

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

## STATED AMOUNT COMPREHENSIVE \$500 DEDUCTIBLE RATES PER \$100

STATED AMOUNT  
FIRE \$500  
DEDUCTIBLE  
RATES PER \$100

VRG	Territory																										All Territories						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	40	41	42	43	44	45
11	2.58	2.53	2.74	2.56	2.79	2.88	2.98	3.09	3.04	3.27	3.35	3.59	4.02	4.02	4.98	7.71	2.98	5.61	6.17	5.46	6.51	6.84	5.38	4.02	6.14	6.95	2.42	3.85	3.73	4.54	4.74	5.93	4.79
12	1.23	1.21	1.31	1.23	1.33	1.38	1.43	1.48	1.46	1.56	1.60	1.72	1.92	1.92	2.38	3.69	1.43	2.68	2.95	2.61	3.11	3.27	2.58	1.92	2.94	3.33	1.16	1.84	1.79	2.17	2.27	2.84	2.29
13	1.10	1.08	1.17	1.10	1.19	1.23	1.27	1.32	1.30	1.40	1.43	1.53	1.72	1.72	2.13	3.29	1.27	2.40	2.64	2.34	2.78	2.92	2.30	1.72	2.62	2.97	1.03	1.64	1.60	1.94	2.03	2.53	2.05
14	1.01	0.99	1.07	1.00	1.09	1.13	1.17	1.21	1.19	1.28	1.31	1.41	1.57	1.57	1.95	3.02	1.17	2.20	2.41	2.14	2.55	2.68	2.11	1.57	2.40	2.72	0.95	1.51	1.46	1.78	1.86	2.32	1.88
15	0.94	0.92	1.00	0.93	1.01	1.05	1.08	1.12	1.11	1.19	1.22	1.31	1.46	1.46	1.81	2.80	1.08	2.04	2.24	1.99	2.37	2.49	1.96	1.46	2.23	2.53	0.88	1.40	1.36	1.65	1.72	2.16	1.74
16	0.88	0.87	0.94	0.88	0.96	0.99	1.02	1.06	1.04	1.12	1.15	1.23	1.38	1.38	1.71	2.64	1.02	1.92	2.11	1.87	2.23	2.34	1.85	1.38	2.10	2.38	0.83	1.32	1.28	1.55	1.63	2.03	1.64
17	0.84	0.83	0.89	0.84	0.91	0.94	0.97	1.01	0.99	1.07	1.09	1.17	1.31	1.31	1.62	2.51	0.97	1.83	2.01	1.78	2.12	2.23	1.76	1.31	2.00	2.27	0.79	1.25	1.22	1.48	1.55	1.93	1.56
18	0.81	0.79	0.86	0.80	0.87	0.90	0.93	0.97	0.95	1.02	1.05	1.12	1.26	1.26	1.56	2.41	0.93	1.75	1.93	1.71	2.04	2.14	1.68	1.26	1.92	2.18	0.76	1.20	1.17	1.42	1.48	1.86	1.50
19	0.78	0.77	0.83	0.78	0.84	0.87	0.90	0.94	0.92	0.99	1.01	1.09	1.22	1.22	1.51	2.33	0.90	1.70	1.87	1.65	1.97	2.07	1.63	1.22	1.86	2.11	0.73	1.16	1.13	1.37	1.44	1.80	1.45
20	0.76	0.74	0.81	0.75	0.82	0.85	0.88	0.91	0.90	0.96	0.99	1.06	1.18	1.18	1.47	2.27	0.88	1.65	1.81	1.61	1.91	2.01	1.58	1.18	1.81	2.05	0.71	1.13	1.10	1.33	1.40	1.74	1.41
