

**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

																											1					
		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	7	0		
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	2	5	0	7	0	5	0	0	0	0	0	0	
		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	0	0	
L I M I T P E R A C C I D E N 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																				
	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																	
	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

																											1		
		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	0
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	2	5	0	7	0	5	0	0	0	0
		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 I M I T	40	30	32	35	37	38																							
	45	30	32	35	37	38																							
	50	30	32	35	37	38	41																						
	60	30	34	36	37	38	41																						
	70	30	34	36	37	38	41																						
	80	30	34	36	37	38	41																						
	100	30	34	36	37	39	41	49																					
	150	30	34	36	37	39	41	50	54																				
	200	31	35	36	37	39	41	50	54	56																			
	250	31	35	36	38	39	42	50	54	57	59																		
P E R	300	31	35	36	38	39	42	50	54	57	59	66																	
	350	31	35	36	38	39	42	50	54	57	59	66																	
	400						42	50	54	57	59	66	78																
	500						42	50	54	57	59	67	79	88															
	600						42	50	54	57	59	67	79	88	91														
A C C I D E N T	700						42	50	54	57	60	67	79	88	91	93													
	800						42	50	54	57	60	68	80	89	91	93	95												
	900						42	51	54	57	60	68	80	89	91	93	95	97											
	1000						42	51	54	57	60	68	80	89	91	93	95	97	98										
	1250						43	51	55	57	61	69	81	89	91	93	95	97	98	101									
	1500						43	51	55	57	61	69	81	89	92	94	95	97	98	101	104								
	1750						43	51	55	57	62	69	81	89	92	94	95	97	98	102	104	106							
	2000						43	51	55	58	62	70	82	89	92	94	96	97	99	102	104	106	108						
	2500						43	51	55	58	62	70	82	90	92	94	96	97	99	102	104	106	108	111					
	3000							51	55	58	63	70	82	90	92	94	96	97	99	102	104	106	108	111	114				
4000							51	55	58	63	71	83	90	92	94	96	98	99	102	105	107	108	112	114	118				
5000							51	55	58	64	71	83	90	92	94	96	98	99	102	105	107	109	112	114	118	121			
7500							52	55	58	65	72	84	90	93	95	96	98	99	103	105	107	109	112	114	118	121	127		
10000							52	56	58	65	73	85	90	93	95	97	98	100	103	105	107	109	112	115	119	122	127	131	

Additional Increased Limit Rates Limit Rate
 45/45 39
 750/750 94

**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

																											1		
		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	0
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	2	5	0	7	0	5	0	0	0	0
		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 I M I T P E R A C C I D E N T	40	0	1	2	3	4																							
	45	0	1	2	3	4																							
	50	0	1	2	3	4	6																						
	60	0	1	2	3	4	6																						
	70	0	1	2	3	4	6																						
	80	0	1	2	3	4	6																						
	100	0	1	2	3	4	6	18																					
	150	0	1	2	3	4	6	18	41																				
	200	0	1	2	3	4	7	19	42	60																			
	250	0	1	2	3	5	7	19	43	60	74																		
	300	0	1	2	4	5	7	19	44	61	74	107																	
	350	0	2	3	4	5	7	19	44	61	75	109																	
	400						7	20	44	62	75	110	167																
	500						7	21	45	62	76	112	170	214															
	600						8	21	46	63	78	114	171	216	225														
	700						8	22	46	64	79	116	173	217	225	231													
	800						8	22	47	64	81	117	174	218	226	231	240												
	900						8	22	47	64	82	118	175	219	226	231	241	254											
	1000						8	23	47	65	83	119	176	220	226	231	242	254	266										
	1250						8	23	48	65	85	121	179	220	226	232	243	256	266	272									
	1500						8	24	48	66	87	123	181	221	227	232	244	257	266	272	276								
	1750						8	24	49	66	88	125	182	221	227	232	245	258	267	272	276	280							
	2000						9	25	49	67	90	126	183	221	227	232	245	258	267	272	277	280	283						
	2500						9	25	50	67	92	128	186	222	228	233	247	259	267	272	277	281	284	289					
	3000							26	51	68	94	130	187	222	228	233	248	260	267	273	277	281	284	289	294				
	4000							27	51	69	97	133	190	222	228	235	249	262	268	273	277	281	284	290	294	301			
	5000							28	52	69	99	135	192	223	229	236	250	263	268	273	278	281	285	290	294	301	307		
	7500							29	53	71	103	139	197	223	229	238	253	265	268	274	278	282	285	290	295	302	307	317	
	10000							30	54	72	106	142	199	224	230	240	254	266	269	274	278	282	285	291	295	302	307	317	324

Additional Increased Limit Rates Limit Rate
 45/45 5
 750/750 233

**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		1	1	2	2		3	4	5	6	7		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	0		0	0	0
L I M I T P E R A C C I D E N 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																			
	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																
	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

May 1, 2019

**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																								
							1					3					1									
							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

May 1, 2019

**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		1	1	2	2		3	4	5	6	7
	0	5	0	5	0	5	0	5	0	5	0	0	0	0	0	0
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0
L	40	0	8	17	23	30										
I	45	2	8	17	23	30										
M	50	2	8	17	23	30	45									
I	60	2	9	17	24	32	45									
T	70	2	9	17	24	32	45									
	80	2	9	18	24	32	47									
P	100	3	11	18	24	33	47	119								
E	150	3	11	20	26	35	48	122	254							
R	200	3	12	20	27	35	50	123	258	359						
	250	3	12	20	27	36	51	123	263	362	440					
A	300	5	12	20	29	36	53	125	266	365	443	534				
C	350	5	14	21	29	36	53	128	269	368	446	539				
C	400						54	129	270	371	447	542	695			
I	500						56	134	275	374	452	548	701	819		
D	600						56	137	278	377	456	554	705	917	1217	
E																
N	700						57	140	281	380	461	557	710	998	1218	1247
T	800						57	141	282	383	464	561	713	1070	1220	1247
	900						59	144	285	384	467	564	717	1133	1220	1248
	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)	Increased Limit <u>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