

**Massachusetts Private Passenger Automobile
Model Year/VRG Relativities**

Collision

| VRG | Model Year | | | | | | | | | | | | | | | 2012 & Prior |
|-----|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2027 | 2026 | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | |
| 11 | 0.782 | 0.745 | 0.708 | 0.671 | 0.641 | 0.611 | 0.581 | 0.540 | 0.499 | 0.458 | 0.421 | 0.384 | 0.350 | 0.317 | 0.283 | 0.253 |
| 12 | 0.805 | 0.767 | 0.729 | 0.690 | 0.660 | 0.629 | 0.598 | 0.556 | 0.514 | 0.472 | 0.433 | 0.395 | 0.360 | 0.326 | 0.291 | 0.261 |
| 13 | 0.830 | 0.790 | 0.751 | 0.711 | 0.679 | 0.648 | 0.616 | 0.573 | 0.529 | 0.486 | 0.446 | 0.407 | 0.371 | 0.336 | 0.300 | 0.269 |
| 14 | 0.855 | 0.814 | 0.773 | 0.733 | 0.700 | 0.667 | 0.635 | 0.590 | 0.545 | 0.501 | 0.460 | 0.419 | 0.383 | 0.346 | 0.309 | 0.277 |
| 15 | 0.880 | 0.838 | 0.796 | 0.754 | 0.721 | 0.687 | 0.654 | 0.608 | 0.561 | 0.515 | 0.473 | 0.432 | 0.394 | 0.356 | 0.318 | 0.285 |
| 16 | 0.906 | 0.863 | 0.820 | 0.777 | 0.742 | 0.708 | 0.673 | 0.626 | 0.578 | 0.531 | 0.488 | 0.444 | 0.406 | 0.367 | 0.328 | 0.293 |
| 17 | 0.933 | 0.889 | 0.845 | 0.800 | 0.765 | 0.729 | 0.693 | 0.645 | 0.596 | 0.547 | 0.502 | 0.458 | 0.418 | 0.378 | 0.338 | 0.302 |
| 18 | 0.962 | 0.916 | 0.870 | 0.824 | 0.788 | 0.751 | 0.714 | 0.664 | 0.614 | 0.563 | 0.518 | 0.472 | 0.431 | 0.389 | 0.348 | 0.311 |
| 19 | 0.990 | 0.943 | 0.896 | 0.849 | 0.811 | 0.773 | 0.736 | 0.684 | 0.632 | 0.580 | 0.533 | 0.486 | 0.443 | 0.401 | 0.358 | 0.321 |
| 20 | 1.020 | 0.971 | 0.922 | 0.874 | 0.835 | 0.796 | 0.757 | 0.704 | 0.651 | 0.597 | 0.549 | 0.500 | 0.456 | 0.413 | 0.369 | 0.330 |
| 21 | 1.050 | 1.000 | 0.950 | 0.900 | 0.860 | 0.820 | 0.780 | 0.725 | 0.670 | 0.615 | 0.565 | 0.515 | 0.470 | 0.425 | 0.380 | 0.340 |
| 22 | 1.082 | 1.030 | 0.979 | 0.927 | 0.886 | 0.845 | 0.803 | 0.747 | 0.690 | 0.633 | 0.582 | 0.530 | 0.484 | 0.438 | 0.391 | 0.350 |
| 23 | 1.114 | 1.061 | 1.008 | 0.955 | 0.912 | 0.870 | 0.828 | 0.769 | 0.711 | 0.653 | 0.599 | 0.546 | 0.499 | 0.451 | 0.403 | 0.361 |
| 24 | 1.148 | 1.093 | 1.038 | 0.984 | 0.940 | 0.896 | 0.853 | 0.792 | 0.732 | 0.672 | 0.618 | 0.563 | 0.514 | 0.465 | 0.415 | 0.372 |
| 25 | 1.182 | 1.126 | 1.070 | 1.013 | 0.968 | 0.923 | 0.878 | 0.816 | 0.754 | 0.692 | 0.636 | 0.580 | 0.529 | 0.479 | 0.428 | 0.383 |
