

Tables of Values Used to Calculate 2009 Stated Amount Rates

<u>Symbol</u>	<u>Private Passenger Comprehensive Model Year 2010 Factor by Symbol</u>	<u>Median Symbol Value</u>
1	0.578	3,250
2	0.614	7,250
3	0.652	8,500
4	0.694	9,500
5	0.737	10,625
6	0.784	11,875
7	0.835	13,125
8	0.888	14,375
10	0.947	15,625
11	1.008	16,875
12	1.075	18,125
13	1.146	19,375
14	1.221	21,000
15	1.303	23,000
16	1.390	25,000
17	1.483	27,000

**Stated Amount Rating Procedure for
Collision and Limited Collision**

1. Determine the Actual Cash Value premium for the latest model year shown in the rate pages for the vehicle symbol and deductible in the appropriate territory and class and divide by the Stated Amount Divisor shown below. Round the result to the nearest cent.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium. This results in a stated amount premium applicable to those insureds at the base rate (zero point/zero credit level) of the Merit Rating Plan

Stated Amount Divisors

<u>Symbol</u>	<u>Divisors</u>	<u>Symbol</u>	<u>Divisors</u>
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

STATED AMOUNT COMPREHENSIVE \$500 DEDUCTIBLE RATES

Symbol Territory	<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>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>	<u>17</u>
1	1.69	0.80	0.73	0.69	0.66	0.63	0.60	0.59	0.58	0.57	0.56	0.56	0.55	0.54	0.53	0.52
2	1.72	0.82	0.74	0.71	0.67	0.64	0.62	0.60	0.59	0.58	0.57	0.57	0.56	0.55	0.54	0.53
3	1.80	0.86	0.78	0.74	0.70	0.67	0.64	0.62	0.61	0.60	0.60	0.60	0.59	0.57	0.56	0.56
4	1.75	0.83	0.76	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.58	0.57	0.56	0.55	0.54
5	1.83	0.87	0.79	0.75	0.71	0.68	0.65	0.63	0.62	0.61	0.61	0.61	0.60	0.58	0.57	0.56
6	1.89	0.90	0.82	0.78	0.74	0.70	0.68	0.66	0.64	0.63	0.63	0.63	0.62	0.60	0.59	0.58
7	1.97	0.94	0.85	0.81	0.77	0.73	0.70	0.68	0.67	0.66	0.66	0.65	0.64	0.63	0.62	0.61
8	2.03	0.97	0.88	0.83	0.79	0.75	0.73	0.70	0.69	0.68	0.68	0.67	0.66	0.65	0.63	0.63
9	2.00	0.95	0.86	0.82	0.78	0.74	0.71	0.69	0.68	0.67	0.67	0.66	0.65	0.64	0.62	0.62
10	2.14	1.02	0.92	0.88	0.83	0.79	0.76	0.74	0.73	0.72	0.71	0.71	0.70	0.68	0.67	0.66
