

Tables of Values Used to Calculate 2010 Stated Amount Rates

<u>Symbol</u>	<u>Private Passenger Comprehensive Model Year 2011 Factor by Symbol</u>	<u>Median Symbol Value</u>
1	0.579	3,250
2	0.616	7,250
3	0.654	8,500
4	0.696	9,500
5	0.739	10,625
6	0.786	11,875
7	0.837	13,125
8	0.890	14,375
10	0.949	15,625
11	1.011	16,875
12	1.077	18,125
13	1.149	19,375
14	1.224	21,000
15	1.306	23,000
16	1.393	25,000
17	1.486	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	2.01	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	0.62
2	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
3	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
4	2.00	0.95	0.86	0.82	0.78	0.74	0.72	0.69	0.68	0.67	0.67	0.66	0.65	0.64	0.62	0.62
5	2.17	1.03	0.94	0.89	0.85	0.81	0.78	0.75	0.74	0.73	0.72	0.72	0.71	0.69	0.68	0.67
6	2.25	1.07	0.97	0.92	0.88	0.83	0.80	0.78	0.77	0.75	0.75	0.75	0.73	0.72	0.70	0.69
7	2.34	1.12	1.01	0.96	0.91	0.87	0.84	0.81	0.80	0.79	0.78	0.78	0.76	0.75	0.73	0.72
8	2.42	1.15	1.04	0.99	0.94	0.90	0.86	0.84	0.82	0.81	0.81	0.80	0.79	0.77	0.76	0.75
9	2.38	1.14	1.03	0.98	0.93	0.89	0.85	0.83	0.81	0.80	0.80	0.79	0.78	0.76	0.75	0.74
10	2.54	1.21	1.10	1.04	0.99	0.94	0.91	0.88	0.87	0.85	0.85	0.85	0.83	0.81	0.79	0.78
11	2.60	1.24	1.12	1.07	1.02	0.97	0.93	0.90	0.89	0.87	0.87	0.87	0.85	0.83	0.81	0.80
12	2.80	1.34	1.21	1.15	1.09	1.04	1.00	0.97	0.96	0.94	0.93	0.93	0.92	0.89	0.88	0.87
13	3.14	1.50	1.36	1.29	1.23	1.17	1.13	1.09	1.07	1.06	1.05	1.05	1.03	1.00	0.98	0.97
14	3.14	1.50	1.36	1.29	1.23	1.17	1.13	1.09	1.07	1.06	1.05	1.05	1.03	1.00	0.98	0.97
15	3.89	1.85	1.68	1.60	1.52	1.44	1.39	1.35	1.32	1.31	1.30	1.29	1.27	1.24	1.22	1.20
16	6.01	2.87	2.59	2.47	2.35	2.23	2.15	2.09	2.05	2.02	2.00	2.00	1.97	1.91	1.88	1.86
17	2.34	1.12	1.01	0.96	0.91	0.87	0.84	0.81	0.80	0.79	0.78	0.78	0.76	0.75	0.73	0.72
18	4.37	2.08	1.89	1.80	1.70	1.62	1.56	1.52	1.49	1.47	1.46	1.45	1.43	1.39	1.37	1.35
19	4.80	2.29	2.07	1.97	1.87	1.78	1.72	1.67	1.64	1.61	1.60	1.60	1.57	1.53	1.50	1.48
20	4.34	2.07	1.87	1.78	1.69	1.61	1.55	1.51	1.48	1.46	1.45	1.44	1.42	1.38	1.36	1.34
21	5.91	2.82	2.55	2.43	2.31	2.20	2.12	2.06	2.02	1.99	1.97	1.97	1.94	1.89	1.85	1.83
22	6.67	3.18	2.88	2.74	2.61	2.48	2.39	2.32	2.28	2.24	2.23	2.22	2.18	2.13	2.09	2.06
23	4.20	2.00	1.81	1.73	1.64	1.56	1.50	1.46	1.43	1.41	1.40	1.40	1.37	1.34	1.31	1.30
24	3.14	1.50	1.36	1.29	1.23	1.17	1.13	1.09	1.07	1.06	1.05	1.05	1.03	1.00	0.98	0.97
25	4.77	2.27	2.06	1.96	1.86	1.77	1.71	1.66	1.63	1.60	1.59	1.59	1.56	1.52	1.49	1.47
26	5.42	2.58	2.34	2.23	2.12	2.01	1.94	1.88	1.85	1.82	1.81	1.80	1.77	1.73	1.69	1.67
27	1.90	0.91	0.82	0.78	0.74	0.71	0.68	0.66	0.65	0.64	0.64	0.63	0.62	0.61	0.60	0.59
40	3.00	1.43	1.30	1.24	1.17	1.12	1.08	1.04	1.02	1.01	1.00	1.00	0.98	0.96	0.94	0.93
41	2.91	1.39	1.26	1.20	1.14	1.08	1.04	1.01	0.99	0.98	0.97	0.97	0.95	0.93	0.91	0.90
42	3.53	1.68	1.52	1.45	1.38	1.31	1.26	1.23	1.20	1.19	1.18	1.18	1.15	1.13	1.10	1.09
43	3.70	1.76	1.60	1.52	1.44	1.37	1.32	1.29	1.26	1.24	1.23	1.23	1.21	1.18	1.16	1.14
44	5.79	2.76	2.50	2.38	2.26	2.15	2.07	2.01	1.97	1.95	1.93	1.93	1.89	1.85	1.81	1.79
45	3.73	1.78	1.61	1.53	1.46	1.39	1.34	1.30	1.27	1.25	1.24	1.24	1.22	1.19	1.17	1.15

