

**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	0	0	0	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	0		
L	40	1.00	1.11	1.21	1.29	1.36																							
I	45	1.01	1.11	1.21	1.29	1.36																							
M	50	1.01	1.11	1.21	1.29	1.36	1.48																						
I	60	1.01	1.12	1.22	1.30	1.37	1.49																						
T	70	1.02	1.12	1.22	1.30	1.37	1.49																						
P	80	1.02	1.13	1.22	1.31	1.38	1.49																						
E	100	1.03	1.13	1.23	1.31	1.38	1.50	2.00																					
R	150	1.03	1.14	1.24	1.32	1.39	1.51	2.01	2.38																				
A	200	1.04	1.15	1.25	1.33	1.40	1.53	2.03	2.40	2.66																			
C	250	1.05	1.16	1.25	1.34	1.41	1.53	2.03	2.41	2.67	2.88																		
I	300	1.05	1.16	1.26	1.34	1.41	1.54	2.04	2.41	2.68	2.89	3.22																	
D	350	1.05	1.17	1.26	1.34	1.42	1.55	2.05	2.42	2.69	2.89	3.24																	
E	400						1.55	2.05	2.43	2.69	2.90	3.25	3.83																
N	500						1.56	2.06	2.44	2.70	2.91	3.28	3.85	4.30															
T	600						1.56	2.07	2.45	2.71	2.93	3.29	3.87	4.32	4.47														
	700						1.57	2.08	2.45	2.72	2.94	3.31	3.89	4.33	4.48	4.58													
	800						1.58	2.09	2.46	2.73	2.96	3.32	3.90	4.35	4.48	4.59	4.68												
	900						1.58	2.09	2.47	2.73	2.97	3.33	3.91	4.36	4.49	4.59	4.68	4.76											
	1000						1.58	2.10	2.47	2.74	2.98	3.35	3.92	4.37	4.49	4.59	4.68	4.76	4.83										
	1250						1.59	2.11	2.48	2.75	3.00	3.37	3.94	4.38	4.50	4.60	4.69	4.77	4.84	4.99									
	1500						1.60	2.11	2.49	2.75	3.02	3.39	3.96	4.38	4.50	4.61	4.70	4.77	4.84	4.99	5.11								
	1750						1.60	2.12	2.50	2.76	3.04	3.40	3.98	4.39	4.51	4.61	4.70	4.78	4.85	5.00	5.12	5.22							
	2000						1.61	2.13	2.50	2.77	3.05	3.41	3.99	4.39	4.51	4.62	4.71	4.78	4.85	5.00	5.12	5.23	5.32						
	2500						1.62	2.14	2.51	2.78	3.07	3.44	4.01	4.40	4.52	4.62	4.71	4.79	4.86	5.01	5.13	5.23	5.32	5.47					
	3000							2.15	2.52	2.79	3.09	3.46	4.03	4.41	4.53	4.63	4.72	4.80	4.87	5.02	5.14	5.24	5.33	5.48	5.60				
	4000							2.16	2.53	2.80	3.12	3.48	4.06	4.42	4.54	4.64	4.73	4.81	4.88	5.03	5.15	5.25	5.34	5.49	5.61	5.80			
	5000							2.17	2.54	2.81	3.14	3.51	4.08	4.42	4.54	4.65	4.74	4.81	4.88	5.03	5.15	5.26	5.35	5.49	5.62	5.81	5.96		
	7500							2.19	2.56	2.83	3.18	3.55	4.12	4.44	4.56	4.66	4.75	4.83	4.90	5.05	5.17	5.27	5.36	5.51	5.63	5.82	5.97	6.24	
	10000							2.20	2.58	2.84	3.21	3.58	4.15	4.45	4.57	4.67	4.76	4.84	4.91	5.06	5.18	5.28	5.37	5.52	5.64	5.83	5.98	6.25	6.44

