

**2025 Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Commercial Motorcycle Rates**

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
A-1	\$36.00	\$30.00	\$46.00	\$42.00
A-2	\$4.00	\$4.00	\$6.00	\$4.00
B (excluding guest)	\$10.00	\$8.00	\$12.00	\$12.00
B (including guest)	\$34.00	\$30.00	\$46.00	\$40.00
PDL	\$54.00	\$46.00	\$70.00	\$62.00
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 the following procedure:

- (a) Determine the motorcycle's Original Cost New in hundreds of dollars,  
 (b) Multiply the value determined in (a) by the rate per \$100,  
 (c) 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	0.95	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.			

Waiver of Deductible Charges	Deductibles			
	\$300	\$500	\$1,000	\$2,000
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			

Limit Per Person	MedPay Rate
\$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

Limit	U-1 Rate	U-2 Rate
20/40	\$32	\$0
20/50	\$32	\$0
25/50	\$36	\$4
25/60	\$38	\$10
35/80	\$46	\$30
50/100	\$50	\$54
100/300	\$56	\$162
250/500	\$78	\$530
500/500	\$112	\$1,300
500/1000	\$120	\$1,340

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

Towing & Labor	Rate
\$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.