

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 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
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 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
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, 2018 NB & March 1, 2018 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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Private Passenger Automobile
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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

**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
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)
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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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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
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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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
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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
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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	1	0.78	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2018	2	0.86	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2018	3	0.90	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2018	4	0.95	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2018	5	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2018	6	1.04	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2018	7	1.10	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2018	8	1.12	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2018	10	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2018	11	1.25	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2018	12	1.27	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2018	13	1.34	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2018	14	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2018	15	1.42	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2018	16	1.46	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2018	17	1.49	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2018	18	1.53	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2018	19	1.60	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2018	20	1.65	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2018	21	1.69	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	22	1.72	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	23	1.74	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	24	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	25	1.82	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2018	26	1.85	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2018	27	1.88	2.68	2.68	1.00	1.00	1.00	2.68	1.00	1.00
2018	28	1.92	2.73	2.73	1.00	1.00	1.00	2.73	1.00	1.00
2018	29	1.95	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2018	30	1.99	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2018	31	2.06	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00
2018	32	2.09	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2018	33	2.12	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2018	34	2.16	3.09	3.09	1.00	1.00	1.00	3.09	1.00	1.00
2018	35	2.19	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2018	36	2.36	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2018	37	2.41	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2018	38	2.41	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2018	39	2.44	3.47	3.47	1.00	1.00	1.00	3.47	1.00	1.00
2018	40	2.48	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2018	41	2.62	3.62	3.62	1.00	1.00	1.00	3.62	1.00	1.00
2018	42	2.68	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2018	43	2.74	3.82	3.82	1.00	1.00	1.00	3.82	1.00	1.00
2018	44	2.79	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2018	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, 2018 NB & March 1, 2018 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	46	2.92	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2018	47	2.96	4.11	4.11	1.00	1.00	1.00	4.11	1.00	1.00
2018	48	3.00	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2018	49	3.08	4.28	4.28	1.00	1.00	1.00	4.28	1.00	1.00
2018	50	3.13	4.34	4.34	1.00	1.00	1.00	4.34	1.00	1.00
2018	51	3.17	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2018	52	3.22	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2018	53	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2018	54	3.38	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2018	55	3.44	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2018	56	3.51	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2018	57	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2018	58	3.72	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2018	59	3.84	5.33	5.33	1.00	1.00	1.00	5.33	1.00	1.00
2018	60	3.97	5.55	5.55	1.00	1.00	1.00	5.55	1.00	1.00
2018	61	4.13	5.77	5.77	1.00	1.00	1.00	5.77	1.00	1.00
2018	62	4.23	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2018	63	4.35	5.97	5.97	1.00	1.00	1.00	5.97	1.00	1.00
2018	64	4.44	6.07	6.07	1.00	1.00	1.00	6.07	1.00	1.00
2018	65	4.56	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2018	66	4.69	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00
2018	67	4.90	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2018	68	5.12	6.75	6.75	1.00	1.00	1.00	6.75	1.00	1.00
2018	69	5.34	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2018	70	5.55	7.23	7.23	1.00	1.00	1.00	7.23	1.00	1.00
2018	71	5.94	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2018	72	6.35	8.18	8.18	1.00	1.00	1.00	8.18	1.00	1.00
2018	73	6.75	8.65	8.65	1.00	1.00	1.00	8.65	1.00	1.00
2018	74	7.15	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2018	75	7.56	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2019	1	0.81	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2019	2	0.90	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2019	3	0.94	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2019	4	0.99	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2019	5	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2019	6	1.08	1.52	1.52	1.00	1.00	1.00	1.52	1.00	1.00
2019	7	1.15	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2019	8	1.17	1.59	1.59	1.00	1.00	1.00	1.59	1.00	1.00
2019	10	1.23	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2019	11	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2019	12	1.32	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2019	13	1.40	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2019	14	1.43	1.99	1.99	1.00	1.00	1.00	1.99	1.00	1.00
2019	15	1.48	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2019	16	1.52	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2019	17	1.55	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2019	18	1.59	2.25	2.25	1.00	1.00	1.00	2.25	1.00	1.00
2019	19	1.67	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2019	20	1.72	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2019	21	1.76	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2019	22	1.79	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2019	23	1.81	2.53	2.53	1.00	1.00	1.00	2.53	1.00	1.00
2019	24	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2019	25	1.90	2.75	2.75	1.00	1.00	1.00	2.75	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
2019	26	1.93	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2019	27	1.96	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2019	28	2.00	2.88	2.88	1.00	1.00	1.00	2.88	1.00	1.00
2019	29	2.03	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2019	30	2.07	3.03	3.03	1.00	1.00	1.00	3.03	1.00	1.00
2019	31	2.15	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2019	32	2.18	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2019	33	2.21	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2019	34	2.25	3.26	3.26	1.00	1.00	1.00	3.26	1.00	1.00
2019	35	2.28	3.31	3.31	1.00	1.00	1.00	3.31	1.00	1.00
2019	36	2.50	3.40	3.40	1.00	1.00	1.00	3.40	1.00	1.00
2019	37	2.55	3.52	3.52	1.00	1.00	1.00	3.52	1.00	1.00
2019	38	2.51	3.59	3.59	1.00	1.00	1.00	3.59	1.00	1.00
2019	39	2.54	3.65	3.65	1.00	1.00	1.00	3.65	1.00	1.00
2019	40	2.58	3.75	3.75	1.00	1.00	1.00	3.75	1.00	1.00
2019	41	2.77	3.81	3.81	1.00	1.00	1.00	3.81	1.00	1.00
2019	42	2.83	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2019	43	2.89	4.02	4.02	1.00	1.00	1.00	4.02	1.00	1.00
2019	44	2.94	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2019	45	3.04	4.17	4.17	1.00	1.00	1.00	4.17	1.00	1.00
2019	46	3.08	4.27	4.27	1.00	1.00	1.00	4.27	1.00	1.00
2019	47	3.12	4.32	4.32	1.00	1.00	1.00	4.32	1.00	1.00
2019	48	3.16	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2019	49	3.25	4.50	4.50	1.00	1.00	1.00	4.50	1.00	1.00
2019	50	3.30	4.56	4.56	1.00	1.00	1.00	4.56	1.00	1.00
2019	51	3.34	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2019	52	3.39	4.68	4.68	1.00	1.00	1.00	4.68	1.00	1.00
2019	53	3.44	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2019	54	3.56	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2019	55	3.62	5.04	5.04	1.00	1.00	1.00	5.04	1.00	1.00
2019	56	3.69	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2019	57	3.81	5.30	5.30	1.00	1.00	1.00	5.30	1.00	1.00
2019	58	3.91	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2019	59	4.04	5.59	5.59	1.00	1.00	1.00	5.59	1.00	1.00
2019	60	4.17	5.82	5.82	1.00	1.00	1.00	5.82	1.00	1.00
2019	61	4.34	6.05	6.05	1.00	1.00	1.00	6.05	1.00	1.00
2019	62	4.44	6.13	6.13	1.00	1.00	1.00	6.13	1.00	1.00
2019	63	4.57	6.26	6.26	1.00	1.00	1.00	6.26	1.00	1.00
2019	64	4.66	6.36	6.36	1.00	1.00	1.00	6.36	1.00	1.00
2019	65	4.79	6.44	6.44	1.00	1.00	1.00	6.44	1.00	1.00
2019	66	4.92	6.62	6.62	1.00	1.00	1.00	6.62	1.00	1.00
2019	67	5.14	6.84	6.84	1.00	1.00	1.00	6.84	1.00	1.00
2019	68	5.37	7.07	7.07	1.00	1.00	1.00	7.07	1.00	1.00
2019	69	5.60	7.32	7.32	1.00	1.00	1.00	7.32	1.00	1.00
2019	70	5.82	7.61	7.61	1.00	1.00	1.00	7.61	1.00	1.00
2019	71	6.23	8.08	8.08	1.00	1.00	1.00	8.08	1.00	1.00
2019	72	6.66	8.59	8.59	1.00	1.00	1.00	8.59	1.00	1.00
2019	73	7.09	9.08	9.08	1.00	1.00	1.00	9.08	1.00	1.00
2019	74	7.51	9.63	9.63	1.00	1.00	1.00	9.63	1.00	1.00
2019	75	7.94	10.13	10.13	1.00	1.00	1.00	10.13	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
2020 & Newer	1	0.84	1.21	1.21	1.00	1.00	1.00	1.21	1.00	1.00
2020 & Newer	2	0.94	1.27	1.27	1.00	1.00	1.00	1.27	1.00	1.00
2020 & Newer	3	0.98	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2020 & Newer	4	1.03	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2020 & Newer	5	1.07	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2020 & Newer	6	1.12	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2020 & Newer	7	1.20	1.62	1.62	1.00	1.00	1.00	1.62	1.00	1.00
2020 & Newer	8	1.22	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2020 & Newer	10	1.28	1.79	1.79	1.00	1.00	1.00	1.79	1.00	1.00
2020 & Newer	11	1.35	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2020 & Newer	12	1.37	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2020 & Newer	13	1.46	2.02	2.02	1.00	1.00	1.00	2.02	1.00	1.00
2020 & Newer	14	1.49	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2020 & Newer	15	1.54	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2020 & Newer	16	1.58	2.17	2.17	1.00	1.00	1.00	2.17	1.00	1.00
2020 & Newer	17	1.61	2.28	2.28	1.00	1.00	1.00	2.28	1.00	1.00
2020 & Newer	18	1.65	2.34	2.34	1.00	1.00	1.00	2.34	1.00	1.00
2020 & Newer	19	1.74	2.39	2.39	1.00	1.00	1.00	2.39	1.00	1.00
2020 & Newer	20	1.79	2.66	2.66	1.00	1.00	1.00	2.66	1.00	1.00
2020 & Newer	21	1.83	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2020 & Newer	22	1.86	2.75	2.75	1.00	1.00	1.00	2.75	1.00	1.00
2020 & Newer	23	1.88	2.63	2.63	1.00	1.00	1.00	2.63	1.00	1.00
2020 & Newer	24	1.90	2.66	2.66	1.00	1.00	1.00	2.66	1.00	1.00
2020 & Newer	25	1.98	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00
2020 & Newer	26	2.01	2.95	2.95	1.00	1.00	1.00	2.95	1.00	1.00
2020 & Newer	27	2.04	2.99	2.99	1.00	1.00	1.00	2.99	1.00	1.00
2020 & Newer	28	2.08	3.04	3.04	1.00	1.00	1.00	3.04	1.00	1.00
2020 & Newer	29	2.11	3.08	3.08	1.00	1.00	1.00	3.08	1.00	1.00
2020 & Newer	30	2.15	3.20	3.20	1.00	1.00	1.00	3.20	1.00	1.00
2020 & Newer	31	2.24	3.24	3.24	1.00	1.00	1.00	3.24	1.00	1.00
2020 & Newer	32	2.27	3.29	3.29	1.00	1.00	1.00	3.29	1.00	1.00
2020 & Newer	33	2.30	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2020 & Newer	34	2.34	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2020 & Newer	35	2.37	3.49	3.49	1.00	1.00	1.00	3.49	1.00	1.00
2020 & Newer	36	2.65	3.58	3.58	1.00	1.00	1.00	3.58	1.00	1.00
2020 & Newer	37	2.70	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2020 & Newer	38	2.61	3.78	3.78	1.00	1.00	1.00	3.78	1.00	1.00
2020 & Newer	39	2.64	3.84	3.84	1.00	1.00	1.00	3.84	1.00	1.00
2020 & Newer	40	2.68	3.95	3.95	1.00	1.00	1.00	3.95	1.00	1.00
2020 & Newer	41	2.93	4.01	4.01	1.00	1.00	1.00	4.01	1.00	1.00
2020 & Newer	42	2.99	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2020 & Newer	43	3.05	4.23	4.23	1.00	1.00	1.00	4.23	1.00	1.00
2020 & Newer	44	3.10	4.31	4.31	1.00	1.00	1.00	4.31	1.00	1.00
2020 & Newer	45	3.21	4.38	4.38	1.00	1.00	1.00	4.38	1.00	1.00
2020 & Newer	46	3.25	4.49	4.49	1.00	1.00	1.00	4.49	1.00	1.00
2020 & Newer	47	3.29	4.54	4.54	1.00	1.00	1.00	4.54	1.00	1.00
2020 & Newer	48	3.33	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2020 & Newer	49	3.43	4.73	4.73	1.00	1.00	1.00	4.73	1.00	1.00
2020 & Newer	50	3.48	4.79	4.79	1.00	1.00	1.00	4.79	1.00	1.00
2020 & Newer	51	3.52	4.84	4.84	1.00	1.00	1.00	4.84	1.00	1.00
2020 & Newer	52	3.57	4.91	4.91	1.00	1.00	1.00	4.91	1.00	1.00
2020 & Newer	53	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2020 & Newer	54	3.75	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2020 & Newer	55	3.81	5.29	5.29	1.00	1.00	1.00	5.29	1.00	1.00
2020 & Newer	56	3.88	5.38	5.38	1.00	1.00	1.00	5.38	1.00	1.00
2020 & Newer	57	4.01	5.56	5.56	1.00	1.00	1.00	5.56	1.00	1.00
2020 & Newer	58	4.11	5.67	5.67	1.00	1.00	1.00	5.67	1.00	1.00
2020 & Newer	59	4.25	5.86	5.86	1.00	1.00	1.00	5.86	1.00	1.00
2020 & Newer	60	4.38	6.10	6.10	1.00	1.00	1.00	6.10	1.00	1.00
2020 & Newer	61	4.56	6.34	6.34	1.00	1.00	1.00	6.34	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
2020 & Newer	62	4.66	6.42	6.42	1.00	1.00	1.00	6.42	1.00	1.00
2020 & Newer	63	4.80	6.56	6.56	1.00	1.00	1.00	6.56	1.00	1.00
2020 & Newer	64	4.89	6.66	6.66	1.00	1.00	1.00	6.66	1.00	1.00
2020 & Newer	65	5.03	6.74	6.74	1.00	1.00	1.00	6.74	1.00	1.00
2020 & Newer	66	5.16	6.93	6.93	1.00	1.00	1.00	6.93	1.00	1.00
2020 & Newer	67	5.39	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	68	5.63	7.41	7.41	1.00	1.00	1.00	7.41	1.00	1.00
2020 & Newer	69	5.87	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2020 & Newer	70	6.10	8.01	8.01	1.00	1.00	1.00	8.01	1.00	1.00
2020 & Newer	71	6.53	8.49	8.49	1.00	1.00	1.00	8.49	1.00	1.00
2020 & Newer	72	6.99	9.02	9.02	1.00	1.00	1.00	9.02	1.00	1.00
2020 & Newer	73	7.45	9.53	9.53	1.00	1.00	1.00	9.53	1.00	1.00
2020 & Newer	74	7.89	10.11	10.11	1.00	1.00	1.00	10.11	1.00	1.00
2020 & Newer	75	8.34	10.63	10.63	1.00	1.00	1.00	10.63	1.00	1.00

**State of Massachusetts
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 Private Passenger Automobile^{1/}
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Increased Limits Factors - Property Damage

Limit of Liability	Current Limit Factor	Limit Factor Relative to Category Factor/Base									
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
\$5,000	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310
\$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									
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
\$5,000	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, 2018 NB & March 1, 2018 RB**

Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate
Bodily Injury	20/40	\$133.00
Optional BI	20/40 included with Bodily Injury	\$133.00
Property Damage	\$5,000 limit	\$208.00
Medical Payment	\$5,000 limit	\$30.00
Personal Injury Protection	No deductible	\$159.00
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	\$300.00
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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection will be waived for policies issued voluntarily or assigned through the MAIP if:

1. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
2. A producer is transferring a book of business from one insurer to one or more insurers.
3. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if we do not receive a copy of the inspection report sixty days prior to the first annual date, we will, upon renewal of the physical damage insurance, require an inspection.
4. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
5. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
6. When the applicant or a rated operator has a Merit Rating Code of 99, 98, or 00 through 15.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (221-5263) or the Acknowledgment of Requirement for Pre-Insurance Inspection (231-2294) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation; the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. MERIT RATING PLAN

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

The following summary is a general overview of our Merit Rating Plan and its impact on underlying rates.

Driving record points are assigned to operators for chargeable accidents and violations. "Accidents" do not include Comprehensive claims for purposes of determining driving record points.

Chargeable Period - The 36-month period prior to policy term inception.

Chargeable Date for Violations - The conviction date is used to determine if the violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR/CLUE/Registry reconciliation process, the conviction date will be deemed to be the day before the inception date of the policy. The first non-criminal violation will be waived.

Chargeable Date for Accidents – The occurrence date of the accident will be used to determine if the accident took place during the chargeable period.

Chargeable Accidents –

Processed prior to 09/08/2015: Accident payments must exceed \$500 in order to be considered chargeable.

Processed 09/08/2015 and later: Accident payments must exceed \$1000 in order to be considered chargeable.

Same Day Offenses - If an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

MVR/CLUE/Registry Reconciliations - Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR, CLUE and/or Registry to avoid duplication. When reconciliation occurs, the accidents will be assigned the date of occurrence and violations will be assigned the date of conviction listed on the MVR, CLUE or Registry. When an accident or violation received from the MVR, CLUE, and/or Registry do not reconcile with those listed on the application, each accident(s) and/or violation(s) listed on the application will be treated as an individual accident or violation. A manual correction can be made in cases where accidents or violations should have aligned to represent one incident.

