

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective September 16, 2010 NB & Ren**

Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
2010	1	0.59	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
2009	1	0.59	0.74	0.74	1.00	1.00	1.00	0.74	1.00	1.00
2008	1	0.58	0.70	0.70	1.00	1.00	1.00	0.70	1.00	1.00
2007	1	0.58	0.67	0.67	1.00	1.00	1.00	0.67	1.00	1.00
2006	1	0.57	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
2005	1	0.57	0.62	0.62	1.00	1.00	1.00	0.62	1.00	1.00
2004	1	0.56	0.59	0.59	1.00	1.00	1.00	0.59	1.00	1.00
2003	1	0.56	0.57	0.57	1.00	1.00	1.00	0.57	1.00	1.00
2002	1	0.56	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
2001	1	0.55	0.53	0.53	1.00	1.00	1.00	0.53	1.00	1.00
2000	1	0.55	0.50	0.50	1.00	1.00	1.00	0.50	1.00	1.00
1999	1	0.54	0.48	0.48	1.00	1.00	1.00	0.48	1.00	1.00
1998	1	0.54	0.47	0.47	1.00	1.00	1.00	0.47	1.00	1.00
1997	1	0.54	0.45	0.45	1.00	1.00	1.00	0.45	1.00	1.00
1996	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40	1.00	1.00
1995	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40	1.00	1.00
1994	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40	1.00	1.00
1993	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40	1.00	1.00
1992	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40	1.00	1.00
1991	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40	1.00	1.00
1990	1	0.52	0.40	0.40	1.00	1.00	1.00	0.40	1.00	1.00
1989 & Prior	1	0.13	0.12	0.12	1.00	1.00	1.00	0.12	1.00	1.00
2010	2	0.62	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
2009	2	0.62	0.78	0.78	1.00	1.00	1.00	0.78	1.00	1.00
2008	2	0.61	0.75	0.75	1.00	1.00	1.00	0.75	1.00	1.00
2007	2	0.61	0.71	0.71	1.00	1.00	1.00	0.71	1.00	1.00
2006	2	0.60	0.68	0.68	1.00	1.00	1.00	0.68	1.00	1.00
2005	2	0.60	0.66	0.66	1.00	1.00	1.00	0.66	1.00	1.00
2004	2	0.59	0.63	0.63	1.00	1.00	1.00	0.63	1.00	1.00
2003	2	0.59	0.60	0.60	1.00	1.00	1.00	0.60	1.00	1.00
2002	2	0.58	0.58	0.58	1.00	1.00	1.00	0.58	1.00	1.00
2001	2	0.58	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
2000	2	0.58	0.53	0.53	1.00	1.00	1.00	0.53	1.00	1.00
1999	2	0.57	0.51	0.51	1.00	1.00	1.00	0.51	1.00	1.00
1998	2	0.57	0.49	0.49	1.00	1.00	1.00	0.49	1.00	1.00
1997	2	0.56	0.47	0.47	1.00	1.00	1.00	0.47	1.00	1.00
1996	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42	1.00	1.00
1995	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42	1.00	1.00
1994	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42	1.00	1.00
1993	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42	1.00	1.00
1992	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42	1.00	1.00
1991	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42	1.00	1.00
1990	2	0.56	0.42	0.42	1.00	1.00	1.00	0.42	1.00	1.00
1989 & Prior	2	0.15	0.14	0.14	1.00	1.00	1.00	0.14	1.00	1.00
2010	3	0.66	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
2009	3	0.65	0.83	0.83	1.00	1.00	1.00	0.83	1.00	1.00
2008	3	0.64	0.79	0.79	1.00	1.00	1.00	0.79	1.00	1.00
2007	3	0.64	0.76	0.76	1.00	1.00	1.00	0.76	1.00	1.00
2006	3	0.63	0.72	0.72	1.00	1.00	1.00	0.72	1.00	1.00
2005	3	0.63	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
2004	3	0.62	0.66	0.66	1.00	1.00	1.00	0.66	1.00	1.00
2003	3	0.62	0.64	0.64	1.00	1.00	1.00	0.64	1.00	1.00
2002	3	0.61	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
2001	3	0.61	0.59	0.59	1.00	1.00	1.00	0.59	1.00	1.00
2000	3	0.61	0.56	0.56	1.00	1.00	1.00	0.56	1.00	1.00

