



COMMONWEALTH AUTOMOBILE REINSURERS

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RALPH A. IANNACO
PRESIDENT

January 14, 2009

Honorable Nonnie S. Burnes
Commissioner of Insurance
Massachusetts Division of Insurance
One South Station
Boston, MA 02110

RE: Private Passenger Residual Market Motorcycle Rates for Policies Effective April 1, 2009 and Later

Dear Commissioner Burnes:

In light of residual market rate requirements outlined in the regulatory Bulletin 2008-09 relative to rating territory definitions and merit rating calculations, Commonwealth Automobile Reinsurers (CAR) is not adopting the advisory rates filed by the Automobile Insurers Bureau for motorcycle risks effective April 1, 2009 and later. However, to adopt on-balance the application of merit rating factors to coverage B consistent with private passenger vehicles, CAR is filing the attached coverage B manual rates, revised to the base level (merit rating points 00) by applying an off-balance factor representing the estimated average motorcycle merit rating factor for residual market business.

CAR is prepared to discuss the issues addressed in this filing as you may request.

Very truly yours,

A handwritten signature in black ink that reads "Ralph A. Iannaco".

Ralph A. Iannaco
President

Enclosures

cc: Docket Clerk – Division of Insurance
Mr. Kevin Beagan – State Rating Bureau
Honorable Martha Coakley – Attorney General

**Massachusetts Private Passenger Automobile
Motorcycles**

Motorcycle manual rates for 4/1/2009 are proposed to be unchanged from those effective 4/1/2008 except for coverage B. The application of SDIP to coverage B is proposed for motorcycle rating, consistent with private passenger vehicles. In order to adopt this rating change on-balance, current coverage B manual rates are revised to the base SDIP level (00) by applying an off-balance factor that represents the estimated average motorcycle SDIP factor for facility business. Proposed rates are shown in Exhibit 1, page 1 and the percentage change from current manual rates is shown on page 2.

Exhibit 2 displays sample total BI (A-1/B) premiums for basic limits at varying SDIP levels and the resulting percentage change in premiums. Percentage changes for basic limit (20/40) BI premiums are detailed on pages 1 – 3 (corresponding premiums are shown on pages “a” and “b”) for SDIP codes 99, 98, and 00, respectively. Pages 4 – 7 show the percentage changes for SDIP levels of 1 to 4 points. At basic limits, the change in motorcycle BI premium using the proposed coverage B manual rates complies with the requirement established in DOI Bulletin 2008-09 for private passenger vehicles that premiums not increase by more than 10% for SDIP levels of 4 points or lower as a result of applying SDIP to coverage B.

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

Part 5 - Optional BI - Basic Limits
Current Manual Rates Adjusted by Average SDIP Factor (1.55)

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$9	\$8	\$14	\$12	1	\$1	\$3	\$3	\$4
2	\$8	\$8	\$13	\$11	2	\$1	\$3	\$3	\$4
3	\$9	\$8	\$14	\$12	3	\$1	\$3	\$3	\$4
4	\$12	\$11	\$19	\$15	4	\$3	\$3	\$5	\$5
5	\$12	\$10	\$18	\$14	5	\$3	\$3	\$4	\$5
6	\$13	\$12	\$21	\$16	6	\$3	\$4	\$5	\$6
7	\$12	\$11	\$19	\$15	7	\$3	\$4	\$5	\$6
8	\$12	\$11	\$19	\$15	8	\$3	\$3	\$5	\$5
9	\$13	\$12	\$21	\$16	9	\$3	\$4	\$5	\$6
10	\$17	\$15	\$27	\$22	10	\$3	\$5	\$7	\$8
11	\$16	\$14	\$26	\$21	11	\$3	\$5	\$6	\$8
12	\$17	\$15	\$28	\$23	12	\$4	\$5	\$7	\$8
13	\$19	\$16	\$30	\$24	13	\$4	\$5	\$8	\$9
14	\$20	\$18	\$30	\$26	14	\$4	\$6	\$8	\$10
15	\$22	\$22	\$30	\$30	15	\$6	\$7	\$9	\$12
16	\$22	\$22	\$30	\$30	16	\$6	\$7	\$9	\$12
17	\$22	\$22	\$30	\$30	17	\$6	\$7	\$9	\$12
18	\$22	\$22	\$30	\$30	18	\$6	\$7	\$9	\$12
19	\$22	\$22	\$30	\$30	19	\$6	\$7	\$9	\$12
20	\$22	\$22	\$30	\$30	20	\$6	\$7	\$9	\$12
21	\$22	\$22	\$30	\$30	21	\$6	\$7	\$9	\$12
22	\$22	\$22	\$30	\$30	22	\$6	\$7	\$9	\$12
23	\$22	\$22	\$30	\$30	23	\$6	\$7	\$9	\$12
24	\$22	\$22	\$30	\$30	24	\$6	\$7	\$9	\$12
25	\$22	\$22	\$30	\$30	25	\$6	\$7	\$9	\$12
26	\$22	\$22	\$30	\$30	26	\$6	\$7	\$9	\$12
27	\$7	\$6	\$12	\$9	27	\$1	\$1	\$3	\$3
40	\$18	\$16	\$29	\$23	40	\$4	\$5	\$7	\$9
41	\$20	\$18	\$30	\$26	41	\$4	\$6	\$8	\$10
42	\$22	\$22	\$30	\$30	42	\$6	\$7	\$9	\$12
43	\$22	\$22	\$30	\$30	43	\$6	\$7	\$9	\$12
44	\$22	\$22	\$30	\$30	44	\$6	\$7	\$9	\$12
45	\$22	\$22	\$30	\$30	45	\$6	\$7	\$9	\$12

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

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Change in Manual Rates - Proposed vs. Current**