| 26 | 1.218 | 1.160 | 1.102 | 1.044 | 0.998 | 0.951 | 0.905 | 0.841 | 0.777 | 0.713 | 0.655 | 0.597 | 0.545 | 0.493 | 0.441 | 0.394 |
| 27 | 1.255 | 1.195 | 1.135 | 1.076 | 1.028 | 0.980 | 0.932 | 0.866 | 0.801 | 0.735 | 0.675 | 0.615 | 0.562 | 0.508 | 0.454 | 0.406 |
| 28 | 1.293 | 1.231 | 1.169 | 1.108 | 1.059 | 1.009 | 0.960 | 0.892 | 0.825 | 0.757 | 0.696 | 0.634 | 0.579 | 0.523 | 0.468 | 0.419 |
| 29 | 1.331 | 1.268 | 1.205 | 1.141 | 1.090 | 1.040 | 0.989 | 0.919 | 0.850 | 0.780 | 0.716 | 0.653 | 0.596 | 0.539 | 0.482 | 0.431 |
| 30 | 1.371 | 1.306 | 1.241 | 1.175 | 1.123 | 1.071 | 1.019 | 0.947 | 0.875 | 0.803 | 0.738 | 0.673 | 0.614 | 0.555 | 0.496 | 0.444 |
| 31 | 1.412 | 1.345 | 1.278 | 1.211 | 1.157 | 1.103 | 1.049 | 0.975 | 0.901 | 0.827 | 0.760 | 0.693 | 0.632 | 0.572 | 0.511 | 0.457 |
| 32 | 1.454 | 1.385 | 1.316 | 1.247 | 1.191 | 1.136 | 1.080 | 1.004 | 0.928 | 0.852 | 0.783 | 0.713 | 0.651 | 0.589 | 0.526 | 0.471 |
| 33 | 1.498 | 1.427 | 1.356 | 1.284 | 1.227 | 1.170 | 1.113 | 1.035 | 0.956 | 0.878 | 0.806 | 0.735 | 0.671 | 0.606 | 0.542 | 0.485 |
| 34 | 1.544 | 1.470 | 1.397 | 1.323 | 1.264 | 1.205 | 1.147 | 1.066 | 0.985 | 0.904 | 0.831 | 0.757 | 0.691 | 0.625 | 0.559 | 0.500 |
| 35 | 1.590 | 1.514 | 1.438 | 1.363 | 1.302 | 1.241 | 1.181 | 1.098 | 1.014 | 0.931 | 0.855 | 0.780 | 0.712 | 0.643 | 0.575 | 0.515 |
| 36 | 1.637 | 1.559 | 1.481 | 1.403 | 1.341 | 1.278 | 1.216 | 1.130 | 1.045 | 0.959 | 0.881 | 0.803 | 0.733 | 0.663 | 0.592 | 0.530 |
| 37 | 1.686 | 1.606 | 1.526 | 1.445 | 1.381 | 1.317 | 1.253 | 1.164 | 1.076 | 0.988 | 0.907 | 0.827 | 0.755 | 0.683 | 0.610 | 0.546 |
| 38 | 1.737 | 1.654 | 1.571 | 1.489 | 1.422 | 1.356 | 1.290 | 1.199 | 1.108 | 1.017 | 0.935 | 0.852 | 0.777 | 0.703 | 0.629 | 0.562 |
| 39 | 1.789 | 1.704 | 1.619 | 1.534 | 1.465 | 1.397 | 1.329 | 1.235 | 1.142 | 1.048 | 0.963 | 0.878 | 0.801 | 0.724 | 0.648 | 0.579 |
| 40 | 1.843 | 1.755 | 1.667 | 1.580 | 1.509 | 1.439 | 1.369 | 1.272 | 1.176 | 1.079 | 0.992 | 0.904 | 0.825 | 0.746 | 0.667 | 0.597 |
| 41 | 1.898 | 1.808 | 1.718 | 1.627 | 1.555 | 1.483 | 1.410 | 1.311 | 1.211 | 1.112 | 1.022 | 0.931 | 0.850 | 0.768 | 0.687 | 0.615 |
| 42 | 1.955 | 1.862 | 1.769 | 1.676 | 1.601 | 1.527 | 1.452 | 1.350 | 1.248 | 1.145 | 1.052 | 0.959 | 0.875 | 0.791 | 0.708 | 0.633 |