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1999	3	0.60	0.54	0.54	1.00	1.00	1.00	0.54	1.00	1.00
1998	3	0.60	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1997	3	0.59	0.50	0.50	1.00	1.00	1.00	0.50	1.00	1.00
1996	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45	1.00	1.00
1995	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45	1.00	1.00
1994	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45	1.00	1.00
1993	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45	1.00	1.00
1992	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45	1.00	1.00
1991	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45	1.00	1.00
1990	3	0.58	0.46	0.45	1.00	1.00	1.00	0.45	1.00	1.00
1989 & Prior	3	0.19	0.16	0.16	1.00	1.00	1.00	0.16	1.00	1.00
2010	4	0.69	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
2009	4	0.68	0.88	0.88	1.00	1.00	1.00	0.88	1.00	1.00
2008	4	0.68	0.84	0.84	1.00	1.00	1.00	0.84	1.00	1.00
2007	4	0.67	0.80	0.80	1.00	1.00	1.00	0.80	1.00	1.00
2006	4	0.67	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
2005	4	0.66	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
2004	4	0.66	0.70	0.70	1.00	1.00	1.00	0.70	1.00	1.00
2003	4	0.65	0.67	0.67	1.00	1.00	1.00	0.67	1.00	1.00
2002	4	0.65	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
2001	4	0.64	0.62	0.62	1.00	1.00	1.00	0.62	1.00	1.00
2000	4	0.64	0.59	0.59	1.00	1.00	1.00	0.59	1.00	1.00
1999	4	0.63	0.57	0.57	1.00	1.00	1.00	0.57	1.00	1.00
1998	4	0.63	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1997	4	0.62	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1996	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47	1.00	1.00
1995	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47	1.00	1.00
1994	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47	1.00	1.00
1993	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47	1.00	1.00
1992	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47	1.00	1.00
1991	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47	1.00	1.00
1990	4	0.61	0.47	0.47	1.00	1.00	1.00	0.47	1.00	1.00
1989 & Prior	4	0.22	0.19	0.19	1.00	1.00	1.00	0.19	1.00	1.00
2010	5	0.73	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2009	5	0.72	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2008	5	0.71	0.89	0.89	1.00	1.00	1.00	0.89	1.00	1.00
2007	5	0.71	0.85	0.85	1.00	1.00	1.00	0.85	1.00	1.00
2006	5	0.70	0.81	0.81	1.00	1.00	1.00	0.81	1.00	1.00
2005	5	0.70	0.78	0.78	1.00	1.00	1.00	0.78	1.00	1.00
2004	5	0.69	0.74	0.74	1.00	1.00	1.00	0.74	1.00	1.00
2003	5	0.69	0.71	0.71	1.00	1.00	1.00	0.71	1.00	1.00
2002	5	0.68	0.68	0.68	1.00	1.00	1.00	0.68	1.00	1.00
2001	5	0.68	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
2000	5	0.67	0.63	0.63	1.00	1.00	1.00	0.63	1.00	1.00
1999	5	0.67	0.60	0.60	1.00	1.00	1.00	0.60	1.00	1.00
1998	5	0.66	0.58	0.58	1.00	1.00	1.00	0.58	1.00	1.00
1997	5	0.66	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1996	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50	1.00	1.00
1995	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50	1.00	1.00
1994	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50	1.00	1.00
1993	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50	1.00	1.00
1992	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50	1.00	1.00
1991	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50	1.00	1.00
1990	5	0.64	0.50	0.50	1.00	1.00	1.00	0.50	1.00	1.00
1989 & Prior	5	0.26	0.23	0.23	1.00	1.00	1.00	0.23	1.00	1.00

