## State of Massachusetts Citizens Insurance Company of America (A Member of The Hanover Insurance Group) Private Passenger Automobile<sup>1/</sup> Effective April 1, 2012 NB & Ren

Increased Limits Factors - Property Damage

	Current		Limit Factor Relative to Category Factor/Base								
Limit of Liability	<u>Limit Factor</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
\$5,000	0.980	0.580	0.580	0.580	0.580	0.580	0.580	0.580	0.580	0.580	0.580
\$7,500	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$10,000	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120
\$15,000	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130
\$20,000											
\$25,000	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150
\$35,000	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160
\$50,000	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170
\$100,000	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200
\$250,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$500,000											
					tive Cha			Current F			
Limit of Liability		1	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	9	<u>10</u>
\$5,000		0.59	0.59	<u>3</u> 0.59	<u>4</u> 0.59	<u>5</u> 0.59	<u>6</u> 0.59	<u>7</u> 0.59	<u>8</u> 0.59	0.59	0.59
\$5,000 \$7,500		0.59 1.00	0.59 1.00	<u>3</u> 0.59 1.00	<u>4</u> 0.59 1.00	<u>5</u> 0.59 1.00	<u>6</u> 0.59 1.00	<u>7</u> 0.59 1.00	<u>8</u> 0.59 1.00	0.59 1.00	0.59 1.00
\$5,000 \$7,500 \$10,000		0.59 1.00 1.00	0.59 1.00 1.00	3 0.59 1.00 1.00	4 0.59 1.00 1.00	5 0.59 1.00 1.00	6 0.59 1.00 1.00	<u>7</u> 0.59 1.00 1.00	8 0.59 1.00 1.00	0.59 1.00 1.00	0.59 1.00 1.00
\$5,000 \$7,500 \$10,000 \$15,000		0.59 1.00 1.00 1.00	0.59 1.00 1.00 1.00	3 0.59 1.00 1.00 1.00	4 0.59 1.00 1.00 1.00	<u>5</u> 0.59 1.00 1.00	6 0.59 1.00 1.00 1.00	7 0.59 1.00 1.00 1.00	8 0.59 1.00 1.00 1.00	0.59 1.00 1.00 1.00	0.59 1.00 1.00 1.00
\$5,000 \$7,500 \$10,000 \$15,000 \$20,000		0.59 1.00 1.00 1.00 N/A	0.59 1.00 1.00 1.00 N/A	3 0.59 1.00 1.00 1.00 N/A	4 0.59 1.00 1.00 1.00 N/A	5 0.59 1.00 1.00 1.00 N/A	6 0.59 1.00 1.00 1.00 N/A	7 0.59 1.00 1.00 1.00 N/A	8 0.59 1.00 1.00 1.00 N/A	0.59 1.00 1.00 1.00 N/A	0.59 1.00 1.00 1.00 N/A
\$5,000 \$7,500 \$10,000 \$15,000 \$20,000 \$25,000		0.59 1.00 1.00 1.00	0.59 1.00 1.00 1.00	3 0.59 1.00 1.00 1.00	4 0.59 1.00 1.00 1.00	<u>5</u> 0.59 1.00 1.00	6 0.59 1.00 1.00 1.00	7 0.59 1.00 1.00 1.00	8 0.59 1.00 1.00 1.00 N/A 1.00	0.59 1.00 1.00 1.00 N/A 1.00	0.59 1.00 1.00 1.00 N/A 1.00
\$5,000 \$7,500 \$10,000 \$15,000 \$20,000 \$25,000 \$35,000		0.59 1.00 1.00 1.00 N/A	0.59 1.00 1.00 1.00 N/A	3 0.59 1.00 1.00 1.00 N/A	4 0.59 1.00 1.00 1.00 N/A	5 0.59 1.00 1.00 1.00 N/A	6 0.59 1.00 1.00 1.00 N/A	7 0.59 1.00 1.00 1.00 N/A	8 0.59 1.00 1.00 1.00 N/A	0.59 1.00 1.00 1.00 N/A	0.59 1.00 1.00 1.00 N/A
\$5,000 \$7,500 \$10,000 \$15,000 \$20,000 \$25,000 \$35,000 \$50,000		0.59 1.00 1.00 1.00 N/A 1.00	0.59 1.00 1.00 1.00 N/A 1.00	3 0.59 1.00 1.00 1.00 N/A 1.00	4 0.59 1.00 1.00 1.00 N/A 1.00	5 0.59 1.00 1.00 1.00 N/A 1.00	6 0.59 1.00 1.00 1.00 N/A 1.00	7 0.59 1.00 1.00 1.00 N/A 1.00	8 0.59 1.00 1.00 1.00 N/A 1.00	0.59 1.00 1.00 1.00 N/A 1.00	0.59 1.00 1.00 1.00 N/A 1.00
\$5,000 \$7,500 \$10,000 \$15,000 \$20,000 \$25,000 \$35,000 \$50,000 \$100,000		0.59 1.00 1.00 1.00 N/A 1.00 1.00	0.59 1.00 1.00 1.00 N/A 1.00 1.00	3 0.59 1.00 1.00 1.00 N/A 1.00 1.00	4 0.59 1.00 1.00 1.00 N/A 1.00 1.00	5 0.59 1.00 1.00 1.00 N/A 1.00 1.00	6 0.59 1.00 1.00 1.00 N/A 1.00 1.00	7 0.59 1.00 1.00 1.00 N/A 1.00 1.00	8 0.59 1.00 1.00 1.00 N/A 1.00 1.00	0.59 1.00 1.00 1.00 N/A 1.00	0.59 1.00 1.00 1.00 N/A 1.00 1.00
\$5,000 \$7,500 \$10,000 \$15,000 \$20,000 \$25,000 \$35,000 \$50,000		0.59 1.00 1.00 1.00 N/A 1.00 1.00	0.59 1.00 1.00 1.00 N/A 1.00 1.00	3 0.59 1.00 1.00 1.00 N/A 1.00 1.00	4 0.59 1.00 1.00 1.00 N/A 1.00 1.00	5 0.59 1.00 1.00 1.00 N/A 1.00 1.00	6 0.59 1.00 1.00 1.00 N/A 1.00 1.00	7 0.59 1.00 1.00 1.00 N/A 1.00 1.00	8 0.59 1.00 1.00 1.00 N/A 1.00 1.00	0.59 1.00 1.00 1.00 N/A 1.00 1.00	0.59 1.00 1.00 1.00 N/A 1.00 1.00

