MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

STATED AMOUNT COMPREHENSIVE $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	3.07	3.20	3.36	3.09	3.60	3.71	3.76	3.67	3.85	3.85	4.29	4.63	4.85	4.71	6.20	8.45	3.65	6.80	6.87	6.38	7.18	7.27	6.12	4.32	6.45	8.05	3.16	4.91	4.11	5.38	5.81	6.49	6.40
12	1.50	1.57	1.65	1.51	1.76	1.81	1.84	1.80	1.89	1.89	2.10	2.27	2.37	2.30	3.03	4.14	1.79	3.33	3.36	3.12	3.51	3.56	3.00	2.12	3.16	3.94	1.55	2.40	2.01	2.63	2.85	3.17	3.13
13	1.39	1.45	1.52	1.40	1.63	1.68	1.70	1.66	1.74	1.74	1.94	2.10	2.20	2.13	2.80	3.82	1.65	3.08	3.11	2.89	3.25	3.29	2.77	1.96	2.92	3.64	1.43	2.22	1.86	2.43	2.63	2.94	2.89
14	1.31	1.36	1.43	1.31	1.53	1.58	1.60	1.56	1.64	1.64	1.82	1.97	2.06	2.00	2.63	3.59	1.55	2.89	2.92	2.71	3.05	3.09	2.60	1.84	2.74	3.42	1.34	2.09	1.75	2.29	2.47	2.76	2.72
15	1.24	1.29	1.36	1.25	1.45	1.50	1.52	1.48	1.55	1.55	1.73	1.87	1.96	1.90	2.50	3.41	1.47	2.74	2.77	2.57	2.90	2.93	2.47	1.75	2.60	3.25	1.28	1.98	1.66	2.17	2.35	2.62	2.58
16	1.19	1.24	1.30	1.19	1.39	1.43	1.45	1.42	1.49	1.49	1.66	1.79	1.88	1.82	2.40	3.27	1.41	2.63	2.66	2.47	2.78	2.81	2.37	1.67	2.49	3.11	1.22	1.90	1.59	2.08	2.25	2.51	2.47
17	1.15	1.19	1.25	1.15	1.34	1.38	1.40	1.37	1.44	1.44	1.60	1.73	1.81	1.75	2.31	3.15	1.36	2.53	2.56	2.38	2.68	2.71	2.28	1.61	2.41	3.00	1.18	1.83	1.53	2.01	2.17	2.42	2.39
18	1.11	1.16	1.22	1.12	1.30	1.34	1.36	1.33	1.40	1.40	1.55	1.68	1.76	1.71	2.25	3.06	1.32	2.46	2.49	2.31	2.60	2.63	2.22	1.57	2.34	2.92	1.15	1.78	1.49	1.95	2.11	2.35	2.32
19	1.09	1.13	1.19	1.09	1.27	1.31	1.33	1.30	1.36	1.36	1.52	1.64	1.71	1.66	2.19	2.99	1.29	2.40	2.43	2.25	2.54	2.57	2.16	1.53	2.28	2.84	1.12	1.73	1.45	1.90	2.05	2.29	2.26
20	1.07	1.11	1.17	1.07	1.25	1.29	1.31	1.27	1.34	1.34	1.49	1.61	1.68	1.63	2.15	2.93	1.27	2.36	2.39	2.21	2.49	2.52	2.13	1.50	2.24	2.80	1.10	1.70	1.43	1.87	2.02	2.25	2.22
21	1.05	1.09	1.15	1.06	1.23	1.27	1.29	1.25	1.32	1.32	1.47	1.58	1.66	1.61	2.12	2.89	1.25	2.32	2.35	2.18	2.45	2.48	2.09	1.48	2.21	2.75	1.08	1.68	1.40	1.84	1.99	2.22	2.19
22	1.04	1.08	1.14	1.04	1.22	1.25	1.27	1.24	1.30	1.30	1.45	1.57	1.64	1.59	2.09	2.86	1.23	2.30	2.32	2.16	2.43	2.46	2.07	1.46	2.18	2.72	1.07	1.66	1.39	1.82	1.97	2.19	2.16
