

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2017 NB & March 1, 2017 RB**

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

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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
2000	3	0.61	0.56	0.56	1.00	1.00	1.00	0.56	1.00	1.00
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

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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
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

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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
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

**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
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
2010	12	1.00	1.39	1.39	1.00	1.00	1.00	1.39	1.00	1.00
2009	12	0.99	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2008	12	0.98	1.27	1.27	1.00	1.00	1.00	1.27	1.00	1.00
2007	12	0.98	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2006	12	0.97	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2005	12	0.96	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2004	12	0.95	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
2003	12	0.95	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
2002	12	0.94	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2001	12	0.93	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2000	12	0.92	0.89	0.89	1.00	1.00	1.00	0.89	1.00	1.00
1999	12	0.92	0.85	0.85	1.00	1.00	1.00	0.85	1.00	1.00
1998	12	0.91	0.81	0.81	1.00	1.00	1.00	0.81	1.00	1.00
1997	12	0.90	0.78	0.78	1.00	1.00	1.00	0.78	1.00	1.00
1996	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1995	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1994	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1993	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1992	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1991	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1990	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1989 & Prior	12	0.78	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
2010	13	1.06	1.49	1.49	1.00	1.00	1.00	1.49	1.00	1.00
2009	13	1.05	1.42	1.42	1.00	1.00	1.00	1.42	1.00	1.00
2008	13	1.04	1.36	1.36	1.00	1.00	1.00	1.36	1.00	1.00
2007	13	1.03	1.29	1.29	1.00	1.00	1.00	1.29	1.00	1.00
2006	13	1.02	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
2005	13	1.02	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2004	13	1.01	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2003	13	1.00	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2002	13	0.99	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2001	13	0.98	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2000	13	0.98	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
1999	13	0.97	0.90	0.90	1.00	1.00	1.00	0.90	1.00	1.00
1998	13	0.96	0.86	0.86	1.00	1.00	1.00	0.86	1.00	1.00
1997	13	0.95	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1996	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1995	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1994	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1993	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1992	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1991	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1990	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1989 & Prior	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
2010	14	1.12	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2009	14	1.11	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2008	14	1.10	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2007	14	1.09	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2006	14	1.08	1.31	1.31	1.00	1.00	1.00	1.31	1.00	1.00
2005	14	1.07	1.25	1.25	1.00	1.00	1.00	1.25	1.00	1.00

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2004	14	1.06	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2003	14	1.06	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2002	14	1.05	1.09	1.09	1.00	1.00	1.00	1.09	1.00	1.00
2001	14	1.04	1.04	1.04	1.00	1.00	1.00	1.04	1.00	1.00
2000	14	1.03	1.00	1.00	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	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

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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
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

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Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2017 NB & March 1, 2017 RB**

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
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
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

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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
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
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

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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
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
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

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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
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

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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
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
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
2011	71	4.23	5.46	5.46	1.00	1.00	1.00	5.46	1.00	1.00
2011	72	4.51	5.81	5.81	1.00	1.00	1.00	5.81	1.00	1.00
2011	73	4.80	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2011	74	5.08	6.50	6.50	1.00	1.00	1.00	6.50	1.00	1.00
2011	75	5.37	6.85	6.85	1.00	1.00	1.00	6.85	1.00	1.00
2012	1	0.60	0.83	0.83	1.00	1.00	1.00	0.83	1.00	1.00
2012	2	0.64	0.88	0.88	1.00	1.00	1.00	0.88	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
2012	3	0.67	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2012	4	0.71	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2012	5	0.75	1.04	1.04	1.00	1.00	1.00	1.04	1.00	1.00
2012	6	0.80	1.10	1.10	1.00	1.00	1.00	1.10	1.00	1.00
2012	7	0.82	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2012	8	0.84	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2012	10	0.89	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
2012	11	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2012	12	0.97	1.36	1.36	1.00	1.00	1.00	1.36	1.00	1.00
2012	13	1.00	1.40	1.40	1.00	1.00	1.00	1.40	1.00	1.00
2012	14	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2012	15	1.07	1.49	1.49	1.00	1.00	1.00	1.49	1.00	1.00
2012	16	1.10	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2012	17	1.13	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2012	18	1.17	1.63	1.63	1.00	1.00	1.00	1.63	1.00	1.00
2012	19	1.20	1.68	1.68	1.00	1.00	1.00	1.68	1.00	1.00
2012	20	1.24	1.73	1.73	1.00	1.00	1.00	1.73	1.00	1.00
2012	21	1.28	1.79	1.79	1.00	1.00	1.00	1.79	1.00	1.00
2012	22	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2012	23	1.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
2012	24	1.34	1.87	1.87	1.00	1.00	1.00	1.87	1.00	1.00
2012	25	1.36	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2012	26	1.39	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2012	27	1.42	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2012	28	1.45	2.02	2.02	1.00	1.00	1.00	2.02	1.00	1.00
2012	29	1.48	2.06	2.06	1.00	1.00	1.00	2.06	1.00	1.00
2012	30	1.51	2.11	2.11	1.00	1.00	1.00	2.11	1.00	1.00
2012	31	1.54	2.15	2.15	1.00	1.00	1.00	2.15	1.00	1.00
2012	32	1.57	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2012	33	1.60	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
2012	34	1.63	2.28	2.28	1.00	1.00	1.00	2.28	1.00	1.00
2012	35	1.66	2.32	2.32	1.00	1.00	1.00	2.32	1.00	1.00
2012	36	1.72	2.40	2.40	1.00	1.00	1.00	2.40	1.00	1.00
2012	37	1.77	2.47	2.47	1.00	1.00	1.00	2.47	1.00	1.00
2012	38	1.82	2.53	2.53	1.00	1.00	1.00	2.53	1.00	1.00
2012	39	1.85	2.58	2.58	1.00	1.00	1.00	2.58	1.00	1.00
2012	40	1.89	2.63	2.63	1.00	1.00	1.00	2.63	1.00	1.00
2012	41	1.92	2.69	2.69	1.00	1.00	1.00	2.69	1.00	1.00
2012	42	1.98	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2012	43	2.03	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2012	44	2.08	2.90	2.90	1.00	1.00	1.00	2.90	1.00	1.00
2012	45	2.12	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2012	46	2.16	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2012	47	2.19	3.06	3.06	1.00	1.00	1.00	3.06	1.00	1.00
2012	48	2.23	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2012	49	2.27	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2012	50	2.31	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2012	51	2.35	3.28	3.28	1.00	1.00	1.00	3.28	1.00	1.00
2012	52	2.39	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2012	53	2.44	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2012	54	2.50	3.49	3.49	1.00	1.00	1.00	3.49	1.00	1.00
2012	55	2.56	3.57	3.57	1.00	1.00	1.00	3.57	1.00	1.00
2012	56	2.62	3.66	3.66	1.00	1.00	1.00	3.66	1.00	1.00
2012	57	2.69	3.76	3.76	1.00	1.00	1.00	3.76	1.00	1.00

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2012	58	2.77	3.87	3.87	1.00	1.00	1.00	3.87	1.00	1.00
2012	59	2.85	3.98	3.98	1.00	1.00	1.00	3.98	1.00	1.00
2012	60	2.96	4.14	4.14	1.00	1.00	1.00	4.14	1.00	1.00
2012	61	3.08	4.30	4.30	1.00	1.00	1.00	4.30	1.00	1.00
2012	62	3.16	4.38	4.38	1.00	1.00	1.00	4.38	1.00	1.00
2012	63	3.24	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2012	64	3.32	4.54	4.54	1.00	1.00	1.00	4.54	1.00	1.00
2012	65	3.39	4.62	4.62	1.00	1.00	1.00	4.62	1.00	1.00
2012	66	3.51	4.73	4.73	1.00	1.00	1.00	4.73	1.00	1.00
2012	67	3.67	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2012	68	3.83	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2012	69	3.99	5.21	5.21	1.00	1.00	1.00	5.21	1.00	1.00
2012	70	4.14	5.36	5.36	1.00	1.00	1.00	5.36	1.00	1.00
2012	71	4.44	5.73	5.73	1.00	1.00	1.00	5.73	1.00	1.00
2012	72	4.74	6.10	6.10	1.00	1.00	1.00	6.10	1.00	1.00
2012	73	5.04	6.46	6.46	1.00	1.00	1.00	6.46	1.00	1.00
2012	74	5.34	6.83	6.83	1.00	1.00	1.00	6.83	1.00	1.00
2012	75	5.64	7.19	7.19	1.00	1.00	1.00	7.19	1.00	1.00
2013	1	0.63	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
2013	2	0.67	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
2013	3	0.70	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2013	4	0.75	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2013	5	0.79	1.09	1.09	1.00	1.00	1.00	1.09	1.00	1.00
2013	6	0.84	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2013	7	0.86	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2013	8	0.88	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2013	10	0.93	1.30	1.30	1.00	1.00	1.00	1.30	1.00	1.00
2013	11	1.00	1.39	1.39	1.00	1.00	1.00	1.39	1.00	1.00
2013	12	1.02	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
2013	13	1.05	1.47	1.47	1.00	1.00	1.00	1.47	1.00	1.00
2013	14	1.08	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2013	15	1.12	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2013	16	1.16	1.61	1.61	1.00	1.00	1.00	1.61	1.00	1.00
2013	17	1.19	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
2013	18	1.23	1.71	1.71	1.00	1.00	1.00	1.71	1.00	1.00
2013	19	1.26	1.76	1.76	1.00	1.00	1.00	1.76	1.00	1.00
2013	20	1.30	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2013	21	1.34	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2013	22	1.37	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2013	23	1.39	1.93	1.93	1.00	1.00	1.00	1.93	1.00	1.00
2013	24	1.41	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2013	25	1.43	2.00	2.00	1.00	1.00	1.00	2.00	1.00	1.00
2013	26	1.46	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2013	27	1.49	2.08	2.08	1.00	1.00	1.00	2.08	1.00	1.00
2013	28	1.52	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2013	29	1.55	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2013	30	1.59	2.22	2.22	1.00	1.00	1.00	2.22	1.00	1.00
2013	31	1.62	2.26	2.26	1.00	1.00	1.00	2.26	1.00	1.00
2013	32	1.65	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2013	33	1.68	2.35	2.35	1.00	1.00	1.00	2.35	1.00	1.00
2013	34	1.71	2.39	2.39	1.00	1.00	1.00	2.39	1.00	1.00
2013	35	1.74	2.44	2.44	1.00	1.00	1.00	2.44	1.00	1.00
2013	36	1.81	2.52	2.52	1.00	1.00	1.00	2.52	1.00	1.00
2013	37	1.86	2.59	2.59	1.00	1.00	1.00	2.59	1.00	1.00

**State of Massachusetts
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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
2013	38	1.91	2.66	2.66	1.00	1.00	1.00	2.66	1.00	1.00
2013	39	1.94	2.71	2.71	1.00	1.00	1.00	2.71	1.00	1.00
2013	40	1.98	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2013	41	2.02	2.82	2.82	1.00	1.00	1.00	2.82	1.00	1.00
2013	42	2.08	2.90	2.90	1.00	1.00	1.00	2.90	1.00	1.00
2013	43	2.13	2.97	2.97	1.00	1.00	1.00	2.97	1.00	1.00
2013	44	2.18	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2013	45	2.23	3.11	3.11	1.00	1.00	1.00	3.11	1.00	1.00
2013	46	2.27	3.16	3.16	1.00	1.00	1.00	3.16	1.00	1.00
2013	47	2.30	3.21	3.21	1.00	1.00	1.00	3.21	1.00	1.00
2013	48	2.34	3.28	3.28	1.00	1.00	1.00	3.28	1.00	1.00
2013	49	2.38	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2013	50	2.43	3.39	3.39	1.00	1.00	1.00	3.39	1.00	1.00
2013	51	2.47	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2013	52	2.51	3.50	3.50	1.00	1.00	1.00	3.50	1.00	1.00
2013	53	2.56	3.58	3.58	1.00	1.00	1.00	3.58	1.00	1.00
2013	54	2.63	3.66	3.66	1.00	1.00	1.00	3.66	1.00	1.00
2013	55	2.69	3.75	3.75	1.00	1.00	1.00	3.75	1.00	1.00
2013	56	2.75	3.84	3.84	1.00	1.00	1.00	3.84	1.00	1.00
2013	57	2.82	3.95	3.95	1.00	1.00	1.00	3.95	1.00	1.00
2013	58	2.91	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2013	59	2.99	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2013	60	3.11	4.35	4.35	1.00	1.00	1.00	4.35	1.00	1.00
2013	61	3.23	4.52	4.52	1.00	1.00	1.00	4.52	1.00	1.00
2013	62	3.32	4.60	4.60	1.00	1.00	1.00	4.60	1.00	1.00
2013	63	3.40	4.68	4.68	1.00	1.00	1.00	4.68	1.00	1.00
2013	64	3.49	4.77	4.77	1.00	1.00	1.00	4.77	1.00	1.00
2013	65	3.56	4.85	4.85	1.00	1.00	1.00	4.85	1.00	1.00
2013	66	3.69	4.97	4.97	1.00	1.00	1.00	4.97	1.00	1.00
2013	67	3.85	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2013	68	4.02	5.30	5.30	1.00	1.00	1.00	5.30	1.00	1.00
2013	69	4.19	5.47	5.47	1.00	1.00	1.00	5.47	1.00	1.00
2013	70	4.35	5.63	5.63	1.00	1.00	1.00	5.63	1.00	1.00
2013	71	4.66	6.02	6.02	1.00	1.00	1.00	6.02	1.00	1.00
2013	72	4.98	6.41	6.41	1.00	1.00	1.00	6.41	1.00	1.00
2013	73	5.29	6.78	6.78	1.00	1.00	1.00	6.78	1.00	1.00
2013	74	5.61	7.17	7.17	1.00	1.00	1.00	7.17	1.00	1.00
2013	75	5.92	7.55	7.55	1.00	1.00	1.00	7.55	1.00	1.00
2014	1	0.66	0.91	0.91	1.00	1.00	1.00	0.91	1.00	1.00
2014	2	0.70	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2014	3	0.74	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2014	4	0.79	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2014	5	0.83	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2014	6	0.88	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2014	7	0.90	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2014	8	0.92	1.29	1.29	1.00	1.00	1.00	1.29	1.00	1.00
2014	10	0.98	1.37	1.37	1.00	1.00	1.00	1.37	1.00	1.00
2014	11	1.05	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2014	12	1.07	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2014	13	1.10	1.54	1.54	1.00	1.00	1.00	1.54	1.00	1.00
2014	14	1.13	1.59	1.59	1.00	1.00	1.00	1.59	1.00	1.00
2014	15	1.18	1.64	1.64	1.00	1.00	1.00	1.64	1.00	1.00
2014	16	1.22	1.69	1.69	1.00	1.00	1.00	1.69	1.00	1.00
2014	17	1.25	1.74	1.74	1.00	1.00	1.00	1.74	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
2014	18	1.29	1.80	1.80	1.00	1.00	1.00	1.80	1.00	1.00
2014	19	1.32	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
2014	20	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2014	21	1.41	1.97	1.97	1.00	1.00	1.00	1.97	1.00	1.00
2014	22	1.44	2.00	2.00	1.00	1.00	1.00	2.00	1.00	1.00
2014	23	1.46	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00
2014	24	1.48	2.06	2.06	1.00	1.00	1.00	2.06	1.00	1.00
2014	25	1.50	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2014	26	1.53	2.14	2.14	1.00	1.00	1.00	2.14	1.00	1.00
2014	27	1.56	2.18	2.18	1.00	1.00	1.00	2.18	1.00	1.00
2014	28	1.60	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2014	29	1.63	2.27	2.27	1.00	1.00	1.00	2.27	1.00	1.00
2014	30	1.67	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2014	31	1.70	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2014	32	1.73	2.42	2.42	1.00	1.00	1.00	2.42	1.00	1.00
2014	33	1.76	2.47	2.47	1.00	1.00	1.00	2.47	1.00	1.00
2014	34	1.80	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2014	35	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2014	36	1.90	2.65	2.65	1.00	1.00	1.00	2.65	1.00	1.00
2014	37	1.95	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2014	38	2.01	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2014	39	2.04	2.85	2.85	1.00	1.00	1.00	2.85	1.00	1.00
2014	40	2.08	2.90	2.90	1.00	1.00	1.00	2.90	1.00	1.00
2014	41	2.12	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2014	42	2.18	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2014	43	2.24	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2014	44	2.29	3.20	3.20	1.00	1.00	1.00	3.20	1.00	1.00
2014	45	2.34	3.27	3.27	1.00	1.00	1.00	3.27	1.00	1.00
2014	46	2.38	3.32	3.32	1.00	1.00	1.00	3.32	1.00	1.00
2014	47	2.42	3.37	3.37	1.00	1.00	1.00	3.37	1.00	1.00
2014	48	2.46	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2014	49	2.50	3.50	3.50	1.00	1.00	1.00	3.50	1.00	1.00
2014	50	2.55	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2014	51	2.59	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2014	52	2.64	3.68	3.68	1.00	1.00	1.00	3.68	1.00	1.00
2014	53	2.69	3.76	3.76	1.00	1.00	1.00	3.76	1.00	1.00
2014	54	2.76	3.84	3.84	1.00	1.00	1.00	3.84	1.00	1.00
2014	55	2.82	3.94	3.94	1.00	1.00	1.00	3.94	1.00	1.00
2014	56	2.89	4.03	4.03	1.00	1.00	1.00	4.03	1.00	1.00
2014	57	2.96	4.15	4.15	1.00	1.00	1.00	4.15	1.00	1.00
2014	58	3.06	4.26	4.26	1.00	1.00	1.00	4.26	1.00	1.00
2014	59	3.14	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2014	60	3.27	4.57	4.57	1.00	1.00	1.00	4.57	1.00	1.00
2014	61	3.39	4.75	4.75	1.00	1.00	1.00	4.75	1.00	1.00
2014	62	3.49	4.83	4.83	1.00	1.00	1.00	4.83	1.00	1.00
2014	63	3.57	4.91	4.91	1.00	1.00	1.00	4.91	1.00	1.00
2014	64	3.66	5.01	5.01	1.00	1.00	1.00	5.01	1.00	1.00
2014	65	3.74	5.09	5.09	1.00	1.00	1.00	5.09	1.00	1.00
2014	66	3.87	5.22	5.22	1.00	1.00	1.00	5.22	1.00	1.00
2014	67	4.04	5.39	5.39	1.00	1.00	1.00	5.39	1.00	1.00
2014	68	4.22	5.57	5.57	1.00	1.00	1.00	5.57	1.00	1.00
2014	69	4.40	5.74	5.74	1.00	1.00	1.00	5.74	1.00	1.00
2014	70	4.57	5.91	5.91	1.00	1.00	1.00	5.91	1.00	1.00
2014	71	4.89	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00

