
Base Rates/Rating Factor Tables

MASSACHUSETTS AUTO – ANNUAL BASE RATES

	CSL	BI	PD	Med Pay	PIP	UM BI CSL	UIM BI CSL	UM BI	UIM BI	COMP	COLL
Territory	300,000	250/500	100,000	5,000	8,000	100,000	100,000	100/300	100/300	Symbol 8 MY 2010 1000 Ded	Symbol 8 MY 2010 1000 Ded
1	594	253	304	38	45	12	29	13	31	87	314
2	647	280	329	36	45	12	29	13	31	93	331
3	667	291	339	38	49	12	29	13	31	96	337
4	703	316	347	36	54	12	29	13	31	93	342
5	704	318	347	36	55	12	29	13	31	102	349
6	769	348	378	38	58	12	29	13	31	99	379
7	756	356	361	36	64	12	29	13	31	105	363
8	822	397	385	38	66	12	29	13	31	110	397
9	863	415	404	38	72	12	29	13	31	106	397
10	867	439	384	38	82	12	29	13	31	110	375
11	867	425	399	38	67	12	29	13	31	113	413
12	901	442	414	38	77	12	29	13	31	126	457
13	949	488	414	36	100	12	29	13	31	133	439
14	1150	597	495	36	110	12	29	13	31	151	548
15	1237	650	522	36	122	12	29	13	31	186	650
16	1122	601	465	36	117	12	29	13	31	263	583
17	909	453	409	38	67	12	29	13	31	102	439
18	1044	524	468	38	91	12	29	13	31	156	507
19	1107	605	445	36	103	12	29	13	31	168	489
20	1120	585	478	36	100	12	29	13	31	178	561
21	1265	689	509	37	121	12	28	13	30	227	607
22	1271	681	525	36	117	12	28	13	29	243	615
23	911	466	399	38	87	12	29	13	31	170	483
24	872	401	424	36	67	12	29	13	31	130	483
25	964	503	413	38	89	12	29	13	31	187	483
26	1182	591	532	36	119	12	29	13	31	253	673
27	533	229	273	36	42	12	29	13	31	85	294
28	1042	622	361	36	111	12	29	13	31	130	397
29	978	546	378	36	111	12	29	13	31	124	392
30	1227	751	406	38	137	12	29	13	31	148	438
31	1242	672	506	38	119	12	29	13	31	157	514
32	1041	584	402	36	113	12	29	13	31	187	442
33	1253	734	452	38	127	12	29	13	31	174	523

Base Rates/Rating Factor Tables

Comprehensive (Base Model Year 2010)

Symbol (a)	2019 (b)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
1	0.51	0.48	0.46	0.44	0.42	0.40	0.38	0.36	0.34	0.53	0.50	0.48	0.46	0.43
2	0.62	0.59	0.56	0.54	0.51	0.48	0.46	0.44	0.42	0.60	0.57	0.54	0.52	0.49
3	0.78	0.74	0.70	0.67	0.64	0.61	0.58	0.55	0.52	0.66	0.63	0.59	0.57	0.53
4	0.94	0.90	0.86	0.82	0.78	0.74	0.70	0.67	0.64	0.70	0.67	0.63	0.60	0.57
5	1.09	1.03	0.99	0.94	0.89	0.85	0.81	0.77	0.73	0.87	0.83	0.78	0.75	0.70
6	1.31	1.25	1.19	1.13	1.08	1.02	0.98	0.93	0.89	0.92	0.87	0.83	0.79	0.75
7	1.40	1.33	1.27	1.21	1.15	1.09	1.04	0.99	0.94	0.97	0.92	0.87	0.83	0.79
8	1.45	1.38	1.32	1.26	1.19	1.13	1.08	1.03	0.98	1.00	0.95	0.90	0.86	0.81
10	1.51	1.43	1.37	1.31	1.24	1.18	1.12	1.07	1.02	1.07	1.02	0.96	0.92	0.87
11	1.55	1.47	1.41	1.34	1.28	1.21	1.16	1.10	1.05	1.12	1.06	1.01	0.96	0.91
12	1.64	1.55	1.48	1.42	1.35	1.28	1.22	1.16	1.10	1.17	1.11	1.05	1.01	0.95
13	1.68	1.59	1.52	1.45	1.38	1.31	1.25	1.19	1.13	1.25	1.19	1.13	1.08	1.01
14	1.72	1.63	1.56	1.49	1.42	1.34	1.28	1.22	1.16	1.32	1.25	1.19	1.14	1.07
15	1.75	1.66	1.59	1.51	1.44	1.36	1.30	1.24	1.18	1.40	1.33	1.26	1.20	1.13
16	1.79	1.70	1.63	1.55	1.47	1.40	1.33	1.27	1.21	1.50	1.43	1.35	1.29	1.22
17	1.83	1.74	1.66	1.59	1.51	1.43	1.37	1.30	1.24	1.57	1.49	1.41	1.35	1.27
18	1.89	1.80	1.72	1.63	1.55	1.47	1.41	1.34	1.28	1.64	1.56	1.48	1.41	1.33
19	1.96	1.86	1.78	1.70	1.61	1.53	1.46	1.39	1.32	1.76	1.67	1.58	1.51	1.43
20	2.00	1.90	1.82	1.73	1.65	1.56	1.49	1.42	1.35	1.89	1.80	1.70	1.63	1.53
21	2.03	1.93	1.84	1.76	1.67	1.58	1.51	1.44	1.37	2.05	1.95	1.85	1.76	1.66
22	2.07	1.97	1.88	1.79	1.71	1.62	1.54	1.47	1.40	2.20	2.09	1.98	1.89	1.78
23	2.12	2.01	1.92	1.83	1.74	1.65	1.58	1.50	1.43	2.36	2.24	2.12	2.03	1.91
24	2.14	2.04	1.95	1.85	1.76	1.67	1.60	1.52	1.45	2.54	2.41	2.29	2.18	2.06
25	2.19	2.08	1.98	1.89	1.80	1.71	1.63	1.55	1.48	2.76	2.62	2.48	2.37	2.24
26	2.26	2.14	2.05	1.95	1.86	1.76	1.68	1.60	1.52	2.99	2.84	2.69	2.57	2.42
27	2.30	2.18	2.09	1.99	1.89	1.79	1.71	1.63	1.55	-	-	-	-	-
28	2.34	2.22	2.12	2.03	1.93	1.83	1.74	1.66	1.58	-	-	-	-	-
29	2.37	2.25	2.15	2.05	1.95	1.85	1.76	1.68	1.60	-	-	-	-	-
30	2.40	2.28	2.18	2.07	1.97	1.87	1.79	1.70	1.62	-	-	-	-	-
31	2.43	2.30	2.20	2.10	2.00	1.89	1.81	1.72	1.64	-	-	-	-	-
32	2.47	2.35	2.24	2.14	2.03	1.93	1.84	1.75	1.67	-	-	-	-	-
33	2.50	2.37	2.27	2.16	2.05	1.95	1.86	1.77	1.69	-	-	-	-	-
34	2.54	2.41	2.30	2.20	2.09	1.98	1.89	1.80	1.71	-	-	-	-	-
35	2.58	2.45	2.34	2.23	2.12	2.01	1.92	1.83	1.74	-	-	-	-	-
36	2.65	2.52	2.41	2.29	2.18	2.07	1.97	1.88	1.79	-	-	-	-	-
37	2.72	2.59	2.47	2.35	2.24	2.12	2.03	1.93	1.84	-	-	-	-	-
38	2.78	2.64	2.52	2.40	2.29	2.17	2.07	1.97	1.88	-	-	-	-	-
39	2.86	2.72	2.60	2.48	2.35	2.23	2.13	2.03	1.93	-	-	-	-	-
40	2.92	2.77	2.65	2.53	2.40	2.28	2.17	2.07	1.97	-	-	-	-	-
41	2.99	2.84	2.71	2.59	2.46	2.33	2.23	2.12	2.02	-	-	-	-	-
42	3.06	2.91	2.78	2.65	2.52	2.39	2.28	2.17	2.07	-	-	-	-	-
43	3.13	2.97	2.84	2.71	2.58	2.44	2.33	2.22	2.11	-	-	-	-	-
44	3.19	3.03	2.89	2.76	2.62	2.49	2.37	2.26	2.15	-	-	-	-	-
45	3.24	3.08	2.94	2.81	2.67	2.53	2.42	2.30	2.19	-	-	-	-	-
46	3.30	3.14	3.00	2.85	2.71	2.57	2.46	2.34	2.23	-	-	-	-	-
47	3.36	3.19	3.05	2.90	2.76	2.62	2.50	2.38	2.27	-	-	-	-	-
48	3.43	3.26	3.11	2.96	2.82	2.67	2.55	2.43	2.31	-	-	-	-	-
49	3.50	3.32	3.17	3.03	2.88	2.73	2.60	2.48	2.36	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS
Comprehensive (Base Model Year 2010)