23	1.03	1.07	1.13	1.04	1.21	1.24	1.26	1.23	1.29	1.29	1.44	1.56	1.63	1.58	2.08	2.84	1.23	2.28	2.31	2.14	2.41	2.44	2.06	1.45	2.17	2.70	1.06	1.65	1.38	1.81	1.95	2.18	2.15
24	1.03	1.07	1.12	1.03	1.20	1.24	1.26	1.23	1.29	1.29	1.43	1.55	1.62	1.57	2.07	2.82	1.22	2.27	2.29	2.13	2.40	2.43	2.04	1.44	2.15	2.69	1.06	1.64	1.37	1.80	1.94	2.17	2.14
25	0.99	1.03	1.08	0.99	1.16	1.19	1.21	1.18	1.24	1.24	1.38	1.49	1.56	1.51	1.99	2.71	1.17	2.18	2.21	2.05	2.30	2.33	1.97	1.39	2.07	2.59	1.02	1.58	1.32	1.73	1.87	2.08	2.05
26	0.93	0.96	1.01	0.93	1.08	1.12	1.13	1.11	1.16	1.16	1.29	1.40	1.46	1.42	1.87	2.55	1.10	2.05	2.07	1.92	2.16	2.19	1.85	1.30	1.94	2.43	0.95	1.48	1.24	1.62	1.75	1.96	1.93
27	0.88	0.91	0.96	0.88	1.03	1.06	1.08	1.05	1.10	1.10	1.23	1.33	1.39	1.35	1.77	2.42	1.04	1.94	1.96	1.82	2.05	2.08	1.75	1.24	1.84	2.30	0.90	1.40	1.17	1.54	1.66	1.86	1.83
28	0.84	0.88	0.92	0.85	0.98	1.01	1.03	1.00	1.05	1.05	1.17	1.27	1.33	1.29	1.70	2.31	1.00	1.86	1.88	1.75	1.96	1.99	1.68	1.18	1.77	2.20	0.87	1.34	1.12	1.47	1.59	1.78	1.75
29	0.81	0.84	0.89	0.82	0.95	0.98	0.99	0.97	1.02	1.02	1.13	1.22	1.28	1.24	1.64	2.23	0.96	1.80	1.81	1.68	1.90	1.92	1.62	1.14	1.70	2.13	0.84	1.30	1.08	1.42	1.54	1.71	1.69
30	0.79	0.82	0.86	0.79	0.92	0.95	0.97	0.94	0.99	0.99	1.10	1.19	1.25	1.21	1.59	2.17	0.94	1.74	1.76	1.64	1.84	1.87	1.57	1.11	1.66	2.07	0.81	1.26	1.05	1.38	1.49	1.66	1.64
31	0.77	0.81	0.85	0.78	0.91	0.94	0.95	0.93	0.97	0.97	1.08	1.17	1.22	1.19	1.56	2.13	0.92	1.71	1.73	1.61	1.81	1.83	1.54	1.09	1.63	2.03	0.80	1.24	1.04	1.36	1.47	1.64	1.61
32	0.77	0.80	0.84	0.77	0.90	0.93	0.94	0.92	0.97	0.97	1.08	1.16	1.22	1.18	1.55	2.12	0.92	1.70	1.72	1.60	1.80	1.82	1.54	1.08	1.62	2.02	0.79	1.23	1.03	1.35	1.46	1.63	1.60
33	0.77	0.80	0.84	0.77	0.90	0.93	0.94	0.92	0.96	0.96	1.07	1.16	1.21	1.18	1.55	2.11	0.91	1.70	1.72	1.59	1.79	1.82	1.53	1.08	1.61	2.01	0.79	1.23	1.03	1.34	1.45	1.62	1.60
34	0.77	0.80	0.84	0.77	0.90	0.92	0.94	0.92	0.96	0.96	1.07	1.16	1.21	1.17	1.55	2.11	0.91	1.70	1.71	1.59	1.79	1.81	1.53	1.08	1.61	2.01	0.79	1.22	1.02	1.34	1.45	1.62	1.60
