

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	\$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

Part 2 - PIP

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

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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	\$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

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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

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	\$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
500/500	\$71

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	\$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	1st Preceding	0.930
3	2nd Preceding	0.860
4	3rd Preceding	0.790
5	4th Preceding	0.720
6	5th Preceding	0.650
7	6th 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:
- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
 - (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
 - (c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

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	\$1.89
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	1st Preceding	0.910
3	2nd Preceding	0.810
4	3rd Preceding	0.720
5	4th Preceding	0.620
6	5th Preceding	0.530
7	6th 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.

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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:

<u>Group</u>	<u>Vehicle Size</u>
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)

<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

Age Rate Factors

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, 5 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.

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