

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business

Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2010	1	0.59	0.77	0.77	1.00	1.00	1.00	0.77
2009	1	0.59	0.74	0.74	1.00	1.00	1.00	0.74
2008	1	0.58	0.70	0.70	1.00	1.00	1.00	0.70
2007	1	0.58	0.67	0.67	1.00	1.00	1.00	0.67
2006	1	0.57	0.65	0.65	1.00	1.00	1.00	0.65
2005	1	0.57	0.62	0.62	1.00	1.00	1.00	0.62
2004	1	0.56	0.59	0.59	1.00	1.00	1.00	0.59
2003	1	0.56	0.57	0.57	1.00	1.00	1.00	0.57
2002	1	0.56	0.55	0.55	1.00	1.00	1.00	0.55
2001	1	0.55	0.53	0.53	1.00	1.00	1.00	0.53
2000	1	0.55	0.50	0.50	1.00	1.00	1.00	0.50
1999	1	0.54	0.48	0.48	1.00	1.00	1.00	0.48
1998	1	0.54	0.47	0.47	1.00	1.00	1.00	0.47
1997	1	0.54	0.45	0.45	1.00	1.00	1.00	0.45
1996	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1995	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1994	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1993	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1992	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1991	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1990	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1989 & Prior	1	0.13	0.12	0.12	1.00	1.00	1.00	0.12
2010	2	0.62	0.82	0.82	1.00	1.00	1.00	0.82
2009	2	0.62	0.78	0.78	1.00	1.00	1.00	0.78
2008	2	0.61	0.75	0.75	1.00	1.00	1.00	0.75
2007	2	0.61	0.71	0.71	1.00	1.00	1.00	0.71
2006	2	0.60	0.68	0.68	1.00	1.00	1.00	0.68
2005	2	0.60	0.66	0.66	1.00	1.00	1.00	0.66
2004	2	0.59	0.63	0.63	1.00	1.00	1.00	0.63
2003	2	0.59	0.60	0.60	1.00	1.00	1.00	0.60
2002	2	0.58	0.58	0.58	1.00	1.00	1.00	0.58
2001	2	0.58	0.55	0.55	1.00	1.00	1.00	0.55
2000	2	0.58	0.53	0.53	1.00	1.00	1.00	0.53
1999	2	0.57	0.51	0.51	1.00	1.00	1.00	0.51
1998	2	0.57	0.49	0.49	1.00	1.00	1.00	0.49
1997	2	0.56	0.47	0.47	1.00	1.00	1.00	0.47
1996	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1995	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1994	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1993	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1992	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1991	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1990	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1989 & Prior	2	0.15	0.14	0.14	1.00	1.00	1.00	0.14
2010	3	0.66	0.87	0.87	1.00	1.00	1.00	0.87
2009	3	0.65	0.83	0.83	1.00	1.00	1.00	0.83
2008	3	0.64	0.79	0.79	1.00	1.00	1.00	0.79
2007	3	0.64	0.76	0.76	1.00	1.00	1.00	0.76
2006	3	0.63	0.72	0.72	1.00	1.00	1.00	0.72

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2005	3	0.63	0.69	0.69	1.00	1.00	1.00	0.69
2004	3	0.62	0.66	0.66	1.00	1.00	1.00	0.66
2003	3	0.62	0.64	0.64	1.00	1.00	1.00	0.64
2002	3	0.61	0.61	0.61	1.00	1.00	1.00	0.61
2001	3	0.61	0.59	0.59	1.00	1.00	1.00	0.59
2000	3	0.61	0.56	0.56	1.00	1.00	1.00	0.56
1999	3	0.60	0.54	0.54	1.00	1.00	1.00	0.54
1998	3	0.60	0.52	0.52	1.00	1.00	1.00	0.52
1997	3	0.59	0.50	0.50	1.00	1.00	1.00	0.50
1996	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1995	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1994	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1993	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1992	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1991	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1990	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1989 & Prior	3	0.19	0.16	0.16	1.00	1.00	1.00	0.16
2010	4	0.69	0.92	0.92	1.00	1.00	1.00	0.92
2009	4	0.68	0.88	0.88	1.00	1.00	1.00	0.88
2008	4	0.68	0.84	0.84	1.00	1.00	1.00	0.84
2007	4	0.67	0.80	0.80	1.00	1.00	1.00	0.80
2006	4	0.67	0.77	0.77	1.00	1.00	1.00	0.77
2005	4	0.66	0.73	0.73	1.00	1.00	1.00	0.73
2004	4	0.66	0.70	0.70	1.00	1.00	1.00	0.70
2003	4	0.65	0.67	0.67	1.00	1.00	1.00	0.67
2002	4	0.65	0.65	0.65	1.00	1.00	1.00	0.65
2001	4	0.64	0.62	0.62	1.00	1.00	1.00	0.62
2000	4	0.64	0.59	0.59	1.00	1.00	1.00	0.59
1999	4	0.63	0.57	0.57	1.00	1.00	1.00	0.57
1998	4	0.63	0.55	0.55	1.00	1.00	1.00	0.55
1997	4	0.62	0.52	0.52	1.00	1.00	1.00	0.52
1996	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1995	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1994	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1993	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1992	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1991	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1990	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1989 & Prior	4	0.22	0.19	0.19	1.00	1.00	1.00	0.19
2010	5	0.73	0.97	0.97	1.00	1.00	1.00	0.97
2009	5	0.72	0.93	0.93	1.00	1.00	1.00	0.93
2008	5	0.71	0.89	0.89	1.00	1.00	1.00	0.89
2007	5	0.71	0.85	0.85	1.00	1.00	1.00	0.85
2006	5	0.70	0.81	0.81	1.00	1.00	1.00	0.81
2005	5	0.70	0.78	0.78	1.00	1.00	1.00	0.78
2004	5	0.69	0.74	0.74	1.00	1.00	1.00	0.74
2003	5	0.69	0.71	0.71	1.00	1.00	1.00	0.71
2002	5	0.68	0.68	0.68	1.00	1.00	1.00	0.68
2001	5	0.68	0.65	0.65	1.00	1.00	1.00	0.65

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2000	5	0.67	0.63	0.63	1.00	1.00	1.00	0.63
1999	5	0.67	0.60	0.60	1.00	1.00	1.00	0.60
1998	5	0.66	0.58	0.58	1.00	1.00	1.00	0.58
1997	5	0.66	0.55	0.55	1.00	1.00	1.00	0.55
1996	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1995	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1994	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1993	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1992	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1991	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1990	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1989 & Prior	5	0.26	0.23	0.23	1.00	1.00	1.00	0.23
2010	6	0.77	1.04	1.04	1.00	1.00	1.00	1.04
2009	6	0.76	0.99	0.99	1.00	1.00	1.00	0.99
2008	6	0.75	0.94	0.94	1.00	1.00	1.00	0.94
2007	6	0.75	0.90	0.90	1.00	1.00	1.00	0.90
2006	6	0.74	0.86	0.86	1.00	1.00	1.00	0.86
2005	6	0.73	0.82	0.82	1.00	1.00	1.00	0.82
2004	6	0.73	0.79	0.79	1.00	1.00	1.00	0.79
2003	6	0.72	0.76	0.76	1.00	1.00	1.00	0.76
2002	6	0.72	0.72	0.72	1.00	1.00	1.00	0.72
2001	6	0.71	0.69	0.69	1.00	1.00	1.00	0.69
2000	6	0.71	0.66	0.66	1.00	1.00	1.00	0.66
1999	6	0.70	0.64	0.64	1.00	1.00	1.00	0.64
1998	6	0.70	0.61	0.61	1.00	1.00	1.00	0.61
1997	6	0.69	0.59	0.59	1.00	1.00	1.00	0.59
1996	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1995	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1994	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1993	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1992	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1991	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1990	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1989 & Prior	6	0.31	0.27	0.27	1.00	1.00	1.00	0.27
2010	7	0.81	1.10	1.10	1.00	1.00	1.00	1.10
2009	7	0.80	1.05	1.05	1.00	1.00	1.00	1.05
2008	7	0.79	1.00	1.00	1.00	1.00	1.00	1.00
2007	7	0.79	0.96	0.96	1.00	1.00	1.00	0.96
2006	7	0.78	0.91	0.91	1.00	1.00	1.00	0.91
2005	7	0.77	0.87	0.87	1.00	1.00	1.00	0.87
2004	7	0.77	0.84	0.84	1.00	1.00	1.00	0.84
2003	7	0.76	0.80	0.80	1.00	1.00	1.00	0.80
2002	7	0.76	0.77	0.77	1.00	1.00	1.00	0.77
2001	7	0.75	0.73	0.73	1.00	1.00	1.00	0.73
2000	7	0.75	0.70	0.70	1.00	1.00	1.00	0.70
1999	7	0.74	0.67	0.67	1.00	1.00	1.00	0.67
1998	7	0.73	0.65	0.65	1.00	1.00	1.00	0.65
1997	7	0.73	0.62	0.62	1.00	1.00	1.00	0.62
1996	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55

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1995	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1994	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1993	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1992	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1991	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1990	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1989 & Prior	7	0.38	0.31	0.31	1.00	1.00	1.00	0.31
2010	8	0.85	1.16	1.16	1.00	1.00	1.00	1.16
2009	8	0.84	1.11	1.11	1.00	1.00	1.00	1.11
2008	8	0.84	1.06	1.06	1.00	1.00	1.00	1.06
2007	8	0.83	1.01	1.01	1.00	1.00	1.00	1.01
2006	8	0.82	0.97	0.97	1.00	1.00	1.00	0.97
2005	8	0.82	0.93	0.93	1.00	1.00	1.00	0.93
2004	8	0.81	0.89	0.89	1.00	1.00	1.00	0.89
2003	8	0.80	0.85	0.85	1.00	1.00	1.00	0.85
2002	8	0.80	0.81	0.81	1.00	1.00	1.00	0.81
2001	8	0.79	0.78	0.78	1.00	1.00	1.00	0.78
2000	8	0.79	0.74	0.74	1.00	1.00	1.00	0.74
1999	8	0.78	0.71	0.71	1.00	1.00	1.00	0.71
1998	8	0.77	0.68	0.68	1.00	1.00	1.00	0.68
1997	8	0.77	0.65	0.65	1.00	1.00	1.00	0.65
1996	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1995	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1994	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1993	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1992	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1991	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1990	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1989 & Prior	8	0.45	0.37	0.37	1.00	1.00	1.00	0.37
2010	10	0.90	1.24	1.24	1.00	1.00	1.00	1.24
2009	10	0.89	1.18	1.18	1.00	1.00	1.00	1.18
2008	10	0.88	1.13	1.13	1.00	1.00	1.00	1.13
2007	10	0.87	1.08	1.08	1.00	1.00	1.00	1.08
2006	10	0.87	1.03	1.03	1.00	1.00	1.00	1.03
2005	10	0.86	0.98	0.98	1.00	1.00	1.00	0.98
2004	10	0.86	0.94	0.94	1.00	1.00	1.00	0.94
2003	10	0.85	0.90	0.90	1.00	1.00	1.00	0.90
2002	10	0.84	0.86	0.86	1.00	1.00	1.00	0.86
2001	10	0.84	0.82	0.82	1.00	1.00	1.00	0.82
2000	10	0.83	0.79	0.79	1.00	1.00	1.00	0.79
1999	10	0.82	0.75	0.75	1.00	1.00	1.00	0.75
1998	10	0.82	0.72	0.72	1.00	1.00	1.00	0.72
1997	10	0.81	0.69	0.69	1.00	1.00	1.00	0.69
1996	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1995	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1994	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1993	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1992	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1991	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61

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1990	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1989 & Prior	10	0.54	0.44	0.44	1.00	1.00	1.00	0.44
2010	11	0.95	1.32	1.32	1.00	1.00	1.00	1.32
2009	11	0.94	1.26	1.26	1.00	1.00	1.00	1.26
2008	11	0.93	1.20	1.20	1.00	1.00	1.00	1.20
2007	11	0.92	1.14	1.14	1.00	1.00	1.00	1.14
2006	11	0.92	1.09	1.09	1.00	1.00	1.00	1.09
2005	11	0.91	1.04	1.04	1.00	1.00	1.00	1.04
2004	11	0.90	1.00	1.00	1.00	1.00	1.00	1.00
2003	11	0.90	0.95	0.95	1.00	1.00	1.00	0.95
2002	11	0.89	0.91	0.91	1.00	1.00	1.00	0.91
2001	11	0.88	0.87	0.87	1.00	1.00	1.00	0.87
2000	11	0.87	0.84	0.84	1.00	1.00	1.00	0.84
1999	11	0.87	0.80	0.80	1.00	1.00	1.00	0.80
1998	11	0.86	0.77	0.77	1.00	1.00	1.00	0.77
1997	11	0.86	0.73	0.73	1.00	1.00	1.00	0.73
1996	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1995	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1994	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1993	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1992	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1991	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1990	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1989 & Prior	11	0.64	0.52	0.52	1.00	1.00	1.00	0.52
2010	12	1.00	1.39	1.39	1.00	1.00	1.00	1.39
2009	12	0.99	1.33	1.33	1.00	1.00	1.00	1.33
2008	12	0.98	1.27	1.27	1.00	1.00	1.00	1.27
2007	12	0.98	1.22	1.22	1.00	1.00	1.00	1.22
2006	12	0.97	1.16	1.16	1.00	1.00	1.00	1.16
2005	12	0.96	1.11	1.11	1.00	1.00	1.00	1.11
2004	12	0.95	1.06	1.06	1.00	1.00	1.00	1.06
2003	12	0.95	1.01	1.01	1.00	1.00	1.00	1.01
2002	12	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2001	12	0.93	0.93	0.93	1.00	1.00	1.00	0.93
2000	12	0.92	0.89	0.89	1.00	1.00	1.00	0.89
1999	12	0.92	0.85	0.85	1.00	1.00	1.00	0.85
1998	12	0.91	0.81	0.81	1.00	1.00	1.00	0.81
1997	12	0.90	0.78	0.78	1.00	1.00	1.00	0.78
1996	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1995	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1994	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1993	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1992	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1991	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1990	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1989 & Prior	12	0.78	0.61	0.61	1.00	1.00	1.00	0.61
2010	13	1.06	1.49	1.49	1.00	1.00	1.00	1.49
2009	13	1.05	1.42	1.42	1.00	1.00	1.00	1.42
2008	13	1.04	1.36	1.36	1.00	1.00	1.00	1.36

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2007	13	1.03	1.29	1.29	1.00	1.00	1.00	1.29
2006	13	1.02	1.24	1.24	1.00	1.00	1.00	1.24
2005	13	1.02	1.18	1.18	1.00	1.00	1.00	1.18
2004	13	1.01	1.13	1.13	1.00	1.00	1.00	1.13
2003	13	1.00	1.08	1.08	1.00	1.00	1.00	1.08
2002	13	0.99	1.03	1.03	1.00	1.00	1.00	1.03
2001	13	0.98	0.98	0.98	1.00	1.00	1.00	0.98
2000	13	0.98	0.94	0.94	1.00	1.00	1.00	0.94
1999	13	0.97	0.90	0.90	1.00	1.00	1.00	0.90
1998	13	0.96	0.86	0.86	1.00	1.00	1.00	0.86
1997	13	0.95	0.82	0.82	1.00	1.00	1.00	0.82
1996	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1995	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1994	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1993	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1992	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1991	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1990	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1989 & Prior	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
2010	14	1.12	1.58	1.58	1.00	1.00	1.00	1.58
2009	14	1.11	1.51	1.51	1.00	1.00	1.00	1.51
2008	14	1.10	1.44	1.44	1.00	1.00	1.00	1.44
2007	14	1.09	1.38	1.38	1.00	1.00	1.00	1.38
2006	14	1.08	1.31	1.31	1.00	1.00	1.00	1.31
2005	14	1.07	1.25	1.25	1.00	1.00	1.00	1.25
2004	14	1.06	1.20	1.20	1.00	1.00	1.00	1.20
2003	14	1.06	1.14	1.14	1.00	1.00	1.00	1.14
2002	14	1.05	1.09	1.09	1.00	1.00	1.00	1.09
2001	14	1.04	1.04	1.04	1.00	1.00	1.00	1.04
2000	14	1.03	1.00	1.00	1.00	1.00	1.00	1.00
1999	14	1.02	0.95	0.95	1.00	1.00	1.00	0.95
1998	14	1.02	0.91	0.91	1.00	1.00	1.00	0.91
1997	14	1.01	0.87	0.87	1.00	1.00	1.00	0.87
1996	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1995	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1994	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1993	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1992	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1991	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1990	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1989 & Prior	14	1.12	0.86	0.86	1.00	1.00	1.00	0.86
2010	15	1.18	1.69	1.69	1.00	1.00	1.00	1.69
2009	15	1.17	1.61	1.61	1.00	1.00	1.00	1.61
2008	15	1.16	1.54	1.54	1.00	1.00	1.00	1.54
2007	15	1.15	1.46	1.46	1.00	1.00	1.00	1.46
2006	15	1.14	1.40	1.40	1.00	1.00	1.00	1.40
2005	15	1.13	1.33	1.33	1.00	1.00	1.00	1.33
2004	15	1.13	1.27	1.27	1.00	1.00	1.00	1.27
2003	15	1.12	1.22	1.22	1.00	1.00	1.00	1.22

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2002	15	1.11	1.16	1.16	1.00	1.00	1.00	1.16
2001	15	1.10	1.11	1.11	1.00	1.00	1.00	1.11
2000	15	1.09	1.06	1.06	1.00	1.00	1.00	1.06
1999	15	1.08	1.01	1.01	1.00	1.00	1.00	1.01
1998	15	1.07	0.97	0.97	1.00	1.00	1.00	0.97
1997	15	1.06	0.93	0.93	1.00	1.00	1.00	0.93
1996	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1995	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1994	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1993	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1992	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1991	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1990	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1989 & Prior	15	1.34	1.02	1.02	1.00	1.00	1.00	1.02
2010	16	1.25	1.79	1.79	1.00	1.00	1.00	1.79
2009	16	1.24	1.71	1.71	1.00	1.00	1.00	1.71
2008	16	1.23	1.63	1.63	1.00	1.00	1.00	1.63
2007	16	1.22	1.56	1.56	1.00	1.00	1.00	1.56
2006	16	1.21	1.49	1.49	1.00	1.00	1.00	1.49
2005	16	1.20	1.42	1.42	1.00	1.00	1.00	1.42
2004	16	1.19	1.35	1.35	1.00	1.00	1.00	1.35
2003	16	1.18	1.29	1.29	1.00	1.00	1.00	1.29
2002	16	1.17	1.23	1.23	1.00	1.00	1.00	1.23
2001	16	1.16	1.18	1.18	1.00	1.00	1.00	1.18
2000	16	1.15	1.13	1.13	1.00	1.00	1.00	1.13
1999	16	1.14	1.08	1.08	1.00	1.00	1.00	1.08
1998	16	1.13	1.03	1.03	1.00	1.00	1.00	1.03
1997	16	1.13	0.98	0.98	1.00	1.00	1.00	0.98
1996	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1995	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1994	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1993	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1992	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1991	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1990	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1989 & Prior	16	1.62	1.21	1.21	1.00	1.00	1.00	1.21
2010	17	1.32	1.91	1.91	1.00	1.00	1.00	1.91
2009	17	1.31	1.82	1.82	1.00	1.00	1.00	1.82
2008	17	1.30	1.74	1.74	1.00	1.00	1.00	1.74
2007	17	1.29	1.66	1.66	1.00	1.00	1.00	1.66
2006	17	1.28	1.58	1.58	1.00	1.00	1.00	1.58
2005	17	1.27	1.51	1.51	1.00	1.00	1.00	1.51
2004	17	1.26	1.44	1.44	1.00	1.00	1.00	1.44
2003	17	1.25	1.38	1.38	1.00	1.00	1.00	1.38
2002	17	1.24	1.31	1.31	1.00	1.00	1.00	1.31
2001	17	1.23	1.25	1.25	1.00	1.00	1.00	1.25
2000	17	1.22	1.20	1.20	1.00	1.00	1.00	1.20
1999	17	1.21	1.14	1.14	1.00	1.00	1.00	1.14
1998	17	1.20	1.09	1.09	1.00	1.00	1.00	1.09

