	0.150	0.150	0.210	0.150
73	CL	1001	2000	0.330	0.240	0.240	0.330	0.240
74	CL	2001	3000	0.440	0.330	0.330	0.440	0.330
75	CL	3001	4000	0.560	0.420	0.420	0.560	0.420

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Agreed Value**

Agreed Amount Code	Vehicle Type	Min Value	Max Value	COMP	COLL	LCOLL	Comp Auto Loan /Lease	Coll Auto Loan /Lease
00	AN	0	0	1.000	1.000	1.000	1.000	1.000
76	CL	4001	5000	0.720	0.540	0.540	0.720	0.540
77	CL	5001	6000	0.880	0.660	0.660	0.880	0.660
78	CL	6001	7000	0.960	0.720	0.720	0.960	0.720
79	CL	7001	8000	1.040	0.780	0.780	1.040	0.780
80	CL	8001	9000	1.090	0.820	0.820	1.090	0.820
81	CL	9001	10000	1.220	0.910	0.910	1.220	0.910
82	CL	10001	13750	1.460	1.090	1.090	1.460	1.090
83	CL	13751	16250	1.830	1.380	1.380	1.830	1.380
84	CL	16251	20000	2.240	1.680	1.680	2.240	1.680
85	CL	20001	25000	2.850	2.140	2.140	2.850	2.140
86	CL	25001	30000	3.470	2.600	2.600	3.470	2.600
87	CL	30001	40000	4.280	3.200	3.200	4.280	3.200
88	CL	40001	50000	5.460	4.100	4.100	5.460	4.100
89	CL	50001	60000	6.590	4.940	4.940	6.590	4.940
90	CL	60001	70000	7.620	5.710	5.710	7.620	5.710
91	CL	70001	80000	8.790	6.590	6.590	8.790	6.590
92	CL	80001	90000	9.940	7.460	7.460	9.940	7.460
93	CL	90001	100000	11.100	8.320	8.320	11.100	8.320
94	CL	100001	110000	12.530	9.400	9.400	12.530	9.400
95	CL	110001	120000	13.640	10.230	10.230	13.640	10.230
97	CL	120001	130000	14.740	11.060	11.060	14.740	11.060
98	CL	130001	140000	15.840	11.880	11.880	15.840	11.880
99	CL	140001	150000	16.920	12.690	12.690	16.920	12.690
99	CL	150001	160000	17.980	13.480	13.480	17.980	13.480
99	CL	160001	170000	19.040	14.280	14.280	19.040	14.280
99	CL	170001	180000	20.070	15.060	15.060	20.070	15.060
99	CL	180001	190000	21.110	15.830	15.830	21.110	15.830
99	CL	190001	200000	22.120	16.580	16.580	22.120	16.580
99	CL	200001	210000	23.110	17.330	17.330	23.110	17.330
99	CL	210001	220000	24.110	18.080	18.080	24.110	18.080
99	CL	220001	230000	25.080	18.810	18.810	25.080	18.810
99	CL	230001	240000	26.040	19.520	19.520	26.040	19.520
99	CL	240001	250000	26.990	20.240	20.240	26.990	20.240
99	CL	250001	260000	27.920	20.940	20.940	27.920	20.940
99	CL	260001	270000	28.840	21.630	21.630	28.840	21.630
99	CL	270001	280000	29.760	22.320	22.320	29.760	22.320
99	CL	280001	290000	30.650	22.980	22.980	30.650	22.980
99	CL	290001	300000	31.530	23.650	23.650	31.530	23.650
99	CL	300001	310000	32.400	24.300	24.300	32.400	24.300
99	CL	310001	320000	33.260	24.950	24.950	33.260	24.950
99	CL	320001	330000	34.100	25.570	25.570	34.100	25.570
99	CL	330001	340000	34.940	26.200	26.200	34.940	26.200
99	CL	340001	999999	35.750	26.820	26.820	35.750	26.820
00	PP	0	0	1.000	1.000	1.000	1.000	1.000
72	PP	1	1000	0.210	0.150	0.150	0.210	0.150
73	PP	1001	2000	0.330	0.240	0.240	0.330	0.240
74	PP	2001	3000	0.440	0.330	0.330	0.440	0.330
75	PP	3001	4000	0.560	0.420	0.420	0.560	0.420
76	PP	4001	5000	0.720	0.540	0.540	0.720	0.540
77	PP	5001	6000	0.880	0.660	0.660	0.880	0.660
78	PP	6001	7000	0.960	0.720	0.720	0.960	0.720
79	PP	7001	8000	1.040	0.780	0.780	1.040	0.780

