

Massachusetts Private Passenger Automobile Increased Limits Factors for Bodily Injury Liability

Applicable to Motor Vehicle Bodily Injury Coverage on All Vehicles and Coverages
Including Motorcycles and Snowmobiles Rated in the Private Passenger Automobile Manual

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																	
		2	2	3	3	4	5	0	5	0	5	3	4	5	6	7	8	9	1	1	1		1	2	2	3	4	5	7	1					
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	0	5	0	0	0	5	0					
L	40	100	106	112	117	121																													
I	45	101	106	112	117	121																													
M	50	101	106	112	117	121	128																												
I	60	101	107	113	118	122	128																												
T	70	101	107	113	118	122	128																												
	80	102	107	113	118	122	129																												
	100	102	108	114	118	122	129	155																											
	150	102	108	114	119	123	130	155	180																										
	200	103	109	115	119	123	130	156	181	199																									
	250	103	109	115	120	124	131	157	182	200	214																								
	300	103	110	115	120	124	131	157	182	200	214	239																							
P	350	103	110	115	120	124	131	157	183	201	215	240																							
E	400						132	158	183	201	215	241	284																						
R	500						132	159	184	202	216	243	286	319																					
	600						132	159	185	203	217	244	287	320	332																				
A	700						133	160	185	203	218	246	288	321	332	339																			
C	800						133	160	185	203	219	247	289	322	332	340	346																		
C	900						133	160	186	204	220	247	290	323	333	340	347	353																	
I	1000						133	161	186	204	221	248	291	324	333	340	347	353	358																
D	1250						134	161	187	205	223	250	293	325	333	341	347	353	359	370															
E																																			
N	1500						134	162	187	205	224	251	294	325	334	341	348	354	359	370	379														
T	1750						134	163	188	206	225	252	295	325	334	342	348	354	359	370	380	387													
	2000						135	163	188	206	226	253	296	326	335	342	349	354	360	371	380	387	394												
	2500						135	164	189	207	228	255	298	326	335	343	349	355	360	371	380	388	395	406											
	3000							164	190	208	229	256	299	327	336	343	350	355	361	372	381	388	395	406	415										
	4000							165	191	209	231	259	301	327	336	344	350	356	361	373	382	389	396	407	416	430									
	5000							166	191	209	233	260	303	328	337	344	351	357	362	373	382	390	396	407	417	431	442								
	7500							167	192	211	236	263	306	329	338	345	352	358	363	374	383	391	397	408	418	432	443	463							
	10000							168	193	211	238	265	308	330	338	346	353	358	364	375	384	391	398	409	418	433	444	464	478						

Additional Increased Limit Factors Limit ILF
 45/45 125
 750/750 343

**Massachusetts Private Passenger Automobile
Coverage U Rates by Limit**

**Applicable to Coverage U-1 (Uninsured Motorists) Rates for Vehicles Other Than Motorcycles
Rated in the Private Passenger Automobile Manual**

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	
L	40	21	23	24	25	26																							
I	45	22	23	24	25	26																							
M	50	22	23	24	25	26	27																						
I	60	22	24	25	25	26	27																						
T	70	22	24	25	25	26	27																						
P	80	22	24	25	25	26	27																						
E	100	22	24	25	25	26	27	30																					
R	150	22	24	25	25	26	27	31	35																				
A	200	22	24	25	25	26	27	31	35	38																			
C	250	22	24	25	25	26	27	32	35	38	40																		
C	300	22	24	25	25	26	27	32	35	38	40	44																	
I	350	22	24	25	25	26	27	32	36	38	40	45																	
D	400						27	32	36	38	40	45	52																
E	500						27	32	36	38	40	45	52	58															
N	600						27	32	36	38	40	45	53	58	61														
T	700						28	32	36	38	40	45	53	58	61	62													
	800						28	32	36	38	41	46	53	59	61	62	64												
	900						28	32	36	38	41	46	53	59	61	62	64	65											
	1000						28	33	36	38	41	46	53	59	61	62	64	65	66										
	1250						28	33	36	38	41	46	53	59	61	63	64	65	66	68									
	1500						28	33	36	39	42	46	54	59	61	63	64	65	66	68	69								
	1750						28	33	36	39	42	47	54	59	61	63	64	65	66	68	69	71							
	2000						28	33	36	39	42	47	54	59	61	63	64	65	66	68	70	71	72						
	2500						28	33	36	39	42	47	54	59	61	63	64	65	66	68	70	71	72	74					
	3000							33	36	39	42	47	55	60	61	63	64	65	66	68	70	71	72	74	76				
	4000							33	37	39	43	48	55	60	62	63	64	65	66	68	70	71	72	74	76	79			
	5000							33	37	39	43	48	55	60	62	63	64	65	66	68	70	71	72	74	76	79	81		
	7500							33	37	39	44	48	56	60	62	63	65	66	67	69	70	71	73	75	76	79	81	84	
	10000							33	37	39	44	49	56	60	62	64	65	66	67	69	70	72	73	75	76	79	81	84	87

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	26
	750/750	63

**Massachusetts Private Passenger Automobile
Coverage U Rates by Limit**

**Applicable to Coverage U-2 (Underinsured Motorists) Rates for Vehicles Other Than Motorcycles
Rated in the Private Passenger Automobile Manual**