35	0.77	0.80	0.84	0.77	0.90	0.93	0.94	0.92	0.96	0.96	1.07	1.16	1.21	1.18	1.55	2.11	0.91	1.70	1.72	1.59	1.79	1.82	1.53	1.08	1.61	2.01	0.79	1.23	1.03	1.34	1.45	1.62	1.60
36	0.77	0.80	0.84	0.77	0.90	0.93	0.94	0.92	0.97	0.97	1.07	1.16	1.22	1.18	1.55	2.12	0.91	1.70	1.72	1.60	1.80	1.82	1.53	1.08	1.62	2.02	0.79	1.23	1.03	1.35	1.46	1.63	1.60
37	0.77	0.81	0.85	0.78	0.91	0.93	0.95	0.92	0.97	0.97	1.08	1.17	1.22	1.19	1.56	2.13	0.92	1.71	1.73	1.61	1.81	1.83	1.54	1.09	1.63	2.03	0.80	1.24	1.03	1.36	1.47	1.63	1.61
38	0.78	0.81	0.85	0.78	0.91	0.94	0.95	0.93	0.98	0.98	1.09	1.17	1.23	1.19	1.57	2.14	0.93	1.72	1.74	1.62	1.82	1.84	1.55	1.10	1.64	2.04	0.80	1.24	1.04	1.36	1.47	1.64	1.62
39	0.79	0.82	0.86	0.79	0.92	0.95	0.96	0.94	0.98	0.98	1.10	1.18	1.24	1.20	1.58	2.16	0.93	1.74	1.76	1.63	1.84	1.86	1.57	1.11	1.65	2.06	0.81	1.25	1.05	1.38	1.49	1.66	1.64
40	0.79	0.83	0.87	0.80	0.93	0.96	0.97	0.95	0.99	0.99	1.11	1.20	1.25	1.21	1.60	2.18	0.94	1.75	1.77	1.65	1.85	1.88	1.58	1.12	1.67	2.08	0.82	1.27	1.06	1.39	1.50	1.67	1.65
41	0.80	0.84	0.88	0.81	0.94	0.97	0.98	0.96	1.01	1.01	1.12	1.21	1.27	1.23	1.62	2.21	0.95	1.77	1.79	1.67	1.87	1.90	1.60	1.13	1.68	2.10	0.83	1.28	1.07	1.40	1.52	1.69	1.67
42	0.81	0.85	0.89	0.82	0.95	0.98	0.99	0.97	1.02	1.02	1.13	1.23	1.28	1.24	1.64	2.23	0.97	1.80	1.82	1.69	1.90	1.92	1.62	1.14	1.71	2.13	0.84	1.30	1.09	1.42	1.54	1.72	1.69
43	0.82	0.86	0.90	0.83	0.96	0.99	1.01	0.98	1.03	1.03	1.15	1.24	1.30	1.26	1.66	2.26	0.98	1.82	1.84	1.71	1.92	1.95	1.64	1.16	1.73	2.16	0.85	1.31	1.10	1.44	1.56	1.74	1.71
44	0.84	0.87	0.91	0.84	0.98	1.01	1.02	1.00	1.05	1.05	1.17	1.26	1.32	1.28	1.69	2.30	0.99	1.85	1.87	1.74	1.95	1.98	1.67	1.18	1.75	2.19	0.86	1.33	1.12	1.46	1.58	1.76	1.74
45	0.85	0.88	0.93	0.85	0.99	1.02	1.04	1.01	1.06	1.06	1.19	1.28	1.34	1.30	1.71	2.34	1.01	1.88	1.90	1.76	1.98	2.01	1.69	1.20	1.78	2.22	0.87	1.36	1.13	1.49	1.61	1.79	1.77
46	0.86	0.90	0.94	0.87	1.01	1.04	1.06	1.03	1.08	1.08	1.21	1.30	1.36	1.32	1.74	2.38	1.03	1.91	1.93	1.79	2.02	2.04	1.72	1.22	1.81	2.26	0.89	1.38	1.15	1.51	1.63	1.82	1.80
47	0.88	0.92	0.96	0.88	1.03	1.06	1.08	1.05	1.10	1.10	1.23	1.33	1.39	1.35	1.77	2.42	1.05	1.94	1.97	1.83	2.05	2.08	1.75	1.24	1.85	2.30	0.90	1.40	1.18	1.54	1.66	1.86	1.83