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Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1997	17	1.19	1.04	1.04	1.00	1.00	1.00	1.04
1996	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1995	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1994	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1993	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1992	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1991	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1990	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1989 & Prior	17	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	18	1.43	2.06	2.06	1.00	1.00	1.00	2.06
2009	18	1.42	1.97	1.97	1.00	1.00	1.00	1.97
2008	18	1.41	1.88	1.88	1.00	1.00	1.00	1.88
2007	18	1.39	1.79	1.79	1.00	1.00	1.00	1.79
2006	18	1.38	1.71	1.71	1.00	1.00	1.00	1.71
2005	18	1.37	1.63	1.63	1.00	1.00	1.00	1.63
2004	18	1.36	1.56	1.56	1.00	1.00	1.00	1.56
2003	18	1.35	1.49	1.49	1.00	1.00	1.00	1.49
2002	18	1.34	1.42	1.42	1.00	1.00	1.00	1.42
2001	18	1.33	1.35	1.35	1.00	1.00	1.00	1.35
2000	18	1.32	1.29	1.29	1.00	1.00	1.00	1.29
1999	18	1.31	1.23	1.23	1.00	1.00	1.00	1.23
1998	18	1.29	1.18	1.18	1.00	1.00	1.00	1.18
1997	18	1.29	1.13	1.13	1.00	1.00	1.00	1.13
1996	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1995	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1994	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1993	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1992	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1991	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1990	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1989 & Prior	18	2.23	1.66	1.66	1.00	1.00	1.00	1.66
2010	19	1.52	2.20	2.20	1.00	1.00	1.00	2.20
2009	19	1.51	2.10	2.10	1.00	1.00	1.00	2.10
2008	19	1.50	2.00	2.00	1.00	1.00	1.00	2.00
2007	19	1.48	1.91	1.91	1.00	1.00	1.00	1.91
2006	19	1.47	1.82	1.82	1.00	1.00	1.00	1.82
2005	19	1.46	1.74	1.74	1.00	1.00	1.00	1.74
2004	19	1.45	1.66	1.66	1.00	1.00	1.00	1.66
2003	19	1.44	1.58	1.58	1.00	1.00	1.00	1.58
2002	19	1.42	1.51	1.51	1.00	1.00	1.00	1.51
2001	19	1.41	1.44	1.44	1.00	1.00	1.00	1.44
2000	19	1.40	1.38	1.38	1.00	1.00	1.00	1.38
1999	19	1.39	1.31	1.31	1.00	1.00	1.00	1.31
1998	19	1.38	1.26	1.26	1.00	1.00	1.00	1.26
1997	19	1.37	1.20	1.20	1.00	1.00	1.00	1.20
1996	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1995	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1994	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1993	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06

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1992	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1991	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1990	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1989 & Prior	19	2.52	1.88	1.88	1.00	1.00	1.00	1.88
2010	20	1.65	2.39	2.39	1.00	1.00	1.00	2.39
2009	20	1.64	2.28	2.28	1.00	1.00	1.00	2.28
2008	20	1.63	2.18	2.18	1.00	1.00	1.00	2.18
2007	20	1.61	2.07	2.07	1.00	1.00	1.00	2.07
2006	20	1.60	1.98	1.98	1.00	1.00	1.00	1.98
2005	20	1.59	1.89	1.89	1.00	1.00	1.00	1.89
2004	20	1.57	1.80	1.80	1.00	1.00	1.00	1.80
2003	20	1.56	1.72	1.72	1.00	1.00	1.00	1.72
2002	20	1.55	1.64	1.64	1.00	1.00	1.00	1.64
2001	20	1.54	1.57	1.57	1.00	1.00	1.00	1.57
2000	20	1.52	1.50	1.50	1.00	1.00	1.00	1.50
1999	20	1.51	1.43	1.43	1.00	1.00	1.00	1.43
1998	20	1.50	1.37	1.37	1.00	1.00	1.00	1.37
1997	20	1.49	1.30	1.30	1.00	1.00	1.00	1.30
1996	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1995	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1994	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1993	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1992	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1991	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1990	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1989 & Prior	20	2.81	2.09	2.09	1.00	1.00	1.00	2.09
2010	21	1.78	2.58	2.58	1.00	1.00	1.00	2.58
2009	21	1.77	2.46	2.46	1.00	1.00	1.00	2.46
2008	21	1.76	2.35	2.35	1.00	1.00	1.00	2.35
2007	21	1.74	2.24	2.24	1.00	1.00	1.00	2.24
2006	21	1.73	2.14	2.14	1.00	1.00	1.00	2.14
2005	21	1.71	2.04	2.04	1.00	1.00	1.00	2.04
2004	21	1.70	1.95	1.95	1.00	1.00	1.00	1.95
2003	21	1.69	1.86	1.86	1.00	1.00	1.00	1.86
2002	21	1.67	1.77	1.77	1.00	1.00	1.00	1.77
2001	21	1.66	1.69	1.69	1.00	1.00	1.00	1.69
2000	21	1.64	1.61	1.61	1.00	1.00	1.00	1.61
1999	21	1.63	1.54	1.54	1.00	1.00	1.00	1.54
1998	21	1.62	1.47	1.47	1.00	1.00	1.00	1.47
1997	21	1.61	1.41	1.41	1.00	1.00	1.00	1.41
1996	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1995	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1994	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1993	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1992	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1991	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1990	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1989 & Prior	21	3.10	2.31	2.31	1.00	1.00	1.00	2.31
2010	22	1.92	2.76	2.76	1.00	1.00	1.00	2.76

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2009	22	1.90	2.64	2.64	1.00	1.00	1.00	2.64
2008	22	1.89	2.52	2.52	1.00	1.00	1.00	2.52
2007	22	1.87	2.41	2.41	1.00	1.00	1.00	2.41
2006	22	1.85	2.30	2.30	1.00	1.00	1.00	2.30
2005	22	1.84	2.19	2.19	1.00	1.00	1.00	2.19
2004	22	1.83	2.09	2.09	1.00	1.00	1.00	2.09
2003	22	1.81	1.99	1.99	1.00	1.00	1.00	1.99
2002	22	1.80	1.90	1.90	1.00	1.00	1.00	1.90
2001	22	1.78	1.82	1.82	1.00	1.00	1.00	1.82
2000	22	1.77	1.73	1.73	1.00	1.00	1.00	1.73
1999	22	1.75	1.66	1.66	1.00	1.00	1.00	1.66
1998	22	1.74	1.58	1.58	1.00	1.00	1.00	1.58
1997	22	1.73	1.51	1.51	1.00	1.00	1.00	1.51
1996	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1995	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1994	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1993	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1992	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1991	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1990	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1989 & Prior	22	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	23	2.05	2.95	2.95	1.00	1.00	1.00	2.95
2009	23	2.03	2.82	2.82	1.00	1.00	1.00	2.82
2008	23	2.02	2.70	2.70	1.00	1.00	1.00	2.70
2007	23	2.00	2.57	2.57	1.00	1.00	1.00	2.57
2006	23	1.98	2.45	2.45	1.00	1.00	1.00	2.45
2005	23	1.97	2.34	2.34	1.00	1.00	1.00	2.34
2004	23	1.95	2.23	2.23	1.00	1.00	1.00	2.23
2003	23	1.94	2.13	2.13	1.00	1.00	1.00	2.13
2002	23	1.92	2.03	2.03	1.00	1.00	1.00	2.03
2001	23	1.90	1.94	1.94	1.00	1.00	1.00	1.94
2000	23	1.89	1.85	1.85	1.00	1.00	1.00	1.85
1999	23	1.87	1.77	1.77	1.00	1.00	1.00	1.77
1998	23	1.86	1.69	1.69	1.00	1.00	1.00	1.69
1997	23	1.84	1.62	1.62	1.00	1.00	1.00	1.62
1996	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1995	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1994	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1993	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1992	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1991	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1990	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1989 & Prior	23	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	24	2.25	3.25	3.25	1.00	1.00	1.00	3.25
2009	24	2.23	3.10	3.10	1.00	1.00	1.00	3.10
2008	24	2.21	2.96	2.96	1.00	1.00	1.00	2.96
2007	24	2.19	2.82	2.82	1.00	1.00	1.00	2.82
2006	24	2.17	2.69	2.69	1.00	1.00	1.00	2.69
2005	24	2.16	2.57	2.57	1.00	1.00	1.00	2.57

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business

Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2004	24	2.14	2.45	2.45	1.00	1.00	1.00	2.45
2003	24	2.12	2.34	2.34	1.00	1.00	1.00	2.34
2002	24	2.10	2.23	2.23	1.00	1.00	1.00	2.23
2001	24	2.09	2.13	2.13	1.00	1.00	1.00	2.13
2000	24	2.07	2.03	2.03	1.00	1.00	1.00	2.03
1999	24	2.06	1.94	1.94	1.00	1.00	1.00	1.94
1998	24	2.04	1.86	1.86	1.00	1.00	1.00	1.86
1997	24	2.02	1.77	1.77	1.00	1.00	1.00	1.77
1996	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1995	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1994	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1993	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1992	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1991	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1990	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1989 & Prior	24	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	25	2.45	3.53	3.53	1.00	1.00	1.00	3.53
2009	25	2.43	3.37	3.37	1.00	1.00	1.00	3.37
2008	25	2.41	3.22	3.22	1.00	1.00	1.00	3.22
2007	25	2.39	3.07	3.07	1.00	1.00	1.00	3.07
2006	25	2.37	2.93	2.93	1.00	1.00	1.00	2.93
2005	25	2.35	2.79	2.79	1.00	1.00	1.00	2.79
2004	25	2.33	2.67	2.67	1.00	1.00	1.00	2.67
2003	25	2.31	2.54	2.54	1.00	1.00	1.00	2.54
2002	25	2.29	2.43	2.43	1.00	1.00	1.00	2.43
2001	25	2.27	2.32	2.32	1.00	1.00	1.00	2.32
2000	25	2.25	2.21	2.21	1.00	1.00	1.00	2.21
1999	25	2.24	2.11	2.11	1.00	1.00	1.00	2.11
1998	25	2.22	2.02	2.02	1.00	1.00	1.00	2.02
1997	25	2.20	1.93	1.93	1.00	1.00	1.00	1.93
1996	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1995	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1994	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1993	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1992	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1991	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1990	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1989 & Prior	25	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	26	2.64	3.81	3.81	1.00	1.00	1.00	3.81
2009	26	2.62	3.64	3.64	1.00	1.00	1.00	3.64
2008	26	2.60	3.48	3.48	1.00	1.00	1.00	3.48
2007	26	2.58	3.32	3.32	1.00	1.00	1.00	3.32
2006	26	2.56	3.17	3.17	1.00	1.00	1.00	3.17
2005	26	2.54	3.02	3.02	1.00	1.00	1.00	3.02
2004	26	2.52	2.88	2.88	1.00	1.00	1.00	2.88
2003	26	2.50	2.75	2.75	1.00	1.00	1.00	2.75
2002	26	2.48	2.62	2.62	1.00	1.00	1.00	2.62
2001	26	2.46	2.51	2.51	1.00	1.00	1.00	2.51
2000	26	2.44	2.39	2.39	1.00	1.00	1.00	2.39

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1999	26	2.42	2.29	2.29	1.00	1.00	1.00	2.29
1998	26	2.40	2.18	2.18	1.00	1.00	1.00	2.18
1997	26	2.38	2.09	2.09	1.00	1.00	1.00	2.09
1996	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1995	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1994	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1993	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1992	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1991	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1990	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1989 & Prior	26	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	27 - 99	2.84	4.10	4.10	1.00	1.00	1.00	4.10
2009	27 - 99	2.82	3.92	3.92	1.00	1.00	1.00	3.92
2008	27 - 99	2.80	3.74	3.74	1.00	1.00	1.00	3.74
2007	27 - 99	2.77	3.57	3.57	1.00	1.00	1.00	3.57
2006	27 - 99	2.75	3.40	3.40	1.00	1.00	1.00	3.40
2005	27 - 99	2.73	3.25	3.25	1.00	1.00	1.00	3.25
2004	27 - 99	2.71	3.10	3.10	1.00	1.00	1.00	3.10
2003	27 - 99	2.69	2.96	2.96	1.00	1.00	1.00	2.96
2002	27 - 99	2.66	2.82	2.82	1.00	1.00	1.00	2.82
2001	27 - 99	2.64	2.69	2.69	1.00	1.00	1.00	2.69
2000	27 - 99	2.62	2.57	2.57	1.00	1.00	1.00	2.57
1999	27 - 99	2.60	2.46	2.46	1.00	1.00	1.00	2.46
1998	27 - 99	2.58	2.35	2.35	1.00	1.00	1.00	2.35
1997	27 - 99	2.56	2.24	2.24	1.00	1.00	1.00	2.24
1996	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1995	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1994	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1993	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1992	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1991	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1990	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1989 & Prior	27 - 99	1.94	1.44	1.44	1.00	1.00	1.00	1.44

State of Massachusetts
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Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
1	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
1	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
1	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
1	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
1	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
1	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
1	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
1	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
2	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
2	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
2	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
2	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
2	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
2	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
2	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
2	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
3	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26

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Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
3	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
3	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
3	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
3	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
3	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
3	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
3	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
4	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
4	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
4	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
4	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
4	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
4	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
4	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
4	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
5	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
5	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83

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 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile
 Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
5	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
5	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
5	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
5	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
5	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
5	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
6	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
6	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
6	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
6	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
6	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
6	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
6	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
6	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
7	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
7	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
7	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62

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7	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
7	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
7	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
7	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
7	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
7	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
8	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
8	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
8	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
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9	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
9	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
9	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
9	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
10	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
10	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
10	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
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10	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
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11	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
11	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
11	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
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11	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
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11	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
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12	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
12	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
12	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
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12	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
12	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
12	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
12	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
12	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
12	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
12	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
12	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
12	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
13	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
13	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
13	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile
 Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
13	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
13	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
13	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
13	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
13	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
13	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
14	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
14	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
14	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
14	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
14	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
14	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
14	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
14	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
15	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
15	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
15	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62

State of Massachusetts
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Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
15	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
15	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
15	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
15	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
15	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
15	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:
June 01, 2009 New and Renewal Business

**THE HANOVER INSURANCE GROUP
440 Lincoln Street, Worcester, MA 01653**

Property Insurance Discount

A Property Insurance Discount applies to Parts 1, 2, 4, 5, 7, 8 and 9 to those insureds who maintain a Property Policy with the FAIR Plan or other eligible company. Property Policy shall include a Homeowners, Renters, Condominium, or Mobile home policy.

The Property Insurance Discount is part of the Core Discount. It will be applied by coverage as outlined in Section R (Sheet 10-12 - Core Discount Factors).

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

RULE 29. UNDERWRITING PLAN

The following underwriting criteria are used to determine the Underwriting Plan based on the policy's original inception date with the Company:

- A. The prior insurance status is used to determine the Underwriting Plan, and considers:
 - 1. whether there was private passenger automobile liability insurance covering the primary named insured or rated spouse and providing continuous coverage for the six months immediately preceding the inception of the Company policy;
 - 2. whether there was a lapse in coverage of 1-30 days, or greater than or equal to 31 days (no Proof of Prior insurance) prior to the inception of the Company policy as confirmed by the Registry of Motor Vehicles;
 - 3. we will consider insureds as having Proof of Prior insurance if the applicant's policy was cancelled or suspended solely for the reason that he or she was transferred out of the state while serving the United States Armed Forces or on active duty in the National Guard or United States Armed Forces Reserve.
- B. The associated factors are outlined in Section R (Sheet 10-1 Underwriting Plan Category Factors).
- C. There are incidents defined as follows occurring within the last three years:
 - 1. Comprehensive claims of \$1,000 or greater (this excludes Glass claims). The \$1,000 payment is the company's payment. For new business, we will use the claim amount paid shown on the CLUE report. For losses on existing policies, we will use the company paid amount.
 - 2. Not-at-fault accidents (this includes PIP and collision claims which the insured was not-at-fault and which can be subrogated to the tortfeasor's policy). Not-at-fault accidents are counted per policy.
 - 3. Non-chargeable at-fault accidents.

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his/her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

- 1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
- 2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
- 3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
- 4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
- 5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
- 6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
- 7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

Appendix 1

**Property Insurance Discount
Competitive Support of Proposed Discount**

<u>Company</u>	<u>Current</u>	<u>Proposed</u> ^{/1}
Citizens	0%	2%
Travelers ^{/2}	4%	
Commerce ^{/3}	Varies, Part of Risk Factor	

^{/1} discount reflected in Sheet 10-12; previous factors adjusted by 0.98.