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2014	72	5.23	6.73	6.73	1.00	1.00	1.00	6.73	1.00	1.00
2014	73	5.55	7.12	7.12	1.00	1.00	1.00	7.12	1.00	1.00
2014	74	5.89	7.53	7.53	1.00	1.00	1.00	7.53	1.00	1.00
2014	75	6.22	7.93	7.93	1.00	1.00	1.00	7.93	1.00	1.00
2015	1	0.69	0.96	0.96	1.00	1.00	1.00	0.96	1.00	1.00
2015	2	0.74	1.02	1.02	1.00	1.00	1.00	1.02	1.00	1.00
2015	3	0.78	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2015	4	0.83	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2015	5	0.87	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2015	6	0.92	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2015	7	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2015	8	0.97	1.35	1.35	1.00	1.00	1.00	1.35	1.00	1.00
2015	10	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2015	11	1.10	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2015	12	1.12	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2015	13	1.16	1.62	1.62	1.00	1.00	1.00	1.62	1.00	1.00
2015	14	1.19	1.67	1.67	1.00	1.00	1.00	1.67	1.00	1.00
2015	15	1.24	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2015	16	1.28	1.77	1.77	1.00	1.00	1.00	1.77	1.00	1.00
2015	17	1.31	1.83	1.83	1.00	1.00	1.00	1.83	1.00	1.00
2015	18	1.35	1.89	1.89	1.00	1.00	1.00	1.89	1.00	1.00
2015	19	1.39	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2015	20	1.44	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2015	21	1.48	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2015	22	1.51	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2015	23	1.53	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2015	24	1.55	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2015	25	1.58	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2015	26	1.61	2.25	2.25	1.00	1.00	1.00	2.25	1.00	1.00
2015	27	1.64	2.29	2.29	1.00	1.00	1.00	2.29	1.00	1.00
2015	28	1.68	2.34	2.34	1.00	1.00	1.00	2.34	1.00	1.00
2015	29	1.71	2.38	2.38	1.00	1.00	1.00	2.38	1.00	1.00
2015	30	1.75	2.45	2.45	1.00	1.00	1.00	2.45	1.00	1.00
2015	31	1.79	2.49	2.49	1.00	1.00	1.00	2.49	1.00	1.00
2015	32	1.82	2.54	2.54	1.00	1.00	1.00	2.54	1.00	1.00
2015	33	1.85	2.59	2.59	1.00	1.00	1.00	2.59	1.00	1.00
2015	34	1.89	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2015	35	1.92	2.69	2.69	1.00	1.00	1.00	2.69	1.00	1.00
2015	36	2.00	2.78	2.78	1.00	1.00	1.00	2.78	1.00	1.00
2015	37	2.05	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2015	38	2.11	2.93	2.93	1.00	1.00	1.00	2.93	1.00	1.00
2015	39	2.14	2.99	2.99	1.00	1.00	1.00	2.99	1.00	1.00
2015	40	2.18	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2015	41	2.23	3.11	3.11	1.00	1.00	1.00	3.11	1.00	1.00
2015	42	2.29	3.20	3.20	1.00	1.00	1.00	3.20	1.00	1.00
2015	43	2.35	3.28	3.28	1.00	1.00	1.00	3.28	1.00	1.00
2015	44	2.40	3.36	3.36	1.00	1.00	1.00	3.36	1.00	1.00
2015	45	2.46	3.43	3.43	1.00	1.00	1.00	3.43	1.00	1.00
2015	46	2.50	3.49	3.49	1.00	1.00	1.00	3.49	1.00	1.00
2015	47	2.54	3.54	3.54	1.00	1.00	1.00	3.54	1.00	1.00
2015	48	2.58	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2015	49	2.63	3.68	3.68	1.00	1.00	1.00	3.68	1.00	1.00
2015	50	2.68	3.74	3.74	1.00	1.00	1.00	3.74	1.00	1.00
2015	51	2.72	3.79	3.79	1.00	1.00	1.00	3.79	1.00	1.00

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2015	52	2.77	3.86	3.86	1.00	1.00	1.00	3.86	1.00	1.00
2015	53	2.82	3.95	3.95	1.00	1.00	1.00	3.95	1.00	1.00
2015	54	2.90	4.03	4.03	1.00	1.00	1.00	4.03	1.00	1.00
2015	55	2.96	4.14	4.14	1.00	1.00	1.00	4.14	1.00	1.00
2015	56	3.03	4.23	4.23	1.00	1.00	1.00	4.23	1.00	1.00
2015	57	3.11	4.36	4.36	1.00	1.00	1.00	4.36	1.00	1.00
2015	58	3.21	4.47	4.47	1.00	1.00	1.00	4.47	1.00	1.00
2015	59	3.30	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2015	60	3.43	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2015	61	3.56	4.99	4.99	1.00	1.00	1.00	4.99	1.00	1.00
2015	62	3.66	5.07	5.07	1.00	1.00	1.00	5.07	1.00	1.00
2015	63	3.75	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2015	64	3.84	5.26	5.26	1.00	1.00	1.00	5.26	1.00	1.00
2015	65	3.93	5.34	5.34	1.00	1.00	1.00	5.34	1.00	1.00
2015	66	4.06	5.48	5.48	1.00	1.00	1.00	5.48	1.00	1.00
2015	67	4.24	5.66	5.66	1.00	1.00	1.00	5.66	1.00	1.00
2015	68	4.43	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2015	69	4.62	6.03	6.03	1.00	1.00	1.00	6.03	1.00	1.00
2015	70	4.80	6.21	6.21	1.00	1.00	1.00	6.21	1.00	1.00
2015	71	5.13	6.64	6.64	1.00	1.00	1.00	6.64	1.00	1.00
2015	72	5.49	7.07	7.07	1.00	1.00	1.00	7.07	1.00	1.00
2015	73	5.83	7.48	7.48	1.00	1.00	1.00	7.48	1.00	1.00
2015	74	6.18	7.91	7.91	1.00	1.00	1.00	7.91	1.00	1.00
2015	75	6.53	8.33	8.33	1.00	1.00	1.00	8.33	1.00	1.00
2016	1	0.72	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
2016	2	0.78	1.07	1.07	1.00	1.00	1.00	1.07	1.00	1.00
2016	3	0.82	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2016	4	0.87	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2016	5	0.91	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2016	6	0.96	1.34	1.34	1.00	1.00	1.00	1.34	1.00	1.00
2016	7	1.00	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2016	8	1.02	1.41	1.41	1.00	1.00	1.00	1.41	1.00	1.00
2016	10	1.08	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2016	11	1.15	1.60	1.60	1.00	1.00	1.00	1.60	1.00	1.00
2016	12	1.17	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
2016	13	1.22	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
2016	14	1.25	1.75	1.75	1.00	1.00	1.00	1.75	1.00	1.00
2016	15	1.30	1.80	1.80	1.00	1.00	1.00	1.80	1.00	1.00
2016	16	1.34	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
2016	17	1.37	1.92	1.92	1.00	1.00	1.00	1.92	1.00	1.00
2016	18	1.41	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2016	19	1.46	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00
2016	20	1.51	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2016	21	1.55	2.18	2.18	1.00	1.00	1.00	2.18	1.00	1.00
2016	22	1.58	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2016	23	1.60	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2016	24	1.62	2.26	2.26	1.00	1.00	1.00	2.26	1.00	1.00
2016	25	1.66	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2016	26	1.69	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2016	27	1.72	2.41	2.41	1.00	1.00	1.00	2.41	1.00	1.00
2016	28	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2016	29	1.79	2.50	2.50	1.00	1.00	1.00	2.50	1.00	1.00
2016	30	1.83	2.58	2.58	1.00	1.00	1.00	2.58	1.00	1.00
2016	31	1.88	2.62	2.62	1.00	1.00	1.00	2.62	1.00	1.00

**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	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
2016	32	1.91	2.67	2.67	1.00	1.00	1.00	2.67	1.00	1.00
2016	33	1.94	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2016	34	1.98	2.78	2.78	1.00	1.00	1.00	2.78	1.00	1.00
2016	35	2.01	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2016	36	2.11	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2016	37	2.16	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2016	38	2.21	3.08	3.08	1.00	1.00	1.00	3.08	1.00	1.00
2016	39	2.24	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2016	40	2.28	3.21	3.21	1.00	1.00	1.00	3.21	1.00	1.00
2016	41	2.35	3.27	3.27	1.00	1.00	1.00	3.27	1.00	1.00
2016	42	2.41	3.36	3.36	1.00	1.00	1.00	3.36	1.00	1.00
2016	43	2.47	3.45	3.45	1.00	1.00	1.00	3.45	1.00	1.00
2016	44	2.52	3.53	3.53	1.00	1.00	1.00	3.53	1.00	1.00
2016	45	2.59	3.60	3.60	1.00	1.00	1.00	3.60	1.00	1.00
2016	46	2.63	3.67	3.67	1.00	1.00	1.00	3.67	1.00	1.00
2016	47	2.67	3.72	3.72	1.00	1.00	1.00	3.72	1.00	1.00
2016	48	2.71	3.79	3.79	1.00	1.00	1.00	3.79	1.00	1.00
2016	49	2.77	3.87	3.87	1.00	1.00	1.00	3.87	1.00	1.00
2016	50	2.82	3.93	3.93	1.00	1.00	1.00	3.93	1.00	1.00
2016	51	2.86	3.98	3.98	1.00	1.00	1.00	3.98	1.00	1.00
2016	52	2.91	4.05	4.05	1.00	1.00	1.00	4.05	1.00	1.00
2016	53	2.96	4.15	4.15	1.00	1.00	1.00	4.15	1.00	1.00
2016	54	3.05	4.23	4.23	1.00	1.00	1.00	4.23	1.00	1.00
2016	55	3.11	4.35	4.35	1.00	1.00	1.00	4.35	1.00	1.00
2016	56	3.18	4.44	4.44	1.00	1.00	1.00	4.44	1.00	1.00
2016	57	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2016	58	3.37	4.69	4.69	1.00	1.00	1.00	4.69	1.00	1.00
2016	59	3.47	4.84	4.84	1.00	1.00	1.00	4.84	1.00	1.00
2016	60	3.60	5.04	5.04	1.00	1.00	1.00	5.04	1.00	1.00
2016	61	3.74	5.24	5.24	1.00	1.00	1.00	5.24	1.00	1.00
2016	62	3.84	5.32	5.32	1.00	1.00	1.00	5.32	1.00	1.00
2016	63	3.94	5.42	5.42	1.00	1.00	1.00	5.42	1.00	1.00
2016	64	4.03	5.52	5.52	1.00	1.00	1.00	5.52	1.00	1.00
2016	65	4.13	5.60	5.60	1.00	1.00	1.00	5.60	1.00	1.00
2016	66	4.26	5.75	5.75	1.00	1.00	1.00	5.75	1.00	1.00
2016	67	4.45	5.94	5.94	1.00	1.00	1.00	5.94	1.00	1.00
2016	68	4.65	6.14	6.14	1.00	1.00	1.00	6.14	1.00	1.00
2016	69	4.85	6.33	6.33	1.00	1.00	1.00	6.33	1.00	1.00
2016	70	5.04	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2016	71	5.39	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2016	72	5.76	7.42	7.42	1.00	1.00	1.00	7.42	1.00	1.00
2016	73	6.12	7.85	7.85	1.00	1.00	1.00	7.85	1.00	1.00
2016	74	6.49	8.31	8.31	1.00	1.00	1.00	8.31	1.00	1.00
2016	75	6.86	8.75	8.75	1.00	1.00	1.00	8.75	1.00	1.00
2017	1	0.75	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
2017	2	0.82	1.12	1.12	1.00	1.00	1.00	1.12	1.00	1.00
2017	3	0.86	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2017	4	0.91	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2017	5	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2017	6	1.00	1.40	1.40	1.00	1.00	1.00	1.40	1.00	1.00
2017	7	1.05	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2017	8	1.07	1.47	1.47	1.00	1.00	1.00	1.47	1.00	1.00
2017	10	1.13	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2017	11	1.20	1.67	1.67	1.00	1.00	1.00	1.67	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
2017	12	1.22	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2017	13	1.28	1.78	1.78	1.00	1.00	1.00	1.78	1.00	1.00
2017	14	1.31	1.83	1.83	1.00	1.00	1.00	1.83	1.00	1.00
2017	15	1.36	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2017	16	1.40	1.93	1.93	1.00	1.00	1.00	1.93	1.00	1.00
2017	17	1.43	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2017	18	1.47	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2017	19	1.53	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2017	20	1.58	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
2017	21	1.62	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2017	22	1.65	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2017	23	1.67	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2017	24	1.69	2.36	2.36	1.00	1.00	1.00	2.36	1.00	1.00
2017	25	1.74	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2017	26	1.77	2.50	2.50	1.00	1.00	1.00	2.50	1.00	1.00
2017	27	1.80	2.54	2.54	1.00	1.00	1.00	2.54	1.00	1.00
2017	28	1.84	2.59	2.59	1.00	1.00	1.00	2.59	1.00	1.00
2017	29	1.87	2.63	2.63	1.00	1.00	1.00	2.63	1.00	1.00
2017	30	1.91	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2017	31	1.97	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2017	32	2.00	2.81	2.81	1.00	1.00	1.00	2.81	1.00	1.00
2017	33	2.03	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2017	34	2.07	2.93	2.93	1.00	1.00	1.00	2.93	1.00	1.00
2017	35	2.10	2.98	2.98	1.00	1.00	1.00	2.98	1.00	1.00
2017	36	2.23	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2017	37	2.28	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2017	38	2.31	3.24	3.24	1.00	1.00	1.00	3.24	1.00	1.00
2017	39	2.34	3.30	3.30	1.00	1.00	1.00	3.30	1.00	1.00
2017	40	2.38	3.38	3.38	1.00	1.00	1.00	3.38	1.00	1.00
2017	41	2.48	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2017	42	2.54	3.53	3.53	1.00	1.00	1.00	3.53	1.00	1.00
2017	43	2.60	3.63	3.63	1.00	1.00	1.00	3.63	1.00	1.00
2017	44	2.65	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2017	45	2.73	3.78	3.78	1.00	1.00	1.00	3.78	1.00	1.00
2017	46	2.77	3.86	3.86	1.00	1.00	1.00	3.86	1.00	1.00
2017	47	2.81	3.91	3.91	1.00	1.00	1.00	3.91	1.00	1.00
2017	48	2.85	3.98	3.98	1.00	1.00	1.00	3.98	1.00	1.00
2017	49	2.92	4.07	4.07	1.00	1.00	1.00	4.07	1.00	1.00
2017	50	2.97	4.13	4.13	1.00	1.00	1.00	4.13	1.00	1.00
2017	51	3.01	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2017	52	3.06	4.25	4.25	1.00	1.00	1.00	4.25	1.00	1.00
2017	53	3.11	4.36	4.36	1.00	1.00	1.00	4.36	1.00	1.00
2017	54	3.21	4.44	4.44	1.00	1.00	1.00	4.44	1.00	1.00
2017	55	3.27	4.57	4.57	1.00	1.00	1.00	4.57	1.00	1.00
2017	56	3.34	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2017	57	3.44	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2017	58	3.54	4.92	4.92	1.00	1.00	1.00	4.92	1.00	1.00
2017	59	3.65	5.08	5.08	1.00	1.00	1.00	5.08	1.00	1.00
2017	60	3.78	5.29	5.29	1.00	1.00	1.00	5.29	1.00	1.00
2017	61	3.93	5.50	5.50	1.00	1.00	1.00	5.50	1.00	1.00
2017	62	4.03	5.58	5.58	1.00	1.00	1.00	5.58	1.00	1.00
2017	63	4.14	5.69	5.69	1.00	1.00	1.00	5.69	1.00	1.00
2017	64	4.23	5.79	5.79	1.00	1.00	1.00	5.79	1.00	1.00
2017	65	4.34	5.87	5.87	1.00	1.00	1.00	5.87	1.00	1.00

