

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE
STATED AMOUNT COMPREHENSIVE \$500 DEDUCTIBLE RATES PER \$100

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

VRG	Territory																																													VRG	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	5.87	7.58	7.38	6.31	6.25	7.48	6.43	6.94	9.18	6.70	7.14	7.60	9.62	8.77	9.52	12.41	9.44	11.52	9.74	11.03	10.79	12.43	9.08	5.83	10.29	13.15	5.59	9.40	6.07	8.88	13.39	7.50	12.47	11	0.80												
12	2.85	3.68	3.58	3.06	3.03	3.63	3.12	3.37	4.45	3.25	3.46	3.69	4.67	4.26	4.62	6.02	4.58	5.59	4.73	5.35	5.24	6.03	4.40	2.83	4.99	6.38	2.71	4.56	2.95	4.31	6.50	3.64	6.05	12	0.39												
13	2.61	3.38	3.29	2.81	2.78	3.33	2.86	3.09	4.08	2.98	3.18	3.38	4.28	3.90	4.24	5.52	4.20	5.13	4.34	4.91	4.80	5.53	4.04	2.59	4.58	5.85	2.49	4.18	2.70	3.95	5.96	3.34	5.55	13	0.36												
14	2.43	3.14	3.06	2.61	2.59	3.10	2.66	2.87	3.80	2.77	2.95	3.15	3.98	3.63	3.94	5.13	3.91	4.77	4.03	4.57	4.47	5.14	3.76	2.41	4.26	5.44	2.31	3.89	2.51	3.67	5.54	3.11	5.16	14	0.33												
15	2.29	2.95	2.88	2.46	2.44	2.92	2.51	2.70	3.58	2.61	2.78	2.96	3.75	3.42	3.71	4.83	3.68	4.49	3.80	4.30	4.20	4.84	3.54	2.27	4.01	5.12	2.18	3.66	2.37	3.46	5.22	2.92	4.86	15	0.31												
16	2.17	2.81	2.73	2.34	2.31	2.77	2.38	2.57	3.39	2.48	2.64	2.81	3.56	3.25	3.52	4.59	3.49	4.26	3.60	4.08	3.99	4.60	3.36	2.16	3.81	4.86	2.07	3.48	2.25	3.28	4.95	2.78	4.61	16	0.30												
17	2.08	2.69	2.61	2.24	2.21	2.65	2.28	2.46	3.25	2.37	2.53	2.69	3.41	3.11	3.37	4.39	3.34	4.08	3.45	3.91	3.82	4.40	3.21	2.06	3.64	4.66	1.98	3.33	2.15	3.14	4.74	2.66	4.41	17	0.28												
18	2.00	2.58	2.52	2.15	2.13	2.55	2.19	2.36	3.13	2.28	2.43	2.59	3.28	2.99	3.24	4.23	3.22	3.93	3.32	3.76	3.68	4.23	3.09	1.99	3.51	4.48	1.90	3.20	2.07	3.02	4.56	2.56	4.25	18	0.27												
19	1.94	2.50	2.44	2.09	2.07	2.47	2.13	2.29	3.03	2.21	2.36	2.51	3.18	2.90	3.14	4.10	3.12	3.80	3.22	3.64	3.56	4.10	3.00	1.93	3.40	4.34	1.85	3.10	2.01	2.93	4.42	2.48	4.12	19	0.27												
20	1.88	2.44	2.37	2.03	2.01	2.40	2.07	2.23	2.95	2.15	2.29	2.44	3.09	2.82	3.06	3.98	3.03	3.70	3.13	3.54	3.47	3.99	2.91	1.87	3.30	4.22	1.79	3.02	1.95	2.85	4.30	2.41	4.00	20	0.26												