Source of Points – Points are assigned based upon accidents or violations occurring while an operator is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle. Applicants must be insured on a private passenger auto for points to apply.

Unverifiable Driving Record - When an operator's driving record cannot be verified by Massachusetts Bureau of Motor Vehicles, we will assess that operator the amount of points associated with a major violation. The points will be removed if the Company receives a valid MVR within 30 days of policy inception. The date assigned to the points will be the day before the inception date of the policy.

Operators 18 years of age and younger will not be charged unverifiable driving record points.

Foreign Operator's License - Any operator who does not have a valid U.S license and is added to a policy on or after April 1, 2008 but has a valid foreign license or international operator's license will be considered a foreign operator but will not be assessed any points.

Undeclared Operator - Drivers who are added to the policy based on their involvement in a loss will be assessed the amount of points equivalent to a major violation. This premium adjustment will be applied to incidents discovered on or after April 1, 2008, and remain for one 12 month period.

This premium adjustment will not apply in the circumstances where the individual involved in the loss was not a regular operator or resident relative in the household.

Financial Responsibility Filing – Operators who are required to submit a financial responsibility filing will be assessed the amount of points equivalent to a major violation. See also Rule 10 (Certified Risks – Financial Responsibility Laws).

Auto Fraud – Applicants who have committed or have been convicted of insurance fraud within the chargeable period on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.

Auto Theft – Applicants who have committed or have been convicted of auto theft within the chargeable period on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.

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

Effective April 1, 2018 NB & March 1, 2018 RB

Effective November 1, 2017 NB & October 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

**State of Massachusetts
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Private Passenger Automobile**

Effective April 1, 2018 NB & March 1, 2018 RB

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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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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

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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
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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
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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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

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

Effective April 1, 2018 NB & March 1, 2018 RB

Effective November 1, 2017 NB & October 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
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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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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Private Passenger Automobile**

Effective April 1, 2018 NB & March 1, 2018 RB

Effective November 1, 2017 NB & October 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
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, 2018 NB & March 1, 2018 RB

Effective November 1, 2017 NB & October 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

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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
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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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

**State of Massachusetts
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Private Passenger Automobile**

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Effective November 1, 2017 NB & October 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	1	0.78	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2018	2	0.86	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2018	3	0.90	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2018	4	0.95	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2018	5	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2018	6	1.04	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2018	7	1.10	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2018	8	1.12	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2018	10	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2018	11	1.25	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2018	12	1.27	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2018	13	1.34	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2018	14	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2018	15	1.42	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2018	16	1.46	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2018	17	1.49	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2018	18	1.53	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2018	19	1.60	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2018	20	1.65	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2018	21	1.69	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	22	1.72	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	23	1.74	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	24	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	25	1.82	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2018	26	1.85	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2018	27	1.88	2.68	2.68	1.00	1.00	1.00	2.68	1.00	1.00
2018	28	1.92	2.73	2.73	1.00	1.00	1.00	2.73	1.00	1.00
2018	29	1.95	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2018	30	1.99	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2018	31	2.06	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00
2018	32	2.09	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2018	33	2.12	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2018	34	2.16	3.09	3.09	1.00	1.00	1.00	3.09	1.00	1.00
2018	35	2.19	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2018	36	2.36	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2018	37	2.41	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2018	38	2.41	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2018	39	2.44	3.47	3.47	1.00	1.00	1.00	3.47	1.00	1.00
2018	40	2.48	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2018	41	2.62	3.62	3.62	1.00	1.00	1.00	3.62	1.00	1.00
2018	42	2.68	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2018	43	2.74	3.82	3.82	1.00	1.00	1.00	3.82	1.00	1.00
2018	44	2.79	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2018	45	2.88	3.97	3.97	1.00	1.00	1.00	3.97	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
2018	46	2.92	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2018	47	2.96	4.11	4.11	1.00	1.00	1.00	4.11	1.00	1.00
2018	48	3.00	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2018	49	3.08	4.28	4.28	1.00	1.00	1.00	4.28	1.00	1.00
2018	50	3.13	4.34	4.34	1.00	1.00	1.00	4.34	1.00	1.00
2018	51	3.17	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2018	52	3.22	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2018	53	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2018	54	3.38	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2018	55	3.44	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2018	56	3.51	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2018	57	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2018	58	3.72	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2018	59	3.84	5.33	5.33	1.00	1.00	1.00	5.33	1.00	1.00
2018	60	3.97	5.55	5.55	1.00	1.00	1.00	5.55	1.00	1.00
2018	61	4.13	5.77	5.77	1.00	1.00	1.00	5.77	1.00	1.00
2018	62	4.23	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2018	63	4.35	5.97	5.97	1.00	1.00	1.00	5.97	1.00	1.00
2018	64	4.44	6.07	6.07	1.00	1.00	1.00	6.07	1.00	1.00
2018	65	4.56	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2018	66	4.69	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00
2018	67	4.90	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2018	68	5.12	6.75	6.75	1.00	1.00	1.00	6.75	1.00	1.00
2018	69	5.34	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2018	70	5.55	7.23	7.23	1.00	1.00	1.00	7.23	1.00	1.00
2018	71	5.94	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2018	72	6.35	8.18	8.18	1.00	1.00	1.00	8.18	1.00	1.00
2018	73	6.75	8.65	8.65	1.00	1.00	1.00	8.65	1.00	1.00
2018	74	7.15	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2018	75	7.56	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2019 & Newer	1	0.81	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2019 & Newer	2	0.90	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2019 & Newer	3	0.94	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2019 & Newer	4	0.99	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2019 & Newer	5	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2019 & Newer	6	1.08	1.52	1.52	1.00	1.00	1.00	1.52	1.00	1.00
2019 & Newer	7	1.15	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2019 & Newer	8	1.17	1.59	1.59	1.00	1.00	1.00	1.59	1.00	1.00
2019 & Newer	10	1.23	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2019 & Newer	11	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2019 & Newer	12	1.32	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2019 & Newer	13	1.40	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2019 & Newer	14	1.43	1.99	1.99	1.00	1.00	1.00	1.99	1.00	1.00
2019 & Newer	15	1.48	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2019 & Newer	16	1.52	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2019 & Newer	17	1.55	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2019 & Newer	18	1.59	2.25	2.25	1.00	1.00	1.00	2.25	1.00	1.00
2019 & Newer	19	1.67	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2019 & Newer	20	1.72	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2019 & Newer	21	1.76	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2019 & Newer	22	1.79	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2019 & Newer	23	1.81	2.53	2.53	1.00	1.00	1.00	2.53	1.00	1.00
2019 & Newer	24	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2019 & Newer	25	1.90	2.75	2.75	1.00	1.00	1.00	2.75	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
2019 & Newer	26	1.93	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2019 & Newer	27	1.96	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2019 & Newer	28	2.00	2.88	2.88	1.00	1.00	1.00	2.88	1.00	1.00
2019 & Newer	29	2.03	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2019 & Newer	30	2.07	3.03	3.03	1.00	1.00	1.00	3.03	1.00	1.00
2019 & Newer	31	2.15	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2019 & Newer	32	2.18	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2019 & Newer	33	2.21	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2019 & Newer	34	2.25	3.26	3.26	1.00	1.00	1.00	3.26	1.00	1.00
2019 & Newer	35	2.28	3.31	3.31	1.00	1.00	1.00	3.31	1.00	1.00
2019 & Newer	36	2.50	3.40	3.40	1.00	1.00	1.00	3.40	1.00	1.00
2019 & Newer	37	2.55	3.52	3.52	1.00	1.00	1.00	3.52	1.00	1.00
2019 & Newer	38	2.51	3.59	3.59	1.00	1.00	1.00	3.59	1.00	1.00
2019 & Newer	39	2.54	3.65	3.65	1.00	1.00	1.00	3.65	1.00	1.00
2019 & Newer	40	2.58	3.75	3.75	1.00	1.00	1.00	3.75	1.00	1.00
2019 & Newer	41	2.77	3.81	3.81	1.00	1.00	1.00	3.81	1.00	1.00
2019 & Newer	42	2.83	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2019 & Newer	43	2.89	4.02	4.02	1.00	1.00	1.00	4.02	1.00	1.00
2019 & Newer	44	2.94	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2019 & Newer	45	3.04	4.17	4.17	1.00	1.00	1.00	4.17	1.00	1.00
2019 & Newer	46	3.08	4.27	4.27	1.00	1.00	1.00	4.27	1.00	1.00
2019 & Newer	47	3.12	4.32	4.32	1.00	1.00	1.00	4.32	1.00	1.00
2019 & Newer	48	3.16	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2019 & Newer	49	3.25	4.50	4.50	1.00	1.00	1.00	4.50	1.00	1.00
2019 & Newer	50	3.30	4.56	4.56	1.00	1.00	1.00	4.56	1.00	1.00
2019 & Newer	51	3.34	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2019 & Newer	52	3.39	4.68	4.68	1.00	1.00	1.00	4.68	1.00	1.00
2019 & Newer	53	3.44	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2019 & Newer	54	3.56	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2019 & Newer	55	3.62	5.04	5.04	1.00	1.00	1.00	5.04	1.00	1.00
2019 & Newer	56	3.69	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2019 & Newer	57	3.81	5.30	5.30	1.00	1.00	1.00	5.30	1.00	1.00
2019 & Newer	58	3.91	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2019 & Newer	59	4.04	5.59	5.59	1.00	1.00	1.00	5.59	1.00	1.00
2019 & Newer	60	4.17	5.82	5.82	1.00	1.00	1.00	5.82	1.00	1.00
2019 & Newer	61	4.34	6.05	6.05	1.00	1.00	1.00	6.05	1.00	1.00
2019 & Newer	62	4.44	6.13	6.13	1.00	1.00	1.00	6.13	1.00	1.00
2019 & Newer	63	4.57	6.26	6.26	1.00	1.00	1.00	6.26	1.00	1.00
2019 & Newer	64	4.66	6.36	6.36	1.00	1.00	1.00	6.36	1.00	1.00
2019 & Newer	65	4.79	6.44	6.44	1.00	1.00	1.00	6.44	1.00	1.00
2019 & Newer	66	4.92	6.62	6.62	1.00	1.00	1.00	6.62	1.00	1.00
2019 & Newer	67	5.14	6.84	6.84	1.00	1.00	1.00	6.84	1.00	1.00
2019 & Newer	68	5.37	7.07	7.07	1.00	1.00	1.00	7.07	1.00	1.00
2019 & Newer	69	5.60	7.32	7.32	1.00	1.00	1.00	7.32	1.00	1.00
2019 & Newer	70	5.82	7.61	7.61	1.00	1.00	1.00	7.61	1.00	1.00
2019 & Newer	71	6.23	8.08	8.08	1.00	1.00	1.00	8.08	1.00	1.00
2019 & Newer	72	6.66	8.59	8.59	1.00	1.00	1.00	8.59	1.00	1.00
2019 & Newer	73	7.09	9.08	9.08	1.00	1.00	1.00	9.08	1.00	1.00
2019 & Newer	74	7.51	9.63	9.63	1.00	1.00	1.00	9.63	1.00	1.00
2019 & Newer	75	7.94	10.13	10.13	1.00	1.00	1.00	10.13	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, 2018 NB & March 1, 2018 RB

Effective November 1, 2017 NB & October 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
2020 & Newer	1	0.84	1.21	1.21	1.00	1.00	1.00	1.21	1.00	1.00
2020 & Newer	2	0.94	1.27	1.27	1.00	1.00	1.00	1.27	1.00	1.00
2020 & Newer	3	0.98	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2020 & Newer	4	1.03	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2020 & Newer	5	1.07	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2020 & Newer	6	1.12	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
2020 & Newer	7	1.20	1.62	1.62	1.00	1.00	1.00	1.62	1.00	1.00
2020 & Newer	8	1.22	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2020 & Newer	10	1.28	1.79	1.79	1.00	1.00	1.00	1.79	1.00	1.00
2020 & Newer	11	1.35	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2020 & Newer	12	1.37	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2020 & Newer	13	1.46	2.02	2.02	1.00	1.00	1.00	2.02	1.00	1.00
2020 & Newer	14	1.49	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2020 & Newer	15	1.54	2.12	2.12	1.00	1.00	1.00	2.12	1.00	1.00
2020 & Newer	16	1.58	2.17	2.17	1.00	1.00	1.00	2.17	1.00	1.00
2020 & Newer	17	1.61	2.28	2.28	1.00	1.00	1.00	2.28	1.00	1.00
2020 & Newer	18	1.65	2.34	2.34	1.00	1.00	1.00	2.34	1.00	1.00
2020 & Newer	19	1.74	2.39	2.39	1.00	1.00	1.00	2.39	1.00	1.00
2020 & Newer	20	1.79	2.66	2.66	1.00	1.00	1.00	2.66	1.00	1.00
2020 & Newer	21	1.83	2.72	2.72	1.00	1.00	1.00	2.72	1.00	1.00
2020 & Newer	22	1.86	2.75	2.75	1.00	1.00	1.00	2.75	1.00	1.00
2020 & Newer	23	1.88	2.63	2.63	1.00	1.00	1.00	2.63	1.00	1.00
2020 & Newer	24	1.90	2.66	2.66	1.00	1.00	1.00	2.66	1.00	1.00
2020 & Newer	25	1.98	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00
2020 & Newer	26	2.01	2.95	2.95	1.00	1.00	1.00	2.95	1.00	1.00
2020 & Newer	27	2.04	2.99	2.99	1.00	1.00	1.00	2.99	1.00	1.00
2020 & Newer	28	2.08	3.04	3.04	1.00	1.00	1.00	3.04	1.00	1.00
2020 & Newer	29	2.11	3.08	3.08	1.00	1.00	1.00	3.08	1.00	1.00
2020 & Newer	30	2.15	3.20	3.20	1.00	1.00	1.00	3.20	1.00	1.00
2020 & Newer	31	2.24	3.24	3.24	1.00	1.00	1.00	3.24	1.00	1.00
2020 & Newer	32	2.27	3.29	3.29	1.00	1.00	1.00	3.29	1.00	1.00
2020 & Newer	33	2.30	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2020 & Newer	34	2.34	3.44	3.44	1.00	1.00	1.00	3.44	1.00	1.00
2020 & Newer	35	2.37	3.49	3.49	1.00	1.00	1.00	3.49	1.00	1.00
2020 & Newer	36	2.65	3.58	3.58	1.00	1.00	1.00	3.58	1.00	1.00
2020 & Newer	37	2.70	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2020 & Newer	38	2.61	3.78	3.78	1.00	1.00	1.00	3.78	1.00	1.00
2020 & Newer	39	2.64	3.84	3.84	1.00	1.00	1.00	3.84	1.00	1.00
2020 & Newer	40	2.68	3.95	3.95	1.00	1.00	1.00	3.95	1.00	1.00
2020 & Newer	41	2.93	4.01	4.01	1.00	1.00	1.00	4.01	1.00	1.00
2020 & Newer	42	2.99	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2020 & Newer	43	3.05	4.23	4.23	1.00	1.00	1.00	4.23	1.00	1.00
2020 & Newer	44	3.10	4.31	4.31	1.00	1.00	1.00	4.31	1.00	1.00
2020 & Newer	45	3.21	4.38	4.38	1.00	1.00	1.00	4.38	1.00	1.00
2020 & Newer	46	3.25	4.49	4.49	1.00	1.00	1.00	4.49	1.00	1.00
2020 & Newer	47	3.29	4.54	4.54	1.00	1.00	1.00	4.54	1.00	1.00
2020 & Newer	48	3.33	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2020 & Newer	49	3.43	4.73	4.73	1.00	1.00	1.00	4.73	1.00	1.00
2020 & Newer	50	3.48	4.79	4.79	1.00	1.00	1.00	4.79	1.00	1.00
2020 & Newer	51	3.52	4.84	4.84	1.00	1.00	1.00	4.84	1.00	1.00
2020 & Newer	52	3.57	4.91	4.91	1.00	1.00	1.00	4.91	1.00	1.00
2020 & Newer	53	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2020 & Newer	54	3.75	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2020 & Newer	55	3.81	5.29	5.29	1.00	1.00	1.00	5.29	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, 2018 NB & March 1, 2018 RB

Effective November 1, 2017 NB & October 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
2020 & Newer	56	3.88	5.38	5.38	1.00	1.00	1.00	5.38	1.00	1.00
2020 & Newer	57	4.01	5.56	5.56	1.00	1.00	1.00	5.56	1.00	1.00
2020 & Newer	58	4.11	5.67	5.67	1.00	1.00	1.00	5.67	1.00	1.00
2020 & Newer	59	4.25	5.86	5.86	1.00	1.00	1.00	5.86	1.00	1.00
2020 & Newer	60	4.38	6.10	6.10	1.00	1.00	1.00	6.10	1.00	1.00
2020 & Newer	61	4.56	6.34	6.34	1.00	1.00	1.00	6.34	1.00	1.00
2020 & Newer	62	4.66	6.42	6.42	1.00	1.00	1.00	6.42	1.00	1.00
2020 & Newer	63	4.80	6.56	6.56	1.00	1.00	1.00	6.56	1.00	1.00
2020 & Newer	64	4.89	6.66	6.66	1.00	1.00	1.00	6.66	1.00	1.00
2020 & Newer	65	5.03	6.74	6.74	1.00	1.00	1.00	6.74	1.00	1.00
2020 & Newer	66	5.16	6.93	6.93	1.00	1.00	1.00	6.93	1.00	1.00
2020 & Newer	67	5.39	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	68	5.63	7.41	7.41	1.00	1.00	1.00	7.41	1.00	1.00
2020 & Newer	69	5.87	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2020 & Newer	70	6.10	8.01	8.01	1.00	1.00	1.00	8.01	1.00	1.00
2020 & Newer	71	6.53	8.49	8.49	1.00	1.00	1.00	8.49	1.00	1.00
2020 & Newer	72	6.99	9.02	9.02	1.00	1.00	1.00	9.02	1.00	1.00
2020 & Newer	73	7.45	9.53	9.53	1.00	1.00	1.00	9.53	1.00	1.00
2020 & Newer	74	7.89	10.11	10.11	1.00	1.00	1.00	10.11	1.00	1.00
2020 & Newer	75	8.34	10.63	10.63	1.00	1.00	1.00	10.63	1.00	1.00

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Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile^{1/}**

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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	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310
	0.340	0.340	0.340	0.340	0.340	0.340	0.340	0.340	0.340	0.340	0.340
\$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	\$133.00	\$134.00
Optional BI	20/40 included with Bodily Injury	\$133.00	\$134.00
Property Damage	\$5,000 limit	\$208.00	\$202.00
Medical Payment	\$5,000 limit	\$30.00	
Personal Injury Protection	No deductible	\$159.00	\$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	\$300.00	\$291.00
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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if we do not receive a copy of the inspection report sixty days prior to the first annual date, we will, upon renewal of the physical damage insurance, require an inspection.

4. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
5. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
6. When the applicant or a rated operator has a Merit Rating Code of 99, 98, or 00 through 15.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (221-5263) or the Acknowledgment of Requirement for Pre-Insurance Inspection (231-2294) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation; the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. MERIT RATING PLAN

The following summary is a general overview of our Merit Rating Plan and its impact on underlying rates.

Driving record points are assigned to operators for chargeable accidents and violations. "Accidents" do not include Comprehensive claims for purposes of determining driving record points.

Chargeable Period - The 36-month period prior to policy term inception.

Chargeable Date for Violations - The conviction date is used to determine if the violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR/CLUE/Registry reconciliation process, the conviction date will be deemed to be the day before the inception date of the policy. The first non-criminal violation will be waived.

Chargeable Date for Accidents - The occurrence date of the accident will be used to determine if the accident took place during the chargeable period.

Chargeable Accidents -

Processed prior to 09/08/2015: Accident payments must exceed \$500 in order to be considered chargeable.

Processed 09/08/2015 and later: Accident payments must exceed \$1000 in order to be considered chargeable.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

Same Day Offenses - If an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

MVR/CLUE/Registry Reconciliations - Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR, CLUE and/or Registry to avoid duplication. When reconciliation occurs, the accidents will be assigned the date of occurrence and violations will be assigned the date of conviction listed on the MVR, CLUE or Registry. When an accident or violation received from the MVR, CLUE, and/or Registry do not reconcile with those listed on the application, each accident(s) and/or violation(s) listed on the application will be treated as an individual accident or violation. A manual correction can be made in cases where accidents or violations should have aligned to represent one incident.

Source of Points – Points are assigned based upon accidents or violations occurring while an operator is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle. Applicants must be insured on a private passenger auto for points to apply.

Unverifiable Driving Record - When an operator's driving record cannot be verified by Massachusetts Bureau of Motor Vehicles, we will assess that operator the amount of points associated with a major violation. The points will be removed if the Company receives a valid MVR within 30 days of policy inception. The date assigned to the points will be the day before the inception date of the policy.

Operators 18 years of age and younger will not be charged unverifiable driving record points.

Foreign Operator's License - Any operator who does not have a valid U.S license and is added to a policy on or after April 1, 2008 but has a valid foreign license or international operator's license will be considered a foreign operator but will not be assessed any points.

Undeclared Operator - Drivers who are added to the policy based on their involvement in a loss will be assessed the amount of points equivalent to a major violation. This premium adjustment will be applied to incidents discovered on or after April 1, 2008, and remain for one 12 month period.

This premium adjustment will not apply in the circumstances where the individual involved in the loss was not a regular operator or resident relative in the household.

Financial Responsibility Filing – Operators who are required to submit a financial responsibility filing will be assessed the amount of points equivalent to a major violation. See also Rule 10 (Certified Risks – Financial Responsibility Laws).

Auto Fraud – Applicants who have committed or have been convicted of insurance fraud within the chargeable period on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.

Auto Theft – Applicants who have committed or have been convicted of auto theft within the chargeable period on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.

Total Fire or Theft – Applicants who have committed or have been convicted of setting fire to or theft of an auto in the chargeable period on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.

Material Misrepresentation – Applicants committing material misrepresentation during the insurance application process on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.

Violation Classification - Violations are classified into these groups:

- Major violations (e.g., non-routine, serious infractions such as vehicular homicide, driving under the influence)
- Minor violations (e.g., routine traffic infractions such as failure to yield, speeding)
- At-fault accidents

Major Violations - Chargeable accidents and major violations are charged for 36 months.

Accident Chargeability - Accidents noted on the MVR, CLUE report or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on the MVR, CLUE report or application will be deemed to be at-fault according to the standard of fault regulations in the state of Massachusetts.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if we do not receive a copy of the inspection report sixty days prior to the first annual date, we will, upon renewal of the physical damage insurance, require an inspection.

4. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
5. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
6. When the applicant or a rated operator has a Merit Rating Code of 99, 98, or 00 through 15.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

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If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation; the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

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Chargeable Date for Accidents - The occurrence date of the accident will be used to determine if the accident took place during the chargeable period.

Chargeable Accidents -

Processed prior to 09/08/2015: Accident payments must exceed \$500 in order to be considered chargeable.

Processed 09/08/2015 and later: Accident payments must exceed \$1000 in order to be considered chargeable.

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 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
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

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

Effective April 1, 2018 NB & March 1, 2018 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
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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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Loan Lease	Upgraded Rental	Roadside Assistance
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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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
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile**

Effective April 1, 2018 NB & March 1, 2018 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
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

**State of Massachusetts
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Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 RB**

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

Effective April 1, 2018 NB & March 1, 2018 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
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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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
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

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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

**State of Massachusetts
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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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
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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	1	0.78	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2018	2	0.86	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2018	3	0.90	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2018	4	0.95	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2018	5	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2018	6	1.04	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2018	7	1.10	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2018	8	1.12	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2018	10	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2018	11	1.25	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2018	12	1.27	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2018	13	1.34	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2018	14	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2018	15	1.42	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2018	16	1.46	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2018	17	1.49	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2018	18	1.53	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2018	19	1.60	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2018	20	1.65	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2018	21	1.69	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	22	1.72	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	23	1.74	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	24	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	25	1.82	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2018	26	1.85	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2018	27	1.88	2.68	2.68	1.00	1.00	1.00	2.68	1.00	1.00
2018	28	1.92	2.73	2.73	1.00	1.00	1.00	2.73	1.00	1.00
2018	29	1.95	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2018	30	1.99	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2018	31	2.06	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00
2018	32	2.09	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2018	33	2.12	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2018	34	2.16	3.09	3.09	1.00	1.00	1.00	3.09	1.00	1.00
2018	35	2.19	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2018	36	2.36	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2018	37	2.41	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2018	38	2.41	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2018	39	2.44	3.47	3.47	1.00	1.00	1.00	3.47	1.00	1.00
2018	40	2.48	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2018	41	2.62	3.62	3.62	1.00	1.00	1.00	3.62	1.00	1.00
2018	42	2.68	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2018	43	2.74	3.82	3.82	1.00	1.00	1.00	3.82	1.00	1.00
2018	44	2.79	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2018	45	2.88	3.97	3.97	1.00	1.00	1.00	3.97	1.00	1.00

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2018	46	2.92	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2018	47	2.96	4.11	4.11	1.00	1.00	1.00	4.11	1.00	1.00
2018	48	3.00	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2018	49	3.08	4.28	4.28	1.00	1.00	1.00	4.28	1.00	1.00
2018	50	3.13	4.34	4.34	1.00	1.00	1.00	4.34	1.00	1.00
2018	51	3.17	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2018	52	3.22	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2018	53	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2018	54	3.38	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2018	55	3.44	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2018	56	3.51	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2018	57	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2018	58	3.72	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2018	59	3.84	5.33	5.33	1.00	1.00	1.00	5.33	1.00	1.00
2018	60	3.97	5.55	5.55	1.00	1.00	1.00	5.55	1.00	1.00
2018	61	4.13	5.77	5.77	1.00	1.00	1.00	5.77	1.00	1.00
2018	62	4.23	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2018	63	4.35	5.97	5.97	1.00	1.00	1.00	5.97	1.00	1.00
2018	64	4.44	6.07	6.07	1.00	1.00	1.00	6.07	1.00	1.00
2018	65	4.56	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2018	66	4.69	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00
2018	67	4.90	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2018	68	5.12	6.75	6.75	1.00	1.00	1.00	6.75	1.00	1.00
2018	69	5.34	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2018	70	5.55	7.23	7.23	1.00	1.00	1.00	7.23	1.00	1.00
2018	71	5.94	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2018	72	6.35	8.18	8.18	1.00	1.00	1.00	8.18	1.00	1.00
2018	73	6.75	8.65	8.65	1.00	1.00	1.00	8.65	1.00	1.00
2018	74	7.15	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2018	75	7.56	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2019 & Newer	1	0.81	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2019 & Newer	2	0.90	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2019 & Newer	3	0.94	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2019 & Newer	4	0.99	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2019 & Newer	5	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2019 & Newer	6	1.08	1.52	1.52	1.00	1.00	1.00	1.52	1.00	1.00
2019 & Newer	7	1.15	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2019 & Newer	8	1.17	1.59	1.59	1.00	1.00	1.00	1.59	1.00	1.00
2019 & Newer	10	1.23	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2019 & Newer	11	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2019 & Newer	12	1.32	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2019 & Newer	13	1.40	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2019 & Newer	14	1.43	1.99	1.99	1.00	1.00	1.00	1.99	1.00	1.00
2019 & Newer	15	1.48	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2019 & Newer	16	1.52	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2019 & Newer	17	1.55	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2019 & Newer	18	1.59	2.25	2.25	1.00	1.00	1.00	2.25	1.00	1.00
2019 & Newer	19	1.67	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2019 & Newer	20	1.72	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2019 & Newer	21	1.76	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2019 & Newer	22	1.79	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2019 & Newer	23	1.81	2.53	2.53	1.00	1.00	1.00	2.53	1.00	1.00
2019 & Newer	24	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2019 & Newer	25	1.90	2.75	2.75	1.00	1.00	1.00	2.75	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, 2018 NB & March 1, 2018 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
2019 & Newer	26	1.93	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2019 & Newer	27	1.96	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2019 & Newer	28	2.00	2.88	2.88	1.00	1.00	1.00	2.88	1.00	1.00
2019 & Newer	29	2.03	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2019 & Newer	30	2.07	3.03	3.03	1.00	1.00	1.00	3.03	1.00	1.00
2019 & Newer	31	2.15	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2019 & Newer	32	2.18	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2019 & Newer	33	2.21	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2019 & Newer	34	2.25	3.26	3.26	1.00	1.00	1.00	3.26	1.00	1.00
2019 & Newer	35	2.28	3.31	3.31	1.00	1.00	1.00	3.31	1.00	1.00
2019 & Newer	36	2.50	3.40	3.40	1.00	1.00	1.00	3.40	1.00	1.00
2019 & Newer	37	2.55	3.52	3.52	1.00	1.00	1.00	3.52	1.00	1.00
2019 & Newer	38	2.51	3.59	3.59	1.00	1.00	1.00	3.59	1.00	1.00
2019 & Newer	39	2.54	3.65	3.65	1.00	1.00	1.00	3.65	1.00	1.00
2019 & Newer	40	2.58	3.75	3.75	1.00	1.00	1.00	3.75	1.00	1.00
2019 & Newer	41	2.77	3.81	3.81	1.00	1.00	1.00	3.81	1.00	1.00
2019 & Newer	42	2.83	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2019 & Newer	43	2.89	4.02	4.02	1.00	1.00	1.00	4.02	1.00	1.00
2019 & Newer	44	2.94	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2019 & Newer	45	3.04	4.17	4.17	1.00	1.00	1.00	4.17	1.00	1.00
2019 & Newer	46	3.08	4.27	4.27	1.00	1.00	1.00	4.27	1.00	1.00
2019 & Newer	47	3.12	4.32	4.32	1.00	1.00	1.00	4.32	1.00	1.00
2019 & Newer	48	3.16	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2019 & Newer	49	3.25	4.50	4.50	1.00	1.00	1.00	4.50	1.00	1.00
2019 & Newer	50	3.30	4.56	4.56	1.00	1.00	1.00	4.56	1.00	1.00
2019 & Newer	51	3.34	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2019 & Newer	52	3.39	4.68	4.68	1.00	1.00	1.00	4.68	1.00	1.00
2019 & Newer	53	3.44	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2019 & Newer	54	3.56	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2019 & Newer	55	3.62	5.04	5.04	1.00	1.00	1.00	5.04	1.00	1.00
2019 & Newer	56	3.69	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2019 & Newer	57	3.81	5.30	5.30	1.00	1.00	1.00	5.30	1.00	1.00
2019 & Newer	58	3.91	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2019 & Newer	59	4.04	5.59	5.59	1.00	1.00	1.00	5.59	1.00	1.00
2019 & Newer	60	4.17	5.82	5.82	1.00	1.00	1.00	5.82	1.00	1.00
2019 & Newer	61	4.34	6.05	6.05	1.00	1.00	1.00	6.05	1.00	1.00
2019 & Newer	62	4.44	6.13	6.13	1.00	1.00	1.00	6.13	1.00	1.00
2019 & Newer	63	4.57	6.26	6.26	1.00	1.00	1.00	6.26	1.00	1.00
2019 & Newer	64	4.66	6.36	6.36	1.00	1.00	1.00	6.36	1.00	1.00
2019 & Newer	65	4.79	6.44	6.44	1.00	1.00	1.00	6.44	1.00	1.00
2019 & Newer	66	4.92	6.62	6.62	1.00	1.00	1.00	6.62	1.00	1.00
2019 & Newer	67	5.14	6.84	6.84	1.00	1.00	1.00	6.84	1.00	1.00
2019 & Newer	68	5.37	7.07	7.07	1.00	1.00	1.00	7.07	1.00	1.00
2019 & Newer	69	5.60	7.32	7.32	1.00	1.00	1.00	7.32	1.00	1.00
2019 & Newer	70	5.82	7.61	7.61	1.00	1.00	1.00	7.61	1.00	1.00
2019 & Newer	71	6.23	8.08	8.08	1.00	1.00	1.00	8.08	1.00	1.00
2019 & Newer	72	6.66	8.59	8.59	1.00	1.00	1.00	8.59	1.00	1.00
2019 & Newer	73	7.09	9.08	9.08	1.00	1.00	1.00	9.08	1.00	1.00
2019 & Newer	74	7.51	9.63	9.63	1.00	1.00	1.00	9.63	1.00	1.00
2019 & Newer	75	7.94	10.13	10.13	1.00	1.00	1.00	10.13	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
2020 & Newer	1	5.05	11.21	11.21	1.00	1.00	1.00	11.21	1.00	1.00
2020 & Newer	2	5.40	10.63	10.63	1.00	1.00	1.00	10.63	1.00	1.00
2020 & Newer	3	4.65	10.24	10.24	1.00	1.00	1.00	10.24	1.00	1.00
2020 & Newer	4	4.46	9.31	9.31	1.00	1.00	1.00	9.31	1.00	1.00
2020 & Newer	5	4.08	9.02	9.02	1.00	1.00	1.00	9.02	1.00	1.00
2020 & Newer	6	3.76	8.56	8.56	1.00	1.00	1.00	8.56	1.00	1.00
2020 & Newer	7	3.48	7.85	7.85	1.00	1.00	1.00	7.85	1.00	1.00
2020 & Newer	8	3.04	6.83	6.83	1.00	1.00	1.00	6.83	1.00	1.00
2020 & Newer	10	2.80	6.72	6.72	1.00	1.00	1.00	6.72	1.00	1.00
2020 & Newer	11	2.64	6.30	6.30	1.00	1.00	1.00	6.30	1.00	1.00
2020 & Newer	12	2.23	5.92	5.92	1.00	1.00	1.00	5.92	1.00	1.00
2020 & Newer	13	2.11	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2020 & Newer	14	1.83	4.60	4.60	1.00	1.00	1.00	4.60	1.00	1.00
2020 & Newer	15	1.63	4.08	4.08	1.00	1.00	1.00	4.08	1.00	1.00
2020 & Newer	16	1.43	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2020 & Newer	17	1.24	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2020 & Newer	18	1.13	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2020 & Newer	19	1.11	2.81	2.81	1.00	1.00	1.00	2.81	1.00	1.00
2020 & Newer	20	1.05	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2020 & Newer	21	1.00	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2020 & Newer	22	1.65	4.69	4.69	1.00	1.00	1.00	4.69	1.00	1.00
2020 & Newer	23	1.69	4.45	4.45	1.00	1.00	1.00	4.45	1.00	1.00
2020 & Newer	24	1.73	4.55	4.55	1.00	1.00	1.00	4.55	1.00	1.00
2020 & Newer	25	1.86	5.25	5.25	1.00	1.00	1.00	5.25	1.00	1.00
2020 & Newer	26	1.92	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2020 & Newer	27	1.98	5.56	5.56	1.00	1.00	1.00	5.56	1.00	1.00
2020 & Newer	28	5.13	7.47	7.47	1.00	1.00	1.00	7.47	1.00	1.00
2020 & Newer	29	4.79	7.29	7.29	1.00	1.00	1.00	7.29	1.00	1.00
2020 & Newer	30	4.76	7.46	7.46	1.00	1.00	1.00	7.46	1.00	1.00
2020 & Newer	31	4.87	7.36	7.36	1.00	1.00	1.00	7.36	1.00	1.00
2020 & Newer	32	4.80	7.05	7.05	1.00	1.00	1.00	7.05	1.00	1.00
2020 & Newer	33	4.70	6.88	6.88	1.00	1.00	1.00	6.88	1.00	1.00
2020 & Newer	34	4.60	7.09	7.09	1.00	1.00	1.00	7.09	1.00	1.00
2020 & Newer	35	4.64	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	36	5.30	7.01	7.01	1.00	1.00	1.00	7.01	1.00	1.00
2020 & Newer	37	5.20	7.12	7.12	1.00	1.00	1.00	7.12	1.00	1.00
2020 & Newer	38	4.96	7.08	7.08	1.00	1.00	1.00	7.08	1.00	1.00
2020 & Newer	39	4.81	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	40	4.86	7.36	7.36	1.00	1.00	1.00	7.36	1.00	1.00
2020 & Newer	41	5.40	7.41	7.41	1.00	1.00	1.00	7.41	1.00	1.00
2020 & Newer	42	5.49	7.57	7.57	1.00	1.00	1.00	7.57	1.00	1.00
2020 & Newer	43	5.61	7.70	7.70	1.00	1.00	1.00	7.70	1.00	1.00
2020 & Newer	44	5.65	7.78	7.78	1.00	1.00	1.00	7.78	1.00	1.00
2020 & Newer	45	5.78	7.87	7.87	1.00	1.00	1.00	7.87	1.00	1.00
2020 & Newer	46	5.75	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2020 & Newer	47	5.76	7.68	7.68	1.00	1.00	1.00	7.68	1.00	1.00
2020 & Newer	48	5.81	7.83	7.83	1.00	1.00	1.00	7.83	1.00	1.00
2020 & Newer	49	6.07	8.33	8.33	1.00	1.00	1.00	8.33	1.00	1.00
2020 & Newer	50	6.19	8.45	8.45	1.00	1.00	1.00	8.45	1.00	1.00
2020 & Newer	51	6.13	8.17	8.17	1.00	1.00	1.00	8.17	1.00	1.00
2020 & Newer	52	6.21	8.30	8.30	1.00	1.00	1.00	8.30	1.00	1.00
2020 & Newer	53	6.29	8.63	8.63	1.00	1.00	1.00	8.63	1.00	1.00
2020 & Newer	54	6.60	8.76	8.76	1.00	1.00	1.00	8.76	1.00	1.00
2020 & Newer	55	6.72	9.17	9.17	1.00	1.00	1.00	9.17	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, 2018 NB & March 1, 2018 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
2020 & Newer	56	6.84	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2020 & Newer	57	7.05	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2020 & Newer	58	7.31	9.89	9.89	1.00	1.00	1.00	9.89	1.00	1.00
2020 & Newer	59	7.70	10.38	10.38	1.00	1.00	1.00	10.38	1.00	1.00
2020 & Newer	60	8.05	10.96	10.96	1.00	1.00	1.00	10.96	1.00	1.00
2020 & Newer	61	8.60	11.66	11.66	1.00	1.00	1.00	11.66	1.00	1.00
2020 & Newer	62	8.35	11.63	11.63	1.00	1.00	1.00	11.63	1.00	1.00
2020 & Newer	63	8.67	11.73	11.73	1.00	1.00	1.00	11.73	1.00	1.00
2020 & Newer	64	9.01	11.86	11.86	1.00	1.00	1.00	11.86	1.00	1.00
2020 & Newer	65	9.40	11.95	11.95	1.00	1.00	1.00	11.95	1.00	1.00
2020 & Newer	66	9.76	12.31	12.31	1.00	1.00	1.00	12.31	1.00	1.00
2020 & Newer	67	10.08	12.92	12.92	1.00	1.00	1.00	12.92	1.00	1.00
2020 & Newer	68	10.76	13.47	13.47	1.00	1.00	1.00	13.47	1.00	1.00
2020 & Newer	69	11.45	14.03	14.03	1.00	1.00	1.00	14.03	1.00	1.00
2020 & Newer	70	12.14	14.85	14.85	1.00	1.00	1.00	14.85	1.00	1.00
2020 & Newer	71	13.48	16.44	16.44	1.00	1.00	1.00	16.44	1.00	1.00
2020 & Newer	72	15.19	18.17	18.17	1.00	1.00	1.00	18.17	1.00	1.00
2020 & Newer	73	16.98	20.06	20.06	1.00	1.00	1.00	20.06	1.00	1.00
2020 & Newer	74	18.80	22.19	22.19	1.00	1.00	1.00	22.19	1.00	1.00
2020 & Newer	75	20.47	23.98	23.98	1.00	1.00	1.00	23.98	1.00	1.00

