

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	1 0	1 0	2 0	2 5	3 0	4 0	5 0	7 0	1 0
L I M I T	40	1.00	1.08	1.15	1.21	1.27																							
	45	1.01	1.08	1.16	1.22	1.27																							
	50	1.01	1.08	1.16	1.22	1.27	1.36																						
	60	1.01	1.09	1.16	1.22	1.27	1.36																						
	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	1.75																					
	150	1.03	1.11	1.18	1.24	1.29	1.38	1.76	2.08																				
	200	1.03	1.11	1.18	1.24	1.30	1.39	1.77	2.09	2.32																			
	250	1.04	1.12	1.19	1.25	1.30	1.40	1.78	2.10	2.32	2.50																		
	300	1.04	1.12	1.19	1.25	1.30	1.40	1.78	2.10	2.33	2.51	2.80																	
	350	1.04	1.12	1.20	1.26	1.31	1.40	1.79	2.11	2.34	2.52	2.82																	
	400						1.41	1.79	2.11	2.34	2.52	2.83	3.33																
	500						1.41	1.80	2.12	2.35	2.53	2.85	3.35	3.74															
	600						1.42	1.81	2.13	2.36	2.55	2.86	3.37	3.76	3.89														
	700						1.42	1.81	2.14	2.37	2.56	2.88	3.38	3.77	3.90	3.98													
	800						1.43	1.82	2.14	2.37	2.57	2.89	3.39	3.78	3.90	3.99	4.07												
	900						1.43	1.82	2.15	2.38	2.58	2.90	3.40	3.79	3.90	3.99	4.07	4.14											
	1000						1.43	1.83	2.15	2.38	2.59	2.91	3.41	3.80	3.91	3.99	4.07	4.14	4.20										
	1250						1.44	1.84	2.16	2.39	2.61	2.93	3.43	3.81	3.91	4.00	4.08	4.15	4.21	4.34									
	1500						1.44	1.84	2.17	2.40	2.63	2.94	3.45	3.81	3.92	4.01	4.08	4.15	4.21	4.34	4.45								
	1750						1.45	1.85	2.17	2.40	2.64	2.96	3.46	3.82	3.92	4.01	4.09	4.16	4.22	4.35	4.45	4.54							
	2000						1.45	1.86	2.18	2.41	2.65	2.97	3.47	3.82	3.93	4.01	4.09	4.16	4.22	4.35	4.46	4.54	4.62						
	2500						1.46	1.86	2.19	2.42	2.67	2.99	3.49	3.83	3.93	4.02	4.10	4.17	4.23	4.36	4.46	4.55	4.63	4.76					
	3000							1.87	2.19	2.42	2.69	3.00	3.51	3.83	3.94	4.03	4.10	4.17	4.23	4.36	4.47	4.56	4.63	4.76	4.87				
	4000							1.88	2.21	2.44	2.71	3.03	3.53	3.84	3.95	4.03	4.11	4.18	4.24	4.37	4.48	4.56	4.64	4.77	4.88	5.04			
	5000							1.89	2.21	2.44	2.73	3.05	3.55	3.85	3.95	4.04	4.12	4.19	4.25	4.38	4.48	4.57	4.65	4.78	4.88	5.05	5.18		
	7500							1.91	2.23	2.46	2.77	3.08	3.59	3.86	3.96	4.05	4.13	4.20	4.26	4.39	4.49	4.58	4.66	4.79	4.90	5.06	5.19	5.43	
	10000							1.92	2.24	2.47	2.79	3.11	3.61	3.87	3.97	4.06	4.14	4.21	4.27	4.40	4.50	4.59	4.67	4.80	4.90	5.07	5.20	5.43	5.60

Additional Increased Limit Factors Limit ILF
 45/45 1.31
 750/750 4.03

**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

	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	5	0	7	0	5	0	0	0	0	0	
L	40	35	39	42	44	45																							
I	45	36	39	42	44	45																							
M	50	36	39	42	44	45	49																						
I	60	36	40	42	44	46	49																						
T	70	36	40	42	44	46	49																						
P	80	36	40	42	44	46	49																						
E	100	36	40	42	44	46	49	61																					
R	150	37	40	42	44	46	49	61	69																				
A	200	37	41	43	45	46	50	62	70	76																			
C	250	37	41	43	45	47	50	62	70	76	80																		
I	300	37	41	43	45	47	50	62	70	76	80	90																	
D	350	37	41	43	45	47	50	62	70	76	81	90																	
E	400						50	62	70	76	81	91	107																
N	500						50	63	71	76	81	91	107	120															
T	600						51	63	71	77	82	92	108	121	125														
	700						51	63	71	77	82	92	108	121	125	128													
	800						51	63	71	77	82	93	109	121	125	128	130												
	900						51	63	71	77	83	93	109	122	125	128	130	133											
	1000						51	63	71	77	83	93	109	122	125	128	131	133	135										
	1250						51	63	72	77	84	94	110	122	125	128	131	133	135	139									
	1500						51	64	72	78	84	94	111	122	126	128	131	133	135	140	143								
	1750						51	64	72	78	85	95	111	123	126	129	131	133	136	140	143	146							
	2000						52	64	72	78	85	95	111	123	126	129	131	134	136	140	143	146	149						
	2500						52	64	72	78	86	96	112	123	126	129	131	134	136	140	143	146	149	153					
	3000							64	73	78	86	96	112	123	126	129	132	134	136	140	144	146	149	153	156				
	4000							65	73	79	87	97	113	123	127	129	132	134	136	140	144	147	149	153	157	162			
	5000							65	73	79	87	98	114	123	127	130	132	135	136	141	144	147	149	154	157	162	166		
	7500							65	73	79	89	99	115	124	127	130	133	135	137	141	144	147	150	154	157	163	167	174	
	10000							66	74	80	89	100	116	124	127	130	133	135	137	141	145	148	150	154	158	163	167	175	180