^{/2} this is a factor, not a discount

^{/3} not a discount, part of their Risk Factor

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2010	1	0.59	0.77	0.77	1.00	1.00	1.00	0.77
2009	1	0.59	0.74	0.74	1.00	1.00	1.00	0.74
2008	1	0.58	0.70	0.70	1.00	1.00	1.00	0.70
2007	1	0.58	0.67	0.67	1.00	1.00	1.00	0.67
2006	1	0.57	0.65	0.65	1.00	1.00	1.00	0.65
2005	1	0.57	0.62	0.62	1.00	1.00	1.00	0.62
2004	1	0.56	0.59	0.59	1.00	1.00	1.00	0.59
2003	1	0.56	0.57	0.57	1.00	1.00	1.00	0.57
2002	1	0.56	0.55	0.55	1.00	1.00	1.00	0.55
2001	1	0.55	0.53	0.53	1.00	1.00	1.00	0.53
2000	1	0.55	0.50	0.50	1.00	1.00	1.00	0.50
1999	1	0.54	0.48	0.48	1.00	1.00	1.00	0.48
1998	1	0.54	0.47	0.47	1.00	1.00	1.00	0.47
1997	1	0.54	0.45	0.45	1.00	1.00	1.00	0.45
1996	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1995	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1994	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1993	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1992	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1991	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1990	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1989 & Prior	1	0.13	0.12	0.12	1.00	1.00	1.00	0.12
2010	2	0.62	0.82	0.82	1.00	1.00	1.00	0.82
2009	2	0.62	0.78	0.78	1.00	1.00	1.00	0.78
2008	2	0.61	0.75	0.75	1.00	1.00	1.00	0.75
2007	2	0.61	0.71	0.71	1.00	1.00	1.00	0.71
2006	2	0.60	0.68	0.68	1.00	1.00	1.00	0.68
2005	2	0.60	0.66	0.66	1.00	1.00	1.00	0.66
2004	2	0.59	0.63	0.63	1.00	1.00	1.00	0.63
2003	2	0.59	0.60	0.60	1.00	1.00	1.00	0.60
2002	2	0.58	0.58	0.58	1.00	1.00	1.00	0.58
2001	2	0.58	0.55	0.55	1.00	1.00	1.00	0.55
2000	2	0.58	0.53	0.53	1.00	1.00	1.00	0.53
1999	2	0.57	0.51	0.51	1.00	1.00	1.00	0.51
1998	2	0.57	0.49	0.49	1.00	1.00	1.00	0.49
1997	2	0.56	0.47	0.47	1.00	1.00	1.00	0.47
1996	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1995	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1994	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1993	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1992	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1991	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1990	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1989 & Prior	2	0.15	0.14	0.14	1.00	1.00	1.00	0.14
2010	3	0.66	0.87	0.87	1.00	1.00	1.00	0.87
2009	3	0.65	0.83	0.83	1.00	1.00	1.00	0.83
2008	3	0.64	0.79	0.79	1.00	1.00	1.00	0.79
2007	3	0.64	0.76	0.76	1.00	1.00	1.00	0.76
2006	3	0.63	0.72	0.72	1.00	1.00	1.00	0.72

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2005	3	0.63	0.69	0.69	1.00	1.00	1.00	0.69
2004	3	0.62	0.66	0.66	1.00	1.00	1.00	0.66
2003	3	0.62	0.64	0.64	1.00	1.00	1.00	0.64
2002	3	0.61	0.61	0.61	1.00	1.00	1.00	0.61
2001	3	0.61	0.59	0.59	1.00	1.00	1.00	0.59
2000	3	0.61	0.56	0.56	1.00	1.00	1.00	0.56
1999	3	0.60	0.54	0.54	1.00	1.00	1.00	0.54
1998	3	0.60	0.52	0.52	1.00	1.00	1.00	0.52
1997	3	0.59	0.50	0.50	1.00	1.00	1.00	0.50
1996	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1995	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1994	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1993	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1992	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1991	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1990	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1989 & Prior	3	0.19	0.16	0.16	1.00	1.00	1.00	0.16
2010	4	0.69	0.92	0.92	1.00	1.00	1.00	0.92
2009	4	0.68	0.88	0.88	1.00	1.00	1.00	0.88
2008	4	0.68	0.84	0.84	1.00	1.00	1.00	0.84
2007	4	0.67	0.80	0.80	1.00	1.00	1.00	0.80
2006	4	0.67	0.77	0.77	1.00	1.00	1.00	0.77
2005	4	0.66	0.73	0.73	1.00	1.00	1.00	0.73
2004	4	0.66	0.70	0.70	1.00	1.00	1.00	0.70
2003	4	0.65	0.67	0.67	1.00	1.00	1.00	0.67
2002	4	0.65	0.65	0.65	1.00	1.00	1.00	0.65
2001	4	0.64	0.62	0.62	1.00	1.00	1.00	0.62
2000	4	0.64	0.59	0.59	1.00	1.00	1.00	0.59
1999	4	0.63	0.57	0.57	1.00	1.00	1.00	0.57
1998	4	0.63	0.55	0.55	1.00	1.00	1.00	0.55
1997	4	0.62	0.52	0.52	1.00	1.00	1.00	0.52
1996	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1995	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1994	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1993	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1992	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1991	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1990	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1989 & Prior	4	0.22	0.19	0.19	1.00	1.00	1.00	0.19
2010	5	0.73	0.97	0.97	1.00	1.00	1.00	0.97
2009	5	0.72	0.93	0.93	1.00	1.00	1.00	0.93
2008	5	0.71	0.89	0.89	1.00	1.00	1.00	0.89
2007	5	0.71	0.85	0.85	1.00	1.00	1.00	0.85
2006	5	0.70	0.81	0.81	1.00	1.00	1.00	0.81
2005	5	0.70	0.78	0.78	1.00	1.00	1.00	0.78
2004	5	0.69	0.74	0.74	1.00	1.00	1.00	0.74
2003	5	0.69	0.71	0.71	1.00	1.00	1.00	0.71
2002	5	0.68	0.68	0.68	1.00	1.00	1.00	0.68
2001	5	0.68	0.65	0.65	1.00	1.00	1.00	0.65

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2000	5	0.67	0.63	0.63	1.00	1.00	1.00	0.63
1999	5	0.67	0.60	0.60	1.00	1.00	1.00	0.60
1998	5	0.66	0.58	0.58	1.00	1.00	1.00	0.58
1997	5	0.66	0.55	0.55	1.00	1.00	1.00	0.55
1996	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1995	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1994	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1993	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1992	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1991	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1990	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1989 & Prior	5	0.26	0.23	0.23	1.00	1.00	1.00	0.23
2010	6	0.77	1.04	1.04	1.00	1.00	1.00	1.04
2009	6	0.76	0.99	0.99	1.00	1.00	1.00	0.99
2008	6	0.75	0.94	0.94	1.00	1.00	1.00	0.94
2007	6	0.75	0.90	0.90	1.00	1.00	1.00	0.90
2006	6	0.74	0.86	0.86	1.00	1.00	1.00	0.86
2005	6	0.73	0.82	0.82	1.00	1.00	1.00	0.82
2004	6	0.73	0.79	0.79	1.00	1.00	1.00	0.79
2003	6	0.72	0.76	0.76	1.00	1.00	1.00	0.76
2002	6	0.72	0.72	0.72	1.00	1.00	1.00	0.72
2001	6	0.71	0.69	0.69	1.00	1.00	1.00	0.69
2000	6	0.71	0.66	0.66	1.00	1.00	1.00	0.66
1999	6	0.70	0.64	0.64	1.00	1.00	1.00	0.64
1998	6	0.70	0.61	0.61	1.00	1.00	1.00	0.61
1997	6	0.69	0.59	0.59	1.00	1.00	1.00	0.59
1996	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1995	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1994	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1993	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1992	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1991	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1990	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1989 & Prior	6	0.31	0.27	0.27	1.00	1.00	1.00	0.27
2010	7	0.81	1.10	1.10	1.00	1.00	1.00	1.10
2009	7	0.80	1.05	1.05	1.00	1.00	1.00	1.05
2008	7	0.79	1.00	1.00	1.00	1.00	1.00	1.00
2007	7	0.79	0.96	0.96	1.00	1.00	1.00	0.96
2006	7	0.78	0.91	0.91	1.00	1.00	1.00	0.91
2005	7	0.77	0.87	0.87	1.00	1.00	1.00	0.87
2004	7	0.77	0.84	0.84	1.00	1.00	1.00	0.84
2003	7	0.76	0.80	0.80	1.00	1.00	1.00	0.80
2002	7	0.76	0.77	0.77	1.00	1.00	1.00	0.77
2001	7	0.75	0.73	0.73	1.00	1.00	1.00	0.73
2000	7	0.75	0.70	0.70	1.00	1.00	1.00	0.70
1999	7	0.74	0.67	0.67	1.00	1.00	1.00	0.67
1998	7	0.73	0.65	0.65	1.00	1.00	1.00	0.65
1997	7	0.73	0.62	0.62	1.00	1.00	1.00	0.62
1996	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55

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1995	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1994	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1993	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1992	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1991	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1990	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1989 & Prior	7	0.38	0.31	0.31	1.00	1.00	1.00	0.31
2010	8	0.85	1.16	1.16	1.00	1.00	1.00	1.16
2009	8	0.84	1.11	1.11	1.00	1.00	1.00	1.11
2008	8	0.84	1.06	1.06	1.00	1.00	1.00	1.06
2007	8	0.83	1.01	1.01	1.00	1.00	1.00	1.01
2006	8	0.82	0.97	0.97	1.00	1.00	1.00	0.97
2005	8	0.82	0.93	0.93	1.00	1.00	1.00	0.93
2004	8	0.81	0.89	0.89	1.00	1.00	1.00	0.89
2003	8	0.80	0.85	0.85	1.00	1.00	1.00	0.85
2002	8	0.80	0.81	0.81	1.00	1.00	1.00	0.81
2001	8	0.79	0.78	0.78	1.00	1.00	1.00	0.78
2000	8	0.79	0.74	0.74	1.00	1.00	1.00	0.74
1999	8	0.78	0.71	0.71	1.00	1.00	1.00	0.71
1998	8	0.77	0.68	0.68	1.00	1.00	1.00	0.68
1997	8	0.77	0.65	0.65	1.00	1.00	1.00	0.65
1996	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1995	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1994	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1993	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1992	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1991	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1990	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1989 & Prior	8	0.45	0.37	0.37	1.00	1.00	1.00	0.37
2010	10	0.90	1.24	1.24	1.00	1.00	1.00	1.24
2009	10	0.89	1.18	1.18	1.00	1.00	1.00	1.18
2008	10	0.88	1.13	1.13	1.00	1.00	1.00	1.13
2007	10	0.87	1.08	1.08	1.00	1.00	1.00	1.08
2006	10	0.87	1.03	1.03	1.00	1.00	1.00	1.03
2005	10	0.86	0.98	0.98	1.00	1.00	1.00	0.98
2004	10	0.86	0.94	0.94	1.00	1.00	1.00	0.94
2003	10	0.85	0.90	0.90	1.00	1.00	1.00	0.90
2002	10	0.84	0.86	0.86	1.00	1.00	1.00	0.86
2001	10	0.84	0.82	0.82	1.00	1.00	1.00	0.82
2000	10	0.83	0.79	0.79	1.00	1.00	1.00	0.79
1999	10	0.82	0.75	0.75	1.00	1.00	1.00	0.75
1998	10	0.82	0.72	0.72	1.00	1.00	1.00	0.72
1997	10	0.81	0.69	0.69	1.00	1.00	1.00	0.69
1996	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1995	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1994	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1993	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1992	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1991	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61

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1990	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1989 & Prior	10	0.54	0.44	0.44	1.00	1.00	1.00	0.44
2010	11	0.95	1.32	1.32	1.00	1.00	1.00	1.32
2009	11	0.94	1.26	1.26	1.00	1.00	1.00	1.26
2008	11	0.93	1.20	1.20	1.00	1.00	1.00	1.20
2007	11	0.92	1.14	1.14	1.00	1.00	1.00	1.14
2006	11	0.92	1.09	1.09	1.00	1.00	1.00	1.09
2005	11	0.91	1.04	1.04	1.00	1.00	1.00	1.04
2004	11	0.90	1.00	1.00	1.00	1.00	1.00	1.00
2003	11	0.90	0.95	0.95	1.00	1.00	1.00	0.95
2002	11	0.89	0.91	0.91	1.00	1.00	1.00	0.91
2001	11	0.88	0.87	0.87	1.00	1.00	1.00	0.87
2000	11	0.87	0.84	0.84	1.00	1.00	1.00	0.84
1999	11	0.87	0.80	0.80	1.00	1.00	1.00	0.80
1998	11	0.86	0.77	0.77	1.00	1.00	1.00	0.77
1997	11	0.86	0.73	0.73	1.00	1.00	1.00	0.73
1996	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1995	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1994	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1993	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1992	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1991	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1990	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1989 & Prior	11	0.64	0.52	0.52	1.00	1.00	1.00	0.52
2010	12	1.00	1.39	1.39	1.00	1.00	1.00	1.39
2009	12	0.99	1.33	1.33	1.00	1.00	1.00	1.33
2008	12	0.98	1.27	1.27	1.00	1.00	1.00	1.27
2007	12	0.98	1.22	1.22	1.00	1.00	1.00	1.22
2006	12	0.97	1.16	1.16	1.00	1.00	1.00	1.16
2005	12	0.96	1.11	1.11	1.00	1.00	1.00	1.11
2004	12	0.95	1.06	1.06	1.00	1.00	1.00	1.06
2003	12	0.95	1.01	1.01	1.00	1.00	1.00	1.01
2002	12	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2001	12	0.93	0.93	0.93	1.00	1.00	1.00	0.93
2000	12	0.92	0.89	0.89	1.00	1.00	1.00	0.89
1999	12	0.92	0.85	0.85	1.00	1.00	1.00	0.85
1998	12	0.91	0.81	0.81	1.00	1.00	1.00	0.81
1997	12	0.90	0.78	0.78	1.00	1.00	1.00	0.78
1996	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1995	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1994	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1993	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1992	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1991	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1990	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1989 & Prior	12	0.78	0.61	0.61	1.00	1.00	1.00	0.61
2010	13	1.06	1.49	1.49	1.00	1.00	1.00	1.49
2009	13	1.05	1.42	1.42	1.00	1.00	1.00	1.42
2008	13	1.04	1.36	1.36	1.00	1.00	1.00	1.36

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2007	13	1.03	1.29	1.29	1.00	1.00	1.00	1.29
2006	13	1.02	1.24	1.24	1.00	1.00	1.00	1.24
2005	13	1.02	1.18	1.18	1.00	1.00	1.00	1.18
2004	13	1.01	1.13	1.13	1.00	1.00	1.00	1.13
2003	13	1.00	1.08	1.08	1.00	1.00	1.00	1.08
2002	13	0.99	1.03	1.03	1.00	1.00	1.00	1.03
2001	13	0.98	0.98	0.98	1.00	1.00	1.00	0.98
2000	13	0.98	0.94	0.94	1.00	1.00	1.00	0.94
1999	13	0.97	0.90	0.90	1.00	1.00	1.00	0.90
1998	13	0.96	0.86	0.86	1.00	1.00	1.00	0.86
1997	13	0.95	0.82	0.82	1.00	1.00	1.00	0.82
1996	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1995	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1994	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1993	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1992	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1991	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1990	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1989 & Prior	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
2010	14	1.12	1.58	1.58	1.00	1.00	1.00	1.58
2009	14	1.11	1.51	1.51	1.00	1.00	1.00	1.51
2008	14	1.10	1.44	1.44	1.00	1.00	1.00	1.44
2007	14	1.09	1.38	1.38	1.00	1.00	1.00	1.38
2006	14	1.08	1.31	1.31	1.00	1.00	1.00	1.31
2005	14	1.07	1.25	1.25	1.00	1.00	1.00	1.25
2004	14	1.06	1.20	1.20	1.00	1.00	1.00	1.20
2003	14	1.06	1.14	1.14	1.00	1.00	1.00	1.14
2002	14	1.05	1.09	1.09	1.00	1.00	1.00	1.09
2001	14	1.04	1.04	1.04	1.00	1.00	1.00	1.04
2000	14	1.03	1.00	1.00	1.00	1.00	1.00	1.00
1999	14	1.02	0.95	0.95	1.00	1.00	1.00	0.95
1998	14	1.02	0.91	0.91	1.00	1.00	1.00	0.91
1997	14	1.01	0.87	0.87	1.00	1.00	1.00	0.87
1996	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1995	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1994	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1993	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1992	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1991	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1990	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1989 & Prior	14	1.12	0.86	0.86	1.00	1.00	1.00	0.86
2010	15	1.18	1.69	1.69	1.00	1.00	1.00	1.69
2009	15	1.17	1.61	1.61	1.00	1.00	1.00	1.61
2008	15	1.16	1.54	1.54	1.00	1.00	1.00	1.54
2007	15	1.15	1.46	1.46	1.00	1.00	1.00	1.46
2006	15	1.14	1.40	1.40	1.00	1.00	1.00	1.40
2005	15	1.13	1.33	1.33	1.00	1.00	1.00	1.33
2004	15	1.13	1.27	1.27	1.00	1.00	1.00	1.27
2003	15	1.12	1.22	1.22	1.00	1.00	1.00	1.22

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2002	15	1.11	1.16	1.16	1.00	1.00	1.00	1.16
2001	15	1.10	1.11	1.11	1.00	1.00	1.00	1.11
2000	15	1.09	1.06	1.06	1.00	1.00	1.00	1.06
1999	15	1.08	1.01	1.01	1.00	1.00	1.00	1.01
1998	15	1.07	0.97	0.97	1.00	1.00	1.00	0.97
1997	15	1.06	0.93	0.93	1.00	1.00	1.00	0.93
1996	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1995	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1994	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1993	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1992	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1991	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1990	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1989 & Prior	15	1.34	1.02	1.02	1.00	1.00	1.00	1.02
2010	16	1.25	1.79	1.79	1.00	1.00	1.00	1.79
2009	16	1.24	1.71	1.71	1.00	1.00	1.00	1.71
2008	16	1.23	1.63	1.63	1.00	1.00	1.00	1.63
2007	16	1.22	1.56	1.56	1.00	1.00	1.00	1.56
2006	16	1.21	1.49	1.49	1.00	1.00	1.00	1.49
2005	16	1.20	1.42	1.42	1.00	1.00	1.00	1.42
2004	16	1.19	1.35	1.35	1.00	1.00	1.00	1.35
2003	16	1.18	1.29	1.29	1.00	1.00	1.00	1.29
2002	16	1.17	1.23	1.23	1.00	1.00	1.00	1.23
2001	16	1.16	1.18	1.18	1.00	1.00	1.00	1.18
2000	16	1.15	1.13	1.13	1.00	1.00	1.00	1.13
1999	16	1.14	1.08	1.08	1.00	1.00	1.00	1.08
1998	16	1.13	1.03	1.03	1.00	1.00	1.00	1.03
1997	16	1.13	0.98	0.98	1.00	1.00	1.00	0.98
1996	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1995	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1994	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1993	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1992	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1991	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1990	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1989 & Prior	16	1.62	1.21	1.21	1.00	1.00	1.00	1.21
2010	17	1.32	1.91	1.91	1.00	1.00	1.00	1.91
2009	17	1.31	1.82	1.82	1.00	1.00	1.00	1.82
2008	17	1.30	1.74	1.74	1.00	1.00	1.00	1.74
2007	17	1.29	1.66	1.66	1.00	1.00	1.00	1.66
2006	17	1.28	1.58	1.58	1.00	1.00	1.00	1.58
2005	17	1.27	1.51	1.51	1.00	1.00	1.00	1.51
2004	17	1.26	1.44	1.44	1.00	1.00	1.00	1.44
2003	17	1.25	1.38	1.38	1.00	1.00	1.00	1.38
2002	17	1.24	1.31	1.31	1.00	1.00	1.00	1.31
2001	17	1.23	1.25	1.25	1.00	1.00	1.00	1.25
2000	17	1.22	1.20	1.20	1.00	1.00	1.00	1.20
1999	17	1.21	1.14	1.14	1.00	1.00	1.00	1.14
1998	17	1.20	1.09	1.09	1.00	1.00	1.00	1.09