Additional Increased Limit Factors Limit ILF
 45/45 1.42
 750/750 4.63

**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																											
		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 I M I T P E R A C C I D E N T	40	35	39	47	49	50																							
	45	36	39	47	49	50																							
	50	36	39	47	49	50	54																						
	60	36	44	47	49	51	54																						
	70	36	44	47	49	51	54																						
	80	36	44	47	49	51	54																						
	100	36	44	47	49	51	54	61																					
	150	37	45	47	49	51	54	62	71																				
	200	37	45	48	50	51	54	62	72	79																			
	250	37	45	48	50	52	54	62	72	79	85																		
	300	37	45	48	50	52	55	62	72	80	85	96																	
	350	37	45	48	50	52	55	62	73	80	86	96																	
	400						55	62	73	80	86	97	115																
	500						55	63	73	80	86	98	116	130															
	600						55	63	73	81	87	98	116	131	135														
700						55	63	73	81	87	99	117	131	135	139														
800						55	63	74	81	87	99	117	131	136	139	141													
900						55	63	74	81	88	99	118	132	136	139	141	144												
1000						55	64	74	81	88	100	118	132	136	139	142	144	146											
1250						55	64	74	81	89	100	119	132	136	139	142	144	146	151										
1500						55	64	74	82	89	101	119	132	136	139	142	144	147	151	155									
1750						56	64	75	82	90	102	120	133	136	139	142	145	147	151	155	158								
2000						56	64	75	82	90	102	120	133	136	140	142	145	147	151	155	158	161							
2500						56	65	75	82	91	103	121	133	137	140	143	145	147	152	155	158	161	166						
3000							65	75	83	92	103	122	133	137	140	143	145	147	152	155	159	161	166	169					
4000							65	76	83	93	104	122	133	137	140	143	145	148	152	156	159	162	166	170	176				
5000							66	76	83	93	105	123	134	137	141	143	146	148	152	156	159	162	166	170	176	180			
7500							66	76	84	95	106	124	134	138	141	144	146	148	153	156	159	162	167	170	176	181	189		
10000							66	77	84	96	107	125	134	138	141	144	146	148	153	157	160	162	167	171	176	181	189	195	

Additional Increased Limit Rates Limit Rate
 45/45 52
 750/750 140

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

	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	5	0	0	0	0	0	0	0	0
	40	0	2	4	6	7																							
	45	0	2	4	6	7																							
	50	0	2	4	6	7	11																						
	60	0	2	4	6	8	11																						
	70	0	2	4	6	8	11																						
	80	0	2	4	6	8	11																						
	100	0	2	4	6	8	11	29																					
L	150	0	2	4	6	8	12	29	59																				
I	200	1	3	5	7	8	12	29	60	83																			
M	250	1	3	5	7	9	12	30	61	84	101																		
I																													
T	300	1	3	5	7	9	12	30	62	84	102	139																	
P	350	1	3	5	7	9	13	31	62	85	103	141																	
E	400						13	31	63	86	103	143	207																
R	500						13	32	64	86	104	145	210	260															
	600						13	33	65	87	106	147	212	262	274														
A																													
C	700						13	33	65	88	108	149	214	264	275	281													
C	800						14	34	66	88	109	150	215	265	275	281	292												
I	900						14	34	66	89	111	152	216	267	275	282	293	307											
D	1000						14	35	67	89	112	153	218	268	275	282	294	308	321										
E	1250						14	36	67	90	114	155	220	268	276	282	295	309	321	328									
N																													
T	1500						14	36	68	91	116	157	222	269	276	283	296	311	322	328	334								
	1750						15	37	69	91	118	159	224	269	277	283	297	312	322	329	334	339							
	2000						15	37	69	92	120	161	225	269	277	283	298	312	322	329	334	339	343						
	2500						15	38	70	93	122	163	228	270	277	284	299	314	322	329	335	340	344	350					
	3000							39	71	94	124	165	230	270	278	284	300	315	323	330	335	340	344	351	356				
	4000							40	72	95	127	168	233	271	278	286	302	317	323	330	336	340	344	351	357	366			
	5000							41	73	96	130	171	236	271	279	287	304	318	323	330	336	341	345	352	357	366	373		
	7500							43	75	97	134	176	240	272	280	290	306	320	324	331	336	341	345	352	358	367	373	386	
	10000							44	76	98	138	179	243	273	280	291	308	321	325	331	337	342	346	353	358	367	374	386	395

Additional Increased Limit Rates Limit Rate
45/45 9
750/750 284

**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	1.529
15	1.664
20	1.711
25	1.749
30	1.761
35	1.771
40	1.774
45	1.777
50	1.780
75	1.786
80	1.787
100	1.789
150	1.795
200	1.800
250	1.803
300	1.805
400	1.809
500	1.812
750	1.819
1,000	1.824
2,000	1.837
2,500	1.840
5,000	1.851
10,000	1.862

**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 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 5	1 7	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																		
P E R	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															
A C C I D E N T	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

November 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 I D E N T	300	36	44	46	50	52	56	60	62	64	66	72							
	350	36	46	48	50	52	56	60	62	64	66	72							
	400						56	60	62	64	66	72	84						
	500						56	60	62	64	66	74	84	94					
	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

November 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