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2017	66	4.47	6.03	6.03	1.00	1.00	1.00	6.03	1.00	1.00
2017	67	4.67	6.23	6.23	1.00	1.00	1.00	6.23	1.00	1.00
2017	68	4.88	6.44	6.44	1.00	1.00	1.00	6.44	1.00	1.00
2017	69	5.09	6.64	6.64	1.00	1.00	1.00	6.64	1.00	1.00
2017	70	5.29	6.87	6.87	1.00	1.00	1.00	6.87	1.00	1.00
2017	71	5.66	7.32	7.32	1.00	1.00	1.00	7.32	1.00	1.00
2017	72	6.05	7.79	7.79	1.00	1.00	1.00	7.79	1.00	1.00
2017	73	6.43	8.24	8.24	1.00	1.00	1.00	8.24	1.00	1.00
2017	74	6.81	8.73	8.73	1.00	1.00	1.00	8.73	1.00	1.00
2017	75	7.20	9.19	9.19	1.00	1.00	1.00	9.19	1.00	1.00
2018 & newer	1	0.78	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2018 & newer	2	0.86	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2018 & newer	3	0.90	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2018 & newer	4	0.95	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2018 & newer	5	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2018 & newer	6	1.04	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2018 & newer	7	1.10	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2018 & newer	8	1.12	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2018 & newer	10	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2018 & newer	11	1.25	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2018 & newer	12	1.27	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2018 & newer	13	1.34	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2018 & newer	14	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2018 & newer	15	1.42	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2018 & newer	16	1.46	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2018 & newer	17	1.49	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2018 & newer	18	1.53	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2018 & newer	19	1.60	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2018 & newer	20	1.65	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2018 & newer	21	1.69	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018 & newer	22	1.72	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018 & newer	23	1.74	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018 & newer	24	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018 & newer	25	1.82	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2018 & newer	26	1.85	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2018 & newer	27	1.88	2.68	2.68	1.00	1.00	1.00	2.68	1.00	1.00
2018 & newer	28	1.92	2.73	2.73	1.00	1.00	1.00	2.73	1.00	1.00
2018 & newer	29	1.95	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2018 & newer	30	1.99	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2018 & newer	31	2.06	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00
2018 & newer	32	2.09	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2018 & newer	33	2.12	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2018 & newer	34	2.16	3.09	3.09	1.00	1.00	1.00	3.09	1.00	1.00
2018 & newer	35	2.19	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2018 & newer	36	2.36	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2018 & newer	37	2.41	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2018 & newer	38	2.41	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2018 & newer	39	2.44	3.47	3.47	1.00	1.00	1.00	3.47	1.00	1.00
2018 & newer	40	2.48	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2018 & newer	41	2.62	3.62	3.62	1.00	1.00	1.00	3.62	1.00	1.00
2018 & newer	42	2.68	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2018 & newer	43	2.74	3.82	3.82	1.00	1.00	1.00	3.82	1.00	1.00
2018 & newer	44	2.79	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2018 & newer	45	2.88	3.97	3.97	1.00	1.00	1.00	3.97	1.00	1.00

**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	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
2018 & newer	46	2.92	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2018 & newer	47	2.96	4.11	4.11	1.00	1.00	1.00	4.11	1.00	1.00
2018 & newer	48	3.00	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2018 & newer	49	3.08	4.28	4.28	1.00	1.00	1.00	4.28	1.00	1.00
2018 & newer	50	3.13	4.34	4.34	1.00	1.00	1.00	4.34	1.00	1.00
2018 & newer	51	3.17	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2018 & newer	52	3.22	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2018 & newer	53	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2018 & newer	54	3.38	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2018 & newer	55	3.44	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2018 & newer	56	3.51	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2018 & newer	57	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2018 & newer	58	3.72	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2018 & newer	59	3.84	5.33	5.33	1.00	1.00	1.00	5.33	1.00	1.00
2018 & newer	60	3.97	5.55	5.55	1.00	1.00	1.00	5.55	1.00	1.00
2018 & newer	61	4.13	5.77	5.77	1.00	1.00	1.00	5.77	1.00	1.00
2018 & newer	62	4.23	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2018 & newer	63	4.35	5.97	5.97	1.00	1.00	1.00	5.97	1.00	1.00
2018 & newer	64	4.44	6.07	6.07	1.00	1.00	1.00	6.07	1.00	1.00
2018 & newer	65	4.56	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2018 & newer	66	4.69	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00
2018 & newer	67	4.90	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2018 & newer	68	5.12	6.75	6.75	1.00	1.00	1.00	6.75	1.00	1.00
2018 & newer	69	5.34	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2018 & newer	70	5.55	7.23	7.23	1.00	1.00	1.00	7.23	1.00	1.00
2018 & newer	71	5.94	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2018 & newer	72	6.35	8.18	8.18	1.00	1.00	1.00	8.18	1.00	1.00
2018 & newer	73	6.75	8.65	8.65	1.00	1.00	1.00	8.65	1.00	1.00
2018 & newer	74	7.15	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2018 & newer	75	7.56	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00

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Increased Limits Factors - Property Damage

Limit of Liability	Current Limit Factor	Limit Factor Relative to Category Factor/Base									
		1	2	3	4	5	6	7	8	9	10
\$5,000	0.380	0.380	0.380	0.380	0.380	0.380	0.380	0.380	0.380	0.380	0.380
\$7,500	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$10,000	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180
\$15,000	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
\$20,000											
\$25,000	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210
\$35,000	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220
\$50,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$100,000	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280
\$250,000	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320
\$500,000											

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

^{1/} Excludes data for motorcycles and other miscellaneous vehicle types

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Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate
Bodily Injury	20/40	\$131.00
Optional BI	20/40 included with Bodily Injury	\$131.00
Property Damage	\$5,000 limit	\$197.00
Medical Payment	\$5,000 limit	\$30.00
Personal Injury Protection	No deductible	\$157.00
Uninsured Bodily Injury	20/40	\$14.00
Underinsured Bodily Injury	20/40 included with Uninsured Bodily Injury	\$96.00
Comprehensive	\$500 deductible	\$107.00
Collision	\$500 deductible	\$284.00
Limited Collision	\$500 deductible	\$20.00
Substitute Transportation	\$30/day, \$900 total limit	\$61.00
Towing & Labor	\$50 per disablement limit	\$8.00
Additional Customized Equipment	First \$1,000 automatically included; see Sheet 11 17 for increased limits rating	\$8.00
Comprehensive/Collision Auto Loan/Lease Payoff	Flat rate	\$20.00
Upgraded Rental	Flat rate	\$8.00
Roadside Assistance	Flat rate	\$16.00

1/ Excludes data for motorcycles and other miscellaneous vehicle types

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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	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

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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
2000	3	0.61	0.56	0.56	1.00	1.00	1.00	0.56	1.00	1.00
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

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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
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
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

**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
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
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

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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
2010	12	1.00	1.39	1.39	1.00	1.00	1.00	1.39	1.00	1.00
2009	12	0.99	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2008	12	0.98	1.27	1.27	1.00	1.00	1.00	1.27	1.00	1.00
2007	12	0.98	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2006	12	0.97	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2005	12	0.96	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2004	12	0.95	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
2003	12	0.95	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
2002	12	0.94	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2001	12	0.93	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2000	12	0.92	0.89	0.89	1.00	1.00	1.00	0.89	1.00	1.00
1999	12	0.92	0.85	0.85	1.00	1.00	1.00	0.85	1.00	1.00
1998	12	0.91	0.81	0.81	1.00	1.00	1.00	0.81	1.00	1.00
1997	12	0.90	0.78	0.78	1.00	1.00	1.00	0.78	1.00	1.00
1996	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1995	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1994	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1993	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1992	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1991	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1990	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1989 & Prior	12	0.78	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
2010	13	1.06	1.49	1.49	1.00	1.00	1.00	1.49	1.00	1.00
2009	13	1.05	1.42	1.42	1.00	1.00	1.00	1.42	1.00	1.00
2008	13	1.04	1.36	1.36	1.00	1.00	1.00	1.36	1.00	1.00
2007	13	1.03	1.29	1.29	1.00	1.00	1.00	1.29	1.00	1.00
2006	13	1.02	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
2005	13	1.02	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2004	13	1.01	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2003	13	1.00	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2002	13	0.99	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2001	13	0.98	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2000	13	0.98	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
1999	13	0.97	0.90	0.90	1.00	1.00	1.00	0.90	1.00	1.00
1998	13	0.96	0.86	0.86	1.00	1.00	1.00	0.86	1.00	1.00
1997	13	0.95	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1996	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1995	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1994	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1993	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1992	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1991	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1990	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1989 & Prior	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
2010	14	1.12	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2009	14	1.11	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2008	14	1.10	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2007	14	1.09	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2006	14	1.08	1.31	1.31	1.00	1.00	1.00	1.31	1.00	1.00
2005	14	1.07	1.25	1.25	1.00	1.00	1.00	1.25	1.00	1.00

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2004	14	1.06	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2003	14	1.06	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2002	14	1.05	1.09	1.09	1.00	1.00	1.00	1.09	1.00	1.00
2001	14	1.04	1.04	1.04	1.00	1.00	1.00	1.04	1.00	1.00
2000	14	1.03	1.00	1.00	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	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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile**

Effective April 1, 2017 NB & March 1, 2017 RB

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
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
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

**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
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
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

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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
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

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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
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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile**

Effective April 1, 2017 NB & March 1, 2017 RB

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
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
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

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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
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
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
2011	71	4.23	5.46	5.46	1.00	1.00	1.00	5.46	1.00	1.00
2011	72	4.51	5.81	5.81	1.00	1.00	1.00	5.81	1.00	1.00
2011	73	4.80	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2011	74	5.08	6.50	6.50	1.00	1.00	1.00	6.50	1.00	1.00
2011	75	5.37	6.85	6.85	1.00	1.00	1.00	6.85	1.00	1.00
2012	1	0.60	0.83	0.83	1.00	1.00	1.00	0.83	1.00	1.00
2012	2	0.64	0.88	0.88	1.00	1.00	1.00	0.88	1.00	1.00

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2012	3	0.67	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2012	4	0.71	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2012	5	0.75	1.04	1.04	1.00	1.00	1.00	1.04	1.00	1.00
2012	6	0.80	1.10	1.10	1.00	1.00	1.00	1.10	1.00	1.00
2012	7	0.82	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2012	8	0.84	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2012	10	0.89	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
2012	11	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2012	12	0.97	1.36	1.36	1.00	1.00	1.00	1.36	1.00	1.00
2012	13	1.00	1.40	1.40	1.00	1.00	1.00	1.40	1.00	1.00
2012	14	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2012	15	1.07	1.49	1.49	1.00	1.00	1.00	1.49	1.00	1.00
2012	16	1.10	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2012	17	1.13	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2012	18	1.17	1.63	1.63	1.00	1.00	1.00	1.63	1.00	1.00
2012	19	1.20	1.68	1.68	1.00	1.00	1.00	1.68	1.00	1.00
2012	20	1.24	1.73	1.73	1.00	1.00	1.00	1.73	1.00	1.00
2012	21	1.28	1.79	1.79	1.00	1.00	1.00	1.79	1.00	1.00
2012	22	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2012	23	1.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
2012	24	1.34	1.87	1.87	1.00	1.00	1.00	1.87	1.00	1.00
2012	25	1.36	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2012	26	1.39	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2012	27	1.42	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2012	28	1.45	2.02	2.02	1.00	1.00	1.00	2.02	1.00	1.00
2012	29	1.48	2.06	2.06	1.00	1.00	1.00	2.06	1.00	1.00
2012	30	1.51	2.11	2.11	1.00	1.00	1.00	2.11	1.00	1.00
2012	31	1.54	2.15	2.15	1.00	1.00	1.00	2.15	1.00	1.00
2012	32	1.57	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2012	33	1.60	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
2012	34	1.63	2.28	2.28	1.00	1.00	1.00	2.28	1.00	1.00
2012	35	1.66	2.32	2.32	1.00	1.00	1.00	2.32	1.00	1.00
2012	36	1.72	2.40	2.40	1.00	1.00	1.00	2.40	1.00	1.00
2012	37	1.77	2.47	2.47	1.00	1.00	1.00	2.47	1.00	1.00
2012	38	1.82	2.53	2.53	1.00	1.00	1.00	2.53	1.00	1.00
2012	39	1.85	2.58	2.58	1.00	1.00	1.00	2.58	1.00	1.00
2012	40	1.89	2.63	2.63	1.00	1.00	1.00	2.63	1.00	1.00
2012	41	1.92	2.69	2.69	1.00	1.00	1.00	2.69	1.00	1.00
2012	42	1.98	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2012	43	2.03	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2012	44	2.08	2.90	2.90	1.00	1.00	1.00	2.90	1.00	1.00
2012	45	2.12	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2012	46	2.16	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2012	47	2.19	3.06	3.06	1.00	1.00	1.00	3.06	1.00	1.00
2012	48	2.23	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2012	49	2.27	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2012	50	2.31	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2012	51	2.35	3.28	3.28	1.00	1.00	1.00	3.28	1.00	1.00
2012	52	2.39	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2012	53	2.44	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2012	54	2.50	3.49	3.49	1.00	1.00	1.00	3.49	1.00	1.00
2012	55	2.56	3.57	3.57	1.00	1.00	1.00	3.57	1.00	1.00
2012	56	2.62	3.66	3.66	1.00	1.00	1.00	3.66	1.00	1.00
2012	57	2.69	3.76	3.76	1.00	1.00	1.00	3.76	1.00	1.00