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1997	17	1.19	1.04	1.04	1.00	1.00	1.00	1.04
1996	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1995	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1994	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1993	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1992	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1991	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1990	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1989 & Prior	17	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	18	1.43	2.06	2.06	1.00	1.00	1.00	2.06
2009	18	1.42	1.97	1.97	1.00	1.00	1.00	1.97
2008	18	1.41	1.88	1.88	1.00	1.00	1.00	1.88
2007	18	1.39	1.79	1.79	1.00	1.00	1.00	1.79
2006	18	1.38	1.71	1.71	1.00	1.00	1.00	1.71
2005	18	1.37	1.63	1.63	1.00	1.00	1.00	1.63
2004	18	1.36	1.56	1.56	1.00	1.00	1.00	1.56
2003	18	1.35	1.49	1.49	1.00	1.00	1.00	1.49
2002	18	1.34	1.42	1.42	1.00	1.00	1.00	1.42
2001	18	1.33	1.35	1.35	1.00	1.00	1.00	1.35
2000	18	1.32	1.29	1.29	1.00	1.00	1.00	1.29
1999	18	1.31	1.23	1.23	1.00	1.00	1.00	1.23
1998	18	1.29	1.18	1.18	1.00	1.00	1.00	1.18
1997	18	1.29	1.13	1.13	1.00	1.00	1.00	1.13
1996	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1995	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1994	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1993	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1992	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1991	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1990	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1989 & Prior	18	2.23	1.66	1.66	1.00	1.00	1.00	1.66
2010	19	1.52	2.20	2.20	1.00	1.00	1.00	2.20
2009	19	1.51	2.10	2.10	1.00	1.00	1.00	2.10
2008	19	1.50	2.00	2.00	1.00	1.00	1.00	2.00
2007	19	1.48	1.91	1.91	1.00	1.00	1.00	1.91
2006	19	1.47	1.82	1.82	1.00	1.00	1.00	1.82
2005	19	1.46	1.74	1.74	1.00	1.00	1.00	1.74
2004	19	1.45	1.66	1.66	1.00	1.00	1.00	1.66
2003	19	1.44	1.58	1.58	1.00	1.00	1.00	1.58
2002	19	1.42	1.51	1.51	1.00	1.00	1.00	1.51
2001	19	1.41	1.44	1.44	1.00	1.00	1.00	1.44
2000	19	1.40	1.38	1.38	1.00	1.00	1.00	1.38
1999	19	1.39	1.31	1.31	1.00	1.00	1.00	1.31
1998	19	1.38	1.26	1.26	1.00	1.00	1.00	1.26
1997	19	1.37	1.20	1.20	1.00	1.00	1.00	1.20
1996	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1995	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1994	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1993	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06

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Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1992	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1991	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1990	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1989 & Prior	19	2.52	1.88	1.88	1.00	1.00	1.00	1.88
2010	20	1.65	2.39	2.39	1.00	1.00	1.00	2.39
2009	20	1.64	2.28	2.28	1.00	1.00	1.00	2.28
2008	20	1.63	2.18	2.18	1.00	1.00	1.00	2.18
2007	20	1.61	2.07	2.07	1.00	1.00	1.00	2.07
2006	20	1.60	1.98	1.98	1.00	1.00	1.00	1.98
2005	20	1.59	1.89	1.89	1.00	1.00	1.00	1.89
2004	20	1.57	1.80	1.80	1.00	1.00	1.00	1.80
2003	20	1.56	1.72	1.72	1.00	1.00	1.00	1.72
2002	20	1.55	1.64	1.64	1.00	1.00	1.00	1.64
2001	20	1.54	1.57	1.57	1.00	1.00	1.00	1.57
2000	20	1.52	1.50	1.50	1.00	1.00	1.00	1.50
1999	20	1.51	1.43	1.43	1.00	1.00	1.00	1.43
1998	20	1.50	1.37	1.37	1.00	1.00	1.00	1.37
1997	20	1.49	1.30	1.30	1.00	1.00	1.00	1.30
1996	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1995	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1994	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1993	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1992	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1991	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1990	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1989 & Prior	20	2.81	2.09	2.09	1.00	1.00	1.00	2.09
2010	21	1.78	2.58	2.58	1.00	1.00	1.00	2.58
2009	21	1.77	2.46	2.46	1.00	1.00	1.00	2.46
2008	21	1.76	2.35	2.35	1.00	1.00	1.00	2.35
2007	21	1.74	2.24	2.24	1.00	1.00	1.00	2.24
2006	21	1.73	2.14	2.14	1.00	1.00	1.00	2.14
2005	21	1.71	2.04	2.04	1.00	1.00	1.00	2.04
2004	21	1.70	1.95	1.95	1.00	1.00	1.00	1.95
2003	21	1.69	1.86	1.86	1.00	1.00	1.00	1.86
2002	21	1.67	1.77	1.77	1.00	1.00	1.00	1.77
2001	21	1.66	1.69	1.69	1.00	1.00	1.00	1.69
2000	21	1.64	1.61	1.61	1.00	1.00	1.00	1.61
1999	21	1.63	1.54	1.54	1.00	1.00	1.00	1.54
1998	21	1.62	1.47	1.47	1.00	1.00	1.00	1.47
1997	21	1.61	1.41	1.41	1.00	1.00	1.00	1.41
1996	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1995	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1994	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1993	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1992	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1991	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1990	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1989 & Prior	21	3.10	2.31	2.31	1.00	1.00	1.00	2.31
2010	22	1.92	2.76	2.76	1.00	1.00	1.00	2.76

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2009	22	1.90	2.64	2.64	1.00	1.00	1.00	2.64
2008	22	1.89	2.52	2.52	1.00	1.00	1.00	2.52
2007	22	1.87	2.41	2.41	1.00	1.00	1.00	2.41
2006	22	1.85	2.30	2.30	1.00	1.00	1.00	2.30
2005	22	1.84	2.19	2.19	1.00	1.00	1.00	2.19
2004	22	1.83	2.09	2.09	1.00	1.00	1.00	2.09
2003	22	1.81	1.99	1.99	1.00	1.00	1.00	1.99
2002	22	1.80	1.90	1.90	1.00	1.00	1.00	1.90
2001	22	1.78	1.82	1.82	1.00	1.00	1.00	1.82
2000	22	1.77	1.73	1.73	1.00	1.00	1.00	1.73
1999	22	1.75	1.66	1.66	1.00	1.00	1.00	1.66
1998	22	1.74	1.58	1.58	1.00	1.00	1.00	1.58
1997	22	1.73	1.51	1.51	1.00	1.00	1.00	1.51
1996	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1995	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1994	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1993	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1992	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1991	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1990	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1989 & Prior	22	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	23	2.05	2.95	2.95	1.00	1.00	1.00	2.95
2009	23	2.03	2.82	2.82	1.00	1.00	1.00	2.82
2008	23	2.02	2.70	2.70	1.00	1.00	1.00	2.70
2007	23	2.00	2.57	2.57	1.00	1.00	1.00	2.57
2006	23	1.98	2.45	2.45	1.00	1.00	1.00	2.45
2005	23	1.97	2.34	2.34	1.00	1.00	1.00	2.34
2004	23	1.95	2.23	2.23	1.00	1.00	1.00	2.23
2003	23	1.94	2.13	2.13	1.00	1.00	1.00	2.13
2002	23	1.92	2.03	2.03	1.00	1.00	1.00	2.03
2001	23	1.90	1.94	1.94	1.00	1.00	1.00	1.94
2000	23	1.89	1.85	1.85	1.00	1.00	1.00	1.85
1999	23	1.87	1.77	1.77	1.00	1.00	1.00	1.77
1998	23	1.86	1.69	1.69	1.00	1.00	1.00	1.69
1997	23	1.84	1.62	1.62	1.00	1.00	1.00	1.62
1996	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1995	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1994	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1993	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1992	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1991	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1990	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1989 & Prior	23	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	24	2.25	3.25	3.25	1.00	1.00	1.00	3.25
2009	24	2.23	3.10	3.10	1.00	1.00	1.00	3.10
2008	24	2.21	2.96	2.96	1.00	1.00	1.00	2.96
2007	24	2.19	2.82	2.82	1.00	1.00	1.00	2.82
2006	24	2.17	2.69	2.69	1.00	1.00	1.00	2.69
2005	24	2.16	2.57	2.57	1.00	1.00	1.00	2.57

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2004	24	2.14	2.45	2.45	1.00	1.00	1.00	2.45
2003	24	2.12	2.34	2.34	1.00	1.00	1.00	2.34
2002	24	2.10	2.23	2.23	1.00	1.00	1.00	2.23
2001	24	2.09	2.13	2.13	1.00	1.00	1.00	2.13
2000	24	2.07	2.03	2.03	1.00	1.00	1.00	2.03
1999	24	2.06	1.94	1.94	1.00	1.00	1.00	1.94
1998	24	2.04	1.86	1.86	1.00	1.00	1.00	1.86
1997	24	2.02	1.77	1.77	1.00	1.00	1.00	1.77
1996	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1995	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1994	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1993	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1992	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1991	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1990	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1989 & Prior	24	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	25	2.45	3.53	3.53	1.00	1.00	1.00	3.53
2009	25	2.43	3.37	3.37	1.00	1.00	1.00	3.37
2008	25	2.41	3.22	3.22	1.00	1.00	1.00	3.22
2007	25	2.39	3.07	3.07	1.00	1.00	1.00	3.07
2006	25	2.37	2.93	2.93	1.00	1.00	1.00	2.93
2005	25	2.35	2.79	2.79	1.00	1.00	1.00	2.79
2004	25	2.33	2.67	2.67	1.00	1.00	1.00	2.67
2003	25	2.31	2.54	2.54	1.00	1.00	1.00	2.54
2002	25	2.29	2.43	2.43	1.00	1.00	1.00	2.43
2001	25	2.27	2.32	2.32	1.00	1.00	1.00	2.32
2000	25	2.25	2.21	2.21	1.00	1.00	1.00	2.21
1999	25	2.24	2.11	2.11	1.00	1.00	1.00	2.11
1998	25	2.22	2.02	2.02	1.00	1.00	1.00	2.02
1997	25	2.20	1.93	1.93	1.00	1.00	1.00	1.93
1996	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1995	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1994	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1993	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1992	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1991	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1990	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1989 & Prior	25	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	26	2.64	3.81	3.81	1.00	1.00	1.00	3.81
2009	26	2.62	3.64	3.64	1.00	1.00	1.00	3.64
2008	26	2.60	3.48	3.48	1.00	1.00	1.00	3.48
2007	26	2.58	3.32	3.32	1.00	1.00	1.00	3.32
2006	26	2.56	3.17	3.17	1.00	1.00	1.00	3.17
2005	26	2.54	3.02	3.02	1.00	1.00	1.00	3.02
2004	26	2.52	2.88	2.88	1.00	1.00	1.00	2.88
2003	26	2.50	2.75	2.75	1.00	1.00	1.00	2.75
2002	26	2.48	2.62	2.62	1.00	1.00	1.00	2.62
2001	26	2.46	2.51	2.51	1.00	1.00	1.00	2.51
2000	26	2.44	2.39	2.39	1.00	1.00	1.00	2.39

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1999	26	2.42	2.29	2.29	1.00	1.00	1.00	2.29
1998	26	2.40	2.18	2.18	1.00	1.00	1.00	2.18
1997	26	2.38	2.09	2.09	1.00	1.00	1.00	2.09
1996	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1995	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1994	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1993	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1992	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1991	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1990	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1989 & Prior	26	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	27 - 99	2.84	4.10	4.10	1.00	1.00	1.00	4.10
2009	27 - 99	2.82	3.92	3.92	1.00	1.00	1.00	3.92
2008	27 - 99	2.80	3.74	3.74	1.00	1.00	1.00	3.74
2007	27 - 99	2.77	3.57	3.57	1.00	1.00	1.00	3.57
2006	27 - 99	2.75	3.40	3.40	1.00	1.00	1.00	3.40
2005	27 - 99	2.73	3.25	3.25	1.00	1.00	1.00	3.25
2004	27 - 99	2.71	3.10	3.10	1.00	1.00	1.00	3.10
2003	27 - 99	2.69	2.96	2.96	1.00	1.00	1.00	2.96
2002	27 - 99	2.66	2.82	2.82	1.00	1.00	1.00	2.82
2001	27 - 99	2.64	2.69	2.69	1.00	1.00	1.00	2.69
2000	27 - 99	2.62	2.57	2.57	1.00	1.00	1.00	2.57
1999	27 - 99	2.60	2.46	2.46	1.00	1.00	1.00	2.46
1998	27 - 99	2.58	2.35	2.35	1.00	1.00	1.00	2.35
1997	27 - 99	2.56	2.24	2.24	1.00	1.00	1.00	2.24
1996	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1995	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1994	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1993	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1992	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1991	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1990	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1989 & Prior	27 - 99	1.94	1.44	1.44	1.00	1.00	1.00	1.44

**State of Massachusetts
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Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
1	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
1	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
1	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
1	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
1	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
1	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
1	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
1	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
2	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
2	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
2	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
2	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
2	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
2	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
2	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
2	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
3	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26

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3	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
3	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
3	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
3	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
3	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
3	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
3	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
4	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
4	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
4	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
4	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
4	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
4	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
4	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
4	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
5	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
5	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83

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5	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
5	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
5	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
5	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
5	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
5	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
6	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
6	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
6	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
6	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
6	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
6	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
6	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
6	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
7	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
7	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
7	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62

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7	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
7	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
7	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
7	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
7	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
7	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
8	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
8	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
8	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
8	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
8	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
8	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
8	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
8	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
8	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
8	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
8	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
8	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
9	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
9	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
9	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
9	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business

Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
9	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
9	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
9	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
9	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
9	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
9	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
9	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
9	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
10	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
10	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
10	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
10	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
10	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
10	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
10	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
10	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
11	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
11	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
11	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97

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Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
11	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
11	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
11	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
11	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
11	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
11	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
11	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
11	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
11	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
12	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
12	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
12	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
12	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
12	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
12	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
12	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
12	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
13	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
13	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
13	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97

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13	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
13	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
13	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
13	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
13	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
13	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
14	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
14	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
14	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
14	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
14	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
14	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
14	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
14	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
15	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
15	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
15	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business

Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
15	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
15	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
15	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
15	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
15	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
15	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Derivation of Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI			PD			PIP			Comp			Collision / Limited Collision / Comp & Coll Loan Lease		
				Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed
				1	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00
1	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
1	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
1	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
2	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
2	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
2	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
2	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
3	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
3	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
3	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
3	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
4	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
4	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
4	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
4	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
5	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
5	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
5	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
5	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
6	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
6	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
6	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
6	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
7	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
7	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
7	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
7	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
8	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
8	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
8	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
8	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
9	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
9	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
9	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
9	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
10	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
10	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Derivation of Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI			PD			PIP			Comp			Collision / Limited Collision / Comp & Coll Loan Lease		
				Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed
				10	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00
10	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
11	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
11	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
11	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
11	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
12	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
12	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
12	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
12	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
13	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
13	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
13	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
13	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
14	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
14	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
14	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
14	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
15	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
15	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
15	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
15	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
1	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
1	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
1	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
1	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
2	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
2	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
2	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
2	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
3	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
3	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
3	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
3	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
4	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
4	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
4	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
4	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Derivation of Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI			PD			PIP			Comp			Collision / Limited Collision / Comp & Coll Loan Lease		
				Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed
				5	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98
5	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
5	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
5	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
6	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
6	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
6	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
6	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
7	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
7	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
7	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
7	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
8	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
8	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
8	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
8	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
9	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
9	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
9	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
9	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
10	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
10	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
10	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
10	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
11	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
11	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
11	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
11	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
12	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
12	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
12	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
12	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
13	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
13	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
13	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
13	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
14	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
14	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Derivation of Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI			PD			PIP			Comp			Collision / Limited Collision / Comp & Coll Loan Lease		
				Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed
				14	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00
14	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
15	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
15	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
15	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
15	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective February 23, 2009 - Renewal Business; March 23, 2009 - New Business

Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
1	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
1	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
1	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
2	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
2	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
3	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
3	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
4	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
4	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
5	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
5	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
6	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
6	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
7	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
7	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
8	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
8	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
9	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
9	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
9	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
10	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
10	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
11	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
11	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
11	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
12	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
12	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
13	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
13	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
14	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
14	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective February 23, 2009 - Renewal Business; March 23, 2009 - New Business

Core Discount Factors

Underwriting Plan	Category	Factors	Multi-Car Disc	Account Credit	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
15	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
15	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
1	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
1	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
2	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
2	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
3	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
3	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
4	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
4	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
5	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
5	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
6	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
6	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
7	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
7	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
8	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
8	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
9	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
9	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
9	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
10	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
10	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
11	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
11	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
11	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
12	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
12	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
13	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
13	Y	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	N	Y	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
14	Y	N	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83

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Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
14	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
15	Y	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
15	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	N	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97

MA Tier Factors by Coverage

UW Tier	Optional BI	Mandatory BI	PD	PIP	MP	All UMBI or UM CSL covgs	All UMPD covgs	Comp	Coll	Limited Coll	Comp & Coll Loan Lease	OLTE	T&L	ACE
1	1.00	1.00	1.00	1.00	1.00	1.00	N/A	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.11	1.11	1.15	1.20	1.00	1.00	N/A	1.13	1.09	1.09	1.09	1.00	1.00	1.00
3	1.17	1.17	1.17	1.25	1.00	1.00	N/A	1.14	1.13	1.13	1.13	1.00	1.00	1.00
4	1.21	1.21	1.19	1.31	1.00	1.00	N/A	1.18	1.14	1.14	1.14	1.00	1.00	1.00
5	1.27	1.27	1.30	1.33	1.00	1.00	N/A	1.31	1.24	1.24	1.24	1.00	1.00	1.00
6	1.29	1.29	1.38	1.46	1.00	1.00	N/A	1.32	1.25	1.25	1.25	1.00	1.00	1.00
7	1.32	1.32	1.44	1.55	1.00	1.00	N/A	1.39	1.27	1.27	1.27	1.00	1.00	1.00
8	1.45	1.45	1.51	1.67	1.00	1.00	N/A	1.47	1.47	1.47	1.47	1.00	1.00	1.00
9	1.49	1.49	1.54	1.69	1.00	1.00	N/A	1.51	1.51	1.51	1.51	1.00	1.00	1.00
10	1.49	1.49	1.54	1.69	1.00	1.00	N/A	1.51	1.51	1.51	1.51	1.00	1.00	1.00
11	1.49	1.49	1.54	1.69	1.00	1.00	N/A	1.51	1.51	1.51	1.51	1.00	1.00	1.00
12	1.49	1.49	1.54	1.69	1.00	1.00	N/A	1.51	1.51	1.51	1.51	1.00	1.00	1.00
13	1.49	1.49	1.54	1.69	1.00	1.00	N/A	1.51	1.51	1.51	1.51	1.00	1.00	1.00
14	1.49	1.49	1.54	1.69	1.00	1.00	N/A	1.51	1.51	1.51	1.51	1.00	1.00	1.00
15	1.49	1.49	1.54	1.69	1.00	1.00	N/A	1.51	1.51	1.51	1.51	1.00	1.00	1.00

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:

~~March 23, 2009 New Business~~

~~February 23, 2009 Renewals~~

June 01, 2009 New and Renewal Business

Property Insurance Discount

A Property Insurance Discount applies to Parts 1, 2, 4, 5, 7, 8 and 9 to those insureds who maintain a Property Policy with the FAIR Plan or other eligible company. Property Policy shall include a Homeowners, Renters, Condominium, or Mobile home policy.

