

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$13	\$24	\$20
2	\$11	\$11	\$21	\$19
3	\$13	\$13	\$24	\$20
4	\$19	\$18	\$31	\$28
5	\$18	\$15	\$29	\$25
6	\$20	\$20	\$34	\$29
7	\$20	\$19	\$33	\$28
8	\$19	\$19	\$31	\$28
9	\$20	\$20	\$34	\$30
10	\$28	\$26	\$45	\$39
11	\$26	\$25	\$44	\$38
12	\$29	\$26	\$49	\$40
13	\$30	\$29	\$53	\$44
14	\$33	\$30	\$55	\$46
15	\$54	\$51	\$91	\$78
16	\$61	\$59	\$104	\$90
17	\$55	\$53	\$94	\$81
18	\$55	\$53	\$94	\$81
19	\$55	\$53	\$94	\$81
20	\$55	\$53	\$94	\$81
21	\$55	\$53	\$94	\$81
22	\$55	\$53	\$94	\$81
23	\$55	\$53	\$94	\$81
24	\$55	\$53	\$94	\$81
25	\$55	\$53	\$94	\$81
26	\$55	\$53	\$94	\$81
27	\$10	\$10	\$18	\$15
40	\$29	\$28	\$50	\$43
41	\$33	\$30	\$55	\$46
42	\$54	\$51	\$91	\$78
43	\$55	\$53	\$93	\$80
44	\$61	\$58	\$103	\$89
45	\$54	\$51	\$91	\$78

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$3	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$3	\$1
4	\$1	\$1	\$3	\$3
5	\$1	\$1	\$3	\$3
6	\$1	\$1	\$3	\$3
7	\$1	\$1	\$3	\$3
8	\$1	\$1	\$3	\$3
9	\$1	\$1	\$3	\$3
10	\$3	\$3	\$4	\$4
11	\$3	\$3	\$4	\$3
12	\$3	\$3	\$4	\$4
13	\$3	\$3	\$4	\$4
14	\$3	\$3	\$5	\$4
15	\$5	\$4	\$9	\$8
16	\$5	\$5	\$10	\$9
17	\$5	\$4	\$9	\$8
18	\$5	\$4	\$9	\$8
19	\$5	\$4	\$9	\$8
20	\$5	\$4	\$9	\$8
21	\$5	\$4	\$9	\$8
22	\$5	\$4	\$9	\$8
23	\$5	\$4	\$9	\$8
24	\$5	\$4	\$9	\$8
25	\$5	\$4	\$9	\$8
26	\$5	\$4	\$9	\$8
27	\$1	\$1	\$1	\$1
40	\$3	\$3	\$4	\$4
41	\$3	\$3	\$5	\$4
42	\$5	\$4	\$9	\$8
43	\$5	\$4	\$9	\$8
44	\$5	\$5	\$10	\$9
45	\$4	\$4	\$9	\$8

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$11	\$10	\$18	\$15
2	\$10	\$10	\$16	\$14
3	\$11	\$10	\$18	\$15
4	\$15	\$14	\$24	\$19
5	\$15	\$13	\$23	\$18
6	\$16	\$15	\$26	\$20
7	\$15	\$14	\$24	\$19
8	\$15	\$14	\$24	\$19
9	\$16	\$15	\$26	\$20
10	\$21	\$19	\$34	\$28
11	\$20	\$18	\$33	\$26
12	\$21	\$19	\$35	\$29
13	\$24	\$20	\$38	\$30
14	\$25	\$23	\$38	\$33
15	\$28	\$28	\$38	\$38
16	\$28	\$28	\$38	\$38
17	\$28	\$28	\$38	\$38
18	\$28	\$28	\$38	\$38
19	\$28	\$28	\$38	\$38
20	\$28	\$28	\$38	\$38
21	\$28	\$28	\$38	\$38
22	\$28	\$28	\$38	\$38
23	\$28	\$28	\$38	\$38
24	\$28	\$28	\$38	\$38
25	\$28	\$28	\$38	\$38
26	\$28	\$28	\$38	\$38
27	\$9	\$8	\$15	\$11
40	\$23	\$20	\$36	\$29
41	\$25	\$23	\$38	\$33
42	\$28	\$28	\$38	\$38
43	\$28	\$28	\$38	\$38
44	\$28	\$28	\$38	\$38
45	\$28	\$28	\$38	\$38

