

**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	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	0	5	0	7	0	5	0	0	0	0
LIMIT PER PERSON	40	1.00	1.08	1.15	1.20	1.25																							
	45	1.01	1.08	1.15	1.20	1.25																							
	50	1.01	1.08	1.15	1.20	1.25	1.33																						
	60	1.01	1.09	1.15	1.21	1.25	1.33																						
	70	1.02	1.09	1.16	1.21	1.26	1.33																						
	80	1.02	1.10	1.16	1.21	1.26	1.34																						
	100	1.02	1.10	1.16	1.22	1.26	1.34	1.67																					
	150	1.03	1.11	1.17	1.22	1.27	1.35	1.68	1.97																				
	200	1.03	1.11	1.17	1.23	1.27	1.36	1.69	1.98	2.19																			
	250	1.04	1.11	1.18	1.23	1.28	1.36	1.70	1.99	2.19	2.35																		
	300	1.04	1.12	1.18	1.24	1.28	1.37	1.70	1.99	2.20	2.36	2.64																	
	350	1.04	1.12	1.18	1.24	1.28	1.37	1.71	2.00	2.21	2.37	2.65																	
	400						1.37	1.71	2.00	2.21	2.37	2.66	3.13																
	500						1.38	1.72	2.01	2.22	2.38	2.68	3.15	3.51															
	600						1.38	1.73	2.02	2.23	2.39	2.69	3.16	3.53	3.66														
	700						1.39	1.73	2.02	2.23	2.41	2.71	3.18	3.54	3.66	3.74													
	800						1.39	1.74	2.03	2.24	2.42	2.72	3.19	3.55	3.66	3.75	3.82												
	900						1.39	1.74	2.03	2.24	2.43	2.73	3.20	3.56	3.67	3.75	3.82	3.89											
	1000						1.40	1.74	2.04	2.24	2.44	2.73	3.21	3.57	3.67	3.75	3.83	3.89	3.95										
	1250						1.40	1.75	2.04	2.25	2.45	2.75	3.22	3.58	3.68	3.76	3.83	3.90	3.95	4.07									
	1500						1.41	1.76	2.05	2.26	2.47	2.77	3.24	3.58	3.68	3.76	3.84	3.90	3.96	4.08	4.18								
	1750						1.41	1.76	2.06	2.26	2.48	2.78	3.25	3.59	3.68	3.77	3.84	3.90	3.96	4.08	4.18	4.27							
	2000						1.41	1.77	2.06	2.27	2.49	2.79	3.26	3.59	3.69	3.77	3.84	3.91	3.97	4.09	4.19	4.27	4.34						
	2500						1.42	1.78	2.07	2.28	2.51	2.81	3.28	3.59	3.69	3.78	3.85	3.91	3.97	4.09	4.19	4.28	4.35	4.47					
	3000							1.78	2.08	2.28	2.53	2.82	3.29	3.60	3.70	3.78	3.86	3.92	3.98	4.10	4.20	4.28	4.35	4.47	4.57				
	4000							1.79	2.09	2.29	2.55	2.85	3.32	3.61	3.71	3.79	3.86	3.93	3.98	4.11	4.20	4.29	4.36	4.48	4.58	4.74			
	5000							1.80	2.09	2.30	2.57	2.87	3.34	3.61	3.71	3.80	3.87	3.93	3.99	4.11	4.21	4.29	4.37	4.49	4.59	4.74	4.86		
	7500							1.82	2.11	2.32	2.60	2.90	3.37	3.62	3.72	3.81	3.88	3.94	4.00	4.12	4.22	4.31	4.38	4.50	4.60	4.75	4.88	5.10	
	10000							1.83	2.12	2.33	2.62	2.92	3.39	3.63	3.73	3.82	3.89	3.95	4.01	4.13	4.23	4.31	4.39	4.51	4.61	4.76	4.88	5.10	5.26

Additional Increased Limit Factors Limit ILF
 45/45 1.29
 750/750 3.78

**Applicable to Coverage U-1 (Uninsured Motorists) Rates for Vehicles Other Than Motorcycles
Rated in the Private Passenger Automobile Manual**

750/750 100

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	41
	750/750	100

(Limits Expressed in Thousands)

IncreasedLimits.xlsx / PP BI&U

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	6
	750/750	263

**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	1.433
15	1.448
20	1.454
25	1.459
30	1.463
35	1.467
40	1.470
45	1.473
50	1.476
75	1.487
80	1.489
100	1.495
150	1.504
200	1.510
250	1.515
300	1.517
400	1.521
500	1.524
750	1.530
1,000	1.535
2,000	1.547
2,500	1.550
5,000	1.560
10,000	1.570

**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	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

April 1, 2022

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
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0
		0					0	0	0	0	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										
P E R	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						
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

April 1, 2022

**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																	
																	1
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0
		0	5	0	5	0	0	0	0	0	5	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)	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