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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
2010	6	0.77	1.04	1.04	1.00	1.00	1.00	1.04	1.00	1.00
2009	6	0.76	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
2008	6	0.75	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
2007	6	0.75	0.90	0.90	1.00	1.00	1.00	0.90	1.00	1.00
2006	6	0.74	0.86	0.86	1.00	1.00	1.00	0.86	1.00	1.00
2005	6	0.73	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
2004	6	0.73	0.79	0.79	1.00	1.00	1.00	0.79	1.00	1.00
2003	6	0.72	0.76	0.76	1.00	1.00	1.00	0.76	1.00	1.00
2002	6	0.72	0.72	0.72	1.00	1.00	1.00	0.72	1.00	1.00
2001	6	0.71	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
2000	6	0.71	0.66	0.66	1.00	1.00	1.00	0.66	1.00	1.00
1999	6	0.70	0.64	0.64	1.00	1.00	1.00	0.64	1.00	1.00
1998	6	0.70	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1997	6	0.69	0.59	0.59	1.00	1.00	1.00	0.59	1.00	1.00
1996	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1995	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1994	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1993	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1992	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1991	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1990	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1989 & Prior	6	0.31	0.27	0.27	1.00	1.00	1.00	0.27	1.00	1.00
2010	7	0.81	1.10	1.10	1.00	1.00	1.00	1.10	1.00	1.00
2009	7	0.80	1.05	1.05	1.00	1.00	1.00	1.05	1.00	1.00
2008	7	0.79	1.00	1.00	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	1.00	1.00
2006	7	0.78	0.91	0.91	1.00	1.00	1.00	0.91	1.00	1.00
2005	7	0.77	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
2004	7	0.77	0.84	0.84	1.00	1.00	1.00	0.84	1.00	1.00
2003	7	0.76	0.80	0.80	1.00	1.00	1.00	0.80	1.00	1.00
2002	7	0.76	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
2001	7	0.75	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
2000	7	0.75	0.70	0.70	1.00	1.00	1.00	0.70	1.00	1.00
1999	7	0.74	0.67	0.67	1.00	1.00	1.00	0.67	1.00	1.00
1998	7	0.73	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1997	7	0.73	0.62	0.62	1.00	1.00	1.00	0.62	1.00	1.00
1996	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1995	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1994	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1993	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1992	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1991	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1990	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1989 & Prior	7	0.38	0.31	0.31	1.00	1.00	1.00	0.31	1.00	1.00
2010	8	0.85	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2009	8	0.84	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2008	8	0.84	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
2007	8	0.83	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
2006	8	0.82	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2005	8	0.82	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2004	8	0.81	0.89	0.89	1.00	1.00	1.00	0.89	1.00	1.00
2003	8	0.80	0.85	0.85	1.00	1.00	1.00	0.85	1.00	1.00
2002	8	0.80	0.81	0.81	1.00	1.00	1.00	0.81	1.00	1.00
2001	8	0.79	0.78	0.78	1.00	1.00	1.00	0.78	1.00	1.00
2000	8	0.79	0.74	0.74	1.00	1.00	1.00	0.74	1.00	1.00

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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
1999	8	0.78	0.71	0.71	1.00	1.00	1.00	0.71	1.00	1.00
1998	8	0.77	0.68	0.68	1.00	1.00	1.00	0.68	1.00	1.00
1997	8	0.77	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1996	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58	1.00	1.00
1995	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58	1.00	1.00
1994	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58	1.00	1.00
1993	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58	1.00	1.00
1992	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58	1.00	1.00
1991	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58	1.00	1.00
1990	8	0.75	0.58	0.58	1.00	1.00	1.00	0.58	1.00	1.00
1989 & Prior	8	0.45	0.37	0.37	1.00	1.00	1.00	0.37	1.00	1.00
2010	10	0.90	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
2009	10	0.89	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2008	10	0.88	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2007	10	0.87	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2006	10	0.87	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2005	10	0.86	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2004	10	0.86	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
2003	10	0.85	0.90	0.90	1.00	1.00	1.00	0.90	1.00	1.00
2002	10	0.84	0.86	0.86	1.00	1.00	1.00	0.86	1.00	1.00
2001	10	0.84	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
2000	10	0.83	0.79	0.79	1.00	1.00	1.00	0.79	1.00	1.00
1999	10	0.82	0.75	0.75	1.00	1.00	1.00	0.75	1.00	1.00
1998	10	0.82	0.72	0.72	1.00	1.00	1.00	0.72	1.00	1.00
1997	10	0.81	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1996	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1995	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1994	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1993	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1992	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1991	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1990	10	0.79	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1989 & Prior	10	0.54	0.44	0.44	1.00	1.00	1.00	0.44	1.00	1.00
2010	11	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2009	11	0.94	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2008	11	0.93	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2007	11	0.92	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2006	11	0.92	1.09	1.09	1.00	1.00	1.00	1.09	1.00	1.00
2005	11	0.91	1.04	1.04	1.00	1.00	1.00	1.04	1.00	1.00
2004	11	0.90	1.00	1.00	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	1.00	1.00
2002	11	0.89	0.91	0.91	1.00	1.00	1.00	0.91	1.00	1.00
2001	11	0.88	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
2000	11	0.87	0.84	0.84	1.00	1.00	1.00	0.84	1.00	1.00
1999	11	0.87	0.80	0.80	1.00	1.00	1.00	0.80	1.00	1.00
1998	11	0.86	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
1997	11	0.86	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1996	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1995	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1994	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1993	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1992	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1991	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1990	11	0.84	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1989 & Prior	11	0.64	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00

