

**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	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	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	1.07	1.13	1.18	1.22																							
	45	1.01	1.07	1.13	1.18	1.23																							
	50	1.01	1.07	1.14	1.18	1.23	1.30																						
	60	1.01	1.08	1.14	1.19	1.23	1.30																						
	70	1.01	1.08	1.14	1.19	1.23	1.30																						
	80	1.02	1.08	1.14	1.19	1.24	1.31																						
	100	1.02	1.09	1.15	1.20	1.24	1.31	1.63																					
	150	1.02	1.09	1.15	1.20	1.25	1.32	1.63	1.89																				
	200	1.03	1.10	1.16	1.21	1.25	1.33	1.64	1.90	2.08																			
	250	1.03	1.10	1.16	1.21	1.25	1.33	1.65	1.90	2.09	2.23																		
	300	1.03	1.11	1.16	1.21	1.26	1.33	1.65	1.91	2.09	2.23	2.49																	
	350	1.04	1.11	1.17	1.22	1.26	1.34	1.65	1.91	2.10	2.24	2.51																	
	400						1.34	1.66	1.92	2.10	2.24	2.52	2.96																
	500						1.35	1.67	1.92	2.11	2.25	2.53	2.98	3.33															
	600						1.35	1.67	1.93	2.11	2.26	2.55	2.99	3.34	3.46														
	700						1.35	1.68	1.94	2.12	2.28	2.56	3.01	3.35	3.46	3.54													
	800						1.36	1.68	1.94	2.12	2.29	2.57	3.02	3.36	3.47	3.55	3.62												
	900						1.36	1.68	1.94	2.13	2.30	2.58	3.03	3.37	3.47	3.55	3.62	3.68											
	1000						1.36	1.69	1.95	2.13	2.30	2.59	3.03	3.38	3.47	3.55	3.62	3.68	3.74										
	1250						1.37	1.70	1.95	2.14	2.32	2.60	3.05	3.39	3.48	3.56	3.63	3.69	3.74	3.86									
	1500						1.37	1.70	1.96	2.14	2.34	2.62	3.07	3.39	3.48	3.56	3.63	3.69	3.75	3.86	3.96								
	1750						1.38	1.71	1.96	2.15	2.35	2.63	3.08	3.39	3.49	3.57	3.64	3.70	3.75	3.87	3.96	4.04							
	2000						1.38	1.71	1.97	2.15	2.36	2.64	3.09	3.40	3.49	3.57	3.64	3.70	3.75	3.87	3.96	4.04	4.11						
	2500						1.38	1.72	1.98	2.16	2.37	2.66	3.10	3.40	3.50	3.58	3.65	3.71	3.76	3.87	3.97	4.05	4.12	4.23					
	3000							1.72	1.98	2.16	2.39	2.67	3.12	3.41	3.50	3.58	3.65	3.71	3.76	3.88	3.97	4.05	4.12	4.24	4.33				
	4000							1.73	1.99	2.17	2.41	2.69	3.14	3.42	3.51	3.59	3.66	3.72	3.77	3.89	3.98	4.06	4.13	4.24	4.34	4.49			
	5000							1.74	2.00	2.18	2.43	2.71	3.16	3.42	3.52	3.59	3.66	3.72	3.78	3.89	3.99	4.07	4.13	4.25	4.34	4.49	4.61		
	7500							1.75	2.01	2.19	2.46	2.74	3.19	3.43	3.53	3.60	3.67	3.73	3.79	3.90	4.00	4.08	4.14	4.26	4.35	4.50	4.62	4.82	
	10000							1.76	2.02	2.20	2.48	2.77	3.21	3.44	3.53	3.61	3.68	3.74	3.80	3.91	4.00	4.08	4.15	4.27	4.36	4.51	4.62	4.83	4.98

Additional Increased Limit Factors: Limit ILF
45/45 1.26
750/750 3.58

(Limits Expressed in Thousands)