Symbol (a)	2019 (b)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
50	3.55	3.38	3.23	3.07	2.92	2.77	2.65	2.52	2.40	-	-	-	-	-
51	3.61	3.43	3.28	3.12	2.97	2.82	2.69	2.56	2.44	-	-	-	-	-
52	3.67	3.48	3.33	3.17	3.02	2.86	2.73	2.60	2.48	-	-	-	-	-
53	3.72	3.54	3.38	3.22	3.06	2.90	2.77	2.64	2.51	-	-	-	-	-
54	3.78	3.59	3.43	3.27	3.11	2.95	2.81	2.68	2.55	-	-	-	-	-
55	3.88	3.69	3.52	3.36	3.19	3.03	2.89	2.75	2.62	-	-	-	-	-
56	3.96	3.77	3.60	3.43	3.26	3.09	2.95	2.81	2.68	-	-	-	-	-
57	4.05	3.85	3.67	3.50	3.33	3.16	3.01	2.87	2.73	-	-	-	-	-
58	4.17	3.97	3.79	3.61	3.43	3.26	3.11	2.96	2.82	-	-	-	-	-
59	4.36	4.14	3.96	3.77	3.58	3.40	3.24	3.09	2.94	-	-	-	-	-
60	4.53	4.30	4.11	3.92	3.72	3.53	3.37	3.21	3.06	-	-	-	-	-
61	4.81	4.57	4.36	4.16	3.96	3.75	3.58	3.41	3.25	-	-	-	-	-
62	5.20	4.94	4.72	4.50	4.28	4.06	3.87	3.69	3.51	-	-	-	-	-
63	5.58	5.31	5.07	4.83	4.59	4.36	4.16	3.96	3.77	-	-	-	-	-
64	5.96	5.67	5.41	5.16	4.91	4.65	4.44	4.23	4.03	-	-	-	-	-
65	6.35	6.03	5.76	5.49	5.22	4.95	4.73	4.50	4.29	-	-	-	-	-
66	6.92	6.58	6.28	5.99	5.70	5.40	5.16	4.91	4.68	-	-	-	-	-
67	7.70	7.32	6.99	6.66	6.33	6.01	5.73	5.46	5.20	-	-	-	-	-
68	8.47	8.05	7.69	7.33	6.97	6.61	6.31	6.01	5.72	-	-	-	-	-
69	9.25	8.79	8.40	8.00	7.61	7.22	6.89	6.56	6.25	-	-	-	-	-
70	10.03	9.53	9.10	8.67	8.25	7.82	7.47	7.11	6.77	-	-	-	-	-
71	10.79	10.25	9.79	9.33	8.87	8.42	8.03	7.65	7.29	-	-	-	-	-
72	11.56	10.99	10.50	10.00	9.51	9.02	8.61	8.20	7.81	-	-	-	-	-
73	12.34	11.73	11.20	10.68	10.15	9.63	9.19	8.75	8.33	-	-	-	-	-
74	13.10	12.45	11.89	11.33	10.78	10.22	9.75	9.29	8.85	-	-	-	-	-
75	13.89	13.20	12.61	12.02	11.43	10.84	10.34	9.85	9.38	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2019, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.06 for each additional year. **Round to two decimal places.**

Example: A 2021 factor is 1.1236 (1.06 X 1.06) times a 2019 factor.

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS**Comprehensive (Base Model Year 2010)**

Symbol (a)	2005	2004	2003	2002	2001	2000	1990 -1999
1	0.41	0.39	0.37	0.35	0.33	0.32	0.30
2	0.46	0.44	0.42	0.40	0.38	0.36	0.34
3	0.51	0.49	0.46	0.44	0.42	0.40	0.38
4	0.54	0.52	0.49	0.46	0.44	0.42	0.40
5	0.67	0.64	0.61	0.57	0.55	0.52	0.50
6	0.71	0.68	0.64	0.61	0.58	0.55	0.52
7	0.75	0.72	0.68	0.64	0.61	0.58	0.55
8	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	0.82	0.79	0.75	0.71	0.67	0.64	0.61
11	0.86	0.83	0.78	0.74	0.71	0.67	0.64
12	0.90	0.87	0.82	0.77	0.74	0.70	0.67
13	0.96	0.93	0.88	0.83	0.79	0.75	0.71
14	1.02	0.98	0.92	0.87	0.83	0.79	0.75
15	1.08	1.04	0.98	0.92	0.88	0.84	0.80
16	1.16	1.11	1.05	0.99	0.95	0.90	0.86
17	1.21	1.16	1.10	1.04	0.99	0.94	0.89
18	1.26	1.21	1.15	1.08	1.03	0.98	0.93
19	1.36	1.30	1.23	1.16	1.11	1.06	1.00
20	1.46	1.40	1.32	1.25	1.19	1.13	1.08
21	1.58	1.52	1.44	1.35	1.29	1.23	1.17
22	1.69	1.63	1.54	1.45	1.39	1.32	1.25
23	1.82	1.75	1.65	1.56	1.49	1.42	1.35
24	1.96	1.88	1.78	1.68	1.60	1.52	1.45
25	2.13	2.04	1.93	1.82	1.74	1.66	1.57
26	2.30	2.21	2.09	1.97	1.88	1.79	1.70

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Collision (Base Model Year 2010)

Symbol (a)	2019 (b)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
1	0.68	0.64	0.61	0.59	0.56	0.53	0.50	0.48	0.46	0.62	0.58	0.55	0.51	0.47
2	0.85	0.80	0.77	0.73	0.70	0.66	0.63	0.60	0.57	0.70	0.66	0.62	0.58	0.53
3	1.04	0.99	0.95	0.90	0.86	0.81	0.78	0.74	0.70	0.77	0.72	0.68	0.64	0.59
4	1.18	1.13	1.08	1.02	0.97	0.92	0.88	0.84	0.80	0.82	0.77	0.72	0.68	0.62
5	1.27	1.21	1.15	1.10	1.04	0.99	0.95	0.90	0.86	0.86	0.81	0.76	0.71	0.65
6	1.31	1.25	1.19	1.13	1.08	1.02	0.98	0.93	0.89	0.90	0.85	0.79	0.75	0.68
7	1.38	1.31	1.25	1.20	1.14	1.08	1.03	0.98	0.93	0.95	0.89	0.84	0.79	0.72
8	1.44	1.37	1.31	1.24	1.18	1.12	1.07	1.02	0.97	1.00	0.94	0.88	0.83	0.76
10	1.49	1.42	1.36	1.29	1.23	1.17	1.11	1.06	1.01	1.06	1.00	0.93	0.88	0.81
11	1.55	1.47	1.41	1.34	1.28	1.21	1.16	1.10	1.05	1.13	1.06	0.99	0.94	0.86
12	1.61	1.53	1.46	1.39	1.32	1.25	1.20	1.14	1.09	1.20	1.13	1.06	1.00	0.91
13	1.66	1.58	1.51	1.44	1.37	1.30	1.24	1.18	1.12	1.27	1.19	1.12	1.05	0.97
14	1.72	1.63	1.56	1.49	1.42	1.34	1.28	1.22	1.16	1.36	1.28	1.20	1.13	1.03
15	1.78	1.69	1.61	1.54	1.46	1.39	1.32	1.26	1.20	1.44	1.35	1.27	1.20	1.09
16	1.82	1.73	1.65	1.57	1.50	1.42	1.35	1.29	1.23	1.52	1.43	1.34	1.26	1.16
17	1.88	1.78	1.70	1.62	1.54	1.46	1.40	1.33	1.27	1.62	1.52	1.43	1.34	1.23
18	1.95	1.85	1.77	1.68	1.60	1.52	1.45	1.38	1.31	1.73	1.63	1.52	1.44	1.31
19	1.99	1.89	1.80	1.72	1.64	1.55	1.48	1.41	1.34	1.84	1.73	1.62	1.53	1.40
20	2.04	1.94	1.86	1.77	1.68	1.60	1.52	1.45	1.38	1.99	1.87	1.75	1.65	1.51
21	2.10	2.00	1.91	1.82	1.73	1.64	1.56	1.49	1.42	2.14	2.01	1.88	1.78	1.63
22	2.13	2.02	1.93	1.84	1.75	1.66	1.59	1.51	1.44	2.30	2.16	2.02	1.91	1.75
23	2.17	2.06	1.97	1.88	1.79	1.69	1.62	1.54	1.47	2.45	2.30	2.16	2.03	1.86
24	2.23	2.12	2.02	1.93	1.83	1.74	1.66	1.58	1.50	2.67	2.51	2.35	2.22	2.03
25	2.26	2.14	2.05	1.95	1.86	1.76	1.68	1.60	1.52	2.89	2.72	2.54	2.40	2.20
26	2.30	2.18	2.09	1.99	1.89	1.79	1.71	1.63	1.55	3.10	2.91	2.73	2.57	2.36
27	2.33	2.21	2.11	2.01	1.91	1.82	1.73	1.65	1.57	-	-	-	-	-
28	2.37	2.25	2.15	2.05	1.95	1.85	1.76	1.68	1.60	-	-	-	-	-
29	2.43	2.30	2.20	2.10	2.00	1.89	1.81	1.72	1.64	-	-	-	-	-
30	2.47	2.35	2.24	2.14	2.03	1.93	1.84	1.75	1.67	-	-	-	-	-
31	2.52	2.40	2.29	2.18	2.08	1.97	1.88	1.79	1.70	-	-	-	-	-
32	2.58	2.45	2.34	2.23	2.12	2.01	1.92	1.83	1.74	-	-	-	-	-
33	2.62	2.49	2.38	2.27	2.16	2.05	1.95	1.86	1.77	-	-	-	-	-
34	2.68	2.55	2.43	2.32	2.20	2.09	2.00	1.90	1.81	-	-	-	-	-
35	2.72	2.59	2.47	2.35	2.24	2.12	2.03	1.93	1.84	-	-	-	-	-
36	2.76	2.63	2.51	2.39	2.27	2.16	2.06	1.96	1.87	-	-	-	-	-
37	2.85	2.71	2.59	2.46	2.34	2.22	2.12	2.02	1.92	-	-	-	-	-
38	2.92	2.77	2.65	2.53	2.40	2.28	2.17	2.07	1.97	-	-	-	-	-
39	2.99	2.84	2.71	2.59	2.46	2.33	2.23	2.12	2.02	-	-	-	-	-
40	3.07	2.92	2.79	2.66	2.53	2.40	2.29	2.18	2.08	-	-	-	-	-
41	3.14	2.99	2.85	2.72	2.59	2.45	2.34	2.23	2.12	-	-	-	-	-
42	3.21	3.06	2.92	2.78	2.64	2.51	2.39	2.28	2.17	-	-	-	-	-
43	3.27	3.11	2.97	2.83	2.69	2.55	2.44	2.32	2.21	-	-	-	-	-
44	3.33	3.16	3.02	2.88	2.74	2.60	2.48	2.36	2.25	-	-	-	-	-
45	3.38	3.22	3.07	2.93	2.78	2.64	2.52	2.40	2.29	-	-	-	-	-
46	3.45	3.28	3.14	2.99	2.84	2.70	2.57	2.45	2.33	-	-	-	-	-
47	3.53	3.35	3.20	3.05	2.90	2.75	2.63	2.50	2.38	-	-	-	-	-
48	3.58	3.40	3.25	3.10	2.95	2.79	2.67	2.54	2.42	-	-	-	-	-
49	3.64	3.46	3.30	3.15	2.99	2.84	2.71	2.58	2.46	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS
Collision (Base Model Year 2010)