21	0.74	0.73	0.79	0.74	0.80	0.83	0.86	0.89	0.88	0.94	0.96	1.03	1.16	1.16	1.43	2.22	0.86	1.61	1.77	1.57	1.87	1.97	1.55	1.16	1.76	2.00	0.70	1.11	1.07	1.30	1.36	1.70	1.38
22	0.73	0.71	0.77	0.72	0.79	0.81	0.84	0.87	0.86	0.92	0.95	1.01	1.14	1.14	1.41	2.18	0.84	1.58	1.74	1.54	1.84	1.93	1.52	1.14	1.73	1.96	0.68	1.09	1.05	1.28	1.34	1.67	1.35
23	0.72	0.70	0.76	0.71	0.78	0.80	0.83	0.86	0.85	0.91	0.93	1.00	1.12	1.12	1.39	2.14	0.83	1.56	1.72	1.52	1.81	1.90	1.50	1.12	1.71	1.94	0.67	1.07	1.04	1.26	1.32	1.65	1.33
24	0.71	0.70	0.75	0.71	0.77	0.79	0.82	0.85	0.84	0.90	0.92	0.99	1.11	1.11	1.37	2.12	0.82	1.55	1.70	1.51	1.79	1.89	1.48	1.11	1.69	1.92	0.67	1.06	1.03	1.25	1.31	1.63	1.32
25	0.71	0.69	0.75	0.70	0.76	0.79	0.82	0.85	0.83	0.89	0.92	0.98	1.10	1.10	1.36	2.11	0.82	1.53	1.69	1.49	1.78	1.87	1.47	1.10	1.68	1.90	0.66	1.05	1.02	1.24	1.30	1.62	1.31
26	0.70	0.69	0.75	0.70	0.76	0.79	0.81	0.84	0.83	0.89	0.91	0.98	1.10	1.10	1.36	2.10	0.81	1.53	1.68	1.49	1.77	1.86	1.47	1.10	1.67	1.89	0.66	1.05	1.02	1.23	1.29	1.61	1.30
27	0.70	0.69	0.74	0.70	0.76	0.78	0.81	0.84	0.83	0.89	0.91	0.97	1.09	1.09	1.35	2.09	0.81	1.52	1.68	1.48	1.77	1.86	1.46	1.09	1.67	1.89	0.66	1.04	1.01	1.23	1.29	1.61	1.30
28	0.70	0.69	0.75	0.70	0.76	0.78	0.81	0.84	0.83	0.89	0.91	0.98	1.09	1.09	1.36	2.10	0.81	1.53	1.68	1.49	1.77	1.86	1.46	1.09	1.67	1.89	0.66	1.05	1.02	1.23	1.29	1.61	1.30
29	0.70	0.69	0.75	0.70	0.76	0.79	0.81	0.84	0.83	0.89	0.91	0.98	1.10	1.10	1.36	2.10	0.81	1.53	1.68	1.49	1.77	1.86	1.47	1.10	1.67	1.89	0.66	1.05	1.02	1.24	1.29	1.62	1.31
30	0.71	0.69	0.75	0.70	0.76	0.79	0.82	0.85	0.83	0.89	0.92	0.98	1.10	1.10	1.36	2.11	0.82	1.54	1.69	1.50	1.78	1.87	1.47	1.10	1.68	1.90	0.66	1.05	1.02	1.24	1.30	1.62	1.31
31	0.71	0.70	0.75	0.71	0.77	0.79	0.82	0.85	0.84	0.90	0.92	0.99	1.11	1.11	1.37	2.12	0.82	1.54	1.70	1.50	1.79	1.88	1.48	1.11	1.69	1.92	0.67	1.06	1.03	1.25	1.31	1.63	1.32
32	0.72	0.70	0.76	0.71	0.77	0.80	0.83	0.86	0.84	0.91	0.93	1.00	1.12	1.12	1.38	2.14	0.83	1.56	1.71	1.52	1.81	1.90	1.49	1.12	1.70	1.93	0.67	1.07	1.04	1.26	1.32	1.65	1.33