(Limits Expressed in Thousands)

LIMIT PER PERSON

L I M I T	LIMIT PER PERSON																																						
	2 0	2 5	3 0	3 5	4 0	5 0	1 0	1 5	2 0	2 5	3 0	4 0	5 0	6 0	7 0	8 0	9 0	1 0	1 1	1 5	1 7	2 0	2 5	3 0	4 0	5 0	7 0	1 0											
40	0	2	5	8	10																																		
45	0	2	5	8	10																																		
50	0	2	5	8	10	13																																	
60	0	3	6	8	10	14																																	
70	0	3	6	8	10	14																																	
80	0	3	6	8	10	14																																	
100	0	3	6	8	10	14	33																																
150	0	4	6	9	11	15	34	65																															
200	1	4	6	9	11	15	34	67	90																														
250	1	4	7	9	11	15	35	67	91	109																													
300	1	4	7	9	11	16	35	68	92	110	148																												
350	1	4	7	9	11	16	36	69	92	111	150																												
400						16	36	69	93	111	151	218																											
500						16	37	70	94	112	154	220	272																										
600						16	38	71	95	114	156	223	274	287																									
700						17	38	72	95	116	158	224	276	287	294																								
800						17	39	72	96	117	159	226	277	287	294	300																							
900						17	40	73	96	119	161	227	279	288	294	300	305																						
1000						17	40	73	97	120	162	228	280	288	295	300	305	310																					
1250						17	41	74	98	123	165	231	280	288	295	301	306	310	320																				
1500						18	42	75	98	125	167	233	281	289	296	301	306	311	320	328																			
1750						18	42	75	99	126	168	235	281	289	296	302	307	311	321	328	335																		
2000						18	43	76	100	128	170	236	282	289	296	302	307	311	321	329	335	341																	
2500						18	44	77	100	131	173	239	282	290	297	302	307	312	321	329	336	341	351																
3000							44	78	101	133	175	241	282	290	297	303	308	312	322	330	336	342	351	359															
4000							46	79	102	136	178	244	283	291	298	303	308	313	322	330	337	342	352	360	372														
5000							47	80	103	139	181	247	283	291	298	304	309	313	323	331	337	343	352	360	372	382													
7500							48	81	105	143	185	252	284	292	299	305	310	314	324	331	338	344	353	361	373	383	400												
10000							49	83	106	147	189	255	285	293	300	305	310	315	324	332	339	344	354	362	374	383	401	413											

Additional Increased Limit Rates Limit Rate
 45/45 12
 750/750 297

**Massachusetts Private Passenger Automobile
Increased Limits Factors for Property Damage Liability**

Applicable to PDL Rates for All Vehicles Rated in the Private Passenger Manual

<u>Limit</u> (\$000's)	<u>Increased Limit Factor</u>
5	1.000
10	1.240
15	1.254
20	1.262
25	1.268
30	1.274
35	1.279
40	1.283
45	1.287
50	1.290
75	1.296
80	1.297
100	1.300
150	1.308
200	1.316
250	1.319
300	1.323
400	1.329
500	1.333
750	1.339
1,000	1.345
2,000	1.355
2,500	1.358
5,000	1.371
10,000	1.383

**Massachusetts Private Passenger Residual Market Automobile
Coverage U Rates by Limit**

**Applicable to Coverage U-1 (Uninsured Motorists) Rates for Motorcycles
Rated in the Private Passenger Automobile Manual**

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	19	20	21	22	23													
	45	19	20	21	22	23													
	50	19	20	21	22	23	24												
	60	19	21	22	22	23	24												
	70	19	21	22	22	23	24												
	80	19	21	22	22	23	24												
	100	19	21	22	22	23	24	28											
	150	19	21	22	22	23	24	28	32										
	200	19	21	22	22	23	24	28	32	34									
	250	19	21	22	22	23	24	28	32	35	37								
	300	19	21	22	22	23	24	28	32	35	37	39							
	350	19	21	22	22	23	24	28	32	35	37	39							
	400						24	28	32	35	37	39	43						
	500						24	28	32	35	37	39	43	46					
	600																		
	700																		
	800																		
900																			
1000																			

Additional Increased Limit Rates Limit Rate
 45/45 23

April 1, 2009

**Massachusetts Private Passenger Residual Market Automobile
Coverage U Rates by Limit**

**Applicable to Coverage U-2 (Underinsured Motorists) Rates for Motorcycles
Rated in the Private Passenger Automobile Manual**

(Limits Expressed in Thousands)

		LIMIT PER PERSON																		
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L I M I T P E R A C C I D E N T	40	0	7	15	22	29														
	45	1	7	16	22	29														
	50	1	7	16	22	30	43													
	60	1	9	16	22	30	43													
	70	1	9	17	23	31	44													
	80	2	10	17	23	31	44													
	100	2	10	17	24	32	45	98												
	150	2	11	18	25	33	47	99	172											
	200	3	11	19	26	34	48	100	174	228										
	250	3	12	19	26	34	48	101	176	231	272									
	300	3	12	19	27	35	49	102	178	232	274	332								
	350	4	13	20	27	35	50	103	180	234	276	334								
	400						50	105	181	235	277	337	433							
	500						51	107	183	237	279	340	437	512						
	600																			
	700																			
800																				
900																				
1000																				

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	36