







**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)	<u>Increased Limit 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



February 1, 2018

**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	5	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 I D E N T	300	38	41	42	45	47	50	56	57	59	60	63							
	350	38	42	44	45	47	50	56	57	59	60	63							
	400						50	56	57	59	60	63	71						
	500						50	56	57	59	60	65	71	75					
	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

February 1, 2018

**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