33	0.72	0.71	0.77	0.72	0.78	0.81	0.83	0.87	0.85	0.92	0.94	1.01	1.13	1.13	1.40	2.16	0.83	1.57	1.73	1.53	1.82	1.92	1.51	1.13	1.72	1.95	0.68	1.08	1.05	1.27	1.33	1.66	1.34
34	0.73	0.71	0.77	0.72	0.78	0.81	0.84	0.87	0.86	0.92	0.94	1.01	1.13	1.13	1.40	2.17	0.84	1.58	1.74	1.54	1.83	1.93	1.52	1.13	1.73	1.96	0.68	1.08	1.05	1.28	1.33	1.67	1.35
35	0.73	0.71	0.77	0.72	0.78	0.81	0.84	0.87	0.86	0.92	0.94	1.01	1.13	1.13	1.40	2.17	0.84	1.58	1.74	1.54	1.83	1.93	1.52	1.13	1.73	1.96	0.68	1.08	1.05	1.28	1.34	1.67	1.35
36	0.73	0.71	0.77	0.72	0.79	0.81	0.84	0.87	0.86	0.92	0.95	1.01	1.14	1.14	1.41	2.18	0.84	1.58	1.74	1.54	1.84	1.93	1.52	1.14	1.73	1.96	0.68	1.09	1.05	1.28	1.34	1.67	1.35
37	0.73	0.72	0.78	0.73	0.79	0.82	0.85	0.88	0.86	0.93	0.95	1.02	1.14	1.14	1.41	2.19	0.85	1.59	1.75	1.55	1.85	1.94	1.53	1.14	1.74	1.97	0.69	1.09	1.06	1.29	1.35	1.68	1.36
38	0.74	0.72	0.78	0.73	0.80	0.82	0.85	0.88	0.87	0.93	0.96	1.02	1.15	1.15	1.42	2.20	0.85	1.60	1.76	1.56	1.86	1.95	1.54	1.15	1.75	1.99	0.69	1.10	1.07	1.29	1.35	1.69	1.37
39	0.74	0.73	0.79	0.74	0.80	0.83	0.86	0.89	0.88	0.94	0.96	1.03	1.16	1.16	1.43	2.22	0.86	1.61	1.77	1.57	1.87	1.97	1.55	1.16	1.77	2.00	0.70	1.11	1.07	1.30	1.36	1.71	1.38
40	0.75	0.74	0.80	0.74	0.81	0.84	0.87	0.90	0.88	0.95	0.97	1.04	1.17	1.17	1.45	2.24	0.87	1.63	1.79	1.59	1.89	1.99	1.56	1.17	1.78	2.02	0.70	1.12	1.08	1.32	1.38	1.72	1.39
41	0.76	0.74	0.80	0.75	0.82	0.85	0.88	0.91	0.89	0.96	0.98	1.05	1.18	1.18	1.46	2.26	0.88	1.65	1.81	1.60	1.91	2.01	1.58	1.18	1.80	2.04	0.71	1.13	1.10	1.33	1.39	1.74	1.41
42	0.77	0.75	0.81	0.76	0.83	0.86	0.89	0.92	0.90	0.97	1.00	1.07	1.20	1.20	1.48	2.29	0.89	1.67	1.83	1.62	1.93	2.03	1.60	1.20	1.82	2.07	0.72	1.14	1.11	1.35	1.41	1.76	1.42
43	0.78	0.76	0.83	0.77	0.84	0.87	0.90	0.93	0.92	0.98	1.01	1.08	1.21	1.21	1.50	2.32	0.90	1.69	1.86	1.65	1.96	2.06	1.62	1.21	1.85	2.09	0.73	1.16	1.12	1.37	1.43	1.79	1.44
44	0.79	0.77	0.84	0																													