The Property Insurance Discount is part of the Core Discount. It will be applied by coverage as outlined in Section R (Sheet 10-12 - Core Discount Factors).

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

RULE 29. UNDERWRITING PLAN

The following underwriting criteria are used to determine the Underwriting Plan based on the policy's original inception date with the Company:

- A. The prior insurance status is used to determine the Underwriting Plan, and considers:
 - 1. whether there was private passenger automobile liability insurance covering the primary named insured or rated spouse and providing continuous coverage for the six months immediately preceding the inception of the Company policy;
 - 2. whether there was a lapse in coverage of 1-30 days, or greater than or equal to 31 days (no Proof of Prior insurance) prior to the inception of the Company policy as confirmed by the Registry of Motor Vehicles;
 - 3. we will consider insureds as having Proof of Prior insurance if the applicant's policy was cancelled or suspended solely for the reason that he or she was transferred out of the state while serving the United States Armed Forces or on active duty in the National Guard or United States Armed Forces Reserve.
- B. The associated factors are outlined in Section R (Sheet 10-1 Underwriting Plan Category Factors).
- C. There are incidents defined as follows occurring within the last three years:
 - 1. Comprehensive claims of \$1,000 or greater (this excludes Glass claims). The \$1,000 payment is the company's payment. For new business, we will use the claim amount paid shown on the CLUE report. For losses on existing policies, we will use the company paid amount.
 - 2. Not-at-fault accidents (this includes PIP and collision claims which the insured was not-at-fault and which can be subrogated to the tortfeasor's policy). Not-at-fault accidents are counted per policy.
 - 3. Non-chargeable at-fault accidents.

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his/her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

- 1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
- 2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
- 3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
- 4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
- 5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
- 6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
- 7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2010	1	0.59	0.75	0.75	1.00	1.00	1.00	0.75
2009	1	0.59	0.74	0.74	1.00	1.00	1.00	0.74
2008	1	0.58	0.70	0.70	1.00	1.00	1.00	0.70
2007	1	0.58	0.67	0.67	1.00	1.00	1.00	0.67
2006	1	0.57	0.65	0.65	1.00	1.00	1.00	0.65
2005	1	0.57	0.62	0.62	1.00	1.00	1.00	0.62
2004	1	0.56	0.59	0.59	1.00	1.00	1.00	0.59
2003	1	0.56	0.57	0.57	1.00	1.00	1.00	0.57
2002	1	0.56	0.55	0.55	1.00	1.00	1.00	0.55
2001	1	0.55	0.53	0.53	1.00	1.00	1.00	0.53
2000	1	0.55	0.50	0.50	1.00	1.00	1.00	0.50
1999	1	0.54	0.48	0.48	1.00	1.00	1.00	0.48
1998	1	0.54	0.47	0.47	1.00	1.00	1.00	0.47
1997	1	0.54	0.45	0.45	1.00	1.00	1.00	0.45
1996	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1995	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1994	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1993	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1992	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1991	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1990	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1989 & Prior	1	0.13	0.12	0.12	1.00	1.00	1.00	0.12
2010	2	0.62	0.79	0.79	1.00	1.00	1.00	0.79
2009	2	0.62	0.78	0.78	1.00	1.00	1.00	0.78
2008	2	0.61	0.75	0.75	1.00	1.00	1.00	0.75
2007	2	0.61	0.71	0.71	1.00	1.00	1.00	0.71
2006	2	0.60	0.68	0.68	1.00	1.00	1.00	0.68
2005	2	0.60	0.66	0.66	1.00	1.00	1.00	0.66
2004	2	0.59	0.63	0.63	1.00	1.00	1.00	0.63
2003	2	0.59	0.60	0.60	1.00	1.00	1.00	0.60
2002	2	0.58	0.58	0.58	1.00	1.00	1.00	0.58
2001	2	0.58	0.55	0.55	1.00	1.00	1.00	0.55
2000	2	0.58	0.53	0.53	1.00	1.00	1.00	0.53
1999	2	0.57	0.51	0.51	1.00	1.00	1.00	0.51
1998	2	0.57	0.49	0.49	1.00	1.00	1.00	0.49
1997	2	0.56	0.47	0.47	1.00	1.00	1.00	0.47
1996	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1995	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1994	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1993	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1992	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1991	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1990	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1989 & Prior	2	0.15	0.14	0.14	1.00	1.00	1.00	0.14
2010	3	0.66	0.84	0.84	1.00	1.00	1.00	0.84
2009	3	0.65	0.83	0.83	1.00	1.00	1.00	0.83
2008	3	0.64	0.79	0.79	1.00	1.00	1.00	0.79
2007	3	0.64	0.76	0.76	1.00	1.00	1.00	0.76
2006	3	0.63	0.72	0.72	1.00	1.00	1.00	0.72

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile
 Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2005	3	0.63	0.69	0.69	1.00	1.00	1.00	0.69
2004	3	0.62	0.66	0.66	1.00	1.00	1.00	0.66
2003	3	0.62	0.64	0.64	1.00	1.00	1.00	0.64
2002	3	0.61	0.61	0.61	1.00	1.00	1.00	0.61
2001	3	0.61	0.59	0.59	1.00	1.00	1.00	0.59
2000	3	0.61	0.56	0.56	1.00	1.00	1.00	0.56
1999	3	0.60	0.54	0.54	1.00	1.00	1.00	0.54
1998	3	0.60	0.52	0.52	1.00	1.00	1.00	0.52
1997	3	0.59	0.50	0.50	1.00	1.00	1.00	0.50
1996	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1995	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1994	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1993	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1992	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1991	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1990	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1989 & Prior	3	0.19	0.16	0.16	1.00	1.00	1.00	0.16
2010	4	0.69	0.89	0.89	1.00	1.00	1.00	0.89
2009	4	0.68	0.88	0.88	1.00	1.00	1.00	0.88
2008	4	0.68	0.84	0.84	1.00	1.00	1.00	0.84
2007	4	0.67	0.80	0.80	1.00	1.00	1.00	0.80
2006	4	0.67	0.77	0.77	1.00	1.00	1.00	0.77
2005	4	0.66	0.73	0.73	1.00	1.00	1.00	0.73
2004	4	0.66	0.70	0.70	1.00	1.00	1.00	0.70
2003	4	0.65	0.67	0.67	1.00	1.00	1.00	0.67
2002	4	0.65	0.65	0.65	1.00	1.00	1.00	0.65
2001	4	0.64	0.62	0.62	1.00	1.00	1.00	0.62
2000	4	0.64	0.59	0.59	1.00	1.00	1.00	0.59
1999	4	0.63	0.57	0.57	1.00	1.00	1.00	0.57
1998	4	0.63	0.55	0.55	1.00	1.00	1.00	0.55
1997	4	0.62	0.52	0.52	1.00	1.00	1.00	0.52
1996	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1995	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1994	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1993	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1992	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1991	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1990	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1989 & Prior	4	0.22	0.19	0.19	1.00	1.00	1.00	0.19
2010	5	0.73	0.94	0.94	1.00	1.00	1.00	0.94
2009	5	0.72	0.93	0.93	1.00	1.00	1.00	0.93
2008	5	0.71	0.89	0.89	1.00	1.00	1.00	0.89
2007	5	0.71	0.85	0.85	1.00	1.00	1.00	0.85
2006	5	0.70	0.81	0.81	1.00	1.00	1.00	0.81
2005	5	0.70	0.78	0.78	1.00	1.00	1.00	0.78
2004	5	0.69	0.74	0.74	1.00	1.00	1.00	0.74
2003	5	0.69	0.71	0.71	1.00	1.00	1.00	0.71
2002	5	0.68	0.68	0.68	1.00	1.00	1.00	0.68
2001	5	0.68	0.65	0.65	1.00	1.00	1.00	0.65

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2000	5	0.67	0.63	0.63	1.00	1.00	1.00	0.63
1999	5	0.67	0.60	0.60	1.00	1.00	1.00	0.60
1998	5	0.66	0.58	0.58	1.00	1.00	1.00	0.58
1997	5	0.66	0.55	0.55	1.00	1.00	1.00	0.55
1996	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1995	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1994	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1993	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1992	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1991	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1990	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1989 & Prior	5	0.26	0.23	0.23	1.00	1.00	1.00	0.23
2010	6	0.77	1.00	1.00	1.00	1.00	1.00	1.00
2009	6	0.76	0.99	0.99	1.00	1.00	1.00	0.99
2008	6	0.75	0.94	0.94	1.00	1.00	1.00	0.94
2007	6	0.75	0.90	0.90	1.00	1.00	1.00	0.90
2006	6	0.74	0.86	0.86	1.00	1.00	1.00	0.86
2005	6	0.73	0.82	0.82	1.00	1.00	1.00	0.82
2004	6	0.73	0.79	0.79	1.00	1.00	1.00	0.79
2003	6	0.72	0.76	0.76	1.00	1.00	1.00	0.76
2002	6	0.72	0.72	0.72	1.00	1.00	1.00	0.72
2001	6	0.71	0.69	0.69	1.00	1.00	1.00	0.69
2000	6	0.71	0.66	0.66	1.00	1.00	1.00	0.66
1999	6	0.70	0.64	0.64	1.00	1.00	1.00	0.64
1998	6	0.70	0.61	0.61	1.00	1.00	1.00	0.61
1997	6	0.69	0.59	0.59	1.00	1.00	1.00	0.59
1996	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1995	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1994	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1993	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1992	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1991	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1990	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1989 & Prior	6	0.31	0.27	0.27	1.00	1.00	1.00	0.27
2010	7	0.81	1.06	1.06	1.00	1.00	1.00	1.06
2009	7	0.80	1.05	1.05	1.00	1.00	1.00	1.05
2008	7	0.79	1.00	1.00	1.00	1.00	1.00	1.00
2007	7	0.79	0.96	0.96	1.00	1.00	1.00	0.96
2006	7	0.78	0.91	0.91	1.00	1.00	1.00	0.91
2005	7	0.77	0.87	0.87	1.00	1.00	1.00	0.87
2004	7	0.77	0.84	0.84	1.00	1.00	1.00	0.84
2003	7	0.76	0.80	0.80	1.00	1.00	1.00	0.80
2002	7	0.76	0.77	0.77	1.00	1.00	1.00	0.77
2001	7	0.75	0.73	0.73	1.00	1.00	1.00	0.73
2000	7	0.75	0.70	0.70	1.00	1.00	1.00	0.70
1999	7	0.74	0.67	0.67	1.00	1.00	1.00	0.67
1998	7	0.73	0.65	0.65	1.00	1.00	1.00	0.65
1997	7	0.73	0.62	0.62	1.00	1.00	1.00	0.62
1996	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile
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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1995	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1994	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1993	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1992	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1991	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1990	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1989 & Prior	7	0.38	0.31	0.31	1.00	1.00	1.00	0.31
2010	8	0.85	1.12	1.12	1.00	1.00	1.00	1.12
2009	8	0.84	1.11	1.11	1.00	1.00	1.00	1.11
2008	8	0.84	1.06	1.06	1.00	1.00	1.00	1.06
2007	8	0.83	1.01	1.01	1.00	1.00	1.00	1.01
2006	8	0.82	0.97	0.97	1.00	1.00	1.00	0.97
2005	8	0.82	0.93	0.93	1.00	1.00	1.00	0.93
2004	8	0.81	0.89	0.89	1.00	1.00	1.00	0.89
2003	8	0.80	0.85	0.85	1.00	1.00	1.00	0.85
2002	8	0.80	0.81	0.81	1.00	1.00	1.00	0.81
2001	8	0.79	0.78	0.78	1.00	1.00	1.00	0.78
2000	8	0.79	0.74	0.74	1.00	1.00	1.00	0.74
1999	8	0.78	0.71	0.71	1.00	1.00	1.00	0.71
1998	8	0.77	0.68	0.68	1.00	1.00	1.00	0.68
1997	8	0.77	0.65	0.65	1.00	1.00	1.00	0.65
1996	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1995	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1994	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1993	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1992	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1991	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1990	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1989 & Prior	8	0.45	0.37	0.37	1.00	1.00	1.00	0.37
2010	10	0.90	1.19	1.19	1.00	1.00	1.00	1.19
2009	10	0.89	1.18	1.18	1.00	1.00	1.00	1.18
2008	10	0.88	1.13	1.13	1.00	1.00	1.00	1.13
2007	10	0.87	1.08	1.08	1.00	1.00	1.00	1.08
2006	10	0.87	1.03	1.03	1.00	1.00	1.00	1.03
2005	10	0.86	0.98	0.98	1.00	1.00	1.00	0.98
2004	10	0.86	0.94	0.94	1.00	1.00	1.00	0.94
2003	10	0.85	0.90	0.90	1.00	1.00	1.00	0.90
2002	10	0.84	0.86	0.86	1.00	1.00	1.00	0.86
2001	10	0.84	0.82	0.82	1.00	1.00	1.00	0.82
2000	10	0.83	0.79	0.79	1.00	1.00	1.00	0.79
1999	10	0.82	0.75	0.75	1.00	1.00	1.00	0.75
1998	10	0.82	0.72	0.72	1.00	1.00	1.00	0.72
1997	10	0.81	0.69	0.69	1.00	1.00	1.00	0.69
1996	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1995	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1994	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1993	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1992	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1991	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1990	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1989 & Prior	10	0.54	0.44	0.44	1.00	1.00	1.00	0.44
2010	11	0.95	1.27	1.27	1.00	1.00	1.00	1.27
2009	11	0.94	1.26	1.26	1.00	1.00	1.00	1.26
2008	11	0.93	1.20	1.20	1.00	1.00	1.00	1.20
2007	11	0.92	1.14	1.14	1.00	1.00	1.00	1.14
2006	11	0.92	1.09	1.09	1.00	1.00	1.00	1.09
2005	11	0.91	1.04	1.04	1.00	1.00	1.00	1.04
2004	11	0.90	1.00	1.00	1.00	1.00	1.00	1.00
2003	11	0.90	0.95	0.95	1.00	1.00	1.00	0.95
2002	11	0.89	0.91	0.91	1.00	1.00	1.00	0.91
2001	11	0.88	0.87	0.87	1.00	1.00	1.00	0.87
2000	11	0.87	0.84	0.84	1.00	1.00	1.00	0.84
1999	11	0.87	0.80	0.80	1.00	1.00	1.00	0.80
1998	11	0.86	0.77	0.77	1.00	1.00	1.00	0.77
1997	11	0.86	0.73	0.73	1.00	1.00	1.00	0.73
1996	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1995	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1994	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1993	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1992	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1991	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1990	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1989 & Prior	11	0.64	0.52	0.52	1.00	1.00	1.00	0.52
2010	12	1.00	1.34	1.34	1.00	1.00	1.00	1.34
2009	12	0.99	1.33	1.33	1.00	1.00	1.00	1.33
2008	12	0.98	1.27	1.27	1.00	1.00	1.00	1.27
2007	12	0.98	1.22	1.22	1.00	1.00	1.00	1.22
2006	12	0.97	1.16	1.16	1.00	1.00	1.00	1.16
2005	12	0.96	1.11	1.11	1.00	1.00	1.00	1.11
2004	12	0.95	1.06	1.06	1.00	1.00	1.00	1.06
2003	12	0.95	1.01	1.01	1.00	1.00	1.00	1.01
2002	12	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2001	12	0.93	0.93	0.93	1.00	1.00	1.00	0.93
2000	12	0.92	0.89	0.89	1.00	1.00	1.00	0.89
1999	12	0.92	0.85	0.85	1.00	1.00	1.00	0.85
1998	12	0.91	0.81	0.81	1.00	1.00	1.00	0.81
1997	12	0.90	0.78	0.78	1.00	1.00	1.00	0.78
1996	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1995	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1994	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1993	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1992	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1991	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1990	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1989 & Prior	12	0.78	0.61	0.61	1.00	1.00	1.00	0.61
2010	13	1.06	1.43	1.43	1.00	1.00	1.00	1.43
2009	13	1.05	1.42	1.42	1.00	1.00	1.00	1.42
2008	13	1.04	1.36	1.36	1.00	1.00	1.00	1.36

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2007	13	1.03	1.29	1.29	1.00	1.00	1.00	1.29
2006	13	1.02	1.24	1.24	1.00	1.00	1.00	1.24
2005	13	1.02	1.18	1.18	1.00	1.00	1.00	1.18
2004	13	1.01	1.13	1.13	1.00	1.00	1.00	1.13
2003	13	1.00	1.08	1.08	1.00	1.00	1.00	1.08
2002	13	0.99	1.03	1.03	1.00	1.00	1.00	1.03
2001	13	0.98	0.98	0.98	1.00	1.00	1.00	0.98
2000	13	0.98	0.94	0.94	1.00	1.00	1.00	0.94
1999	13	0.97	0.90	0.90	1.00	1.00	1.00	0.90
1998	13	0.96	0.86	0.86	1.00	1.00	1.00	0.86
1997	13	0.95	0.82	0.82	1.00	1.00	1.00	0.82
1996	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1995	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1994	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1993	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1992	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1991	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1990	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1989 & Prior	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
2010	14	1.12	1.52	1.52	1.00	1.00	1.00	1.52
2009	14	1.11	1.51	1.51	1.00	1.00	1.00	1.51
2008	14	1.10	1.44	1.44	1.00	1.00	1.00	1.44
2007	14	1.09	1.38	1.38	1.00	1.00	1.00	1.38
2006	14	1.08	1.31	1.31	1.00	1.00	1.00	1.31
2005	14	1.07	1.25	1.25	1.00	1.00	1.00	1.25
2004	14	1.06	1.20	1.20	1.00	1.00	1.00	1.20
2003	14	1.06	1.14	1.14	1.00	1.00	1.00	1.14
2002	14	1.05	1.09	1.09	1.00	1.00	1.00	1.09
2001	14	1.04	1.04	1.04	1.00	1.00	1.00	1.04
2000	14	1.03	1.00	1.00	1.00	1.00	1.00	1.00
1999	14	1.02	0.95	0.95	1.00	1.00	1.00	0.95
1998	14	1.02	0.91	0.91	1.00	1.00	1.00	0.91
1997	14	1.01	0.87	0.87	1.00	1.00	1.00	0.87
1996	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1995	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1994	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1993	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1992	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1991	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1990	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1989 & Prior	14	1.12	0.86	0.86	1.00	1.00	1.00	0.86
2010	15	1.18	1.62	1.62	1.00	1.00	1.00	1.62
2009	15	1.17	1.61	1.61	1.00	1.00	1.00	1.61
2008	15	1.16	1.54	1.54	1.00	1.00	1.00	1.54
2007	15	1.15	1.46	1.46	1.00	1.00	1.00	1.46
2006	15	1.14	1.40	1.40	1.00	1.00	1.00	1.40
2005	15	1.13	1.33	1.33	1.00	1.00	1.00	1.33
2004	15	1.13	1.27	1.27	1.00	1.00	1.00	1.27
2003	15	1.12	1.22	1.22	1.00	1.00	1.00	1.22