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Agreed Value**

Agreed Amount Code	Vehicle Type	Min Value	Max Value	COMP	COLL	LCOLL	Comp Auto Loan /Lease	Coll Auto Loan /Lease
00	AN	0	0	1.000	1.000	1.000	1.000	1.000
80	PP	8001	9000	1.090	0.820	0.820	1.090	0.820
81	PP	9001	10000	1.220	0.910	0.910	1.220	0.910
82	PP	10001	13750	1.460	1.090	1.090	1.460	1.090
83	PP	13751	16250	1.830	1.380	1.380	1.830	1.380
84	PP	16251	20000	2.240	1.680	1.680	2.240	1.680
85	PP	20001	25000	2.850	2.140	2.140	2.850	2.140
86	PP	25001	30000	3.470	2.600	2.600	3.470	2.600
87	PP	30001	40000	4.280	3.200	3.200	4.280	3.200
88	PP	40001	50000	5.460	4.100	4.100	5.460	4.100
89	PP	50001	60000	6.590	4.940	4.940	6.590	4.940
90	PP	60001	70000	7.620	5.710	5.710	7.620	5.710
91	PP	70001	80000	8.790	6.590	6.590	8.790	6.590
92	PP	80001	90000	9.940	7.460	7.460	9.940	7.460
93	PP	90001	100000	11.100	8.320	8.320	11.100	8.320
94	PP	100001	110000	12.530	9.400	9.400	12.530	9.400
95	PP	110001	120000	13.640	10.230	10.230	13.640	10.230
97	PP	120001	130000	14.740	11.060	11.060	14.740	11.060
98	PP	130001	140000	15.840	11.880	11.880	15.840	11.880
99	PP	140001	150000	16.920	12.690	12.690	16.920	12.690
99	PP	150001	160000	17.980	13.480	13.480	17.980	13.480
99	PP	160001	170000	19.040	14.280	14.280	19.040	14.280
99	PP	170001	180000	20.070	15.060	15.060	20.070	15.060
99	PP	180001	190000	21.110	15.830	15.830	21.110	15.830
99	PP	190001	200000	22.120	16.580	16.580	22.120	16.580
99	PP	200001	210000	23.110	17.330	17.330	23.110	17.330
99	PP	210001	220000	24.110	18.080	18.080	24.110	18.080
99	PP	220001	230000	25.080	18.810	18.810	25.080	18.810
99	PP	230001	240000	26.040	19.520	19.520	26.040	19.520
99	PP	240001	250000	26.990	20.240	20.240	26.990	20.240
99	PP	250001	260000	27.920	20.940	20.940	27.920	20.940
99	PP	260001	270000	28.840	21.630	21.630	28.840	21.630
99	PP	270001	280000	29.760	22.320	22.320	29.760	22.320
99	PP	280001	290000	30.650	22.980	22.980	30.650	22.980
99	PP	290001	300000	31.530	23.650	23.650	31.530	23.650
99	PP	300001	310000	32.400	24.300	24.300	32.400	24.300
99	PP	310001	320000	33.260	24.950	24.950	33.260	24.950
99	PP	320001	330000	34.100	25.570	25.570	34.100	25.570
99	PP	330001	340000	34.940	26.200	26.200	34.940	26.200
99	PP	340001	999999	35.750	26.820	26.820	35.750	26.820

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Limits - CSL**

Limit	Factor
100,000	1.000
300,000	1.150
500,000	1.290
1,000,000	1.620

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Limits UMCSL**

Limit	Factor
100,000	1.000
300,000	1.410
500,000	1.790
1,000,000	2.380

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Limits - UNCSL**

Deductible	Factor
100,000	1.000
300,000	4.500
500,000	7.850
1,000,000	10.600

State of Massachusetts
 The Hanover Insurance Company
 Private Passenger Automobile
 Base and Endorsement Rates

BI	PD	CSL	Med Pay	PIP	UMBI	UMCSL	UNDUM	UNCSL	COMP	COLL	LCOLL	Comp Auto Loan/Lease	Coll Auto Loan/Lease	OLTE	Excess Custom Equipment	Excess Electronic Equipment	Travel Right	Reassurance Plus	Home Care Services	Rental Coverage Upgrade	Roadside Assistance	Platinum Essential	Platinum Elite	Prestige Global Rental	Prestige Rental Upgrade	Prestige Travel Companion
106	176	362	28	43	7	9	50	20	51	355	26	18	20	15	8	8	16	5	3	3	16	3	40	10	20	16