48	0.90	0.93	0.98	0.90	1.05	1.08	1.10	1.07	1.12	1.12	1.25	1.35	1.41	1.37	1.81	2.46	1.06	1.98	2.00	1.86	2.09	2.12	1.79	1.26	1.88	2.35	0.92	1.43	1.20	1.57	1.70	1.89	1.86
49	0.91	0.95	1.00	0.92	1.07	1.10	1.12	1.09	1.15	1.15	1.27	1.38	1.44	1.40	1.84	2.51	1.09	2.02	2.04	1.90	2.13	2.16	1.82	1.29	1.92	2.39	0.94	1.46	1.22	1.60	1.73	1.93	1.90
50	0.93	0.97	1.02	0.94	1.09	1.12	1.14	1.11	1.17	1.17	1.30	1.41	1.47	1.43	1.88	2.56	1.11	2.06	2.08	1.94	2.18	2.21	1.86	1.31	1.96	2.44	0.96	1.49	1.25	1.63	1.76	1.97	1.94

STATED AMOUNT FIRE $500 DEDUCTIBLE RATES PER $100

VRG	All Territories
11	0.44
12	0.22
13	0.20
14	0.19
15	0.18
16	0.17
17	0.17
18	0.16
19	0.16
20	0.15
21	0.15
22	0.15
23	0.15
24	0.15
25	0.14
26	0.13
27	0.13
28	0.12
29	0.12
30	0.11
31	0.11
32	0.11
33	0.11
34	0.11
35	0.11
36	0.11
37	0.11
38	0.11
39	0.11
40	0.11
41	0.12
42	0.12
43	0.12
44	0.12
45	0.12
46	0.13
47	0.13
48	0.13
49	0.13
50	0.13

Note: Uses 2018 COMP Base Rates and Relativity Factors

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

STATED AMOUNT THEFT $500 DEDUCTIBLE RATES PER $100

	Territory																																	
VRG	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	1.70	1.79	1.91	1.72	2.07	2.15	2.19	2.12	2.25	2.25	2.56	2.80	2.95	2.85	3.89	5.47	2.11	4.31	4.36	4.02	4.58	4.64	3.84	2.58	4.07	5.19	1.77	2.99	2.43	3.32	3.63	4.10	4.03
12	0.83	0.88	0.93	0.84	1.01	1.05	1.07	1.04	1.10	1.10	1.25	1.37	1.44	1.39	1.91	2.68	1.03	2.11	2.14	1.97	2.24	2.27	1.88	1.26	1.99	2.54	0.87	1.46	1.19	1.62	1.77	2.00	1.97
13	0.77	0.81	0.86	0.78	0.94	0.97	0.99	0.96	1.02	1.02	1.16	1.27	1.34	1.29	1.76	2.48	0.96	1.95	1.97	1.82	2.07	2.10	1.74	1.17	1.84	2.35	0.80	1.35	1.10	1.50	1.64	1.85	1.82
14	0.72	0.76	0.81	0.73	0.88	0.91	0.93	0.90	0.96	0.96	1.09	1.19	1.25	1.21	1.66	2.33	0.90	1.83	1.86	1.71	1.95	1.97	1.63	1.10	1.73	2.21	0.75	1.27	1.03	1.41	1.54	1.74	1.71
15	0.69	0.72	0.77	0.69	0.84	0.87	0.88	0.86	0.91	0.91	1.03	1.13	1.19	1.15	1.57	2.21	0.85	1.74	1.76	1.62	1.85	1.87	1.55	1.04	1.64	2.09	0.71	1.21	0.98	1.34	1.46	1.65	1.63
