

**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	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0
L	40	47	60	67	71	74																							
I	45	49	60	68	71	75																							
M	50	51	60	68	71	75	80																						
I	60	51	64	68	72	75	80																						
T	70	52	64	68	72	75	81																						
	80	52	64	68	72	75	81																						
P	100	52	65	68	72	76	81	97																					
E	150	53	65	69	73	76	81	97	111																				
R	200	54	65	69	73	76	82	98	112	122																			
A	250	54	66	70	73	77	82	98	112	123	131																		
C	300	55	66	70	74	77	82	98	113	123	131	146																	
C	350	55	66	70	74	77	82	98	113	123	131	147																	
I	400						83	99	113	124	132	147	173																
D	500						83	99	114	124	132	148	174	194															
E	600						83	99	114	124	133	149	175	195	202														
N	700						83	100	114	125	134	150	176	195	202	207													
T	800						83	100	114	125	134	150	176	196	202	207	211												
	900						83	100	115	125	135	151	177	197	202	207	211	215											
	1000						84	100	115	125	135	151	177	197	203	207	211	215	218										
	1250						84	101	115	126	136	152	178	197	203	208	212	215	218	225									
	1500						84	101	116	126	137	153	179	198	203	208	212	215	219	225	231								
	1750						84	101	116	126	138	154	180	198	203	208	212	216	219	225	231	235							
	2000						84	101	116	126	138	155	180	198	204	208	212	216	219	226	231	236	240						
	2500						85	102	116	127	139	156	181	198	204	209	213	216	219	226	231	236	240	247					
	3000							102	117	127	140	156	182	199	204	209	213	216	220	226	232	236	240	247	252				
	4000							103	117	128	141	158	183	199	205	209	213	217	220	227	232	237	241	247	253	261			
	5000							103	118	128	142	159	184	199	205	210	214	217	220	227	232	237	241	248	253	262			
	7500							104	118	129	144	160	186	200	206	210	214	218	221	228	233	238	242	248	254	262			
	10000							104	119	129	145	162	187	201	206	211	215	218	221	228	234	238	242	249	254	263			

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
	45/45	77	40/90	75
	750/750	209	80/80	91

**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	1.535
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

**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	2	5	7	0	5	0	0	0	5	0		
L	40	1.00	1.12	1.23	1.32	1.40																								
I	45	1.01	1.13	1.24	1.33	1.41																								
M	50	1.01	1.13	1.24	1.33	1.41	1.54																							
I	60	1.01	1.14	1.25	1.34	1.41	1.55																							
T	70	1.02	1.14	1.25	1.34	1.42	1.55																							
	80	1.02	1.15	1.25	1.35	1.42	1.55																							
	100	1.03	1.15	1.26	1.35	1.43	1.56	2.16																						
	150	1.04	1.17	1.27	1.36	1.44	1.58	2.18	2.54																					
	200	1.05	1.18	1.28	1.37	1.45	1.59	2.19	2.56	2.82																				
	250	1.05	1.18	1.29	1.38	1.46	1.60	2.20	2.57	2.83	3.03																			
	300	1.06	1.19	1.29	1.38	1.46	1.61	2.21	2.58	2.84	3.04	3.39																		
	350	1.06	1.19	1.30	1.39	1.47	1.61	2.22	2.58	2.84	3.04	3.41																		
P	400						1.62	2.22	2.59	2.85	3.05	3.42	4.02																	
E	500						1.63	2.23	2.60	2.86	3.06	3.44	4.05	4.52																
R	600						1.64	2.24	2.61	2.87	3.08	3.46	4.07	4.54	4.70															
	700						1.64	2.25	2.61	2.87	3.10	3.48	4.08	4.55	4.71	4.81														
A	800						1.65	2.25	2.62	2.88	3.11	3.49	4.10	4.57	4.71	4.82	4.91													
C	900						1.66	2.26	2.63	2.89	3.12	3.51	4.11	4.58	4.71	4.82	4.92	5.00												
I	1000						1.66	2.26	2.63	2.89	3.13	3.52	4.12	4.59	4.72	4.83	4.92	5.00	5.08											
D	1250						1.67	2.27	2.64	2.90	3.16	3.54	4.14	4.60	4.73	4.83	4.93	5.01	5.08	5.24										
E	1500						1.68	2.28	2.65	2.91	3.18	3.56	4.16	4.60	4.73	4.84	4.93	5.02	5.09	5.25	5.37									
N	1750						1.68	2.29	2.66	2.92	3.19	3.57	4.18	4.61	4.74	4.85	4.94	5.02	5.10	5.25	5.38	5.49								
T	2000						1.69	2.30	2.66	2.92	3.21	3.59	4.19	4.61	4.74	4.85	4.94	5.03	5.10	5.26	5.38	5.49	5.59							
	2500						1.70	2.31	2.67	2.93	3.23	3.61	4.22	4.62	4.75	4.86	4.95	5.03	5.11	5.26	5.39	5.50	5.59	5.75						
	3000							2.31	2.68	2.94	3.25	3.63	4.24	4.63	4.76	4.86	4.96	5.04	5.11	5.27	5.40	5.51	5.60	5.76	5.88					
	4000							2.33	2.69	2.95	3.28	3.66	4.27	4.64	4.77	4.87	4.97	5.05	5.12	5.28	5.41	5.52	5.61	5.77	5.89	6.10				
	5000							2.34	2.70	2.96	3.30	3.69	4.29	4.65	4.77	4.88	4.98	5.06	5.13	5.29	5.42	5.52	5.62	5.77	5.90	6.10	6.26			
	7500							2.36	2.72	2.98	3.34	3.73	4.33	4.66	4.79	4.90	4.99	5.07	5.15	5.30	5.43	5.54	5.63	5.79	5.92	6.12	6.27	6.56		
	10000							2.37	2.73	2.99	3.37	3.76	4.36	4.67	4.80	4.91	5.00	5.08	5.16	5.31	5.44	5.55	5.64	5.80	5.93	6.13	6.28	6.57	6.77	