Part 5 - Optional BI - Basic Limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	-35.7%	-38.5%	-36.4%	-36.8%	1	-50.0%	-25.0%	-40.0%	-33.3%
2	-38.5%	-33.3%	-35.0%	-35.3%	2	-50.0%	-25.0%	-40.0%	-33.3%
3	-35.7%	-38.5%	-36.4%	-33.3%	3	-50.0%	-25.0%	-40.0%	-33.3%
4	-36.8%	-35.3%	-36.7%	-37.5%	4	-25.0%	-40.0%	-28.6%	-37.5%
5	-33.3%	-33.3%	-35.7%	-36.4%	5	-25.0%	-40.0%	-33.3%	-37.5%
6	-35.0%	-33.3%	-34.4%	-36.0%	6	-25.0%	-33.3%	-28.6%	-40.0%
7	-36.8%	-35.3%	-36.7%	-37.5%	7	-25.0%	-33.3%	-28.6%	-40.0%
8	-36.8%	-35.3%	-36.7%	-37.5%	8	-25.0%	-40.0%	-28.6%	-37.5%
9	-35.0%	-33.3%	-34.4%	-36.0%	9	-25.0%	-33.3%	-28.6%	-40.0%
10	-34.6%	-34.8%	-35.7%	-35.3%	10	-40.0%	-37.5%	-36.4%	-38.5%
11	-36.0%	-36.4%	-36.6%	-36.4%	11	-40.0%	-28.6%	-40.0%	-33.3%
12	-34.6%	-37.5%	-34.9%	-34.3%	12	-33.3%	-37.5%	-36.4%	-38.5%
13	-34.5%	-36.0%	-34.8%	-35.1%	13	-33.3%	-37.5%	-33.3%	-35.7%
14	-35.5%	-35.7%	-34.8%	-35.0%	14	-33.3%	-40.0%	-33.3%	-33.3%
15	-35.3%	-35.3%	-34.8%	-34.8%	15	-40.0%	-36.4%	-35.7%	-36.8%
16	-35.3%	-35.3%	-34.8%	-34.8%	16	-40.0%	-36.4%	-35.7%	-36.8%
17	-35.3%	-35.3%	-34.8%	-34.8%	17	-40.0%	-36.4%	-35.7%	-36.8%
18	-35.3%	-35.3%	-34.8%	-34.8%	18	-40.0%	-36.4%	-35.7%	-36.8%
19	-35.3%	-35.3%	-34.8%	-34.8%	19	-40.0%	-36.4%	-35.7%	-36.8%
20	-35.3%	-35.3%	-34.8%	-34.8%	20	-40.0%	-36.4%	-35.7%	-36.8%
21	-35.3%	-35.3%	-34.8%	-34.8%	21	-40.0%	-36.4%	-35.7%	-36.8%
22	-35.3%	-35.3%	-34.8%	-34.8%	22	-40.0%	-36.4%	-35.7%	-36.8%
23	-35.3%	-35.3%	-34.8%	-34.8%	23	-40.0%	-36.4%	-35.7%	-36.8%
24	-35.3%	-35.3%	-34.8%	-34.8%	24	-40.0%	-36.4%	-35.7%	-36.8%
25	-35.3%	-35.3%	-34.8%	-34.8%	25	-40.0%	-36.4%	-35.7%	-36.8%
26	-35.3%	-35.3%	-34.8%	-34.8%	26	-40.0%	-36.4%	-35.7%	-36.8%
27	-36.4%	-40.0%	-33.3%	-35.7%	27	-50.0%	-50.0%	-25.0%	-40.0%
40	-35.7%	-36.0%	-35.6%	-36.1%	40	-33.3%	-37.5%	-36.4%	-35.7%
41	-35.5%	-35.7%	-34.8%	-35.0%	41	-33.3%	-40.0%	-33.3%	-33.3%
42	-35.3%	-35.3%	-34.8%	-34.8%	42	-40.0%	-36.4%	-35.7%	-36.8%
43	-35.3%	-35.3%	-34.8%	-34.8%	43	-40.0%	-36.4%	-35.7%	-36.8%
44	-35.3%	-35.3%	-34.8%	-34.8%	44	-40.0%	-36.4%	-35.7%	-36.8%
45	-35.3%	-35.3%	-34.8%	-34.8%	45	-40.0%	-36.4%	-35.7%	-36.8%

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Difference in A-1/B Premiums: Adj'd vs. Current**

BI Limit: 20/40; SDIP code: 99

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	-27.3%	-28.6%	-28.9%	-28.1%	1	-10.0%	-8.3%	-14.3%	-10.5%
2	-30.0%	-26.3%	-26.5%	-24.1%	2	-11.1%	-9.1%	-10.5%	-11.1%
3	-27.3%	-28.6%	-28.9%	-25.8%	3	-10.0%	-8.3%	-14.3%	-10.5%
4	-29.0%	-27.6%	-27.5%	-26.2%	4	-6.3%	-17.6%	-10.7%	-15.4%
5	-26.7%	-28.0%	-27.7%	-28.2%	5	-12.5%	-20.0%	-12.0%	-16.0%
6	-27.3%	-25.8%	-25.9%	-27.3%	6	-5.9%	-10.5%	-6.9%	-17.2%
7	-28.1%	-24.1%	-28.8%	-26.2%	7	-5.9%	-11.1%	-10.3%	-17.9%
8	-29.0%	-24.1%	-27.5%	-26.2%	8	-6.3%	-11.8%	-10.7%	-15.4%
9	-27.3%	-25.8%	-25.9%	-26.7%	9	-5.9%	-10.5%	-6.9%	-16.7%
10	-27.3%	-25.0%	-27.8%	-26.7%	10	-8.7%	-12.0%	-12.2%	-17.9%
11	-26.2%	-28.2%	-27.1%	-27.6%	11	-9.1%	-12.5%	-12.8%	-13.5%
12	-26.7%	-26.8%	-25.3%	-25.8%	12	-12.0%	-12.0%	-11.6%	-17.5%
13	-26.5%	-27.3%	-25.9%	-25.8%	13	-11.5%	-14.8%	-10.6%	-14.0%
14	-28.3%	-27.1%	-26.5%	-26.8%	14	-10.7%	-16.7%	-12.2%	-15.2%
15	-22.9%	-23.5%	-20.6%	-21.6%	15	-10.9%	-11.1%	-9.3%	-12.9%
16	-21.3%	-21.9%	-18.3%	-19.8%	16	-9.8%	-10.0%	-8.4%	-11.4%
17	-22.5%	-23.2%	-19.4%	-21.0%	17	-10.6%	-10.9%	-7.9%	-12.3%
18	-22.5%	-23.2%	-19.4%	-21.0%	18	-10.6%	-10.9%	-7.9%	-12.3%
19	-22.5%	-23.2%	-19.4%	-21.0%	19	-10.6%	-10.9%	-7.9%	-12.3%
20	-22.5%	-23.2%	-19.4%	-21.0%	20	-10.6%	-10.9%	-7.9%	-12.3%
21	-22.5%	-23.2%	-19.4%	-21.0%	21	-10.6%	-10.9%	-7.9%	-12.3%
22	-22.5%	-23.2%	-19.4%	-21.0%	22	-10.6%	-10.9%	-7.9%	-12.3%
23	-22.5%	-23.2%	-19.4%	-21.0%	23	-10.6%	-10.9%	-7.9%	-12.3%
24	-22.5%	-23.2%	-19.4%	-21.0%	24	-10.6%	-10.9%	-7.9%	-12.3%
25	-22.5%	-23.2%	-19.4%	-21.0%	25	-10.6%	-10.9%	-7.9%	-12.3%
26	-22.5%	-23.2%	-19.4%	-21.0%	26	-10.6%	-10.9%	-7.9%	-12.3%
27	-33.3%	-29.4%	-26.7%	-29.2%	27	-22.2%	-22.2%	-12.5%	-20.0%
40	-27.7%	-25.6%	-26.9%	-26.6%	40	-12.0%	-15.4%	-11.4%	-14.3%
41	-28.3%	-27.1%	-26.5%	-26.8%	41	-10.7%	-16.7%	-12.2%	-15.2%
42	-22.9%	-23.5%	-20.6%	-21.6%	42	-10.9%	-11.1%	-9.3%	-12.9%
43	-22.5%	-23.2%	-19.6%	-21.2%	43	-10.6%	-10.9%	-8.0%	-12.5%
44	-21.3%	-22.2%	-18.4%	-20.0%	44	-9.8%	-10.2%	-7.3%	-11.5%
45	-22.9%	-23.5%	-20.6%	-21.6%	45	-10.9%	-11.1%	-9.3%	-12.9%