16	0.66	0.69	0.74	0.66	0.80	0.83	0.85	0.82	0.87	0.87	0.99	1.08	1.14	1.10	1.51	2.11	0.82	1.67	1.69	1.55	1.77	1.80	1.49	1.00	1.57	2.01	0.68	1.16	0.94	1.28	1.40	1.58	1.56
17	0.64	0.67	0.71	0.64	0.77	0.80	0.82	0.79	0.84	0.84	0.95	1.04	1.10	1.06	1.45	2.04	0.79	1.61	1.63	1.50	1.71	1.73	1.43	0.96	1.52	1.94	0.66	1.11	0.91	1.24	1.35	1.53	1.50
18	0.62	0.65	0.69	0.62	0.75	0.78	0.79	0.77	0.82	0.82	0.93	1.01	1.07	1.03	1.41	1.98	0.77	1.56	1.58	1.46	1.66	1.68	1.39	0.94	1.48	1.88	0.64	1.08	0.88	1.20	1.31	1.48	1.46
19	0.60	0.63	0.67	0.61	0.73	0.76	0.77	0.75	0.80	0.80	0.90	0.99	1.04	1.01	1.38	1.93	0.75	1.52	1.54	1.42	1.62	1.64	1.36	0.91	1.44	1.83	0.62	1.06	0.86	1.17	1.28	1.45	1.42
20	0.59	0.62	0.66	0.60	0.72	0.75	0.76	0.74	0.78	0.78	0.89	0.97	1.02	0.99	1.35	1.90	0.73	1.50	1.52	1.40	1.59	1.61	1.33	0.90	1.41	1.80	0.61	1.04	0.84	1.15	1.26	1.42	1.40
21	0.58	0.61	0.65	0.59	0.71	0.74	0.75	0.73	0.77	0.77	0.87	0.96	1.01	0.97	1.33	1.87	0.72	1.47	1.49	1.37	1.57	1.59	1.31	0.88	1.39	1.77	0.60	1.02	0.83	1.14	1.24	1.40	1.38
22	0.58	0.61	0.65	0.58	0.70	0.73	0.74	0.72	0.76	0.76	0.86	0.95	1.00	0.96	1.32	1.85	0.71	1.46	1.48	1.36	1.55	1.57	1.30	0.87	1.38	1.75	0.60	1.01	0.82	1.12	1.23	1.38	1.36
23	0.57	0.60	0.64	0.58	0.70	0.72	0.73	0.71	0.76	0.76	0.86	0.94	0.99	0.96	1.31	1.84	0.71	1.45	1.47	1.35	1.54	1.56	1.29	0.87	1.37	1.74	0.59	1.00	0.82	1.12	1.22	1.38	1.35
24	0.57	0.60	0.64	0.57	0.69	0.72	0.73	0.71	0.75	0.75	0.85	0.93	0.99	0.95	1.30	1.83	0.71	1.44	1.46	1.34	1.53	1.55	1.28	0.86	1.36	1.73	0.59	1.00	0.81	1.11	1.21	1.37	1.35
25	0.55	0.58	0.61	0.55	0.67	0.69	0.70	0.68	0.72	0.72	0.82	0.90	0.95	0.92	1.25	1.76	0.68	1.38	1.40	1.29	1.47	1.49	1.23	0.83	1.31	1.67	0.57	0.96	0.78	1.07	1.16	1.32	1.29
26	0.51	0.54	0.58	0.52	0.63	0.65	0.66	0.64	0.68	0.68	0.77	0.84	0.89	0.86	1.17	1.65	0.64	1.30	1.32	1.21	1.38	1.40	1.16	0.78	1.23	1.56	0.53	0.90	0.73	1.00	1.09	1.23	1.22
27	0.49	0.51	0.55	0.49	0.59	0.61	0.63	0.61	0.64	0.64	0.73	0.80	0.84	0.81	1.11	1.56	0.60	1.23	1.25	1.15	1.31	1.33	1.10	0.74	1.16	1.48	0.51	0.85	0.69	0.95	1.04	1.17	1.15
28	0.47	0.49	0.52	0.47	0.57	0.59	0.60	0.58	0.62	0.62	0.70	0.77	0.81	0.78	1.07	1.50	0.58	1.18	1.19	1.10	1.25	1.27	1.05	0.71	1.11	1.42	0.48	0.82	0.67	0.91	0.99	1.12	1.10