State of Massachusetts
 The Hanover Insurance Company
 Private Passenger Automobile
 Vehicle Characteristics - Daytime Running Lights

Daytime Lights Code	Description	BI	PD	CSL	Med Pay	PIP	UMBI	UMCSL	UNDUM	UNCSL	COMP	COLL	LCOLL	OLTE	Excess Custom Equipment	Excess Electronic Equipment	Comp Auto Loan /Lease	Coll Auto Loan /Lease	Prestige Rental Upgrade	Prestige Travel Companion
A	AVAILABLE	0.938	0.966	0.947	0.950	0.950	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	NOT AVAILABLE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
O	OPTIONAL	0.938	0.966	0.947	0.950	0.950	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
S	STANDARD	0.927	0.924	0.926	0.918	0.918	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
U	UNKNOWN	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Agreed Value**

Agreed Amount Code	Vehicle Type	Min Value	Max Value	COMP	COLL	LCOLL	Comp Auto Loan /Lease	Coll Auto Loan /Lease
00	AN	0	0	1.000	1.000	1.000	1.000	1.000
72	AN	1	1000	0.210	0.150	0.150	0.210	0.150
73	AN	1001	2000	0.330	0.240	0.240	0.330	0.240
74	AN	2001	3000	0.440	0.330	0.330	0.440	0.330
75	AN	3001	4000	0.560	0.420	0.420	0.560	0.420
76	AN	4001	5000	0.720	0.540	0.540	0.720	0.540
77	AN	5001	6000	0.880	0.660	0.660	0.880	0.660
78	AN	6001	7000	0.960	0.720	0.720	0.960	0.720
79	AN	7001	8000	1.040	0.780	0.780	1.040	0.780
80	AN	8001	9000	1.090	0.820	0.820	1.090	0.820
81	AN	9001	10000	1.220	0.910	0.910	1.220	0.910
82	AN	10001	13750	1.460	1.090	1.090	1.460	1.090
83	AN	13751	16250	1.830	1.380	1.380	1.830	1.380
84	AN	16251	20000	2.240	1.680	1.680	2.240	1.680
85	AN	20001	25000	2.850	2.140	2.140	2.850	2.140
86	AN	25001	30000	3.470	2.600	2.600	3.470	2.600
87	AN	30001	40000	4.280	3.200	3.200	4.280	3.200
88	AN	40001	50000	5.460	4.100	4.100	5.460	4.100
89	AN	50001	60000	6.590	4.940	4.940	6.590	4.940
90	AN	60001	70000	7.620	5.710	5.710	7.620	5.710
91	AN	70001	80000	8.790	6.590	6.590	8.790	6.590
92	AN	80001	90000	9.940	7.460	7.460	9.940	7.460
93	AN	90001	100000	11.100	8.320	8.320	11.100	8.320
94	AN	100001	110000	12.530	9.400	9.400	12.530	9.400
95	AN	110001	120000	13.640	10.230	10.230	13.640	10.230
97	AN	120001	130000	14.740	11.060	11.060	14.740	11.060
98	AN	130001	140000	15.840	11.880	11.880	15.840	11.880
99	AN	140001	150000	16.920	12.690	12.690	16.920	12.690
99	AN	150001	160000	17.980	13.480	13.480	17.980	13.480
99	AN	160001	170000	19.040	14.280	14.280	19.040	14.280
99	AN	170001	180000	20.070	15.060	15.060	20.070	15.060
99	AN	180001	190000	21.110	15.830	15.830	21.110	15.830
99	AN	190001	200000	22.120	16.580	16.580	22.120	16.580
99	AN	200001	210000	23.110	17.330	17.330	23.110	17.330
99	AN	210001	220000	24.110	18.080	18.080	24.110	18.080
99	AN	220001	230000	25.080	18.810	18.810	25.080	18.810
99	AN	230001	240000	26.040	19.520	19.520	26.040	19.520
99	AN	240001	250000	26.990	20.240	20.240	26.990	20.240
99	AN	250001	260000	27.920	20.940	20.940	27.920	20.940
99	AN	260001	270000	28.840	21.630	21.630	28.840	21.630
99	AN	270001	280000	29.760	22.320	22.320	29.760	22.320
99	AN	280001	290000	30.650	22.980	22.980	30.650	22.980
99	AN	290001	300000	31.530	23.650	23.650	31.530	23.650
99	AN	300001	310000	32.400	24.300	24.300	32.400	24.300
99	AN	310001	320000	33.260	24.950	24.950	33.260	24.950
99	AN	320001	330000	34.100	25.570	25.570	34.100	25.570
99	AN	330001	340000	34.940	26.200	26.200	34.940	26.200
99	AN	340001	999999	35.750	26.820	26.820	35.750	26.820
00	CL	0	0	1.000	1.000	1.000	1.000	1.000
72	CL	1	1000	0.210	0.150	0.150	0.210	0.150
73	CL	1001	2000	0.330	0.240	0.240	0.330	0.240
74	CL	2001	3000	0.440	0.330	0.330	0.440	0.330
75	CL	3001	4000	0.560	0.420	0.420	0.560	0.420