21	1.84	2.38	2.32	1.98	1.96	2.35	2.02	2.18	2.88	2.10	2.24	2.39	3.02	2.75	2.99	3.89	2.96	3.61	3.06	3.46	3.39	3.90	2.85	1.83	3.23	4.13	1.75	2.95	1.90	2.78	4.20	2.35	3.91	21	0.25												
22	1.81	2.33	2.27	1.94	1.92	2.30	1.98	2.13	2.82	2.06	2.20	2.34	2.96	2.70	2.93	3.82	2.90	3.54	3.00	3.39	3.32	3.82	2.79	1.79	3.16	4.05	1.72	2.89	1.87	2.73	4.12	2.31	3.84	22	0.25												
23	1.78	2.30	2.24	1.91	1.89	2.27	1.95	2.10	2.78	2.03	2.16	2.30	2.91	2.66	2.88	3.76	2.86	3.49	2.95	3.34	3.27	3.76	2.75	1.77	3.12	3.98	1.69	2.85	1.84	2.69	4.06	2.27	3.77	23	0.24												
24	1.75	2.27	2.21	1.89	1.87	2.24	1.92	2.07	2.74	2.00	2.13	2.27	2.87	2.62	2.84	3.71	2.82	3.44	2.91	3.30	3.22	3.71	2.71	1.74	3.07	3.93	1.67	2.81	1.81	2.65	4.00	2.24	3.72	24	0.24												
25	1.67	2.16	2.10	1.80	1.78	2.13	1.83	1.98	2.61	1.91	2.03	2.17	2.74	2.50	2.71	3.53	2.69	3.28	2.78	3.14	3.07	3.54	2.59	1.66	2.93	3.75	1.59	2.68	1.73	2.53	3.82	2.14	3.55	25	0.23												
26	1.56	2.01	1.96	1.68	1.66	1.99	1.71	1.84	2.43	1.78	1.89	2.02	2.55	2.33	2.53	3.29	2.50	3.06	2.58	2.93	2.86	3.30	2.41	1.55	2.73	3.49	1.48	2.49	1.61	2.35	3.55	1.99	3.31	26	0.21												
27	1.47	1.89	1.84	1.58	1.56	1.87	1.61	1.73	2.29	1.67	1.78	1.90	2.40	2.19	2.38	3.10	2.36	2.88	2.43	2.75	2.69	3.10	2.27	1.46	2.57	3.28	1.40	2.35	1.52	2.22	3.34	1.87	3.11	27	0.20												
28	1.39	1.80	1.75	1.50	1.48	1.77	1.53	1.65	2.18	1.59	1.69	1.80	2.28	2.08	2.26	2.94	2.24	2.73	2.31	2.62	2.56	2.95	2.15	1.38	2.44	3.12	1.32	2.23	1.44	2.10	3.18	1.78	2.96	28	0.19												
29	1.33	1.72	1.67	1.43	1.42	1.70	1.46	1.57	2.08	1.52	1.62	1.73	2.18	1.99	2.16	2.81	2.14	2.61	2.21	2.50	2.45	2.82	2.06	1.32	2.33	2.98	1.27	2.13	1.38	2.01	3.04	1.70	2.83	29	0.18												
30	1.28	1.66	1.61	1.38	1.37	1.64	1.41	1.52	2.01	1.46	1.56	1.66	2.10	1.92	2.08	2.71	2.06	2.52	2.13	2.41	2.36	2.72	1.98	1.27	2.25	2.87	1.22	2.05	1.33	1.94	2.93	1.64	2.72	30	0.18												
31	1.25	1.62	1.57	1.35	1.33	1.59	1.37	1.48	1.96	1.43	1.52	1.62	2.05	1.87	2.03	2.64	2.01	2.45	2.08	2.35	2.30	2.65	1.93	1.24	2.19	2.80	1.19	2.00	1.29	1.89	2.85	1.60	2.66	31	0.17												
