

**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	0	5	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	1.11	1.21	1.29	1.36																							
	45	1.01	1.11	1.21	1.29	1.36																							
	50	1.01	1.11	1.21	1.29	1.36	1.48																						
	60	1.01	1.12	1.22	1.30	1.37	1.49																						
	70	1.02	1.12	1.22	1.30	1.37	1.49																						
	80	1.02	1.13	1.22	1.31	1.38	1.49																						
	100	1.03	1.13	1.23	1.31	1.38	1.50	2.00																					
	150	1.03	1.14	1.24	1.32	1.39	1.51	2.01	2.38																				
	200	1.04	1.15	1.25	1.33	1.40	1.53	2.03	2.40	2.66																			
	250	1.05	1.16	1.25	1.34	1.41	1.53	2.03	2.41	2.67	2.88																		
	300	1.05	1.16	1.26	1.34	1.41	1.54	2.04	2.41	2.68	2.89	3.22																	
	350	1.05	1.17	1.26	1.34	1.42	1.55	2.05	2.42	2.69	2.89	3.24																	
	400						1.55	2.05	2.43	2.69	2.90	3.25	3.83																
	500						1.56	2.06	2.44	2.70	2.91	3.28	3.85	4.30															
	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	<u>Limit</u>	<u>ILF</u>	<u>Limit</u>	<u>ILF</u>
	45/45	1.42	40/90	1.38
	750/750	4.63	80/80	1.83

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

LIMIT PER PERSON

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
	45/45	74	40/90	72
	750/750	200	80/80	85

**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																																												
							1 1 2 2					3 4 5 6 7					8 9 0 2 5					1 2 2 3 4					5 7 0																			
							0 0 5 0 5					0 0 0 0 0					0 0 0 5 0					7 0 5 0 0					0 5 0																			
		2 2 3 3 4					5 0 5 0 5					0 0 0 0 0					0 0 0 0 0					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					0 0 0																			
LIMITED ACCORDING TO PENSION T	40	0	2	4	6	8																																								
	45	1	2	4	6	8																																								
	50	1	2	4	7	8	11																																							
	60	1	3	4	7	8	11																																							
	70	1	3	4	7	8	11																																							
	80	1	3	4	7	8	11																																							
	100	1	3	4	7	9	11	30																																						
	150	1	3	5	7	9	12	31	63																																					
	200	1	3	5	7	9	12	31	64	88																																				
	250	1	3	5	8	9	12	32	65	89	108																																			
	300	1	3	5	8	9	13	32	66	90	109	149																																		
	350	1	3	6	8	9	13	33	67	91	110	151																																		
	400						13	33	67	91	110	152	222																																	
	500						13	34	68	92	111	155	224	278																																
	600						14	35	69	93	113	157	226	280	293																															
	700						14	36	70	94	115	159	228	282	293	300																														
	800						14	36	70	94	117	161	230	283	293	300	312																													
	900						14	37	71	95	118	162	231	285	294	300	313	328																												
	1000						14	37	71	95	119	163	233	286	294	301	313	328	342																											
	1250						15	38	72	96	122	166	235	286	294	301	315	330	342	350																										
	1500						15	39	73	97	124	168	237	287	295	302	316	331	343	350	356																									
	1750						15	39	73	98	126	170	239	287	295	302	317	332	343	350	356	361																								
	2000						15	40	74	98	128	172	241	288	295	302	318	333	343	351	357	362	366	374																						
	2500						16	41	75	99	130	174	244	288	296	303	319	334	344	351	357	362	366	374	380																					
	3000							42	76	100	133	177	246	288	296	303	320	335	344	351	357	362	367	374	380																					
	4000							43	77	101	136	180	249	289	297	305	322	337	344	352	358	363	367	375	381	390																				
	5000							44	78	102	139	183	252	289	297	306	324	339	345	352	358	363	368	375	381	391	398																			
	7500							45	80	104	144	188	257	290	298	309	326	341	345	353	359	364	368	376	382	391	399	412																		
	10000							47	81	105	147	191	260	291	299	311	328	342	346	353	359	364	369	376	382	392	399	412	422																	

Additional Increased Limit Rates

Limit Rate
45/45 9
750/750 303

Limit Rate
40/90 9
80/80 24

**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	1.529
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

**Applicable to Motor Vehicle Bodily Injury Coverage for Motorcycles
Rated in the Private Passenger Automobile Manual**

LIMIT PER PERSON

LIMIT PER ACCIDENT

<u>Limit</u>	<u>ILF</u>
40/90	1.38
80/80	1.83

July 1, 2025

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	0	0	5	0	0	0	0	0	0
L I M I T	40	32	36	42	46	48											
	45	32	36	42	46	48											
	50	32	36	42	46	48	50										
	60	32	38	42	46	48	50										
	70	32	38	42	46	48	50										
	80	32	38	42	46	48	50										
	100	32	38	42	46	48	50	56									
	150	32	40	44	46	48	50	56	64								
	200	34	40	44	46	48	50	56	64	72							
	250	34	40	44	46	48	50	56	66	72	78						
A C C I D E N T	300	34	40	44	46	48	50	56	66	72	78	86					
	350	34	40	44	46	48	50	56	66	72	78	86					
	400						50	56	66	72	78	86	100				
	500						50	56	66	72	78	86	102	112			
	600						50	56	66	74	78	88	102	114	122		
	700						50	56	66	74	78	88	102	116	122	126	
	800						50	58	66	74	80	88	102	118	122	126	128
	900						50	58	66	74	80	88	102	118	124	126	128 130
	1000						50	58	66	74	80	88	102	120	124	126	128 130 132

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
	45/45	48	40/90	48
	750/750	128	80/80	54
	1000/2000	134		
	2000/2000	146		

July 1, 2025

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										1									
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	0							
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0							
LIMIT PER PERSON	40	0	4	30	50	84																				
	45	0	4	32	50	84																				
	50	0	4	32	52	86	152																			
	60	0	10	32	52	88	154																			
	70	0	10	34	54	92	156																			
	80	0	12	34	54	94	158																			
	100	0	14	36	58	96	162	502																		
	150	0	16	38	64	102	172	512	834																	
	200	2	18	40	68	106	180	520	844	1080																
	250	2	18	42	70	110	184	526	854	1090	1272															
LIMIT PER PERSON	300	2	20	42	74	112	190	530	862	1096	1280	1310														
	350	2	22	44	76	114	192	536	868	1102	1286	1310														
	400						196	542	874	1108	1290	1310	1326													
	500						202	550	882	1118	1300	1310	1328	1340												
	600						206	558	890	1126	1300	1312	1328	1408	1638											
	700						210	564	896	1132	1300	1312	1328	1466	1640	1678										
	800						214	570	902	1136	1302	1312	1328	1516	1642	1680	1712									
	900						216	574	906	1142	1302	1312	1328	1560	1644	1682	1714	1744								
	1000						218	580	910	1146	1302	1312	1330	1600	1644	1682	1716	1744	1772							

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
45/45	120	40/90	94
750/750	1710	80/80	388
1000/2000	1778		
2000/2000	1946		

**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	1.535
15	1.725
20	1.801
25	1.860
30	1.879
35	1.894
40	1.898
45	1.901
50	1.905
75	1.910
80	1.911
100	1.914
150	1.920
200	1.925
250	1.928
300	1.930
400	1.934
500	1.937
750	1.943
1,000	1.948
2,000	1.960
2,500	1.963
5,000	1.973
10,000	1.983