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Current Manual Rates**

**BI Limit: 20/40; SDIP code: 99
(implicit surcharge exclusion factor = 1.056)**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$22	\$21	\$38	\$32
2	\$20	\$19	\$34	\$29
3	\$22	\$21	\$38	\$31
4	\$31	\$29	\$51	\$42
5	\$30	\$25	\$47	\$39
6	\$33	\$31	\$54	\$44
7	\$32	\$29	\$52	\$42
8	\$31	\$29	\$51	\$42
9	\$33	\$31	\$54	\$45
10	\$44	\$40	\$72	\$60
11	\$42	\$39	\$70	\$58
12	\$45	\$41	\$75	\$62
13	\$49	\$44	\$81	\$66
14	\$53	\$48	\$83	\$71
15	\$70	\$68	\$107	\$97
16	\$75	\$73	\$115	\$106
17	\$71	\$69	\$108	\$100
18	\$71	\$69	\$108	\$100
19	\$71	\$69	\$108	\$100
20	\$71	\$69	\$108	\$100
21	\$71	\$69	\$108	\$100
22	\$71	\$69	\$108	\$100
23	\$71	\$69	\$108	\$100
24	\$71	\$69	\$108	\$100
25	\$71	\$69	\$108	\$100
26	\$71	\$69	\$108	\$100
27	\$18	\$17	\$30	\$24
40	\$47	\$43	\$78	\$64
41	\$53	\$48	\$83	\$71
42	\$70	\$68	\$107	\$97
43	\$71	\$69	\$107	\$99
44	\$75	\$72	\$114	\$105
45	\$70	\$68	\$107	\$97

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$10	\$12	\$21	\$19
2	\$9	\$11	\$19	\$18
3	\$10	\$12	\$21	\$19
4	\$16	\$17	\$28	\$26
5	\$16	\$15	\$25	\$25
6	\$17	\$19	\$29	\$29
7	\$17	\$18	\$29	\$28
8	\$16	\$17	\$28	\$26
9	\$17	\$19	\$29	\$30
10	\$23	\$25	\$41	\$39
11	\$22	\$24	\$39	\$37
12	\$25	\$25	\$43	\$40
13	\$26	\$27	\$47	\$43
14	\$28	\$30	\$49	\$46
15	\$46	\$45	\$75	\$70
16	\$51	\$50	\$83	\$79
17	\$47	\$46	\$76	\$73
18	\$47	\$46	\$76	\$73
19	\$47	\$46	\$76	\$73
20	\$47	\$46	\$76	\$73
21	\$47	\$46	\$76	\$73
22	\$47	\$46	\$76	\$73
23	\$47	\$46	\$76	\$73
24	\$47	\$46	\$76	\$73
25	\$47	\$46	\$76	\$73
26	\$47	\$46	\$76	\$73
27	\$9	\$9	\$16	\$15
40	\$25	\$26	\$44	\$42
41	\$28	\$30	\$49	\$46
42	\$46	\$45	\$75	\$70
43	\$47	\$46	\$75	\$72
44	\$51	\$49	\$82	\$78
45	\$46	\$45	\$75	\$70

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Adj'd B Manual Rates**

BI Limit: 20/40; SDIP code: 99

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$16	\$15	\$27	\$23
2	\$14	\$14	\$25	\$22
3	\$16	\$15	\$27	\$23
4	\$22	\$21	\$37	\$31
5	\$22	\$18	\$34	\$28
6	\$24	\$23	\$40	\$32
7	\$23	\$22	\$37	\$31
8	\$22	\$22	\$37	\$31
9	\$24	\$23	\$40	\$33
10	\$32	\$30	\$52	\$44
11	\$31	\$28	\$51	\$42
12	\$33	\$30	\$56	\$46
13	\$36	\$32	\$60	\$49
14	\$38	\$35	\$61	\$52
15	\$54	\$52	\$85	\$76
16	\$59	\$57	\$94	\$85
17	\$55	\$53	\$87	\$79
18	\$55	\$53	\$87	\$79
19	\$55	\$53	\$87	\$79
20	\$55	\$53	\$87	\$79
21	\$55	\$53	\$87	\$79
22	\$55	\$53	\$87	\$79
23	\$55	\$53	\$87	\$79
24	\$55	\$53	\$87	\$79
25	\$55	\$53	\$87	\$79
26	\$55	\$53	\$87	\$79
27	\$12	\$12	\$22	\$17
40	\$34	\$32	\$57	\$47
41	\$38	\$35	\$61	\$52
42	\$54	\$52	\$85	\$76
43	\$55	\$53	\$86	\$78
44	\$59	\$56	\$93	\$84
45	\$54	\$52	\$85	\$76