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$1	\$4	\$4	\$5
2	\$1	\$4	\$4	\$5
3	\$1	\$4	\$4	\$5
4	\$4	\$4	\$6	\$6
5	\$4	\$4	\$5	\$6
6	\$4	\$5	\$6	\$8
7	\$4	\$5	\$6	\$8
8	\$4	\$4	\$6	\$6
9	\$4	\$5	\$6	\$8
10	\$4	\$6	\$9	\$10
11	\$4	\$6	\$8	\$10
12	\$5	\$6	\$9	\$10
13	\$5	\$6	\$10	\$11
14	\$5	\$8	\$10	\$13
15	\$8	\$9	\$11	\$15
16	\$8	\$9	\$11	\$15
17	\$8	\$9	\$11	\$15
18	\$8	\$9	\$11	\$15
19	\$8	\$9	\$11	\$15
20	\$8	\$9	\$11	\$15
21	\$8	\$9	\$11	\$15
22	\$8	\$9	\$11	\$15
23	\$8	\$9	\$11	\$15
24	\$8	\$9	\$11	\$15
25	\$8	\$9	\$11	\$15
26	\$8	\$9	\$11	\$15
27	\$1	\$1	\$4	\$4
40	\$5	\$6	\$9	\$11
41	\$5	\$8	\$10	\$13
42	\$8	\$9	\$11	\$15
43	\$8	\$9	\$11	\$15
44	\$8	\$9	\$11	\$15
45	\$8	\$9	\$11	\$15

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$16	\$15	\$24	\$20
2	\$15	\$14	\$21	\$19
3	\$16	\$15	\$24	\$20
4	\$20	\$19	\$33	\$26
5	\$20	\$18	\$30	\$24
6	\$21	\$20	\$35	\$28
7	\$20	\$19	\$33	\$26
8	\$20	\$19	\$33	\$26
9	\$21	\$20	\$35	\$28
10	\$29	\$25	\$46	\$38
11	\$28	\$24	\$45	\$36
12	\$29	\$26	\$48	\$39
13	\$31	\$28	\$51	\$41
14	\$34	\$30	\$51	\$44
15	\$38	\$38	\$51	\$51
16	\$38	\$38	\$51	\$51
17	\$38	\$38	\$51	\$51
18	\$38	\$38	\$51	\$51
19	\$38	\$38	\$51	\$51
20	\$38	\$38	\$51	\$51
21	\$38	\$38	\$51	\$51
22	\$38	\$38	\$51	\$51
23	\$38	\$38	\$51	\$51
24	\$38	\$38	\$51	\$51
25	\$38	\$38	\$51	\$51
26	\$38	\$38	\$51	\$51
27	\$13	\$11	\$20	\$16
40	\$30	\$28	\$50	\$40
41	\$34	\$30	\$51	\$44
42	\$38	\$38	\$51	\$51
43	\$38	\$38	\$51	\$51
44	\$38	\$38	\$51	\$51
45	\$38	\$38	\$51	\$51

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$65
\$750	\$71
\$1,000	\$77
\$2,000	\$99
\$5,000	\$154
\$10,000	\$237
\$15,000	\$303
\$20,000	\$350
\$25,000	\$397

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$29
20/50	\$30
25/50	\$31
35/80	\$33
50/100	\$37
100/300	\$43
250/500	\$56

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
50/100	\$45
100/300	\$102
250/500	\$279

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

**Part 7 - Collision
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	Experienced
	Operators
	All Groups
1	\$2.20
2	\$2.09
3	\$2.48
4	\$2.72
5	\$2.84
6	\$2.86
7	\$3.05
8	\$3.48
9	\$3.18
10	\$3.70
11	\$3.27
12	\$4.27
13	\$4.45
14	\$6.19
15	\$7.23
16	\$7.95
17	\$7.43
18	\$7.43
19	\$7.43
20	\$7.43
21	\$7.43
22	\$7.43
23	\$7.43
24	\$7.43
25	\$7.43
26	\$7.43
27	\$1.86
40	\$4.71
41	\$4.70
42	\$6.41
43	\$7.24
44	\$6.66
45	\$7.10

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$46
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$9
\$500	\$13
\$1,000	\$16
\$2,000	\$24

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$7
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

**Part 7 - Collision
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$3.04
2	\$2.89
3	\$3.43
4	\$3.76
5	\$3.92
6	\$3.95
7	\$4.21
8	\$4.81
9	\$4.39
10	\$5.11
11	\$4.52
12	\$5.90
13	\$6.15
14	\$8.55
15	\$9.99
16	\$10.98
17	\$10.26
18	\$10.26
19	\$10.26
20	\$10.26
21	\$10.26
22	\$10.26
23	\$10.26
24	\$10.26
25	\$10.26
26	\$10.26
27	\$2.57
40	\$6.51
41	\$6.49
42	\$8.85
43	\$10.00
44	\$9.20
45	\$9.81

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$46
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$9
\$500	\$13
\$1,000	\$16
\$2,000	\$24

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$7
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Motorcycle Age Factors

Age Group	Based on Model Year (MY)**	Collision Factor
1	Current MY	1.000
2	1 st Preceding	0.930
3	2 nd Preceding	0.860
4	3 rd Preceding	0.790
5	4 th Preceding	0.720
6	5 th Preceding	0.650
7	6 th Preceding	0.580
8	All other	0.510

*
* The current model year changes October 1, regardless of the actual date the models are introduced.