Symbol (a)	2019 (b)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
50	3.71	3.52	3.37	3.21	3.05	2.89	2.76	2.63	2.50	-	-	-	-	-
51	3.76	3.58	3.42	3.26	3.10	2.94	2.80	2.67	2.54	-	-	-	-	-
52	3.82	3.63	3.47	3.31	3.14	2.98	2.85	2.71	2.58	-	-	-	-	-
53	3.86	3.67	3.51	3.34	3.18	3.01	2.88	2.74	2.61	-	-	-	-	-
54	3.95	3.75	3.58	3.42	3.25	3.08	2.94	2.80	2.67	-	-	-	-	-
55	4.07	3.87	3.70	3.53	3.35	3.18	3.03	2.89	2.75	-	-	-	-	-
56	4.17	3.97	3.79	3.61	3.43	3.26	3.11	2.96	2.82	-	-	-	-	-
57	4.24	4.03	3.85	3.67	3.49	3.31	3.16	3.01	2.87	-	-	-	-	-
58	4.39	4.17	3.98	3.79	3.61	3.42	3.27	3.11	2.96	-	-	-	-	-
59	4.54	4.31	4.12	3.93	3.74	3.54	3.38	3.22	3.07	-	-	-	-	-
60	4.71	4.48	4.28	4.07	3.87	3.67	3.51	3.34	3.18	-	-	-	-	-
61	4.95	4.70	4.49	4.28	4.07	3.86	3.69	3.51	3.34	-	-	-	-	-
62	5.25	4.98	4.76	4.54	4.32	4.09	3.91	3.72	3.54	-	-	-	-	-
63	5.54	5.27	5.03	4.79	4.56	4.32	4.13	3.93	3.74	-	-	-	-	-
64	5.85	5.56	5.31	5.06	4.81	4.57	4.36	4.15	3.95	-	-	-	-	-
65	6.15	5.84	5.58	5.32	5.06	4.80	4.58	4.36	4.15	-	-	-	-	-
66	6.60	6.27	5.99	5.71	5.43	5.15	4.91	4.68	4.46	-	-	-	-	-
67	7.19	6.83	6.53	6.22	5.92	5.61	5.36	5.10	4.86	-	-	-	-	-
68	7.80	7.41	7.08	6.75	6.41	6.08	5.81	5.53	5.27	-	-	-	-	-
69	8.40	7.99	7.63	7.27	6.91	6.56	6.26	5.96	5.68	-	-	-	-	-
70	9.00	8.55	8.17	7.78	7.40	7.02	6.70	6.38	6.08	-	-	-	-	-
71	9.60	9.13	8.72	8.31	7.90	7.49	7.15	6.81	6.49	-	-	-	-	-
72	10.22	9.72	9.28	8.85	8.41	7.98	7.61	7.25	6.90	-	-	-	-	-
73	10.83	10.29	9.83	9.37	8.91	8.45	8.06	7.68	7.31	-	-	-	-	-
74	11.42	10.85	10.37	9.88	9.40	8.91	8.51	8.10	7.71	-	-	-	-	-
75	12.03	11.43	10.92	10.41	9.89	9.38	8.96	8.53	8.12	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2019, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.06 for each additional year. **Round to two decimal places.**

Example: A 2021 factor is 1.1236 (1.06 X 1.06) times a 2019 factor.

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS**Collision (Base Model Year 2010)**

Symbol (a)	2005	2004	2003	2002	2001	2000	1990 -1999
1	0.43	0.41	0.38	0.36	0.34	0.32	0.30
2	0.49	0.46	0.43	0.41	0.39	0.36	0.34
3	0.54	0.51	0.48	0.45	0.42	0.39	0.37
4	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.63	0.59	0.56	0.52	0.50	0.46	0.43
7	0.67	0.63	0.59	0.55	0.52	0.48	0.46
8	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	0.74	0.70	0.66	0.61	0.58	0.54	0.51
11	0.79	0.75	0.70	0.66	0.62	0.58	0.54
12	0.84	0.79	0.74	0.70	0.66	0.61	0.58
13	0.89	0.84	0.79	0.74	0.70	0.65	0.61
14	0.95	0.90	0.84	0.79	0.75	0.69	0.65
15	1.01	0.95	0.89	0.84	0.79	0.73	0.69
16	1.06	1.00	0.94	0.88	0.84	0.78	0.73
17	1.13	1.07	1.00	0.94	0.89	0.83	0.78
18	1.21	1.14	1.07	1.00	0.95	0.88	0.83
19	1.29	1.21	1.14	1.07	1.01	0.94	0.88
20	1.39	1.31	1.23	1.15	1.09	1.01	0.96
21	1.50	1.41	1.33	1.24	1.18	1.09	1.03
22	1.61	1.52	1.43	1.33	1.27	1.17	1.10
23	1.72	1.62	1.52	1.42	1.35	1.25	1.18
24	1.87	1.76	1.66	1.55	1.47	1.36	1.28
25	2.02	1.91	1.79	1.68	1.59	1.47	1.39
26	2.17	2.05	1.92	1.80	1.71	1.58	1.49

Miscellaneous Rules

Model Year for Comprehensive and Collision Coverages

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. If the factors for a model year are not displayed in the Relativity Factor Tables, multiply the factor for the latest model year/desired symbol shown in the Table by 1.06 for each model year above the latest model year. For example, if 2019 is the latest model year shown in the Table, the factor for model year 2021 is calculated by multiplying the 2019 /desired symbol factor by 1.12 (1.06 X 1.06), rounded to two decimal places).
- D. Use the last two digits of the model year for coding purposes. For example, code 2019 vehicles as 19, 2020 as 20 , etc.

Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables

1. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the base rates for Symbol 98 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 70 by +0.15 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 70 by +0.15 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 26 by +0.15 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 26 by +0.15 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

Base Rates/Rating Factor Tables

MASSACHUSETTS AUTO – ANNUAL BASE RATES

Territory	CSL 300,000	BI 250/500	PD 100,000	Med Pay 5,000	PIP 8,000	UM BI CSL 100,000	UIM BI CSL 100,000	UM BI 100/300	UIM BI 100/300	COMP Symbol 8 MY 2010 1000 Ded	COLL Symbol 8 MY 2010 1000 Ded
1	544	235	275	38	49	12	29	13	31	95	260
2	593	260	298	36	49	12	29	13	31	102	274
3	611	270	307	38	53	12	29	13	31	105	279
4	644	293	314	36	58	12	29	13	31	102	283
5	645	295	314	36	60	12	29	13	31	111	289
6	705	323	342	38	63	12	29	13	31	108	314
7	693	330	327	36	69	12	29	13	31	115	301
8	753	368	349	38	71	12	29	13	31	120	329
9	791	385	366	38	78	12	29	13	31	116	329
10	794	407	348	38	89	12	29	13	31	120	311
11	794	394	361	38	73	12	29	13	31	124	342
12	826	410	375	38	83	12	29	13	31	138	379
13	870	452	375	36	108	12	29	13	31	145	364
14	1054	553	448	36	119	12	29	13	31	165	454
15	1133	603	473	36	132	12	29	13	31	203	539
16	1028	557	421	36	127	12	29	13	31	287	483
17	833	420	370	38	73	12	29	13	31	111	364
18	957	486	424	38	98	12	29	13	31	170	420
19	1014	561	403	36	111	12	29	13	31	184	405
20	1026	542	433	36	108	12	29	13	31	195	465
21	1159	639	461	37	131	12	28	13	30	248	503
22	1165	631	475	36	127	12	28	13	29	266	510
23	835	432	361	38	94	12	29	13	31	186	400
24	799	372	384	36	73	12	29	13	31	142	400
25	883	466	374	38	96	12	29	13	31	204	400
26	1083	548	482	36	129	12	29	13	31	276	558
27	488	212	247	36	45	12	29	13	31	93	244
28	955	577	327	36	120	12	29	13	31	142	329
29	896	506	342	36	120	12	29	13	31	136	325
30	1124	696	368	38	148	12	29	13	31	162	363
31	1138	623	458	38	129	12	29	13	31	172	426
32	954	541	364	36	122	12	29	13	31	204	366
33	1148	680	409	38	138	12	29	13	31	190	433

Base Rates/Rating Factor Tables

MASSACHUSETTS AUTO – ANNUAL BASE RATES

	CSL	BI	PD	Med Pay	PIP	UM BI CSL	UIM BI CSL	UM BI	UIM BI	COMP	COLL
Territory	300,000	250/500	100,000	5,000	8,000	100,000	100,000	100/300	100/300	Symbol 8 MY 2010 1000 Ded	Symbol 8 MY 2010 1000 Ded
1	594	253	304	38	45	12	29	13	31	87	314
2	647	280	329	36	45	12	29	13	31	93	331
3	667	291	339	38	49	12	29	13	31	96	337
4	703	316	347	36	54	12	29	13	31	93	342
5	704	318	347	36	55	12	29	13	31	102	349
6	769	348	378	38	58	12	29	13	31	99	379
7	756	356	361	36	64	12	29	13	31	105	363
8	822	397	385	38	66	12	29	13	31	110	397
9	863	415	404	38	72	12	29	13	31	106	397
10	867	439	384	38	82	12	29	13	31	110	375
11	867	425	399	38	67	12	29	13	31	113	413
12	901	442	414	38	77	12	29	13	31	126	457
13	949	488	414	36	100	12	29	13	31	133	439
14	1150	597	495	36	110	12	29	13	31	151	548
15	1237	650	522	36	122	12	29	13	31	186	650
16	1122	601	465	36	117	12	29	13	31	263	583
17	909	453	409	38	67	12	29	13	31	102	439
18	1044	524	468	38	91	12	29	13	31	156	507
19	1107	605	445	36	103	12	29	13	31	168	489
20	1120	585	478	36	100	12	29	13	31	178	561
21	1265	689	509	37	121	12	28	13	30	227	607
22	1271	681	525	36	117	12	28	13	29	243	615
23	911	466	399	38	87	12	29	13	31	170	483
24	872	401	424	36	67	12	29	13	31	130	483
25	964	503	413	38	89	12	29	13	31	187	483
26	1182	591	532	36	119	12	29	13	31	253	673
27	533	229	273	36	42	12	29	13	31	85	294
28	1042	622	361	36	111	12	29	13	31	130	397
29	978	546	378	36	111	12	29	13	31	124	392
30	1227	751	406	38	137	12	29	13	31	148	438
31	1242	672	506	38	119	12	29	13	31	157	514
32	1041	584	402	36	113	12	29	13	31	187	442
33	1253	734	452	38	127	12	29	13	31	174	523

Base Rates/Rating Factor Tables

Comprehensive (Base Model Year 2010)

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999-1990
1	0.36	0.34	0.53	0.50	0.48	0.46	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30
2	0.44	0.42	0.60	0.57	0.54	0.52	0.49	0.46	0.44	0.42	0.40	0.38	0.36	0.34
3	0.55	0.52	0.66	0.63	0.59	0.57	0.53	0.51	0.49	0.46	0.44	0.42	0.40	0.38
4	0.67	0.64	0.70	0.67	0.63	0.60	0.57	0.54	0.52	0.49	0.46	0.44	0.42	0.40
5	0.77	0.73	0.87	0.83	0.78	0.75	0.70	0.67	0.64	0.61	0.57	0.55	0.52	0.50
6	0.93	0.89	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52
7	0.99	0.94	0.97	0.92	0.87	0.83	0.79	0.75	0.72	0.68	0.64	0.61	0.58	0.55
8	1.03	0.98	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	1.07	1.02	1.07	1.02	0.96	0.92	0.87	0.82	0.79	0.75	0.71	0.67	0.64	0.61
11	1.10	1.05	1.12	1.06	1.01	0.96	0.91	0.86	0.83	0.78	0.74	0.71	0.67	0.64
12	1.16	1.10	1.17	1.11	1.05	1.01	0.95	0.90	0.87	0.82	0.77	0.74	0.70	0.67
13	1.19	1.13	1.25	1.19	1.13	1.08	1.01	0.96	0.93	0.88	0.83	0.79	0.75	0.71
14	1.22	1.16	1.32	1.25	1.19	1.14	1.07	1.02	0.98	0.92	0.87	0.83	0.79	0.75
15	1.24	1.18	1.40	1.33	1.26	1.20	1.13	1.08	1.04	0.98	0.92	0.88	0.84	0.80
16	1.27	1.21	1.50	1.43	1.35	1.29	1.22	1.16	1.11	1.05	0.99	0.95	0.90	0.86
17	1.30	1.24	1.57	1.49	1.41	1.35	1.27	1.21	1.16	1.10	1.04	0.99	0.94	0.89
18	1.34	1.28	1.64	1.56	1.48	1.41	1.33	1.26	1.21	1.15	1.08	1.03	0.98	0.93
19	1.39	1.32	1.76	1.67	1.58	1.51	1.43	1.36	1.30	1.23	1.16	1.11	1.06	1.00
20	1.42	1.35	1.89	1.80	1.70	1.63	1.53	1.46	1.40	1.32	1.25	1.19	1.13	1.08
21	1.44	1.37	2.05	1.95	1.85	1.76	1.66	1.58	1.52	1.44	1.35	1.29	1.23	1.17
22	1.47	1.40	2.20	2.09	1.98	1.89	1.78	1.69	1.63	1.54	1.45	1.39	1.32	1.25
23	1.50	1.43	2.36	2.24	2.12	2.03	1.91	1.82	1.75	1.65	1.56	1.49	1.42	1.35
24	1.52	1.45	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45
25	1.55	1.48	2.76	2.62	2.48	2.37	2.24	2.13	2.04	1.93	1.82	1.74	1.66	1.57
26	1.60	1.52	2.99	2.84	2.69	2.57	2.42	2.30	2.21	2.09	1.97	1.88	1.79	1.70
27	1.63	1.55	-	-	-	-	-	-	-	-	-	-	-	-
28	1.66	1.58	-	-	-	-	-	-	-	-	-	-	-	-
29	1.68	1.60	-	-	-	-	-	-	-	-	-	-	-	-
30	1.70	1.62	-	-	-	-	-	-	-	-	-	-	-	-
31	1.72	1.64	-	-	-	-	-	-	-	-	-	-	-	-
32	1.75	1.67	-	-	-	-	-	-	-	-	-	-	-	-
33	1.77	1.69	-	-	-	-	-	-	-	-	-	-	-	-
34	1.80	1.71	-	-	-	-	-	-	-	-	-	-	-	-
35	1.83	1.74	-	-	-	-	-	-	-	-	-	-	-	-
36	1.88	1.79	-	-	-	-	-	-	-	-	-	-	-	-
37	1.93	1.84	-	-	-	-	-	-	-	-	-	-	-	-
38	1.97	1.88	-	-	-	-	-	-	-	-	-	-	-	-
39	2.03	1.93	-	-	-	-	-	-	-	-	-	-	-	-
40	2.07	1.97	-	-	-	-	-	-	-	-	-	-	-	-
41	2.12	2.02	-	-	-	-	-	-	-	-	-	-	-	-
42	2.17	2.07	-	-	-	-	-	-	-	-	-	-	-	-
43	2.22	2.11	-	-	-	-	-	-	-	-	-	-	-	-
44	2.26	2.15	-	-	-	-	-	-	-	-	-	-	-	-
45	2.30	2.19	-	-	-	-	-	-	-	-	-	-	-	-
46	2.34	2.23	-	-	-	-	-	-	-	-	-	-	-	-
47	2.38	2.27	-	-	-	-	-	-	-	-	-	-	-	-
48	2.43	2.31	-	-	-	-	-	-	-	-	-	-	-	-
49	2.48	2.36	-	-	-	-	-	-	-	-	-	-	-	-