**State of Massachusetts
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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
2012	58	2.77	3.87	3.87	1.00	1.00	1.00	3.87	1.00	1.00
2012	59	2.85	3.98	3.98	1.00	1.00	1.00	3.98	1.00	1.00
2012	60	2.96	4.14	4.14	1.00	1.00	1.00	4.14	1.00	1.00
2012	61	3.08	4.30	4.30	1.00	1.00	1.00	4.30	1.00	1.00
2012	62	3.16	4.38	4.38	1.00	1.00	1.00	4.38	1.00	1.00
2012	63	3.24	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2012	64	3.32	4.54	4.54	1.00	1.00	1.00	4.54	1.00	1.00
2012	65	3.39	4.62	4.62	1.00	1.00	1.00	4.62	1.00	1.00
2012	66	3.51	4.73	4.73	1.00	1.00	1.00	4.73	1.00	1.00
2012	67	3.67	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2012	68	3.83	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2012	69	3.99	5.21	5.21	1.00	1.00	1.00	5.21	1.00	1.00
2012	70	4.14	5.36	5.36	1.00	1.00	1.00	5.36	1.00	1.00
2012	71	4.44	5.73	5.73	1.00	1.00	1.00	5.73	1.00	1.00
2012	72	4.74	6.10	6.10	1.00	1.00	1.00	6.10	1.00	1.00
2012	73	5.04	6.46	6.46	1.00	1.00	1.00	6.46	1.00	1.00
2012	74	5.34	6.83	6.83	1.00	1.00	1.00	6.83	1.00	1.00
2012	75	5.64	7.19	7.19	1.00	1.00	1.00	7.19	1.00	1.00
2013	1	0.63	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
2013	2	0.67	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
2013	3	0.70	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2013	4	0.75	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2013	5	0.79	1.09	1.09	1.00	1.00	1.00	1.09	1.00	1.00
2013	6	0.84	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2013	7	0.86	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2013	8	0.88	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2013	10	0.93	1.30	1.30	1.00	1.00	1.00	1.30	1.00	1.00
2013	11	1.00	1.39	1.39	1.00	1.00	1.00	1.39	1.00	1.00
2013	12	1.02	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
2013	13	1.05	1.47	1.47	1.00	1.00	1.00	1.47	1.00	1.00
2013	14	1.08	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2013	15	1.12	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2013	16	1.16	1.61	1.61	1.00	1.00	1.00	1.61	1.00	1.00
2013	17	1.19	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
2013	18	1.23	1.71	1.71	1.00	1.00	1.00	1.71	1.00	1.00
2013	19	1.26	1.76	1.76	1.00	1.00	1.00	1.76	1.00	1.00
2013	20	1.30	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2013	21	1.34	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2013	22	1.37	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2013	23	1.39	1.93	1.93	1.00	1.00	1.00	1.93	1.00	1.00
2013	24	1.41	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2013	25	1.43	2.00	2.00	1.00	1.00	1.00	2.00	1.00	1.00
2013	26	1.46	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2013	27	1.49	2.08	2.08	1.00	1.00	1.00	2.08	1.00	1.00
2013	28	1.52	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2013	29	1.55	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2013	30	1.59	2.22	2.22	1.00	1.00	1.00	2.22	1.00	1.00
2013	31	1.62	2.26	2.26	1.00	1.00	1.00	2.26	1.00	1.00
2013	32	1.65	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2013	33	1.68	2.35	2.35	1.00	1.00	1.00	2.35	1.00	1.00
2013	34	1.71	2.39	2.39	1.00	1.00	1.00	2.39	1.00	1.00
2013	35	1.74	2.44	2.44	1.00	1.00	1.00	2.44	1.00	1.00
2013	36	1.81	2.52	2.52	1.00	1.00	1.00	2.52	1.00	1.00
2013	37	1.86	2.59	2.59	1.00	1.00	1.00	2.59	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
2013	38	1.91	2.66	2.66	1.00	1.00	1.00	2.66	1.00	1.00
2013	39	1.94	2.71	2.71	1.00	1.00	1.00	2.71	1.00	1.00
2013	40	1.98	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2013	41	2.02	2.82	2.82	1.00	1.00	1.00	2.82	1.00	1.00
2013	42	2.08	2.90	2.90	1.00	1.00	1.00	2.90	1.00	1.00
2013	43	2.13	2.97	2.97	1.00	1.00	1.00	2.97	1.00	1.00
2013	44	2.18	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2013	45	2.23	3.11	3.11	1.00	1.00	1.00	3.11	1.00	1.00
2013	46	2.27	3.16	3.16	1.00	1.00	1.00	3.16	1.00	1.00
2013	47	2.30	3.21	3.21	1.00	1.00	1.00	3.21	1.00	1.00
2013	48	2.34	3.28	3.28	1.00	1.00	1.00	3.28	1.00	1.00
2013	49	2.38	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2013	50	2.43	3.39	3.39	1.00	1.00	1.00	3.39	1.00	1.00
2013	51	2.47	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2013	52	2.51	3.50	3.50	1.00	1.00	1.00	3.50	1.00	1.00
2013	53	2.56	3.58	3.58	1.00	1.00	1.00	3.58	1.00	1.00
2013	54	2.63	3.66	3.66	1.00	1.00	1.00	3.66	1.00	1.00
2013	55	2.69	3.75	3.75	1.00	1.00	1.00	3.75	1.00	1.00
2013	56	2.75	3.84	3.84	1.00	1.00	1.00	3.84	1.00	1.00
2013	57	2.82	3.95	3.95	1.00	1.00	1.00	3.95	1.00	1.00
2013	58	2.91	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2013	59	2.99	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2013	60	3.11	4.35	4.35	1.00	1.00	1.00	4.35	1.00	1.00
2013	61	3.23	4.52	4.52	1.00	1.00	1.00	4.52	1.00	1.00
2013	62	3.32	4.60	4.60	1.00	1.00	1.00	4.60	1.00	1.00
2013	63	3.40	4.68	4.68	1.00	1.00	1.00	4.68	1.00	1.00
2013	64	3.49	4.77	4.77	1.00	1.00	1.00	4.77	1.00	1.00
2013	65	3.56	4.85	4.85	1.00	1.00	1.00	4.85	1.00	1.00
2013	66	3.69	4.97	4.97	1.00	1.00	1.00	4.97	1.00	1.00
2013	67	3.85	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2013	68	4.02	5.30	5.30	1.00	1.00	1.00	5.30	1.00	1.00
2013	69	4.19	5.47	5.47	1.00	1.00	1.00	5.47	1.00	1.00
2013	70	4.35	5.63	5.63	1.00	1.00	1.00	5.63	1.00	1.00
2013	71	4.66	6.02	6.02	1.00	1.00	1.00	6.02	1.00	1.00
2013	72	4.98	6.41	6.41	1.00	1.00	1.00	6.41	1.00	1.00
2013	73	5.29	6.78	6.78	1.00	1.00	1.00	6.78	1.00	1.00
2013	74	5.61	7.17	7.17	1.00	1.00	1.00	7.17	1.00	1.00
2013	75	5.92	7.55	7.55	1.00	1.00	1.00	7.55	1.00	1.00
2014	1	0.66	0.91	0.91	1.00	1.00	1.00	0.91	1.00	1.00
2014	2	0.70	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2014	3	0.74	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2014	4	0.79	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2014	5	0.83	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2014	6	0.88	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2014	7	0.90	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2014	8	0.92	1.29	1.29	1.00	1.00	1.00	1.29	1.00	1.00
2014	10	0.98	1.37	1.37	1.00	1.00	1.00	1.37	1.00	1.00
2014	11	1.05	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2014	12	1.07	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2014	13	1.10	1.54	1.54	1.00	1.00	1.00	1.54	1.00	1.00
2014	14	1.13	1.59	1.59	1.00	1.00	1.00	1.59	1.00	1.00
2014	15	1.18	1.64	1.64	1.00	1.00	1.00	1.64	1.00	1.00
2014	16	1.22	1.69	1.69	1.00	1.00	1.00	1.69	1.00	1.00
2014	17	1.25	1.74	1.74	1.00	1.00	1.00	1.74	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
2014	18	1.29	1.80	1.80	1.00	1.00	1.00	1.80	1.00	1.00
2014	19	1.32	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
2014	20	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2014	21	1.41	1.97	1.97	1.00	1.00	1.00	1.97	1.00	1.00
2014	22	1.44	2.00	2.00	1.00	1.00	1.00	2.00	1.00	1.00
2014	23	1.46	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00
2014	24	1.48	2.06	2.06	1.00	1.00	1.00	2.06	1.00	1.00
2014	25	1.50	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2014	26	1.53	2.14	2.14	1.00	1.00	1.00	2.14	1.00	1.00
2014	27	1.56	2.18	2.18	1.00	1.00	1.00	2.18	1.00	1.00
2014	28	1.60	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2014	29	1.63	2.27	2.27	1.00	1.00	1.00	2.27	1.00	1.00
2014	30	1.67	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2014	31	1.70	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2014	32	1.73	2.42	2.42	1.00	1.00	1.00	2.42	1.00	1.00
2014	33	1.76	2.47	2.47	1.00	1.00	1.00	2.47	1.00	1.00
2014	34	1.80	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2014	35	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2014	36	1.90	2.65	2.65	1.00	1.00	1.00	2.65	1.00	1.00
2014	37	1.95	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2014	38	2.01	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2014	39	2.04	2.85	2.85	1.00	1.00	1.00	2.85	1.00	1.00
2014	40	2.08	2.90	2.90	1.00	1.00	1.00	2.90	1.00	1.00
2014	41	2.12	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2014	42	2.18	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2014	43	2.24	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2014	44	2.29	3.20	3.20	1.00	1.00	1.00	3.20	1.00	1.00
2014	45	2.34	3.27	3.27	1.00	1.00	1.00	3.27	1.00	1.00
2014	46	2.38	3.32	3.32	1.00	1.00	1.00	3.32	1.00	1.00
2014	47	2.42	3.37	3.37	1.00	1.00	1.00	3.37	1.00	1.00
2014	48	2.46	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2014	49	2.50	3.50	3.50	1.00	1.00	1.00	3.50	1.00	1.00
2014	50	2.55	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2014	51	2.59	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2014	52	2.64	3.68	3.68	1.00	1.00	1.00	3.68	1.00	1.00
2014	53	2.69	3.76	3.76	1.00	1.00	1.00	3.76	1.00	1.00
2014	54	2.76	3.84	3.84	1.00	1.00	1.00	3.84	1.00	1.00
2014	55	2.82	3.94	3.94	1.00	1.00	1.00	3.94	1.00	1.00
2014	56	2.89	4.03	4.03	1.00	1.00	1.00	4.03	1.00	1.00
2014	57	2.96	4.15	4.15	1.00	1.00	1.00	4.15	1.00	1.00
2014	58	3.06	4.26	4.26	1.00	1.00	1.00	4.26	1.00	1.00
2014	59	3.14	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2014	60	3.27	4.57	4.57	1.00	1.00	1.00	4.57	1.00	1.00
2014	61	3.39	4.75	4.75	1.00	1.00	1.00	4.75	1.00	1.00
2014	62	3.49	4.83	4.83	1.00	1.00	1.00	4.83	1.00	1.00
2014	63	3.57	4.91	4.91	1.00	1.00	1.00	4.91	1.00	1.00
2014	64	3.66	5.01	5.01	1.00	1.00	1.00	5.01	1.00	1.00
2014	65	3.74	5.09	5.09	1.00	1.00	1.00	5.09	1.00	1.00
2014	66	3.87	5.22	5.22	1.00	1.00	1.00	5.22	1.00	1.00
2014	67	4.04	5.39	5.39	1.00	1.00	1.00	5.39	1.00	1.00
2014	68	4.22	5.57	5.57	1.00	1.00	1.00	5.57	1.00	1.00
2014	69	4.40	5.74	5.74	1.00	1.00	1.00	5.74	1.00	1.00
2014	70	4.57	5.91	5.91	1.00	1.00	1.00	5.91	1.00	1.00
2014	71	4.89	6.32	6.32	1.00	1.00	1.00	6.32	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
2014	72	5.23	6.73	6.73	1.00	1.00	1.00	6.73	1.00	1.00
2014	73	5.55	7.12	7.12	1.00	1.00	1.00	7.12	1.00	1.00
2014	74	5.89	7.53	7.53	1.00	1.00	1.00	7.53	1.00	1.00
2014	75	6.22	7.93	7.93	1.00	1.00	1.00	7.93	1.00	1.00
2015	1	0.69	0.96	0.96	1.00	1.00	1.00	0.96	1.00	1.00
2015	2	0.74	1.02	1.02	1.00	1.00	1.00	1.02	1.00	1.00
2015	3	0.78	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2015	4	0.83	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2015	5	0.87	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2015	6	0.92	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2015	7	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2015	8	0.97	1.35	1.35	1.00	1.00	1.00	1.35	1.00	1.00
2015	10	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2015	11	1.10	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2015	12	1.12	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2015	13	1.16	1.62	1.62	1.00	1.00	1.00	1.62	1.00	1.00
2015	14	1.19	1.67	1.67	1.00	1.00	1.00	1.67	1.00	1.00
2015	15	1.24	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2015	16	1.28	1.77	1.77	1.00	1.00	1.00	1.77	1.00	1.00
2015	17	1.31	1.83	1.83	1.00	1.00	1.00	1.83	1.00	1.00
2015	18	1.35	1.89	1.89	1.00	1.00	1.00	1.89	1.00	1.00
2015	19	1.39	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2015	20	1.44	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2015	21	1.48	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2015	22	1.51	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2015	23	1.53	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2015	24	1.55	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2015	25	1.58	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2015	26	1.61	2.25	2.25	1.00	1.00	1.00	2.25	1.00	1.00
2015	27	1.64	2.29	2.29	1.00	1.00	1.00	2.29	1.00	1.00
2015	28	1.68	2.34	2.34	1.00	1.00	1.00	2.34	1.00	1.00
2015	29	1.71	2.38	2.38	1.00	1.00	1.00	2.38	1.00	1.00
2015	30	1.75	2.45	2.45	1.00	1.00	1.00	2.45	1.00	1.00
2015	31	1.79	2.49	2.49	1.00	1.00	1.00	2.49	1.00	1.00
2015	32	1.82	2.54	2.54	1.00	1.00	1.00	2.54	1.00	1.00
2015	33	1.85	2.59	2.59	1.00	1.00	1.00	2.59	1.00	1.00
2015	34	1.89	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2015	35	1.92	2.69	2.69	1.00	1.00	1.00	2.69	1.00	1.00
2015	36	2.00	2.78	2.78	1.00	1.00	1.00	2.78	1.00	1.00
2015	37	2.05	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2015	38	2.11	2.93	2.93	1.00	1.00	1.00	2.93	1.00	1.00
2015	39	2.14	2.99	2.99	1.00	1.00	1.00	2.99	1.00	1.00
2015	40	2.18	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2015	41	2.23	3.11	3.11	1.00	1.00	1.00	3.11	1.00	1.00
2015	42	2.29	3.20	3.20	1.00	1.00	1.00	3.20	1.00	1.00
2015	43	2.35	3.28	3.28	1.00	1.00	1.00	3.28	1.00	1.00
2015	44	2.40	3.36	3.36	1.00	1.00	1.00	3.36	1.00	1.00
2015	45	2.46	3.43	3.43	1.00	1.00	1.00	3.43	1.00	1.00
2015	46	2.50	3.49	3.49	1.00	1.00	1.00	3.49	1.00	1.00
2015	47	2.54	3.54	3.54	1.00	1.00	1.00	3.54	1.00	1.00
2015	48	2.58	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2015	49	2.63	3.68	3.68	1.00	1.00	1.00	3.68	1.00	1.00
2015	50	2.68	3.74	3.74	1.00	1.00	1.00	3.74	1.00	1.00
2015	51	2.72	3.79	3.79	1.00	1.00	1.00	3.79	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
2015	52	2.77	3.86	3.86	1.00	1.00	1.00	3.86	1.00	1.00
2015	53	2.82	3.95	3.95	1.00	1.00	1.00	3.95	1.00	1.00
2015	54	2.90	4.03	4.03	1.00	1.00	1.00	4.03	1.00	1.00
2015	55	2.96	4.14	4.14	1.00	1.00	1.00	4.14	1.00	1.00
2015	56	3.03	4.23	4.23	1.00	1.00	1.00	4.23	1.00	1.00
2015	57	3.11	4.36	4.36	1.00	1.00	1.00	4.36	1.00	1.00
2015	58	3.21	4.47	4.47	1.00	1.00	1.00	4.47	1.00	1.00
2015	59	3.30	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2015	60	3.43	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2015	61	3.56	4.99	4.99	1.00	1.00	1.00	4.99	1.00	1.00
2015	62	3.66	5.07	5.07	1.00	1.00	1.00	5.07	1.00	1.00
2015	63	3.75	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2015	64	3.84	5.26	5.26	1.00	1.00	1.00	5.26	1.00	1.00
2015	65	3.93	5.34	5.34	1.00	1.00	1.00	5.34	1.00	1.00
2015	66	4.06	5.48	5.48	1.00	1.00	1.00	5.48	1.00	1.00
2015	67	4.24	5.66	5.66	1.00	1.00	1.00	5.66	1.00	1.00
2015	68	4.43	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2015	69	4.62	6.03	6.03	1.00	1.00	1.00	6.03	1.00	1.00
2015	70	4.80	6.21	6.21	1.00	1.00	1.00	6.21	1.00	1.00
2015	71	5.13	6.64	6.64	1.00	1.00	1.00	6.64	1.00	1.00
2015	72	5.49	7.07	7.07	1.00	1.00	1.00	7.07	1.00	1.00
2015	73	5.83	7.48	7.48	1.00	1.00	1.00	7.48	1.00	1.00
2015	74	6.18	7.91	7.91	1.00	1.00	1.00	7.91	1.00	1.00
2015	75	6.53	8.33	8.33	1.00	1.00	1.00	8.33	1.00	1.00
2016	1	0.72	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
2016	2	0.78	1.07	1.07	1.00	1.00	1.00	1.07	1.00	1.00
2016	3	0.82	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2016	4	0.87	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2016	5	0.91	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2016	6	0.96	1.34	1.34	1.00	1.00	1.00	1.34	1.00	1.00
2016	7	1.00	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2016	8	1.02	1.41	1.41	1.00	1.00	1.00	1.41	1.00	1.00
2016	10	1.08	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2016	11	1.15	1.60	1.60	1.00	1.00	1.00	1.60	1.00	1.00
2016	12	1.17	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
2016	13	1.22	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
2016	14	1.25	1.75	1.75	1.00	1.00	1.00	1.75	1.00	1.00
2016	15	1.30	1.80	1.80	1.00	1.00	1.00	1.80	1.00	1.00
2016	16	1.34	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
2016	17	1.37	1.92	1.92	1.00	1.00	1.00	1.92	1.00	1.00
2016	18	1.41	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2016	19	1.46	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00
2016	20	1.51	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2016	21	1.55	2.18	2.18	1.00	1.00	1.00	2.18	1.00	1.00
2016	22	1.58	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2016	23	1.60	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2016	24	1.62	2.26	2.26	1.00	1.00	1.00	2.26	1.00	1.00
2016	25	1.66	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2016	26	1.69	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2016	27	1.72	2.41	2.41	1.00	1.00	1.00	2.41	1.00	1.00
2016	28	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2016	29	1.79	2.50	2.50	1.00	1.00	1.00	2.50	1.00	1.00
2016	30	1.83	2.58	2.58	1.00	1.00	1.00	2.58	1.00	1.00
2016	31	1.88	2.62	2.62	1.00	1.00	1.00	2.62	1.00	1.00