**State of Massachusetts
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Private Passenger Automobile^{1/}
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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	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310
\$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, 2018 NB & March 1, 2018 RB

Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate
Bodily Injury	20/40	\$133.00
Optional BI	20/40 included with Bodily Injury	\$133.00
Property Damage	\$5,000 limit	\$208.00
Medical Payment	\$5,000 limit	\$30.00
Personal Injury Protection	No deductible	\$159.00
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	\$300.00
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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if we do not receive a copy of the inspection report sixty days prior to the first annual date, we will, upon renewal of the physical damage insurance, require an inspection.

4. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
5. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
6. When the applicant or a rated operator has a Merit Rating Code of 99, 98, or 00 through 15.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (221-5263) or the Acknowledgment of Requirement for Pre-Insurance Inspection (231-2294) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation; the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. MERIT RATING PLAN

The following summary is a general overview of our Merit Rating Plan and its impact on underlying rates.

Driving record points are assigned to operators for chargeable accidents and violations. "Accidents" do not include Comprehensive claims for purposes of determining driving record points.

Chargeable Period - The 36-month period prior to policy term inception.

Chargeable Date for Violations - The conviction date is used to determine if the violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR/CLUE/Registry reconciliation process, the conviction date will be deemed to be the day before the inception date of the policy. The first non-criminal violation will be waived.

Chargeable Date for Accidents - The occurrence date of the accident will be used to determine if the accident took place during the chargeable period.

Chargeable Accidents -

Processed prior to 09/08/2015: Accident payments must exceed \$500 in order to be considered chargeable.

Processed 09/08/2015 and later: Accident payments must exceed \$1000 in order to be considered chargeable.

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 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
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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Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 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
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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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

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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
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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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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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
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, 2018 NB & March 1, 2018 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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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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 Private Passenger Automobile
 Effective April 1, 2018 NB & March 1, 2018 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
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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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
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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

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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	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	1	0.78	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2018	2	0.86	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2018	3	0.90	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2018	4	0.95	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2018	5	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2018	6	1.04	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2018	7	1.10	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2018	8	1.12	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2018	10	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2018	11	1.25	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2018	12	1.27	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2018	13	1.34	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2018	14	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2018	15	1.42	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2018	16	1.46	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2018	17	1.49	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2018	18	1.53	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2018	19	1.60	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2018	20	1.65	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2018	21	1.69	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	22	1.72	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	23	1.74	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	24	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	25	1.82	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2018	26	1.85	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2018	27	1.88	2.68	2.68	1.00	1.00	1.00	2.68	1.00	1.00
2018	28	1.92	2.73	2.73	1.00	1.00	1.00	2.73	1.00	1.00
2018	29	1.95	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2018	30	1.99	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2018	31	2.06	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00
2018	32	2.09	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2018	33	2.12	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2018	34	2.16	3.09	3.09	1.00	1.00	1.00	3.09	1.00	1.00
2018	35	2.19	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2018	36	2.36	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2018	37	2.41	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2018	38	2.41	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2018	39	2.44	3.47	3.47	1.00	1.00	1.00	3.47	1.00	1.00
2018	40	2.48	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2018	41	2.62	3.62	3.62	1.00	1.00	1.00	3.62	1.00	1.00
2018	42	2.68	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2018	43	2.74	3.82	3.82	1.00	1.00	1.00	3.82	1.00	1.00
2018	44	2.79	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2018	45	2.88	3.97	3.97	1.00	1.00	1.00	3.97	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
2018	46	2.92	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2018	47	2.96	4.11	4.11	1.00	1.00	1.00	4.11	1.00	1.00
2018	48	3.00	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2018	49	3.08	4.28	4.28	1.00	1.00	1.00	4.28	1.00	1.00
2018	50	3.13	4.34	4.34	1.00	1.00	1.00	4.34	1.00	1.00
2018	51	3.17	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2018	52	3.22	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2018	53	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2018	54	3.38	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2018	55	3.44	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2018	56	3.51	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2018	57	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2018	58	3.72	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2018	59	3.84	5.33	5.33	1.00	1.00	1.00	5.33	1.00	1.00
2018	60	3.97	5.55	5.55	1.00	1.00	1.00	5.55	1.00	1.00
2018	61	4.13	5.77	5.77	1.00	1.00	1.00	5.77	1.00	1.00
2018	62	4.23	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2018	63	4.35	5.97	5.97	1.00	1.00	1.00	5.97	1.00	1.00
2018	64	4.44	6.07	6.07	1.00	1.00	1.00	6.07	1.00	1.00
2018	65	4.56	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2018	66	4.69	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00
2018	67	4.90	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2018	68	5.12	6.75	6.75	1.00	1.00	1.00	6.75	1.00	1.00
2018	69	5.34	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2018	70	5.55	7.23	7.23	1.00	1.00	1.00	7.23	1.00	1.00
2018	71	5.94	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2018	72	6.35	8.18	8.18	1.00	1.00	1.00	8.18	1.00	1.00
2018	73	6.75	8.65	8.65	1.00	1.00	1.00	8.65	1.00	1.00
2018	74	7.15	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2018	75	7.56	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2019 & Newer	1	0.81	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2019 & Newer	2	0.90	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2019 & Newer	3	0.94	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2019 & Newer	4	0.99	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2019 & Newer	5	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2019 & Newer	6	1.08	1.52	1.52	1.00	1.00	1.00	1.52	1.00	1.00
2019 & Newer	7	1.15	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2019 & Newer	8	1.17	1.59	1.59	1.00	1.00	1.00	1.59	1.00	1.00
2019 & Newer	10	1.23	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2019 & Newer	11	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2019 & Newer	12	1.32	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2019 & Newer	13	1.40	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2019 & Newer	14	1.43	1.99	1.99	1.00	1.00	1.00	1.99	1.00	1.00
2019 & Newer	15	1.48	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2019 & Newer	16	1.52	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2019 & Newer	17	1.55	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2019 & Newer	18	1.59	2.25	2.25	1.00	1.00	1.00	2.25	1.00	1.00
2019 & Newer	19	1.67	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2019 & Newer	20	1.72	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2019 & Newer	21	1.76	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2019 & Newer	22	1.79	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2019 & Newer	23	1.81	2.53	2.53	1.00	1.00	1.00	2.53	1.00	1.00
2019 & Newer	24	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2019 & Newer	25	1.90	2.75	2.75	1.00	1.00	1.00	2.75	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
2019 & Newer	26	1.93	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2019 & Newer	27	1.96	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2019 & Newer	28	2.00	2.88	2.88	1.00	1.00	1.00	2.88	1.00	1.00
2019 & Newer	29	2.03	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2019 & Newer	30	2.07	3.03	3.03	1.00	1.00	1.00	3.03	1.00	1.00
2019 & Newer	31	2.15	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2019 & Newer	32	2.18	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2019 & Newer	33	2.21	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2019 & Newer	34	2.25	3.26	3.26	1.00	1.00	1.00	3.26	1.00	1.00
2019 & Newer	35	2.28	3.31	3.31	1.00	1.00	1.00	3.31	1.00	1.00
2019 & Newer	36	2.50	3.40	3.40	1.00	1.00	1.00	3.40	1.00	1.00
2019 & Newer	37	2.55	3.52	3.52	1.00	1.00	1.00	3.52	1.00	1.00
2019 & Newer	38	2.51	3.59	3.59	1.00	1.00	1.00	3.59	1.00	1.00
2019 & Newer	39	2.54	3.65	3.65	1.00	1.00	1.00	3.65	1.00	1.00
2019 & Newer	40	2.58	3.75	3.75	1.00	1.00	1.00	3.75	1.00	1.00
2019 & Newer	41	2.77	3.81	3.81	1.00	1.00	1.00	3.81	1.00	1.00
2019 & Newer	42	2.83	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2019 & Newer	43	2.89	4.02	4.02	1.00	1.00	1.00	4.02	1.00	1.00
2019 & Newer	44	2.94	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2019 & Newer	45	3.04	4.17	4.17	1.00	1.00	1.00	4.17	1.00	1.00
2019 & Newer	46	3.08	4.27	4.27	1.00	1.00	1.00	4.27	1.00	1.00
2019 & Newer	47	3.12	4.32	4.32	1.00	1.00	1.00	4.32	1.00	1.00
2019 & Newer	48	3.16	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2019 & Newer	49	3.25	4.50	4.50	1.00	1.00	1.00	4.50	1.00	1.00
2019 & Newer	50	3.30	4.56	4.56	1.00	1.00	1.00	4.56	1.00	1.00
2019 & Newer	51	3.34	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2019 & Newer	52	3.39	4.68	4.68	1.00	1.00	1.00	4.68	1.00	1.00
2019 & Newer	53	3.44	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2019 & Newer	54	3.56	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2019 & Newer	55	3.62	5.04	5.04	1.00	1.00	1.00	5.04	1.00	1.00
2019 & Newer	56	3.69	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2019 & Newer	57	3.81	5.30	5.30	1.00	1.00	1.00	5.30	1.00	1.00
2019 & Newer	58	3.91	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2019 & Newer	59	4.04	5.59	5.59	1.00	1.00	1.00	5.59	1.00	1.00
2019 & Newer	60	4.17	5.82	5.82	1.00	1.00	1.00	5.82	1.00	1.00
2019 & Newer	61	4.34	6.05	6.05	1.00	1.00	1.00	6.05	1.00	1.00
2019 & Newer	62	4.44	6.13	6.13	1.00	1.00	1.00	6.13	1.00	1.00
2019 & Newer	63	4.57	6.26	6.26	1.00	1.00	1.00	6.26	1.00	1.00
2019 & Newer	64	4.66	6.36	6.36	1.00	1.00	1.00	6.36	1.00	1.00
2019 & Newer	65	4.79	6.44	6.44	1.00	1.00	1.00	6.44	1.00	1.00
2019 & Newer	66	4.92	6.62	6.62	1.00	1.00	1.00	6.62	1.00	1.00
2019 & Newer	67	5.14	6.84	6.84	1.00	1.00	1.00	6.84	1.00	1.00
2019 & Newer	68	5.37	7.07	7.07	1.00	1.00	1.00	7.07	1.00	1.00
2019 & Newer	69	5.60	7.32	7.32	1.00	1.00	1.00	7.32	1.00	1.00
2019 & Newer	70	5.82	7.61	7.61	1.00	1.00	1.00	7.61	1.00	1.00
2019 & Newer	71	6.23	8.08	8.08	1.00	1.00	1.00	8.08	1.00	1.00
2019 & Newer	72	6.66	8.59	8.59	1.00	1.00	1.00	8.59	1.00	1.00
2019 & Newer	73	7.09	9.08	9.08	1.00	1.00	1.00	9.08	1.00	1.00
2019 & Newer	74	7.51	9.63	9.63	1.00	1.00	1.00	9.63	1.00	1.00
2019 & Newer	75	7.94	10.13	10.13	1.00	1.00	1.00	10.13	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
2020 & Newer	1	5.05	11.21	11.21	1.00	1.00	1.00	11.21	1.00	1.00
2020 & Newer	2	5.40	10.63	10.63	1.00	1.00	1.00	10.63	1.00	1.00
2020 & Newer	3	4.65	10.24	10.24	1.00	1.00	1.00	10.24	1.00	1.00
2020 & Newer	4	4.46	9.31	9.31	1.00	1.00	1.00	9.31	1.00	1.00
2020 & Newer	5	4.08	9.02	9.02	1.00	1.00	1.00	9.02	1.00	1.00
2020 & Newer	6	3.76	8.56	8.56	1.00	1.00	1.00	8.56	1.00	1.00
2020 & Newer	7	3.48	7.85	7.85	1.00	1.00	1.00	7.85	1.00	1.00
2020 & Newer	8	3.04	6.83	6.83	1.00	1.00	1.00	6.83	1.00	1.00
2020 & Newer	10	2.80	6.72	6.72	1.00	1.00	1.00	6.72	1.00	1.00
2020 & Newer	11	2.64	6.30	6.30	1.00	1.00	1.00	6.30	1.00	1.00
2020 & Newer	12	2.23	5.92	5.92	1.00	1.00	1.00	5.92	1.00	1.00
2020 & Newer	13	2.11	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2020 & Newer	14	1.83	4.60	4.60	1.00	1.00	1.00	4.60	1.00	1.00
2020 & Newer	15	1.63	4.08	4.08	1.00	1.00	1.00	4.08	1.00	1.00
2020 & Newer	16	1.43	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2020 & Newer	17	1.24	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2020 & Newer	18	1.13	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2020 & Newer	19	1.11	2.81	2.81	1.00	1.00	1.00	2.81	1.00	1.00
2020 & Newer	20	1.05	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2020 & Newer	21	1.00	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2020 & Newer	22	1.65	4.69	4.69	1.00	1.00	1.00	4.69	1.00	1.00
2020 & Newer	23	1.69	4.45	4.45	1.00	1.00	1.00	4.45	1.00	1.00
2020 & Newer	24	1.73	4.55	4.55	1.00	1.00	1.00	4.55	1.00	1.00
2020 & Newer	25	1.86	5.25	5.25	1.00	1.00	1.00	5.25	1.00	1.00
2020 & Newer	26	1.92	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2020 & Newer	27	1.98	5.56	5.56	1.00	1.00	1.00	5.56	1.00	1.00
2020 & Newer	28	5.13	7.47	7.47	1.00	1.00	1.00	7.47	1.00	1.00
2020 & Newer	29	4.79	7.29	7.29	1.00	1.00	1.00	7.29	1.00	1.00
2020 & Newer	30	4.76	7.46	7.46	1.00	1.00	1.00	7.46	1.00	1.00
2020 & Newer	31	4.87	7.36	7.36	1.00	1.00	1.00	7.36	1.00	1.00
2020 & Newer	32	4.80	7.05	7.05	1.00	1.00	1.00	7.05	1.00	1.00
2020 & Newer	33	4.70	6.88	6.88	1.00	1.00	1.00	6.88	1.00	1.00
2020 & Newer	34	4.60	7.09	7.09	1.00	1.00	1.00	7.09	1.00	1.00
2020 & Newer	35	4.64	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	36	5.30	7.01	7.01	1.00	1.00	1.00	7.01	1.00	1.00
2020 & Newer	37	5.20	7.12	7.12	1.00	1.00	1.00	7.12	1.00	1.00
2020 & Newer	38	4.96	7.08	7.08	1.00	1.00	1.00	7.08	1.00	1.00
2020 & Newer	39	4.81	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	40	4.86	7.36	7.36	1.00	1.00	1.00	7.36	1.00	1.00
2020 & Newer	41	5.40	7.41	7.41	1.00	1.00	1.00	7.41	1.00	1.00
2020 & Newer	42	5.49	7.57	7.57	1.00	1.00	1.00	7.57	1.00	1.00
2020 & Newer	43	5.61	7.70	7.70	1.00	1.00	1.00	7.70	1.00	1.00
2020 & Newer	44	5.65	7.78	7.78	1.00	1.00	1.00	7.78	1.00	1.00
2020 & Newer	45	5.78	7.87	7.87	1.00	1.00	1.00	7.87	1.00	1.00
2020 & Newer	46	5.75	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2020 & Newer	47	5.76	7.68	7.68	1.00	1.00	1.00	7.68	1.00	1.00
2020 & Newer	48	5.81	7.83	7.83	1.00	1.00	1.00	7.83	1.00	1.00
2020 & Newer	49	6.07	8.33	8.33	1.00	1.00	1.00	8.33	1.00	1.00
2020 & Newer	50	6.19	8.45	8.45	1.00	1.00	1.00	8.45	1.00	1.00
2020 & Newer	51	6.13	8.17	8.17	1.00	1.00	1.00	8.17	1.00	1.00
2020 & Newer	52	6.21	8.30	8.30	1.00	1.00	1.00	8.30	1.00	1.00
2020 & Newer	53	6.29	8.63	8.63	1.00	1.00	1.00	8.63	1.00	1.00
2020 & Newer	54	6.60	8.76	8.76	1.00	1.00	1.00	8.76	1.00	1.00
2020 & Newer	55	6.72	9.17	9.17	1.00	1.00	1.00	9.17	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, 2018 NB & March 1, 2018 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
2020 & Newer	56	6.84	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2020 & Newer	57	7.05	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2020 & Newer	58	7.31	9.89	9.89	1.00	1.00	1.00	9.89	1.00	1.00
2020 & Newer	59	7.70	10.38	10.38	1.00	1.00	1.00	10.38	1.00	1.00
2020 & Newer	60	8.05	10.96	10.96	1.00	1.00	1.00	10.96	1.00	1.00
2020 & Newer	61	8.60	11.66	11.66	1.00	1.00	1.00	11.66	1.00	1.00
2020 & Newer	62	8.35	11.63	11.63	1.00	1.00	1.00	11.63	1.00	1.00
2020 & Newer	63	8.67	11.73	11.73	1.00	1.00	1.00	11.73	1.00	1.00
2020 & Newer	64	9.01	11.86	11.86	1.00	1.00	1.00	11.86	1.00	1.00
2020 & Newer	65	9.40	11.95	11.95	1.00	1.00	1.00	11.95	1.00	1.00
2020 & Newer	66	9.76	12.31	12.31	1.00	1.00	1.00	12.31	1.00	1.00
2020 & Newer	67	10.08	12.92	12.92	1.00	1.00	1.00	12.92	1.00	1.00
2020 & Newer	68	10.76	13.47	13.47	1.00	1.00	1.00	13.47	1.00	1.00
2020 & Newer	69	11.45	14.03	14.03	1.00	1.00	1.00	14.03	1.00	1.00
2020 & Newer	70	12.14	14.85	14.85	1.00	1.00	1.00	14.85	1.00	1.00
2020 & Newer	71	13.48	16.44	16.44	1.00	1.00	1.00	16.44	1.00	1.00
2020 & Newer	72	15.19	18.17	18.17	1.00	1.00	1.00	18.17	1.00	1.00
2020 & Newer	73	16.98	20.06	20.06	1.00	1.00	1.00	20.06	1.00	1.00
2020 & Newer	74	18.80	22.19	22.19	1.00	1.00	1.00	22.19	1.00	1.00
2020 & Newer	75	20.47	23.98	23.98	1.00	1.00	1.00	23.98	1.00	1.00