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Agreed Value**

Agreed Amount Code	Vehicle Type	Min Value	Max Value	COMP	COLL	LCOLL	Comp Auto Loan /Lease	Coll Auto Loan /Lease
00	AN	0	0	1.000	1.000	1.000	1.000	1.000
76	CL	4001	5000	0.720	0.540	0.540	0.720	0.540
77	CL	5001	6000	0.880	0.660	0.660	0.880	0.660
78	CL	6001	7000	0.960	0.720	0.720	0.960	0.720
79	CL	7001	8000	1.040	0.780	0.780	1.040	0.780
80	CL	8001	9000	1.090	0.820	0.820	1.090	0.820
81	CL	9001	10000	1.220	0.910	0.910	1.220	0.910
82	CL	10001	13750	1.460	1.090	1.090	1.460	1.090
83	CL	13751	16250	1.830	1.380	1.380	1.830	1.380
84	CL	16251	20000	2.240	1.680	1.680	2.240	1.680
85	CL	20001	25000	2.850	2.140	2.140	2.850	2.140
86	CL	25001	30000	3.470	2.600	2.600	3.470	2.600
87	CL	30001	40000	4.280	3.200	3.200	4.280	3.200
88	CL	40001	50000	5.460	4.100	4.100	5.460	4.100
89	CL	50001	60000	6.590	4.940	4.940	6.590	4.940
90	CL	60001	70000	7.620	5.710	5.710	7.620	5.710
91	CL	70001	80000	8.790	6.590	6.590	8.790	6.590
92	CL	80001	90000	9.940	7.460	7.460	9.940	7.460
93	CL	90001	100000	11.100	8.320	8.320	11.100	8.320
94	CL	100001	110000	12.530	9.400	9.400	12.530	9.400
95	CL	110001	120000	13.640	10.230	10.230	13.640	10.230
97	CL	120001	130000	14.740	11.060	11.060	14.740	11.060
98	CL	130001	140000	15.840	11.880	11.880	15.840	11.880
99	CL	140001	150000	16.920	12.690	12.690	16.920	12.690
99	CL	150001	160000	17.980	13.480	13.480	17.980	13.480
99	CL	160001	170000	19.040	14.280	14.280	19.040	14.280
99	CL	170001	180000	20.070	15.060	15.060	20.070	15.060
99	CL	180001	190000	21.110	15.830	15.830	21.110	15.830
99	CL	190001	200000	22.120	16.580	16.580	22.120	16.580
99	CL	200001	210000	23.110	17.330	17.330	23.110	17.330
99	CL	210001	220000	24.110	18.080	18.080	24.110	18.080
99	CL	220001	230000	25.080	18.810	18.810	25.080	18.810
99	CL	230001	240000	26.040	19.520	19.520	26.040	19.520
99	CL	240001	250000	26.990	20.240	20.240	26.990	20.240
99	CL	250001	260000	27.920	20.940	20.940	27.920	20.940
99	CL	260001	270000	28.840	21.630	21.630	28.840	21.630
99	CL	270001	280000	29.760	22.320	22.320	29.760	22.320
99	CL	280001	290000	30.650	22.980	22.980	30.650	22.980
99	CL	290001	300000	31.530	23.650	23.650	31.530	23.650
99	CL	300001	310000	32.400	24.300	24.300	32.400	24.300
99	CL	310001	320000	33.260	24.950	24.950	33.260	24.950
99	CL	320001	330000	34.100	25.570	25.570	34.100	25.570
99	CL	330001	340000	34.940	26.200	26.200	34.940	26.200
99	CL	340001	999999	35.750	26.820	26.820	35.750	26.820
00	PP	0	0	1.000	1.000	1.000	1.000	1.000
72	PP	1	1000	0.210	0.150	0.150	0.210	0.150
73	PP	1001	2000	0.330	0.240	0.240	0.330	0.240
74	PP	2001	3000	0.440	0.330	0.330	0.440	0.330
75	PP	3001	4000	0.560	0.420	0.420	0.560	0.420
76	PP	4001	5000	0.720	0.540	0.540	0.720	0.540
77	PP	5001	6000	0.880	0.660	0.660	0.880	0.660
78	PP	6001	7000	0.960	0.720	0.720	0.960	0.720
79	PP	7001	8000	1.040	0.780	0.780	1.040	0.780

