

**Massachusetts**  
**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual**  
**Manual Rates**

**Part 1 - Bodily Injury**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$19	\$16
2	\$9	\$9	\$17	\$15
3	\$10	\$10	\$19	\$16
4	\$15	\$14	\$25	\$22
5	\$14	\$12	\$23	\$20
6	\$16	\$16	\$27	\$23
7	\$16	\$15	\$26	\$22
8	\$15	\$15	\$25	\$22
9	\$16	\$16	\$27	\$24
10	\$22	\$21	\$36	\$31
11	\$21	\$20	\$35	\$30
12	\$23	\$21	\$39	\$32
13	\$24	\$23	\$42	\$35
14	\$26	\$24	\$44	\$37
15	\$43	\$41	\$73	\$62
16	\$49	\$47	\$83	\$72
17	\$44	\$42	\$75	\$65
18	\$44	\$42	\$75	\$65
19	\$44	\$42	\$75	\$65
20	\$44	\$42	\$75	\$65
21	\$44	\$42	\$75	\$65
22	\$44	\$42	\$75	\$65
23	\$44	\$42	\$75	\$65
24	\$44	\$42	\$75	\$65
25	\$44	\$42	\$75	\$65
26	\$44	\$42	\$75	\$65
27	\$8	\$8	\$14	\$12
40	\$23	\$22	\$40	\$34
41	\$26	\$24	\$44	\$37
42	\$43	\$41	\$73	\$62
43	\$44	\$42	\$74	\$64
44	\$49	\$46	\$82	\$71
45	\$43	\$41	\$73	\$62

**Part 2 - PIP**

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

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

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**Part 5 - Optional BI**  
**Rates at Basic limits**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$14	\$13	\$22	\$19
2	\$13	\$12	\$20	\$17
3	\$14	\$13	\$22	\$18
4	\$19	\$17	\$30	\$24
5	\$18	\$15	\$28	\$22
6	\$20	\$18	\$32	\$25
7	\$19	\$17	\$30	\$24
8	\$19	\$17	\$30	\$24
9	\$20	\$18	\$32	\$25
10	\$26	\$23	\$42	\$34
11	\$25	\$22	\$41	\$33
12	\$26	\$24	\$43	\$35
13	\$29	\$25	\$46	\$37
14	\$31	\$28	\$46	\$40
15	\$34	\$34	\$46	\$46
16	\$34	\$34	\$46	\$46
17	\$34	\$34	\$46	\$46
18	\$34	\$34	\$46	\$46
19	\$34	\$34	\$46	\$46
20	\$34	\$34	\$46	\$46
21	\$34	\$34	\$46	\$46
22	\$34	\$34	\$46	\$46
23	\$34	\$34	\$46	\$46
24	\$34	\$34	\$46	\$46
25	\$34	\$34	\$46	\$46
26	\$34	\$34	\$46	\$46
27	\$11	\$10	\$18	\$14
40	\$28	\$25	\$45	\$36
41	\$31	\$28	\$46	\$40
42	\$34	\$34	\$46	\$46
43	\$34	\$34	\$46	\$46
44	\$34	\$34	\$46	\$46
45	\$34	\$34	\$46	\$46

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

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

**Rates at Increased limits**

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.040
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**Part 4 - Property Damage**  
**Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$19	\$16
2	\$12	\$11	\$17	\$15
3	\$13	\$12	\$19	\$16
4	\$16	\$15	\$26	\$21
5	\$16	\$14	\$24	\$19
6	\$17	\$16	\$28	\$22
7	\$16	\$15	\$26	\$21
8	\$16	\$15	\$26	\$21
9	\$17	\$16	\$28	\$22
10	\$23	\$20	\$37	\$30
11	\$22	\$19	\$36	\$29
12	\$23	\$21	\$38	\$31
13	\$25	\$22	\$41	\$33
14	\$27	\$24	\$41	\$35
15	\$30	\$30	\$41	\$41
16	\$30	\$30	\$41	\$41
17	\$30	\$30	\$41	\$41
18	\$30	\$30	\$41	\$41
19	\$30	\$30	\$41	\$41
20	\$30	\$30	\$41	\$41
21	\$30	\$30	\$41	\$41
22	\$30	\$30	\$41	\$41
23	\$30	\$30	\$41	\$41
24	\$30	\$30	\$41	\$41
25	\$30	\$30	\$41	\$41
26	\$30	\$30	\$41	\$41
27	\$10	\$9	\$16	\$13
40	\$24	\$22	\$40	\$32
41	\$27	\$24	\$41	\$35
42	\$30	\$30	\$41	\$41
43	\$30	\$30	\$41	\$41
44	\$30	\$30	\$41	\$41
45	\$30	\$30	\$41	\$41

**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

**Part 6 - Medical Payments**  
**Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$60
\$1,000	\$65
\$2,000	\$84
\$5,000	\$130
\$10,000	\$200
\$15,000	\$256
\$20,000	\$296
\$25,000	\$335

**Part 3 - Uninsured Motorists**  
**Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$19
25/50	\$20
35/80	\$22
50/100	\$24
100/300	\$28
250/500	\$37
500/500	\$46

**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
500/500	\$512

**Notes:**

- (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

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

Territory	Rate per \$100 of value*	
	Experienced Operators	All Groups
	1	\$1.91
2	\$1.81	
3	\$2.15	
4	\$2.37	
5	\$2.47	
6	\$2.49	
7	\$2.65	
8	\$3.03	
9	\$2.76	
10	\$3.22	
11	\$2.84	
12	\$3.71	
13	\$3.87	
14	\$5.38	
15	\$6.29	
16	\$6.91	
17	\$6.46	
18	\$6.46	
19	\$6.46	
20	\$6.46	
21	\$6.46	
22	\$6.46	
23	\$6.46	
24	\$6.46	
25	\$6.46	
26	\$6.46	
27	\$1.62	
40	\$4.10	
41	\$4.09	
42	\$5.58	
43	\$6.30	
44	\$5.79	
45	\$6.18	

**Part 7 - Collision**  
**Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$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	\$8
\$500	\$11
\$1,000	\$14
\$2,000	\$21

**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) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
\$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.

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

Territory	Rate per \$100 of value* All Groups
1	\$1.00
2	\$0.98
3	\$1.02
4	\$1.10
5	\$1.12
6	\$1.33
7	\$1.60
8	\$2.03
9	\$1.79
10	\$2.26
11	\$2.18
12	\$2.75
13	\$2.55
14	\$3.47
15	\$4.15
16	\$6.25
17	\$6.45
18	\$6.45
19	\$6.45
20	\$6.45
21	\$6.45
22	\$6.45
23	\$6.45
24	\$6.45
25	\$6.45
26	\$6.45
27	\$0.89
40	\$2.57
41	\$2.74
42	\$3.82
43	\$3.93
44	\$6.23
45	\$3.97

**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

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	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**  
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**Voluntary Under 1% Advisory Rates**

**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%

**Motorcycle Implicit Surcharge Exclusion Factor**

1.040

**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 is the 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.)