

**Massachusetts Private Passenger Automobile
Increased Limits Factors for Bodily Injury Liability**

**Applicable to Motor Vehicle Bodily Injury Coverage Rates for Vehicles Other Than Motorcycles
Rated in the Private Passenger Automobile Manual**

(Limits Expressed in Thousands)

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 5	2 5	1 7	2 0	2 5	3 0	4 0	5 0	7 0	7 5	1 0																		
L I M I T	40	1.00	1.06	1.13	1.18	1.22																																									
	45	1.01	1.06	1.13	1.18	1.22																																									
	50	1.01	1.06	1.13	1.18	1.23	1.30																																								
	60	1.01	1.07	1.13	1.19	1.23	1.30																																								
	70	1.01	1.07	1.13	1.19	1.23	1.30																																								
	80	1.02	1.07	1.14	1.19	1.23	1.31																																								
	100	1.02	1.08	1.14	1.19	1.24	1.31	1.61																																							
	150	1.02	1.09	1.15	1.20	1.24	1.32	1.61	1.85																																						
	200	1.03	1.09	1.15	1.20	1.25	1.32	1.62	1.86	2.04																																					
	250	1.03	1.09	1.16	1.21	1.25	1.33	1.63	1.87	2.04	2.18																																				
	300	1.03	1.10	1.16	1.21	1.26	1.33	1.63	1.88	2.05	2.18	2.44																																			
	350	1.03	1.10	1.16	1.21	1.26	1.34	1.63	1.88	2.05	2.19	2.45																																			
P E R	400						1.34	1.64	1.88	2.06	2.19	2.46	2.90																																		
	500						1.34	1.65	1.89	2.06	2.20	2.48	2.91	3.25																																	
	600						1.35	1.65	1.90	2.07	2.21	2.49	2.93	3.26	3.38																																
A C C I D E N T	700						1.35	1.66	1.90	2.08	2.23	2.50	2.94	3.27	3.38	3.46																															
	800						1.35	1.66	1.91	2.08	2.24	2.51	2.95	3.28	3.39	3.47	3.53																														
	900						1.36	1.66	1.91	2.08	2.24	2.52	2.96	3.29	3.39	3.47	3.54	3.60																													
	1000						1.36	1.67	1.91	2.09	2.25	2.53	2.96	3.30	3.39	3.47	3.54	3.60	3.65																												
	1250						1.36	1.67	1.92	2.09	2.27	2.55	2.98	3.31	3.40	3.48	3.55	3.60	3.66	3.77																											
	1500						1.37	1.68	1.92	2.10	2.28	2.56	3.00	3.31	3.40	3.48	3.55	3.61	3.66	3.77	3.86																										
	1750						1.37	1.68	1.93	2.10	2.29	2.57	3.01	3.31	3.41	3.49	3.55	3.61	3.67	3.78	3.87	3.94																									
	2000						1.37	1.69	1.93	2.11	2.31	2.58	3.02	3.32	3.41	3.49	3.56	3.62	3.67	3.78	3.87	3.95	4.01																								
	2500						1.38	1.69	1.94	2.11	2.32	2.60	3.03	3.32	3.42	3.50	3.56	3.62	3.67	3.79	3.88	3.95	4.02	4.13																							
	3000							1.70	1.95	2.12	2.34	2.61	3.05	3.33	3.42	3.50	3.57	3.63	3.68	3.79	3.88	3.96	4.03	4.14	4.23																						
	4000							1.71	1.95	2.13	2.36	2.63	3.07	3.34	3.43	3.51	3.57	3.63	3.69	3.80	3.89	3.97	4.03	4.14	4.24	4.38																					
	5000							1.72	1.96	2.13	2.37	2.65	3.09	3.34	3.43	3.51	3.58	3.64	3.69	3.80	3.89	3.97	4.04	4.15	4.24	4.38	4.50																				
	7500							1.73	1.97	2.15	2.41	2.68	3.12	3.35	3.44	3.52	3.59	3.65	3.70	3.81	3.90	3.98	4.05	4.16	4.25	4.39	4.51	4.71																			
	10000							1.74	1.98	2.16	2.43	2.70	3.14	3.36	3.45	3.53	3.60	3.66	3.71	3.82	3.91	3.99	4.06	4.17	4.26	4.40	4.51	4.72	4.86																		