| 43 | 2.014 | 1.918 | 1.822 | 1.726 | 1.649 | 1.573 | 1.496 | 1.391 | 1.285 | 1.180 | 1.084 | 0.988 | 0.901 | 0.815 | 0.729 | 0.652 |
| 44 | 2.075 | 1.976 | 1.877 | 1.778 | 1.699 | 1.620 | 1.541 | 1.433 | 1.324 | 1.215 | 1.116 | 1.018 | 0.929 | 0.840 | 0.751 | 0.672 |
| 45 | 2.137 | 2.035 | 1.933 | 1.832 | 1.750 | 1.669 | 1.587 | 1.475 | 1.363 | 1.252 | 1.150 | 1.048 | 0.956 | 0.865 | 0.773 | 0.692 |
| 46 | 2.201 | 2.096 | 1.991 | 1.886 | 1.803 | 1.719 | 1.635 | 1.520 | 1.404 | 1.289 | 1.184 | 1.079 | 0.985 | 0.891 | 0.796 | 0.713 |
| 47 | 2.267 | 2.159 | 2.051 | 1.943 | 1.857 | 1.770 | 1.684 | 1.565 | 1.447 | 1.328 | 1.220 | 1.112 | 1.015 | 0.918 | 0.820 | 0.734 |
| 48 | 2.335 | 2.224 | 2.113 | 2.002 | 1.913 | 1.824 | 1.735 | 1.612 | 1.490 | 1.368 | 1.257 | 1.145 | 1.045 | 0.945 | 0.845 | 0.756 |
| 49 | 2.406 | 2.291 | 2.176 | 2.062 | 1.970 | 1.879 | 1.787 | 1.661 | 1.535 | 1.409 | 1.294 | 1.180 | 1.077 | 0.974 | 0.871 | 0.779 |
| 50 | 2.478 | 2.360 | 2.242 | 2.124 | 2.030 | 1.935 | 1.841 | 1.711 | 1.581 | 1.451 | 1.333 | 1.215 | 1.109 | 1.003 | 0.897 | 0.802 |

For the Calculation of Rate Relativities for VRG 50, refer to Rule 22 E.

**Massachusetts Private Passenger Automobile
Model Year/VRG Relativities**

Comprehensive

| VRG | Model Year | | | | | | | | | | | | | | | 2012 & Prior |
|-----|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2027 | 2026 | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | |
| 11 | 0.706 | 0.676 | 0.648 | 0.621 | 0.594 | 0.569 | 0.546 | 0.523 | 0.500 | 0.479 | 0.459 | 0.439 | 0.421 | 0.404 | 0.387 | 0.370 |
| 12 | 0.734 | 0.703 | 0.673 | 0.645 | 0.618 | 0.592 | 0.567 | 0.543 | 0.520 | 0.498 | 0.477 | 0.457 | 0.438 | 0.420 | 0.402 | 0.385 |
| 13 | 0.763 | 0.731 | 0.700 | 0.671 | 0.643 | 0.616 | 0.590 | 0.565 | 0.541 | 0.518 | 0.496 | 0.475 | 0.455 | 0.436 | 0.418 | 0.401 |
| 14 | 0.793 | 0.760 | 0.728 | 0.698 | 0.668 | 0.640 | 0.613 | 0.587 | 0.562 | 0.539 | 0.516 | 0.494 | 0.473 | 0.454 | 0.435 | 0.416 |
| 15 | 0.825 | 0.790 | 0.757 | 0.725 | 0.694 | 0.665 | 0.638 | 0.611 | 0.585 | 0.560 | 0.536 | 0.514 | 0.492 | 0.472 | 0.452 | 0.433 |
| 16 | 0.858 | 0.822 | 0.787 | 0.755 | 0.723 | 0.692 | 0.663 | 0.635 | 0.608 | 0.583 | 0.558 | 0.534 | 0.512 | 0.491 | 0.470 | 0.450 |