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2016	32	1.91	2.67	2.67	1.00	1.00	1.00	2.67	1.00	1.00
2016	33	1.94	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2016	34	1.98	2.78	2.78	1.00	1.00	1.00	2.78	1.00	1.00
2016	35	2.01	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2016	36	2.11	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2016	37	2.16	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2016	38	2.21	3.08	3.08	1.00	1.00	1.00	3.08	1.00	1.00
2016	39	2.24	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2016	40	2.28	3.21	3.21	1.00	1.00	1.00	3.21	1.00	1.00
2016	41	2.35	3.27	3.27	1.00	1.00	1.00	3.27	1.00	1.00
2016	42	2.41	3.36	3.36	1.00	1.00	1.00	3.36	1.00	1.00
2016	43	2.47	3.45	3.45	1.00	1.00	1.00	3.45	1.00	1.00
2016	44	2.52	3.53	3.53	1.00	1.00	1.00	3.53	1.00	1.00
2016	45	2.59	3.60	3.60	1.00	1.00	1.00	3.60	1.00	1.00
2016	46	2.63	3.67	3.67	1.00	1.00	1.00	3.67	1.00	1.00
2016	47	2.67	3.72	3.72	1.00	1.00	1.00	3.72	1.00	1.00
2016	48	2.71	3.79	3.79	1.00	1.00	1.00	3.79	1.00	1.00
2016	49	2.77	3.87	3.87	1.00	1.00	1.00	3.87	1.00	1.00
2016	50	2.82	3.93	3.93	1.00	1.00	1.00	3.93	1.00	1.00
2016	51	2.86	3.98	3.98	1.00	1.00	1.00	3.98	1.00	1.00
2016	52	2.91	4.05	4.05	1.00	1.00	1.00	4.05	1.00	1.00
2016	53	2.96	4.15	4.15	1.00	1.00	1.00	4.15	1.00	1.00
2016	54	3.05	4.23	4.23	1.00	1.00	1.00	4.23	1.00	1.00
2016	55	3.11	4.35	4.35	1.00	1.00	1.00	4.35	1.00	1.00
2016	56	3.18	4.44	4.44	1.00	1.00	1.00	4.44	1.00	1.00
2016	57	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2016	58	3.37	4.69	4.69	1.00	1.00	1.00	4.69	1.00	1.00
2016	59	3.47	4.84	4.84	1.00	1.00	1.00	4.84	1.00	1.00
2016	60	3.60	5.04	5.04	1.00	1.00	1.00	5.04	1.00	1.00
2016	61	3.74	5.24	5.24	1.00	1.00	1.00	5.24	1.00	1.00
2016	62	3.84	5.32	5.32	1.00	1.00	1.00	5.32	1.00	1.00
2016	63	3.94	5.42	5.42	1.00	1.00	1.00	5.42	1.00	1.00
2016	64	4.03	5.52	5.52	1.00	1.00	1.00	5.52	1.00	1.00
2016	65	4.13	5.60	5.60	1.00	1.00	1.00	5.60	1.00	1.00
2016	66	4.26	5.75	5.75	1.00	1.00	1.00	5.75	1.00	1.00
2016	67	4.45	5.94	5.94	1.00	1.00	1.00	5.94	1.00	1.00
2016	68	4.65	6.14	6.14	1.00	1.00	1.00	6.14	1.00	1.00
2016	69	4.85	6.33	6.33	1.00	1.00	1.00	6.33	1.00	1.00
2016	70	5.04	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2016	71	5.39	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2016	72	5.76	7.42	7.42	1.00	1.00	1.00	7.42	1.00	1.00
2016	73	6.12	7.85	7.85	1.00	1.00	1.00	7.85	1.00	1.00
2016	74	6.49	8.31	8.31	1.00	1.00	1.00	8.31	1.00	1.00
2016	75	6.86	8.75	8.75	1.00	1.00	1.00	8.75	1.00	1.00
2017	1	0.75	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
2017	2	0.82	1.12	1.12	1.00	1.00	1.00	1.12	1.00	1.00
2017	3	0.86	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2017	4	0.91	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2017	5	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2017	6	1.00	1.40	1.40	1.00	1.00	1.00	1.40	1.00	1.00
2017	7	1.05	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2017	8	1.07	1.47	1.47	1.00	1.00	1.00	1.47	1.00	1.00
2017	10	1.13	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2017	11	1.20	1.67	1.67	1.00	1.00	1.00	1.67	1.00	1.00

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2017	12	1.22	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2017	13	1.28	1.78	1.78	1.00	1.00	1.00	1.78	1.00	1.00
2017	14	1.31	1.83	1.83	1.00	1.00	1.00	1.83	1.00	1.00
2017	15	1.36	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2017	16	1.40	1.93	1.93	1.00	1.00	1.00	1.93	1.00	1.00
2017	17	1.43	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2017	18	1.47	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2017	19	1.53	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2017	20	1.58	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
2017	21	1.62	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2017	22	1.65	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2017	23	1.67	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2017	24	1.69	2.36	2.36	1.00	1.00	1.00	2.36	1.00	1.00
2017	25	1.74	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2017	26	1.77	2.50	2.50	1.00	1.00	1.00	2.50	1.00	1.00
2017	27	1.80	2.54	2.54	1.00	1.00	1.00	2.54	1.00	1.00
2017	28	1.84	2.59	2.59	1.00	1.00	1.00	2.59	1.00	1.00
2017	29	1.87	2.63	2.63	1.00	1.00	1.00	2.63	1.00	1.00
2017	30	1.91	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2017	31	1.97	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2017	32	2.00	2.81	2.81	1.00	1.00	1.00	2.81	1.00	1.00
2017	33	2.03	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2017	34	2.07	2.93	2.93	1.00	1.00	1.00	2.93	1.00	1.00
2017	35	2.10	2.98	2.98	1.00	1.00	1.00	2.98	1.00	1.00
2017	36	2.23	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2017	37	2.28	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2017	38	2.31	3.24	3.24	1.00	1.00	1.00	3.24	1.00	1.00
2017	39	2.34	3.30	3.30	1.00	1.00	1.00	3.30	1.00	1.00
2017	40	2.38	3.38	3.38	1.00	1.00	1.00	3.38	1.00	1.00
2017	41	2.48	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2017	42	2.54	3.53	3.53	1.00	1.00	1.00	3.53	1.00	1.00
2017	43	2.60	3.63	3.63	1.00	1.00	1.00	3.63	1.00	1.00
2017	44	2.65	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2017	45	2.73	3.78	3.78	1.00	1.00	1.00	3.78	1.00	1.00
2017	46	2.77	3.86	3.86	1.00	1.00	1.00	3.86	1.00	1.00
2017	47	2.81	3.91	3.91	1.00	1.00	1.00	3.91	1.00	1.00
2017	48	2.85	3.98	3.98	1.00	1.00	1.00	3.98	1.00	1.00
2017	49	2.92	4.07	4.07	1.00	1.00	1.00	4.07	1.00	1.00
2017	50	2.97	4.13	4.13	1.00	1.00	1.00	4.13	1.00	1.00
2017	51	3.01	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2017	52	3.06	4.25	4.25	1.00	1.00	1.00	4.25	1.00	1.00
2017	53	3.11	4.36	4.36	1.00	1.00	1.00	4.36	1.00	1.00
2017	54	3.21	4.44	4.44	1.00	1.00	1.00	4.44	1.00	1.00
2017	55	3.27	4.57	4.57	1.00	1.00	1.00	4.57	1.00	1.00
2017	56	3.34	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2017	57	3.44	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2017	58	3.54	4.92	4.92	1.00	1.00	1.00	4.92	1.00	1.00
2017	59	3.65	5.08	5.08	1.00	1.00	1.00	5.08	1.00	1.00
2017	60	3.78	5.29	5.29	1.00	1.00	1.00	5.29	1.00	1.00
2017	61	3.93	5.50	5.50	1.00	1.00	1.00	5.50	1.00	1.00
2017	62	4.03	5.58	5.58	1.00	1.00	1.00	5.58	1.00	1.00
2017	63	4.14	5.69	5.69	1.00	1.00	1.00	5.69	1.00	1.00
2017	64	4.23	5.79	5.79	1.00	1.00	1.00	5.79	1.00	1.00
2017	65	4.34	5.87	5.87	1.00	1.00	1.00	5.87	1.00	1.00

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile**

Effective April 1, 2017 NB & March 1, 2017 RB

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
2017	66	4.47	6.03	6.03	1.00	1.00	1.00	6.03	1.00	1.00
2017	67	4.67	6.23	6.23	1.00	1.00	1.00	6.23	1.00	1.00
2017	68	4.88	6.44	6.44	1.00	1.00	1.00	6.44	1.00	1.00
2017	69	5.09	6.64	6.64	1.00	1.00	1.00	6.64	1.00	1.00
2017	70	5.29	6.87	6.87	1.00	1.00	1.00	6.87	1.00	1.00
2017	71	5.66	7.32	7.32	1.00	1.00	1.00	7.32	1.00	1.00
2017	72	6.05	7.79	7.79	1.00	1.00	1.00	7.79	1.00	1.00
2017	73	6.43	8.24	8.24	1.00	1.00	1.00	8.24	1.00	1.00
2017	74	6.81	8.73	8.73	1.00	1.00	1.00	8.73	1.00	1.00
2017	75	7.20	9.19	9.19	1.00	1.00	1.00	9.19	1.00	1.00
2018 & newer	1	0.78	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2018 & newer	2	0.86	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2018 & newer	3	0.90	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2018 & newer	4	0.95	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2018 & newer	5	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2018 & newer	6	1.04	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2018 & newer	7	1.10	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2018 & newer	8	1.12	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2018 & newer	10	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2018 & newer	11	1.25	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2018 & newer	12	1.27	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2018 & newer	13	1.34	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2018 & newer	14	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2018 & newer	15	1.42	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2018 & newer	16	1.46	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2018 & newer	17	1.49	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2018 & newer	18	1.53	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2018 & newer	19	1.60	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2018 & newer	20	1.65	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2018 & newer	21	1.69	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018 & newer	22	1.72	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018 & newer	23	1.74	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018 & newer	24	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018 & newer	25	1.82	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2018 & newer	26	1.85	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2018 & newer	27	1.88	2.68	2.68	1.00	1.00	1.00	2.68	1.00	1.00
2018 & newer	28	1.92	2.73	2.73	1.00	1.00	1.00	2.73	1.00	1.00
2018 & newer	29	1.95	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2018 & newer	30	1.99	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2018 & newer	31	2.06	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00
2018 & newer	32	2.09	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2018 & newer	33	2.12	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2018 & newer	34	2.16	3.09	3.09	1.00	1.00	1.00	3.09	1.00	1.00
2018 & newer	35	2.19	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2018 & newer	36	2.36	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2018 & newer	37	2.41	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2018 & newer	38	2.41	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2018 & newer	39	2.44	3.47	3.47	1.00	1.00	1.00	3.47	1.00	1.00
2018 & newer	40	2.48	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2018 & newer	41	2.62	3.62	3.62	1.00	1.00	1.00	3.62	1.00	1.00
2018 & newer	42	2.68	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2018 & newer	43	2.74	3.82	3.82	1.00	1.00	1.00	3.82	1.00	1.00
2018 & newer	44	2.79	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2018 & newer	45	2.88	3.97	3.97	1.00	1.00	1.00	3.97	1.00	1.00

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile**

Effective April 1, 2017 NB & March 1, 2017 RB

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
2018 & newer	46	2.92	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2018 & newer	47	2.96	4.11	4.11	1.00	1.00	1.00	4.11	1.00	1.00
2018 & newer	48	3.00	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2018 & newer	49	3.08	4.28	4.28	1.00	1.00	1.00	4.28	1.00	1.00
2018 & newer	50	3.13	4.34	4.34	1.00	1.00	1.00	4.34	1.00	1.00
2018 & newer	51	3.17	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2018 & newer	52	3.22	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2018 & newer	53	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2018 & newer	54	3.38	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2018 & newer	55	3.44	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2018 & newer	56	3.51	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2018 & newer	57	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2018 & newer	58	3.72	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2018 & newer	59	3.84	5.33	5.33	1.00	1.00	1.00	5.33	1.00	1.00
2018 & newer	60	3.97	5.55	5.55	1.00	1.00	1.00	5.55	1.00	1.00
2018 & newer	61	4.13	5.77	5.77	1.00	1.00	1.00	5.77	1.00	1.00
2018 & newer	62	4.23	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2018 & newer	63	4.35	5.97	5.97	1.00	1.00	1.00	5.97	1.00	1.00
2018 & newer	64	4.44	6.07	6.07	1.00	1.00	1.00	6.07	1.00	1.00
2018 & newer	65	4.56	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2018 & newer	66	4.69	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00
2018 & newer	67	4.90	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2018 & newer	68	5.12	6.75	6.75	1.00	1.00	1.00	6.75	1.00	1.00
2018 & newer	69	5.34	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2018 & newer	70	5.55	7.23	7.23	1.00	1.00	1.00	7.23	1.00	1.00
2018 & newer	71	5.94	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2018 & newer	72	6.35	8.18	8.18	1.00	1.00	1.00	8.18	1.00	1.00
2018 & newer	73	6.75	8.65	8.65	1.00	1.00	1.00	8.65	1.00	1.00
2018 & newer	74	7.15	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2018 & newer	75	7.56	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile^{1/}
Effective April 1, 2017 NB & March 1, 2017 RB

Increased Limits Factors - Property Damage

Limit of Liability	Current Limit Factor	Limit Factor Relative to Category Factor/Base									
		1	2	3	4	5	6	7	8	9	10
\$5,000	0.380	0.380	0.380	0.380	0.380	0.380	0.380	0.380	0.380	0.380	0.380
\$7,500	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$10,000	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180
\$15,000	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
\$20,000											
\$25,000	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210
\$35,000	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220
\$50,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$100,000	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280
\$250,000	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320
\$500,000											

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

^{1/} 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^{1/}**

Effective April 1, 2017 NB & March 1, 2017 RB

Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate
Bodily Injury	20/40	\$131.00
Optional BI	20/40 included with Bodily Injury	\$131.00
Property Damage	\$5,000 limit	\$197.00
Medical Payment	\$5,000 limit	\$30.00
Personal Injury Protection	No deductible	\$157.00
Uninsured Bodily Injury	20/40	\$14.00
Underinsured Bodily Injury	20/40 included with Uninsured Bodily Injury	\$96.00
Comprehensive	\$500 deductible	\$107.00
Collision	\$500 deductible	\$284.00
Limited Collision	\$500 deductible	\$20.00
Substitute Transportation	\$30/day, \$900 total limit	\$61.00
Towing & Labor	\$50 per disablement limit	\$8.00
Additional Customized Equipment	First \$1,000 automatically included; see Sheet 11 17 for increased limits rating	\$8.00
Comprehensive/Collision Auto Loan/Lease Payoff	Flat rate	\$20.00
Upgraded Rental	Flat rate	\$8.00
Roadside Assistance	Flat rate	\$16.00

1/ Excludes data for motorcycles and other miscellaneous vehicle types

**Massachusetts Private Passenger Motor Vehicle Insurance
Citizens Insurance Company of America
(A Member of The Hanover Insurance Group)
Revision of Private Passenger Automobile Insurance Program
Explanatory Memorandum**

Proposal: We are proposing an overall statewide change of 5.0% with a planned effective date of for April 1st, 2017 for New Business and March 1st, 2017 for Renewal Business. The proposed change will be accomplished through changes to base rates and property damage limits.

Exhibits 1 and 2 provide the derivation of our rate indication by coverage. Our selected rate changes are summarized in Exhibit 1.

In order to stay in compliance with the Massachusetts Division of Insurance Bulletin 2009-13, we are proposing to decrease the limit factor for the \$5000 property damage level.

The rate pages are being updated to include factors for ISO symbols previously filed with HNVX-G126655714 as symbols 71-75 were erroneously omitted from our rate pages in previous filings.

Overall Indication Description

General Philosophy: Hanover data within the state of Massachusetts is used whenever possible. If Hanover data within the state of Massachusetts is not available, then Hanover countrywide data or competitor information may be used in its place.

Data: The underlying experience is that of the Hanover Insurance Group. Experience is from the most recently available five calendar/accident year review period ending 06/30/2016.

On-Level Premiums: Reported premiums are adjusted to current rate level by using the parallelogram method. Please see Exhibit 5 for a summary of rate change history and current rate level factors.

Premium Trend: We have estimated separate retrospective and prospective premium trend rates for all coverages. The selected retrospective premium trends were based on a review of the recent year-over-year changes as well as the exponential fits of the average earned premiums at current rate levels. The prospective premium trends were selected based on a review of the recent year-over-year changes, the exponential fits of the average earned premiums at current rate levels as well as judgment in light of the shift to competitive rating. The selected retrospective and prospective premium trends by coverage can be found in Exhibit 6.

The retrospective premium trend period was selected to bring all earned premiums to a common date of 12/31/2015; the average effective date underlying the latest 12-month period. The prospective premium trend period was selected to bring all earned premiums to a common date of 3/1/2018.

Losses: Actual incurred losses (excluding ALAE) for 12-month accident periods ending 06/30/2016 were used as the basis of our indications. Exhibit 2 includes the loss dollars and feature counts.

Loss Development: The loss development factors used in our indications were selected based on

Total Limits Incurred Losses by coverage (Bodily Injury, PIP, Property Damage, Collision and Comprehensive) as shown in Exhibits 3 & 4. The Ultimate Losses were calculated as the product of the incurred losses and the incurred loss development factor.

Loss Trend Selections: We have estimated separate retrospective and prospective loss trend rates for all coverages. The selected loss trends were based on a review of the recent year-over-year changes and exponential fits of the average frequency and severity, as well as industry loss data from AIB. The retrospective and prospective loss trends by coverage can be found in Exhibit 7. The retrospective loss trend period was selected to bring all losses to a common date of 12/31/2015, the average accident date underlying the latest 12-month period. The prospective loss trend period was selected to bring all losses to a common date of 3/1/2018.

Expenses: Exhibit 8 shows historic expenses for the most recent three calendar years available. The selected provisions were based on a review of the historical experience and reflect planned commission rates. The Unallocated Loss Adjustment Expense (ULAE) looks at the three most recent calendar years from the countrywide Insurance Expense Exhibit and allocates this to the Massachusetts using claim counts and average premium. Note: 50% of General and Other Underwriting Expense (OUE) are deemed to be variable in the indication calculations. This exhibit also includes derivation of the catastrophe provision for Comprehensive coverage.

Credibility: Our experience in Massachusetts is deemed to be 100% credible.

Accident Period Weights: We judgmentally selected accident year weights of 20%, 20%, 20%, 20%, and 20% for the five most recent accident periods.

Investment Income: The assets available for investment are the Total Assets less any Premium Receivable and Paid Expense. The Total Assets are the sum of the Unearned Premium and Loss Reserves plus Required Surplus. The unearned premium and loss reserves were determined from the expense and loss payment patterns. The required surplus is based on the Personal Auto Reserve-to-Surplus assumption. This analysis assumed overall Premium-to-Surplus ratios of 1.93 for Liability, 4.19 for Comprehensive, and 4.19 for Collision. The total surplus was allocated to individual lines of business based on the risk associated with a particular line. For Personal Auto, a 3.04 Reserve-to-Surplus ratio was assumed for Liability, 2.26 for Comprehensive, and 2.26 for Collision. The tax rate assumed in the model is 33.9%. See Exhibit 9 for further details.