- * Determine motorcycle Collision rates by the following procedure:
- Determine the motorcycle's value as Original Cost New in hundreds of dollars.
 - Multiply the value determined in (a) by the rate per \$100 for its territory.
 - Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	All Groups
1	\$1.15
2	\$1.12
3	\$1.18
4	\$1.27
5	\$1.29
6	\$1.52
7	\$1.84
8	\$2.34
9	\$2.05
10	\$2.60
11	\$2.51
12	\$3.17
13	\$2.93
14	\$3.99
15	\$4.77
16	\$7.19
17	\$7.42
18	\$7.42
19	\$7.42
20	\$7.42
21	\$7.42
22	\$7.42
23	\$7.42
24	\$7.42
25	\$7.42
26	\$7.42
27	\$1.02
40	\$2.96
41	\$3.15
42	\$4.39
43	\$4.52
44	\$7.16
45	\$4.56

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	All Groups
1	\$1.89
2	\$1.85
3	\$1.94
4	\$2.09
5	\$2.13
6	\$2.50
7	\$3.03
8	\$3.86
9	\$3.38
10	\$4.28
11	\$4.14
12	\$5.22
13	\$4.83
14	\$6.57
15	\$7.86
16	\$11.85
17	\$12.22
18	\$12.22
19	\$12.22
20	\$12.22
21	\$12.22
22	\$12.22
23	\$12.22
24	\$12.22
25	\$12.22
26	\$12.22
27	\$1.68
40	\$4.88
41	\$5.19
42	\$7.23
43	\$7.45
44	\$11.80
45	\$7.51

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Motorcycle Age Factors

Age Group	Based on Model Year (MY)**	Comprehensive Factor
1	Current MY	1.000
2	1 st Preceding	0.910
3	2 nd Preceding	0.810
4	3 rd Preceding	0.720
5	4 th Preceding	0.620
6	5 th Preceding	0.530
7	6 th Preceding	0.440
8	All Other	0.340

** The current model year changes October 1, regardless of the actual date the models are introduced.

*Determine motorcycle Comprehensive rates by the following procedure:

- Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.
- Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for Part 9 are the same for experienced and inexperienced operators.
- Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Motorcycles Rated in the Private Passenger Automobile Insurance Manual

Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles.

Commissions

The commission provisions incorporated into the motorcycle rates are as follows (as a percentage of premium):

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

Substitute Transportation (Part 10)

\$15/day with \$450 maximum	\$45
\$30/day with \$900 maximum	\$90
\$45/day with \$1,350 maximum	\$167
\$100/day with \$3000 maximum	\$346

Towing and Labor

\$50/day per disablement	\$8
\$100/day per disablement	\$16

Discount (Rule 44)

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts

Merit Rating Plan

Rates for Parts 1, 2, 4 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges are same as for private passenger vehicles.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder.

- 1) Determine the base manual premium
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of *each* discount.)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Motorcycles Rated in the Private Passenger Automobile Insurance Manual

Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles.

Commissions

The commission provisions incorporated into the motorcycle rates are as follows (as a percentage of premium):

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

Group Definitions

The motorcycle group rating variable is defined as follows:

Group	Vehicle Size
A	0 c.c to 100 c.c
B	101 c.c to 350 c.c
C	351 c.c to 650 c.c
D	651 c.c and over

Substitute Transportation (Part 10)

\$15/day with \$450 maximum	\$45
\$30/day with \$900 maximum	\$90
\$45/day with \$1,350 maximum	\$167
\$100/day with \$3000 maximum	\$346

Towing and Labor

\$50/day per disablement	\$8
\$100/day per disablement	\$16

Discount (Rule 44)

Discount	Amount	Coverage
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts

Age Rate Factor

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

Merit Rating Plan

Rates for Parts 1, 2, 4 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges are the same as for private passenger vehicles.

Inexperienced Operator

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount)

- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

**Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number**

Central Massachusetts Safety Council, W. Boylston	(60055)
Ironstone Ventures, Uxbridge	(60998)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Minuteman HD Rider's Edge, Dartmouth	(135959)
Motorcycle Riding School, Beverly	(60050)
Sheldon's HD Rider's Edge, Auburn	(111478)
SM Motorcycle School, Winchendon	(116628)
Streetwise Cycle School Hyde Park	(123948)
Training Wheels, East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.