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

The following summary is a general overview of our Merit Rating Plan and its impact on underlying rates.

Driving record points are assigned to operators for chargeable accidents and violations. "Accidents" do not include Comprehensive claims for purposes of determining driving record points.

Chargeable Period - The 36-month period prior to policy term inception.

Chargeable Date for Violations - The conviction date is used to determine if the violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR/CLUE/Registry reconciliation process, the conviction date will be deemed to be the day before the inception date of the policy. The first non-criminal violation will be waived.

Chargeable Date for Accidents – The occurrence date of the accident will be used to determine if the accident took place during the chargeable period.

Chargeable Accidents –

Processed prior to 09/08/2015: Accident payments must exceed \$500 in order to be considered chargeable.

Processed 09/08/2015 and later: Accident payments must exceed \$1000 in order to be considered chargeable.

Same Day Offenses - If an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

MVR/CLUE/Registry Reconciliations - Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR, CLUE and/or Registry to avoid duplication. When reconciliation occurs, the accidents will be assigned the date of occurrence and violations will be assigned the date of conviction listed on the MVR, CLUE or Registry. When an accident or violation received from the MVR, CLUE, and/or Registry do not reconcile with those listed on the application, each accident(s) and/or violation(s) listed on the application will be treated as an individual accident or violation. A manual correction can be made in cases where accidents or violations should have aligned to represent one incident.

Source of Points – Points are assigned based upon accidents or violations occurring while an operator is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle. Applicants must be insured on a private passenger auto for points to apply.

Unverifiable Driving Record - When an operator's driving record cannot be verified by Massachusetts Bureau of Motor Vehicles, we will assess that operator the amount of points associated with a major violation. The points will be removed if the Company receives a valid MVR within 30 days of policy inception. The date assigned to the points will be the day before the inception date of the policy.

Operators 18 years of age and younger will not be charged unverifiable driving record points.

Foreign Operator's License - Any operator who does not have a valid U.S license and is added to a policy on or after April 1, 2008 but has a valid foreign license or international operator's license will be considered a foreign operator but will not be assessed any points.

Undeclared Operator - Drivers who are added to the policy based on their involvement in a loss will be assessed the amount of points equivalent to a major violation. This premium adjustment will be applied to incidents discovered on or after April 1, 2008, and remain for one 12 month period.

This premium adjustment will not apply in the circumstances where the individual involved in the loss was not a regular operator or resident relative in the household.

Financial Responsibility Filing – Operators who are required to submit a financial responsibility filing will be assessed the amount of points equivalent to a major violation. See also Rule 10 (Certified Risks – Financial Responsibility Laws).

Auto Fraud – Applicants who have committed or have been convicted of insurance fraud within the chargeable period on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.

Auto Theft – Applicants who have committed or have been convicted of auto theft within the chargeable period on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.

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

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

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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	6	0.75	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
2007	6	0.75	0.90	0.90	1.00	1.00	1.00	0.90	1.00	1.00
2006	6	0.74	0.86	0.86	1.00	1.00	1.00	0.86	1.00	1.00
2005	6	0.73	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
2004	6	0.73	0.79	0.79	1.00	1.00	1.00	0.79	1.00	1.00
2003	6	0.72	0.76	0.76	1.00	1.00	1.00	0.76	1.00	1.00
2002	6	0.72	0.72	0.72	1.00	1.00	1.00	0.72	1.00	1.00
2001	6	0.71	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
2000	6	0.71	0.66	0.66	1.00	1.00	1.00	0.66	1.00	1.00
1999	6	0.70	0.64	0.64	1.00	1.00	1.00	0.64	1.00	1.00
1998	6	0.70	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1997	6	0.69	0.59	0.59	1.00	1.00	1.00	0.59	1.00	1.00
1996	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1995	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1994	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1993	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1992	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1991	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1990	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1989 & Prior	6	0.31	0.27	0.27	1.00	1.00	1.00	0.27	1.00	1.00
2010	7	0.81	1.10	1.10	1.00	1.00	1.00	1.10	1.00	1.00
2009	7	0.80	1.05	1.05	1.00	1.00	1.00	1.05	1.00	1.00
2008	7	0.79	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2007	7	0.79	0.96	0.96	1.00	1.00	1.00	0.96	1.00	1.00
2006	7	0.78	0.91	0.91	1.00	1.00	1.00	0.91	1.00	1.00
2005	7	0.77	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
2004	7	0.77	0.84	0.84	1.00	1.00	1.00	0.84	1.00	1.00
2003	7	0.76	0.80	0.80	1.00	1.00	1.00	0.80	1.00	1.00
2002	7	0.76	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
2001	7	0.75	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
2000	7	0.75	0.70	0.70	1.00	1.00	1.00	0.70	1.00	1.00
1999	7	0.74	0.67	0.67	1.00	1.00	1.00	0.67	1.00	1.00
1998	7	0.73	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1997	7	0.73	0.62	0.62	1.00	1.00	1.00	0.62	1.00	1.00
1996	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1995	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1994	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1993	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1992	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1991	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1990	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1989 & Prior	7	0.38	0.31	0.31	1.00	1.00	1.00	0.31	1.00	1.00
2010	8	0.85	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2009	8	0.84	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2008	8	0.84	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
2007	8	0.83	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
2006	8	0.82	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2005	8	0.82	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2004	8	0.81	0.89	0.89	1.00	1.00	1.00	0.89	1.00	1.00
2003	8	0.80	0.85	0.85	1.00	1.00	1.00	0.85	1.00	1.00
2002	8	0.80	0.81	0.81	1.00	1.00	1.00	0.81	1.00	1.00
2001	8	0.79	0.78	0.78	1.00	1.00	1.00	0.78	1.00	1.00
2000	8	0.79	0.74	0.74	1.00	1.00	1.00	0.74	1.00	1.00
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

**State of Massachusetts
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Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 RB**

Physical Damage Symbol by Model Year

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

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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
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
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

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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 RB**

Physical Damage Symbol by Model Year

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

**State of Massachusetts
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 Private Passenger Automobile
 Effective April 1, 2018 NB & March 1, 2018 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
1992	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1991	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1990	19	1.34	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
1989 & Prior	19	2.52	1.88	1.88	1.00	1.00	1.00	1.88	1.00	1.00
2010	20	1.65	2.39	2.39	1.00	1.00	1.00	2.39	1.00	1.00
2009	20	1.64	2.28	2.28	1.00	1.00	1.00	2.28	1.00	1.00
2008	20	1.63	2.18	2.18	1.00	1.00	1.00	2.18	1.00	1.00
2007	20	1.61	2.07	2.07	1.00	1.00	1.00	2.07	1.00	1.00
2006	20	1.60	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
2005	20	1.59	1.89	1.89	1.00	1.00	1.00	1.89	1.00	1.00
2004	20	1.57	1.80	1.80	1.00	1.00	1.00	1.80	1.00	1.00
2003	20	1.56	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2002	20	1.55	1.64	1.64	1.00	1.00	1.00	1.64	1.00	1.00
2001	20	1.54	1.57	1.57	1.00	1.00	1.00	1.57	1.00	1.00
2000	20	1.52	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
1999	20	1.51	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1998	20	1.50	1.37	1.37	1.00	1.00	1.00	1.37	1.00	1.00
1997	20	1.49	1.30	1.30	1.00	1.00	1.00	1.30	1.00	1.00
1996	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1995	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1994	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1993	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1992	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1991	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1990	20	1.45	1.15	1.15	1.00	1.00	1.00	1.15	1.00	1.00
1989 & Prior	20	2.81	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2010	21	1.78	2.58	2.58	1.00	1.00	1.00	2.58	1.00	1.00
2009	21	1.77	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2008	21	1.76	2.35	2.35	1.00	1.00	1.00	2.35	1.00	1.00
2007	21	1.74	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
2006	21	1.73	2.14	2.14	1.00	1.00	1.00	2.14	1.00	1.00
2005	21	1.71	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2004	21	1.70	1.95	1.95	1.00	1.00	1.00	1.95	1.00	1.00
2003	21	1.69	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2002	21	1.67	1.77	1.77	1.00	1.00	1.00	1.77	1.00	1.00
2001	21	1.66	1.69	1.69	1.00	1.00	1.00	1.69	1.00	1.00
2000	21	1.64	1.61	1.61	1.00	1.00	1.00	1.61	1.00	1.00
1999	21	1.63	1.54	1.54	1.00	1.00	1.00	1.54	1.00	1.00
1998	21	1.62	1.47	1.47	1.00	1.00	1.00	1.47	1.00	1.00
1997	21	1.61	1.41	1.41	1.00	1.00	1.00	1.41	1.00	1.00
1996	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1995	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1994	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1993	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1992	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1991	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1990	21	1.57	1.24	1.24	1.00	1.00	1.00	1.24	1.00	1.00
1989 & Prior	21	3.10	2.31	2.31	1.00	1.00	1.00	2.31	1.00	1.00
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

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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 Lease	Upgraded Rental	Roadside Assistance
2002	22	1.80	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2001	22	1.78	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2000	22	1.77	1.73	1.73	1.00	1.00	1.00	1.73	1.00	1.00
1999	22	1.75	1.66	1.66	1.00	1.00	1.00	1.66	1.00	1.00
1998	22	1.74	1.58	1.58	1.00	1.00	1.00	1.58	1.00	1.00
1997	22	1.73	1.51	1.51	1.00	1.00	1.00	1.51	1.00	1.00
1996	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1995	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1994	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1993	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1992	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1991	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1990	22	1.68	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
1989 & Prior	22	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2010	23	2.05	2.95	2.95	1.00	1.00	1.00	2.95	1.00	1.00
2009	23	2.03	2.82	2.82	1.00	1.00	1.00	2.82	1.00	1.00
2008	23	2.02	2.70	2.70	1.00	1.00	1.00	2.70	1.00	1.00
2007	23	2.00	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2006	23	1.98	2.45	2.45	1.00	1.00	1.00	2.45	1.00	1.00
2005	23	1.97	2.34	2.34	1.00	1.00	1.00	2.34	1.00	1.00
2004	23	1.95	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2003	23	1.94	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2002	23	1.92	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00
2001	23	1.90	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00
2000	23	1.89	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
1999	23	1.87	1.77	1.77	1.00	1.00	1.00	1.77	1.00	1.00
1998	23	1.86	1.69	1.69	1.00	1.00	1.00	1.69	1.00	1.00
1997	23	1.84	1.62	1.62	1.00	1.00	1.00	1.62	1.00	1.00
1996	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1995	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1994	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1993	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1992	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1991	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1990	23	1.80	1.43	1.43	1.00	1.00	1.00	1.43	1.00	1.00
1989 & Prior	23	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2010	24	2.25	3.25	3.25	1.00	1.00	1.00	3.25	1.00	1.00
2009	24	2.23	3.10	3.10	1.00	1.00	1.00	3.10	1.00	1.00
2008	24	2.21	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2007	24	2.19	2.82	2.82	1.00	1.00	1.00	2.82	1.00	1.00
2006	24	2.17	2.69	2.69	1.00	1.00	1.00	2.69	1.00	1.00
2005	24	2.16	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2004	24	2.14	2.45	2.45	1.00	1.00	1.00	2.45	1.00	1.00
2003	24	2.12	2.34	2.34	1.00	1.00	1.00	2.34	1.00	1.00
2002	24	2.10	2.23	2.23	1.00	1.00	1.00	2.23	1.00	1.00
2001	24	2.09	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2000	24	2.07	2.03	2.03	1.00	1.00	1.00	2.03	1.00	1.00
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