STATED AMOUNT FIRE \$500 DEDUCTIBLE RATES

1-27,40-45	0.30	0.14	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.09	0.09	0.09
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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	1.11	0.53	0.48	0.46	0.43	0.41	0.40	0.39	0.38	0.37	0.37	0.37	0.36	0.35	0.35	0.34
2	1.08	0.51	0.47	0.44	0.42	0.40	0.39	0.37	0.37	0.36	0.36	0.36	0.35	0.34	0.34	0.33
3	1.20	0.57	0.52	0.49	0.47	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.37
4	1.10	0.52	0.48	0.45	0.43	0.41	0.39	0.38	0.38	0.37	0.37	0.37	0.36	0.35	0.34	0.34
5	1.22	0.58	0.53	0.50	0.48	0.45	0.44	0.42	0.42	0.41	0.41	0.41	0.40	0.39	0.38	0.38
6	1.27	0.61	0.55	0.52	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.42	0.42	0.41	0.40	0.39
7	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
8	1.39	0.66	0.60	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.46	0.46	0.44	0.44	0.43
9	1.37	0.65	0.59	0.56	0.54	0.51	0.49	0.48	0.47	0.46	0.46	0.46	0.45	0.44	0.43	0.42
10	1.48	0.71	0.64	0.61	0.58	0.55	0.53	0.51	0.50	0.50	0.49	0.49	0.48	0.47	0.46	0.46
11	1.52	0.73	0.66	0.63	0.59	0.57	0.55	0.53	0.52	0.51	0.51	0.51	0.50	0.49	0.48	0.47
12	1.66	0.79	0.72	0.68	0.65	0.62	0.60	0.58	0.57	0.56	0.56	0.55	0.54	0.53	0.52	0.51
13	1.90	0.91	0.82	0.78	0.74	0.71	0.68	0.66	0.65	0.64	0.63	0.63	0.62	0.61	0.60	0.59
14	1.90	0.91	0.82	0.78	0.74	0.71	0.68	0.66	0.65	0.64	0.63	0.63	0.62	0.61	0.60	0.59
15	2.42	1.16	1.05	1.00	0.95	0.90	0.87	0.84	0.83	0.81	0.81	0.81	0.79	0.77	0.76	0.75
16	3.91	1.86	1.69	1.61	1.53	1.45	1.40	1.36	1.33	1.31	1.30	1.30	1.28	1.25	1.22	1.21
17	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
18	2.76	1.32	1.19	1.13	1.08	1.03	0.99	0.96	0.94	0.93	0.92	0.92	0.90	0.88	0.86	0.85
19	3.06	1.46	1.32	1.26	1.20	1.14	1.10	1.06	1.04	1.03	1.02	1.02	1.00	0.98	0.96	0.95
20	2.74	1.31	1.18	1.13	1.07	1.02	0.98	0.95	0.93	0.92	0.91	0.91	0.90	0.87	0.86	0.85
21	3.84	1.83	1.66	1.58	1.50	1.43	1.38	1.34	1.31	1.29	1.28	1.28	1.26	1.22	1.20	1.19
22	4.37	2.09	1.89	1.80	1.71	1.63	1.57	1.52	1.49	1.47	1.46	1.46	1.43	1.39	1.37	1.35
23	2.64	1.26	1.14	1.09	1.03	0.98	0.94	0.92	0.90	0.89	0.88	0.88	0.86	0.84	0.83	0.82