 $<sup>^{\</sup>rm 1/}{\rm Excludes}$  data for motorcycles and other miscellaneous vehicle types

## The State of Massachusetts Citizens Insurance Company of America (A Member of The Hanover Insurance Group) Private Passenger Automobile<sup>1/</sup> Effective April 1, 2012 NB & Ren

## Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate
Bodily Injury	20/40	\$113.00
Optional BI	20/40 included with Bodily Injury	\$113.00
Property Damage	\$5,000 limit <sup>2/</sup>	\$179.00
Medical Payment	\$5,000 limit	\$19.00
Personal Injury Protection	No deductible	\$41.00
Uninsured Bodily Injury	20/40	\$10.00
Underinsured Bodily Injury	20/40 included with Uninsured Bodily Injury	\$79.00
Comprehensive	\$500 deductible	\$112.00
Collision	\$500 deductible	\$274.00
Limited Collision	\$500 deductible	\$19.00
Substitute Transportation	\$30/day, \$900 total limit	\$61.00
Towing & Labor	\$50 per disablement limit	\$8.00
	First \$1,000 automatically included; see Sheet 11	
Additional Customized Equipment	17 for increased limits rating	\$8.00
Comprehensive/Collision Auto Loan/Lease Payoff	Flat rate	\$20.00
Upgraded Rental	Flat rate	\$8.00
Roadside Assistance	Flat rate	\$16.00

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