32	1.23	1.59	1.55	1.33	1.31	1.57	1.35	1.46	1.93	1.41	1.50	1.60	2.02	1.84	2.00	2.60	1.98	2.42	2.05	2.32	2.27	2.61	1.91	1.22	2.16	2.76	1.17	1.97	1.27	1.86	2.81	1.58	2.62	32	0.17												
33	1.22	1.57	1.53	1.31	1.30	1.55	1.34	1.44	1.90	1.39	1.48	1.58	2.00	1.82	1.98	2.57	1.96	2.39	2.02	2.29	2.24	2.58	1.88	1.21	2.13	2.73	1.16	1.95	1.26	1.84	2.78	1.56	2.59	33	0.17												
34	1.21	1.56	1.52	1.30	1.28	1.54	1.32	1.43	1.89	1.38	1.47	1.56	1.98	1.80	1.96	2.55	1.94	2.37	2.00	2.27	2.22	2.55	1.86	1.20	2.11	2.70	1.15	1.93	1.25	1.82	2.75	1.54	2.56	34	0.16												
35	1.20	1.55	1.51	1.29	1.28	1.53	1.31	1.42	1.87	1.37	1.46	1.55	1.96	1.79	1.94	2.53	1.93	2.35	1.99	2.25	2.20	2.53	1.85	1.19	2.10	2.68	1.14	1.92	1.24	1.81	2.73	1.53	2.54	35	0.16												
36	1.19	1.54	1.50	1.28	1.27	1.52	1.31	1.41	1.86	1.36	1.45	1.54	1.95	1.78	1.93	2.52	1.91	2.34	1.98	2.24	2.19	2.52	1.84	1.18	2.09	2.67	1.13	1.91	1.23	1.80	2.72	1.52	2.53	36	0.16												
37	1.19	1.53	1.49	1.28	1.26	1.51	1.30	1.40	1.86	1.35	1.44	1.54	1.95	1.77	1.93	2.51	1.91	2.33	1.97	2.23	2.18	2.51	1.84	1.18	2.08	2.66	1.13	1.90	1.23	1.79	2.71	1.52	2.52	37	0.16												
38	1.18	1.53	1.49	1.27	1.26	1.51	1.30	1.40	1.85	1.35	1.44	1.54	1.94	1.77	1.92	2.50	1.91	2.33	1.97	2.23	2.18	2.51	1.83	1.18	2.08	2.65	1.13	1.90	1.23	1.79	2.70	1.51	2.52	38	0.16												
39	1.18	1.53	1.49	1.27	1.26	1.51	1.30	1.40	1.85	1.35	1.44	1.53	1.94	1.77	1.92	2.50	1.91	2.32	1.97	2.23	2.18	2.51	1.83	1.18	2.08	2.65	1.1																				

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE
STATED AMOUNT THEFT \$500 DEDUCTIBLE RATES PER \$100

VRG	Territory																																40	41	42	43	44	45
	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											
11	3.31	4.51	4.36	3.62	3.57	4.44	3.70	4.05	5.62	3.88	4.20	4.52	5.93	5.34	5.86	7.88	5.80	7.26	6.02	6.92	6.75	7.89	5.55	3.28	6.40	8.40	3.11	5.78	3.45	5.41	8.57	4.45	7.92					
12	1.60	2.19	2.12	1.75	1.73	2.15	1.80	1.97	2.73	1.88	2.04	2.19	2.88	2.59	2.84	3.82	2.82	3.52	2.92	3.36	3.28	3.83	2.69	1.59	3.10	4.08	1.51	2.80	1.67	2.62	4.16	2.16	3.84					