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2002	15	1.11	1.16	1.16	1.00	1.00	1.00	1.16
2001	15	1.10	1.11	1.11	1.00	1.00	1.00	1.11
2000	15	1.09	1.06	1.06	1.00	1.00	1.00	1.06
1999	15	1.08	1.01	1.01	1.00	1.00	1.00	1.01
1998	15	1.07	0.97	0.97	1.00	1.00	1.00	0.97
1997	15	1.06	0.93	0.93	1.00	1.00	1.00	0.93
1996	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1995	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1994	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1993	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1992	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1991	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1990	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1989 & Prior	15	1.34	1.02	1.02	1.00	1.00	1.00	1.02
2010	16	1.25	1.72	1.72	1.00	1.00	1.00	1.72
2009	16	1.24	1.71	1.71	1.00	1.00	1.00	1.71
2008	16	1.23	1.63	1.63	1.00	1.00	1.00	1.63
2007	16	1.22	1.56	1.56	1.00	1.00	1.00	1.56
2006	16	1.21	1.49	1.49	1.00	1.00	1.00	1.49
2005	16	1.20	1.42	1.42	1.00	1.00	1.00	1.42
2004	16	1.19	1.35	1.35	1.00	1.00	1.00	1.35
2003	16	1.18	1.29	1.29	1.00	1.00	1.00	1.29
2002	16	1.17	1.23	1.23	1.00	1.00	1.00	1.23
2001	16	1.16	1.18	1.18	1.00	1.00	1.00	1.18
2000	16	1.15	1.13	1.13	1.00	1.00	1.00	1.13
1999	16	1.14	1.08	1.08	1.00	1.00	1.00	1.08
1998	16	1.13	1.03	1.03	1.00	1.00	1.00	1.03
1997	16	1.13	0.98	0.98	1.00	1.00	1.00	0.98
1996	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1995	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1994	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1993	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1992	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1991	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1990	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1989 & Prior	16	1.62	1.21	1.21	1.00	1.00	1.00	1.21
2010	17	1.32	1.83	1.83	1.00	1.00	1.00	1.83
2009	17	1.31	1.82	1.82	1.00	1.00	1.00	1.82
2008	17	1.30	1.74	1.74	1.00	1.00	1.00	1.74
2007	17	1.29	1.66	1.66	1.00	1.00	1.00	1.66
2006	17	1.28	1.58	1.58	1.00	1.00	1.00	1.58
2005	17	1.27	1.51	1.51	1.00	1.00	1.00	1.51
2004	17	1.26	1.44	1.44	1.00	1.00	1.00	1.44
2003	17	1.25	1.38	1.38	1.00	1.00	1.00	1.38
2002	17	1.24	1.31	1.31	1.00	1.00	1.00	1.31
2001	17	1.23	1.25	1.25	1.00	1.00	1.00	1.25
2000	17	1.22	1.20	1.20	1.00	1.00	1.00	1.20
1999	17	1.21	1.14	1.14	1.00	1.00	1.00	1.14
1998	17	1.20	1.09	1.09	1.00	1.00	1.00	1.09

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1997	17	1.19	1.04	1.04	1.00	1.00	1.00	1.04
1996	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1995	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1994	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1993	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1992	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1991	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1990	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1989 & Prior	17	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	18	1.43	1.99	1.99	1.00	1.00	1.00	1.99
2009	18	1.42	1.97	1.97	1.00	1.00	1.00	1.97
2008	18	1.41	1.88	1.88	1.00	1.00	1.00	1.88
2007	18	1.39	1.79	1.79	1.00	1.00	1.00	1.79
2006	18	1.38	1.71	1.71	1.00	1.00	1.00	1.71
2005	18	1.37	1.63	1.63	1.00	1.00	1.00	1.63
2004	18	1.36	1.56	1.56	1.00	1.00	1.00	1.56
2003	18	1.35	1.49	1.49	1.00	1.00	1.00	1.49
2002	18	1.34	1.42	1.42	1.00	1.00	1.00	1.42
2001	18	1.33	1.35	1.35	1.00	1.00	1.00	1.35
2000	18	1.32	1.29	1.29	1.00	1.00	1.00	1.29
1999	18	1.31	1.23	1.23	1.00	1.00	1.00	1.23
1998	18	1.29	1.18	1.18	1.00	1.00	1.00	1.18
1997	18	1.29	1.13	1.13	1.00	1.00	1.00	1.13
1996	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1995	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1994	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1993	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1992	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1991	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1990	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1989 & Prior	18	2.23	1.66	1.66	1.00	1.00	1.00	1.66
2010	19	1.52	2.12	2.12	1.00	1.00	1.00	2.12
2009	19	1.51	2.10	2.10	1.00	1.00	1.00	2.10
2008	19	1.50	2.00	2.00	1.00	1.00	1.00	2.00
2007	19	1.48	1.91	1.91	1.00	1.00	1.00	1.91
2006	19	1.47	1.82	1.82	1.00	1.00	1.00	1.82
2005	19	1.46	1.74	1.74	1.00	1.00	1.00	1.74
2004	19	1.45	1.66	1.66	1.00	1.00	1.00	1.66
2003	19	1.44	1.58	1.58	1.00	1.00	1.00	1.58
2002	19	1.42	1.51	1.51	1.00	1.00	1.00	1.51
2001	19	1.41	1.44	1.44	1.00	1.00	1.00	1.44
2000	19	1.40	1.38	1.38	1.00	1.00	1.00	1.38
1999	19	1.39	1.31	1.31	1.00	1.00	1.00	1.31
1998	19	1.38	1.26	1.26	1.00	1.00	1.00	1.26
1997	19	1.37	1.20	1.20	1.00	1.00	1.00	1.20
1996	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1995	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1994	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1993	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile
 Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1992	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1991	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1990	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1989 & Prior	19	2.52	1.88	1.88	1.00	1.00	1.00	1.88
2010	20	1.65	2.30	2.30	1.00	1.00	1.00	2.30
2009	20	1.64	2.28	2.28	1.00	1.00	1.00	2.28
2008	20	1.63	2.18	2.18	1.00	1.00	1.00	2.18
2007	20	1.61	2.07	2.07	1.00	1.00	1.00	2.07
2006	20	1.60	1.98	1.98	1.00	1.00	1.00	1.98
2005	20	1.59	1.89	1.89	1.00	1.00	1.00	1.89
2004	20	1.57	1.80	1.80	1.00	1.00	1.00	1.80
2003	20	1.56	1.72	1.72	1.00	1.00	1.00	1.72
2002	20	1.55	1.64	1.64	1.00	1.00	1.00	1.64
2001	20	1.54	1.57	1.57	1.00	1.00	1.00	1.57
2000	20	1.52	1.50	1.50	1.00	1.00	1.00	1.50
1999	20	1.51	1.43	1.43	1.00	1.00	1.00	1.43
1998	20	1.50	1.37	1.37	1.00	1.00	1.00	1.37
1997	20	1.49	1.30	1.30	1.00	1.00	1.00	1.30
1996	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1995	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1994	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1993	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1992	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1991	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1990	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1989 & Prior	20	2.81	2.09	2.09	1.00	1.00	1.00	2.09
2010	21	1.78	2.48	2.48	1.00	1.00	1.00	2.48
2009	21	1.77	2.46	2.46	1.00	1.00	1.00	2.46
2008	21	1.76	2.35	2.35	1.00	1.00	1.00	2.35
2007	21	1.74	2.24	2.24	1.00	1.00	1.00	2.24
2006	21	1.73	2.14	2.14	1.00	1.00	1.00	2.14
2005	21	1.71	2.04	2.04	1.00	1.00	1.00	2.04
2004	21	1.70	1.95	1.95	1.00	1.00	1.00	1.95
2003	21	1.69	1.86	1.86	1.00	1.00	1.00	1.86
2002	21	1.67	1.77	1.77	1.00	1.00	1.00	1.77
2001	21	1.66	1.69	1.69	1.00	1.00	1.00	1.69
2000	21	1.64	1.61	1.61	1.00	1.00	1.00	1.61
1999	21	1.63	1.54	1.54	1.00	1.00	1.00	1.54
1998	21	1.62	1.47	1.47	1.00	1.00	1.00	1.47
1997	21	1.61	1.41	1.41	1.00	1.00	1.00	1.41
1996	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1995	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1994	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1993	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1992	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1991	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1990	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1989 & Prior	21	3.10	2.31	2.31	1.00	1.00	1.00	2.31
2010	22	1.92	2.66	2.66	1.00	1.00	1.00	2.66

**State of Massachusetts
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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2009	22	1.90	2.64	2.64	1.00	1.00	1.00	2.64
2008	22	1.89	2.52	2.52	1.00	1.00	1.00	2.52
2007	22	1.87	2.41	2.41	1.00	1.00	1.00	2.41
2006	22	1.85	2.30	2.30	1.00	1.00	1.00	2.30
2005	22	1.84	2.19	2.19	1.00	1.00	1.00	2.19
2004	22	1.83	2.09	2.09	1.00	1.00	1.00	2.09
2003	22	1.81	1.99	1.99	1.00	1.00	1.00	1.99
2002	22	1.80	1.90	1.90	1.00	1.00	1.00	1.90
2001	22	1.78	1.82	1.82	1.00	1.00	1.00	1.82
2000	22	1.77	1.73	1.73	1.00	1.00	1.00	1.73
1999	22	1.75	1.66	1.66	1.00	1.00	1.00	1.66
1998	22	1.74	1.58	1.58	1.00	1.00	1.00	1.58
1997	22	1.73	1.51	1.51	1.00	1.00	1.00	1.51
1996	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1995	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1994	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1993	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1992	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1991	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1990	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1989 & Prior	22	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	23	2.05	2.84	2.84	1.00	1.00	1.00	2.84
2009	23	2.03	2.82	2.82	1.00	1.00	1.00	2.82
2008	23	2.02	2.70	2.70	1.00	1.00	1.00	2.70
2007	23	2.00	2.57	2.57	1.00	1.00	1.00	2.57
2006	23	1.98	2.45	2.45	1.00	1.00	1.00	2.45
2005	23	1.97	2.34	2.34	1.00	1.00	1.00	2.34
2004	23	1.95	2.23	2.23	1.00	1.00	1.00	2.23
2003	23	1.94	2.13	2.13	1.00	1.00	1.00	2.13
2002	23	1.92	2.03	2.03	1.00	1.00	1.00	2.03
2001	23	1.90	1.94	1.94	1.00	1.00	1.00	1.94
2000	23	1.89	1.85	1.85	1.00	1.00	1.00	1.85
1999	23	1.87	1.77	1.77	1.00	1.00	1.00	1.77
1998	23	1.86	1.69	1.69	1.00	1.00	1.00	1.69
1997	23	1.84	1.62	1.62	1.00	1.00	1.00	1.62
1996	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1995	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1994	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1993	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1992	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1991	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1990	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1989 & Prior	23	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	24	2.25	3.12	3.12	1.00	1.00	1.00	3.12
2009	24	2.23	3.10	3.10	1.00	1.00	1.00	3.10
2008	24	2.21	2.96	2.96	1.00	1.00	1.00	2.96
2007	24	2.19	2.82	2.82	1.00	1.00	1.00	2.82
2006	24	2.17	2.69	2.69	1.00	1.00	1.00	2.69
2005	24	2.16	2.57	2.57	1.00	1.00	1.00	2.57

State of Massachusetts
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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2004	24	2.14	2.45	2.45	1.00	1.00	1.00	2.45
2003	24	2.12	2.34	2.34	1.00	1.00	1.00	2.34
2002	24	2.10	2.23	2.23	1.00	1.00	1.00	2.23
2001	24	2.09	2.13	2.13	1.00	1.00	1.00	2.13
2000	24	2.07	2.03	2.03	1.00	1.00	1.00	2.03
1999	24	2.06	1.94	1.94	1.00	1.00	1.00	1.94
1998	24	2.04	1.86	1.86	1.00	1.00	1.00	1.86
1997	24	2.02	1.77	1.77	1.00	1.00	1.00	1.77
1996	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1995	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1994	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1993	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1992	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1991	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1990	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1989 & Prior	24	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	25	2.45	3.40	3.40	1.00	1.00	1.00	3.40
2009	25	2.43	3.37	3.37	1.00	1.00	1.00	3.37
2008	25	2.41	3.22	3.22	1.00	1.00	1.00	3.22
2007	25	2.39	3.07	3.07	1.00	1.00	1.00	3.07
2006	25	2.37	2.93	2.93	1.00	1.00	1.00	2.93
2005	25	2.35	2.79	2.79	1.00	1.00	1.00	2.79
2004	25	2.33	2.67	2.67	1.00	1.00	1.00	2.67
2003	25	2.31	2.54	2.54	1.00	1.00	1.00	2.54
2002	25	2.29	2.43	2.43	1.00	1.00	1.00	2.43
2001	25	2.27	2.32	2.32	1.00	1.00	1.00	2.32
2000	25	2.25	2.21	2.21	1.00	1.00	1.00	2.21
1999	25	2.24	2.11	2.11	1.00	1.00	1.00	2.11
1998	25	2.22	2.02	2.02	1.00	1.00	1.00	2.02
1997	25	2.20	1.93	1.93	1.00	1.00	1.00	1.93
1996	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1995	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1994	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1993	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1992	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1991	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1990	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1989 & Prior	25	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	26	2.64	3.67	3.67	1.00	1.00	1.00	3.67
2009	26	2.62	3.64	3.64	1.00	1.00	1.00	3.64
2008	26	2.60	3.48	3.48	1.00	1.00	1.00	3.48
2007	26	2.58	3.32	3.32	1.00	1.00	1.00	3.32
2006	26	2.56	3.17	3.17	1.00	1.00	1.00	3.17
2005	26	2.54	3.02	3.02	1.00	1.00	1.00	3.02
2004	26	2.52	2.88	2.88	1.00	1.00	1.00	2.88
2003	26	2.50	2.75	2.75	1.00	1.00	1.00	2.75
2002	26	2.48	2.62	2.62	1.00	1.00	1.00	2.62
2001	26	2.46	2.51	2.51	1.00	1.00	1.00	2.51
2000	26	2.44	2.39	2.39	1.00	1.00	1.00	2.39

State of Massachusetts
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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1999	26	2.42	2.29	2.29	1.00	1.00	1.00	2.29
1998	26	2.40	2.18	2.18	1.00	1.00	1.00	2.18
1997	26	2.38	2.09	2.09	1.00	1.00	1.00	2.09
1996	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1995	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1994	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1993	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1992	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1991	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1990	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1989 & Prior	26	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	27 - 99	2.84	3.95	3.95	1.00	1.00	1.00	3.95
2009	27 - 99	2.82	3.92	3.92	1.00	1.00	1.00	3.92
2008	27 - 99	2.80	3.74	3.74	1.00	1.00	1.00	3.74
2007	27 - 99	2.77	3.57	3.57	1.00	1.00	1.00	3.57
2006	27 - 99	2.75	3.40	3.40	1.00	1.00	1.00	3.40
2005	27 - 99	2.73	3.25	3.25	1.00	1.00	1.00	3.25
2004	27 - 99	2.71	3.10	3.10	1.00	1.00	1.00	3.10
2003	27 - 99	2.69	2.96	2.96	1.00	1.00	1.00	2.96
2002	27 - 99	2.66	2.82	2.82	1.00	1.00	1.00	2.82
2001	27 - 99	2.64	2.69	2.69	1.00	1.00	1.00	2.69
2000	27 - 99	2.62	2.57	2.57	1.00	1.00	1.00	2.57
1999	27 - 99	2.60	2.46	2.46	1.00	1.00	1.00	2.46
1998	27 - 99	2.58	2.35	2.35	1.00	1.00	1.00	2.35
1997	27 - 99	2.56	2.24	2.24	1.00	1.00	1.00	2.24
1996	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1995	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1994	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1993	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1992	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1991	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1990	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1989 & Prior	27 - 99	1.94	1.44	1.44	1.00	1.00	1.00	1.44

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:

~~March 23, 2009 New Business~~

~~February 23, 2009 Renewals~~

June 01, 2009 New and Renewal Business

Property Insurance Discount

A Property Insurance Discount applies to Parts 1, 2, 4, 5, 7, 8 and 9 to those insureds who maintain a Property Policy with the FAIR Plan or other eligible company. Property Policy shall include a Homeowners, Renters, Condominium, or Mobile home policy.

The Property Insurance Discount is part of the Core Discount. It will be applied by coverage as outlined in Section R (Sheet 10-12 - Core Discount Factors).

Appendix 1

**Property Insurance Discount
Competitive Support of Proposed Discount**

<u>Company</u>	<u>Current</u>	<u>Proposed</u> ^{/1}
Citizens	0%	2%
Travelers ^{/2}	4% *	

^{/1} discount reflected in Sheet 10-12; previous factors adjusted by 0.98.

