

R-182  
C.A.R.  
3/1/2026

**Commonwealth Automobile Reinsurers  
Massachusetts Commercial Automobile**

**Commercial Motorcycle Rates**

<u>Coverage</u>	<u>Vehicle Engine Size Group</u>			
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
A-1	\$40.00	\$33.00	\$51.00	\$47.00
A-2	\$4.00	\$4.00	\$6.00	\$4.00
B (excluding guest)	\$11.00	\$9.00	\$13.00	\$13.00
B (including guest)	\$38.00	\$33.00	\$51.00	\$44.00
PDL	\$101.00	\$86.00	\$132.00	\$116.00

Collision (\$500 Deductible)	\$4.01 per \$100 of value
Comprehensive (\$500 Deductible)	\$1.62 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.

<u>Waiver of Deductible Charges</u>	<u>Deductibles</u>			
	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
Collision, Lim. Collision	\$8.00	\$10.00	\$14.00	\$22.00

Deductible Charges

Collision	\$34.00	base	0.750	0.626	< Add the \$300 deductible charges to the \$500 base premium.
Limited Collision	\$4.00	base	0.667	0.487	< Apply the \$1000/\$2000 factors to the \$500 deductible base premium.
Comprehensive	\$3.00	base	0.658	0.611	
Fire only:	Charge 5% of the Commercial Motorcycle Comprehensive premium				
Fire & Theft only:	Charge 90% of the Commercial Motorcycle Comprehensive premium				

<u>Motorcycle Age Rate Factors</u>			
<u>Age Group</u>	<u>Motorcycle Age Based on Model Year</u>	<u>Collision Factor</u>	<u>Comprehensive Factor</u>
1	Current MY	1.00	1.00
2	1st Preceding	0.95	0.94
3	2nd Preceding	0.89	0.87
4	3rd Preceding	0.84	0.81
5	4th Preceding	0.78	0.74
6	5th Preceding	0.73	0.68
7	6th Preceding	0.68	0.61
8	7th Preceding	0.62	0.55
9	8th Preceding	0.60	0.52
10	9th Preceding	0.58	0.50
11	10th Preceding	0.55	0.47
12	All Other	0.53	0.45
The current model year changes October 1, regardless of the actual date the models are introduced.			

<u>Limit Per Person</u>	<u>MedPay Rate</u>
\$500	\$82
\$750	\$86
\$1,000	\$90
\$2,000	\$106
\$5,000	\$148
\$10,000	\$204
\$15,000	\$254
\$20,000	\$294
\$25,000	\$326
\$50,000	\$494

<u>Limit</u>	<u>U-1 Rate</u>	<u>U-2 Rate</u>
25/50	\$36	\$4
35/80	\$46	\$30
40/90	\$48	\$40
50/100	\$50	\$54
80/80	\$54	\$120
100/300	\$56	\$162
250/500	\$78	\$530
500/500	\$112	\$1,300
500/1000	\$120	\$1,340

<u>Substitute Transportation</u>	<u>Rate</u>
\$15/day - \$450 max	90
\$30/day - \$900 max	180
\$45/day - \$1,350 max	334
\$100/day - \$3,000 max	692

<u>Towing &amp; Labor</u>	<u>Rate</u>
\$50/day per disablement	16
\$100/day per disablement	32

Electric Motorcycles:

For Electric Motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.