13	1.47	2.01	1.94	1.61	1.59	1.97	1.65	1.80	2.50	1.73	1.87	2.01	2.64	2.38	2.61	3.51	2.58	3.23	2.68	3.08	3.00	3.51	2.47	1.46	2.85	3.74	1.38	2.57	1.53	2.41	3.81	1.98	3.53					
14	1.37	1.86	1.81	1.50	1.48	1.84	1.53	1.68	2.33	1.61	1.74	1.87	2.45	2.21	2.43	3.26	2.40	3.00	2.49	2.86	2.79	3.27	2.30	1.36	2.65	3.48	1.29	2.39	1.43	2.24	3.55	1.84	3.28					
15	1.29	1.76	1.70	1.41	1.39	1.73	1.44	1.58	2.19	1.51	1.63	1.76	2.31	2.08	2.28	3.07	2.26	2.83	2.34	2.70	2.63	3.08	2.16	1.28	2.49	3.27	1.21	2.25	1.34	2.11	3.34	1.73	3.09					
16	1.22	1.67	1.61	1.34	1.32	1.64	1.37	1.50	2.08	1.44	1.55	1.67	2.19	1.97	2.17	2.91	2.15	2.69	2.23	2.56	2.50	2.92	2.05	1.21	2.37	3.11	1.15	2.14	1.27	2.00	3.17	1.65	2.93					
17	1.17	1.60	1.55	1.28	1.27	1.57	1.31	1.44	1.99	1.38	1.49	1.60	2.10	1.89	2.08	2.79	2.06	2.57	2.13	2.45	2.39	2.80	1.97	1.16	2.27	2.98	1.10	2.05	1.22	1.92	3.04	1.58	2.81					
18	1.13	1.54	1.49	1.23	1.22	1.51	1.26	1.38	1.92	1.32	1.43	1.54	2.02	1.82	2.00	2.69	1.98	2.47	2.05	2.36	2.30	2.69	1.89	1.12	2.18	2.86	1.06	1.97	1.17	1.84	2.92	1.52	2.70					
19	1.09	1.49	1.44	1.19	1.18	1.46	1.22	1.34	1.86	1.28	1.39	1.49	1.96	1.76	1.94	2.60	1.92	2.40	1.99	2.29	2.23	2.61	1.83	1.08	2.11	2.78	1.03	1.91	1.14	1.79	2.83	1.47	2.62					
20	1.06	1.45	1.40	1.16	1.15	1.42	1.19	1.30	1.81	1.25	1.35	1.45	1.90	1.71	1.88	2.53	1.86	2.33	1.93	2.22	2.17	2.54	1.78	1.05	2.05	2.70	1.00	1.86	1.11	1.74	2.75	1.43	2.54					
21	1.04	1.41	1.37	1.13	1.12	1.39	1.16	1.27	1.76	1.22	1.32	1.42	1.86	1.67	1.84	2.47	1.82	2.28	1.89	2.17	2.12	2.48	1.74	1.03	2.01	2.64	0.97	1.81	1.08	1.70	2.69	1.40	2.49					
22	1.02	1.39	1.34	1.11	1.10	1.36	1.14	1.25	1.73	1.20	1.29	1.39	1.82	1.64	1.80	2.42	1.79	2.23	1.85	2.13	2.08	2.43	1.71	1.01	1.97	2.59	0.96	1.78	1.06	1.66	2.64	1.37	2.44					
23	1.00	1.36	1.32	1.10	1.08	1.34	1.12	1.23	1.70	1.18	1.27	1.37	1.80	1.62	1.77	2.39	1.76	2.20	1.82	2.10	2.04	2.39	1.68	0.99	1.94	2.54	0.94	1.75	1.04	1.64	2.60	1.35	2.40					
24	0.99	1.35	1.30	1.08	1.07	1.32	1.11	1.21	1.68	1.16	1.25	1.35	1.77	1.59	1.75	2.35	1.73	2.17	1.80	2.07	2.02	2.36	1.66	0.98	1.91	2.51	0.93	1.73	1.03	1.62	2.56	1.33	2.37					
25	0.94	1.28	1.24	1.03	1.02	1.26	1.05	1.15	1.60	1.11	1.20	1.29	1.69	1.52	1.67	2.24	1.65	2.07	1.71	1.97	1.92	2.25	1.58	0.93	1.82	2.39	0.89	1.65	0.98	1.54	2.44	1.27	2.26					
