

**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 Rated in the Private Passenger Automobile Manual**

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	0	5	0	5	0	0	0	0	0	8	9	0	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	2	5	7	0	5	0	0	0	5	0
L	40	1.00	1.06	1.12	1.17	1.21																							
I	45	1.01	1.06	1.12	1.17	1.21																							
M	50	1.01	1.06	1.12	1.17	1.21	1.28																						
I	60	1.01	1.07	1.13	1.18	1.22	1.28																						
T	70	1.01	1.07	1.13	1.18	1.22	1.28																						
	80	1.02	1.07	1.13	1.18	1.22	1.29																						
	100	1.02	1.08	1.14	1.18	1.22	1.29	1.55																					
	150	1.02	1.08	1.14	1.19	1.23	1.30	1.55	1.80																				
	200	1.03	1.09	1.15	1.19	1.23	1.30	1.56	1.81	1.99																			
	250	1.03	1.09	1.15	1.20	1.24	1.31	1.57	1.82	2.00	2.14																		
	300	1.03	1.10	1.15	1.20	1.24	1.31	1.57	1.82	2.00	2.14	2.39																	
P	350	1.03	1.10	1.15	1.20	1.24	1.31	1.57	1.83	2.01	2.15	2.40																	
E	400						1.32	1.58	1.83	2.01	2.15	2.41	2.84																
R	500						1.32	1.59	1.84	2.02	2.16	2.43	2.86	3.19															
	600						1.32	1.59	1.85	2.03	2.17	2.44	2.87	3.20	3.32														
A	700						1.33	1.60	1.85	2.03	2.18	2.46	2.88	3.21	3.32	3.39													
C	800						1.33	1.60	1.85	2.03	2.19	2.47	2.89	3.22	3.32	3.40	3.46												
C	900						1.33	1.60	1.86	2.04	2.20	2.47	2.90	3.23	3.33	3.40	3.47	3.53											
I	1000						1.33	1.61	1.86	2.04	2.21	2.48	2.91	3.24	3.33	3.40	3.47	3.53	3.58										
D	1250						1.34	1.61	1.87	2.05	2.23	2.50	2.93	3.25	3.33	3.41	3.47	3.53	3.59	3.70									
E	1500						1.34	1.62	1.87	2.05	2.24	2.51	2.94	3.25	3.34	3.41	3.48	3.54	3.59	3.70	3.79								
N	1750						1.34	1.63	1.88	2.06	2.25	2.52	2.95	3.25	3.34	3.42	3.48	3.54	3.59	3.70	3.80	3.87							
T	2000						1.35	1.63	1.88	2.06	2.26	2.53	2.96	3.26	3.35	3.42	3.49	3.54	3.60	3.71	3.80	3.87	3.94						
	2500						1.35	1.64	1.89	2.07	2.28	2.55	2.98	3.26	3.35	3.43	3.49	3.55	3.60	3.71	3.80	3.88	3.95	4.06					
	3000							1.64	1.90	2.08	2.29	2.56	2.99	3.27	3.36	3.43	3.50	3.55	3.61	3.72	3.81	3.88	3.95	4.06	4.15				
	4000							1.65	1.91	2.09	2.31	2.59	3.01	3.27	3.36	3.44	3.50	3.56	3.61	3.73	3.82	3.89	3.96	4.07	4.16	4.30			
	5000							1.66	1.91	2.09	2.33	2.60	3.03	3.28	3.37	3.44	3.51	3.57	3.62	3.73	3.82	3.90	3.96	4.07	4.17	4.31	4.42		
	7500							1.67	1.92	2.11	2.36	2.63	3.06	3.29	3.38	3.45	3.52	3.58	3.63	3.74	3.83	3.91	3.97	4.08	4.18	4.32	4.43	4.63	
	10000							1.68	1.93	2.11	2.38	2.65	3.08	3.30	3.38	3.46	3.53	3.58	3.64	3.75	3.84	3.91	3.98	4.09	4.18	4.33	4.44	4.64	4.78

Additional Increased Limit Factors Limit ILF
 45/45 1.25
 750/750 3.43

**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	23	25	26	27	28													
	45	24	25	26	27	28													
	50	24	25	26	27	28	31												
	60	24	25	26	27	28	31												
	70	24	25	26	27	28	31												
	80	24	25	26	27	28	31												
	100	24	25	26	27	29	31	36											
	150	24	25	26	27	29	31	36	38										
	200	24	25	26	27	29	31	36	38	40									
	250	24	25	26	28	29	31	36	38	40	41								
	300	24	25	26	28	29	31	36	38	40	41	43							
	350	24	26	27	28	29	31	36	38	40	41	44							
	400						31	36	38	40	41	44	48						
	500						32	36	38	40	41	44	48	52					
	600						32	36	38	40	41	44	49	55	64				
	700						32	36	38	40	41	44	49	57	64	65			
	800						32	36	38	40	41	44	49	59	64	65	67		
900						32	36	38	40	41	44	49	60	64	65	67	68		
1000						32	36	38	40	42	44	49	62	64	65	67	68	69	

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	29
	750/750	66
	1000/2000	69
	2000/2000	75

**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	6	13	18	24													
	45	1	6	13	18	24													
	50	1	6	13	18	24	35												
	60	1	8	14	19	25	36												
	70	1	8	14	19	25	36												
	80	2	8	14	19	26	36												
	100	2	9	15	20	26	37	87											
	150	2	9	15	21	27	38	88	174										
	200	3	10	16	21	28	40	90	177	242									
	250	3	10	16	22	28	40	90	180	244	294								
	300	3	11	16	22	29	41	91	182	246	296	354							
	350	3	11	16	23	29	42	93	184	248	298	357							
	400						42	94	185	250	300	359	455						
	500						43	97	188	252	302	363	459	533					
	600						43	99	190	254	305	366	462	594	782				
	700						44	100	191	256	308	368	464	645	783	801			
800						45	102	193	257	310	371	466	690	784	802	818			
900						45	103	194	259	312	373	468	729	785	803	818	832		
1000						45	104	195	260	314	374	470	764	785	803	819	833	845	

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	30
	750/750	810
	1000/2000	849
	2000/2000	929