11	2.28	1.08	0.98	0.94	0.89	0.85	0.81	0.79	0.78	0.76	0.76	0.76	0.74	0.73	0.71	0.70
12	2.35	1.12	1.02	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.79	0.78	0.77	0.75	0.74	0.73
13	2.65	1.26	1.14	1.09	1.03	0.98	0.95	0.92	0.90	0.89	0.88	0.88	0.87	0.84	0.83	0.82
14	2.76	1.31	1.19	1.13	1.08	1.02	0.99	0.96	0.94	0.93	0.92	0.92	0.90	0.88	0.86	0.85
15	3.41	1.62	1.47	1.40	1.33	1.27	1.22	1.18	1.16	1.14	1.14	1.13	1.11	1.09	1.07	1.05
16	5.52	2.63	2.38	2.27	2.15	2.05	1.97	1.92	1.88	1.85	1.84	1.83	1.80	1.76	1.72	1.70
17	1.97	0.94	0.85	0.81	0.77	0.73	0.70	0.68	0.67	0.66	0.66	0.65	0.64	0.63	0.62	0.61
18	4.01	1.91	1.73	1.65	1.56	1.49	1.44	1.39	1.37	1.35	1.34	1.33	1.31	1.28	1.25	1.24
19	4.40	2.10	1.90	1.81	1.72	1.63	1.57	1.53	1.50	1.48	1.47	1.46	1.44	1.40	1.38	1.36
20	3.98	1.90	1.72	1.64	1.55	1.48	1.42	1.38	1.36	1.34	1.33	1.32	1.30	1.27	1.24	1.23
21	5.42	2.58	2.34	2.23	2.11	2.01	1.94	1.88	1.85	1.82	1.81	1.80	1.77	1.73	1.70	1.67
22	6.12	2.91	2.64	2.51	2.39	2.27	2.19	2.13	2.09	2.06	2.04	2.04	2.00	1.95	1.91	1.89
23	3.69	1.76	1.59	1.51	1.44	1.37	1.32	1.28	1.26	1.24	1.23	1.23	1.21	1.17	1.15	1.14
24	2.76	1.31	1.19	1.13	1.08	1.02	0.99	0.96	0.94	0.93	0.92	0.92	0.90	0.88	0.86	0.85
25	4.18	1.99	1.80	1.72	1.63	1.55	1.50	1.45	1.43	1.40	1.39	1.39	1.37	1.33	1.31	1.29
26	4.97	2.37	2.14	2.04	1.94	1.85	1.78	1.73	1.69	1.67	1.66	1.65	1.63	1.58	1.55	1.54
27	1.60	0.76	0.69	0.66	0.62	0.59	0.57	0.55	0.54	0.54	0.53	0.53	0.52	0.51	0.50	0.49
40	2.53	1.20	1.09	1.04	0.98	0.94	0.90	0.88	0.86	0.85	0.84	0.84	0.83	0.80	0.79	0.78
41	2.56	1.22	1.10	1.05	1.00	0.95	0.91	0.89	0.87	0.86	0.85	0.85	0.84	0.81	0.80	0.79
42	3.10	1.48	1.34	1.27	1.21	1.15	1.11	1.08	1.06	1.04	1.03	1.03	1.01	0.99	0.97	0.96
43	3.25	1.55	1.40	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.08	1.06	1.04	1.02	1.00
44	5.31	2.53	2.29	2.18	2.07	1.97	1.90	1.85	1.81	1.78	1.77	1.77	1.74	1.69	1.66	1.64
45	3.42	1.63	1.48	1.41	1.34	1.27	1.22	1.19	1.17	1.15	1.14	1.14	1.12	1.09	1.07	1.06

STATED AMOUNT FIRE \$500 DEDUCTIBLE RATES

1-27,40-45	0.25	0.12	0.11	0.10	0.10	0.09	0.09	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