26	0.88	1.20	1.16	0.96	0.95	1.18	0.98	1.08	1.49	1.03	1.11	1.20	1.57	1.42	1.56	2.09	1.54	1.93	1.60	1.84	1.79	2.09	1.47	0.87	1.70	2.23	0.82	1.53	0.91	1.44	2.27	1.18	2.10					
27	0.83	1.12	1.09	0.90	0.89	1.11	0.92	1.01	1.40	0.97	1.05	1.13	1.48	1.33	1.46	1.97	1.45	1.81	1.50	1.73	1.69	1.97	1.39	0.82	1.60	2.10	0.78	1.44	0.86	1.35	2.14	1.11	1.98					
28	0.78	1.07	1.03	0.86	0.85	1.05	0.88	0.96	1.33	0.92	0.99	1.07	1.41	1.27	1.39	1.87	1.38	1.72	1.43	1.64	1.60	1.87	1.32	0.78	1.52	1.99	0.74	1.37	0.82	1.28	2.03	1.05	1.88					
29	0.75	1.02	0.99	0.82	0.81	1.01	0.84	0.92	1.28	0.88	0.95	1.03	1.35	1.21	1.33	1.79	1.32	1.65	1.36	1.57	1.53	1.79	1.26	0.74	1.45	1.91	0.71	1.31	0.78	1.23	1.94	1.01	1.80					
30	0.72	0.98	0.95	0.79	0.78	0.97	0.81	0.89	1.23	0.85	0.92	0.99	1.30	1.17	1.28	1.72	1.27	1.59	1.32	1.51	1.48	1.73	1.21	0.72	1.40	1.84	0.68	1.26	0.75	1.18	1.87	0.97	1.73					
31	0.70	0.96	0.93	0.77	0.76	0.94	0.79	0.86	1.20	0.83	0.89	0.96	1.26	1.14	1.25	1.68	1.24	1.55	1.28	1.47	1.44	1.68	1.18	0.70	1.36	1.79	0.66	1.23	0.73	1.15	1.83	0.95	1.69					
32	0.69	0.95	0.92	0.76	0.75	0.93	0.78	0.85	1.18	0.82	0.88	0.95	1.25	1.12	1.23	1.65	1.22	1.52	1.26	1.45	1.42	1.66	1.17	0.69	1.34	1.76	0.65	1.21	0.72	1.14	1.80	0.93	1.66					
33	0.69	0.93	0.91	0.75	0.74	0.92	0.77	0.84	1.17	0.81	0.87	0.94	1.23	1.11	1.22	1.63	1.20	1.51	1.25	1.44	1.40	1.64	1.15	0.68	1.33	1.74	0.64	1.20	0.72	1.12	1.78	0.92	1.64					
34	0.68	0.93	0.90	0.74	0.73	0.91	0.76	0.83	1.15	0.80	0.86	0.93	1.22	1.10	1.20	1.62	1.19	1.49	1.24	1.42	1.39	1.62	1.14	0.67	1.31	1.73	0.64	1.19	0.71	1.11	1.76	0.91	1.63					
35	0.67	0.92	0.89	0.74	0.73	0.90	0.75	0.83	1.15	0.79	0.86	0.92	1.21	1.09	1.20	1.61	1.18	1.48	1.23	1.41	1.38	1.61	1.13	0.67	1.30	1.71	0.63	1.18	0.70	1.10	1.75	0.91	1.62					
36	0.67	0.91	0.89	0.73	0.72	0.90	0.75	0.82	1.14	0.79	0.85	0.92	1.20	1.08	1.19	1.60	1.18	1.47	1.22	1.40	1.37	1.60	1.13	0.66	1.30	1.70	0.63	1.17	0.70	1.10	1.74	0.90	1.61					
37	0.67	0.91	0.88	0.73	0.72	0.90	0.75	0.82	1.14	0.79	0.85	0.91	1.20	1.08	1.19	1.59	1.17	1.47	1.22	1.40	1.37	1.60	1.12	0.66	1.29	1.70	0.63	1.17	0.70	1.09	1.73	0.90	1.60					