^{/2} this is a factor, not a discount

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2010	1	0.59	0.75	0.75	1.00	1.00	1.00	0.75
2009	1	0.59	0.74	0.74	1.00	1.00	1.00	0.74
2008	1	0.58	0.70	0.70	1.00	1.00	1.00	0.70
2007	1	0.58	0.67	0.67	1.00	1.00	1.00	0.67
2006	1	0.57	0.65	0.65	1.00	1.00	1.00	0.65
2005	1	0.57	0.62	0.62	1.00	1.00	1.00	0.62
2004	1	0.56	0.59	0.59	1.00	1.00	1.00	0.59
2003	1	0.56	0.57	0.57	1.00	1.00	1.00	0.57
2002	1	0.56	0.55	0.55	1.00	1.00	1.00	0.55
2001	1	0.55	0.53	0.53	1.00	1.00	1.00	0.53
2000	1	0.55	0.50	0.50	1.00	1.00	1.00	0.50
1999	1	0.54	0.48	0.48	1.00	1.00	1.00	0.48
1998	1	0.54	0.47	0.47	1.00	1.00	1.00	0.47
1997	1	0.54	0.45	0.45	1.00	1.00	1.00	0.45
1996	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1995	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1994	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1993	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1992	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1991	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1990	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40
1989 & Prior	1	0.13	0.12	0.12	1.00	1.00	1.00	0.12
2010	2	0.62	0.79	0.79	1.00	1.00	1.00	0.79
2009	2	0.62	0.78	0.78	1.00	1.00	1.00	0.78
2008	2	0.61	0.75	0.75	1.00	1.00	1.00	0.75
2007	2	0.61	0.71	0.71	1.00	1.00	1.00	0.71
2006	2	0.60	0.68	0.68	1.00	1.00	1.00	0.68
2005	2	0.60	0.66	0.66	1.00	1.00	1.00	0.66
2004	2	0.59	0.63	0.63	1.00	1.00	1.00	0.63
2003	2	0.59	0.60	0.60	1.00	1.00	1.00	0.60
2002	2	0.58	0.58	0.58	1.00	1.00	1.00	0.58
2001	2	0.58	0.55	0.55	1.00	1.00	1.00	0.55
2000	2	0.58	0.53	0.53	1.00	1.00	1.00	0.53
1999	2	0.57	0.51	0.51	1.00	1.00	1.00	0.51
1998	2	0.57	0.49	0.49	1.00	1.00	1.00	0.49
1997	2	0.56	0.47	0.47	1.00	1.00	1.00	0.47
1996	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1995	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1994	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1993	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1992	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1991	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1990	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42
1989 & Prior	2	0.15	0.14	0.14	1.00	1.00	1.00	0.14
2010	3	0.66	0.84	0.84	1.00	1.00	1.00	0.84
2009	3	0.65	0.83	0.83	1.00	1.00	1.00	0.83
2008	3	0.64	0.79	0.79	1.00	1.00	1.00	0.79
2007	3	0.64	0.76	0.76	1.00	1.00	1.00	0.76
2006	3	0.63	0.72	0.72	1.00	1.00	1.00	0.72

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile
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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2005	3	0.63	0.69	0.69	1.00	1.00	1.00	0.69
2004	3	0.62	0.66	0.66	1.00	1.00	1.00	0.66
2003	3	0.62	0.64	0.64	1.00	1.00	1.00	0.64
2002	3	0.61	0.61	0.61	1.00	1.00	1.00	0.61
2001	3	0.61	0.59	0.59	1.00	1.00	1.00	0.59
2000	3	0.61	0.56	0.56	1.00	1.00	1.00	0.56
1999	3	0.60	0.54	0.54	1.00	1.00	1.00	0.54
1998	3	0.60	0.52	0.52	1.00	1.00	1.00	0.52
1997	3	0.59	0.50	0.50	1.00	1.00	1.00	0.50
1996	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1995	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1994	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1993	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1992	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1991	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1990	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45
1989 & Prior	3	0.19	0.16	0.16	1.00	1.00	1.00	0.16
2010	4	0.69	0.89	0.89	1.00	1.00	1.00	0.89
2009	4	0.68	0.88	0.88	1.00	1.00	1.00	0.88
2008	4	0.68	0.84	0.84	1.00	1.00	1.00	0.84
2007	4	0.67	0.80	0.80	1.00	1.00	1.00	0.80
2006	4	0.67	0.77	0.77	1.00	1.00	1.00	0.77
2005	4	0.66	0.73	0.73	1.00	1.00	1.00	0.73
2004	4	0.66	0.70	0.70	1.00	1.00	1.00	0.70
2003	4	0.65	0.67	0.67	1.00	1.00	1.00	0.67
2002	4	0.65	0.65	0.65	1.00	1.00	1.00	0.65
2001	4	0.64	0.62	0.62	1.00	1.00	1.00	0.62
2000	4	0.64	0.59	0.59	1.00	1.00	1.00	0.59
1999	4	0.63	0.57	0.57	1.00	1.00	1.00	0.57
1998	4	0.63	0.55	0.55	1.00	1.00	1.00	0.55
1997	4	0.62	0.52	0.52	1.00	1.00	1.00	0.52
1996	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1995	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1994	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1993	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1992	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1991	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1990	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47
1989 & Prior	4	0.22	0.19	0.19	1.00	1.00	1.00	0.19
2010	5	0.73	0.94	0.94	1.00	1.00	1.00	0.94
2009	5	0.72	0.93	0.93	1.00	1.00	1.00	0.93
2008	5	0.71	0.89	0.89	1.00	1.00	1.00	0.89
2007	5	0.71	0.85	0.85	1.00	1.00	1.00	0.85
2006	5	0.70	0.81	0.81	1.00	1.00	1.00	0.81
2005	5	0.70	0.78	0.78	1.00	1.00	1.00	0.78
2004	5	0.69	0.74	0.74	1.00	1.00	1.00	0.74
2003	5	0.69	0.71	0.71	1.00	1.00	1.00	0.71
2002	5	0.68	0.68	0.68	1.00	1.00	1.00	0.68
2001	5	0.68	0.65	0.65	1.00	1.00	1.00	0.65

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2000	5	0.67	0.63	0.63	1.00	1.00	1.00	0.63
1999	5	0.67	0.60	0.60	1.00	1.00	1.00	0.60
1998	5	0.66	0.58	0.58	1.00	1.00	1.00	0.58
1997	5	0.66	0.55	0.55	1.00	1.00	1.00	0.55
1996	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1995	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1994	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1993	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1992	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1991	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1990	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50
1989 & Prior	5	0.26	0.23	0.23	1.00	1.00	1.00	0.23
2010	6	0.77	1.00	1.00	1.00	1.00	1.00	1.00
2009	6	0.76	0.99	0.99	1.00	1.00	1.00	0.99
2008	6	0.75	0.94	0.94	1.00	1.00	1.00	0.94
2007	6	0.75	0.90	0.90	1.00	1.00	1.00	0.90
2006	6	0.74	0.86	0.86	1.00	1.00	1.00	0.86
2005	6	0.73	0.82	0.82	1.00	1.00	1.00	0.82
2004	6	0.73	0.79	0.79	1.00	1.00	1.00	0.79
2003	6	0.72	0.76	0.76	1.00	1.00	1.00	0.76
2002	6	0.72	0.72	0.72	1.00	1.00	1.00	0.72
2001	6	0.71	0.69	0.69	1.00	1.00	1.00	0.69
2000	6	0.71	0.66	0.66	1.00	1.00	1.00	0.66
1999	6	0.70	0.64	0.64	1.00	1.00	1.00	0.64
1998	6	0.70	0.61	0.61	1.00	1.00	1.00	0.61
1997	6	0.69	0.59	0.59	1.00	1.00	1.00	0.59
1996	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1995	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1994	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1993	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1992	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1991	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1990	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52
1989 & Prior	6	0.31	0.27	0.27	1.00	1.00	1.00	0.27
2010	7	0.81	1.06	1.06	1.00	1.00	1.00	1.06
2009	7	0.80	1.05	1.05	1.00	1.00	1.00	1.05
2008	7	0.79	1.00	1.00	1.00	1.00	1.00	1.00
2007	7	0.79	0.96	0.96	1.00	1.00	1.00	0.96
2006	7	0.78	0.91	0.91	1.00	1.00	1.00	0.91
2005	7	0.77	0.87	0.87	1.00	1.00	1.00	0.87
2004	7	0.77	0.84	0.84	1.00	1.00	1.00	0.84
2003	7	0.76	0.80	0.80	1.00	1.00	1.00	0.80
2002	7	0.76	0.77	0.77	1.00	1.00	1.00	0.77
2001	7	0.75	0.73	0.73	1.00	1.00	1.00	0.73
2000	7	0.75	0.70	0.70	1.00	1.00	1.00	0.70
1999	7	0.74	0.67	0.67	1.00	1.00	1.00	0.67
1998	7	0.73	0.65	0.65	1.00	1.00	1.00	0.65
1997	7	0.73	0.62	0.62	1.00	1.00	1.00	0.62
1996	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55

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1995	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1994	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1993	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1992	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1991	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1990	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55
1989 & Prior	7	0.38	0.31	0.31	1.00	1.00	1.00	0.31
2010	8	0.85	1.12	1.12	1.00	1.00	1.00	1.12
2009	8	0.84	1.11	1.11	1.00	1.00	1.00	1.11
2008	8	0.84	1.06	1.06	1.00	1.00	1.00	1.06
2007	8	0.83	1.01	1.01	1.00	1.00	1.00	1.01
2006	8	0.82	0.97	0.97	1.00	1.00	1.00	0.97
2005	8	0.82	0.93	0.93	1.00	1.00	1.00	0.93
2004	8	0.81	0.89	0.89	1.00	1.00	1.00	0.89
2003	8	0.80	0.85	0.85	1.00	1.00	1.00	0.85
2002	8	0.80	0.81	0.81	1.00	1.00	1.00	0.81
2001	8	0.79	0.78	0.78	1.00	1.00	1.00	0.78
2000	8	0.79	0.74	0.74	1.00	1.00	1.00	0.74
1999	8	0.78	0.71	0.71	1.00	1.00	1.00	0.71
1998	8	0.77	0.68	0.68	1.00	1.00	1.00	0.68
1997	8	0.77	0.65	0.65	1.00	1.00	1.00	0.65
1996	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1995	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1994	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1993	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1992	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1991	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1990	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58
1989 & Prior	8	0.45	0.37	0.37	1.00	1.00	1.00	0.37
2010	10	0.90	1.19	1.19	1.00	1.00	1.00	1.19
2009	10	0.89	1.18	1.18	1.00	1.00	1.00	1.18
2008	10	0.88	1.13	1.13	1.00	1.00	1.00	1.13
2007	10	0.87	1.08	1.08	1.00	1.00	1.00	1.08
2006	10	0.87	1.03	1.03	1.00	1.00	1.00	1.03
2005	10	0.86	0.98	0.98	1.00	1.00	1.00	0.98
2004	10	0.86	0.94	0.94	1.00	1.00	1.00	0.94
2003	10	0.85	0.90	0.90	1.00	1.00	1.00	0.90
2002	10	0.84	0.86	0.86	1.00	1.00	1.00	0.86
2001	10	0.84	0.82	0.82	1.00	1.00	1.00	0.82
2000	10	0.83	0.79	0.79	1.00	1.00	1.00	0.79
1999	10	0.82	0.75	0.75	1.00	1.00	1.00	0.75
1998	10	0.82	0.72	0.72	1.00	1.00	1.00	0.72
1997	10	0.81	0.69	0.69	1.00	1.00	1.00	0.69
1996	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1995	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1994	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1993	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1992	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1991	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61

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1990	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61
1989 & Prior	10	0.54	0.44	0.44	1.00	1.00	1.00	0.44
2010	11	0.95	1.27	1.27	1.00	1.00	1.00	1.27
2009	11	0.94	1.26	1.26	1.00	1.00	1.00	1.26
2008	11	0.93	1.20	1.20	1.00	1.00	1.00	1.20
2007	11	0.92	1.14	1.14	1.00	1.00	1.00	1.14
2006	11	0.92	1.09	1.09	1.00	1.00	1.00	1.09
2005	11	0.91	1.04	1.04	1.00	1.00	1.00	1.04
2004	11	0.90	1.00	1.00	1.00	1.00	1.00	1.00
2003	11	0.90	0.95	0.95	1.00	1.00	1.00	0.95
2002	11	0.89	0.91	0.91	1.00	1.00	1.00	0.91
2001	11	0.88	0.87	0.87	1.00	1.00	1.00	0.87
2000	11	0.87	0.84	0.84	1.00	1.00	1.00	0.84
1999	11	0.87	0.80	0.80	1.00	1.00	1.00	0.80
1998	11	0.86	0.77	0.77	1.00	1.00	1.00	0.77
1997	11	0.86	0.73	0.73	1.00	1.00	1.00	0.73
1996	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1995	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1994	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1993	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1992	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1991	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1990	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65
1989 & Prior	11	0.64	0.52	0.52	1.00	1.00	1.00	0.52
2010	12	1.00	1.34	1.34	1.00	1.00	1.00	1.34
2009	12	0.99	1.33	1.33	1.00	1.00	1.00	1.33
2008	12	0.98	1.27	1.27	1.00	1.00	1.00	1.27
2007	12	0.98	1.22	1.22	1.00	1.00	1.00	1.22
2006	12	0.97	1.16	1.16	1.00	1.00	1.00	1.16
2005	12	0.96	1.11	1.11	1.00	1.00	1.00	1.11
2004	12	0.95	1.06	1.06	1.00	1.00	1.00	1.06
2003	12	0.95	1.01	1.01	1.00	1.00	1.00	1.01
2002	12	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2001	12	0.93	0.93	0.93	1.00	1.00	1.00	0.93
2000	12	0.92	0.89	0.89	1.00	1.00	1.00	0.89
1999	12	0.92	0.85	0.85	1.00	1.00	1.00	0.85
1998	12	0.91	0.81	0.81	1.00	1.00	1.00	0.81
1997	12	0.90	0.78	0.78	1.00	1.00	1.00	0.78
1996	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1995	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1994	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1993	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1992	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1991	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1990	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69
1989 & Prior	12	0.78	0.61	0.61	1.00	1.00	1.00	0.61
2010	13	1.06	1.43	1.43	1.00	1.00	1.00	1.43
2009	13	1.05	1.42	1.42	1.00	1.00	1.00	1.42
2008	13	1.04	1.36	1.36	1.00	1.00	1.00	1.36

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2007	13	1.03	1.29	1.29	1.00	1.00	1.00	1.29
2006	13	1.02	1.24	1.24	1.00	1.00	1.00	1.24
2005	13	1.02	1.18	1.18	1.00	1.00	1.00	1.18
2004	13	1.01	1.13	1.13	1.00	1.00	1.00	1.13
2003	13	1.00	1.08	1.08	1.00	1.00	1.00	1.08
2002	13	0.99	1.03	1.03	1.00	1.00	1.00	1.03
2001	13	0.98	0.98	0.98	1.00	1.00	1.00	0.98
2000	13	0.98	0.94	0.94	1.00	1.00	1.00	0.94
1999	13	0.97	0.90	0.90	1.00	1.00	1.00	0.90
1998	13	0.96	0.86	0.86	1.00	1.00	1.00	0.86
1997	13	0.95	0.82	0.82	1.00	1.00	1.00	0.82
1996	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1995	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1994	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1993	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1992	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1991	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1990	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
1989 & Prior	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73
2010	14	1.12	1.52	1.52	1.00	1.00	1.00	1.52
2009	14	1.11	1.51	1.51	1.00	1.00	1.00	1.51
2008	14	1.10	1.44	1.44	1.00	1.00	1.00	1.44
2007	14	1.09	1.38	1.38	1.00	1.00	1.00	1.38
2006	14	1.08	1.31	1.31	1.00	1.00	1.00	1.31
2005	14	1.07	1.25	1.25	1.00	1.00	1.00	1.25
2004	14	1.06	1.20	1.20	1.00	1.00	1.00	1.20
2003	14	1.06	1.14	1.14	1.00	1.00	1.00	1.14
2002	14	1.05	1.09	1.09	1.00	1.00	1.00	1.09
2001	14	1.04	1.04	1.04	1.00	1.00	1.00	1.04
2000	14	1.03	1.00	1.00	1.00	1.00	1.00	1.00
1999	14	1.02	0.95	0.95	1.00	1.00	1.00	0.95
1998	14	1.02	0.91	0.91	1.00	1.00	1.00	0.91
1997	14	1.01	0.87	0.87	1.00	1.00	1.00	0.87
1996	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1995	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1994	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1993	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1992	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1991	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1990	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77
1989 & Prior	14	1.12	0.86	0.86	1.00	1.00	1.00	0.86
2010	15	1.18	1.62	1.62	1.00	1.00	1.00	1.62
2009	15	1.17	1.61	1.61	1.00	1.00	1.00	1.61
2008	15	1.16	1.54	1.54	1.00	1.00	1.00	1.54
2007	15	1.15	1.46	1.46	1.00	1.00	1.00	1.46
2006	15	1.14	1.40	1.40	1.00	1.00	1.00	1.40
2005	15	1.13	1.33	1.33	1.00	1.00	1.00	1.33
2004	15	1.13	1.27	1.27	1.00	1.00	1.00	1.27
2003	15	1.12	1.22	1.22	1.00	1.00	1.00	1.22

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile
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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2002	15	1.11	1.16	1.16	1.00	1.00	1.00	1.16
2001	15	1.10	1.11	1.11	1.00	1.00	1.00	1.11
2000	15	1.09	1.06	1.06	1.00	1.00	1.00	1.06
1999	15	1.08	1.01	1.01	1.00	1.00	1.00	1.01
1998	15	1.07	0.97	0.97	1.00	1.00	1.00	0.97
1997	15	1.06	0.93	0.93	1.00	1.00	1.00	0.93
1996	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1995	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1994	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1993	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1992	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1991	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1990	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82
1989 & Prior	15	1.34	1.02	1.02	1.00	1.00	1.00	1.02
2010	16	1.25	1.72	1.72	1.00	1.00	1.00	1.72
2009	16	1.24	1.71	1.71	1.00	1.00	1.00	1.71
2008	16	1.23	1.63	1.63	1.00	1.00	1.00	1.63
2007	16	1.22	1.56	1.56	1.00	1.00	1.00	1.56
2006	16	1.21	1.49	1.49	1.00	1.00	1.00	1.49
2005	16	1.20	1.42	1.42	1.00	1.00	1.00	1.42
2004	16	1.19	1.35	1.35	1.00	1.00	1.00	1.35
2003	16	1.18	1.29	1.29	1.00	1.00	1.00	1.29
2002	16	1.17	1.23	1.23	1.00	1.00	1.00	1.23
2001	16	1.16	1.18	1.18	1.00	1.00	1.00	1.18
2000	16	1.15	1.13	1.13	1.00	1.00	1.00	1.13
1999	16	1.14	1.08	1.08	1.00	1.00	1.00	1.08
1998	16	1.13	1.03	1.03	1.00	1.00	1.00	1.03
1997	16	1.13	0.98	0.98	1.00	1.00	1.00	0.98
1996	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1995	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1994	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1993	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1992	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1991	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1990	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87
1989 & Prior	16	1.62	1.21	1.21	1.00	1.00	1.00	1.21
2010	17	1.32	1.83	1.83	1.00	1.00	1.00	1.83
2009	17	1.31	1.82	1.82	1.00	1.00	1.00	1.82
2008	17	1.30	1.74	1.74	1.00	1.00	1.00	1.74
2007	17	1.29	1.66	1.66	1.00	1.00	1.00	1.66
2006	17	1.28	1.58	1.58	1.00	1.00	1.00	1.58
2005	17	1.27	1.51	1.51	1.00	1.00	1.00	1.51
2004	17	1.26	1.44	1.44	1.00	1.00	1.00	1.44
2003	17	1.25	1.38	1.38	1.00	1.00	1.00	1.38
2002	17	1.24	1.31	1.31	1.00	1.00	1.00	1.31
2001	17	1.23	1.25	1.25	1.00	1.00	1.00	1.25
2000	17	1.22	1.20	1.20	1.00	1.00	1.00	1.20
1999	17	1.21	1.14	1.14	1.00	1.00	1.00	1.14
1998	17	1.20	1.09	1.09	1.00	1.00	1.00	1.09

