

R-179
C.A.R.
9/1/2014

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile**

Commercial Motorcycle Rates

| Coverage | Vehicle Engine Size Group | | | |
|---------------------|---------------------------|-------------|-------------|----------|
| | 0cc-100cc | 101cc-350cc | 351cc-650cc | 651cc + |
| | <u>A</u> | <u>B</u> | <u>C</u> | <u>D</u> |
| A-1 | \$29.00 | \$27.00 | \$48.00 | \$41.00 |
| A-2 | \$3.00 | \$3.00 | \$5.00 | \$5.00 |
| B (excluding guest) | \$8.00 | \$11.00 | \$14.00 | \$17.00 |
| B (including guest) | \$35.00 | \$30.00 | \$57.00 | \$45.00 |
| PDL | \$26.00 | \$26.00 | \$45.00 | \$38.00 |

| | |
|--------------------------------------|---|
| Collision (\$500 Deductible) | \$4.88 per \$100 of value |
| Comprehensive (\$500 Deductible) | \$3.03 per \$100 of value |
| Limited Collision (\$500 Deductible) | 6.0% of the \$500 Deductible Collision Rate |

Determine motorcycle Collision and Comprehensive rates by following procedure:

- Determine the motorcycle's Original Cost New in hundreds of dollars,
- Multiply the value determined in (a) by the rate per \$100,
- Multiply the value determined in (b) by the Age Rate Factor.

| Motorcycle Age Rate Factors | | | |
|--|------------------------------------|------------------|----------------------|
| Age Group | Motorcycle Age Based on Model Year | Collision Factor | Comprehensive Factor |
| 1 | Current MY | 1.00 | 1.00 |
| 2 | 1st Preceding | 0.93 | 0.91 |
| 3 | 2nd Preceding | 0.86 | 0.81 |
| 4 | 3rd Preceding | 0.79 | 0.72 |
| 5 | 4th Preceding | 0.72 | 0.62 |
| 6 | 5th Preceding | 0.65 | 0.53 |
| 7 | 6th Preceding | 0.58 | 0.44 |
| 8 | All Other | 0.51 | 0.34 |
| The current model year changes October 1, regardless of the actual date the models are introduced. | | | |

| Waiver of Deductible Charges | Deductibles | | | |
|------------------------------|-------------|---------|---------|---------|
| | \$300 | \$500 | \$1,000 | \$2,000 |
| Collision, Lim. Collision | \$12.00 | \$18.00 | \$24.00 | \$36.00 |

Deductible Charges

| | | | | | |
|--------------------|---|------|-------|-------|---|
| Collision | \$56.00 | base | 0.713 | 0.571 | < Add the \$300 deductible charges to the \$500 base premium. |
| Limited Collision | \$6.00 | base | 0.619 | 0.412 | < Apply the \$1000/\$2000 factors to the \$500 deductible base premium. |
| Comprehensive | \$2.00 | base | 0.608 | 0.555 | |
| Fire only: | Charge 5% of the Commercial Motorcycle Comprehensive premium | | | | |
| Fire & Theft only: | Charge 95% of the Commercial Motorcycle Comprehensive premium | | | | |

| Limit Per Person | MedPay Rate |
|------------------|-------------|
| \$500 | \$126 |
| \$750 | \$134 |
| \$1,000 | \$144 |
| \$2,000 | \$182 |
| \$5,000 | \$263 |
| \$10,000 | \$378 |
| \$15,000 | \$437 |
| \$20,000 | \$482 |
| \$25,000 | \$518 |
| \$50,000 | \$614 |

| Limit | U-1 Rate | U-2 Rate |
|----------|----------|----------|
| 20/40 | \$33 | \$0 |
| 20/50 | \$33 | \$2 |
| 25/50 | \$35 | \$11 |
| 35/80 | \$39 | \$36 |
| 50/100 | \$42 | \$68 |
| 100/300 | \$48 | \$165 |
| 250/500 | \$62 | \$525 |
| 500/500 | \$77 | \$918 |
| 500/1000 | \$92 | \$1,313 |

| Substitute Transportation | Rate |
|---------------------------|------|
| \$15/day - \$450 max | 68 |
| \$30/day - \$900 max | 135 |
| \$45/day - \$1,350 max | 251 |
| \$100/day - \$3,000 max | 519 |

| Towing & Labor | Rate |
|---------------------------|------|
| \$50/day per disablement | 12 |
| \$100/day per disablement | 24 |