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	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
1999	14	1.02	0.95	0.95	1.00	1.00	1.00	0.95	1.00	1.00
1998	14	1.02	0.91	0.91	1.00	1.00	1.00	0.91	1.00	1.00
1997	14	1.01	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
1996	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
1995	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
1994	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
1993	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
1992	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
1991	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
1990	14	0.98	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
1989 & Prior	14	1.12	0.86	0.86	1.00	1.00	1.00	0.86	1.00	1.00
2010	15	1.18	1.69	1.69	1.00	1.00	1.00	1.69	1.00	1.00
2009	15	1.17	1.61	1.61	1.00	1.00	1.00	1.61	1.00	1.00
2008	15	1.16	1.54	1.54	1.00	1.00	1.00	1.54	1.00	1.00
2007	15	1.15	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2006	15	1.14	1.40	1.40	1.00	1.00	1.00	1.40	1.00	1.00
2005	15	1.13	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2004	15	1.13	1.27	1.27	1.00	1.00	1.00	1.27	1.00	1.00
2003	15	1.12	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2002	15	1.11	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2001	15	1.10	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2000	15	1.09	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1999	15	1.08	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
1998	15	1.07	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
1997	15	1.06	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
1996	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1995	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1994	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1993	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1992	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1991	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1990	15	1.04	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1989 & Prior	15	1.34	1.02	1.02	1.00	1.00	1.00	1.02	1.00	1.00
2010	16	1.25	1.79	1.79	1.00	1.00	1.00	1.79	1.00	1.00
2009	16	1.24	1.71	1.71	1.00	1.00	1.00	1.71	1.00	1.00
2008	16	1.23	1.63	1.63	1.00	1.00	1.00	1.63	1.00	1.00
2007	16	1.22	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2006	16	1.21	1.49	1.49	1.00	1.00	1.00	1.49	1.00	1.00
2005	16	1.20	1.42	1.42	1.00	1.00	1.00	1.42	1.00	1.00
2004	16	1.19	1.35	1.35	1.00	1.00	1.00	1.35	1.00	1.00
2003	16	1.18	1.29	1.29	1.00	1.00	1.00	1.29	1.00	1.00
2002	16	1.17	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2001	16	1.16	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2000	16	1.15	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
1999	16	1.14	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
1998	16	1.13	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
1997	16	1.13	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
1996	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
1995	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
1994	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
1993	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
1992	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
1991	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
1990	16	1.10	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
1989 & Prior	16	1.62	1.21	1.21	1.00	1.00	1.00	1.21	1.00	1.00

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
2010	17	1.32	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2009	17	1.31	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2008	17	1.30	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2007	17	1.29	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
2006	17	1.28	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2005	17	1.27	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2004	17	1.26	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2003	17	1.25	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2002	17	1.24	1.31	1.31	1.00	1.00	1.00	1.31	1.00	1.00
2001	17	1.23	1.25	1.25	1.00	1.00	1.00	1.25	1.00	1.00
2000	17	1.22	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
1999	17	1.21	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
1998	17	1.20	1.09	1.09	1.00	1.00	1.00	1.09	1.00	1.00
1997	17	1.19	1.04	1.04	1.00	1.00	1.00	1.04	1.00	1.00
1996	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
1995	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
1994	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
1993	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
1992	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
1991	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
1990	17	1.16	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
1989 & Prior	17	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2010	18	1.43	2.06	2.06	1.00	1.00	1.00	2.06	1.00	1.00
2009	18	1.42	1.97	1.97	1.00	1.00	1.00	1.97	1.00	1.00
2008	18	1.41	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2007	18	1.39	1.79	1.79	1.00	1.00	1.00	1.79	1.00	1.00
2006	18	1.38	1.71	1.71	1.00	1.00	1.00	1.71	1.00	1.00
2005	18	1.37	1.63	1.63	1.00	1.00	1.00	1.63	1.00	1.00
2004	18	1.36	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2003	18	1.35	1.49	1.49	1.00	1.00	1.00	1.49	1.00	1.00
2002	18	1.34	1.42	1.42	1.00	1.00	1.00	1.42	1.00	1.00
2001	18	1.33	1.35	1.35	1.00	1.00	1.00	1.35	1.00	1.00
2000	18	1.32	1.29	1.29	1.00	1.00	1.00	1.29	1.00	1.00
1999	18	1.31	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
1998	18	1.29	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
1997	18	1.29	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
1996	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
1995	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
1994	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
1993	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
1992	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
1991	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
1990	18	1.25	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
1989 & Prior	18	2.23	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
2010	19	1.52	2.20	2.20	1.00	1.00	1.00	2.20	1.00	1.00
2009	19	1.51	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2008	19	1.50	2.00	2.00	1.00	1.00	1.00	2.00	1.00	1.00
2007	19	1.48	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2006	19	1.47	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2005	19	1.46	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2004	19	1.45	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
2003	19	1.44	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2002	19	1.42	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2001	19	1.41	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2000	19	1.40	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00

