

**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	1 5	2 0	2 5	3 0	4 0	5 0	7 0	5 0	7 0	1 0		
L	40	1.00	1.08	1.15	1.21	1.27																									
I	45	1.01	1.08	1.16	1.22	1.27																									
M	50	1.01	1.08	1.16	1.22	1.27	1.36																								
I	60	1.01	1.09	1.16	1.22	1.27	1.36																								
T	70	1.02	1.09	1.16	1.22	1.28	1.36																								
	80	1.02	1.10	1.17	1.23	1.28	1.37																								
	100	1.02	1.10	1.17	1.23	1.28	1.37	1.72																							
P	150	1.03	1.11	1.18	1.24	1.29	1.38	1.73	2.04																						
E	200	1.03	1.11	1.18	1.24	1.30	1.39	1.74	2.05	2.28																					
R	250	1.04	1.12	1.19	1.25	1.30	1.39	1.75	2.06	2.29	2.46																				
	300	1.04	1.12	1.19	1.25	1.30	1.40	1.75	2.07	2.29	2.47	2.76																			
	350	1.04	1.12	1.20	1.26	1.31	1.40	1.76	2.07	2.30	2.48	2.77																			
A	400						1.41	1.76	2.08	2.31	2.48	2.78	3.28																		
C	500						1.41	1.77	2.09	2.31	2.49	2.80	3.30	3.68																	
I	600						1.42	1.78	2.10	2.32	2.51	2.82	3.31	3.70	3.83																
	700						1.42	1.78	2.10	2.33	2.52	2.83	3.33	3.71	3.83	3.92															
	800						1.42	1.79	2.11	2.33	2.53	2.84	3.34	3.72	3.84	3.93	4.00														
	900						1.43	1.79	2.11	2.34	2.54	2.85	3.35	3.73	3.84	3.93	4.00	4.07													
	1000						1.43	1.80	2.12	2.34	2.55	2.86	3.36	3.74	3.84	3.93	4.01	4.07	4.13												
	1250						1.43	1.81	2.12	2.35	2.57	2.88	3.38	3.75	3.85	3.94	4.01	4.08	4.14	4.27											
	1500						1.44	1.81	2.13	2.36	2.58	2.90	3.39	3.75	3.86	3.94	4.02	4.09	4.15	4.27	4.38										
	1750						1.44	1.82	2.14	2.36	2.60	2.91	3.40	3.76	3.86	3.95	4.02	4.09	4.15	4.28	4.38	4.47									
	2000						1.45	1.82	2.14	2.37	2.61	2.92	3.42	3.76	3.86	3.95	4.03	4.09	4.15	4.28	4.38	4.47	4.55								
	2500						1.45	1.83	2.15	2.38	2.63	2.94	3.44	3.77	3.87	3.96	4.03	4.10	4.16	4.29	4.39	4.48	4.55	4.68							
	3000							1.84	2.16	2.39	2.64	2.96	3.45	3.77	3.87	3.96	4.04	4.11	4.17	4.29	4.40	4.48	4.56	4.69	4.79						
	4000							1.85	2.17	2.40	2.67	2.98	3.48	3.78	3.88	3.97	4.05	4.11	4.17	4.30	4.40	4.49	4.57	4.70	4.80	4.96					
	5000							1.86	2.18	2.41	2.69	3.00	3.49	3.79	3.89	3.98	4.05	4.12	4.18	4.31	4.41	4.50	4.57	4.70	4.81	4.97	5.10				
	7500							1.88	2.20	2.42	2.72	3.04	3.53	3.80	3.90	3.99	4.06	4.13	4.19	4.32	4.42	4.51	4.59	4.71	4.82	4.98	5.11	5.34			
	10000							1.89	2.21	2.43	2.75	3.06	3.55	3.81	3.91	4.00	4.07	4.14	4.20	4.33	4.43	4.52	4.59	4.72	4.82	4.99	5.12	5.35	5.51		

Additional Increased Limit Factors Limit ILF
 45/45 1.31
 750/750 3.96

**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	1.420
15	1.456
20	1.475
25	1.490
30	1.495
35	1.500
40	1.504
45	1.507
50	1.510
75	1.525
80	1.527
100	1.535
150	1.544
200	1.550
250	1.555
300	1.557
400	1.561
500	1.564
750	1.570
1,000	1.575
2,000	1.587
2,500	1.590
5,000	1.600
10,000	1.610

May 1, 2023

**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 P E R A C C I D E N T	40	38	44	52	54	56													
	45	38	44	52	54	56													
	50	38	44	52	54	56	62												
	60	38	50	52	54	56	62												
	70	38	50	52	54	56	62												
	80	38	50	52	54	56	62												
	100	38	50	52	54	58	62	68											
	150	40	50	52	54	58	62	68	70										
	200	40	50	52	54	58	62	68	70	72									
	250	40	50	52	56	58	62	68	70	72	74								
	300	40	50	52	56	58	62	68	70	72	74	82							
	350	40	52	54	56	58	62	68	70	72	74	82							
	400						62	68	70	72	74	82	96						
	500						62	68	70	72	74	82	96	106					
	600						62	68	70	72	74	82	96	114	140				
700						62	68	70	72	74	84	96	120	140	142				
800						62	68	70	72	76	84	96	126	140	142	146			
900						62	68	70	72	76	84	98	132	140	142	146	148		
1000						62	68	70	72	76	84	98	136	140	142	146	148	150	

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	58
750/750	144
1000/2000	152
2000/2000	166

May 1, 2023

**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	4	10	14	20													
	45	0	4	10	14	20													
	50	0	5	10	14	20	28												
	60	0	5	10	14	20	30												
	70	0	6	10	16	20	30												
	80	0	6	10	15	20	30												
	100	0	6	12	16	22	30	96											
	150	2	6	12	16	22	32	98	244										
	200	2	6	12	18	22	34	100	250	362									
	250	2	8	12	18	24	34	100	254	366	452								
	300	2	8	12	18	24	36	101	258	370	456	644							
	350	2	8	12	18	24	36	104	262	372	460	654							
	400						36	106	264	376	462	662	988						
	500						38	112	268	380	466	674	1002	1256					
	600						38	114	272	384	476	684	1012	1266	1328				
700						40	118	274	386	486	692	1020	1276	1330	1360				
800						40	120	278	388	492	700	1028	1284	1330	1362	1388			
900						40	122	280	390	500	708	1036	1290	1332	1362	1388	1412		
1000						42	124	282	392	506	714	1042	1297	1332	1364	1390	1414	1436	

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	24
750/750	1386
1000/2000	1440
2000/2000	1578

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<u>Limit</u> (\$000's)	<u>Increased Limit Factor</u>
5	1.000
10	1.420
15	1.456
20	1.475
25	1.490
30	1.495
35	1.500
40	1.504
45	1.507
50	1.510
75	1.525
80	1.527
100	1.535
150	1.544
200	1.550
250	1.555
300	1.557
400	1.561
500	1.564
750	1.570
1,000	1.575
2,000	1.587
2,500	1.590
5,000	1.600
10,000	1.610