**Massachusetts Private Passenger Motor Vehicle Insurance
Citizens Insurance Company of America
(A Member of The Hanover Insurance Group)
Revision of Private Passenger Automobile Insurance Program
Explanatory Memorandum**

Proposal: We are proposing an overall statewide change of 5.0% with a planned effective date of for April 1st, 2017 for New Business and March 1st, 2017 for Renewal Business. The proposed change will be accomplished through changes to base rates and property damage limits.

Exhibits 1 and 2 provide the derivation of our rate indication by coverage. Our selected rate changes are summarized in Exhibit 1.

In order to stay in compliance with the Massachusetts Division of Insurance Bulletin 2009-13, we are proposing to decrease the limit factor for the \$5000 property damage level.

The rate pages are being updated to include factors for ISO symbols previously filed with HNVX-G126655714 as symbols 71-75 were erroneously omitted from our rate pages in previous filings.

Overall Indication Description

General Philosophy: Hanover data within the state of Massachusetts is used whenever possible. If Hanover data within the state of Massachusetts is not available, then Hanover countrywide data or competitor information may be used in its place.

Data: The underlying experience is that of the Hanover Insurance Group. Experience is from the most recently available five calendar/accident year review period ending 06/30/2016.

On-Level Premiums: Reported premiums are adjusted to current rate level by using the parallelogram method. Please see Exhibit 5 for a summary of rate change history and current rate level factors.

Premium Trend: We have estimated separate retrospective and prospective premium trend rates for all coverages. The selected retrospective premium trends were based on a review of the recent year-over-year changes as well as the exponential fits of the average earned premiums at current rate levels. The prospective premium trends were selected based on a review of the recent year-over-year changes, the exponential fits of the average earned premiums at current rate levels as well as judgment in light of the shift to competitive rating. The selected retrospective and prospective premium trends by coverage can be found in Exhibit 6.

The retrospective premium trend period was selected to bring all earned premiums to a common date of 12/31/2015; the average effective date underlying the latest 12-month period. The prospective premium trend period was selected to bring all earned premiums to a common date of 3/1/2018.

Losses: Actual incurred losses (excluding ALAE) for 12-month accident periods ending 06/30/2016 were used as the basis of our indications. Exhibit 2 includes the loss dollars and feature counts.

Loss Development: The loss development factors used in our indications were selected based on

Total Limits Incurred Losses by coverage (Bodily Injury, PIP, Property Damage, Collision and Comprehensive) as shown in Exhibits 3 & 4. The Ultimate Losses were calculated as the product of the incurred losses and the incurred loss development factor.

Loss Trend Selections: We have estimated separate retrospective and prospective loss trend rates for all coverages. The selected loss trends were based on a review of the recent year-over-year changes and exponential fits of the average frequency and severity, as well as industry loss data from AIB. The retrospective and prospective loss trends by coverage can be found in Exhibit 7. The retrospective loss trend period was selected to bring all losses to a common date of 12/31/2015, the average accident date underlying the latest 12-month period. The prospective loss trend period was selected to bring all losses to a common date of 3/1/2018.

Expenses: Exhibit 8 shows historic expenses for the most recent three calendar years available. The selected provisions were based on a review of the historical experience and reflect planned commission rates. The Unallocated Loss Adjustment Expense (ULAE) looks at the three most recent calendar years from the countrywide Insurance Expense Exhibit and allocates this to the Massachusetts using claim counts and average premium. Note: 50% of General and Other Underwriting Expense (OUE) are deemed to be variable in the indication calculations. This exhibit also includes derivation of the catastrophe provision for Comprehensive coverage.

Credibility: Our experience in Massachusetts is deemed to be 100% credible.

Accident Period Weights: We judgmentally selected accident year weights of 20%, 20%, 20%, 20%, and 20% for the five most recent accident periods.

Investment Income: The assets available for investment are the Total Assets less any Premium Receivable and Paid Expense. The Total Assets are the sum of the Unearned Premium and Loss Reserves plus Required Surplus. The unearned premium and loss reserves were determined from the expense and loss payment patterns. The required surplus is based on the Personal Auto Reserve-to-Surplus assumption. This analysis assumed overall Premium-to-Surplus ratios of 1.93 for Liability, 4.19 for Comprehensive, and 4.19 for Collision. The total surplus was allocated to individual lines of business based on the risk associated with a particular line. For Personal Auto, a 3.04 Reserve-to-Surplus ratio was assumed for Liability, 2.26 for Comprehensive, and 2.26 for Collision. The tax rate assumed in the model is 33.9%. See Exhibit 9 for further details.

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile^{1/}
 Effective April 1, 2017 NB & March 1, 2017 RB**

Increased Limits Factors - Property Damage

Limit of Liability	Current Limit Factor	Limit Factor Relative to Category Factor/Base									
		1	2	3	4	5	6	7	8	9	10
\$5,000	0.380	0.480	0.480	0.480	0.480	0.480	0.480	0.480	0.480	0.480	0.480
\$7,500	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$10,000	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180
\$15,000	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
\$20,000											
\$25,000	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210
\$35,000	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220
\$50,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$100,000	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280
\$250,000	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320
\$500,000											

Limit of Liability	Relative Change Relative to Current Factor									
	1	2	3	4	5	6	7	8	9	10
\$5,000	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
\$7,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$10,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$15,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$20,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$25,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$35,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$50,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$100,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$250,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

^{1/} Excludes data for motorcycles and other miscellaneous vehicle types

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
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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	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

**State of Massachusetts
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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
2000	3	0.61	0.56	0.56	1.00	1.00	1.00	0.56	1.00	1.00
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

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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
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
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

**State of Massachusetts
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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
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
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

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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
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
2010	12	1.00	1.39	1.39	1.00	1.00	1.00	1.39	1.00	1.00
2009	12	0.99	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2008	12	0.98	1.27	1.27	1.00	1.00	1.00	1.27	1.00	1.00
2007	12	0.98	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2006	12	0.97	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2005	12	0.96	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2004	12	0.95	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
2003	12	0.95	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
2002	12	0.94	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2001	12	0.93	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2000	12	0.92	0.89	0.89	1.00	1.00	1.00	0.89	1.00	1.00
1999	12	0.92	0.85	0.85	1.00	1.00	1.00	0.85	1.00	1.00
1998	12	0.91	0.81	0.81	1.00	1.00	1.00	0.81	1.00	1.00
1997	12	0.90	0.78	0.78	1.00	1.00	1.00	0.78	1.00	1.00
1996	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1995	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1994	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1993	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1992	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1991	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1990	12	0.88	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
1989 & Prior	12	0.78	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
2010	13	1.06	1.49	1.49	1.00	1.00	1.00	1.49	1.00	1.00
2009	13	1.05	1.42	1.42	1.00	1.00	1.00	1.42	1.00	1.00
2008	13	1.04	1.36	1.36	1.00	1.00	1.00	1.36	1.00	1.00
2007	13	1.03	1.29	1.29	1.00	1.00	1.00	1.29	1.00	1.00
2006	13	1.02	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
2005	13	1.02	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2004	13	1.01	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2003	13	1.00	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2002	13	0.99	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2001	13	0.98	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2000	13	0.98	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
1999	13	0.97	0.90	0.90	1.00	1.00	1.00	0.90	1.00	1.00
1998	13	0.96	0.86	0.86	1.00	1.00	1.00	0.86	1.00	1.00
1997	13	0.95	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
1996	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1995	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1994	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1993	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1992	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1991	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1990	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
1989 & Prior	13	0.93	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
2010	14	1.12	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2009	14	1.11	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2008	14	1.10	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2007	14	1.09	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2006	14	1.08	1.31	1.31	1.00	1.00	1.00	1.31	1.00	1.00
2005	14	1.07	1.25	1.25	1.00	1.00	1.00	1.25	1.00	1.00

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2004	14	1.06	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2003	14	1.06	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2002	14	1.05	1.09	1.09	1.00	1.00	1.00	1.09	1.00	1.00
2001	14	1.04	1.04	1.04	1.00	1.00	1.00	1.04	1.00	1.00
2000	14	1.03	1.00	1.00	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	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

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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
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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2017 NB & March 1, 2017 RB**

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
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
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

**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
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
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

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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
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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile**

Effective April 1, 2017 NB & March 1, 2017 RB

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
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
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

**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
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
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
2011	71	4.23	5.46	5.46	1.00	1.00	1.00	5.46	1.00	1.00
2011	72	4.51	5.81	5.81	1.00	1.00	1.00	5.81	1.00	1.00
2011	73	4.80	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2011	74	5.08	6.50	6.50	1.00	1.00	1.00	6.50	1.00	1.00
2011	75	5.37	6.85	6.85	1.00	1.00	1.00	6.85	1.00	1.00
2012	1	0.60	0.83	0.83	1.00	1.00	1.00	0.83	1.00	1.00
2012	2	0.64	0.88	0.88	1.00	1.00	1.00	0.88	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
2012	3	0.67	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2012	4	0.71	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2012	5	0.75	1.04	1.04	1.00	1.00	1.00	1.04	1.00	1.00
2012	6	0.80	1.10	1.10	1.00	1.00	1.00	1.10	1.00	1.00
2012	7	0.82	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2012	8	0.84	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2012	10	0.89	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
2012	11	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2012	12	0.97	1.36	1.36	1.00	1.00	1.00	1.36	1.00	1.00
2012	13	1.00	1.40	1.40	1.00	1.00	1.00	1.40	1.00	1.00
2012	14	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2012	15	1.07	1.49	1.49	1.00	1.00	1.00	1.49	1.00	1.00
2012	16	1.10	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2012	17	1.13	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2012	18	1.17	1.63	1.63	1.00	1.00	1.00	1.63	1.00	1.00
2012	19	1.20	1.68	1.68	1.00	1.00	1.00	1.68	1.00	1.00
2012	20	1.24	1.73	1.73	1.00	1.00	1.00	1.73	1.00	1.00
2012	21	1.28	1.79	1.79	1.00	1.00	1.00	1.79	1.00	1.00
2012	22	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2012	23	1.32	1.84	1.84	1.00	1.00	1.00	1.84	1.00	1.00
2012	24	1.34	1.87	1.87	1.00	1.00	1.00	1.87	1.00	1.00
2012	25	1.36	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2012	26	1.39	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2012	27	1.42	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2012	28	1.45	2.02	2.02	1.00	1.00	1.00	2.02	1.00	1.00
2012	29	1.48	2.06	2.06	1.00	1.00	1.00	2.06	1.00	1.00
2012	30	1.51	2.11	2.11	1.00	1.00	1.00	2.11	1.00	1.00
2012	31	1.54	2.15	2.15	1.00	1.00	1.00	2.15	1.00	1.00
2012	32	1.57	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2012	33	1.60	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
2012	34	1.63	2.28	2.28	1.00	1.00	1.00	2.28	1.00	1.00
2012	35	1.66	2.32	2.32	1.00	1.00	1.00	2.32	1.00	1.00
2012	36	1.72	2.40	2.40	1.00	1.00	1.00	2.40	1.00	1.00
2012	37	1.77	2.47	2.47	1.00	1.00	1.00	2.47	1.00	1.00
2012	38	1.82	2.53	2.53	1.00	1.00	1.00	2.53	1.00	1.00
2012	39	1.85	2.58	2.58	1.00	1.00	1.00	2.58	1.00	1.00
2012	40	1.89	2.63	2.63	1.00	1.00	1.00	2.63	1.00	1.00
2012	41	1.92	2.69	2.69	1.00	1.00	1.00	2.69	1.00	1.00
2012	42	1.98	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2012	43	2.03	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2012	44	2.08	2.90	2.90	1.00	1.00	1.00	2.90	1.00	1.00
2012	45	2.12	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2012	46	2.16	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2012	47	2.19	3.06	3.06	1.00	1.00	1.00	3.06	1.00	1.00
2012	48	2.23	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2012	49	2.27	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2012	50	2.31	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2012	51	2.35	3.28	3.28	1.00	1.00	1.00	3.28	1.00	1.00
2012	52	2.39	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2012	53	2.44	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2012	54	2.50	3.49	3.49	1.00	1.00	1.00	3.49	1.00	1.00
2012	55	2.56	3.57	3.57	1.00	1.00	1.00	3.57	1.00	1.00
2012	56	2.62	3.66	3.66	1.00	1.00	1.00	3.66	1.00	1.00
2012	57	2.69	3.76	3.76	1.00	1.00	1.00	3.76	1.00	1.00

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2012	58	2.77	3.87	3.87	1.00	1.00	1.00	3.87	1.00	1.00
2012	59	2.85	3.98	3.98	1.00	1.00	1.00	3.98	1.00	1.00
2012	60	2.96	4.14	4.14	1.00	1.00	1.00	4.14	1.00	1.00
2012	61	3.08	4.30	4.30	1.00	1.00	1.00	4.30	1.00	1.00
2012	62	3.16	4.38	4.38	1.00	1.00	1.00	4.38	1.00	1.00
2012	63	3.24	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2012	64	3.32	4.54	4.54	1.00	1.00	1.00	4.54	1.00	1.00
2012	65	3.39	4.62	4.62	1.00	1.00	1.00	4.62	1.00	1.00
2012	66	3.51	4.73	4.73	1.00	1.00	1.00	4.73	1.00	1.00
2012	67	3.67	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2012	68	3.83	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2012	69	3.99	5.21	5.21	1.00	1.00	1.00	5.21	1.00	1.00
2012	70	4.14	5.36	5.36	1.00	1.00	1.00	5.36	1.00	1.00
2012	71	4.44	5.73	5.73	1.00	1.00	1.00	5.73	1.00	1.00
2012	72	4.74	6.10	6.10	1.00	1.00	1.00	6.10	1.00	1.00
2012	73	5.04	6.46	6.46	1.00	1.00	1.00	6.46	1.00	1.00
2012	74	5.34	6.83	6.83	1.00	1.00	1.00	6.83	1.00	1.00
2012	75	5.64	7.19	7.19	1.00	1.00	1.00	7.19	1.00	1.00
2013	1	0.63	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
2013	2	0.67	0.92	0.92	1.00	1.00	1.00	0.92	1.00	1.00
2013	3	0.70	0.98	0.98	1.00	1.00	1.00	0.98	1.00	1.00
2013	4	0.75	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2013	5	0.79	1.09	1.09	1.00	1.00	1.00	1.09	1.00	1.00
2013	6	0.84	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2013	7	0.86	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2013	8	0.88	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2013	10	0.93	1.30	1.30	1.00	1.00	1.00	1.30	1.00	1.00
2013	11	1.00	1.39	1.39	1.00	1.00	1.00	1.39	1.00	1.00
2013	12	1.02	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
2013	13	1.05	1.47	1.47	1.00	1.00	1.00	1.47	1.00	1.00
2013	14	1.08	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2013	15	1.12	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2013	16	1.16	1.61	1.61	1.00	1.00	1.00	1.61	1.00	1.00
2013	17	1.19	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
2013	18	1.23	1.71	1.71	1.00	1.00	1.00	1.71	1.00	1.00
2013	19	1.26	1.76	1.76	1.00	1.00	1.00	1.76	1.00	1.00
2013	20	1.30	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2013	21	1.34	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2013	22	1.37	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2013	23	1.39	1.93	1.93	1.00	1.00	1.00	1.93	1.00	1.00
2013	24	1.41	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2013	25	1.43	2.00	2.00	1.00	1.00	1.00	2.00	1.00	1.00
2013	26	1.46	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2013	27	1.49	2.08	2.08	1.00	1.00	1.00	2.08	1.00	1.00
2013	28	1.52	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2013	29	1.55	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2013	30	1.59	2.22	2.22	1.00	1.00	1.00	2.22	1.00	1.00
2013	31	1.62	2.26	2.26	1.00	1.00	1.00	2.26	1.00	1.00
2013	32	1.65	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2013	33	1.68	2.35	2.35	1.00	1.00	1.00	2.35	1.00	1.00
2013	34	1.71	2.39	2.39	1.00	1.00	1.00	2.39	1.00	1.00
2013	35	1.74	2.44	2.44	1.00	1.00	1.00	2.44	1.00	1.00
2013	36	1.81	2.52	2.52	1.00	1.00	1.00	2.52	1.00	1.00
2013	37	1.86	2.59	2.59	1.00	1.00	1.00	2.59	1.00	1.00