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

## STATED AMOUNT THEFT \$500 DEDUCTIBLE RATES PER \$100

VRG	Territory																																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	40	41	42	43	44	45		
11	1.43	1.39	1.54	1.42	1.57	1.64	1.71	1.79	1.75	1.91	1.97	2.13	2.44	3.11	5.02	1.71	3.55	3.94	3.45	4.18	4.41	3.39	2.44	3.92	4.49	1.31	2.31	2.23	2.80	2.94	3.77	2.98			
12	0.68	0.67	0.74	0.68	0.75	0.78	0.82	0.85	0.84	0.91	0.94	1.02	1.17	1.17	1.49	2.40	0.82	1.70	1.89	1.65	2.00	2.11	1.62	1.17	1.87	2.15	0.63	1.11	1.07	1.34	1.41	1.80	1.42		
13	0.61	0.60	0.66	0.61	0.67	0.70	0.73	0.76	0.75	0.82	0.84	0.91	1.04	1.04	1.33	2.14	0.73	1.52	1.68	1.47	1.78	1.89	1.45	1.04	1.67	1.92	0.56	0.99	0.96	1.19	1.26	1.61	1.27		
14	0.56	0.55	0.60	0.55	0.62	0.64	0.67	0.70	0.69	0.75	0.77	0.84	0.95	0.95	1.22	1.96	0.67	1.39	1.54	1.35	1.63	1.73	1.33	0.95	1.53	1.76	0.51	0.91	0.87	1.09	1.15	1.48	1.16		
15	0.52	0.51	0.56	0.51	0.57	0.60	0.62	0.65	0.64	0.69	0.71	0.78	0.89	0.89	1.13	1.82	0.62	1.29	1.43	1.25	1.52	1.60	1.23	0.89	1.42	1.63	0.48	0.84	0.81	1.02	1.07	1.37	1.08		
16	0.49	0.48	0.53	0.49	0.54	0.56	0.59	0.61	0.60	0.65	0.67	0.73	0.83	0.83	1.07	1.72	0.59	1.22	1.35	1.18	1.43	1.51	1.16	0.83	1.34	1.54	0.45	0.79	0.77	0.96	1.01	1.29	1.02		
17	0.47	0.45	0.50	0.46	0.51	0.53	0.56	0.58	0.57	0.62	0.64	0.70	0.79	0.79	1.01	1.64	0.56	1.16	1.28	1.12	1.36	1.44	1.11	0.79	1.28	1.46	0.43	0.75	0.73	0.91	0.96	1.23	0.97		
18	0.45	0.44	0.48	0.44	0.49	0.51	0.53	0.56	0.55	0.60	0.61	0.67	0.76	0.76	0.97	1.57	0.53	1.11	1.23	1.08	1.31	1.38	1.06	0.76	1.23	1.40	0.41	0.72	0.70	0.87	0.92	1.18	0.93		
19	0.43	0.42	0.47	0.43	0.48	0.50	0.52	0.54	0.53	0.58	0.60	0.65	0.74	0.94	1.52	0.52	1.07	1.19	1.04	1.26	1.34	1.03	0.74	1.19	1.36	0.40	0.70	0.68	0.85	0.89	1.14	0.90			
20	0.42	0.41	0.45	0.42	0.46	0.48	0.50	0.53	0.52	0.56	0.58	0.63	0.72	0.72	0.91	1.48	0.50	1.04	1.16	1.01	1.23	1.30	1.00	0.72	1.15	1.32	0.39	0.68	0.66	0.82	0.87	1.11	0.88		
21	0.41	0.40	0.44	0.41	0.45	0.47	0.49	0.51	0.50	0.55	0.57	0.61	0.70	0.70	0.89	1.44	0.49	1.02	1.13	0.99	1.20	1.27	0.97	0.70	1.13	1.29	0.38	0.66	0.64	0.80	0.85	1.08	0.86		
22	0.40	0.39	0.43	0.40	0.44	0.46	0.48	0.50	0.49	0.54	0.55	0.60	0.69	0.69	0.88	1.42	0.48	1.00	1.11	0.97	1.18	1.24	0.96	0.69	1.11	1.27	0.37	0.65	0.63	0.79	0.83	1.06	0.84		
23	0.40	0.39	0.43	0.39	0.44	0.46	0.48	0.50	0.49	0.53	0.55	0.59	0.68	0.68	0.87	1.40	0.48	0.99	1.10	0.96	1.16	1.23	0.94	0.68	1.09	1.25	0.37	0.64	0.62	0.78	0.82	1.05	0.83		
24	0.39	0.38	0.42	0.39	0.43	0.45	0.47	0.49	0.48	0.53	0.54	0.59	0.67	0.67	0.86	1.38	0.47	0.98	1.09	0.95	1.15	1.22	0.93	0.67	1.08	1.24	0.36	0.64	0.62	0.77	0.81	1.04	0.82		
25	0.39	0.38	0.42	0.39	0.43	0.45	0.47	0.49	0.48	0.52	0.54	0.58	0.67	0.67	0.85	1.37	0.47	0.97	1.08	0.94	1.14	1.21	0.93	0.67	1.07	1.23	0.36	0.63	0.61	0.76	0.80	1.03	0.81		
26	0.39	0.38	0.42	0.39	0.43	0.45	0.46	0.49	0.48	0.52	0.54	0.58	0.66	0.66	0.85	1.37	0.46	0.97	1.07	0.94	1.14	1.20	0.92	0.66	1.07	1.22	0.36	0.63	0.61	0.76	0.80	1.03	0.81		