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1997	17	1.19	1.04	1.04	1.00	1.00	1.00	1.04
1996	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1995	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1994	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1993	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1992	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1991	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1990	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92
1989 & Prior	17	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	18	1.43	1.99	1.99	1.00	1.00	1.00	1.99
2009	18	1.42	1.97	1.97	1.00	1.00	1.00	1.97
2008	18	1.41	1.88	1.88	1.00	1.00	1.00	1.88
2007	18	1.39	1.79	1.79	1.00	1.00	1.00	1.79
2006	18	1.38	1.71	1.71	1.00	1.00	1.00	1.71
2005	18	1.37	1.63	1.63	1.00	1.00	1.00	1.63
2004	18	1.36	1.56	1.56	1.00	1.00	1.00	1.56
2003	18	1.35	1.49	1.49	1.00	1.00	1.00	1.49
2002	18	1.34	1.42	1.42	1.00	1.00	1.00	1.42
2001	18	1.33	1.35	1.35	1.00	1.00	1.00	1.35
2000	18	1.32	1.29	1.29	1.00	1.00	1.00	1.29
1999	18	1.31	1.23	1.23	1.00	1.00	1.00	1.23
1998	18	1.29	1.18	1.18	1.00	1.00	1.00	1.18
1997	18	1.29	1.13	1.13	1.00	1.00	1.00	1.13
1996	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1995	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1994	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1993	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1992	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1991	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1990	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99
1989 & Prior	18	2.23	1.66	1.66	1.00	1.00	1.00	1.66
2010	19	1.52	2.12	2.12	1.00	1.00	1.00	2.12
2009	19	1.51	2.10	2.10	1.00	1.00	1.00	2.10
2008	19	1.50	2.00	2.00	1.00	1.00	1.00	2.00
2007	19	1.48	1.91	1.91	1.00	1.00	1.00	1.91
2006	19	1.47	1.82	1.82	1.00	1.00	1.00	1.82
2005	19	1.46	1.74	1.74	1.00	1.00	1.00	1.74
2004	19	1.45	1.66	1.66	1.00	1.00	1.00	1.66
2003	19	1.44	1.58	1.58	1.00	1.00	1.00	1.58
2002	19	1.42	1.51	1.51	1.00	1.00	1.00	1.51
2001	19	1.41	1.44	1.44	1.00	1.00	1.00	1.44
2000	19	1.40	1.38	1.38	1.00	1.00	1.00	1.38
1999	19	1.39	1.31	1.31	1.00	1.00	1.00	1.31
1998	19	1.38	1.26	1.26	1.00	1.00	1.00	1.26
1997	19	1.37	1.20	1.20	1.00	1.00	1.00	1.20
1996	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1995	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1994	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1993	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06

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Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1992	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1991	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1990	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06
1989 & Prior	19	2.52	1.88	1.88	1.00	1.00	1.00	1.88
2010	20	1.65	2.30	2.30	1.00	1.00	1.00	2.30
2009	20	1.64	2.28	2.28	1.00	1.00	1.00	2.28
2008	20	1.63	2.18	2.18	1.00	1.00	1.00	2.18
2007	20	1.61	2.07	2.07	1.00	1.00	1.00	2.07
2006	20	1.60	1.98	1.98	1.00	1.00	1.00	1.98
2005	20	1.59	1.89	1.89	1.00	1.00	1.00	1.89
2004	20	1.57	1.80	1.80	1.00	1.00	1.00	1.80
2003	20	1.56	1.72	1.72	1.00	1.00	1.00	1.72
2002	20	1.55	1.64	1.64	1.00	1.00	1.00	1.64
2001	20	1.54	1.57	1.57	1.00	1.00	1.00	1.57
2000	20	1.52	1.50	1.50	1.00	1.00	1.00	1.50
1999	20	1.51	1.43	1.43	1.00	1.00	1.00	1.43
1998	20	1.50	1.37	1.37	1.00	1.00	1.00	1.37
1997	20	1.49	1.30	1.30	1.00	1.00	1.00	1.30
1996	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1995	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1994	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1993	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1992	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1991	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1990	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15
1989 & Prior	20	2.81	2.09	2.09	1.00	1.00	1.00	2.09
2010	21	1.78	2.48	2.48	1.00	1.00	1.00	2.48
2009	21	1.77	2.46	2.46	1.00	1.00	1.00	2.46
2008	21	1.76	2.35	2.35	1.00	1.00	1.00	2.35
2007	21	1.74	2.24	2.24	1.00	1.00	1.00	2.24
2006	21	1.73	2.14	2.14	1.00	1.00	1.00	2.14
2005	21	1.71	2.04	2.04	1.00	1.00	1.00	2.04
2004	21	1.70	1.95	1.95	1.00	1.00	1.00	1.95
2003	21	1.69	1.86	1.86	1.00	1.00	1.00	1.86
2002	21	1.67	1.77	1.77	1.00	1.00	1.00	1.77
2001	21	1.66	1.69	1.69	1.00	1.00	1.00	1.69
2000	21	1.64	1.61	1.61	1.00	1.00	1.00	1.61
1999	21	1.63	1.54	1.54	1.00	1.00	1.00	1.54
1998	21	1.62	1.47	1.47	1.00	1.00	1.00	1.47
1997	21	1.61	1.41	1.41	1.00	1.00	1.00	1.41
1996	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1995	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1994	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1993	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1992	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1991	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1990	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24
1989 & Prior	21	3.10	2.31	2.31	1.00	1.00	1.00	2.31
2010	22	1.92	2.66	2.66	1.00	1.00	1.00	2.66

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2009	22	1.90	2.64	2.64	1.00	1.00	1.00	2.64
2008	22	1.89	2.52	2.52	1.00	1.00	1.00	2.52
2007	22	1.87	2.41	2.41	1.00	1.00	1.00	2.41
2006	22	1.85	2.30	2.30	1.00	1.00	1.00	2.30
2005	22	1.84	2.19	2.19	1.00	1.00	1.00	2.19
2004	22	1.83	2.09	2.09	1.00	1.00	1.00	2.09
2003	22	1.81	1.99	1.99	1.00	1.00	1.00	1.99
2002	22	1.80	1.90	1.90	1.00	1.00	1.00	1.90
2001	22	1.78	1.82	1.82	1.00	1.00	1.00	1.82
2000	22	1.77	1.73	1.73	1.00	1.00	1.00	1.73
1999	22	1.75	1.66	1.66	1.00	1.00	1.00	1.66
1998	22	1.74	1.58	1.58	1.00	1.00	1.00	1.58
1997	22	1.73	1.51	1.51	1.00	1.00	1.00	1.51
1996	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1995	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1994	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1993	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1992	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1991	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1990	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33
1989 & Prior	22	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	23	2.05	2.84	2.84	1.00	1.00	1.00	2.84
2009	23	2.03	2.82	2.82	1.00	1.00	1.00	2.82
2008	23	2.02	2.70	2.70	1.00	1.00	1.00	2.70
2007	23	2.00	2.57	2.57	1.00	1.00	1.00	2.57
2006	23	1.98	2.45	2.45	1.00	1.00	1.00	2.45
2005	23	1.97	2.34	2.34	1.00	1.00	1.00	2.34
2004	23	1.95	2.23	2.23	1.00	1.00	1.00	2.23
2003	23	1.94	2.13	2.13	1.00	1.00	1.00	2.13
2002	23	1.92	2.03	2.03	1.00	1.00	1.00	2.03
2001	23	1.90	1.94	1.94	1.00	1.00	1.00	1.94
2000	23	1.89	1.85	1.85	1.00	1.00	1.00	1.85
1999	23	1.87	1.77	1.77	1.00	1.00	1.00	1.77
1998	23	1.86	1.69	1.69	1.00	1.00	1.00	1.69
1997	23	1.84	1.62	1.62	1.00	1.00	1.00	1.62
1996	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1995	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1994	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1993	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1992	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1991	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1990	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43
1989 & Prior	23	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	24	2.25	3.12	3.12	1.00	1.00	1.00	3.12
2009	24	2.23	3.10	3.10	1.00	1.00	1.00	3.10
2008	24	2.21	2.96	2.96	1.00	1.00	1.00	2.96
2007	24	2.19	2.82	2.82	1.00	1.00	1.00	2.82
2006	24	2.17	2.69	2.69	1.00	1.00	1.00	2.69
2005	24	2.16	2.57	2.57	1.00	1.00	1.00	2.57

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business

Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
2004	24	2.14	2.45	2.45	1.00	1.00	1.00	2.45
2003	24	2.12	2.34	2.34	1.00	1.00	1.00	2.34
2002	24	2.10	2.23	2.23	1.00	1.00	1.00	2.23
2001	24	2.09	2.13	2.13	1.00	1.00	1.00	2.13
2000	24	2.07	2.03	2.03	1.00	1.00	1.00	2.03
1999	24	2.06	1.94	1.94	1.00	1.00	1.00	1.94
1998	24	2.04	1.86	1.86	1.00	1.00	1.00	1.86
1997	24	2.02	1.77	1.77	1.00	1.00	1.00	1.77
1996	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1995	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1994	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1993	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1992	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1991	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1990	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56
1989 & Prior	24	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	25	2.45	3.40	3.40	1.00	1.00	1.00	3.40
2009	25	2.43	3.37	3.37	1.00	1.00	1.00	3.37
2008	25	2.41	3.22	3.22	1.00	1.00	1.00	3.22
2007	25	2.39	3.07	3.07	1.00	1.00	1.00	3.07
2006	25	2.37	2.93	2.93	1.00	1.00	1.00	2.93
2005	25	2.35	2.79	2.79	1.00	1.00	1.00	2.79
2004	25	2.33	2.67	2.67	1.00	1.00	1.00	2.67
2003	25	2.31	2.54	2.54	1.00	1.00	1.00	2.54
2002	25	2.29	2.43	2.43	1.00	1.00	1.00	2.43
2001	25	2.27	2.32	2.32	1.00	1.00	1.00	2.32
2000	25	2.25	2.21	2.21	1.00	1.00	1.00	2.21
1999	25	2.24	2.11	2.11	1.00	1.00	1.00	2.11
1998	25	2.22	2.02	2.02	1.00	1.00	1.00	2.02
1997	25	2.20	1.93	1.93	1.00	1.00	1.00	1.93
1996	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1995	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1994	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1993	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1992	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1991	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1990	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70
1989 & Prior	25	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	26	2.64	3.67	3.67	1.00	1.00	1.00	3.67
2009	26	2.62	3.64	3.64	1.00	1.00	1.00	3.64
2008	26	2.60	3.48	3.48	1.00	1.00	1.00	3.48
2007	26	2.58	3.32	3.32	1.00	1.00	1.00	3.32
2006	26	2.56	3.17	3.17	1.00	1.00	1.00	3.17
2005	26	2.54	3.02	3.02	1.00	1.00	1.00	3.02
2004	26	2.52	2.88	2.88	1.00	1.00	1.00	2.88
2003	26	2.50	2.75	2.75	1.00	1.00	1.00	2.75
2002	26	2.48	2.62	2.62	1.00	1.00	1.00	2.62
2001	26	2.46	2.51	2.51	1.00	1.00	1.00	2.51
2000	26	2.44	2.39	2.39	1.00	1.00	1.00	2.39

State of Massachusetts
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Private Passenger Automobile
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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp. & Coll Loan Lease
1999	26	2.42	2.29	2.29	1.00	1.00	1.00	2.29
1998	26	2.40	2.18	2.18	1.00	1.00	1.00	2.18
1997	26	2.38	2.09	2.09	1.00	1.00	1.00	2.09
1996	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1995	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1994	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1993	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1992	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1991	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1990	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84
1989 & Prior	26	1.94	1.44	1.44	1.00	1.00	1.00	1.44
2010	27 - 99	2.84	3.95	3.95	1.00	1.00	1.00	3.95
2009	27 - 99	2.82	3.92	3.92	1.00	1.00	1.00	3.92
2008	27 - 99	2.80	3.74	3.74	1.00	1.00	1.00	3.74
2007	27 - 99	2.77	3.57	3.57	1.00	1.00	1.00	3.57
2006	27 - 99	2.75	3.40	3.40	1.00	1.00	1.00	3.40
2005	27 - 99	2.73	3.25	3.25	1.00	1.00	1.00	3.25
2004	27 - 99	2.71	3.10	3.10	1.00	1.00	1.00	3.10
2003	27 - 99	2.69	2.96	2.96	1.00	1.00	1.00	2.96
2002	27 - 99	2.66	2.82	2.82	1.00	1.00	1.00	2.82
2001	27 - 99	2.64	2.69	2.69	1.00	1.00	1.00	2.69
2000	27 - 99	2.62	2.57	2.57	1.00	1.00	1.00	2.57
1999	27 - 99	2.60	2.46	2.46	1.00	1.00	1.00	2.46
1998	27 - 99	2.58	2.35	2.35	1.00	1.00	1.00	2.35
1997	27 - 99	2.56	2.24	2.24	1.00	1.00	1.00	2.24
1996	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1995	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1994	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1993	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1992	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1991	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1990	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98
1989 & Prior	27 - 99	1.94	1.44	1.44	1.00	1.00	1.00	1.44

State of Massachusetts
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Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
1	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
1	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
1	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
1	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
1	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
1	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
1	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
1	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
1	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
1	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
2	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
2	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
2	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
2	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
2	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
2	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
2	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
2	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
2	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
2	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
3	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26

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Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
3	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
3	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
3	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
3	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
3	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
3	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
3	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
3	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
3	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
4	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
4	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
4	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
4	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
4	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
4	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
4	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
4	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
4	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
4	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
5	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
5	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83

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Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
5	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
5	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
5	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
5	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
5	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
5	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
5	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
5	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
6	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
6	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
6	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
6	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
6	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
6	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
6	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
6	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
6	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
6	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
7	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
7	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
7	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
7	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
7	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
7	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
7	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
7	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
7	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
7	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
7	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
8	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
8	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
8	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
8	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
8	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
8	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
8	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
8	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
8	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
8	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
9	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
9	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
9	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
9	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62

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Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
9	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
9	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
9	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
9	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
9	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
9	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
9	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
9	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
9	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
10	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
10	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
10	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
10	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
10	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
10	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
10	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
10	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
10	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
10	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
11	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
11	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
11	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97

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11	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
11	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
11	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
11	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
11	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
11	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
11	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
11	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
11	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
11	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
12	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
12	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
12	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
12	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
12	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
12	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
12	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
12	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
12	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
12	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
13	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
13	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
13	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile
 Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
13	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
13	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
13	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
13	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
13	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
13	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
13	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
13	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
14	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
14	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
14	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
14	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
14	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
14	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
14	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
14	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
14	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
14	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
15	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
15	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
15	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	Y	Y	Y	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	Y	Y	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile
 Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
15	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
15	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23
15	N	N	N	1.12	1.13	1.25	1.00	1.00	1.00	1.31	1.26	1.26	1.00	1.00	1.00	1.26
15	Y	N	N	0.98	0.97	0.96	1.00	1.00	1.00	0.84	0.83	0.83	1.00	1.00	1.00	0.83
15	Y	Y	N	0.70	0.70	0.60	1.00	1.00	1.00	0.58	0.62	0.62	1.00	1.00	1.00	0.62
15	Y	N	Y	0.96	0.95	0.94	1.00	1.00	1.00	0.82	0.81	0.81	1.00	1.00	1.00	0.81
15	N	Y	N	0.83	0.84	0.81	1.00	1.00	1.00	0.94	0.97	0.97	1.00	1.00	1.00	0.97
15	N	N	Y	1.10	1.11	1.23	1.00	1.00	1.00	1.28	1.23	1.23	1.00	1.00	1.00	1.23

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Derivation of Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI			PD			PIP			Comp			Collision / Limited Collision / Comp & Coll Loan Lease		
				Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed
				1	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00
1	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
1	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
1	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
2	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
2	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
2	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
2	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
3	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
3	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
3	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
3	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
4	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
4	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
4	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
4	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
5	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
5	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
5	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
5	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
6	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
6	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
6	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
6	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
7	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
7	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
7	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
7	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
8	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
8	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
8	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
8	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
9	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
9	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
9	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
9	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
10	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
10	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Derivation of Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI			PD			PIP			Comp			Collision / Limited Collision / Comp & Coll Loan Lease		
				Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed
				10	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00
10	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
11	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
11	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
11	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
11	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
12	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
12	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
12	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
12	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
13	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
13	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
13	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
13	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
14	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
14	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
14	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
14	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
15	N	N	N	1.12	1.00	1.12	1.13	1.00	1.13	1.25	1.00	1.25	1.31	1.00	1.31	1.26	1.00	1.26
15	Y	N	N	0.98	1.00	0.98	0.97	1.00	0.97	0.96	1.00	0.96	0.84	1.00	0.84	0.83	1.00	0.83
15	Y	Y	N	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
15	N	Y	N	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
1	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
1	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
1	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
1	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
2	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
2	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
2	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
2	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
3	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
3	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
3	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
3	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
4	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
4	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
4	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
4	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective June 1, 2009 - Renewal Business; June 1, 2009 - New Business**

Derivation of Core Discount Factors

Underwriting Plan Category Factors	Multi-Car Disc	Account Credit	Property Insurance Discount	BI/Optional BI			PD			PIP			Comp			Collision / Limited Collision / Comp & Coll Loan Lease		
				Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed
				5	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98
5	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
5	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
5	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
6	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
6	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
6	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
6	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
7	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
7	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
7	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
7	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
8	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
8	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
8	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
8	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
9	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
9	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
9	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
9	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
10	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
10	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
10	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
10	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
11	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
11	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
11	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
11	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
12	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
12	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
12	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
12	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
13	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
13	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
13	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
13	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
14	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
14	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81

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				Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed	Current	Adjustment	Proposed
				14	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00
14	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97
15	N	N	Y	1.12	0.98	1.10	1.13	0.98	1.11	1.25	0.98	1.23	1.31	0.98	1.28	1.26	0.98	1.23
15	Y	N	Y	0.98	0.98	0.96	0.97	0.98	0.95	0.96	0.98	0.94	0.84	0.98	0.82	0.83	0.98	0.81
15	Y	Y	Y	0.70	1.00	0.70	0.70	1.00	0.70	0.60	1.00	0.60	0.58	1.00	0.58	0.62	1.00	0.62
15	N	Y	Y	0.83	1.00	0.83	0.84	1.00	0.84	0.81	1.00	0.81	0.94	1.00	0.94	0.97	1.00	0.97