

Massachusetts
Automobile Rating Manual
Vehicle Factor

Model Year	BI	PD	MP	PIP	UM	UIM	Comp	Coll
1960	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1961	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1962	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1963	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1964	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1965	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1966	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1967	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1968	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1969	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1970	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1971	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1972	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1973	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1974	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1975	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1976	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1977	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1978	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1979	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1980	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1981	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1982	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1983	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1984	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1985	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1986	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1987	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1988	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1989	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1990	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1991	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1992	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1993	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1994	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1995	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.438834	.438834
1996	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.456387	.456387
1997	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.474642	.474642
1998	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.493628	.493628
1999	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.513373	.513373
2000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.533908	.533908
2001	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.555265	.555265
2002	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.577475	.577475
2003	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.600574	.600574
2004	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.624597	.624597
2005	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.649581	.649581
2006	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.675564	.675564
2007	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.702587	.702587
2008	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.730690	.730690
2009	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.759918	.759918
2010	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.790315	.790315
2011	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.821927	.821927
2012	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.854804	.854804
2013	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.888996	.888996

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Vehicle Factor**

2014	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.924556	.924556
2015	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	.961538	.961538
2016	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
2017	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.040000	1.040000
2018	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.081600	1.081600
2019	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.124864	1.124864
2020	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.169859	1.169859
2021	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.216653	1.216653
2022	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.265319	1.265319
2023	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.315932	1.315932
2024	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.368569	1.368569
2025	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.423312	1.423312
2026	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.480244	1.480244
2027	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.539454	1.539454
2028	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.601032	1.601032
2029	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.665073	1.665073
2030	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.731676	1.731676
9999	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.800943	1.800943
-999	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

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2017	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.040000	1.040000
2018	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.081600	1.081600
2019	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.124864	1.124864
2020	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.169859	1.169859
2021	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.216653	1.216653
2022	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.265319	1.265319
2023	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.315932	1.315932
2024	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.368569	1.368569
2025	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.423312	1.423312
2026	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.480244	1.480244
2027	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.539454	1.539454
2028	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.601032	1.601032
2029	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.665073	1.665073
2030	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.731676	1.731676
9999	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.800943	1.800943
-999	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