																										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
40	27	29	31	33	34																							
45	28	29	31	33	34																							
50	28	29	31	33	34	37																						
60	28	30	32	33	34	37																						
70	28	30	32	33	34	37																						
80	28	30	32	33	34	37																						
100	28	30	32	33	35	37	44																					
150	28	30	32	33	35	37	45	48																				
200	28	31	32	33	35	37	45	48	51																			
250	28	31	32	34	35	37	45	48	51	53																		
300	28	31	32	34	35	38	45	48	51	53	59																	
350	28	31	32	34	35	38	45	49	51	53	59																	
400						38	45	49	51	53	59	70																
500						38	45	49	51	53	60	70	78															
600						38	45	49	51	53	60	70	78	81														
700						38	45	49	51	54	60	71	78	81	83													
800						38	45	49	51	54	60	71	79	81	83	85												
900						38	45	49	51	54	61	71	79	81	83	85	86											
1000						38	46	49	51	54	61	71	79	81	83	85	86	88										
1250						38	46	49	51	55	61	72	79	81	83	85	86	88	90									
1500						38	46	49	52	55	62	72	79	82	84	85	87	88	90	93								
1750						39	46	49	52	55	62	72	79	82	84	85	87	88	91	93	94							
2000						39	46	49	52	56	62	72	79	82	84	85	87	88	91	93	95	96						
2500						39	46	49	52	56	62	73	80	82	84	85	87	88	91	93	95	96	99					
3000							46	49	52	56	63	73	80	82	84	86	87	88	91	93	95	96	99	101				
4000							46	50	52	57	63	74	80	82	84	86	87	88	91	93	95	97	99	101	105			
5000							46	50	52	57	64	74	80	82	84	86	87	89	91	93	95	97	99	101	105	107		
7500							46	50	52	58	64	75	80	83	85	86	87	89	91	94	95	97	100	102	105	108	112	
10000							46	50	52	58	65	75	80	83	85	86	88	89	92	94	95	97	100	102	105	108	113	116

IncreasedLimits.xlsx / PP BI&U

**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		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	5	0		0	0	0	0	0		0	0	5		0	0	0	0	0		0	0	0
		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	0	1	2	4	5																									
	45	0	1	2	4	5																									
	50	0	1	2	4	5	7																								
	60	0	1	3	4	5	7																								
	70	0	1	3	4	5	7																								
	80	0	1	3	4	5	7																								
	100	0	1	3	4	5	7	20																							
	150	0	1	3	4	5	7	20	45																						
	200	0	2	3	4	5	8	21	46	64																					
	250	0	2	3	4	6	8	21	46	65	79																				
	300	0	2	3	5	6	8	21	47	65	79	112																			
	350	0	2	3	5	6	8	21	47	66	80	114																			
	400						8	22	48	66	80	115	172																		
	500						9	23	48	67	81	117	175	219																	
	600						9	23	49	67	83	119	176	221	231																
	700						9	24	50	68	84	121	178	222	231	237															
	800						9	24	50	68	86	122	179	224	232	237	246														
	900						9	24	50	69	87	123	180	225	232	237	247	260													
	1000						9	25	51	69	88	124	181	226	232	237	248	260	272												
	1250						9	26	51	70	90	126	184	226	232	238	249	262	272	278											
	1500						10	26	52	70	92	128	186	227	233	238	250	263	273	278	283										
	1750						10	27	52	71	93	130	187	227	233	238	251	264	273	278	283	287									
	2000						10	27	53	71	95	131	188	227	233	238	251	264	273	279	283	287	290								
	2500						10	28	54	72	97	133	191	228	234	239	253	265	273	279	283	287	291	296							
	3000							28	54	72	99	135	192	228	234	239	254	266	273	279	284	288	291	297	301						
	4000							29	55	73	102	138	195	228	234	241	255	268	274	279	284	288	291	297	301	309					
	5000							30	56	74	104	140	197	229	235	242	256	269	274	280	284	288	292	297	302	309	315				
	7500							31	57	75	108	144	202	229	235	244	259	271	275	280	285	289	292	298	302	310	315	325			
	10000							32	58	76	111	147	204	230	236	246	260	272	275	281	285	289	292	298	303	310	316	326	333		

Additional Increased Limit Rates Limit Rate
 45/45 6
 750/750 239

**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	1.378
15	1.398
20	1.409
25	1.417
30	1.424
35	1.429
40	1.434
45	1.438
50	1.442
75	1.457
80	1.459
100	1.468
150	1.472
200	1.475
250	1.478
300	1.480
400	1.484
500	1.487
750	1.493
1,000	1.498
2,000	1.510
2,500	1.513
5,000	1.523
10,000	1.533

(Limits Expressed in Thousands)