38	0.67	0.91	0.88	0.73	0.72	0.90	0.75	0.82	1.13	0.78	0.85	0.91	1.20	1.08	1.18	1.59	1.17	1.47	1.21	1.40	1.36	1.59	1.12	0.66	1.29	1.70	0.63	1.17	0.70	1.09	1.73	0.90	1.60					
39	0.67	0.91	0.88	0.73	0.72	0.90	0.75	0.82	1.13	0.78	0.85	0.91	1.20	1.08	1.18	1.59	1.17	1.47	1.21	1.40	1.36	1.59	1.12	0.66	1.29	1.70	0.63	1.17	0.70	1.09	1.73	0.90	1.60					
40	0.67	0.91	0.88	0.73	0.72	0.90	0.75	0.82	1.14	0.79	0.85	0.91	1.20	1.08	1.18	1.59	1.17	1.47	1.22	1.40	1.36	1.60	1.12	0.66	1.29	1.70	0.63	1.17	0.70	1.09	1.73	0.90	1.60					
41	0.67	0.91	0.88	0.73	0.72	0.90	0.75	0.82	1.14	0.79	0.85	0.92	1.20	1.08	1.19	1.60	1.18	1.47	1.22	1.40	1.37	1.60	1.12	0.66	1.30	1.70	0.63	1.17	0.70	1.10	1.74	0.90	1.61					
42	0.67	0.92	0.89	0.74	0.73	0.90	0.75	0.83	1.14	0.79	0.85	0.92	1.21	1.09	1.19	1.60	1.18	1.48	1.22	1.41	1.37	1.61	1.13	0.67	1.30	1.71	0.63	1.18	0.70	1.10	1.74	0.91	1.61					
43	0.68	0.92	0.89	0.74	0.73	0.91	0.76	0.83	1.15	0.79	0.86	0.92	1.21	1.09	1.20	1.61	1.19	1.49	1.23	1.42	1.38	1.62	1.14	0.67	1.31	1.72	0.64	1.18	0.71	1.11	1.75	0.91	1.62					
44	0.68	0.93	0.90	0.74	0.74	0.91	0.76	0.84	1.16	0.80	0.86	0.93	1.22	1.10	1.21	1.62	1.20	1.50	1.24	1.43	1.39	1.63	1.14	0.68	1.32	1.73	0.64	1.19	0.71	1.11	1.77	0.92	1.63					
45	0.69	0.94	0.91	0.75	0.74	0.92	0.77	0.84	1.17	0.81	0.87	0.94	1.23	1.11	1.22	1.64	1.20	1.51	1.25	1.44	1.40	1.64	1.15	0.68	1.33	1.74	0.64	1.20	0.72	1.12	1.78	0.92	1.64					
46	0.69	0.94	0.91	0.76	0.75	0.93	0.77	0.85	1.18	0.81	0.88	0.95	1.24	1.12	1.23	1.65	1.21	1.52	1.26	1.45	1.41	1.65	1.16	0.69	1.34	1.76	0.65	1.21	0.72	1.13	1.79	0.93	1.66					
47	0.70	0.95	0.92	0.76	0.76	0.94	0.78	0.86	1.19	0.82	0.89	0.95	1.25	1.13	1.24	1.66	1.23	1.53	1.27	1.46	1.43	1.67	1.17	0.69	1.35	1.78	0.66	1.22	0.73	1.14	1.81	0.94	1.67					
48	0.71	0.96	0.93	0.77	0.76	0.95	0.79	0.87	1.20	0.83	0.90	0.96	1.27	1.14	1.25	1.68	1.24	1.55	1.28	1.48	1.44	1.69	1.18	0.70	1.37	1.79	0.66	1.23	0.74	1.15	1.83	0.95	1.69					
49	0.71	0.																																				

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 = \$39.82
- 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

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