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$9	\$11	\$18	\$17
2	\$8	\$10	\$17	\$16
3	\$9	\$11	\$18	\$17
4	\$15	\$14	\$25	\$22
5	\$14	\$12	\$22	\$21
6	\$16	\$17	\$27	\$24
7	\$16	\$16	\$26	\$23
8	\$15	\$15	\$25	\$22
9	\$16	\$17	\$27	\$25
10	\$21	\$22	\$36	\$32
11	\$20	\$21	\$34	\$32
12	\$22	\$22	\$38	\$33
13	\$23	\$23	\$42	\$37
14	\$25	\$25	\$43	\$39
15	\$41	\$40	\$68	\$61
16	\$46	\$45	\$76	\$70
17	\$42	\$41	\$70	\$64
18	\$42	\$41	\$70	\$64
19	\$42	\$41	\$70	\$64
20	\$42	\$41	\$70	\$64
21	\$42	\$41	\$70	\$64
22	\$42	\$41	\$70	\$64
23	\$42	\$41	\$70	\$64
24	\$42	\$41	\$70	\$64
25	\$42	\$41	\$70	\$64
26	\$42	\$41	\$70	\$64
27	\$7	\$7	\$14	\$12
40	\$22	\$22	\$39	\$36
41	\$25	\$25	\$43	\$39
42	\$41	\$40	\$68	\$61
43	\$42	\$41	\$69	\$63
44	\$46	\$44	\$76	\$69
45	\$41	\$40	\$68	\$61

Massachusetts
Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Difference in A-1/B Premiums: Adj'd vs. Current

BI Limit: 20/40; SDIP code: 98

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	-21.7%	-22.7%	-22.5%	-23.5%
2	-23.8%	-20.0%	-22.2%	-22.6%
3	-21.7%	-22.7%	-22.5%	-21.2%
4	-24.2%	-23.3%	-22.6%	-22.7%
5	-22.6%	-23.1%	-22.4%	-22.0%
6	-22.9%	-21.2%	-21.1%	-21.7%
7	-23.5%	-22.6%	-22.2%	-22.7%
8	-24.2%	-22.6%	-22.6%	-22.7%
9	-22.9%	-21.2%	-21.1%	-21.3%
10	-21.7%	-23.3%	-21.3%	-22.2%
11	-24.4%	-22.0%	-23.0%	-23.0%
12	-21.3%	-25.0%	-21.5%	-21.5%
13	-21.6%	-21.7%	-21.2%	-21.4%
14	-21.8%	-22.0%	-20.7%	-20.3%
15	-18.9%	-18.1%	-15.8%	-17.3%
16	-17.5%	-17.9%	-14.6%	-15.9%
17	-18.7%	-17.8%	-15.5%	-17.0%
18	-18.7%	-17.8%	-15.5%	-17.0%
19	-18.7%	-17.8%	-15.5%	-17.0%
20	-18.7%	-17.8%	-15.5%	-17.0%
21	-18.7%	-17.8%	-15.5%	-17.0%
22	-18.7%	-17.8%	-15.5%	-17.0%
23	-18.7%	-17.8%	-15.5%	-17.0%
24	-18.7%	-17.8%	-15.5%	-17.0%
25	-18.7%	-17.8%	-15.5%	-17.0%
26	-18.7%	-17.8%	-15.5%	-17.0%
27	-22.2%	-23.5%	-22.6%	-20.0%
40	-22.4%	-22.2%	-22.0%	-22.1%
41	-21.8%	-22.0%	-20.7%	-20.3%
42	-18.9%	-18.1%	-15.8%	-17.3%
43	-18.7%	-17.8%	-15.7%	-17.9%
44	-17.5%	-18.2%	-14.8%	-16.1%
45	-18.9%	-18.1%	-15.8%	-17.3%

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	-9.1%	-7.7%	-13.0%	-9.5%
2	-10.0%	-8.3%	-9.5%	-10.0%
3	-9.1%	-7.7%	-13.0%	-9.5%
4	-5.6%	-11.1%	-6.7%	-10.7%
5	-5.9%	-12.5%	-7.4%	-14.8%
6	-5.3%	-9.5%	-6.3%	-12.9%
7	-5.3%	-10.0%	-6.5%	-13.3%
8	-5.6%	-10.5%	-6.7%	-10.7%
9	-5.3%	-9.5%	-6.3%	-12.5%
10	-8.0%	-14.3%	-9.1%	-14.3%
11	-12.0%	-11.5%	-11.6%	-12.5%
12	-7.4%	-14.3%	-8.5%	-14.0%
13	-7.1%	-10.3%	-7.8%	-12.8%
14	-6.7%	-12.5%	-9.4%	-10.2%
15	-8.0%	-8.2%	-7.3%	-10.4%
16	-8.9%	-9.1%	-5.5%	-9.3%
17	-7.8%	-8.0%	-7.1%	-8.9%
18	-7.8%	-8.0%	-7.1%	-8.9%
19	-7.8%	-8.0%	-7.1%	-8.9%
20	-7.8%	-8.0%	-7.1%	-8.9%
21	-7.8%	-8.0%	-7.1%	-8.9%
22	-7.8%	-8.0%	-7.1%	-8.9%
23	-7.8%	-8.0%	-7.1%	-8.9%
24	-7.8%	-8.0%	-7.1%	-8.9%
25	-7.8%	-8.0%	-7.1%	-8.9%
26	-7.8%	-8.0%	-7.1%	-8.9%
27	-11.1%	-11.1%	-5.9%	-12.5%
40	-7.4%	-10.7%	-8.3%	-13.0%
41	-6.7%	-12.5%	-9.4%	-10.2%
42	-8.0%	-8.2%	-7.3%	-10.4%
43	-7.8%	-8.0%	-7.2%	-10.1%
44	-8.9%	-9.3%	-5.6%	-9.4%
45	-8.0%	-8.2%	-7.3%	-10.4%

Massachusetts**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Current Manual Rates**

BI Limit: 20/40; SDIP code: 98
(implicit surcharge exclusion factor = 1.056)

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$23	\$22	\$40	\$34
2	\$21	\$20	\$36	\$31
3	\$23	\$22	\$40	\$33
4	\$33	\$30	\$53	\$44
5	\$31	\$26	\$49	\$41
6	\$35	\$33	\$57	\$46
7	\$34	\$31	\$54	\$44
8	\$33	\$31	\$53	\$44
9	\$35	\$33	\$57	\$47
10	\$46	\$43	\$75	\$63
11	\$45	\$41	\$74	\$61
12	\$47	\$44	\$79	\$65
13	\$51	\$46	\$85	\$70
14	\$55	\$50	\$87	\$74
15	\$74	\$72	\$114	\$104
16	\$80	\$78	\$123	\$113
17	\$75	\$73	\$116	\$106
18	\$75	\$73	\$116	\$106
19	\$75	\$73	\$116	\$106
20	\$75	\$73	\$116	\$106
21	\$75	\$73	\$116	\$106
22	\$75	\$73	\$116	\$106
23	\$75	\$73	\$116	\$106
24	\$75	\$73	\$116	\$106
25	\$75	\$73	\$116	\$106
26	\$75	\$73	\$116	\$106
27	\$18	\$17	\$31	\$25
40	\$49	\$45	\$82	\$68
41	\$55	\$50	\$87	\$74
42	\$74	\$72	\$114	\$104
43	\$75	\$73	\$115	\$106
44	\$80	\$77	\$122	\$112
45	\$74	\$72	\$114	\$104