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

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Private Passenger Automobile
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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	27 - 99	2.62	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
1999	27 - 99	2.60	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
1998	27 - 99	2.58	2.35	2.35	1.00	1.00	1.00	2.35	1.00	1.00
1997	27 - 99	2.56	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
1996	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1995	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1994	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1993	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1992	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1991	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1990	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1989 & Prior	27 - 99	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2011	1	0.58	0.79	0.79	1.00	1.00	1.00	0.79	1.00	1.00
2011	2	0.61	0.84	0.84	1.00	1.00	1.00	0.84	1.00	1.00
2011	3	0.64	0.88	0.88	1.00	1.00	1.00	0.88	1.00	1.00
2011	4	0.68	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
2011	5	0.72	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
2011	6	0.76	1.05	1.05	1.00	1.00	1.00	1.05	1.00	1.00
2011	7	0.78	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2011	8	0.80	1.12	1.12	1.00	1.00	1.00	1.12	1.00	1.00
2011	10	0.85	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2011	11	0.90	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2011	12	0.93	1.30	1.30	1.00	1.00	1.00	1.30	1.00	1.00
2011	13	0.96	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2011	14	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2011	15	1.02	1.42	1.42	1.00	1.00	1.00	1.42	1.00	1.00
2011	16	1.05	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2011	17	1.08	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2011	18	1.11	1.55	1.55	1.00	1.00	1.00	1.55	1.00	1.00
2011	19	1.15	1.60	1.60	1.00	1.00	1.00	1.60	1.00	1.00
2011	20	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2011	21	1.22	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
2011	22	1.24	1.73	1.73	1.00	1.00	1.00	1.73	1.00	1.00
2011	23	1.26	1.76	1.76	1.00	1.00	1.00	1.76	1.00	1.00
2011	24	1.28	1.78	1.78	1.00	1.00	1.00	1.78	1.00	1.00
2011	25	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2011	26	1.32	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
2011	27	1.35	1.89	1.89	1.00	1.00	1.00	1.89	1.00	1.00
2011	28	1.38	1.92	1.92	1.00	1.00	1.00	1.92	1.00	1.00
2011	29	1.41	1.97	1.97	1.00	1.00	1.00	1.97	1.00	1.00
2011	30	1.44	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2011	31	1.47	2.05	2.05	1.00	1.00	1.00	2.05	1.00	1.00
2011	32	1.50	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2011	33	1.53	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2011	34	1.56	2.17	2.17	1.00	1.00	1.00	2.17	1.00	1.00
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

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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
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

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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
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

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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	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
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

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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Lease	Upgraded Rental	Roadside Assistance
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
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

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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
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
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

**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
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
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

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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Lease	Upgraded Rental	Roadside Assistance
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
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

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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
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

**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
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
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	1	0.78	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2018	2	0.86	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2018	3	0.90	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2018	4	0.95	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2018	5	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2018	6	1.04	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2018	7	1.10	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2018	8	1.12	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2018	10	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2018	11	1.25	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2018	12	1.27	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2018	13	1.34	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2018	14	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2018	15	1.42	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2018	16	1.46	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2018	17	1.49	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2018	18	1.53	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2018	19	1.60	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2018	20	1.65	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2018	21	1.69	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	22	1.72	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	23	1.74	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	24	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	25	1.82	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2018	26	1.85	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2018	27	1.88	2.68	2.68	1.00	1.00	1.00	2.68	1.00	1.00
2018	28	1.92	2.73	2.73	1.00	1.00	1.00	2.73	1.00	1.00
2018	29	1.95	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2018	30	1.99	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2018	31	2.06	2.91	2.91	1.00	1.00	1.00	2.91	1.00	1.00

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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Lease	Upgraded Rental	Roadside Assistance
2018	32	2.09	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2018	33	2.12	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2018	34	2.16	3.09	3.09	1.00	1.00	1.00	3.09	1.00	1.00
2018	35	2.19	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2018	36	2.36	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2018	37	2.41	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2018	38	2.41	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2018	39	2.44	3.47	3.47	1.00	1.00	1.00	3.47	1.00	1.00
2018	40	2.48	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2018	41	2.62	3.62	3.62	1.00	1.00	1.00	3.62	1.00	1.00
2018	42	2.68	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2018	43	2.74	3.82	3.82	1.00	1.00	1.00	3.82	1.00	1.00
2018	44	2.79	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2018	45	2.88	3.97	3.97	1.00	1.00	1.00	3.97	1.00	1.00
2018	46	2.92	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2018	47	2.96	4.11	4.11	1.00	1.00	1.00	4.11	1.00	1.00
2018	48	3.00	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2018	49	3.08	4.28	4.28	1.00	1.00	1.00	4.28	1.00	1.00
2018	50	3.13	4.34	4.34	1.00	1.00	1.00	4.34	1.00	1.00
2018	51	3.17	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2018	52	3.22	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2018	53	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2018	54	3.38	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2018	55	3.44	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2018	56	3.51	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2018	57	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2018	58	3.72	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2018	59	3.84	5.33	5.33	1.00	1.00	1.00	5.33	1.00	1.00
2018	60	3.97	5.55	5.55	1.00	1.00	1.00	5.55	1.00	1.00
2018	61	4.13	5.77	5.77	1.00	1.00	1.00	5.77	1.00	1.00
2018	62	4.23	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2018	63	4.35	5.97	5.97	1.00	1.00	1.00	5.97	1.00	1.00
2018	64	4.44	6.07	6.07	1.00	1.00	1.00	6.07	1.00	1.00
2018	65	4.56	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2018	66	4.69	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00
2018	67	4.90	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2018	68	5.12	6.75	6.75	1.00	1.00	1.00	6.75	1.00	1.00
2018	69	5.34	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2018	70	5.55	7.23	7.23	1.00	1.00	1.00	7.23	1.00	1.00
2018	71	5.94	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2018	72	6.35	8.18	8.18	1.00	1.00	1.00	8.18	1.00	1.00
2018	73	6.75	8.65	8.65	1.00	1.00	1.00	8.65	1.00	1.00
2018	74	7.15	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2018	75	7.56	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2019	1	0.81	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2019	2	0.90	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2019	3	0.94	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2019	4	0.99	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2019	5	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2019	6	1.08	1.52	1.52	1.00	1.00	1.00	1.52	1.00	1.00
2019	7	1.15	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2019	8	1.17	1.59	1.59	1.00	1.00	1.00	1.59	1.00	1.00
2019	10	1.23	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2019	11	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2019	12	1.32	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2019	13	1.40	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00

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2019	14	1.43	1.99	1.99	1.00	1.00	1.00	1.99	1.00	1.00
2019	15	1.48	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2019	16	1.52	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2019	17	1.55	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2019	18	1.59	2.25	2.25	1.00	1.00	1.00	2.25	1.00	1.00
2019	19	1.67	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2019	20	1.72	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2019	21	1.76	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2019	22	1.79	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2019	23	1.81	2.53	2.53	1.00	1.00	1.00	2.53	1.00	1.00
2019	24	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2019	25	1.90	2.75	2.75	1.00	1.00	1.00	2.75	1.00	1.00
2019	26	1.93	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2019	27	1.96	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2019	28	2.00	2.88	2.88	1.00	1.00	1.00	2.88	1.00	1.00
2019	29	2.03	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2019	30	2.07	3.03	3.03	1.00	1.00	1.00	3.03	1.00	1.00
2019	31	2.15	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2019	32	2.18	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2019	33	2.21	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2019	34	2.25	3.26	3.26	1.00	1.00	1.00	3.26	1.00	1.00
2019	35	2.28	3.31	3.31	1.00	1.00	1.00	3.31	1.00	1.00
2019	36	2.50	3.40	3.40	1.00	1.00	1.00	3.40	1.00	1.00
2019	37	2.55	3.52	3.52	1.00	1.00	1.00	3.52	1.00	1.00
2019	38	2.51	3.59	3.59	1.00	1.00	1.00	3.59	1.00	1.00
2019	39	2.54	3.65	3.65	1.00	1.00	1.00	3.65	1.00	1.00
2019	40	2.58	3.75	3.75	1.00	1.00	1.00	3.75	1.00	1.00
2019	41	2.77	3.81	3.81	1.00	1.00	1.00	3.81	1.00	1.00
2019	42	2.83	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2019	43	2.89	4.02	4.02	1.00	1.00	1.00	4.02	1.00	1.00
2019	44	2.94	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2019	45	3.04	4.17	4.17	1.00	1.00	1.00	4.17	1.00	1.00
2019	46	3.08	4.27	4.27	1.00	1.00	1.00	4.27	1.00	1.00
2019	47	3.12	4.32	4.32	1.00	1.00	1.00	4.32	1.00	1.00
2019	48	3.16	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2019	49	3.25	4.50	4.50	1.00	1.00	1.00	4.50	1.00	1.00
2019	50	3.30	4.56	4.56	1.00	1.00	1.00	4.56	1.00	1.00
2019	51	3.34	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2019	52	3.39	4.68	4.68	1.00	1.00	1.00	4.68	1.00	1.00
2019	53	3.44	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2019	54	3.56	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2019	55	3.62	5.04	5.04	1.00	1.00	1.00	5.04	1.00	1.00
2019	56	3.69	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2019	57	3.81	5.30	5.30	1.00	1.00	1.00	5.30	1.00	1.00
2019	58	3.91	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2019	59	4.04	5.59	5.59	1.00	1.00	1.00	5.59	1.00	1.00
2019	60	4.17	5.82	5.82	1.00	1.00	1.00	5.82	1.00	1.00
2019	61	4.34	6.05	6.05	1.00	1.00	1.00	6.05	1.00	1.00
2019	62	4.44	6.13	6.13	1.00	1.00	1.00	6.13	1.00	1.00
2019	63	4.57	6.26	6.26	1.00	1.00	1.00	6.26	1.00	1.00
2019	64	4.66	6.36	6.36	1.00	1.00	1.00	6.36	1.00	1.00
2019	65	4.79	6.44	6.44	1.00	1.00	1.00	6.44	1.00	1.00
2019	66	4.92	6.62	6.62	1.00	1.00	1.00	6.62	1.00	1.00
2019	67	5.14	6.84	6.84	1.00	1.00	1.00	6.84	1.00	1.00
2019	68	5.37	7.07	7.07	1.00	1.00	1.00	7.07	1.00	1.00
2019	69	5.60	7.32	7.32	1.00	1.00	1.00	7.32	1.00	1.00

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2019	70	5.82	7.61	7.61	1.00	1.00	1.00	7.61	1.00	1.00
2019	71	6.23	8.08	8.08	1.00	1.00	1.00	8.08	1.00	1.00
2019	72	6.66	8.59	8.59	1.00	1.00	1.00	8.59	1.00	1.00
2019	73	7.09	9.08	9.08	1.00	1.00	1.00	9.08	1.00	1.00
2019	74	7.51	9.63	9.63	1.00	1.00	1.00	9.63	1.00	1.00
2019	75	7.94	10.13	10.13	1.00	1.00	1.00	10.13	1.00	1.00
2020 & Newer	1	5.05	11.21	11.21	1.00	1.00	1.00	11.21	1.00	1.00
2020 & Newer	2	5.40	10.63	10.63	1.00	1.00	1.00	10.63	1.00	1.00
2020 & Newer	3	4.65	10.24	10.24	1.00	1.00	1.00	10.24	1.00	1.00
2020 & Newer	4	4.46	9.31	9.31	1.00	1.00	1.00	9.31	1.00	1.00
2020 & Newer	5	4.08	9.02	9.02	1.00	1.00	1.00	9.02	1.00	1.00
2020 & Newer	6	3.76	8.56	8.56	1.00	1.00	1.00	8.56	1.00	1.00
2020 & Newer	7	3.48	7.85	7.85	1.00	1.00	1.00	7.85	1.00	1.00
2020 & Newer	8	3.04	6.83	6.83	1.00	1.00	1.00	6.83	1.00	1.00
2020 & Newer	10	2.80	6.72	6.72	1.00	1.00	1.00	6.72	1.00	1.00
2020 & Newer	11	2.64	6.30	6.30	1.00	1.00	1.00	6.30	1.00	1.00
2020 & Newer	12	2.23	5.92	5.92	1.00	1.00	1.00	5.92	1.00	1.00
2020 & Newer	13	2.11	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2020 & Newer	14	1.83	4.60	4.60	1.00	1.00	1.00	4.60	1.00	1.00
2020 & Newer	15	1.63	4.08	4.08	1.00	1.00	1.00	4.08	1.00	1.00
2020 & Newer	16	1.43	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2020 & Newer	17	1.24	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2020 & Newer	18	1.13	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2020 & Newer	19	1.11	2.81	2.81	1.00	1.00	1.00	2.81	1.00	1.00
2020 & Newer	20	1.05	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2020 & Newer	21	1.00	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2020 & Newer	22	1.65	4.69	4.69	1.00	1.00	1.00	4.69	1.00	1.00
2020 & Newer	23	1.69	4.45	4.45	1.00	1.00	1.00	4.45	1.00	1.00
2020 & Newer	24	1.73	4.55	4.55	1.00	1.00	1.00	4.55	1.00	1.00
2020 & Newer	25	1.86	5.25	5.25	1.00	1.00	1.00	5.25	1.00	1.00
2020 & Newer	26	1.92	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2020 & Newer	27	1.98	5.56	5.56	1.00	1.00	1.00	5.56	1.00	1.00
2020 & Newer	28	5.13	7.47	7.47	1.00	1.00	1.00	7.47	1.00	1.00
2020 & Newer	29	4.79	7.29	7.29	1.00	1.00	1.00	7.29	1.00	1.00
2020 & Newer	30	4.76	7.46	7.46	1.00	1.00	1.00	7.46	1.00	1.00
2020 & Newer	31	4.87	7.36	7.36	1.00	1.00	1.00	7.36	1.00	1.00
2020 & Newer	32	4.80	7.05	7.05	1.00	1.00	1.00	7.05	1.00	1.00
2020 & Newer	33	4.70	6.88	6.88	1.00	1.00	1.00	6.88	1.00	1.00
2020 & Newer	34	4.60	7.09	7.09	1.00	1.00	1.00	7.09	1.00	1.00
2020 & Newer	35	4.64	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	36	5.30	7.01	7.01	1.00	1.00	1.00	7.01	1.00	1.00
2020 & Newer	37	5.20	7.12	7.12	1.00	1.00	1.00	7.12	1.00	1.00
2020 & Newer	38	4.96	7.08	7.08	1.00	1.00	1.00	7.08	1.00	1.00
2020 & Newer	39	4.81	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	40	4.86	7.36	7.36	1.00	1.00	1.00	7.36	1.00	1.00
2020 & Newer	41	5.40	7.41	7.41	1.00	1.00	1.00	7.41	1.00	1.00
2020 & Newer	42	5.49	7.57	7.57	1.00	1.00	1.00	7.57	1.00	1.00
2020 & Newer	43	5.61	7.70	7.70	1.00	1.00	1.00	7.70	1.00	1.00
2020 & Newer	44	5.65	7.78	7.78	1.00	1.00	1.00	7.78	1.00	1.00
2020 & Newer	45	5.78	7.87	7.87	1.00	1.00	1.00	7.87	1.00	1.00
2020 & Newer	46	5.75	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2020 & Newer	47	5.76	7.68	7.68	1.00	1.00	1.00	7.68	1.00	1.00
2020 & Newer	48	5.81	7.83	7.83	1.00	1.00	1.00	7.83	1.00	1.00
2020 & Newer	49	6.07	8.33	8.33	1.00	1.00	1.00	8.33	1.00	1.00
2020 & Newer	50	6.19	8.45	8.45	1.00	1.00	1.00	8.45	1.00	1.00
2020 & Newer	51	6.13	8.17	8.17	1.00	1.00	1.00	8.17	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
2020 & Newer	52	6.21	8.30	8.30	1.00	1.00	1.00	8.30	1.00	1.00
2020 & Newer	53	6.29	8.63	8.63	1.00	1.00	1.00	8.63	1.00	1.00
2020 & Newer	54	6.60	8.76	8.76	1.00	1.00	1.00	8.76	1.00	1.00
2020 & Newer	55	6.72	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2020 & Newer	56	6.84	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2020 & Newer	57	7.05	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2020 & Newer	58	7.31	9.89	9.89	1.00	1.00	1.00	9.89	1.00	1.00
2020 & Newer	59	7.70	10.38	10.38	1.00	1.00	1.00	10.38	1.00	1.00
2020 & Newer	60	8.05	10.96	10.96	1.00	1.00	1.00	10.96	1.00	1.00
2020 & Newer	61	8.60	11.66	11.66	1.00	1.00	1.00	11.66	1.00	1.00
2020 & Newer	62	8.35	11.63	11.63	1.00	1.00	1.00	11.63	1.00	1.00
2020 & Newer	63	8.67	11.73	11.73	1.00	1.00	1.00	11.73	1.00	1.00
2020 & Newer	64	9.01	11.86	11.86	1.00	1.00	1.00	11.86	1.00	1.00
2020 & Newer	65	9.40	11.95	11.95	1.00	1.00	1.00	11.95	1.00	1.00
2020 & Newer	66	9.76	12.31	12.31	1.00	1.00	1.00	12.31	1.00	1.00
2020 & Newer	67	10.08	12.92	12.92	1.00	1.00	1.00	12.92	1.00	1.00
2020 & Newer	68	10.76	13.47	13.47	1.00	1.00	1.00	13.47	1.00	1.00
2020 & Newer	69	11.45	14.03	14.03	1.00	1.00	1.00	14.03	1.00	1.00
2020 & Newer	70	12.14	14.85	14.85	1.00	1.00	1.00	14.85	1.00	1.00
2020 & Newer	71	13.48	16.44	16.44	1.00	1.00	1.00	16.44	1.00	1.00
2020 & Newer	72	15.19	18.17	18.17	1.00	1.00	1.00	18.17	1.00	1.00
2020 & Newer	73	16.98	20.06	20.06	1.00	1.00	1.00	20.06	1.00	1.00
2020 & Newer	74	18.80	22.19	22.19	1.00	1.00	1.00	22.19	1.00	1.00
2020 & Newer	75	20.47	23.98	23.98	1.00	1.00	1.00	23.98	1.00	1.00