		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	1.00	1.07	1.13	1.18	1.22																							
	45	1.01	1.07	1.13	1.18	1.23																							
	50	1.01	1.07	1.14	1.18	1.23	1.30																						
	60	1.01	1.08	1.14	1.19	1.23	1.30																						
	70	1.01	1.08	1.14	1.19	1.23	1.30																						
	80	1.02	1.08	1.14	1.19	1.24	1.31																						
	100	1.02	1.09	1.15	1.20	1.24	1.31	1.63																					
	150	1.02	1.09	1.15	1.20	1.25	1.32	1.63	1.89																				
	200	1.03	1.10	1.16	1.21	1.25	1.33	1.64	1.90	2.08																			
	250	1.03	1.10	1.16	1.21	1.25	1.33	1.65	1.90	2.09	2.23																		
	300	1.03	1.11	1.16	1.21	1.26	1.33	1.65	1.91	2.09	2.23	2.49																	
	350	1.04	1.11	1.17	1.22	1.26	1.34	1.65	1.91	2.10	2.24	2.51																	
	400						1.34	1.66	1.92	2.10	2.24	2.52	2.96																
	500						1.35	1.67	1.92	2.11	2.25	2.53	2.98	3.33															
	600						1.35	1.67	1.93	2.11	2.26	2.55	2.99	3.34	3.46														
	700						1.35	1.68	1.94	2.12	2.28	2.56	3.01	3.35	3.46	3.54													
	800						1.36	1.68	1.94	2.12	2.29	2.57	3.02	3.36	3.47	3.55	3.62												
	900						1.36	1.68	1.94	2.13	2.30	2.58	3.03	3.37	3.47	3.55	3.62	3.68											
	1000						1.36	1.69	1.95	2.13	2.30	2.59	3.03	3.38	3.47	3.55	3.62	3.68	3.74										
	1250						1.37	1.70	1.95	2.14	2.32	2.60	3.05	3.39	3.48	3.56	3.63	3.69	3.74	3.86									
1500						1.37	1.70	1.96	2.14	2.34	2.62	3.07																	

2/20/2020

June 1, 2020

**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		1	1	2	2		3	4	5	6	7	1
	0	5	0	5	0	5	0	5	0	5	0	0	0	0	0	0	0
L I M I T	40	32	37	37	39	40											
	45	32	37	37	39	40											
	50	32	37	37	39	40	42										
	60	32	37	39	39	40	42										
	70	32	37	39	39	40	42										
	80	32	37	39	39	40	42										
	100	32	37	39	39	40	42	53									
	150	33	37	39	39	40	42	54	58								
	200	33	37	39	39	40	42	54	58	61							
	250	33	37	39	39	40	42	54	60	61	65						
P E R A C C I D E N T	300	33	37	39	39	40	44	54	60	61	65	68					
	350	33	37	39	39	40	44	54	60	61	65	68					
	400						44	54	60	63	65	68	75				
	500						44	54	60	63	65	68	75	81			
	600						44	54	60	63	65	68	75	84	98		
	700						44	54	60	63	65	70	75	88	98	102	
	800						44	54	60	63	65	70	75	91	98	102	103
	900						44	54	60	63	65	70	75	95	100	102	103 105
	1000						44	54	60	63	65	70	77	96	100	102	103 105 107

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	40
750/750	103
1000/2000	107
2000/2000	117

June 1, 2020

**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	40	0	4	7	11	14													
	45	0	4	7	11	14													
	50	0	4	7	11	14	21												
	60	0	4	7	11	16	21												
	70	0	4	7	11	16	23												
P E R	80	0	4	9	11	16	23												
	100	0	4	9	12	16	23	68											
	150	2	5	9	12	16	25	68	161										
	200	2	5	9	12	18	25	70	165	235									
	250	2	5	9	12	18	26	70	168	238	292								
A C C I D E N T	300	2	5	9	14	18	26	72	170	240	294	420							
	350	2	5	9	14	18	26	74	172	242	296	427							
	400						26	75	173	243	298	432	653						
	500						28	77	177	245	299	441	662	833					
	600						28	81	179	249	306	448	669	838	875				
	700						28	82	180	250	313	453	674	844	877	896			
	800						30	84	182	252	319	459	679	849	877	898	915		
	900						30	84	184	254	322	462	684	852	879	898	915	931	
	1000						30	86	184	254	327	467	688	856	879	900	917	931	947

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	18
750/750	914
1000/2000	950
2000/2000	1041

**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	1.378
15	1.398
20	1.409
25	1.417
30	1.424
35	1.429
40	1.434
45	1.438
50	1.442
75	1.457
80	1.459
100	1.468
150	1.472
200	1.475
250	1.478
300	1.480
400	1.484
500	1.487
750	1.493
1,000	1.498
2,000	1.510
2,500	1.513
5,000	1.523
10,000	1.533