**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	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
2013	38	1.91	2.66	2.66	1.00	1.00	1.00	2.66	1.00	1.00
2013	39	1.94	2.71	2.71	1.00	1.00	1.00	2.71	1.00	1.00
2013	40	1.98	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2013	41	2.02	2.82	2.82	1.00	1.00	1.00	2.82	1.00	1.00
2013	42	2.08	2.90	2.90	1.00	1.00	1.00	2.90	1.00	1.00
2013	43	2.13	2.97	2.97	1.00	1.00	1.00	2.97	1.00	1.00
2013	44	2.18	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2013	45	2.23	3.11	3.11	1.00	1.00	1.00	3.11	1.00	1.00
2013	46	2.27	3.16	3.16	1.00	1.00	1.00	3.16	1.00	1.00
2013	47	2.30	3.21	3.21	1.00	1.00	1.00	3.21	1.00	1.00
2013	48	2.34	3.28	3.28	1.00	1.00	1.00	3.28	1.00	1.00
2013	49	2.38	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2013	50	2.43	3.39	3.39	1.00	1.00	1.00	3.39	1.00	1.00
2013	51	2.47	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2013	52	2.51	3.50	3.50	1.00	1.00	1.00	3.50	1.00	1.00
2013	53	2.56	3.58	3.58	1.00	1.00	1.00	3.58	1.00	1.00
2013	54	2.63	3.66	3.66	1.00	1.00	1.00	3.66	1.00	1.00
2013	55	2.69	3.75	3.75	1.00	1.00	1.00	3.75	1.00	1.00
2013	56	2.75	3.84	3.84	1.00	1.00	1.00	3.84	1.00	1.00
2013	57	2.82	3.95	3.95	1.00	1.00	1.00	3.95	1.00	1.00
2013	58	2.91	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2013	59	2.99	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2013	60	3.11	4.35	4.35	1.00	1.00	1.00	4.35	1.00	1.00
2013	61	3.23	4.52	4.52	1.00	1.00	1.00	4.52	1.00	1.00
2013	62	3.32	4.60	4.60	1.00	1.00	1.00	4.60	1.00	1.00
2013	63	3.40	4.68	4.68	1.00	1.00	1.00	4.68	1.00	1.00
2013	64	3.49	4.77	4.77	1.00	1.00	1.00	4.77	1.00	1.00
2013	65	3.56	4.85	4.85	1.00	1.00	1.00	4.85	1.00	1.00
2013	66	3.69	4.97	4.97	1.00	1.00	1.00	4.97	1.00	1.00
2013	67	3.85	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2013	68	4.02	5.30	5.30	1.00	1.00	1.00	5.30	1.00	1.00
2013	69	4.19	5.47	5.47	1.00	1.00	1.00	5.47	1.00	1.00
2013	70	4.35	5.63	5.63	1.00	1.00	1.00	5.63	1.00	1.00
2013	71	4.66	6.02	6.02	1.00	1.00	1.00	6.02	1.00	1.00
2013	72	4.98	6.41	6.41	1.00	1.00	1.00	6.41	1.00	1.00
2013	73	5.29	6.78	6.78	1.00	1.00	1.00	6.78	1.00	1.00
2013	74	5.61	7.17	7.17	1.00	1.00	1.00	7.17	1.00	1.00
2013	75	5.92	7.55	7.55	1.00	1.00	1.00	7.55	1.00	1.00
2014	1	0.66	0.91	0.91	1.00	1.00	1.00	0.91	1.00	1.00
2014	2	0.70	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2014	3	0.74	1.03	1.03	1.00	1.00	1.00	1.03	1.00	1.00
2014	4	0.79	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2014	5	0.83	1.14	1.14	1.00	1.00	1.00	1.14	1.00	1.00
2014	6	0.88	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2014	7	0.90	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2014	8	0.92	1.29	1.29	1.00	1.00	1.00	1.29	1.00	1.00
2014	10	0.98	1.37	1.37	1.00	1.00	1.00	1.37	1.00	1.00
2014	11	1.05	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2014	12	1.07	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2014	13	1.10	1.54	1.54	1.00	1.00	1.00	1.54	1.00	1.00
2014	14	1.13	1.59	1.59	1.00	1.00	1.00	1.59	1.00	1.00
2014	15	1.18	1.64	1.64	1.00	1.00	1.00	1.64	1.00	1.00
2014	16	1.22	1.69	1.69	1.00	1.00	1.00	1.69	1.00	1.00
2014	17	1.25	1.74	1.74	1.00	1.00	1.00	1.74	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
2014	18	1.29	1.80	1.80	1.00	1.00	1.00	1.80	1.00	1.00
2014	19	1.32	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
2014	20	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2014	21	1.41	1.97	1.97	1.00	1.00	1.00	1.97	1.00	1.00
2014	22	1.44	2.00	2.00	1.00	1.00	1.00	2.00	1.00	1.00
2014	23	1.46	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00
2014	24	1.48	2.06	2.06	1.00	1.00	1.00	2.06	1.00	1.00
2014	25	1.50	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2014	26	1.53	2.14	2.14	1.00	1.00	1.00	2.14	1.00	1.00
2014	27	1.56	2.18	2.18	1.00	1.00	1.00	2.18	1.00	1.00
2014	28	1.60	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2014	29	1.63	2.27	2.27	1.00	1.00	1.00	2.27	1.00	1.00
2014	30	1.67	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2014	31	1.70	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2014	32	1.73	2.42	2.42	1.00	1.00	1.00	2.42	1.00	1.00
2014	33	1.76	2.47	2.47	1.00	1.00	1.00	2.47	1.00	1.00
2014	34	1.80	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2014	35	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2014	36	1.90	2.65	2.65	1.00	1.00	1.00	2.65	1.00	1.00
2014	37	1.95	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2014	38	2.01	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2014	39	2.04	2.85	2.85	1.00	1.00	1.00	2.85	1.00	1.00
2014	40	2.08	2.90	2.90	1.00	1.00	1.00	2.90	1.00	1.00
2014	41	2.12	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2014	42	2.18	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2014	43	2.24	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2014	44	2.29	3.20	3.20	1.00	1.00	1.00	3.20	1.00	1.00
2014	45	2.34	3.27	3.27	1.00	1.00	1.00	3.27	1.00	1.00
2014	46	2.38	3.32	3.32	1.00	1.00	1.00	3.32	1.00	1.00
2014	47	2.42	3.37	3.37	1.00	1.00	1.00	3.37	1.00	1.00
2014	48	2.46	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2014	49	2.50	3.50	3.50	1.00	1.00	1.00	3.50	1.00	1.00
2014	50	2.55	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2014	51	2.59	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2014	52	2.64	3.68	3.68	1.00	1.00	1.00	3.68	1.00	1.00
2014	53	2.69	3.76	3.76	1.00	1.00	1.00	3.76	1.00	1.00
2014	54	2.76	3.84	3.84	1.00	1.00	1.00	3.84	1.00	1.00
2014	55	2.82	3.94	3.94	1.00	1.00	1.00	3.94	1.00	1.00
2014	56	2.89	4.03	4.03	1.00	1.00	1.00	4.03	1.00	1.00
2014	57	2.96	4.15	4.15	1.00	1.00	1.00	4.15	1.00	1.00
2014	58	3.06	4.26	4.26	1.00	1.00	1.00	4.26	1.00	1.00
2014	59	3.14	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2014	60	3.27	4.57	4.57	1.00	1.00	1.00	4.57	1.00	1.00
2014	61	3.39	4.75	4.75	1.00	1.00	1.00	4.75	1.00	1.00
2014	62	3.49	4.83	4.83	1.00	1.00	1.00	4.83	1.00	1.00
2014	63	3.57	4.91	4.91	1.00	1.00	1.00	4.91	1.00	1.00
2014	64	3.66	5.01	5.01	1.00	1.00	1.00	5.01	1.00	1.00
2014	65	3.74	5.09	5.09	1.00	1.00	1.00	5.09	1.00	1.00
2014	66	3.87	5.22	5.22	1.00	1.00	1.00	5.22	1.00	1.00
2014	67	4.04	5.39	5.39	1.00	1.00	1.00	5.39	1.00	1.00
2014	68	4.22	5.57	5.57	1.00	1.00	1.00	5.57	1.00	1.00
2014	69	4.40	5.74	5.74	1.00	1.00	1.00	5.74	1.00	1.00
2014	70	4.57	5.91	5.91	1.00	1.00	1.00	5.91	1.00	1.00
2014	71	4.89	6.32	6.32	1.00	1.00	1.00	6.32	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
2014	72	5.23	6.73	6.73	1.00	1.00	1.00	6.73	1.00	1.00
2014	73	5.55	7.12	7.12	1.00	1.00	1.00	7.12	1.00	1.00
2014	74	5.89	7.53	7.53	1.00	1.00	1.00	7.53	1.00	1.00
2014	75	6.22	7.93	7.93	1.00	1.00	1.00	7.93	1.00	1.00
2015	1	0.69	0.96	0.96	1.00	1.00	1.00	0.96	1.00	1.00
2015	2	0.74	1.02	1.02	1.00	1.00	1.00	1.02	1.00	1.00
2015	3	0.78	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2015	4	0.83	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2015	5	0.87	1.20	1.20	1.00	1.00	1.00	1.20	1.00	1.00
2015	6	0.92	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2015	7	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2015	8	0.97	1.35	1.35	1.00	1.00	1.00	1.35	1.00	1.00
2015	10	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2015	11	1.10	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2015	12	1.12	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2015	13	1.16	1.62	1.62	1.00	1.00	1.00	1.62	1.00	1.00
2015	14	1.19	1.67	1.67	1.00	1.00	1.00	1.67	1.00	1.00
2015	15	1.24	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2015	16	1.28	1.77	1.77	1.00	1.00	1.00	1.77	1.00	1.00
2015	17	1.31	1.83	1.83	1.00	1.00	1.00	1.83	1.00	1.00
2015	18	1.35	1.89	1.89	1.00	1.00	1.00	1.89	1.00	1.00
2015	19	1.39	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2015	20	1.44	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2015	21	1.48	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2015	22	1.51	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2015	23	1.53	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2015	24	1.55	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2015	25	1.58	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2015	26	1.61	2.25	2.25	1.00	1.00	1.00	2.25	1.00	1.00
2015	27	1.64	2.29	2.29	1.00	1.00	1.00	2.29	1.00	1.00
2015	28	1.68	2.34	2.34	1.00	1.00	1.00	2.34	1.00	1.00
2015	29	1.71	2.38	2.38	1.00	1.00	1.00	2.38	1.00	1.00
2015	30	1.75	2.45	2.45	1.00	1.00	1.00	2.45	1.00	1.00
2015	31	1.79	2.49	2.49	1.00	1.00	1.00	2.49	1.00	1.00
2015	32	1.82	2.54	2.54	1.00	1.00	1.00	2.54	1.00	1.00
2015	33	1.85	2.59	2.59	1.00	1.00	1.00	2.59	1.00	1.00
2015	34	1.89	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2015	35	1.92	2.69	2.69	1.00	1.00	1.00	2.69	1.00	1.00
2015	36	2.00	2.78	2.78	1.00	1.00	1.00	2.78	1.00	1.00
2015	37	2.05	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2015	38	2.11	2.93	2.93	1.00	1.00	1.00	2.93	1.00	1.00
2015	39	2.14	2.99	2.99	1.00	1.00	1.00	2.99	1.00	1.00
2015	40	2.18	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2015	41	2.23	3.11	3.11	1.00	1.00	1.00	3.11	1.00	1.00
2015	42	2.29	3.20	3.20	1.00	1.00	1.00	3.20	1.00	1.00
2015	43	2.35	3.28	3.28	1.00	1.00	1.00	3.28	1.00	1.00
2015	44	2.40	3.36	3.36	1.00	1.00	1.00	3.36	1.00	1.00
2015	45	2.46	3.43	3.43	1.00	1.00	1.00	3.43	1.00	1.00
2015	46	2.50	3.49	3.49	1.00	1.00	1.00	3.49	1.00	1.00
2015	47	2.54	3.54	3.54	1.00	1.00	1.00	3.54	1.00	1.00
2015	48	2.58	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2015	49	2.63	3.68	3.68	1.00	1.00	1.00	3.68	1.00	1.00
2015	50	2.68	3.74	3.74	1.00	1.00	1.00	3.74	1.00	1.00
2015	51	2.72	3.79	3.79	1.00	1.00	1.00	3.79	1.00	1.00

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile**

Effective April 1, 2017 NB & March 1, 2017 RB

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
2015	52	2.77	3.86	3.86	1.00	1.00	1.00	3.86	1.00	1.00
2015	53	2.82	3.95	3.95	1.00	1.00	1.00	3.95	1.00	1.00
2015	54	2.90	4.03	4.03	1.00	1.00	1.00	4.03	1.00	1.00
2015	55	2.96	4.14	4.14	1.00	1.00	1.00	4.14	1.00	1.00
2015	56	3.03	4.23	4.23	1.00	1.00	1.00	4.23	1.00	1.00
2015	57	3.11	4.36	4.36	1.00	1.00	1.00	4.36	1.00	1.00
2015	58	3.21	4.47	4.47	1.00	1.00	1.00	4.47	1.00	1.00
2015	59	3.30	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2015	60	3.43	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2015	61	3.56	4.99	4.99	1.00	1.00	1.00	4.99	1.00	1.00
2015	62	3.66	5.07	5.07	1.00	1.00	1.00	5.07	1.00	1.00
2015	63	3.75	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2015	64	3.84	5.26	5.26	1.00	1.00	1.00	5.26	1.00	1.00
2015	65	3.93	5.34	5.34	1.00	1.00	1.00	5.34	1.00	1.00
2015	66	4.06	5.48	5.48	1.00	1.00	1.00	5.48	1.00	1.00
2015	67	4.24	5.66	5.66	1.00	1.00	1.00	5.66	1.00	1.00
2015	68	4.43	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2015	69	4.62	6.03	6.03	1.00	1.00	1.00	6.03	1.00	1.00
2015	70	4.80	6.21	6.21	1.00	1.00	1.00	6.21	1.00	1.00
2015	71	5.13	6.64	6.64	1.00	1.00	1.00	6.64	1.00	1.00
2015	72	5.49	7.07	7.07	1.00	1.00	1.00	7.07	1.00	1.00
2015	73	5.83	7.48	7.48	1.00	1.00	1.00	7.48	1.00	1.00
2015	74	6.18	7.91	7.91	1.00	1.00	1.00	7.91	1.00	1.00
2015	75	6.53	8.33	8.33	1.00	1.00	1.00	8.33	1.00	1.00
2016	1	0.72	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
2016	2	0.78	1.07	1.07	1.00	1.00	1.00	1.07	1.00	1.00
2016	3	0.82	1.13	1.13	1.00	1.00	1.00	1.13	1.00	1.00
2016	4	0.87	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2016	5	0.91	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2016	6	0.96	1.34	1.34	1.00	1.00	1.00	1.34	1.00	1.00
2016	7	1.00	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2016	8	1.02	1.41	1.41	1.00	1.00	1.00	1.41	1.00	1.00
2016	10	1.08	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
2016	11	1.15	1.60	1.60	1.00	1.00	1.00	1.60	1.00	1.00
2016	12	1.17	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
2016	13	1.22	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
2016	14	1.25	1.75	1.75	1.00	1.00	1.00	1.75	1.00	1.00
2016	15	1.30	1.80	1.80	1.00	1.00	1.00	1.80	1.00	1.00
2016	16	1.34	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
2016	17	1.37	1.92	1.92	1.00	1.00	1.00	1.92	1.00	1.00
2016	18	1.41	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2016	19	1.46	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00
2016	20	1.51	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2016	21	1.55	2.18	2.18	1.00	1.00	1.00	2.18	1.00	1.00
2016	22	1.58	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2016	23	1.60	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2016	24	1.62	2.26	2.26	1.00	1.00	1.00	2.26	1.00	1.00
2016	25	1.66	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2016	26	1.69	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2016	27	1.72	2.41	2.41	1.00	1.00	1.00	2.41	1.00	1.00
2016	28	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2016	29	1.79	2.50	2.50	1.00	1.00	1.00	2.50	1.00	1.00
2016	30	1.83	2.58	2.58	1.00	1.00	1.00	2.58	1.00	1.00
2016	31	1.88	2.62	2.62	1.00	1.00	1.00	2.62	1.00	1.00

**State of Massachusetts
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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
2016	32	1.91	2.67	2.67	1.00	1.00	1.00	2.67	1.00	1.00
2016	33	1.94	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2016	34	1.98	2.78	2.78	1.00	1.00	1.00	2.78	1.00	1.00
2016	35	2.01	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2016	36	2.11	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2016	37	2.16	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2016	38	2.21	3.08	3.08	1.00	1.00	1.00	3.08	1.00	1.00
2016	39	2.24	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2016	40	2.28	3.21	3.21	1.00	1.00	1.00	3.21	1.00	1.00
2016	41	2.35	3.27	3.27	1.00	1.00	1.00	3.27	1.00	1.00
2016	42	2.41	3.36	3.36	1.00	1.00	1.00	3.36	1.00	1.00
2016	43	2.47	3.45	3.45	1.00	1.00	1.00	3.45	1.00	1.00
2016	44	2.52	3.53	3.53	1.00	1.00	1.00	3.53	1.00	1.00
2016	45	2.59	3.60	3.60	1.00	1.00	1.00	3.60	1.00	1.00
2016	46	2.63	3.67	3.67	1.00	1.00	1.00	3.67	1.00	1.00
2016	47	2.67	3.72	3.72	1.00	1.00	1.00	3.72	1.00	1.00
2016	48	2.71	3.79	3.79	1.00	1.00	1.00	3.79	1.00	1.00
2016	49	2.77	3.87	3.87	1.00	1.00	1.00	3.87	1.00	1.00
2016	50	2.82	3.93	3.93	1.00	1.00	1.00	3.93	1.00	1.00
2016	51	2.86	3.98	3.98	1.00	1.00	1.00	3.98	1.00	1.00
2016	52	2.91	4.05	4.05	1.00	1.00	1.00	4.05	1.00	1.00
2016	53	2.96	4.15	4.15	1.00	1.00	1.00	4.15	1.00	1.00
2016	54	3.05	4.23	4.23	1.00	1.00	1.00	4.23	1.00	1.00
2016	55	3.11	4.35	4.35	1.00	1.00	1.00	4.35	1.00	1.00
2016	56	3.18	4.44	4.44	1.00	1.00	1.00	4.44	1.00	1.00
2016	57	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2016	58	3.37	4.69	4.69	1.00	1.00	1.00	4.69	1.00	1.00
2016	59	3.47	4.84	4.84	1.00	1.00	1.00	4.84	1.00	1.00
2016	60	3.60	5.04	5.04	1.00	1.00	1.00	5.04	1.00	1.00
2016	61	3.74	5.24	5.24	1.00	1.00	1.00	5.24	1.00	1.00
2016	62	3.84	5.32	5.32	1.00	1.00	1.00	5.32	1.00	1.00
2016	63	3.94	5.42	5.42	1.00	1.00	1.00	5.42	1.00	1.00
2016	64	4.03	5.52	5.52	1.00	1.00	1.00	5.52	1.00	1.00
2016	65	4.13	5.60	5.60	1.00	1.00	1.00	5.60	1.00	1.00
2016	66	4.26	5.75	5.75	1.00	1.00	1.00	5.75	1.00	1.00
2016	67	4.45	5.94	5.94	1.00	1.00	1.00	5.94	1.00	1.00
2016	68	4.65	6.14	6.14	1.00	1.00	1.00	6.14	1.00	1.00
2016	69	4.85	6.33	6.33	1.00	1.00	1.00	6.33	1.00	1.00
2016	70	5.04	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2016	71	5.39	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2016	72	5.76	7.42	7.42	1.00	1.00	1.00	7.42	1.00	1.00
2016	73	6.12	7.85	7.85	1.00	1.00	1.00	7.85	1.00	1.00
2016	74	6.49	8.31	8.31	1.00	1.00	1.00	8.31	1.00	1.00
2016	75	6.86	8.75	8.75	1.00	1.00	1.00	8.75	1.00	1.00
2017	1	0.75	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
2017	2	0.82	1.12	1.12	1.00	1.00	1.00	1.12	1.00	1.00
2017	3	0.86	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2017	4	0.91	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2017	5	0.95	1.32	1.32	1.00	1.00	1.00	1.32	1.00	1.00
2017	6	1.00	1.40	1.40	1.00	1.00	1.00	1.40	1.00	1.00
2017	7	1.05	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2017	8	1.07	1.47	1.47	1.00	1.00	1.00	1.47	1.00	1.00
2017	10	1.13	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2017	11	1.20	1.67	1.67	1.00	1.00	1.00	1.67	1.00	1.00