Base Rates/Rating Factor Tables

Comprehensive (Base Model Year 2010)

Symbol (a)	2019 (b)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
1	0.51	0.48	0.46	0.44	0.42	0.40	0.38	0.36	0.34	0.53	0.50	0.48	0.46	0.43
2	0.62	0.59	0.56	0.54	0.51	0.48	0.46	0.44	0.42	0.60	0.57	0.54	0.52	0.49
3	0.78	0.74	0.70	0.67	0.64	0.61	0.58	0.55	0.52	0.66	0.63	0.59	0.57	0.53
4	0.94	0.90	0.86	0.82	0.78	0.74	0.70	0.67	0.64	0.70	0.67	0.63	0.60	0.57
5	1.09	1.03	0.99	0.94	0.89	0.85	0.81	0.77	0.73	0.87	0.83	0.78	0.75	0.70
6	1.31	1.25	1.19	1.13	1.08	1.02	0.98	0.93	0.89	0.92	0.87	0.83	0.79	0.75
7	1.40	1.33	1.27	1.21	1.15	1.09	1.04	0.99	0.94	0.97	0.92	0.87	0.83	0.79
8	1.45	1.38	1.32	1.26	1.19	1.13	1.08	1.03	0.98	1.00	0.95	0.90	0.86	0.81
10	1.51	1.43	1.37	1.31	1.24	1.18	1.12	1.07	1.02	1.07	1.02	0.96	0.92	0.87
11	1.55	1.47	1.41	1.34	1.28	1.21	1.16	1.10	1.05	1.12	1.06	1.01	0.96	0.91
12	1.64	1.55	1.48	1.42	1.35	1.28	1.22	1.16	1.10	1.17	1.11	1.05	1.01	0.95
13	1.68	1.59	1.52	1.45	1.38	1.31	1.25	1.19	1.13	1.25	1.19	1.13	1.08	1.01
14	1.72	1.63	1.56	1.49	1.42	1.34	1.28	1.22	1.16	1.32	1.25	1.19	1.14	1.07
15	1.75	1.66	1.59	1.51	1.44	1.36	1.30	1.24	1.18	1.40	1.33	1.26	1.20	1.13
16	1.79	1.70	1.63	1.55	1.47	1.40	1.33	1.27	1.21	1.50	1.43	1.35	1.29	1.22
17	1.83	1.74	1.66	1.59	1.51	1.43	1.37	1.30	1.24	1.57	1.49	1.41	1.35	1.27
18	1.89	1.80	1.72	1.63	1.55	1.47	1.41	1.34	1.28	1.64	1.56	1.48	1.41	1.33
19	1.96	1.86	1.78	1.70	1.61	1.53	1.46	1.39	1.32	1.76	1.67	1.58	1.51	1.43
20	2.00	1.90	1.82	1.73	1.65	1.56	1.49	1.42	1.35	1.89	1.80	1.70	1.63	1.53
21	2.03	1.93	1.84	1.76	1.67	1.58	1.51	1.44	1.37	2.05	1.95	1.85	1.76	1.66
22	2.07	1.97	1.88	1.79	1.71	1.62	1.54	1.47	1.40	2.20	2.09	1.98	1.89	1.78
23	2.12	2.01	1.92	1.83	1.74	1.65	1.58	1.50	1.43	2.36	2.24	2.12	2.03	1.91
24	2.14	2.04	1.95	1.85	1.76	1.67	1.60	1.52	1.45	2.54	2.41	2.29	2.18	2.06
25	2.19	2.08	1.98	1.89	1.80	1.71	1.63	1.55	1.48	2.76	2.62	2.48	2.37	2.24
26	2.26	2.14	2.05	1.95	1.86	1.76	1.68	1.60	1.52	2.99	2.84	2.69	2.57	2.42
27	2.30	2.18	2.09	1.99	1.89	1.79	1.71	1.63	1.55	-	-	-	-	-
28	2.34	2.22	2.12	2.03	1.93	1.83	1.74	1.66	1.58	-	-	-	-	-
29	2.37	2.25	2.15	2.05	1.95	1.85	1.76	1.68	1.60	-	-	-	-	-
30	2.40	2.28	2.18	2.07	1.97	1.87	1.79	1.70	1.62	-	-	-	-	-
31	2.43	2.30	2.20	2.10	2.00	1.89	1.81	1.72	1.64	-	-	-	-	-
32	2.47	2.35	2.24	2.14	2.03	1.93	1.84	1.75	1.67	-	-	-	-	-
33	2.50	2.37	2.27	2.16	2.05	1.95	1.86	1.77	1.69	-	-	-	-	-
34	2.54	2.41	2.30	2.20	2.09	1.98	1.89	1.80	1.71	-	-	-	-	-
35	2.58	2.45	2.34	2.23	2.12	2.01	1.92	1.83	1.74	-	-	-	-	-
36	2.65	2.52	2.41	2.29	2.18	2.07	1.97	1.88	1.79	-	-	-	-	-
37	2.72	2.59	2.47	2.35	2.24	2.12	2.03	1.93	1.84	-	-	-	-	-
38	2.78	2.64	2.52	2.40	2.29	2.17	2.07	1.97	1.88	-	-	-	-	-
39	2.86	2.72	2.60	2.48	2.35	2.23	2.13	2.03	1.93	-	-	-	-	-
40	2.92	2.77	2.65	2.53	2.40	2.28	2.17	2.07	1.97	-	-	-	-	-
41	2.99	2.84	2.71	2.59	2.46	2.33	2.23	2.12	2.02	-	-	-	-	-
42	3.06	2.91	2.78	2.65	2.52	2.39	2.28	2.17	2.07	-	-	-	-	-
43	3.13	2.97	2.84	2.71	2.58	2.44	2.33	2.22	2.11	-	-	-	-	-
44	3.19	3.03	2.89	2.76	2.62	2.49	2.37	2.26	2.15	-	-	-	-	-
45	3.24	3.08	2.94	2.81	2.67	2.53	2.42	2.30	2.19	-	-	-	-	-
46	3.30	3.14	3.00	2.85	2.71	2.57	2.46	2.34	2.23	-	-	-	-	-
47	3.36	3.19	3.05	2.90	2.76	2.62	2.50	2.38	2.27	-	-	-	-	-
48	3.43	3.26	3.11	2.96	2.82	2.67	2.55	2.43	2.31	-	-	-	-	-
49	3.50	3.32	3.17	3.03	2.88	2.73	2.60	2.48	2.36	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Comprehensive (Base Model Year 2010)

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
50	2.52	2.40	-	-	-	-	-	-	-	-	-	-	-	-
51	2.56	2.44	-	-	-	-	-	-	-	-	-	-	-	-
52	2.60	2.48	-	-	-	-	-	-	-	-	-	-	-	-
53	2.64	2.51	-	-	-	-	-	-	-	-	-	-	-	-
54	2.68	2.55	-	-	-	-	-	-	-	-	-	-	-	-
55	2.75	2.62	-	-	-	-	-	-	-	-	-	-	-	-
56	2.81	2.68	-	-	-	-	-	-	-	-	-	-	-	-
57	2.87	2.73	-	-	-	-	-	-	-	-	-	-	-	-
58	2.96	2.82	-	-	-	-	-	-	-	-	-	-	-	-
59	3.09	2.94	-	-	-	-	-	-	-	-	-	-	-	-
60	3.21	3.06	-	-	-	-	-	-	-	-	-	-	-	-
61	3.41	3.25	-	-	-	-	-	-	-	-	-	-	-	-
62	3.69	3.54	-	-	-	-	-	-	-	-	-	-	-	-
63	3.96	3.77	-	-	-	-	-	-	-	-	-	-	-	-
64	4.23	4.03	-	-	-	-	-	-	-	-	-	-	-	-
65	4.50	4.29	-	-	-	-	-	-	-	-	-	-	-	-
66	4.91	4.68	-	-	-	-	-	-	-	-	-	-	-	-
67	5.46	5.20	-	-	-	-	-	-	-	-	-	-	-	-
68	6.01	5.72	-	-	-	-	-	-	-	-	-	-	-	-
69	6.56	6.25	-	-	-	-	-	-	-	-	-	-	-	-
70	7.11	6.77	-	-	-	-	-	-	-	-	-	-	-	-
71	7.65	7.29	-	-	-	-	-	-	-	-	-	-	-	-
72	8.20	7.81	-	-	-	-	-	-	-	-	-	-	-	-
73	8.75	8.33	-	-	-	-	-	-	-	-	-	-	-	-
74	9.29	8.85	-	-	-	-	-	-	-	-	-	-	-	-
75	9.85	9.38	-	-	-	-	-	-	-	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

~~(b) If the model year is greater than 2012, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.~~

~~Example: A 2014 factor is 1.10 (1.05 X 1.05) times a 2012 factor.~~

(b) If the model year is greater than 2012 **2019**, multiply the factor for the latest model year shown in the Table for the appropriate symbol by ~~1.05~~ **1.06** for each additional year. **Round to two decimal places.**

Example: A 2014 **2021** factor is 1.40 **1.1236** (1.05 X 1.05) **(1.06 X 1.06)** times a 2012 **2019** factor.