27	0.39	0.38	0.42	0.38	0.43	0.45	0.46	0.49	0.48	0.52	0.53	0.58	0.66	0.66	0.84	1.36	0.46	0.96	1.07	0.94	1.13	1.20	0.92	0.66	1.06	1.22	0.36	0.63	0.61	0.76	0.80	1.02	0.81		
28	0.39	0.38	0.42	0.38	0.43	0.45	0.46	0.49	0.48	0.52	0.53	0.58	0.66	0.66	0.85	1.36	0.46	0.96	1.07	0.94	1.14	1.20	0.92	0.66	1.07	1.22	0.36	0.63	0.61	0.76	0.80	1.03	0.81		
29	0.39	0.38	0.42	0.39	0.43	0.45	0.47	0.49	0.48	0.52	0.54	0.58	0.66	0.66	0.85	1.37	0.47	0.97	1.07	0.94	1.14	1.20	0.92	0.66	1.07	1.22	0.36	0.63	0.61	0.76	0.80	1.03	0.81		
30	0.39	0.38	0.42	0.39	0.43	0.45	0.47	0.49	0.48	0.52	0.54	0.58	0.67	0.67	0.85	1.37	0.47	0.97	1.08	0.94	1.14	1.21	0.93	0.67	1.07	1.23	0.36	0.63	0.61	0.77	0.81	1.03	0.81		
31	0.39	0.38	0.42	0.39	0.43	0.45	0.47	0.49	0.48	0.53	0.54	0.59	0.67	0.67	0.86	1.38	0.47	0.98	1.09	0.95	1.15	1.21	0.93	0.67	1.08	1.24	0.36	0.64	0.62	0.77	0.81	1.04	0.82		
32	0.40	0.39	0.43	0.39	0.44	0.46	0.47	0.50	0.49	0.53	0.55	0.59	0.68	0.68	0.86	1.39	0.47	0.98	1.09	0.96	1.16	1.22	0.94	0.68	1.09	1.25	0.36	0.64	0.62	0.78	0.82	1.05	0.83		
33	0.40	0.39	0.43	0.40	0.44	0.46	0.48	0.50	0.49	0.53	0.55	0.60	0.68	0.68	0.87	1.40	0.48	0.99	1.10	0.96	1.17	1.24	0.95	0.68	1.10	1.26	0.37	0.65	0.63	0.78	0.82	1.06	0.83		
34	0.40	0.39	0.43	0.40	0.44	0.46	0.48	0.50	0.49	0.54	0.55	0.60	0.69	0.69	0.88	1.41	0.48	1.00	1.11	0.97	1.17	1.24	0.95	0.69	1.10	1.26	0.37	0.65	0.63	0.79	0.83	1.06	0.84		
35	0.40	0.39	0.43	0.40	0.44	0.46	0.48	0.50	0.49	0.54	0.55	0.60	0.69	0.69	0.88	1.41	0.48	1.00	1.11	0.97	1.18	1.24	0.95	0.69	1.10	1.26	0.37	0.65	0.63	0.79	0.83	1.06	0.84		
36	0.40	0.39	0.43	0.40	0.44	0.46	0.48	0.50	0.49	0.54	0.55	0.60	0.69	0.69	0.88	1.42	0.48	1.00	1.11	0.97	1.18	1.25	0.96	0.69	1.11	1.27	0.37	0.65	0.63	0.79	0.83	1.06	0.84		
37	0.40	0.40	0.44	0.40	0.45	0.47	0.48	0.51	0.50	0.54	0.56	0.61	0.69	0.69	0.88	1.42	0.48	1.01	1.12	0.98	1.18	1.25	0.96	0.69	1.11	1.27	0.37	0.66	0.63	0.79	0.83	1.07	0.84		
38	0.41	0.40	0.44	0.40	0.45	0.47	0.49	0.51	0.50	0.54	0.56	0.61	0.70	0.70	0.89	1.43	0.49	1.01	1.12	0.98	1.19	1.26	0.97	0.70	1.12	1.28	0.38	0.66	0.64	0.80	0.84	1.08	0.85		
39	0.41	0.40	0.44	0.41	0.45	0.47	0.49	0.51	0.50	0.55	0.57	0.61	0.70	0.70	0.89	1.44	0.49	1.02	1.13	0.99	1.20	1.27	0.98	0.70	1.13	1.29	0.38	0.67	0.64	0.80	0.85	1.08	0.86		
40	0.41	0.40	0.45	0.41	0.46	0.48	0.50	0.52	0.51	0.55	0.57	0.62	0.71	0.71	0.90	1.46	0.50	1.03	1.14	1.00	1.21	1.28	0.98	0.71	1.14	1.30	0.38	0.67	0.65	0.81	0.85	1.10	0.86		
41	0.42	0.41	0.45	0.42	0.46	0.48	0.50	0.52	0.51	0.56	0.58	0.63	0.72	0.72	0.91	1.47	0.50	1.04	1.16	1.01	1.23	1.30	1.00	0.72	1.15	1.32	0.39	0.68	0.66	0.82	0.86	1.11	0.87		
42	0.42	0.41	0.46	0.42	0.47	0.49	0.51	0.53	0.52	0.57	0.58	0.63	0.72	0.72	0.92	1.49	0.51	1.05	1.17	1.02	1.24	1.31	1.01	0.72	1.16	1.33	0.39	0.69	0.66	0.83	0.87	1.12	0.88		
43	0.43	0.42	0.46	0.43	0.47	0.49	0.51	0.54	0.53	0.58	0.59	0.64	0.73	0.73	0.94	1.51	0.51	1.07	1.19	1.04	1.26	1.33	1.02	0.73	1.18	1.35	0.40	0.70	0.67	0.84	0.89	1.14	0.90		
44	0.44	0.43	0.47	0.43	0.48	0.50	0.52	0.55																											