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Agreed Value**

Agreed Amount Code	Vehicle Type	Min Value	Max Value	COMP	COLL	LCOLL	Comp Auto Loan /Lease	Coll Auto Loan /Lease
00	AN	0	0	1.000	1.000	1.000	1.000	1.000
80	PP	8001	9000	1.090	0.820	0.820	1.090	0.820
81	PP	9001	10000	1.220	0.910	0.910	1.220	0.910
82	PP	10001	13750	1.460	1.090	1.090	1.460	1.090
83	PP	13751	16250	1.830	1.380	1.380	1.830	1.380
84	PP	16251	20000	2.240	1.680	1.680	2.240	1.680
85	PP	20001	25000	2.850	2.140	2.140	2.850	2.140
86	PP	25001	30000	3.470	2.600	2.600	3.470	2.600
87	PP	30001	40000	4.280	3.200	3.200	4.280	3.200
88	PP	40001	50000	5.460	4.100	4.100	5.460	4.100
89	PP	50001	60000	6.590	4.940	4.940	6.590	4.940
90	PP	60001	70000	7.620	5.710	5.710	7.620	5.710
91	PP	70001	80000	8.790	6.590	6.590	8.790	6.590
92	PP	80001	90000	9.940	7.460	7.460	9.940	7.460
93	PP	90001	100000	11.100	8.320	8.320	11.100	8.320
94	PP	100001	110000	12.530	9.400	9.400	12.530	9.400
95	PP	110001	120000	13.640	10.230	10.230	13.640	10.230
97	PP	120001	130000	14.740	11.060	11.060	14.740	11.060
98	PP	130001	140000	15.840	11.880	11.880	15.840	11.880
99	PP	140001	150000	16.920	12.690	12.690	16.920	12.690
99	PP	150001	160000	17.980	13.480	13.480	17.980	13.480
99	PP	160001	170000	19.040	14.280	14.280	19.040	14.280
99	PP	170001	180000	20.070	15.060	15.060	20.070	15.060
99	PP	180001	190000	21.110	15.830	15.830	21.110	15.830
99	PP	190001	200000	22.120	16.580	16.580	22.120	16.580
99	PP	200001	210000	23.110	17.330	17.330	23.110	17.330
99	PP	210001	220000	24.110	18.080	18.080	24.110	18.080
99	PP	220001	230000	25.080	18.810	18.810	25.080	18.810
99	PP	230001	240000	26.040	19.520	19.520	26.040	19.520
99	PP	240001	250000	26.990	20.240	20.240	26.990	20.240
99	PP	250001	260000	27.920	20.940	20.940	27.920	20.940
99	PP	260001	270000	28.840	21.630	21.630	28.840	21.630
99	PP	270001	280000	29.760	22.320	22.320	29.760	22.320
99	PP	280001	290000	30.650	22.980	22.980	30.650	22.980
99	PP	290001	300000	31.530	23.650	23.650	31.530	23.650
99	PP	300001	310000	32.400	24.300	24.300	32.400	24.300
99	PP	310001	320000	33.260	24.950	24.950	33.260	24.950
99	PP	320001	330000	34.100	25.570	25.570	34.100	25.570
99	PP	330001	340000	34.940	26.200	26.200	34.940	26.200
99	PP	340001	999999	35.750	26.820	26.820	35.750	26.820

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Limits - CSL**

Limit	Factor
100,000	1.000
300,000	1.150
500,000	1.290
1,000,000	1.620

State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Limits UMCSL

Limit	Factor
100,000	1.000
300,000	1.410
500,000	1.790
1,000,000	2.380

**State of Massachusetts
The Hanover Insurance Company
Private Passenger Automobile
Limits - UNCSL**

Deductible	Factor
100,000	1.000
300,000	4.500
500,000	7.850
1,000,000	10.600