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

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

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2008	6	0.75	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
2007	6	0.75	0.90	0.90	1.00	1.00	1.00	0.90	1.00	1.00
2006	6	0.74	0.86	0.86	1.00	1.00	1.00	0.86	1.00	1.00
2005	6	0.73	0.82	0.82	1.00	1.00	1.00	0.82	1.00	1.00
2004	6	0.73	0.79	0.79	1.00	1.00	1.00	0.79	1.00	1.00
2003	6	0.72	0.76	0.76	1.00	1.00	1.00	0.76	1.00	1.00
2002	6	0.72	0.72	0.72	1.00	1.00	1.00	0.72	1.00	1.00
2001	6	0.71	0.69	0.69	1.00	1.00	1.00	0.69	1.00	1.00
2000	6	0.71	0.66	0.66	1.00	1.00	1.00	0.66	1.00	1.00
1999	6	0.70	0.64	0.64	1.00	1.00	1.00	0.64	1.00	1.00
1998	6	0.70	0.61	0.61	1.00	1.00	1.00	0.61	1.00	1.00
1997	6	0.69	0.59	0.59	1.00	1.00	1.00	0.59	1.00	1.00
1996	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1995	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1994	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1993	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1992	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1991	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1990	6	0.68	0.52	0.52	1.00	1.00	1.00	0.52	1.00	1.00
1989 & Prior	6	0.31	0.27	0.27	1.00	1.00	1.00	0.27	1.00	1.00
2010	7	0.81	1.10	1.10	1.00	1.00	1.00	1.10	1.00	1.00
2009	7	0.80	1.05	1.05	1.00	1.00	1.00	1.05	1.00	1.00
2008	7	0.79	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2007	7	0.79	0.96	0.96	1.00	1.00	1.00	0.96	1.00	1.00
2006	7	0.78	0.91	0.91	1.00	1.00	1.00	0.91	1.00	1.00
2005	7	0.77	0.87	0.87	1.00	1.00	1.00	0.87	1.00	1.00
2004	7	0.77	0.84	0.84	1.00	1.00	1.00	0.84	1.00	1.00
2003	7	0.76	0.80	0.80	1.00	1.00	1.00	0.80	1.00	1.00
2002	7	0.76	0.77	0.77	1.00	1.00	1.00	0.77	1.00	1.00
2001	7	0.75	0.73	0.73	1.00	1.00	1.00	0.73	1.00	1.00
2000	7	0.75	0.70	0.70	1.00	1.00	1.00	0.70	1.00	1.00
1999	7	0.74	0.67	0.67	1.00	1.00	1.00	0.67	1.00	1.00
1998	7	0.73	0.65	0.65	1.00	1.00	1.00	0.65	1.00	1.00
1997	7	0.73	0.62	0.62	1.00	1.00	1.00	0.62	1.00	1.00
1996	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1995	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1994	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1993	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1992	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1991	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1990	7	0.71	0.55	0.55	1.00	1.00	1.00	0.55	1.00	1.00
1989 & Prior	7	0.38	0.31	0.31	1.00	1.00	1.00	0.31	1.00	1.00
2010	8	0.85	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2009	8	0.84	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2008	8	0.84	1.06	1.06	1.00	1.00	1.00	1.06	1.00	1.00
2007	8	0.83	1.01	1.01	1.00	1.00	1.00	1.01	1.00	1.00
2006	8	0.82	0.97	0.97	1.00	1.00	1.00	0.97	1.00	1.00
2005	8	0.82	0.93	0.93	1.00	1.00	1.00	0.93	1.00	1.00
2004	8	0.81	0.89	0.89	1.00	1.00	1.00	0.89	1.00	1.00
2003	8	0.80	0.85	0.85	1.00	1.00	1.00	0.85	1.00	1.00
2002	8	0.80	0.81	0.81	1.00	1.00	1.00	0.81	1.00	1.00
2001	8	0.79	0.78	0.78	1.00	1.00	1.00	0.78	1.00	1.00
2000	8	0.79	0.74	0.74	1.00	1.00	1.00	0.74	1.00	1.00
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

State of Massachusetts
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Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 RB

Physical Damage Symbol by Model Year

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

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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	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
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

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

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile
Effective April 1, 2018 NB & March 1, 2018 RB**

Physical Damage Symbol by Model Year

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

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

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

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

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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	27 - 99	2.62	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
1999	27 - 99	2.60	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
1998	27 - 99	2.58	2.35	2.35	1.00	1.00	1.00	2.35	1.00	1.00
1997	27 - 99	2.56	2.24	2.24	1.00	1.00	1.00	2.24	1.00	1.00
1996	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1995	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1994	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1993	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1992	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1991	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1990	27 - 99	2.50	1.98	1.98	1.00	1.00	1.00	1.98	1.00	1.00
1989 & Prior	27 - 99	1.94	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2011	1	0.58	0.79	0.79	1.00	1.00	1.00	0.79	1.00	1.00
2011	2	0.61	0.84	0.84	1.00	1.00	1.00	0.84	1.00	1.00
2011	3	0.64	0.88	0.88	1.00	1.00	1.00	0.88	1.00	1.00
2011	4	0.68	0.94	0.94	1.00	1.00	1.00	0.94	1.00	1.00
2011	5	0.72	0.99	0.99	1.00	1.00	1.00	0.99	1.00	1.00
2011	6	0.76	1.05	1.05	1.00	1.00	1.00	1.05	1.00	1.00
2011	7	0.78	1.08	1.08	1.00	1.00	1.00	1.08	1.00	1.00
2011	8	0.80	1.12	1.12	1.00	1.00	1.00	1.12	1.00	1.00
2011	10	0.85	1.18	1.18	1.00	1.00	1.00	1.18	1.00	1.00
2011	11	0.90	1.26	1.26	1.00	1.00	1.00	1.26	1.00	1.00
2011	12	0.93	1.30	1.30	1.00	1.00	1.00	1.30	1.00	1.00
2011	13	0.96	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2011	14	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2011	15	1.02	1.42	1.42	1.00	1.00	1.00	1.42	1.00	1.00
2011	16	1.05	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2011	17	1.08	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2011	18	1.11	1.55	1.55	1.00	1.00	1.00	1.55	1.00	1.00
2011	19	1.15	1.60	1.60	1.00	1.00	1.00	1.60	1.00	1.00
2011	20	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2011	21	1.22	1.70	1.70	1.00	1.00	1.00	1.70	1.00	1.00
2011	22	1.24	1.73	1.73	1.00	1.00	1.00	1.73	1.00	1.00
2011	23	1.26	1.76	1.76	1.00	1.00	1.00	1.76	1.00	1.00
2011	24	1.28	1.78	1.78	1.00	1.00	1.00	1.78	1.00	1.00
2011	25	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2011	26	1.32	1.85	1.85	1.00	1.00	1.00	1.85	1.00	1.00
2011	27	1.35	1.89	1.89	1.00	1.00	1.00	1.89	1.00	1.00
2011	28	1.38	1.92	1.92	1.00	1.00	1.00	1.92	1.00	1.00
2011	29	1.41	1.97	1.97	1.00	1.00	1.00	1.97	1.00	1.00
2011	30	1.44	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2011	31	1.47	2.05	2.05	1.00	1.00	1.00	2.05	1.00	1.00
2011	32	1.50	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2011	33	1.53	2.13	2.13	1.00	1.00	1.00	2.13	1.00	1.00
2011	34	1.56	2.17	2.17	1.00	1.00	1.00	2.17	1.00	1.00
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

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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
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

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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
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

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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	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
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

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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Lease	Upgraded Rental	Roadside Assistance
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
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

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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	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
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

**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
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
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

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Model Year	Symbol	Comp	Coll	Coll/Limited Coll	OLTE	T&L	Add Cust Equip	Comp. & Coll Lease	Upgraded Rental	Roadside Assistance
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
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

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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
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

**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
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
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	1	0.78	1.11	1.11	1.00	1.00	1.00	1.11	1.00	1.00
2018	2	0.86	1.17	1.17	1.00	1.00	1.00	1.17	1.00	1.00
2018	3	0.90	1.23	1.23	1.00	1.00	1.00	1.23	1.00	1.00
2018	4	0.95	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2018	5	0.99	1.38	1.38	1.00	1.00	1.00	1.38	1.00	1.00
2018	6	1.04	1.46	1.46	1.00	1.00	1.00	1.46	1.00	1.00
2018	7	1.10	1.50	1.50	1.00	1.00	1.00	1.50	1.00	1.00
2018	8	1.12	1.53	1.53	1.00	1.00	1.00	1.53	1.00	1.00
2018	10	1.18	1.65	1.65	1.00	1.00	1.00	1.65	1.00	1.00
2018	11	1.25	1.74	1.74	1.00	1.00	1.00	1.74	1.00	1.00
2018	12	1.27	1.82	1.82	1.00	1.00	1.00	1.82	1.00	1.00
2018	13	1.34	1.86	1.86	1.00	1.00	1.00	1.86	1.00	1.00
2018	14	1.37	1.91	1.91	1.00	1.00	1.00	1.91	1.00	1.00
2018	15	1.42	1.96	1.96	1.00	1.00	1.00	1.96	1.00	1.00
2018	16	1.46	2.01	2.01	1.00	1.00	1.00	2.01	1.00	1.00
2018	17	1.49	2.10	2.10	1.00	1.00	1.00	2.10	1.00	1.00
2018	18	1.53	2.16	2.16	1.00	1.00	1.00	2.16	1.00	1.00
2018	19	1.60	2.21	2.21	1.00	1.00	1.00	2.21	1.00	1.00
2018	20	1.65	2.37	2.37	1.00	1.00	1.00	2.37	1.00	1.00
2018	21	1.69	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	22	1.72	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	23	1.74	2.43	2.43	1.00	1.00	1.00	2.43	1.00	1.00
2018	24	1.76	2.46	2.46	1.00	1.00	1.00	2.46	1.00	1.00
2018	25	1.82	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2018	26	1.85	2.64	2.64	1.00	1.00	1.00	2.64	1.00	1.00
2018	27	1.88	2.68	2.68	1.00	1.00	1.00	2.68	1.00	1.00
2018	28	1.92	2.73	2.73	1.00	1.00	1.00	2.73	1.00	1.00
2018	29	1.95	2.77	2.77	1.00	1.00	1.00	2.77	1.00	1.00
2018	30	1.99	2.87	2.87	1.00	1.00	1.00	2.87	1.00	1.00
2018	31	2.06	2.91	2.91	1.00	1.00	1.00	2.91	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 Lease	Upgraded Rental	Roadside Assistance
2018	32	2.09	2.96	2.96	1.00	1.00	1.00	2.96	1.00	1.00
2018	33	2.12	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2018	34	2.16	3.09	3.09	1.00	1.00	1.00	3.09	1.00	1.00
2018	35	2.19	3.14	3.14	1.00	1.00	1.00	3.14	1.00	1.00
2018	36	2.36	3.23	3.23	1.00	1.00	1.00	3.23	1.00	1.00
2018	37	2.41	3.34	3.34	1.00	1.00	1.00	3.34	1.00	1.00
2018	38	2.41	3.41	3.41	1.00	1.00	1.00	3.41	1.00	1.00
2018	39	2.44	3.47	3.47	1.00	1.00	1.00	3.47	1.00	1.00
2018	40	2.48	3.56	3.56	1.00	1.00	1.00	3.56	1.00	1.00
2018	41	2.62	3.62	3.62	1.00	1.00	1.00	3.62	1.00	1.00
2018	42	2.68	3.71	3.71	1.00	1.00	1.00	3.71	1.00	1.00
2018	43	2.74	3.82	3.82	1.00	1.00	1.00	3.82	1.00	1.00
2018	44	2.79	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2018	45	2.88	3.97	3.97	1.00	1.00	1.00	3.97	1.00	1.00
2018	46	2.92	4.06	4.06	1.00	1.00	1.00	4.06	1.00	1.00
2018	47	2.96	4.11	4.11	1.00	1.00	1.00	4.11	1.00	1.00
2018	48	3.00	4.18	4.18	1.00	1.00	1.00	4.18	1.00	1.00
2018	49	3.08	4.28	4.28	1.00	1.00	1.00	4.28	1.00	1.00
2018	50	3.13	4.34	4.34	1.00	1.00	1.00	4.34	1.00	1.00
2018	51	3.17	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2018	52	3.22	4.46	4.46	1.00	1.00	1.00	4.46	1.00	1.00
2018	53	3.27	4.58	4.58	1.00	1.00	1.00	4.58	1.00	1.00
2018	54	3.38	4.66	4.66	1.00	1.00	1.00	4.66	1.00	1.00
2018	55	3.44	4.80	4.80	1.00	1.00	1.00	4.80	1.00	1.00
2018	56	3.51	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2018	57	3.62	5.05	5.05	1.00	1.00	1.00	5.05	1.00	1.00
2018	58	3.72	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2018	59	3.84	5.33	5.33	1.00	1.00	1.00	5.33	1.00	1.00
2018	60	3.97	5.55	5.55	1.00	1.00	1.00	5.55	1.00	1.00
2018	61	4.13	5.77	5.77	1.00	1.00	1.00	5.77	1.00	1.00
2018	62	4.23	5.85	5.85	1.00	1.00	1.00	5.85	1.00	1.00
2018	63	4.35	5.97	5.97	1.00	1.00	1.00	5.97	1.00	1.00
2018	64	4.44	6.07	6.07	1.00	1.00	1.00	6.07	1.00	1.00
2018	65	4.56	6.15	6.15	1.00	1.00	1.00	6.15	1.00	1.00
2018	66	4.69	6.32	6.32	1.00	1.00	1.00	6.32	1.00	1.00
2018	67	4.90	6.53	6.53	1.00	1.00	1.00	6.53	1.00	1.00
2018	68	5.12	6.75	6.75	1.00	1.00	1.00	6.75	1.00	1.00
2018	69	5.34	6.97	6.97	1.00	1.00	1.00	6.97	1.00	1.00
2018	70	5.55	7.23	7.23	1.00	1.00	1.00	7.23	1.00	1.00
2018	71	5.94	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2018	72	6.35	8.18	8.18	1.00	1.00	1.00	8.18	1.00	1.00
2018	73	6.75	8.65	8.65	1.00	1.00	1.00	8.65	1.00	1.00
2018	74	7.15	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2018	75	7.56	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2019 & Newer	1	0.81	1.16	1.16	1.00	1.00	1.00	1.16	1.00	1.00
2019 & Newer	2	0.90	1.22	1.22	1.00	1.00	1.00	1.22	1.00	1.00
2019 & Newer	3	0.94	1.28	1.28	1.00	1.00	1.00	1.28	1.00	1.00
2019 & Newer	4	0.99	1.33	1.33	1.00	1.00	1.00	1.33	1.00	1.00
2019 & Newer	5	1.03	1.44	1.44	1.00	1.00	1.00	1.44	1.00	1.00
2019 & Newer	6	1.08	1.52	1.52	1.00	1.00	1.00	1.52	1.00	1.00
2019 & Newer	7	1.15	1.56	1.56	1.00	1.00	1.00	1.56	1.00	1.00
2019 & Newer	8	1.17	1.59	1.59	1.00	1.00	1.00	1.59	1.00	1.00
2019 & Newer	10	1.23	1.72	1.72	1.00	1.00	1.00	1.72	1.00	1.00
2019 & Newer	11	1.30	1.81	1.81	1.00	1.00	1.00	1.81	1.00	1.00
2019 & Newer	12	1.32	1.90	1.90	1.00	1.00	1.00	1.90	1.00	1.00
2019 & Newer	13	1.40	1.94	1.94	1.00	1.00	1.00	1.94	1.00	1.00