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Comprehensive (Base Model Year 2010)

Symbol (a)	2019 (b)	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
50	3.55	3.38	3.23	3.07	2.92	2.77	2.65	2.52	2.40	-	-	-	-	-
51	3.61	3.43	3.28	3.12	2.97	2.82	2.69	2.56	2.44	-	-	-	-	-
52	3.67	3.48	3.33	3.17	3.02	2.86	2.73	2.60	2.48	-	-	-	-	-
53	3.72	3.54	3.38	3.22	3.06	2.90	2.77	2.64	2.51	-	-	-	-	-
54	3.78	3.59	3.43	3.27	3.11	2.95	2.81	2.68	2.55	-	-	-	-	-
55	3.88	3.69	3.52	3.36	3.19	3.03	2.89	2.75	2.62	-	-	-	-	-
56	3.96	3.77	3.60	3.43	3.26	3.09	2.95	2.81	2.68	-	-	-	-	-
57	4.05	3.85	3.67	3.50	3.33	3.16	3.01	2.87	2.73	-	-	-	-	-
58	4.17	3.97	3.79	3.61	3.43	3.26	3.11	2.96	2.82	-	-	-	-	-
59	4.36	4.14	3.96	3.77	3.58	3.40	3.24	3.09	2.94	-	-	-	-	-
60	4.53	4.30	4.11	3.92	3.72	3.53	3.37	3.21	3.06	-	-	-	-	-
61	4.81	4.57	4.36	4.16	3.96	3.75	3.58	3.41	3.25	-	-	-	-	-
62	5.20	4.94	4.72	4.50	4.28	4.06	3.87	3.69	3.51	-	-	-	-	-
63	5.58	5.31	5.07	4.83	4.59	4.36	4.16	3.96	3.77	-	-	-	-	-
64	5.96	5.67	5.41	5.16	4.91	4.65	4.44	4.23	4.03	-	-	-	-	-
65	6.35	6.03	5.76	5.49	5.22	4.95	4.73	4.50	4.29	-	-	-	-	-
66	6.92	6.58	6.28	5.99	5.70	5.40	5.16	4.91	4.68	-	-	-	-	-
67	7.70	7.32	6.99	6.66	6.33	6.01	5.73	5.46	5.20	-	-	-	-	-
68	8.47	8.05	7.69	7.33	6.97	6.61	6.31	6.01	5.72	-	-	-	-	-
69	9.25	8.79	8.40	8.00	7.61	7.22	6.89	6.56	6.25	-	-	-	-	-
70	10.03	9.53	9.10	8.67	8.25	7.82	7.47	7.11	6.77	-	-	-	-	-
71	10.79	10.25	9.79	9.33	8.87	8.42	8.03	7.65	7.29	-	-	-	-	-
72	11.56	10.99	10.50	10.00	9.51	9.02	8.61	8.20	7.81	-	-	-	-	-
73	12.34	11.73	11.20	10.68	10.15	9.63	9.19	8.75	8.33	-	-	-	-	-
74	13.10	12.45	11.89	11.33	10.78	10.22	9.75	9.29	8.85	-	-	-	-	-
75	13.89	13.20	12.61	12.02	11.43	10.84	10.34	9.85	9.38	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2019, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.06 for each additional year. Round to two decimal places.

Example: A 2021 factor is 1.1236 (1.06 X 1.06) times a 2019 factor.

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS**Comprehensive (Base Model Year 2010)**

Symbol (a)	2005	2004	2003	2002	2001	2000	1990 -1999
1	0.41	0.39	0.37	0.35	0.33	0.32	0.30
2	0.46	0.44	0.42	0.40	0.38	0.36	0.34
3	0.51	0.49	0.46	0.44	0.42	0.40	0.38
4	0.54	0.52	0.49	0.46	0.44	0.42	0.40
5	0.67	0.64	0.61	0.57	0.55	0.52	0.50
6	0.71	0.68	0.64	0.61	0.58	0.55	0.52
7	0.75	0.72	0.68	0.64	0.61	0.58	0.55
8	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	0.82	0.79	0.75	0.71	0.67	0.64	0.61
11	0.86	0.83	0.78	0.74	0.71	0.67	0.64
12	0.90	0.87	0.82	0.77	0.74	0.70	0.67
13	0.96	0.93	0.88	0.83	0.79	0.75	0.71
14	1.02	0.98	0.92	0.87	0.83	0.79	0.75
15	1.08	1.04	0.98	0.92	0.88	0.84	0.80
16	1.16	1.11	1.05	0.99	0.95	0.90	0.86
17	1.21	1.16	1.10	1.04	0.99	0.94	0.89
18	1.26	1.21	1.15	1.08	1.03	0.98	0.93
19	1.36	1.30	1.23	1.16	1.11	1.06	1.00
20	1.46	1.40	1.32	1.25	1.19	1.13	1.08
21	1.58	1.52	1.44	1.35	1.29	1.23	1.17
22	1.69	1.63	1.54	1.45	1.39	1.32	1.25
23	1.82	1.75	1.65	1.56	1.49	1.42	1.35
24	1.96	1.88	1.78	1.68	1.60	1.52	1.45
25	2.13	2.04	1.93	1.82	1.74	1.66	1.57
26	2.30	2.21	2.09	1.97	1.88	1.79	1.70

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Collision (Base Model Year 2010)

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
1	0.48	0.46	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30
2	0.60	0.57	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34
3	0.74	0.70	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37
4	0.84	0.80	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.90	0.86	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.93	0.89	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43
7	0.98	0.93	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46
8	1.02	0.97	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	1.06	1.01	1.06	1.00	0.93	0.88	0.81	0.74	0.70	0.66	0.61	0.58	0.54	0.51
11	1.10	1.05	1.13	1.06	0.99	0.94	0.86	0.79	0.75	0.70	0.66	0.62	0.58	0.54
12	1.14	1.09	1.20	1.13	1.06	1.00	0.91	0.84	0.79	0.74	0.70	0.66	0.61	0.58
13	1.18	1.12	1.27	1.19	1.12	1.05	0.97	0.89	0.84	0.79	0.74	0.70	0.65	0.61
14	1.22	1.16	1.36	1.28	1.20	1.13	1.03	0.95	0.90	0.84	0.79	0.75	0.69	0.65
15	1.26	1.20	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69
16	1.29	1.23	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73
17	1.33	1.27	1.62	1.52	1.43	1.34	1.23	1.13	1.07	1.00	0.94	0.89	0.83	0.78
18	1.38	1.31	1.73	1.63	1.52	1.44	1.31	1.21	1.14	1.07	1.00	0.95	0.88	0.83
19	1.41	1.34	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88
20	1.45	1.38	1.99	1.87	1.75	1.65	1.51	1.39	1.31	1.23	1.15	1.09	1.01	0.96
21	1.49	1.42	2.14	2.01	1.88	1.78	1.63	1.50	1.41	1.33	1.24	1.18	1.09	1.03
22	1.51	1.44	2.30	2.16	2.02	1.91	1.75	1.61	1.52	1.43	1.33	1.27	1.17	1.10
23	1.54	1.47	2.45	2.30	2.16	2.03	1.86	1.72	1.62	1.52	1.42	1.35	1.25	1.18
24	1.58	1.50	2.67	2.51	2.35	2.22	2.03	1.87	1.76	1.66	1.55	1.47	1.36	1.28
25	1.60	1.52	2.89	2.72	2.54	2.40	2.20	2.02	1.91	1.79	1.68	1.59	1.47	1.39
26	1.63	1.55	3.10	2.91	2.73	2.57	2.36	2.17	2.05	1.92	1.80	1.71	1.58	1.49
27	1.65	1.57	-	-	-	-	-	-	-	-	-	-	-	-
28	1.68	1.60	-	-	-	-	-	-	-	-	-	-	-	-
29	1.72	1.64	-	-	-	-	-	-	-	-	-	-	-	-
30	1.75	1.67	-	-	-	-	-	-	-	-	-	-	-	-
31	1.79	1.70	-	-	-	-	-	-	-	-	-	-	-	-
32	1.83	1.74	-	-	-	-	-	-	-	-	-	-	-	-
33	1.86	1.77	-	-	-	-	-	-	-	-	-	-	-	-
34	1.90	1.81	-	-	-	-	-	-	-	-	-	-	-	-
35	1.93	1.84	-	-	-	-	-	-	-	-	-	-	-	-
36	1.96	1.87	-	-	-	-	-	-	-	-	-	-	-	-
37	2.02	1.92	-	-	-	-	-	-	-	-	-	-	-	-
38	2.07	1.97	-	-	-	-	-	-	-	-	-	-	-	-
39	2.12	2.02	-	-	-	-	-	-	-	-	-	-	-	-
40	2.18	2.08	-	-	-	-	-	-	-	-	-	-	-	-
41	2.23	2.12	-	-	-	-	-	-	-	-	-	-	-	-
42	2.28	2.17	-	-	-	-	-	-	-	-	-	-	-	-
43	2.32	2.21	-	-	-	-	-	-	-	-	-	-	-	-
44	2.36	2.25	-	-	-	-	-	-	-	-	-	-	-	-
45	2.40	2.29	-	-	-	-	-	-	-	-	-	-	-	-
46	2.45	2.33	-	-	-	-	-	-	-	-	-	-	-	-
47	2.50	2.38	-	-	-	-	-	-	-	-	-	-	-	-
48	2.54	2.42	-	-	-	-	-	-	-	-	-	-	-	-
49	2.58	2.46	-	-	-	-	-	-	-	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Collision (Base Model Year 2010)