24	1.90	0.91	0.82	0.78	0.74	0.71	0.68	0.66	0.65	0.64	0.63	0.63	0.62	0.61	0.60	0.59
25	3.04	1.45	1.31	1.25	1.19	1.13	1.09	1.06	1.04	1.02	1.01	1.01	0.99	0.97	0.95	0.94
26	3.50	1.67	1.51	1.44	1.36	1.30	1.25	1.21	1.19	1.18	1.17	1.16	1.14	1.11	1.09	1.08
27	1.04	0.49	0.45	0.43	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.34	0.33	0.32	0.32
40	1.81	0.86	0.78	0.74	0.70	0.67	0.65	0.63	0.62	0.61	0.60	0.60	0.59	0.58	0.56	0.56
41	1.74	0.83	0.75	0.72	0.68	0.65	0.62	0.60	0.59	0.59	0.58	0.58	0.57	0.55	0.54	0.54
42	2.17	1.04	0.94	0.89	0.85	0.81	0.78	0.76	0.74	0.73	0.73	0.72	0.71	0.69	0.68	0.67
43	2.29	1.09	0.99	0.94	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.76	0.75	0.73	0.72	0.71
44	3.76	1.79	1.62	1.54	1.47	1.40	1.34	1.31	1.28	1.26	1.25	1.25	1.23	1.20	1.17	1.16
45	2.31	1.10	1.00	0.95	0.90	0.86	0.83	0.80	0.79	0.78	0.77	0.77	0.76	0.74	0.72	0.72

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

Stated Amount Advisory Rate Calculations

Comprehensive Stated Amount

The following factors are required:

- a. Private passenger 2010 Class 10 manual rates by territory for comprehensive
- b. Private passenger 2010 comprehensive factor for the latest model year shown in the rate pages for each symbol ;
- c. Median symbol value.

The comprehensive stated amount rate per \$100 is calculated as

$$[(a) \times (b) \times (100)] / (c)$$

rounded to the nearest cents.

Fire Stated Amount

The following factors are required:

- a. Ten percent of the 2010 statewide average manual rate, exclusive of class 15, for comprehensive = $.10 \times \$167.10 = \16.71
- b. Private passenger 2010 comprehensive factor for the latest model year shown in the rate pages for each symbol ;
- c. Median symbol value.

The fire stated amount rate per \$100 is calculated as

$$[(a) \times (b) \times (100)] / (c)$$

rounded to the nearest cents.

Theft Stated Amount

The following factors are required:

- a. Comprehensive stated amount rates from (1), which vary by territory and vehicle symbol, before rounding;
- b. Fire stated amount rates from (2), before rounding.

The theft stated amount rate per \$100 is calculated as

$$[.70 \times (a)] - (b)$$

rounded to the nearest cents.