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2017	12	1.22	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2017	13	1.28	1.78	1.78	1.00	1.00	1.00	1.78	1.00	1.00
2017	14	1.31	1.83	1.83	1.00	1.00	1.00	1.83	1.00	1.00
2017	15	1.36	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2017	16	1.40	1.93	1.93	1.00	1.00	1.00	1.93	1.00	1.00
2017	17	1.43	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2017	18	1.47	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2017	19	1.53	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2017	20	1.58	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
2017	21	1.62	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2017	22	1.65	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2017	23	1.67	2.33	2.33	1.00	1.00	1.00	2.33	1.00	1.00
2017	24	1.69	2.36	2.36	1.00	1.00	1.00	2.36	1.00	1.00
2017	25	1.74	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2017	26	1.77	2.50	2.50	1.00	1.00	1.00	2.50	1.00	1.00
2017	27	1.80	2.54	2.54	1.00	1.00	1.00	2.54	1.00	1.00
2017	28	1.84	2.59	2.59	1.00	1.00	1.00	2.59	1.00	1.00
2017	29	1.87	2.63	2.63	1.00	1.00	1.00	2.63	1.00	1.00
2017	30	1.91	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2017	31	1.97	2.76	2.76	1.00	1.00	1.00	2.76	1.00	1.00
2017	32	2.00	2.81	2.81	1.00	1.00	1.00	2.81	1.00	1.00
2017	33	2.03	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2017	34	2.07	2.93	2.93	1.00	1.00	1.00	2.93	1.00	1.00
2017	35	2.10	2.98	2.98	1.00	1.00	1.00	2.98	1.00	1.00
2017	36	2.23	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2017	37	2.28	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2017	38	2.31	3.24	3.24	1.00	1.00	1.00	3.24	1.00	1.00
2017	39	2.34	3.30	3.30	1.00	1.00	1.00	3.30	1.00	1.00
2017	40	2.38	3.38	3.38	1.00	1.00	1.00	3.38	1.00	1.00
2017	41	2.48	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2017	42	2.54	3.53	3.53	1.00	1.00	1.00	3.53	1.00	1.00
2017	43	2.60	3.63	3.63	1.00	1.00	1.00	3.63	1.00	1.00
2017	44	2.65	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2017	45	2.73	3.78	3.78	1.00	1.00	1.00	3.78	1.00	1.00
2017	46	2.77	3.86	3.86	1.00	1.00	1.00	3.86	1.00	1.00
2017	47	2.81	3.91	3.91	1.00	1.00	1.00	3.91	1.00	1.00
2017	48	2.85	3.98	3.98	1.00	1.00	1.00	3.98	1.00	1.00
2017	49	2.92	4.07	4.07	1.00	1.00	1.00	4.07	1.00	1.00
2017	50	2.97	4.13	4.13	1.00	1.00	1.00	4.13	1.00	1.00
2017	51	3.01	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2017	52	3.06	4.25	4.25	1.00	1.00	1.00	4.25	1.00	1.00
2017	53	3.11	4.36	4.36	1.00	1.00	1.00	4.36	1.00	1.00
2017	54	3.21	4.44	4.44	1.00	1.00	1.00	4.44	1.00	1.00
2017	55	3.27	4.57	4.57	1.00	1.00	1.00	4.57	1.00	1.00
2017	56	3.34	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2017	57	3.44	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2017	58	3.54	4.92	4.92	1.00	1.00	1.00	4.92	1.00	1.00
2017	59	3.65	5.08	5.08	1.00	1.00	1.00	5.08	1.00	1.00
2017	60	3.78	5.29	5.29	1.00	1.00	1.00	5.29	1.00	1.00
2017	61	3.93	5.50	5.50	1.00	1.00	1.00	5.50	1.00	1.00
2017	62	4.03	5.58	5.58	1.00	1.00	1.00	5.58	1.00	1.00
2017	63	4.14	5.69	5.69	1.00	1.00	1.00	5.69	1.00	1.00
2017	64	4.23	5.79	5.79	1.00	1.00	1.00	5.79	1.00	1.00
2017	65	4.34	5.87	5.87	1.00	1.00	1.00	5.87	1.00	1.00

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2017	66	4.47	6.03	6.03	1.00	1.00	1.00	6.03	1.00	1.00
2017	67	4.67	6.23	6.23	1.00	1.00	1.00	6.23	1.00	1.00
2017	68	4.88	6.44	6.44	1.00	1.00	1.00	6.44	1.00	1.00
2017	69	5.09	6.64	6.64	1.00	1.00	1.00	6.64	1.00	1.00
2017	70	5.29	6.87	6.87	1.00	1.00	1.00	6.87	1.00	1.00
2017	71	5.66	7.32	7.32	1.00	1.00	1.00	7.32	1.00	1.00
2017	72	6.05	7.79	7.79	1.00	1.00	1.00	7.79	1.00	1.00
2017	73	6.43	8.24	8.24	1.00	1.00	1.00	8.24	1.00	1.00
2017	74	6.81	8.73	8.73	1.00	1.00	1.00	8.73	1.00	1.00
2017	75	7.20	9.19	9.19	1.00	1.00	1.00	9.19	1.00	1.00
2018 & newer	1	0.78	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2018 & newer	2	0.86	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2018 & newer	3	0.90	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2018 & newer	4	0.95	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2018 & newer	5	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2018 & newer	6	1.04	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2018 & newer	7	1.10	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2018 & newer	8	1.12	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2018 & newer	10	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2018 & newer	11	1.25	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2018 & newer	12	1.27	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2018 & newer	13	1.34	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2018 & newer	14	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2018 & newer	15	1.42	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2018 & newer	16	1.46	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2018 & newer	17	1.49	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2018 & newer	18	1.53	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2018 & newer	19	1.60	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2018 & newer	20	1.65	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2018 & newer	21	1.69	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018 & newer	22	1.72	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018 & newer	23	1.74	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018 & newer	24	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018 & newer	25	1.82	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2018 & newer	26	1.85	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2018 & newer	27	1.88	2.68	2.68	1.00	1.00	1.00	2.68	1.00	1.00
2018 & newer	28	1.92	2.73	2.73	1.00	1.00	1.00	2.73	1.00	1.00
2018 & newer	29	1.95	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2018 & newer	30	1.99	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2018 & newer	31	2.06	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00
2018 & newer	32	2.09	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2018 & newer	33	2.12	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2018 & newer	34	2.16	3.09	3.09	1.00	1.00	1.00	3.09	1.00	1.00
2018 & newer	35	2.19	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2018 & newer	36	2.36	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2018 & newer	37	2.41	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2018 & newer	38	2.41	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2018 & newer	39	2.44	3.47	3.47	1.00	1.00	1.00	3.47	1.00	1.00
2018 & newer	40	2.48	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2018 & newer	41	2.62	3.62	3.62	1.00	1.00	1.00	3.62	1.00	1.00
2018 & newer	42	2.68	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2018 & newer	43	2.74	3.82	3.82	1.00	1.00	1.00	3.82	1.00	1.00
2018 & newer	44	2.79	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2018 & newer	45	2.88	3.97	3.97	1.00	1.00	1.00	3.97	1.00	1.00

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile**

Effective April 1, 2017 NB & March 1, 2017 RB

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
2018 & newer	46	2.92	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2018 & newer	47	2.96	4.11	4.11	1.00	1.00	1.00	4.11	1.00	1.00
2018 & newer	48	3.00	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2018 & newer	49	3.08	4.28	4.28	1.00	1.00	1.00	4.28	1.00	1.00
2018 & newer	50	3.13	4.34	4.34	1.00	1.00	1.00	4.34	1.00	1.00
2018 & newer	51	3.17	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2018 & newer	52	3.22	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2018 & newer	53	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2018 & newer	54	3.38	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2018 & newer	55	3.44	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2018 & newer	56	3.51	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2018 & newer	57	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2018 & newer	58	3.72	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2018 & newer	59	3.84	5.33	5.33	1.00	1.00	1.00	5.33	1.00	1.00
2018 & newer	60	3.97	5.55	5.55	1.00	1.00	1.00	5.55	1.00	1.00
2018 & newer	61	4.13	5.77	5.77	1.00	1.00	1.00	5.77	1.00	1.00
2018 & newer	62	4.23	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2018 & newer	63	4.35	5.97	5.97	1.00	1.00	1.00	5.97	1.00	1.00
2018 & newer	64	4.44	6.07	6.07	1.00	1.00	1.00	6.07	1.00	1.00
2018 & newer	65	4.56	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2018 & newer	66	4.69	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00
2018 & newer	67	4.90	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2018 & newer	68	5.12	6.75	6.75	1.00	1.00	1.00	6.75	1.00	1.00
2018 & newer	69	5.34	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2018 & newer	70	5.55	7.23	7.23	1.00	1.00	1.00	7.23	1.00	1.00
2018 & newer	71	5.94	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2018 & newer	72	6.35	8.18	8.18	1.00	1.00	1.00	8.18	1.00	1.00
2018 & newer	73	6.75	8.65	8.65	1.00	1.00	1.00	8.65	1.00	1.00
2018 & newer	74	7.15	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2018 & newer	75	7.56	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile^{1/}
 Effective April 1, 2017 NB & March 1, 2017 RB**

Increased Limits Factors - Property Damage

Limit of Liability	Current Limit Factor	Limit Factor Relative to Category Factor/Base									
		1	2	3	4	5	6	7	8	9	10
\$5,000	0.380	0.480	0.480	0.480	0.480	0.480	0.480	0.480	0.480	0.480	0.480
\$7,500	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
\$10,000	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180	1.180
\$15,000	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
\$20,000											
\$25,000	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210	1.210
\$35,000	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220	1.220
\$50,000	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240	1.240
\$100,000	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280	1.280
\$250,000	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320
\$500,000											

Limit of Liability	Relative Change Relative to Current Factor									
	1	2	3	4	5	6	7	8	9	10
\$5,000	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
\$7,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$10,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$15,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$20,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$25,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$35,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$50,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$100,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$250,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

^{1/} 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^{1/}**

Effective April 1, 2017 NB & March 1, 2017 RB

Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate
Bodily Injury	20/40	\$131.00
Optional BI	20/40 included with Bodily Injury	\$131.00
Property Damage	\$5,000 limit	\$197.00
Medical Payment	\$5,000 limit	\$30.00
Personal Injury Protection	No deductible	\$157.00
Uninsured Bodily Injury	20/40	\$14.00
Underinsured Bodily Injury	20/40 included with Uninsured Bodily Injury	\$96.00
Comprehensive	\$500 deductible	\$107.00
Collision	\$500 deductible	\$284.00
Limited Collision	\$500 deductible	\$20.00
Substitute Transportation	\$30/day, \$900 total limit	\$61.00
Towing & Labor	\$50 per disablement limit	\$8.00
Additional Customized Equipment	First \$1,000 automatically included; see Sheet 11 17 for increased limits rating	\$8.00
Comprehensive/Collision Auto Loan/Lease Payoff	Flat rate	\$20.00
Upgraded Rental	Flat rate	\$8.00
Roadside Assistance	Flat rate	\$16.00

1/ Excludes data for motorcycles and other miscellaneous vehicle types

**Massachusetts Private Passenger Motor Vehicle Insurance
Citizens Insurance Company of America
(A Member of The Hanover Insurance Group)
Revision of Private Passenger Automobile Insurance Program
Explanatory Memorandum**

Proposal: We are proposing an overall statewide change of 5.0% with a planned effective date of for April 1st, 2017 for New Business and March 1st, 2017 for Renewal Business. The proposed change will be accomplished through changes to base rates and property damage limits.

Exhibits 1 and 2 provide the derivation of our rate indication by coverage. Our selected rate changes are summarized in Exhibit 1.

In order to stay in compliance with the Massachusetts Division of Insurance Bulletin 2009-13, we are proposing to decrease the limit factor for the \$5000 property damage level.

The rate pages are being updated to include factors for ISO symbols previously filed with HNVX-G126655714 as symbols 71-75 were erroneously omitted from our rate pages in previous filings.

Overall Indication Description

General Philosophy: Hanover data within the state of Massachusetts is used whenever possible. If Hanover data within the state of Massachusetts is not available, then Hanover countrywide data or competitor information may be used in its place.

Data: The underlying experience is that of the Hanover Insurance Group. Experience is from the most recently available five calendar/accident year review period ending 06/30/2016.

On-Level Premiums: Reported premiums are adjusted to current rate level by using the parallelogram method. Please see Exhibit 5 for a summary of rate change history and current rate level factors.

Premium Trend: We have estimated separate retrospective and prospective premium trend rates for all coverages. The selected retrospective premium trends were based on a review of the recent year-over-year changes as well as the exponential fits of the average earned premiums at current rate levels. The prospective premium trends were selected based on a review of the recent year-over-year changes, the exponential fits of the average earned premiums at current rate levels as well as judgment in light of the shift to competitive rating. The selected retrospective and prospective premium trends by coverage can be found in Exhibit 6.

The retrospective premium trend period was selected to bring all earned premiums to a common date of 12/31/2015; the average effective date underlying the latest 12-month period. The prospective premium trend period was selected to bring all earned premiums to a common date of 3/1/2018.

Losses: Actual incurred losses (excluding ALAE) for 12-month accident periods ending 06/30/2016 were used as the basis of our indications. Exhibit 2 includes the loss dollars and feature counts.

Loss Development: The loss development factors used in our indications were selected based on

Total Limits Incurred Losses by coverage (Bodily Injury, PIP, Property Damage, Collision and Comprehensive) as shown in Exhibits 3 & 4. The Ultimate Losses were calculated as the product of the incurred losses and the incurred loss development factor.

Loss Trend Selections: We have estimated separate retrospective and prospective loss trend rates for all coverages. The selected loss trends were based on a review of the recent year-over-year changes and exponential fits of the average frequency and severity, as well as industry loss data from AIB. The retrospective and prospective loss trends by coverage can be found in Exhibit 7. The retrospective loss trend period was selected to bring all losses to a common date of 12/31/2015, the average accident date underlying the latest 12-month period. The prospective loss trend period was selected to bring all losses to a common date of 3/1/2018.

Expenses: Exhibit 8 shows historic expenses for the most recent three calendar years available. The selected provisions were based on a review of the historical experience and reflect planned commission rates. The Unallocated Loss Adjustment Expense (ULAE) looks at the three most recent calendar years from the countrywide Insurance Expense Exhibit and allocates this to the Massachusetts using claim counts and average premium. Note: 50% of General and Other Underwriting Expense (OUE) are deemed to be variable in the indication calculations. This exhibit also includes derivation of the catastrophe provision for Comprehensive coverage.

Credibility: Our experience in Massachusetts is deemed to be 100% credible.

Accident Period Weights: We judgmentally selected accident year weights of 20%, 20%, 20%, 20%, and 20% for the five most recent accident periods.

Investment Income: The assets available for investment are the Total Assets less any Premium Receivable and Paid Expense. The Total Assets are the sum of the Unearned Premium and Loss Reserves plus Required Surplus. The unearned premium and loss reserves were determined from the expense and loss payment patterns. The required surplus is based on the Personal Auto Reserve-to-Surplus assumption. This analysis assumed overall Premium-to-Surplus ratios of 1.93 for Liability, 4.19 for Comprehensive, and 4.19 for Collision. The total surplus was allocated to individual lines of business based on the risk associated with a particular line. For Personal Auto, a 3.04 Reserve-to-Surplus ratio was assumed for Liability, 2.26 for Comprehensive, and 2.26 for Collision. The tax rate assumed in the model is 33.9%. See Exhibit 9 for further details.