Additional Increased Limit Factors	<u>Limit</u>	<u>ILF</u>	<u>Limit</u>	<u>ILF</u>
	45/45	1.48	40/90	1.43
	750/750	4.86	80/80	1.96

July 1, 2026

**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	36	45	52	56	59													
	45	38	45	52	56	59													
	50	41	45	52	56	59	63												
	60	41	50	52	56	59	63												
	70	41	50	52	56	59	63												
	80	41	50	52	56	59	63												
	100	41	50	52	56	59	63	77											
	150	41	50	52	56	59	63	77	86										
	200	43	50	54	56	59	63	77	86	95									
	250	43	50	54	56	61	63	77	88	95	101								
	300	43	50	54	59	61	63	77	88	95	101	113							
	350	43	50	54	59	61	65	77	88	95	101	113							
	400						65	77	88	95	101	113	133						
	500						65	77	88	95	101	115	133	149					
	600						65	77	88	97	101	115	135	149	155				
	700						65	77	88	97	104	115	135	149	155	158			
800						65	79	88	97	104	115	135	151	155	158	162			
900						65	79	88	97	104	115	135	151	155	158	162	164		
1000						65	79	88	97	104	117	135	151	155	158	162	164	167	

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
45/45	61	40/90	59
750/750	162	80/80	72
1000/2000	167		
2000/2000	185		

July 1, 2026

**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	40	0	9	20	34	45													
	45	0	9	20	36	45													
	50	0	9	20	36	45	59												
	60	0	9	23	36	45	59												
	70	0	9	23	38	45	61												
	80	0	9	23	38	47	61												
	100	2	11	25	38	47	61	169											
	150	2	11	27	41	47	63	173	322										
	200	2	14	27	41	50	65	176	329	439									
	250	2	14	29	43	50	68	176	333	443	531								
A C C I D E N T	300	5	16	29	43	50	70	178	335	448	536	731							
	350	5	16	32	43	52	70	180	340	450	538	740							
	400						72	182	342	452	540	749	1091						
	500						74	187	347	457	545	763	1105	1370					
600						74	191	349	461	556	772	1116	1382	1474					
700						77	194	353	464	565	781	1125	1391	1478	1539				
800						77	196	356	466	572	790	1132	1397	1481	1544	1598			
900						79	200	358	468	581	797	1139	1404	1483	1546	1600	1647		
1000						79	200	360	470	585	803	1145	1411	1485	1548	1602	1649	1692	

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
45/45	52	40/90	47
750/750	1593	80/80	133
1000/2000	1701		
2000/2000	1863		

**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	1.535
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