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$11	\$13	\$23	\$21
2	\$10	\$12	\$21	\$20
3	\$11	\$13	\$23	\$21
4	\$18	\$18	\$30	\$28
5	\$17	\$16	\$27	\$27
6	\$19	\$21	\$32	\$31
7	\$19	\$20	\$31	\$30
8	\$18	\$19	\$30	\$28
9	\$19	\$21	\$32	\$32
10	\$25	\$28	\$44	\$42
11	\$25	\$26	\$43	\$40
12	\$27	\$28	\$47	\$43
13	\$28	\$29	\$51	\$47
14	\$30	\$32	\$53	\$49
15	\$50	\$49	\$82	\$77
16	\$56	\$55	\$91	\$86
17	\$51	\$50	\$84	\$79
18	\$51	\$50	\$84	\$79
19	\$51	\$50	\$84	\$79
20	\$51	\$50	\$84	\$79
21	\$51	\$50	\$84	\$79
22	\$51	\$50	\$84	\$79
23	\$51	\$50	\$84	\$79
24	\$51	\$50	\$84	\$79
25	\$51	\$50	\$84	\$79
26	\$51	\$50	\$84	\$79
27	\$9	\$9	\$17	\$16
40	\$27	\$28	\$48	\$46
41	\$30	\$32	\$53	\$49
42	\$50	\$49	\$82	\$77
43	\$51	\$50	\$83	\$79
44	\$56	\$54	\$90	\$85
45	\$50	\$49	\$82	\$77

Massachusetts**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Adj'd B Manual Rates****BI Limit: 20/40; SDIP code: 98**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$18	\$17	\$31	\$26
2	\$16	\$16	\$28	\$24
3	\$18	\$17	\$31	\$26
4	\$25	\$23	\$41	\$34
5	\$24	\$20	\$38	\$32
6	\$27	\$26	\$45	\$36
7	\$26	\$24	\$42	\$34
8	\$25	\$24	\$41	\$34
9	\$27	\$26	\$45	\$37
10	\$36	\$33	\$59	\$49
11	\$34	\$32	\$57	\$47
12	\$37	\$33	\$62	\$51
13	\$40	\$36	\$67	\$55
14	\$43	\$39	\$69	\$59
15	\$60	\$59	\$96	\$86
16	\$66	\$64	\$105	\$95
17	\$61	\$60	\$98	\$88
18	\$61	\$60	\$98	\$88
19	\$61	\$60	\$98	\$88
20	\$61	\$60	\$98	\$88
21	\$61	\$60	\$98	\$88
22	\$61	\$60	\$98	\$88
23	\$61	\$60	\$98	\$88
24	\$61	\$60	\$98	\$88
25	\$61	\$60	\$98	\$88
26	\$61	\$60	\$98	\$88
27	\$14	\$13	\$24	\$20
40	\$38	\$35	\$64	\$53
41	\$43	\$39	\$69	\$59
42	\$60	\$59	\$96	\$86
43	\$61	\$60	\$97	\$87
44	\$66	\$63	\$104	\$94
45	\$60	\$59	\$96	\$86

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$10	\$12	\$20	\$19
2	\$9	\$11	\$19	\$18
3	\$10	\$12	\$20	\$19
4	\$17	\$16	\$28	\$25
5	\$16	\$14	\$25	\$23
6	\$18	\$19	\$30	\$27
7	\$18	\$18	\$29	\$26
8	\$17	\$17	\$28	\$25
9	\$18	\$19	\$30	\$28
10	\$23	\$24	\$40	\$36
11	\$22	\$23	\$38	\$35
12	\$25	\$24	\$43	\$37
13	\$26	\$26	\$47	\$41
14	\$28	\$28	\$48	\$44
15	\$46	\$45	\$76	\$69
16	\$51	\$50	\$86	\$78
17	\$47	\$46	\$78	\$72
18	\$47	\$46	\$78	\$72
19	\$47	\$46	\$78	\$72
20	\$47	\$46	\$78	\$72
21	\$47	\$46	\$78	\$72
22	\$47	\$46	\$78	\$72
23	\$47	\$46	\$78	\$72
24	\$47	\$46	\$78	\$72
25	\$47	\$46	\$78	\$72
26	\$47	\$46	\$78	\$72
27	\$8	\$8	\$16	\$14
40	\$25	\$25	\$44	\$40
41	\$28	\$28	\$48	\$44
42	\$46	\$45	\$76	\$69
43	\$47	\$46	\$77	\$71
44	\$51	\$49	\$85	\$77
45	\$46	\$45	\$76	\$69

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Difference in A-1/B Premiums: Adj'd vs. Current**

BI Limit: 20/40; SDIP code: 00

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	-20.8%	-21.7%	-19.5%	-20.0%
2	-22.7%	-19.0%	-18.9%	-18.8%
3	-20.8%	-21.7%	-19.5%	-17.6%
4	-20.6%	-19.4%	-20.0%	-19.6%
5	-18.8%	-18.5%	-19.6%	-19.0%
6	-19.4%	-17.6%	-18.6%	-18.8%
7	-20.0%	-18.8%	-19.6%	-19.6%
8	-20.6%	-18.8%	-20.0%	-19.6%
9	-19.4%	-17.6%	-18.6%	-18.4%
10	-18.8%	-18.2%	-19.2%	-18.5%
11	-19.6%	-19.0%	-19.7%	-19.0%
12	-18.4%	-20.0%	-18.3%	-17.9%
13	-18.9%	-18.8%	-18.2%	-18.1%
14	-19.3%	-19.2%	-17.8%	-18.2%
15	-15.6%	-16.0%	-13.4%	-14.8%
16	-14.5%	-14.8%	-12.4%	-13.6%
17	-15.4%	-15.8%	-13.2%	-14.4%
18	-15.4%	-15.8%	-13.2%	-14.4%
19	-15.4%	-15.8%	-13.2%	-14.4%
20	-15.4%	-15.8%	-13.2%	-14.4%
21	-15.4%	-15.8%	-13.2%	-14.4%
22	-15.4%	-15.8%	-13.2%	-14.4%
23	-15.4%	-15.8%	-13.2%	-14.4%
24	-15.4%	-15.8%	-13.2%	-14.4%
25	-15.4%	-15.8%	-13.2%	-14.4%
26	-15.4%	-15.8%	-13.2%	-14.4%
27	-21.1%	-22.2%	-18.8%	-19.2%
40	-19.6%	-19.1%	-18.8%	-18.6%
41	-19.3%	-19.2%	-17.8%	-18.2%
42	-15.6%	-16.0%	-13.4%	-14.8%
43	-15.4%	-15.8%	-13.3%	-14.5%
44	-14.5%	-15.0%	-12.5%	-13.7%
45	-15.6%	-16.0%	-13.4%	-14.8%