## **Stated Amount Rate Calculations (Rule 41)**

### **(1) Comprehensive Stated Amount**

The following factors are required:

- a. Private passenger Class 10 manual rates by territory for comprehensive
- b. Private passenger Model Year/Vehicle Rating Group (VRG) relativity  
for the latest model year shown in the rate pages;
- c. Stated Amount Divisors by VRG.

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

$$[(a) \times (b) \times 100] / (c) \quad (\text{rounded to the nearest cents})$$

### **(2) Fire Stated Amount**

The following factors are required:

- a. Private Passenger Statewide Comprehensive Fire base rate = \$23.65
- b. Private passenger Model Year/Vehicle Rating Group (VRG) relativity  
for the latest model year shown in the rate pages;
- c. Stated Amount Divisors by VRG.

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

$$[(a) \times (b) \times 100] / (c) \quad (\text{rounded to the nearest cents})$$

### **(3) Theft Stated Amount**

The following factors are required:

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

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

$$[.70 \times (a)] - (b) \quad (\text{rounded to the nearest cents})$$

### **(4) Collision Stated Amount**

The following factors are required:

- a. Private passenger Collision manual rates by class and territory
- b. Private passenger Model Year/Vehicle Rating Group (VRG) relativity  
for the appropriate model year shown in the rate pages;
- c. Stated Amount Divisors by VRG.

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

$$[(a) \times (b) \times 100] / (c) \quad (\text{rounded to the nearest cents})$$