Symbol (a)	<u>2019</u> (b)	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
1	0.68	0.64	0.61	0.59	0.56	0.53	0.50	0.48	0.46	0.62	0.58	0.55	0.51	0.47
2	0.85	0.80	0.77	0.73	0.70	0.66	0.63	0.60	0.57	0.70	0.66	0.62	0.58	0.53
3	1.04	0.99	0.95	0.90	0.86	0.81	0.78	0.74	0.70	0.77	0.72	0.68	0.64	0.59
4	1.18	1.13	1.08	1.02	0.97	0.92	0.88	0.84	0.80	0.82	0.77	0.72	0.68	0.62
5	1.27	1.21	1.15	1.10	1.04	0.99	0.95	0.90	0.86	0.86	0.81	0.76	0.71	0.65
6	1.31	1.25	1.19	1.13	1.08	1.02	0.98	0.93	0.89	0.90	0.85	0.79	0.75	0.68
7	1.38	1.31	1.25	1.20	1.14	1.08	1.03	0.98	0.93	0.95	0.89	0.84	0.79	0.72
8	1.44	1.37	1.31	1.24	1.18	1.12	1.07	1.02	0.97	1.00	0.94	0.88	0.83	0.76
10	1.49	1.42	1.36	1.29	1.23	1.17	1.11	1.06	1.01	1.06	1.00	0.93	0.88	0.81
11	1.55	1.47	1.41	1.34	1.28	1.21	1.16	1.10	1.05	1.13	1.06	0.99	0.94	0.86
12	1.61	1.53	1.46	1.39	1.32	1.25	1.20	1.14	1.09	1.20	1.13	1.06	1.00	0.91
13	1.66	1.58	1.51	1.44	1.37	1.30	1.24	1.18	1.12	1.27	1.19	1.12	1.05	0.97
14	1.72	1.63	1.56	1.49	1.42	1.34	1.28	1.22	1.16	1.36	1.28	1.20	1.13	1.03
15	1.78	1.69	1.61	1.54	1.46	1.39	1.32	1.26	1.20	1.44	1.35	1.27	1.20	1.09
16	1.82	1.73	1.65	1.57	1.50	1.42	1.35	1.29	1.23	1.52	1.43	1.34	1.26	1.16
17	1.88	1.78	1.70	1.62	1.54	1.46	1.40	1.33	1.27	1.62	1.52	1.43	1.34	1.23
18	1.95	1.85	1.77	1.68	1.60	1.52	1.45	1.38	1.31	1.73	1.63	1.52	1.44	1.31
19	1.99	1.89	1.80	1.72	1.64	1.55	1.48	1.41	1.34	1.84	1.73	1.62	1.53	1.40
20	2.04	1.94	1.86	1.77	1.68	1.60	1.52	1.45	1.38	1.99	1.87	1.75	1.65	1.51
21	2.10	2.00	1.91	1.82	1.73	1.64	1.56	1.49	1.42	2.14	2.01	1.88	1.78	1.63
22	2.13	2.02	1.93	1.84	1.75	1.66	1.59	1.51	1.44	2.30	2.16	2.02	1.91	1.75
23	2.17	2.06	1.97	1.88	1.79	1.69	1.62	1.54	1.47	2.45	2.30	2.16	2.03	1.86
24	2.23	2.12	2.02	1.93	1.83	1.74	1.66	1.58	1.50	2.67	2.51	2.35	2.22	2.03
25	2.26	2.14	2.05	1.95	1.86	1.76	1.68	1.60	1.52	2.89	2.72	2.54	2.40	2.20
26	2.30	2.18	2.09	1.99	1.89	1.79	1.71	1.63	1.55	3.10	2.91	2.73	2.57	2.36
27	2.33	2.21	2.11	2.01	1.91	1.82	1.73	1.65	1.57	-	-	-	-	-
28	2.37	2.25	2.15	2.05	1.95	1.85	1.76	1.68	1.60	-	-	-	-	-
29	2.43	2.30	2.20	2.10	2.00	1.89	1.81	1.72	1.64	-	-	-	-	-
30	2.47	2.35	2.24	2.14	2.03	1.93	1.84	1.75	1.67	-	-	-	-	-
31	2.52	2.40	2.29	2.18	2.08	1.97	1.88	1.79	1.70	-	-	-	-	-
32	2.58	2.45	2.34	2.23	2.12	2.01	1.92	1.83	1.74	-	-	-	-	-
33	2.62	2.49	2.38	2.27	2.16	2.05	1.95	1.86	1.77	-	-	-	-	-
34	2.68	2.55	2.43	2.32	2.20	2.09	2.00	1.90	1.81	-	-	-	-	-
35	2.72	2.59	2.47	2.35	2.24	2.12	2.03	1.93	1.84	-	-	-	-	-
36	2.76	2.63	2.51	2.39	2.27	2.16	2.06	1.96	1.87	-	-	-	-	-
37	2.85	2.71	2.59	2.46	2.34	2.22	2.12	2.02	1.92	-	-	-	-	-
38	2.92	2.77	2.65	2.53	2.40	2.28	2.17	2.07	1.97	-	-	-	-	-
39	2.99	2.84	2.71	2.59	2.46	2.33	2.23	2.12	2.02	-	-	-	-	-
40	3.07	2.92	2.79	2.66	2.53	2.40	2.29	2.18	2.08	-	-	-	-	-
41	3.14	2.99	2.85	2.72	2.59	2.45	2.34	2.23	2.12	-	-	-	-	-
42	3.21	3.06	2.92	2.78	2.64	2.51	2.39	2.28	2.17	-	-	-	-	-
43	3.27	3.11	2.97	2.83	2.69	2.55	2.44	2.32	2.21	-	-	-	-	-
44	3.33	3.16	3.02	2.88	2.74	2.60	2.48	2.36	2.25	-	-	-	-	-
45	3.38	3.22	3.07	2.93	2.78	2.64	2.52	2.40	2.29	-	-	-	-	-
46	3.45	3.28	3.14	2.99	2.84	2.70	2.57	2.45	2.33	-	-	-	-	-
47	3.53	3.35	3.20	3.05	2.90	2.75	2.63	2.50	2.38	-	-	-	-	-
48	3.58	3.40	3.25	3.10	2.95	2.79	2.67	2.54	2.42	-	-	-	-	-
49	3.64	3.46	3.30	3.15	2.99	2.84	2.71	2.58	2.46	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Collision (Base Model Year 2010)

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
50	2.63	2.50	-	-	-	-	-	-	-	-	-	-	-	-
51	2.67	2.54	-	-	-	-	-	-	-	-	-	-	-	-
52	2.71	2.58	-	-	-	-	-	-	-	-	-	-	-	-
53	2.74	2.61	-	-	-	-	-	-	-	-	-	-	-	-
54	2.80	2.67	-	-	-	-	-	-	-	-	-	-	-	-
55	2.89	2.75	-	-	-	-	-	-	-	-	-	-	-	-
56	2.96	2.82	-	-	-	-	-	-	-	-	-	-	-	-
57	3.01	2.87	-	-	-	-	-	-	-	-	-	-	-	-
58	3.11	2.96	-	-	-	-	-	-	-	-	-	-	-	-
59	3.22	3.07	-	-	-	-	-	-	-	-	-	-	-	-
60	3.34	3.18	-	-	-	-	-	-	-	-	-	-	-	-
61	3.51	3.34	-	-	-	-	-	-	-	-	-	-	-	-
62	3.72	3.54	-	-	-	-	-	-	-	-	-	-	-	-
63	3.93	3.74	-	-	-	-	-	-	-	-	-	-	-	-
64	4.15	3.95	-	-	-	-	-	-	-	-	-	-	-	-
65	4.36	4.15	-	-	-	-	-	-	-	-	-	-	-	-
66	4.68	4.46	-	-	-	-	-	-	-	-	-	-	-	-
67	5.10	4.86	-	-	-	-	-	-	-	-	-	-	-	-
68	5.53	5.27	-	-	-	-	-	-	-	-	-	-	-	-
69	5.96	5.68	-	-	-	-	-	-	-	-	-	-	-	-
70	6.38	6.08	-	-	-	-	-	-	-	-	-	-	-	-
71	6.81	6.49	-	-	-	-	-	-	-	-	-	-	-	-
72	7.25	6.90	-	-	-	-	-	-	-	-	-	-	-	-
73	7.68	7.31	-	-	-	-	-	-	-	-	-	-	-	-
74	8.10	7.71	-	-	-	-	-	-	-	-	-	-	-	-
75	8.53	8.12	-	-	-	-	-	-	-	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2012, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.
 Example: A 2014 factor is 1.10 (1.05 X 1.05) times a 2012 factor.