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1999	19	1.39	1.31	1.31	1.00	1.00	1.00	1.31	1.00	1.00
1998	19	1.38	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
1997	19	1.37	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
1996	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1995	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1994	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1993	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1992	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1991	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1990	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1989 & Prior	19	2.52	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2010	20	1.65	2.39	2.39	1.00	1.00	1.00	2.39	1.00	1.00
2009	20	1.64	2.28	2.28	1.00	1.00	1.00	2.28	1.00	1.00
2008	20	1.63	2.18	2.18	1.00	1.00	1.00	2.18	1.00	1.00
2007	20	1.61	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2006	20	1.60	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2005	20	1.59	1.89	1.89	1.00	1.00	1.00	1.89	1.00	1.00
2004	20	1.57	1.80	1.80	1.00	1.00	1.00	1.80	1.00	1.00
2003	20	1.56	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2002	20	1.55	1.64	1.64	1.00	1.00	1.00	1.64	1.00	1.00
2001	20	1.54	1.57	1.57	1.00	1.00	1.00	1.57	1.00	1.00
2000	20	1.52	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
1999	20	1.51	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1998	20	1.50	1.37	1.37	1.00	1.00	1.00	1.37	1.00	1.00
1997	20	1.49	1.30	1.30	1.00	1.00	1.00	1.30	1.00	1.00
1996	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1995	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1994	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1993	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1992	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1991	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1990	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1989 & Prior	20	2.81	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2010	21	1.78	2.58	2.58	1.00	1.00	1.00	2.58	1.00	1.00
2009	21	1.77	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2008	21	1.76	2.35	2.35	1.00	1.00	1.00	2.35	1.00	1.00
2007	21	1.74	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
2006	21	1.73	2.14	2.14	1.00	1.00	1.00	2.14	1.00	1.00
2005	21	1.71	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2004	21	1.70	1.95	1.95	1.00	1.00	1.00	1.95	1.00	1.00
2003	21	1.69	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2002	21	1.67	1.77	1.77	1.00	1.00	1.00	1.77	1.00	1.00
2001	21	1.66	1.69	1.69	1.00	1.00	1.00	1.69	1.00	1.00
2000	21	1.64	1.61	1.61	1.00	1.00	1.00	1.61	1.00	1.00
1999	21	1.63	1.54	1.54	1.00	1.00	1.00	1.54	1.00	1.00
1998	21	1.62	1.47	1.47	1.00	1.00	1.00	1.47	1.00	1.00
1997	21	1.61	1.41	1.41	1.00	1.00	1.00	1.41	1.00	1.00
1996	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1995	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1994	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1993	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1992	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1991	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1990	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1989 & Prior	21	3.10	2.31	2.31	1.00	1.00	1.00	2.31	1.00	1.00

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Physical Damage Symbol by Model Year

Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
2010	22	1.92	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2009	22	1.90	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2008	22	1.89	2.52	2.52	1.00	1.00	1.00	2.52	1.00	1.00
2007	22	1.87	2.41	2.41	1.00	1.00	1.00	2.41	1.00	1.00
2006	22	1.85	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2005	22	1.84	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2004	22	1.83	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2003	22	1.81	1.99	1.99	1.00	1.00	1.00	1.99	1.00	1.00
2002	22	1.80	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2001	22	1.78	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2000	22	1.77	1.73	1.73	1.00	1.00	1.00	1.73	1.00	1.00
1999	22	1.75	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
1998	22	1.74	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
1997	22	1.73	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
1996	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1995	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1994	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1993	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1992	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1991	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1990	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1989 & Prior	22	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2010	23	2.05	2.95	2.95	1.00	1.00	1.00	2.95	1.00	1.00
2009	23	2.03	2.82	2.82	1.00	1.00	1.00	2.82	1.00	1.00
2008	23	2.02	2.70	2.70	1.00	1.00	1.00	2.70	1.00	1.00
2007	23	2.00	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2006	23	1.98	2.45	2.45	1.00	1.00	1.00	2.45	1.00	1.00
2005	23	1.97	2.34	2.34	1.00	1.00	1.00	2.34	1.00	1.00
2004	23	1.95	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2003	23	1.94	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2002	23	1.92	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00
2001	23	1.90	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2000	23	1.89	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
1999	23	1.87	1.77	1.77	1.00	1.00	1.00	1.77	1.00	1.00
1998	23	1.86	1.69	1.69	1.00	1.00	1.00	1.69	1.00	1.00
1997	23	1.84	1.62	1.62	1.00	1.00	1.00	1.62	1.00	1.00
1996	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1995	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1994	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1993	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1992	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1991	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1990	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1989 & Prior	23	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2010	24	2.25	3.25	3.25	1.00	1.00	1.00	3.25	1.00	1.00
2009	24	2.23	3.10	3.10	1.00	1.00	1.00	3.10	1.00	1.00
2008	24	2.21	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2007	24	2.19	2.82	2.82	1.00	1.00	1.00	2.82	1.00	1.00
2006	24	2.17	2.69	2.69	1.00	1.00	1.00	2.69	1.00	1.00
2005	24	2.16	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2004	24	2.14	2.45	2.45	1.00	1.00	1.00	2.45	1.00	1.00
2003	24	2.12	2.34	2.34	1.00	1.00	1.00	2.34	1.00	1.00
2002	24	2.10	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2001	24	2.09	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2000	24	2.07	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00

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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
1999	24	2.06	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
1998	24	2.04	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
1997	24	2.02	1.77	1.77	1.00	1.00	1.00	1.77	1.00	1.00
1996	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
1995	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
1994	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
1993	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
1992	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
1991	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
1990	24	1.98	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
1989 & Prior	24	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2010	25	2.45	3.53	3.53	1.00	1.00	1.00	3.53	1.00	1.00
2009	25	2.43	3.37	3.37	1.00	1.00	1.00	3.37	1.00	1.00
2008	25	2.41	3.22	3.22	1.00	1.00	1.00	3.22	1.00	1.00
2007	25	2.39	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2006	25	2.37	2.93	2.93	1.00	1.00	1.00	2.93	1.00	1.00
2005	25	2.35	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2004	25	2.33	2.67	2.67	1.00	1.00	1.00	2.67	1.00	1.00
2003	25	2.31	2.54	2.54	1.00	1.00	1.00	2.54	1.00	1.00
2002	25	2.29	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2001	25	2.27	2.32	2.32	1.00	1.00	1.00	2.32	1.00	1.00
2000	25	2.25	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
1999	25	2.24	2.11	2.11	1.00	1.00	1.00	2.11	1.00	1.00
1998	25	2.22	2.02	2.02	1.00	1.00	1.00	2.02	1.00	1.00
1997	25	2.20	1.93	1.93	1.00	1.00	1.00	1.93	1.00	1.00
1996	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
1995	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
1994	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
1993	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
1992	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
1991	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
1990	25	2.15	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
1989 & Prior	25	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2010	26	2.64	3.81	3.81	1.00	1.00	1.00	3.81	1.00	1.00
2009	26	2.62	3.64	3.64	1.00	1.00	1.00	3.64	1.00	1.00
2008	26	2.60	3.48	3.48	1.00	1.00	1.00	3.48	1.00	1.00
2007	26	2.58	3.32	3.32	1.00	1.00	1.00	3.32	1.00	1.00
2006	26	2.56	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2005	26	2.54	3.02	3.02	1.00	1.00	1.00	3.02	1.00	1.00
2004	26	2.52	2.88	2.88	1.00	1.00	1.00	2.88	1.00	1.00
2003	26	2.50	2.75	2.75	1.00	1.00	1.00	2.75	1.00	1.00
2002	26	2.48	2.62	2.62	1.00	1.00	1.00	2.62	1.00	1.00
2001	26	2.46	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2000	26	2.44	2.39	2.39	1.00	1.00	1.00	2.39	1.00	1.00
1999	26	2.42	2.29	2.29	1.00	1.00	1.00	2.29	1.00	1.00
1998	26	2.40	2.18	2.18	1.00	1.00	1.00	2.18	1.00	1.00
1997	26	2.38	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
1996	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
1995	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
1994	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
1993	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
1992	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
1991	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
1990	26	2.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
1989 & Prior	26	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00