| 17 | 0.893 | 0.855 | 0.819 | 0.785 | 0.752 | 0.720 | 0.690 | 0.661 | 0.633 | 0.606 | 0.581 | 0.556 | 0.533 | 0.510 | 0.489 | 0.469 |
| 18 | 0.928 | 0.889 | 0.852 | 0.816 | 0.781 | 0.749 | 0.717 | 0.687 | 0.658 | 0.630 | 0.604 | 0.578 | 0.554 | 0.531 | 0.509 | 0.487 |
| 19 | 0.966 | 0.925 | 0.886 | 0.849 | 0.813 | 0.779 | 0.746 | 0.715 | 0.685 | 0.656 | 0.628 | 0.601 | 0.576 | 0.552 | 0.529 | 0.507 |
| 20 | 1.004 | 0.962 | 0.922 | 0.883 | 0.846 | 0.810 | 0.776 | 0.744 | 0.712 | 0.682 | 0.653 | 0.625 | 0.599 | 0.574 | 0.550 | 0.527 |
| 21 | 1.044 | 1.000 | 0.958 | 0.918 | 0.879 | 0.842 | 0.807 | 0.773 | 0.740 | 0.709 | 0.679 | 0.650 | 0.623 | 0.597 | 0.572 | 0.548 |
| 22 | 1.086 | 1.040 | 0.996 | 0.955 | 0.914 | 0.876 | 0.839 | 0.804 | 0.770 | 0.737 | 0.706 | 0.676 | 0.648 | 0.621 | 0.595 | 0.570 |
| 23 | 1.130 | 1.082 | 1.037 | 0.993 | 0.951 | 0.911 | 0.873 | 0.836 | 0.801 | 0.767 | 0.735 | 0.703 | 0.674 | 0.646 | 0.619 | 0.593 |
| 24 | 1.175 | 1.125 | 1.078 | 1.033 | 0.989 | 0.947 | 0.908 | 0.870 | 0.833 | 0.798 | 0.764 | 0.731 | 0.701 | 0.672 | 0.644 | 0.617 |
| 25 | 1.221 | 1.170 | 1.121 | 1.074 | 1.028 | 0.985 | 0.944 | 0.904 | 0.866 | 0.830 | 0.794 | 0.761 | 0.729 | 0.698 | 0.669 | 0.641 |
| 26 | 1.271 | 1.217 | 1.166 | 1.117 | 1.070 | 1.025 | 0.982 | 0.941 | 0.901 | 0.863 | 0.826 | 0.791 | 0.758 | 0.727 | 0.696 | 0.667 |
| 27 | 1.322 | 1.266 | 1.213 | 1.162 | 1.113 | 1.066 | 1.022 | 0.979 | 0.937 | 0.898 | 0.860 | 0.823 | 0.789 | 0.756 | 0.724 | 0.694 |
| 28 | 1.375 | 1.317 | 1.262 | 1.209 | 1.158 | 1.109 | 1.063 | 1.018 | 0.975 | 0.934 | 0.894 | 0.856 | 0.820 | 0.786 | 0.753 | 0.722 |
| 29 | 1.430 | 1.370 | 1.312 | 1.258 | 1.204 | 1.154 | 1.106 | 1.059 | 1.014 | 0.971 | 0.930 | 0.891 | 0.854 | 0.818 | 0.784 | 0.751 |
| 30 | 1.488 | 1.425 | 1.365 | 1.308 | 1.253 | 1.200 | 1.150 | 1.102 | 1.055 | 1.010 | 0.968 | 0.926 | 0.888 | 0.851 | 0.815 | 0.781 |
| 31 | 1.547 | 1.482 | 1.420 | 1.360 | 1.303 | 1.248 | 1.196 | 1.146 | 1.097 | 1.051 | 1.006 | 0.963 | 0.923 | 0.885 | 0.848 | 0.812 |
| 32 | 1.609 | 1.541 | 1.476 | 1.415 | 1.355 | 1.298 | 1.244 | 1.191 | 1.140 | 1.093 | 1.046 | 1.002 | 0.960 | 0.920 | 0.881 | 0.844 |
| 33 | 1.674 | 1.603 | 1.536 | 1.472 | 1.409 | 1.350 | 1.294 | 1.239 | 1.186 | 1.137 | 1.088 | 1.042 | 0.999 | 0.957 | 0.917 | 0.878 |