STATED AMOUNT THEFT \$500 DEDUCTIBLE RATES

Symbol Territory	<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>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>	<u>17</u>
1	0.93	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.32	0.31	0.31	0.31	0.30	0.30	0.29	0.29
2	0.95	0.45	0.41	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.32	0.32	0.31	0.30	0.30	0.29
3	1.00	0.48	0.43	0.41	0.39	0.37	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
4	0.97	0.46	0.42	0.40	0.38	0.36	0.35	0.34	0.33	0.33	0.32	0.32	0.32	0.31	0.30	0.30
5	1.03	0.49	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.34	0.34	0.34	0.34	0.33	0.32	0.32
6	1.07	0.51	0.46	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.36	0.36	0.35	0.34	0.33	0.33
7	1.12	0.54	0.48	0.46	0.44	0.42	0.40	0.39	0.38	0.38	0.37	0.37	0.37	0.36	0.35	0.35
8	1.17	0.56	0.50	0.48	0.46	0.43	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
9	1.15	0.55	0.49	0.47	0.45	0.43	0.41	0.40	0.39	0.38	0.38	0.38	0.37	0.36	0.36	0.35
10	1.24	0.59	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.42	0.41	0.41	0.41	0.40	0.39	0.38
11	1.34	0.64	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.45	0.45	0.45	0.44	0.43	0.42	0.41
12	1.39	0.66	0.60	0.57	0.54	0.52	0.50	0.48	0.48	0.47	0.47	0.46	0.46	0.44	0.44	0.43
13	1.60	0.76	0.69	0.66	0.62	0.59	0.57	0.56	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49
14	1.68	0.80	0.72	0.69	0.65	0.62	0.60	0.58	0.57	0.56	0.56	0.56	0.55	0.53	0.52	0.52
15	2.13	1.02	0.92	0.88	0.83	0.79	0.76	0.74	0.73	0.72	0.71	0.71	0.70	0.68	0.67	0.66
16	3.61	1.72	1.56	1.48	1.41	1.34	1.29	1.25	1.23	1.21	1.20	1.20	1.18	1.15	1.13	1.11
17	1.12	0.54	0.48	0.46	0.44	0.42	0.40	0.39	0.38	0.38	0.37	0.37	0.37	0.36	0.35	0.35
18	2.56	1.22	1.10	1.05	1.00	0.95	0.91	0.89	0.87	0.86	0.85	0.85	0.84	0.81	0.80	0.79
19	2.83	1.35	1.22	1.16	1.10	1.05	1.01	0.98	0.96	0.95	0.94	0.94	0.92	0.90	0.88	0.87
20	2.53	1.21	1.09	1.04	0.99	0.94	0.91	0.88	0.86	0.85	0.84	0.84	0.83	0.81	0.79	0.78
21	3.54	1.69	1.53	1.45	1.38	1.31	1.27	1.23	1.21	1.19	1.18	1.18	1.16	1.13	1.11	1.09
22	4.03	1.92	1.74	1.66	1.57	1.50	1.44	1.40	1.37	1.35	1.34	1.34	1.32	1.28	1.26	1.24
23	2.33	1.11	1.00	0.96	0.91	0.86	0.83	0.81	0.79	0.78	0.78	0.77	0.76	0.74	0.73	0.72
24	1.68	0.80	0.72	0.69	0.65	0.62	0.60	0.58	0.57	0.56	0.56	0.56	0.55	0.53	0.52	0.52
25	2.67	1.27	1.15	1.10	1.04	0.99	0.96	0.93	0.91	0.90	0.89	0.89	0.87	0.85	0.84	0.83
26	3.23	1.54	1.39	1.33	1.26	1.20	1.15	1.12	1.10	1.08	1.08	1.07	1.06	1.03	1.01	1.00
27	0.86	0.41	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.29	0.29	0.29	0.28	0.28	0.27	0.27
40	1.51	0.72	0.65	0.62	0.59	0.56	0.54	0.53	0.52	0.51	0.50	0.50	0.50	0.48	0.47	0.47
41	1.54	0.73	0.66	0.63	0.60	0.57	0.55	0.53	0.52	0.52	0.51	0.51	0.50	0.49	0.48	0.47
42	1.92	0.91	0.83	0.79	0.75	0.71	0.69	0.67	0.65	0.64	0.64	0.64	0.63	0.61	0.60	0.59
43	2.02	0.96	0.87	0.83	0.79	0.75	0.72	0.70	0.69	0.68	0.67	0.67	0.66	0.64	0.63	0.63
44	3.47	1.65	1.49	1.42	1.35	1.29	1.24	1.20	1.18	1.16	1.16	1.15	1.13	1.10	1.08	1.07
45	2.14	1.02	0.92	0.88	0.84	0.80	0.77	0.74	0.73	0.72	0.71	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. With M.M.&V. \$500 Deductible
15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500
Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16 of Private Passenger Manual