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2019 & Newer	14	1.43	1.99	1.99	1.00	1.00	1.00	1.99	1.00	1.00
2019 & Newer	15	1.48	2.04	2.04	1.00	1.00	1.00	2.04	1.00	1.00
2019 & Newer	16	1.52	2.09	2.09	1.00	1.00	1.00	2.09	1.00	1.00
2019 & Newer	17	1.55	2.19	2.19	1.00	1.00	1.00	2.19	1.00	1.00
2019 & Newer	18	1.59	2.25	2.25	1.00	1.00	1.00	2.25	1.00	1.00
2019 & Newer	19	1.67	2.30	2.30	1.00	1.00	1.00	2.30	1.00	1.00
2019 & Newer	20	1.72	2.51	2.51	1.00	1.00	1.00	2.51	1.00	1.00
2019 & Newer	21	1.76	2.57	2.57	1.00	1.00	1.00	2.57	1.00	1.00
2019 & Newer	22	1.79	2.60	2.60	1.00	1.00	1.00	2.60	1.00	1.00
2019 & Newer	23	1.81	2.53	2.53	1.00	1.00	1.00	2.53	1.00	1.00
2019 & Newer	24	1.83	2.56	2.56	1.00	1.00	1.00	2.56	1.00	1.00
2019 & Newer	25	1.90	2.75	2.75	1.00	1.00	1.00	2.75	1.00	1.00
2019 & Newer	26	1.93	2.79	2.79	1.00	1.00	1.00	2.79	1.00	1.00
2019 & Newer	27	1.96	2.83	2.83	1.00	1.00	1.00	2.83	1.00	1.00
2019 & Newer	28	2.00	2.88	2.88	1.00	1.00	1.00	2.88	1.00	1.00
2019 & Newer	29	2.03	2.92	2.92	1.00	1.00	1.00	2.92	1.00	1.00
2019 & Newer	30	2.07	3.03	3.03	1.00	1.00	1.00	3.03	1.00	1.00
2019 & Newer	31	2.15	3.07	3.07	1.00	1.00	1.00	3.07	1.00	1.00
2019 & Newer	32	2.18	3.12	3.12	1.00	1.00	1.00	3.12	1.00	1.00
2019 & Newer	33	2.21	3.17	3.17	1.00	1.00	1.00	3.17	1.00	1.00
2019 & Newer	34	2.25	3.26	3.26	1.00	1.00	1.00	3.26	1.00	1.00
2019 & Newer	35	2.28	3.31	3.31	1.00	1.00	1.00	3.31	1.00	1.00
2019 & Newer	36	2.50	3.40	3.40	1.00	1.00	1.00	3.40	1.00	1.00
2019 & Newer	37	2.55	3.52	3.52	1.00	1.00	1.00	3.52	1.00	1.00
2019 & Newer	38	2.51	3.59	3.59	1.00	1.00	1.00	3.59	1.00	1.00
2019 & Newer	39	2.54	3.65	3.65	1.00	1.00	1.00	3.65	1.00	1.00
2019 & Newer	40	2.58	3.75	3.75	1.00	1.00	1.00	3.75	1.00	1.00
2019 & Newer	41	2.77	3.81	3.81	1.00	1.00	1.00	3.81	1.00	1.00
2019 & Newer	42	2.83	3.90	3.90	1.00	1.00	1.00	3.90	1.00	1.00
2019 & Newer	43	2.89	4.02	4.02	1.00	1.00	1.00	4.02	1.00	1.00
2019 & Newer	44	2.94	4.10	4.10	1.00	1.00	1.00	4.10	1.00	1.00
2019 & Newer	45	3.04	4.17	4.17	1.00	1.00	1.00	4.17	1.00	1.00
2019 & Newer	46	3.08	4.27	4.27	1.00	1.00	1.00	4.27	1.00	1.00
2019 & Newer	47	3.12	4.32	4.32	1.00	1.00	1.00	4.32	1.00	1.00
2019 & Newer	48	3.16	4.39	4.39	1.00	1.00	1.00	4.39	1.00	1.00
2019 & Newer	49	3.25	4.50	4.50	1.00	1.00	1.00	4.50	1.00	1.00
2019 & Newer	50	3.30	4.56	4.56	1.00	1.00	1.00	4.56	1.00	1.00
2019 & Newer	51	3.34	4.61	4.61	1.00	1.00	1.00	4.61	1.00	1.00
2019 & Newer	52	3.39	4.68	4.68	1.00	1.00	1.00	4.68	1.00	1.00
2019 & Newer	53	3.44	4.81	4.81	1.00	1.00	1.00	4.81	1.00	1.00
2019 & Newer	54	3.56	4.89	4.89	1.00	1.00	1.00	4.89	1.00	1.00
2019 & Newer	55	3.62	5.04	5.04	1.00	1.00	1.00	5.04	1.00	1.00
2019 & Newer	56	3.69	5.13	5.13	1.00	1.00	1.00	5.13	1.00	1.00
2019 & Newer	57	3.81	5.30	5.30	1.00	1.00	1.00	5.30	1.00	1.00
2019 & Newer	58	3.91	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2019 & Newer	59	4.04	5.59	5.59	1.00	1.00	1.00	5.59	1.00	1.00
2019 & Newer	60	4.17	5.82	5.82	1.00	1.00	1.00	5.82	1.00	1.00
2019 & Newer	61	4.34	6.05	6.05	1.00	1.00	1.00	6.05	1.00	1.00
2019 & Newer	62	4.44	6.13	6.13	1.00	1.00	1.00	6.13	1.00	1.00
2019 & Newer	63	4.57	6.26	6.26	1.00	1.00	1.00	6.26	1.00	1.00
2019 & Newer	64	4.66	6.36	6.36	1.00	1.00	1.00	6.36	1.00	1.00
2019 & Newer	65	4.79	6.44	6.44	1.00	1.00	1.00	6.44	1.00	1.00
2019 & Newer	66	4.92	6.62	6.62	1.00	1.00	1.00	6.62	1.00	1.00
2019 & Newer	67	5.14	6.84	6.84	1.00	1.00	1.00	6.84	1.00	1.00
2019 & Newer	68	5.37	7.07	7.07	1.00	1.00	1.00	7.07	1.00	1.00
2019 & Newer	69	5.60	7.32	7.32	1.00	1.00	1.00	7.32	1.00	1.00

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2019 & Newer	70	5.82	7.61	7.61	1.00	1.00	1.00	7.61	1.00	1.00
2019 & Newer	71	6.23	8.08	8.08	1.00	1.00	1.00	8.08	1.00	1.00
2019 & Newer	72	6.66	8.59	8.59	1.00	1.00	1.00	8.59	1.00	1.00
2019 & Newer	73	7.09	9.08	9.08	1.00	1.00	1.00	9.08	1.00	1.00
2019 & Newer	74	7.51	9.63	9.63	1.00	1.00	1.00	9.63	1.00	1.00
2019 & Newer	75	7.94	10.13	10.13	1.00	1.00	1.00	10.13	1.00	1.00
2020 & Newer	1	5.05	11.21	11.21	1.00	1.00	1.00	11.21	1.00	1.00
2020 & Newer	2	5.40	10.63	10.63	1.00	1.00	1.00	10.63	1.00	1.00
2020 & Newer	3	4.65	10.24	10.24	1.00	1.00	1.00	10.24	1.00	1.00
2020 & Newer	4	4.46	9.31	9.31	1.00	1.00	1.00	9.31	1.00	1.00
2020 & Newer	5	4.08	9.02	9.02	1.00	1.00	1.00	9.02	1.00	1.00
2020 & Newer	6	3.76	8.56	8.56	1.00	1.00	1.00	8.56	1.00	1.00
2020 & Newer	7	3.48	7.85	7.85	1.00	1.00	1.00	7.85	1.00	1.00
2020 & Newer	8	3.04	6.83	6.83	1.00	1.00	1.00	6.83	1.00	1.00
2020 & Newer	10	2.80	6.72	6.72	1.00	1.00	1.00	6.72	1.00	1.00
2020 & Newer	11	2.64	6.30	6.30	1.00	1.00	1.00	6.30	1.00	1.00
2020 & Newer	12	2.23	5.92	5.92	1.00	1.00	1.00	5.92	1.00	1.00
2020 & Newer	13	2.11	5.16	5.16	1.00	1.00	1.00	5.16	1.00	1.00
2020 & Newer	14	1.83	4.60	4.60	1.00	1.00	1.00	4.60	1.00	1.00
2020 & Newer	15	1.63	4.08	4.08	1.00	1.00	1.00	4.08	1.00	1.00
2020 & Newer	16	1.43	3.61	3.61	1.00	1.00	1.00	3.61	1.00	1.00
2020 & Newer	17	1.24	3.33	3.33	1.00	1.00	1.00	3.33	1.00	1.00
2020 & Newer	18	1.13	3.05	3.05	1.00	1.00	1.00	3.05	1.00	1.00
2020 & Newer	19	1.11	2.81	2.81	1.00	1.00	1.00	2.81	1.00	1.00
2020 & Newer	20	1.05	3.01	3.01	1.00	1.00	1.00	3.01	1.00	1.00
2020 & Newer	21	1.00	2.86	2.86	1.00	1.00	1.00	2.86	1.00	1.00
2020 & Newer	22	1.65	4.69	4.69	1.00	1.00	1.00	4.69	1.00	1.00
2020 & Newer	23	1.69	4.45	4.45	1.00	1.00	1.00	4.45	1.00	1.00
2020 & Newer	24	1.73	4.55	4.55	1.00	1.00	1.00	4.55	1.00	1.00
2020 & Newer	25	1.86	5.25	5.25	1.00	1.00	1.00	5.25	1.00	1.00
2020 & Newer	26	1.92	5.41	5.41	1.00	1.00	1.00	5.41	1.00	1.00
2020 & Newer	27	1.98	5.56	5.56	1.00	1.00	1.00	5.56	1.00	1.00
2020 & Newer	28	5.13	7.47	7.47	1.00	1.00	1.00	7.47	1.00	1.00
2020 & Newer	29	4.79	7.29	7.29	1.00	1.00	1.00	7.29	1.00	1.00
2020 & Newer	30	4.76	7.46	7.46	1.00	1.00	1.00	7.46	1.00	1.00
2020 & Newer	31	4.87	7.36	7.36	1.00	1.00	1.00	7.36	1.00	1.00
2020 & Newer	32	4.80	7.05	7.05	1.00	1.00	1.00	7.05	1.00	1.00
2020 & Newer	33	4.70	6.88	6.88	1.00	1.00	1.00	6.88	1.00	1.00
2020 & Newer	34	4.60	7.09	7.09	1.00	1.00	1.00	7.09	1.00	1.00
2020 & Newer	35	4.64	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	36	5.30	7.01	7.01	1.00	1.00	1.00	7.01	1.00	1.00
2020 & Newer	37	5.20	7.12	7.12	1.00	1.00	1.00	7.12	1.00	1.00
2020 & Newer	38	4.96	7.08	7.08	1.00	1.00	1.00	7.08	1.00	1.00
2020 & Newer	39	4.81	7.16	7.16	1.00	1.00	1.00	7.16	1.00	1.00
2020 & Newer	40	4.86	7.36	7.36	1.00	1.00	1.00	7.36	1.00	1.00
2020 & Newer	41	5.40	7.41	7.41	1.00	1.00	1.00	7.41	1.00	1.00
2020 & Newer	42	5.49	7.57	7.57	1.00	1.00	1.00	7.57	1.00	1.00
2020 & Newer	43	5.61	7.70	7.70	1.00	1.00	1.00	7.70	1.00	1.00
2020 & Newer	44	5.65	7.78	7.78	1.00	1.00	1.00	7.78	1.00	1.00
2020 & Newer	45	5.78	7.87	7.87	1.00	1.00	1.00	7.87	1.00	1.00
2020 & Newer	46	5.75	7.69	7.69	1.00	1.00	1.00	7.69	1.00	1.00
2020 & Newer	47	5.76	7.68	7.68	1.00	1.00	1.00	7.68	1.00	1.00
2020 & Newer	48	5.81	7.83	7.83	1.00	1.00	1.00	7.83	1.00	1.00
2020 & Newer	49	6.07	8.33	8.33	1.00	1.00	1.00	8.33	1.00	1.00
2020 & Newer	50	6.19	8.45	8.45	1.00	1.00	1.00	8.45	1.00	1.00
2020 & Newer	51	6.13	8.17	8.17	1.00	1.00	1.00	8.17	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, 2018 NB & March 1, 2018 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
2020 & Newer	52	6.21	8.30	8.30	1.00	1.00	1.00	8.30	1.00	1.00
2020 & Newer	53	6.29	8.63	8.63	1.00	1.00	1.00	8.63	1.00	1.00
2020 & Newer	54	6.60	8.76	8.76	1.00	1.00	1.00	8.76	1.00	1.00
2020 & Newer	55	6.72	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2020 & Newer	56	6.84	9.17	9.17	1.00	1.00	1.00	9.17	1.00	1.00
2020 & Newer	57	7.05	9.65	9.65	1.00	1.00	1.00	9.65	1.00	1.00
2020 & Newer	58	7.31	9.89	9.89	1.00	1.00	1.00	9.89	1.00	1.00
2020 & Newer	59	7.70	10.38	10.38	1.00	1.00	1.00	10.38	1.00	1.00
2020 & Newer	60	8.05	10.96	10.96	1.00	1.00	1.00	10.96	1.00	1.00
2020 & Newer	61	8.60	11.66	11.66	1.00	1.00	1.00	11.66	1.00	1.00
2020 & Newer	62	8.35	11.63	11.63	1.00	1.00	1.00	11.63	1.00	1.00
2020 & Newer	63	8.67	11.73	11.73	1.00	1.00	1.00	11.73	1.00	1.00
2020 & Newer	64	9.01	11.86	11.86	1.00	1.00	1.00	11.86	1.00	1.00
2020 & Newer	65	9.40	11.95	11.95	1.00	1.00	1.00	11.95	1.00	1.00
2020 & Newer	66	9.76	12.31	12.31	1.00	1.00	1.00	12.31	1.00	1.00
2020 & Newer	67	10.08	12.92	12.92	1.00	1.00	1.00	12.92	1.00	1.00
2020 & Newer	68	10.76	13.47	13.47	1.00	1.00	1.00	13.47	1.00	1.00
2020 & Newer	69	11.45	14.03	14.03	1.00	1.00	1.00	14.03	1.00	1.00
2020 & Newer	70	12.14	14.85	14.85	1.00	1.00	1.00	14.85	1.00	1.00
2020 & Newer	71	13.48	16.44	16.44	1.00	1.00	1.00	16.44	1.00	1.00
2020 & Newer	72	15.19	18.17	18.17	1.00	1.00	1.00	18.17	1.00	1.00
2020 & Newer	73	16.98	20.06	20.06	1.00	1.00	1.00	20.06	1.00	1.00
2020 & Newer	74	18.80	22.19	22.19	1.00	1.00	1.00	22.19	1.00	1.00
2020 & Newer	75	20.47	23.98	23.98	1.00	1.00	1.00	23.98	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, 2018 NB & March 1, 2018 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	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310	0.310
\$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, 2018 NB & March 1, 2018 RB

Annual Base Rates

Coverage	Base Limit or Deductible	Base Rate
Bodily Injury	20/40	\$133.00
Optional BI	20/40 included with Bodily Injury	\$133.00
Property Damage	\$5,000 limit	\$208.00
Medical Payment	\$5,000 limit	\$30.00
Personal Injury Protection	No deductible	\$159.00
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	\$300.00
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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

The following summary is a general overview of our Merit Rating Plan and its impact on underlying rates.

Driving record points are assigned to operators for chargeable accidents and violations. "Accidents" do not include Comprehensive claims for purposes of determining driving record points.

Chargeable Period - The 36-month period prior to policy term inception.

Chargeable Date for Violations - The conviction date is used to determine if the violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR/CLUE/Registry reconciliation process, the conviction date will be deemed to be the day before the inception date of the policy. The first non-criminal violation will be waived.

Chargeable Date for Accidents – The occurrence date of the accident will be used to determine if the accident took place during the chargeable period.

Chargeable Accidents –

Processed prior to 09/08/2015: Accident payments must exceed \$500 in order to be considered chargeable.

Processed 09/08/2015 and later: Accident payments must exceed \$1000 in order to be considered chargeable.

Same Day Offenses - If an occurrence results in multiple violations or accidents, the driving record points for that occurrence will be based on the violation or accident with the highest point charge.

MVR/CLUE/Registry Reconciliations - Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR, CLUE and/or Registry to avoid duplication. When reconciliation occurs, the accidents will be assigned the date of occurrence and violations will be assigned the date of conviction listed on the MVR, CLUE or Registry. When an accident or violation received from the MVR, CLUE, and/or Registry do not reconcile with those listed on the application, each accident(s) and/or violation(s) listed on the application will be treated as an individual accident or violation. A manual correction can be made in cases where accidents or violations should have aligned to represent one incident.

Source of Points – Points are assigned based upon accidents or violations occurring while an operator is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle. Applicants must be insured on a private passenger auto for points to apply.

Unverifiable Driving Record - When an operator's driving record cannot be verified by Massachusetts Bureau of Motor Vehicles, we will assess that operator the amount of points associated with a major violation. The points will be removed if the Company receives a valid MVR within 30 days of policy inception. The date assigned to the points will be the day before the inception date of the policy.

Operators 18 years of age and younger will not be charged unverifiable driving record points.

Foreign Operator's License - Any operator who does not have a valid U.S license and is added to a policy on or after April 1, 2008 but has a valid foreign license or international operator's license will be considered a foreign operator but will not be assessed any points.

Undeclared Operator - Drivers who are added to the policy based on their involvement in a loss will be assessed the amount of points equivalent to a major violation. This premium adjustment will be applied to incidents discovered on or after April 1, 2008, and remain for one 12 month period.

This premium adjustment will not apply in the circumstances where the individual involved in the loss was not a regular operator or resident relative in the household.

Financial Responsibility Filing – Operators who are required to submit a financial responsibility filing will be assessed the amount of points equivalent to a major violation. See also Rule 10 (Certified Risks – Financial Responsibility Laws).

Auto Fraud – Applicants who have committed or have been convicted of insurance fraud within the chargeable period on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.

Auto Theft – Applicants who have committed or have been convicted of auto theft within the chargeable period on or after April 1, 2008, will be assessed the amount of points equivalent to a major violation.