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	-8.3%	-7.1%	-8.3%	-9.1%
2	-9.1%	-7.7%	-9.1%	-9.5%
3	-8.3%	-7.1%	-8.3%	-9.1%
4	-5.3%	-10.5%	-6.3%	-10.0%
5	-5.6%	-11.8%	-6.9%	-10.7%
6	-5.0%	-9.1%	-5.9%	-12.1%
7	-5.0%	-9.5%	-6.1%	-12.5%
8	-5.3%	-10.0%	-6.3%	-10.0%
9	-5.0%	-9.1%	-5.9%	-11.8%
10	-7.4%	-10.3%	-8.5%	-11.4%
11	-7.7%	-7.4%	-8.9%	-9.5%
12	-6.9%	-10.3%	-8.0%	-11.1%
13	-6.7%	-9.7%	-7.4%	-10.2%
14	-6.3%	-11.8%	-7.1%	-9.6%
15	-7.5%	-7.7%	-5.7%	-8.6%
16	-6.8%	-6.9%	-5.2%	-7.7%
17	-7.4%	-7.5%	-5.6%	-8.3%
18	-7.4%	-7.5%	-5.6%	-8.3%
19	-7.4%	-7.5%	-5.6%	-8.3%
20	-7.4%	-7.5%	-5.6%	-8.3%
21	-7.4%	-7.5%	-5.6%	-8.3%
22	-7.4%	-7.5%	-5.6%	-8.3%
23	-7.4%	-7.5%	-5.6%	-8.3%
24	-7.4%	-7.5%	-5.6%	-8.3%
25	-7.4%	-7.5%	-5.6%	-8.3%
26	-7.4%	-7.5%	-5.6%	-8.3%
27	-10.0%	-10.0%	-5.6%	-11.8%
40	-6.9%	-10.0%	-7.8%	-10.4%
41	-6.3%	-11.8%	-7.1%	-9.6%
42	-7.5%	-7.7%	-5.7%	-8.6%
43	-7.4%	-7.5%	-5.7%	-8.4%
44	-6.8%	-7.0%	-5.2%	-7.8%
45	-7.5%	-7.7%	-5.7%	-8.6%

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Current Manual Rates**

**BI Limit: 20/40; SDIP code: 00
(implicit surcharge exclusion factor = 1.056)**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$24	\$23	\$41	\$35
2	\$22	\$21	\$37	\$32
3	\$24	\$23	\$41	\$34
4	\$34	\$31	\$55	\$46
5	\$32	\$27	\$51	\$42
6	\$36	\$34	\$59	\$48
7	\$35	\$32	\$56	\$46
8	\$34	\$32	\$55	\$46
9	\$36	\$34	\$59	\$49
10	\$48	\$44	\$78	\$65
11	\$46	\$42	\$76	\$63
12	\$49	\$45	\$82	\$67
13	\$53	\$48	\$88	\$72
14	\$57	\$52	\$90	\$77
15	\$77	\$75	\$119	\$108
16	\$83	\$81	\$129	\$118
17	\$78	\$76	\$121	\$111
18	\$78	\$76	\$121	\$111
19	\$78	\$76	\$121	\$111
20	\$78	\$76	\$121	\$111
21	\$78	\$76	\$121	\$111
22	\$78	\$76	\$121	\$111
23	\$78	\$76	\$121	\$111
24	\$78	\$76	\$121	\$111
25	\$78	\$76	\$121	\$111
26	\$78	\$76	\$121	\$111
27	\$19	\$18	\$32	\$26
40	\$51	\$47	\$85	\$70
41	\$57	\$52	\$90	\$77
42	\$77	\$75	\$119	\$108
43	\$78	\$76	\$120	\$110
44	\$83	\$80	\$128	\$117
45	\$77	\$75	\$119	\$108

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$12	\$14	\$24	\$22
2	\$11	\$13	\$22	\$21
3	\$12	\$14	\$24	\$22
4	\$19	\$19	\$32	\$30
5	\$18	\$17	\$29	\$28
6	\$20	\$22	\$34	\$33
7	\$20	\$21	\$33	\$32
8	\$19	\$20	\$32	\$30
9	\$20	\$22	\$34	\$34
10	\$27	\$29	\$47	\$44
11	\$26	\$27	\$45	\$42
12	\$29	\$29	\$50	\$45
13	\$30	\$31	\$54	\$49
14	\$32	\$34	\$56	\$52
15	\$53	\$52	\$87	\$81
16	\$59	\$58	\$97	\$91
17	\$54	\$53	\$89	\$84
18	\$54	\$53	\$89	\$84
19	\$54	\$53	\$89	\$84
20	\$54	\$53	\$89	\$84
21	\$54	\$53	\$89	\$84
22	\$54	\$53	\$89	\$84
23	\$54	\$53	\$89	\$84
24	\$54	\$53	\$89	\$84
25	\$54	\$53	\$89	\$84
26	\$54	\$53	\$89	\$84
27	\$10	\$10	\$18	\$17
40	\$29	\$30	\$51	\$48
41	\$32	\$34	\$56	\$52
42	\$53	\$52	\$87	\$81
43	\$54	\$53	\$88	\$83
44	\$59	\$57	\$96	\$90
45	\$53	\$52	\$87	\$81

Massachusetts**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Adj'd B Manual Rates****BI Limit: 20/40; SDIP code: 00**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$19	\$18	\$33	\$28
2	\$17	\$17	\$30	\$26
3	\$19	\$18	\$33	\$28
4	\$27	\$25	\$44	\$37
5	\$26	\$22	\$41	\$34
6	\$29	\$28	\$48	\$39
7	\$28	\$26	\$45	\$37
8	\$27	\$26	\$44	\$37
9	\$29	\$28	\$48	\$40
10	\$39	\$36	\$63	\$53
11	\$37	\$34	\$61	\$51
12	\$40	\$36	\$67	\$55
13	\$43	\$39	\$72	\$59
14	\$46	\$42	\$74	\$63
15	\$65	\$63	\$103	\$92
16	\$71	\$69	\$113	\$102
17	\$66	\$64	\$105	\$95
18	\$66	\$64	\$105	\$95
19	\$66	\$64	\$105	\$95
20	\$66	\$64	\$105	\$95
21	\$66	\$64	\$105	\$95
22	\$66	\$64	\$105	\$95
23	\$66	\$64	\$105	\$95
24	\$66	\$64	\$105	\$95
25	\$66	\$64	\$105	\$95
26	\$66	\$64	\$105	\$95
27	\$15	\$14	\$26	\$21
40	\$41	\$38	\$69	\$57
41	\$46	\$42	\$74	\$63
42	\$65	\$63	\$103	\$92
43	\$66	\$64	\$104	\$94
44	\$71	\$68	\$112	\$101
45	\$65	\$63	\$103	\$92