29	0.45	0.47	0.50	0.45	0.55	0.57	0.58	0.56	0.59	0.59	0.68	0.74	0.78	0.75	1.03	1.44	0.56	1.14	1.15	1.06	1.21	1.23	1.01	0.68	1.08	1.37	0.47	0.79	0.64	0.88	0.96	1.08	1.07
30	0.44	0.46	0.49	0.44	0.53	0.55	0.56	0.55	0.58	0.58	0.66	0.72	0.76	0.73	1.00	1.40	0.54	1.11	1.12	1.03	1.18	1.19	0.99	0.66	1.04	1.33	0.45	0.77	0.62	0.85	0.93	1.05	1.03
31	0.43	0.45	0.48	0.43	0.52	0.54	0.55	0.54	0.57	0.57	0.64	0.71	0.74	0.72	0.98	1.38	0.53	1.09	1.10	1.01	1.16	1.17	0.97	0.65	1.03	1.31	0.45	0.75	0.61	0.84	0.91	1.03	1.02
32	0.43	0.45	0.48	0.43	0.52	0.54	0.55	0.53	0.56	0.56	0.64	0.70	0.74	0.71	0.98	1.37	0.53	1.08	1.09	1.01	1.15	1.16	0.96	0.65	1.02	1.30	0.44	0.75	0.61	0.83	0.91	1.03	1.01
33	0.43	0.45	0.48	0.43	0.52	0.54	0.55	0.53	0.56	0.56	0.64	0.70	0.74	0.71	0.97	1.37	0.53	1.08	1.09	1.00	1.14	1.16	0.96	0.64	1.02	1.30	0.44	0.75	0.61	0.83	0.91	1.02	1.01
34	0.43	0.45	0.48	0.43	0.52	0.54	0.55	0.53	0.56	0.56	0.64	0.70	0.74	0.71	0.97	1.36	0.53	1.08	1.09	1.00	1.14	1.16	0.96	0.64	1.02	1.29	0.44	0.75	0.61	0.83	0.90	1.02	1.01
35	0.43	0.45	0.48	0.43	0.52	0.54	0.55	0.53	0.56	0.56	0.64	0.70	0.74	0.71	0.97	1.37	0.53	1.08	1.09	1.00	1.14	1.16	0.96	0.65	1.02	1.30	0.44	0.75	0.61	0.83	0.91	1.02	1.01
36	0.43	0.45	0.48	0.43	0.52	0.54	0.55	0.53	0.56	0.56	0.64	0.70	0.74	0.71	0.98	1.37	0.53	1.08	1.09	1.01	1.15	1.16	0.96	0.65	1.02	1.30	0.44	0.75	0.61	0.83	0.91	1.03	1.01
37	0.43	0.45	0.48	0.43	0.52	0.54	0.55	0.54	0.57	0.57	0.64	0.71	0.74	0.72	0.98	1.38	0.53	1.09	1.10	1.01	1.15	1.17	0.97	0.65	1.03	1.31	0.45	0.75	0.61	0.84	0.91	1.03	1.02
38	0.43	0.45	0.48	0.44	0.53	0.54	0.55	0.54	0.57	0.57	0.65	0.71	0.75	0.72	0.99	1.39	0.54	1.09	1.11	1.02	1.16	1.18	0.97	0.65	1.03	1.32	0.45	0.76	0.62	0.84	0.92	1.04	1.02
39	0.44	0.46	0.49	0.44	0.53	0.55	0.56	0.54	0.58	0.58	0.65	0.72	0.75	0.73	1.00	1.40	0.54	1.10	1.12	1.03	1.17	1.19	0.98	0.66	1.04	1.33	0.45	0.76	0.62	0.85	0.93	1.05	1.03
40	0.44	0.46	0.49	0.44	0.54	0.56	0.56	0.55	0.58	0.58	0.66	0.72	0.76	0.74	1.00	1.41	0.55	1.11	1.13	1.04	1.18	1.20	0.99	0.67	1.05	1.34	0.46	0.77	0.63	0.86	0.94	1.06	1.04