Additional Increased Limit Rates Limit Rate
 45/45 47
 750/750 129

**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	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	5	0	5	0	0	0	0	0	0	0
L	40	0	1	3	4	5																							
I	45	0	1	3	4	5																							
M	50	0	1	3	4	5	8																						
I	60	0	1	3	4	5	8																						
T	70	0	1	3	4	5	8																						
P	80	0	1	3	4	5	8																						
E	100	0	1	3	4	6	8	21																					
R	150	0	1	3	4	6	8	21	48																				
A	200	0	2	3	4	6	9	22	49	68																			
C	250	0	2	3	5	6	9	22	49	69	85																		
I	300	0	2	3	5	6	9	22	50	70	85	118																	
D	350	0	2	4	5	6	9	23	51	70	86	120																	
E	400						9	23	51	71	86	121	178																
N	500						10	24	52	72	87	123	180	224															
T	600						10	24	52	72	89	125	182	226	241														
	700						10	25	53	73	90	126	183	227	242	252													
	800						10	25	53	73	92	128	185	229	242	253	261												
	900						10	26	54	74	93	129	186	230	243	253	262	270											
	1000						10	26	54	74	94	130	187	231	243	253	262	270	277										
	1250						10	27	55	75	96	132	189	232	244	254	263	271	277	283									
	1500						11	28	56	75	98	134	191	232	244	255	264	271	278	283	288								
	1750						11	28	56	76	99	135	192	233	245	255	264	272	278	284	288	293							
	2000						11	29	57	76	101	137	194	233	245	256	265	272	278	284	289	293	296						
	2500						11	29	57	77	103	139	196	234	246	256	265	273	278	284	289	293	297	302					
	3000							30	58	78	105	141	198	235	247	257	266	274	278	284	289	293	297	303	308				
	4000							31	59	79	108	144	200	236	248	258	267	275	279	285	290	294	297	303	308	316			
	5000							32	60	80	110	146	203	236	248	259	268	275	279	285	290	294	297	303	308	316	322		
	7500							33	61	81	114	150	207	238	250	260	269	277	280	286	290	294	298	304	309	316	322	333	
	10000							34	62	82	117	153	210	239	251	261	270	277	280	286	291	295	298	304	309	317	323	333	341

Additional Increased Limit Rates Limit Rate
 45/45 6
 750/750 257

**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	1.422
15	1.548
20	1.592
25	1.627
30	1.638
35	1.647
40	1.650
45	1.653
50	1.656
75	1.661
80	1.662
100	1.664
150	1.670
200	1.674
250	1.677
300	1.679
400	1.683
500	1.686
750	1.692
1,000	1.697
2,000	1.709
2,500	1.712
5,000	1.722
10,000	1.732