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$11	\$13	\$22	\$20
2	\$10	\$12	\$20	\$19
3	\$11	\$13	\$22	\$20
4	\$18	\$17	\$30	\$27
5	\$17	\$15	\$27	\$25
6	\$19	\$20	\$32	\$29
7	\$19	\$19	\$31	\$28
8	\$18	\$18	\$30	\$27
9	\$19	\$20	\$32	\$30
10	\$25	\$26	\$43	\$39
11	\$24	\$25	\$41	\$38
12	\$27	\$26	\$46	\$40
13	\$28	\$28	\$50	\$44
14	\$30	\$30	\$52	\$47
15	\$49	\$48	\$82	\$74
16	\$55	\$54	\$92	\$84
17	\$50	\$49	\$84	\$77
18	\$50	\$49	\$84	\$77
19	\$50	\$49	\$84	\$77
20	\$50	\$49	\$84	\$77
21	\$50	\$49	\$84	\$77
22	\$50	\$49	\$84	\$77
23	\$50	\$49	\$84	\$77
24	\$50	\$49	\$84	\$77
25	\$50	\$49	\$84	\$77
26	\$50	\$49	\$84	\$77
27	\$9	\$9	\$17	\$15
40	\$27	\$27	\$47	\$43
41	\$30	\$30	\$52	\$47
42	\$49	\$48	\$82	\$74
43	\$50	\$49	\$83	\$76
44	\$55	\$53	\$91	\$83
45	\$49	\$48	\$82	\$74

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Difference in A-1/B Premiums: Adj'd vs. Current**

BI Limit: 20/40; SDIP code: 01

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	-15.4%	-16.0%	-13.6%	-13.5%
2	-13.0%	-9.1%	-12.5%	-11.8%
3	-15.4%	-16.0%	-13.6%	-11.1%
4	-13.9%	-12.1%	-13.6%	-12.2%
5	-11.8%	-13.8%	-13.0%	-13.3%
6	-13.2%	-11.1%	-12.7%	-11.8%
7	-13.5%	-11.8%	-13.3%	-12.2%
8	-13.9%	-11.8%	-13.6%	-12.2%
9	-13.2%	-11.1%	-12.7%	-13.2%
10	-11.8%	-12.8%	-13.3%	-12.9%
11	-12.2%	-13.3%	-13.6%	-13.2%
12	-11.5%	-14.6%	-12.5%	-12.5%
13	-14.0%	-11.8%	-11.7%	-11.7%
14	-13.1%	-14.3%	-12.4%	-13.3%
15	-9.6%	-11.1%	-9.2%	-9.4%
16	-8.9%	-10.2%	-7.8%	-9.3%
17	-10.6%	-9.8%	-8.3%	-9.9%
18	-10.6%	-9.8%	-8.3%	-9.9%
19	-10.6%	-9.8%	-8.3%	-9.9%
20	-10.6%	-9.8%	-8.3%	-9.9%
21	-10.6%	-9.8%	-8.3%	-9.9%
22	-10.6%	-9.8%	-8.3%	-9.9%
23	-10.6%	-9.8%	-8.3%	-9.9%
24	-10.6%	-9.8%	-8.3%	-9.9%
25	-10.6%	-9.8%	-8.3%	-9.9%
26	-10.6%	-9.8%	-8.3%	-9.9%
27	-15.0%	-15.8%	-11.8%	-14.3%
40	-13.0%	-12.0%	-13.2%	-12.0%
41	-13.1%	-14.3%	-12.4%	-13.3%
42	-9.6%	-11.1%	-9.2%	-9.4%
43	-10.6%	-9.8%	-8.4%	-10.0%
44	-8.9%	-10.3%	-7.9%	-9.4%
45	-9.6%	-11.1%	-9.2%	-9.4%

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	-7.1%	-6.3%	-7.4%	-4.2%
2	0.0%	0.0%	-8.0%	-4.3%
3	-7.1%	-6.3%	-7.4%	-4.2%
4	0.0%	-4.8%	-2.8%	-6.1%
5	0.0%	-10.5%	-3.1%	-6.5%
6	0.0%	-4.2%	-2.6%	-8.3%
7	0.0%	-4.3%	-2.7%	-8.6%
8	0.0%	-4.5%	-2.8%	-6.1%
9	0.0%	-4.2%	-2.6%	-7.9%
10	-3.3%	-6.3%	-5.8%	-8.2%
11	-3.4%	-3.3%	-6.0%	-6.4%
12	-3.1%	-6.3%	-5.4%	-8.0%
13	-5.9%	-5.9%	-3.3%	-5.6%
14	-2.8%	-7.9%	-4.8%	-6.9%
15	-5.1%	-5.2%	-4.1%	-5.6%
16	-4.5%	-4.6%	-2.8%	-4.9%
17	-4.9%	-5.1%	-3.0%	-5.3%
18	-4.9%	-5.1%	-3.0%	-5.3%
19	-4.9%	-5.1%	-3.0%	-5.3%
20	-4.9%	-5.1%	-3.0%	-5.3%
21	-4.9%	-5.1%	-3.0%	-5.3%
22	-4.9%	-5.1%	-3.0%	-5.3%
23	-4.9%	-5.1%	-3.0%	-5.3%
24	-4.9%	-5.1%	-3.0%	-5.3%
25	-4.9%	-5.1%	-3.0%	-5.3%
26	-4.9%	-5.1%	-3.0%	-5.3%
27	-9.1%	-9.1%	0.0%	-10.5%
40	-3.1%	-6.1%	-5.3%	-7.5%
41	-2.8%	-7.9%	-4.8%	-6.9%
42	-5.1%	-5.2%	-4.1%	-5.6%
43	-4.9%	-5.1%	-4.0%	-6.5%
44	-4.5%	-4.7%	-2.8%	-5.9%
45	-5.1%	-5.2%	-4.1%	-5.6%

Massachusetts**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Current Manual Rates**