41	0.45	0.47	0.50	0.45	0.54	0.56	0.57	0.55	0.59	0.59	0.67	0.73	0.77	0.74	1.02	1.43	0.55	1.13	1.14	1.05	1.20	1.21	1.00	0.67	1.06	1.36	0.46	0.78	0.63	0.87	0.95	1.07	1.05
42	0.45	0.47	0.50	0.45	0.55	0.57	0.58	0.56	0.60	0.60	0.68	0.74	0.78	0.75	1.03	1.45	0.56	1.14	1.15	1.06	1.21	1.23	1.02	0.68	1.08	1.37	0.47	0.79	0.64	0.88	0.96	1.08	1.07
43	0.46	0.48	0.51	0.46	0.56	0.58	0.59	0.57	0.60	0.60	0.69	0.75	0.79	0.76	1.04	1.47	0.57	1.16	1.17	1.08	1.23	1.24	1.03	0.69	1.09	1.39	0.47	0.80	0.65	0.89	0.97	1.10	1.08
44	0.46	0.49	0.52	0.47	0.56	0.58	0.60	0.58	0.61	0.61	0.70	0.76	0.80	0.78	1.06	1.49	0.57	1.17	1.19	1.09	1.25	1.26	1.05	0.70	1.11	1.41	0.48	0.81	0.66	0.90	0.99	1.11	1.10
45	0.47	0.50	0.53	0.47	0.57	0.59	0.60	0.59	0.62	0.62	0.71	0.77	0.82	0.79	1.08	1.51	0.58	1.19	1.21	1.11	1.27	1.28	1.06	0.71	1.13	1.43	0.49	0.83	0.67	0.92	1.00	1.13	1.11
46	0.48	0.50	0.54	0.48	0.58	0.60	0.62	0.60	0.63	0.63	0.72	0.79	0.83	0.80	1.09	1.54	0.59	1.21	1.23	1.13	1.29	1.31	1.08	0.73	1.14	1.46	0.50	0.84	0.68	0.93	1.02	1.15	1.13
47	0.49	0.51	0.55	0.49	0.59	0.62	0.63	0.61	0.64	0.64	0.73	0.80	0.84	0.82	1.11	1.57	0.60	1.23	1.25	1.15	1.31	1.33	1.10	0.74	1.16	1.49	0.51	0.86	0.70	0.95	1.04	1.17	1.15
48	0.50	0.52	0.56	0.50	0.60	0.63	0.64	0.62	0.66	0.66	0.75	0.82	0.86	0.83	1.13	1.59	0.62	1.26	1.27	1.17	1.33	1.35	1.12	0.75	1.19	1.51	0.52	0.87	0.71	0.97	1.06	1.19	1.18
49	0.51	0.53	0.57	0.51	0.62	0.64	0.65	0.63	0.67	0.67	0.76	0.83	0.88	0.85	1.16	1.63	0.63	1.28	1.30	1.19	1.36	1.38	1.14	0.77	1.21	1.54	0.53	0.89	0.72	0.99	1.08	1.22	1.20
50	0.52	0.54	0.58	0.52	0.63	0.65	0.66	0.64	0.68	0.68	0.78	0.85	0.90	0.86	1.18	1.66	0.64	1.31	1.32	1.22	1.39	1.41	1.17	0.78	1.24	1.57	0.54	0.91	0.74	1.01	1.10	1.24	1.22

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) x (b) x 100] / (c) (rounded to the nearest cents)

(2) **Fire Stated Amount**
The following factors are required:

a. Private Passenger Statewide Comprehensive Fire base rate = $24.48
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) x (b) x 100] / (c) (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 x (a)] - (b) (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) x (b) x 100] / (c) (rounded to the nearest cents)