Additional Increased Limit Factors Limit ILF
 45/45 1.26
 750/750 3.50

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	0	0	0	0	0	0	0	0		
L	40	31	33	36	38	39																								
I	45	32	33	36	38	39																								
M	50	32	33	36	38	39	43																							
I	60	32	34	36	38	40	43																							
T	70	32	34	36	38	40	43																							
P	80	32	34	36	38	40	43																							
E	100	32	34	36	38	40	43	49																						
R	150	32	35	37	38	40	43	51	56																					
A	200	32	35	37	39	40	43	51	56	59																				
C	250	32	35	37	39	41	44	52	56	59	61																			
C	300	32	35	37	39	41	44	52	56	59	61	68																		
I	350	32	35	37	39	41	44	52	56	59	61	68																		
D	400						44	52	56	59	61	68	81																	
E	500						44	52	56	59	61	69	81	91																
N	600						44	52	56	59	61	69	82	91	94															
T	700						44	52	56	59	61	70	82	91	95	97														
	800						44	52	56	59	62	70	82	92	95	97	99													
	900						44	53	57	59	62	70	83	92	95	97	99	101												
	1000						44	53	57	59	62	70	83	92	95	97	99	101	102											
	1250						44	53	57	59	63	71	83	92	95	97	99	101	102	105										
	1500						44	53	57	60	63	71	84	92	95	97	99	101	103	106	108									
	1750						45	53	57	60	63	72	84	92	95	98	99	101	103	106	108	110								
	2000						45	53	57	60	64	72	84	93	95	98	100	101	103	106	108	111	112							
	2500						45	53	57	60	64	72	85	93	96	98	100	101	103	106	109	111	113	116						
	3000							53	57	60	65	73	85	93	96	98	100	102	103	106	109	111	113	116	118					
	4000							53	57	60	65	73	86	93	96	98	100	102	103	106	109	111	113	116	119	123				
	5000							53	57	60	66	74	86	93	96	98	100	102	103	106	109	111	113	116	119	123	126			
	7500							54	58	60	67	75	87	94	96	99	101	102	104	107	109	111	113	116	119	123	126	132		
	10000							54	58	60	67	75	88	94	97	99	101	102	104	107	109	112	114	117	119	123	126	132	136	

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	41
	750/750	98

**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

	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	5	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
L	40	0	1	2	4	5																							
I	45	0	1	2	4	5																							
M	50	0	1	2	4	5	7																						
I	60	0	1	3	4	5	7																						
T	70	0	1	3	4	5	7																						
P	80	0	1	3	4	5	7																						
E	100	0	1	3	4	5	7	22																					
R	150	0	1	3	4	5	7	23	48																				
A	200	0	2	3	4	5	8	23	49	68																			
C	250	0	2	3	4	6	8	23	49	68	84																		
C	300	0	2	3	5	6	8	23	50	69	84	119																	
I	350	0	2	3	5	6	8	24	50	70	85	120																	
D	400						9	24	51	70	85	122	182																
E	500						9	25	52	71	86	124	185	232															
N	600						9	25	52	71	88	126	187	234	245														
T	700						9	26	53	72	89	128	188	235	245	250													
	800						9	26	53	72	91	129	190	237	245	251	255												
	900						9	27	54	73	92	130	191	238	245	251	256	260											
	1000						10	27	54	73	93	131	192	239	246	251	256	260	264										
	1250						10	28	55	74	95	134	195	239	246	251	256	261	264	273									
	1500						10	28	55	75	97	136	196	240	246	252	257	261	265	273	279								
	1750						10	29	56	75	99	137	198	240	247	252	257	261	265	273	280	285							
	2000						10	29	56	75	100	139	199	240	247	252	257	261	265	273	280	286	290						
	2500						11	30	57	76	103	141	202	241	247	253	258	262	266	274	280	286	291	299					
	3000							31	58	77	105	143	204	241	247	253	258	262	266	274	281	286	291	299	306				
	4000							32	59	78	108	146	207	241	248	254	258	263	267	275	281	287	292	300	307	317			
	5000							32	59	79	110	148	209	242	248	254	259	263	267	275	282	287	292	300	307	317	326		
	7500							34	61	80	114	153	213	243	249	255	260	264	268	276	282	288	293	301	308	318	326	341	
	10000							35	62	81	117	156	216	243	250	255	260	264	268	276	283	289	293	302	308	319	327	342	352