**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	5	0	5	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	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																						
P	70	1.02	1.09	1.16	1.22	1.28	1.36																						
E	80	1.02	1.10	1.17	1.23	1.28	1.37																						
R	100	1.02	1.10	1.17	1.23	1.28	1.37	1.75																					
A	150	1.03	1.11	1.18	1.24	1.29	1.38	1.76	2.08																				
C	200	1.03	1.11	1.18	1.24	1.30	1.39	1.77	2.09	2.32																			
I	250	1.04	1.12	1.19	1.25	1.30	1.40	1.78	2.10	2.32	2.50																		
D	300	1.04	1.12	1.19	1.25	1.30	1.40	1.78	2.10	2.33	2.51	2.80																	
E	350	1.04	1.12	1.20	1.26	1.31	1.40	1.79	2.11	2.34	2.52	2.82																	
N	400						1.41	1.79	2.11	2.34	2.52	2.83	3.33																
T	500						1.41	1.80	2.12	2.35	2.53	2.85	3.35	3.74															
	600						1.42	1.81	2.13	2.36	2.55	2.86	3.37	3.76	3.89														
	700						1.42	1.81	2.14	2.37	2.56	2.88	3.38	3.77	3.90	3.98													
	800						1.43	1.82	2.14	2.37	2.57	2.89	3.39	3.78	3.90	3.99	4.07												
	900						1.43	1.82	2.15	2.38	2.58	2.90	3.40	3.79	3.90	3.99	4.07	4.14											
	1000						1.43	1.83	2.15	2.38	2.59	2.91	3.41	3.80	3.91	3.99	4.07	4.14	4.20										
	1250						1.44	1.84	2.16	2.39	2.61	2.93	3.43	3.81	3.91	4.00	4.08	4.15	4.21	4.34									
	1500						1.44	1.84	2.17	2.40	2.63	2.94	3.45	3.81	3.92	4.01	4.08	4.15	4.21	4.34	4.45								
	1750						1.45	1.85	2.17	2.40	2.64	2.96	3.46	3.82	3.92	4.01	4.09	4.16	4.22	4.35	4.45	4.54							
	2000						1.45	1.86	2.18	2.41	2.65	2.97	3.47	3.82	3.93	4.01	4.09	4.16	4.22	4.35	4.46	4.54	4.62						
	2500						1.46	1.86	2.19	2.42	2.67	2.99	3.49	3.83	3.93	4.02	4.10	4.17	4.23	4.36	4.46	4.55	4.63	4.76					
	3000							1.87	2.19	2.42	2.69	3.00	3.51	3.83	3.94	4.03	4.10	4.17	4.23	4.36	4.47	4.56	4.63	4.76	4.87				
	4000							1.88	2.21	2.44	2.71	3.03	3.53	3.84	3.95	4.03	4.11	4.18	4.24	4.37	4.48	4.56	4.64	4.77	4.88	5.04			
	5000							1.89	2.21	2.44	2.73	3.05	3.55	3.85	3.95	4.04	4.12	4.19	4.25	4.38	4.48	4.57	4.65	4.78	4.88	5.05	5.18		
	7500							1.91	2.23	2.46	2.77	3.08	3.59	3.86	3.96	4.05	4.13	4.20	4.26	4.39	4.49	4.58	4.66	4.79	4.90	5.06	5.19	5.43	
	10000							1.92	2.24	2.47	2.79	3.11	3.61	3.87	3.97	4.06	4.14	4.21	4.27	4.40	4.50	4.59	4.67	4.80	4.90	5.07	5.20	5.43	5.60

Additional Increased Limit Factors Limit ILF
 45/45 1.31
 750/750 4.03

May 1, 2024

**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	40	34	38	46	48	50													
	45	34	38	46	48	50													
	50	34	38	46	48	50	56												
	60	34	44	46	48	50	56												
	70	34	44	46	48	50	56												
	80	34	44	46	48	50	56												
	100	34	44	46	48	52	56	60											
	150	34	44	46	48	52	56	60	62										
	200	36	44	46	48	52	56	60	62	64									
	250	36	44	46	50	52	56	60	62	64	66								
A C C	300	36	44	46	50	52	56	60	62	64	66	72							
	350	36	46	48	50	52	56	60	62	64	66	72							
I D	400						56	60	62	64	66	72	84						
	500						56	60	62	64	66	74	84	94					
E N T	600						56	60	62	64	66	74	86	102	126				
	700						56	60	62	64	66	74	86	108	126	128			
	800						56	60	62	64	66	74	86	112	126	128	132		
	900						56	60	62	64	68	74	86	118	126	128	132	134	
	1000						56	60	62	64	68	74	86	122	126	128	132	134	136

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	52
750/750	130
1000/2000	136
2000/2000	148

May 1, 2024

**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	16	20													
	50	0	4	10	16	20	30												
	60	0	4	10	16	22	30												
	70	0	4	10	16	22	32												
	80	0	4	10	16	22	32												
	100	0	4	12	16	22	32	96											
	150	0	6	12	18	24	34	96	210										
	200	2	6	12	18	24	36	98	214	298									
	250	2	6	12	18	24	36	100	216	302	368								
	300	2	6	12	18	24	36	100	220	304	370	512							
	350	2	8	14	20	26	38	102	222	306	372	518							
	400						38	104	224	308	374	524	772						
	500						40	108	228	312	378	534	780	972					
	600						40	110	230	314	386	542	788	980	1028				
700						40	112	232	318	392	548	796	988	1030	1052				
800						42	114	234	320	398	554	800	994	1030	1054	1074			
900						42	116	236	320	404	560	806	1000	1032	1054	1076	1094		
1000						42	118	238	322	408	564	810	1004	1032	1056	1076	1094	1112	

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	26
750/750	1074
1000/2000	1116
2000/2000	1222

**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	1.422
15	1.548
20	1.592
25	1.627
30	1.638
35	1.647
40	1.650
45	1.653
50	1.656
75	1.661
80	1.662
100	1.664
150	1.670
200	1.674
250	1.677
300	1.679
400	1.683
500	1.686
750	1.692
1,000	1.697
2,000	1.709
2,500	1.712
5,000	1.722
10,000	1.732