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Collision (Base Model Year 2010)

Symbol (a)	<u>2019</u> (b)	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
50	3.71	3.52	3.37	3.21	3.05	2.89	2.76	2.63	2.50	-	-	-	-	-
51	3.76	3.58	3.42	3.26	3.10	2.94	2.80	2.67	2.54	-	-	-	-	-
52	3.82	3.63	3.47	3.31	3.14	2.98	2.85	2.71	2.58	-	-	-	-	-
53	3.86	3.67	3.51	3.34	3.18	3.01	2.88	2.74	2.61	-	-	-	-	-
54	3.95	3.75	3.58	3.42	3.25	3.08	2.94	2.80	2.67	-	-	-	-	-
55	4.07	3.87	3.70	3.53	3.35	3.18	3.03	2.89	2.75	-	-	-	-	-
56	4.17	3.97	3.79	3.61	3.43	3.26	3.11	2.96	2.82	-	-	-	-	-
57	4.24	4.03	3.85	3.67	3.49	3.31	3.16	3.01	2.87	-	-	-	-	-
58	4.39	4.17	3.98	3.79	3.61	3.42	3.27	3.11	2.96	-	-	-	-	-
59	4.54	4.31	4.12	3.93	3.74	3.54	3.38	3.22	3.07	-	-	-	-	-
60	4.71	4.48	4.28	4.07	3.87	3.67	3.51	3.34	3.18	-	-	-	-	-
61	4.95	4.70	4.49	4.28	4.07	3.86	3.69	3.51	3.34	-	-	-	-	-
62	5.25	4.98	4.76	4.54	4.32	4.09	3.91	3.72	3.54	-	-	-	-	-
63	5.54	5.27	5.03	4.79	4.56	4.32	4.13	3.93	3.74	-	-	-	-	-
64	5.85	5.56	5.31	5.06	4.81	4.57	4.36	4.15	3.95	-	-	-	-	-
65	6.15	5.84	5.58	5.32	5.06	4.80	4.58	4.36	4.15	-	-	-	-	-
66	6.60	6.27	5.99	5.71	5.43	5.15	4.91	4.68	4.46	-	-	-	-	-
67	7.19	6.83	6.53	6.22	5.92	5.61	5.36	5.10	4.86	-	-	-	-	-
68	7.80	7.41	7.08	6.75	6.41	6.08	5.81	5.53	5.27	-	-	-	-	-
69	8.40	7.99	7.63	7.27	6.91	6.56	6.26	5.96	5.68	-	-	-	-	-
70	9.00	8.55	8.17	7.78	7.40	7.02	6.70	6.38	6.08	-	-	-	-	-
71	9.60	9.13	8.72	8.31	7.90	7.49	7.15	6.81	6.49	-	-	-	-	-
72	10.22	9.72	9.28	8.85	8.41	7.98	7.61	7.25	6.90	-	-	-	-	-
73	10.83	10.29	9.83	9.37	8.91	8.45	8.06	7.68	7.31	-	-	-	-	-
74	11.42	10.85	10.37	9.88	9.40	8.91	8.51	8.10	7.71	-	-	-	-	-
75	12.03	11.43	10.92	10.41	9.89	9.38	8.96	8.53	8.12	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2019, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.06 for each additional year. Round to two decimal places.

Example: A 2021 factor is 1.1236 (1.06 X 1.06) times a 2019 factor.

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS**Collision (Base Model Year 2010)**

Symbol (a)	2005	2004	2003	2002	2001	2000	1990 -1999
1	0.43	0.41	0.38	0.36	0.34	0.32	0.30
2	0.49	0.46	0.43	0.41	0.39	0.36	0.34
3	0.54	0.51	0.48	0.45	0.42	0.39	0.37
4	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.63	0.59	0.56	0.52	0.50	0.46	0.43
7	0.67	0.63	0.59	0.55	0.52	0.48	0.46
8	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	0.74	0.70	0.66	0.61	0.58	0.54	0.51
11	0.79	0.75	0.70	0.66	0.62	0.58	0.54
12	0.84	0.79	0.74	0.70	0.66	0.61	0.58
13	0.89	0.84	0.79	0.74	0.70	0.65	0.61
14	0.95	0.90	0.84	0.79	0.75	0.69	0.65
15	1.01	0.95	0.89	0.84	0.79	0.73	0.69
16	1.06	1.00	0.94	0.88	0.84	0.78	0.73
17	1.13	1.07	1.00	0.94	0.89	0.83	0.78
18	1.21	1.14	1.07	1.00	0.95	0.88	0.83
19	1.29	1.21	1.14	1.07	1.01	0.94	0.88
20	1.39	1.31	1.23	1.15	1.09	1.01	0.96
21	1.50	1.41	1.33	1.24	1.18	1.09	1.03
22	1.61	1.52	1.43	1.33	1.27	1.17	1.10
23	1.72	1.62	1.52	1.42	1.35	1.25	1.18
24	1.87	1.76	1.66	1.55	1.47	1.36	1.28
25	2.02	1.91	1.79	1.68	1.59	1.47	1.39
26	2.17	2.05	1.92	1.80	1.71	1.58	1.49

Miscellaneous Rules

Model Year for Comprehensive and Collision Coverages

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. If the factors for a model year are not displayed in the Relativity Factor Tables, multiply the factor for the latest model year/desired symbol shown in the Table by ~~1.05~~ **1.06** for each model year above the latest model year. For example, if ~~2012~~ **2019** is the latest model year shown in the Table, the factor for model year ~~2014~~ **2021** is calculated by multiplying the ~~2012~~ **2019**/desired symbol factor by ~~1.10~~ **(1.05 X 1.05)** **1.12** **(1.06 X 1.06)** rounded to two decimal places.
- D. Use the last two digits of the model year for coding purposes. For example, code ~~2014~~ **2019** vehicles as ~~44~~ **19**, ~~2012~~ **2020** as ~~42~~ **20**, etc.

Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables

1. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the base rates for Symbol 98 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 70 by ~~+0.50~~ **+0.15** for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 70 by ~~+0.39~~ **+0.15** for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 26 by ~~+0.50~~ **+0.15** for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 26 by ~~+0.39~~ **+0.15** for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

Miscellaneous Rules

Model Year for Comprehensive and Collision Coverages

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. If the factors for a model year are not displayed in the Relativity Factor Tables, multiply the factor for the latest model year/desired symbol shown in the Table by 1.05 for each model year above the latest model year. For example, if 2012 is the latest model year shown in the Table, the factor for model year 2014 is calculated by multiplying the 2012/desired symbol factor by 1.10 (1.05 X 1.05, rounded to two decimal places).
- D. Use the last two digits of the model year for coding purposes. For example, code 2011 vehicles as 11, 2012 as 12, etc.

Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables

1. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the base rates for Symbol 98 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 70 by +0.50 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 70 by +0.39 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 26 by +0.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 26 by +0.39 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

Miscellaneous Rules

Model Year for Comprehensive and Collision Coverages

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. If the factors for a model year are not displayed in the Relativity Factor Tables, multiply the factor for the latest model year/desired symbol shown in the Table by 1.06 for each model year above the latest model year. For example, if 2019 is the latest model year shown in the Table, the factor for model year 2021 is calculated by multiplying the 2019 /desired symbol factor by 1.12 (1.06 X 1.06), rounded to two decimal places).
- D. Use the last two digits of the model year for coding purposes. For example, code 2019 vehicles as 19, 2020 as 20 , etc.

Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables

1. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the base rates for Symbol 98 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 70 by +0.15 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 70 by +0.15 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 26 by +0.15 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 26 by +0.15 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

Miscellaneous Rules

Model Year for Comprehensive and Collision Coverages

- A. The model year of the auto is the year assigned by the auto manufacturer.
 - B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
 - C. If the factors for a model year are not displayed in the Relativity Factor Tables, multiply the factor for the latest model year/desired symbol shown in the Table by ~~1.05~~ 1.06 for each model year above the latest model year. For example, if ~~2012~~ 2019 is the latest model year shown in the Table, the factor for model year ~~2014~~ 2021 is calculated by multiplying the ~~2012~~ 2019 /desired symbol factor by ~~1.10 (1.05 X 1.05)~~ 1.12 (1.06 X 1.06), rounded to two decimal places).
 - D. Use the last two digits of the model year for coding purposes. For example, code ~~2014~~ 2019 vehicles as ~~44-19~~, ~~2012~~ 2020 as ~~42-20~~, etc.
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Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables

1. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the base rates for Symbol 98 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 70 by +0.15 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 70 by +0.15 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 26 by +0.15 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 26 by +0.15 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.