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	6
	750/750	253

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

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

<u>Limit</u> (\$000's)	Increased Limit <u>Factor</u>
5	1.000
10	1.297
15	1.312
20	1.323
25	1.331
30	1.340
35	1.348
40	1.356
45	1.363
50	1.369
75	1.375
80	1.376
100	1.379
150	1.387
200	1.395
250	1.398
300	1.402
400	1.408
500	1.412
750	1.418
1,000	1.424
2,000	1.434
2,500	1.437
5,000	1.450
10,000	1.462

Massachusetts Private Passenger Automobile Increased Limits Factors for Bodily Injury Liability

Applicable to Motor Vehicle Bodily Injury Coverage 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	1	1	1	2	2	3	4	5	7	1	
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	2	5	7	0	5	0	0	0	5	0	
L I M I T	40	1.00	1.06	1.12	1.17	1.21																							
	45	1.01	1.06	1.12	1.17	1.21																							
	50	1.01	1.06	1.12	1.17	1.21	1.28																						
	60	1.01	1.07	1.13	1.18	1.22	1.28																						
	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																	
	350	1.03	1.10	1.15	1.20	1.24	1.31	1.57	1.83	2.01	2.15	2.40																	
P E R	400						1.32	1.58	1.83	2.01	2.15	2.41	2.84																
	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 C C I D E N T	700						1.33	1.60	1.85	2.03	2.18	2.46	2.88	3.21	3.32	3.39													
	800						1.33	1.60	1.85	2.03	2.19	2.47	2.89	3.22	3.32	3.40	3.46												
	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											
	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										
	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									
	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								
	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							
	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 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	40	35	41	42	44	45													
	45	35	41	42	44	45													
	50	35	41	42	44	45	50												
	60	35	41	42	44	45	50												
	70	35	41	42	44	45	50												
	80	35	41	42	44	45	50												
	100	36	41	42	44	47	50	56											
	150	36	41	42	44	47	50	56	57										
	200	36	41	42	44	47	50	56	57	59									
	250	36	41	42	45	47	50	56	57	59	60								
A C C	300	38	41	42	45	47	50	56	57	59	60	63							
	350	38	42	44	45	47	50	56	57	59	60	63							
I D	400						50	56	57	59	60	63	71						
	500						50	56	57	59	60	65	71	75					
E N T	600						50	56	57	59	60	65	71	80	92				
	700						51	56	57	59	60	65	71	83	92	95			
	800						51	56	57	59	60	65	71	86	92	95	96		
	900						51	56	57	59	60	65	71	87	93	95	96	98	
	1000						51	56	57	59	62	65	71	90	93	95	96	98	99

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	47
	750/750	95
	1000/2000	101
	2000/2000	110

October 1, 2016

**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	8	17	23	30													
	45	2	8	17	23	30													
	50	2	8	17	23	30	45												
	60	2	9	17	24	32	45												
	70	2	9	17	24	32	45												
	80	2	9	18	24	32	47												
	100	3	11	18	24	33	47	119											
	150	3	11	20	26	35	48	122	254										
	200	3	12	20	27	35	50	123	258	359									
	250	3	12	20	27	36	51	123	263	362	440								
	300	5	12	20	29	36	53	125	266	365	443	534							
	350	5	14	21	29	36	53	128	269	368	446	539							
	400						54	129	270	371	447	542	695						
	500						56	134	275	374	452	548	701	819					
	600						56	137	278	377	456	554	705	917	1217				
700						57	140	281	380	461	557	710	998	1218	1247				
800						57	141	282	383	464	561	713	1070	1220	1247	1272			
900						59	144	285	384	467	564	717	1133	1220	1248	1272	1295		
1000						59	146	287	386	470	567	719	1188	1221	1250	1274	1295	1314	

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	38
750/750	1259
1000/2000	1320
2000/2000	1446

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

Applicable to PDL Rates for Motorcycles 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