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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
2010	27 - 99	2.84	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2009	27 - 99	2.82	3.92	3.92	1.00	1.00	1.00	3.92	1.00	1.00
2008	27 - 99	2.80	3.74	3.74	1.00	1.00	1.00	3.74	1.00	1.00
2007	27 - 99	2.77	3.57	3.57	1.00	1.00	1.00	3.57	1.00	1.00
2006	27 - 99	2.75	3.40	3.40	1.00	1.00	1.00	3.40	1.00	1.00
2005	27 - 99	2.73	3.25	3.25	1.00	1.00	1.00	3.25	1.00	1.00
2004	27 - 99	2.71	3.10	3.10	1.00	1.00	1.00	3.10	1.00	1.00
2003	27 - 99	2.69	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2002	27 - 99	2.66	2.82	2.82	1.00	1.00	1.00	2.82	1.00	1.00
2001	27 - 99	2.64	2.69	2.69	1.00	1.00	1.00	2.69	1.00	1.00
2000	27 - 99	2.62	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
1999	27 - 99	2.60	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
1998	27 - 99	2.58	2.35	2.35	1.00	1.00	1.00	2.35	1.00	1.00
1997	27 - 99	2.56	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
1996	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1995	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1994	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1993	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1992	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1991	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1990	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1989 & Prior	27 - 99	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2011	1	0.58	0.79	0.79	1.00	1.00	1.00	0.79	1.00	1.00
2011	2	0.61	0.84	0.84	1.00	1.00	1.00	0.84	1.00	1.00
2011	3	0.64	0.88	0.88	1.00	1.00	1.00	0.88	1.00	1.00
2011	4	0.68	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
2011	5	0.72	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
2011	6	0.76	1.05	1.05	1.00	1.00	1.00	1.05	1.00	1.00
2011	7	0.78	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2011	8	0.80	1.12	1.12	1.00	1.00	1.00	1.12	1.00	1.00
2011	10	0.85	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2011	11	0.90	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2011	12	0.93	1.30	1.30	1.00	1.00	1.00	1.30	1.00	1.00
2011	13	0.96	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2011	14	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2011	15	1.02	1.42	1.42	1.00	1.00	1.00	1.42	1.00	1.00
2011	16	1.05	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2011	17	1.08	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2011	18	1.11	1.55	1.55	1.00	1.00	1.00	1.55	1.00	1.00
2011	19	1.15	1.60	1.60	1.00	1.00	1.00	1.60	1.00	1.00
2011	20	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2011	21	1.22	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
2011	22	1.24	1.73	1.73	1.00	1.00	1.00	1.73	1.00	1.00
2011	23	1.26	1.76	1.76	1.00	1.00	1.00	1.76	1.00	1.00
2011	24	1.28	1.78	1.78	1.00	1.00	1.00	1.78	1.00	1.00
2011	25	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2011	26	1.32	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
2011	27	1.35	1.89	1.89	1.00	1.00	1.00	1.89	1.00	1.00
2011	28	1.38	1.92	1.92	1.00	1.00	1.00	1.92	1.00	1.00
2011	29	1.41	1.97	1.97	1.00	1.00	1.00	1.97	1.00	1.00
2011	30	1.44	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2011	31	1.47	2.05	2.05	1.00	1.00	1.00	2.05	1.00	1.00
2011	32	1.50	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2011	33	1.53	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2011	34	1.56	2.17	2.17	1.00	1.00	1.00	2.17	1.00	1.00