| 34 | 1.740 | 1.667 | 1.597 | 1.530 | 1.465 | 1.404 | 1.345 | 1.289 | 1.234 | 1.182 | 1.132 | 1.084 | 1.039 | 0.995 | 0.954 | 0.914 |
| 35 | 1.810 | 1.734 | 1.661 | 1.592 | 1.524 | 1.460 | 1.399 | 1.340 | 1.283 | 1.229 | 1.177 | 1.127 | 1.080 | 1.035 | 0.992 | 0.950 |
| 36 | 1.882 | 1.803 | 1.727 | 1.655 | 1.585 | 1.518 | 1.455 | 1.394 | 1.334 | 1.278 | 1.224 | 1.172 | 1.123 | 1.076 | 1.031 | 0.988 |
| 37 | 1.958 | 1.875 | 1.796 | 1.721 | 1.648 | 1.579 | 1.513 | 1.449 | 1.388 | 1.329 | 1.273 | 1.219 | 1.168 | 1.119 | 1.073 | 1.028 |
| 38 | 2.036 | 1.950 | 1.868 | 1.790 | 1.714 | 1.642 | 1.574 | 1.507 | 1.443 | 1.383 | 1.324 | 1.268 | 1.215 | 1.164 | 1.115 | 1.069 |
| 39 | 2.117 | 2.028 | 1.943 | 1.862 | 1.783 | 1.708 | 1.637 | 1.568 | 1.501 | 1.438 | 1.377 | 1.318 | 1.263 | 1.211 | 1.160 | 1.111 |
| 40 | 2.202 | 2.109 | 2.020 | 1.936 | 1.854 | 1.776 | 1.702 | 1.630 | 1.561 | 1.495 | 1.432 | 1.371 | 1.314 | 1.259 | 1.206 | 1.156 |
| 41 | 2.289 | 2.193 | 2.101 | 2.013 | 1.928 | 1.847 | 1.770 | 1.695 | 1.623 | 1.555 | 1.489 | 1.425 | 1.366 | 1.309 | 1.254 | 1.202 |
| 42 | 2.381 | 2.281 | 2.185 | 2.094 | 2.005 | 1.921 | 1.841 | 1.763 | 1.688 | 1.617 | 1.549 | 1.483 | 1.421 | 1.362 | 1.305 | 1.250 |
| 43 | 2.476 | 2.372 | 2.272 | 2.177 | 2.085 | 1.997 | 1.914 | 1.834 | 1.755 | 1.682 | 1.611 | 1.542 | 1.478 | 1.416 | 1.357 | 1.300 |
| 44 | 2.576 | 2.467 | 2.363 | 2.265 | 2.168 | 2.077 | 1.991 | 1.907 | 1.826 | 1.749 | 1.675 | 1.604 | 1.537 | 1.473 | 1.411 | 1.352 |
| 45 | 2.679 | 2.566 | 2.458 | 2.356 | 2.256 | 2.161 | 2.071 | 1.984 | 1.899 | 1.819 | 1.742 | 1.668 | 1.599 | 1.532 | 1.468 | 1.406 |
| 46 | 2.786 | 2.669 | 2.557 | 2.450 | 2.346 | 2.247 | 2.154 | 2.063 | 1.975 | 1.892 | 1.812 | 1.735 | 1.663 | 1.595 | 1.527 | 1.463 |
| 47 | 2.898 | 2.776 | 2.659 | 2.548 | 2.440 | 2.337 | 2.240 | 2.146 | 2.054 | 1.968 | 1.885 | 1.804 | 1.729 | 1.657 | 1.588 | 1.521 |
| 48 | 3.014 | 2.887 | 2.766 | 2.650 | 2.538 | 2.431 | 2.330 | 2.232 | 2.136 | 2.047 | 1.960 | 1.877 | 1.799 | 1.724 | 1.651 | 1.582 |
| 49 | 3.134 | 3.002 | 2.876 | 2.756 | 2.639 | 2.528 | 2.423 | 2.321 | 2.221 | 2.128 | 2.038 | 1.951 | 1.870 | 1.792 | 1.717 | 1.645 |
| 50 | 3.259 | 3.122 | 2.991 | 2.866 | 2.744 | 2.629 | 2.519 | 2.413 | 2.310 | 2.213 | 2.120 | 2.029 | 1.945 | 1.864 | 1.786 | 1.711 |

For the Calculation of Rate Relativities for VRG 50, refer to Rule 22 E.