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2011	35	1.58	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2011	36	1.64	2.28	2.28	1.00	1.00	1.00	2.28	1.00	1.00
2011	37	1.69	2.36	2.36	1.00	1.00	1.00	2.36	1.00	1.00
2011	38	1.73	2.41	2.41	1.00	1.00	1.00	2.41	1.00	1.00
2011	39	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2011	40	1.80	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2011	41	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2011	42	1.88	2.63	2.63	1.00	1.00	1.00	2.63	1.00	1.00
2011	43	1.93	2.70	2.70	1.00	1.00	1.00	2.70	1.00	1.00
2011	44	1.98	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2011	45	2.02	2.82	2.82	1.00	1.00	1.00	2.82	1.00	1.00
2011	46	2.05	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2011	47	2.09	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2011	48	2.13	2.97	2.97	1.00	1.00	1.00	2.97	1.00	1.00
2011	49	2.16	3.02	3.02	1.00	1.00	1.00	3.02	1.00	1.00
2011	50	2.20	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2011	51	2.24	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2011	52	2.27	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2011	53	2.33	3.25	3.25	1.00	1.00	1.00	3.25	1.00	1.00
2011	54	2.38	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2011	55	2.44	3.40	3.40	1.00	1.00	1.00	3.40	1.00	1.00
2011	56	2.49	3.48	3.48	1.00	1.00	1.00	3.48	1.00	1.00
2011	57	2.57	3.58	3.58	1.00	1.00	1.00	3.58	1.00	1.00
2011	58	2.64	3.69	3.69	1.00	1.00	1.00	3.69	1.00	1.00
2011	59	2.71	3.79	3.79	1.00	1.00	1.00	3.79	1.00	1.00
2011	60	2.82	3.94	3.94	1.00	1.00	1.00	3.94	1.00	1.00
2011	61	2.93	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2011	62	3.01	4.17	4.17	1.00	1.00	1.00	4.17	1.00	1.00
2011	63	3.08	4.25	4.25	1.00	1.00	1.00	4.25	1.00	1.00
2011	64	3.16	4.32	4.32	1.00	1.00	1.00	4.32	1.00	1.00
2011	65	3.23	4.40	4.40	1.00	1.00	1.00	4.40	1.00	1.00
2011	66	3.35	4.51	4.51	1.00	1.00	1.00	4.51	1.00	1.00
2011	67	3.50	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2011	68	3.65	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2011	69	3.80	4.96	4.96	1.00	1.00	1.00	4.96	1.00	1.00
2011	70	3.95	5.11	5.11	1.00	1.00	1.00	5.11	1.00	1.00

**Massachusetts Automobile
Citizens Insurance Company of America
Expanded ISO Symbol**

EXPLANATORY MEMORANDUM

The above mentioned company uses the Insurance Services Office (ISO) symbols as provided by the Automobile Insurers Bureau of Massachusetts (AIB).

Effective 09/16/2010 for new and renewal business, we are adopting ISO's approved filing **PP-2008-R08VS**, which makes the following changes for 2011 and newer model years.

- Introduction of 75 symbols
- Separate Comprehensive and Collision Symbols

The relativities for the 75 Symbols are based on the latest AIB advisory model year/symbol relativities (effective 01/01/2010, SERFF tracking Number: MASS -126334192) mapped to the new ISO 75 symbol structure, with interpolation between symbols where necessary.

The statewide rate level impact resulting from the revised rating plan is 0.0%. There will be no impact to current policyholders since the current symbol factors will remain the same.

2011 Model year vehicles added prior to the effective date of this revision will be rated on the old 1-27 structure and upon renewal convert over to the new symbol structure (1-75) using the same or similar factor.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

Time Period	Credit Factor
Initial Conversion	0.92
1 st Anniversary Renewal	0.94
2 nd Anniversary Renewal	0.96
3 rd Anniversary Renewal	0.98
4 th Anniversary Renewal	1.00

Careful Driver Discount

If a driver is incident free for 5 or more years, they qualify for the Careful Driver Discount. Refer to Section R (Sheet 10-14 Careful Driver Discount) for applicable discount. An incident is defined as traffic law violations and at-fault accidents including out-of-state traffic law violations and at-fault accidents.

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).

Rule 20. MODEL YEAR RATING

Vehicle symbols will be assigned to 1990 and newer private passenger auto model years as outlined in Section R (Sheet 10-11 – Physical Damage Symbol by Model Year).

For 1989 and Earlier Model Years: two steps are required:

1. Refer to Section R (Sheet 10-11 – Physical Damage Symbol by Model Year) and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol to obtain the actual cash value premium.
2. Apply the appropriate symbol factor shown below to the premium obtained in 1:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

The symbols for Comprehensive, Collision and Limited Collision coverages are determined by features including the year, make, model, sub-model, vehicle type, body type, wheel drive, and engine of the vehicle.

Vehicles not appearing on the symbol list that require Physical Damage coverage are rated as stated amount.

Gray market vehicles are rated using the same symbol as would be used for a comparable United States vehicle.

Rule 21. RESERVED FOR FUTURE USE