BI Limit: 20/40; SDIP code: 01
(implicit surcharge exclusion factor = 1.056)

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$26	\$25	\$44	\$37
2	\$23	\$22	\$40	\$34
3	\$26	\$25	\$44	\$36
4	\$36	\$33	\$59	\$49
5	\$34	\$29	\$54	\$45
6	\$38	\$36	\$63	\$51
7	\$37	\$34	\$60	\$49
8	\$36	\$34	\$59	\$49
9	\$38	\$36	\$63	\$53
10	\$51	\$47	\$83	\$70
11	\$49	\$45	\$81	\$68
12	\$52	\$48	\$88	\$72
13	\$57	\$51	\$94	\$77
14	\$61	\$56	\$97	\$83
15	\$83	\$81	\$130	\$117
16	\$90	\$88	\$141	\$129
17	\$85	\$82	\$132	\$121
18	\$85	\$82	\$132	\$121
19	\$85	\$82	\$132	\$121
20	\$85	\$82	\$132	\$121
21	\$85	\$82	\$132	\$121
22	\$85	\$82	\$132	\$121
23	\$85	\$82	\$132	\$121
24	\$85	\$82	\$132	\$121
25	\$85	\$82	\$132	\$121
26	\$85	\$82	\$132	\$121
27	\$20	\$19	\$34	\$28
40	\$54	\$50	\$91	\$75
41	\$61	\$56	\$97	\$83
42	\$83	\$81	\$130	\$117
43	\$85	\$82	\$131	\$120
44	\$90	\$87	\$140	\$128
45	\$83	\$81	\$130	\$117

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$14	\$16	\$27	\$24
2	\$12	\$14	\$25	\$23
3	\$14	\$16	\$27	\$24
4	\$21	\$21	\$36	\$33
5	\$20	\$19	\$32	\$31
6	\$22	\$24	\$38	\$36
7	\$22	\$23	\$37	\$35
8	\$21	\$22	\$36	\$33
9	\$22	\$24	\$38	\$38
10	\$30	\$32	\$52	\$49
11	\$29	\$30	\$50	\$47
12	\$32	\$32	\$56	\$50
13	\$34	\$34	\$60	\$54
14	\$36	\$38	\$63	\$58
15	\$59	\$58	\$98	\$90
16	\$66	\$65	\$109	\$102
17	\$61	\$59	\$100	\$94
18	\$61	\$59	\$100	\$94
19	\$61	\$59	\$100	\$94
20	\$61	\$59	\$100	\$94
21	\$61	\$59	\$100	\$94
22	\$61	\$59	\$100	\$94
23	\$61	\$59	\$100	\$94
24	\$61	\$59	\$100	\$94
25	\$61	\$59	\$100	\$94
26	\$61	\$59	\$100	\$94
27	\$11	\$11	\$20	\$19
40	\$32	\$33	\$57	\$53
41	\$36	\$38	\$63	\$58
42	\$59	\$58	\$98	\$90
43	\$61	\$59	\$99	\$93
44	\$66	\$64	\$108	\$101
45	\$59	\$58	\$98	\$90

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Adj'd B Manual Rates**

BI Limit: 20/40; SDIP code: 01

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$22	\$21	\$38	\$32
2	\$20	\$20	\$35	\$30
3	\$22	\$21	\$38	\$32
4	\$31	\$29	\$51	\$43
5	\$30	\$25	\$47	\$39
6	\$33	\$32	\$55	\$45
7	\$32	\$30	\$52	\$43
8	\$31	\$30	\$51	\$43
9	\$33	\$32	\$55	\$46
10	\$45	\$41	\$72	\$61
11	\$43	\$39	\$70	\$59
12	\$46	\$41	\$77	\$63
13	\$49	\$45	\$83	\$68
14	\$53	\$48	\$85	\$72
15	\$75	\$72	\$118	\$106
16	\$82	\$79	\$130	\$117
17	\$76	\$74	\$121	\$109
18	\$76	\$74	\$121	\$109
19	\$76	\$74	\$121	\$109
20	\$76	\$74	\$121	\$109
21	\$76	\$74	\$121	\$109
22	\$76	\$74	\$121	\$109
23	\$76	\$74	\$121	\$109
24	\$76	\$74	\$121	\$109
25	\$76	\$74	\$121	\$109
26	\$76	\$74	\$121	\$109
27	\$17	\$16	\$30	\$24
40	\$47	\$44	\$79	\$66
41	\$53	\$48	\$85	\$72
42	\$75	\$72	\$118	\$106
43	\$76	\$74	\$120	\$108
44	\$82	\$78	\$129	\$116
45	\$75	\$72	\$118	\$106

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$13	\$15	\$25	\$23
2	\$12	\$14	\$23	\$22
3	\$13	\$15	\$25	\$23
4	\$21	\$20	\$35	\$31
5	\$20	\$17	\$31	\$29
6	\$22	\$23	\$37	\$33
7	\$22	\$22	\$36	\$32
8	\$21	\$21	\$35	\$31
9	\$22	\$23	\$37	\$35
10	\$29	\$30	\$49	\$45
11	\$28	\$29	\$47	\$44
12	\$31	\$30	\$53	\$46
13	\$32	\$32	\$58	\$51
14	\$35	\$35	\$60	\$54
15	\$56	\$55	\$94	\$85
16	\$63	\$62	\$106	\$97
17	\$58	\$56	\$97	\$89
18	\$58	\$56	\$97	\$89
19	\$58	\$56	\$97	\$89
20	\$58	\$56	\$97	\$89
21	\$58	\$56	\$97	\$89
22	\$58	\$56	\$97	\$89
23	\$58	\$56	\$97	\$89
24	\$58	\$56	\$97	\$89
25	\$58	\$56	\$97	\$89
26	\$58	\$56	\$97	\$89
27	\$10	\$10	\$20	\$17
40	\$31	\$31	\$54	\$49
41	\$35	\$35	\$60	\$54
42	\$56	\$55	\$94	\$85
43	\$58	\$56	\$95	\$87
44	\$63	\$61	\$105	\$95
45	\$56	\$55	\$94	\$85

Massachusetts
Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Difference in A-1/B Premiums: Adj'd vs. Current

BI Limit: 20/40; SDIP code: 02

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	-7.4%	-11.5%	-8.5%	-10.0%
2	-12.0%	-8.3%	-7.1%	-8.1%
3	-7.4%	-11.5%	-8.5%	-7.7%
4	-10.3%	-5.7%	-9.5%	-9.4%
5	-5.6%	-6.5%	-8.6%	-8.3%
6	-7.3%	-7.7%	-7.5%	-7.3%
7	-10.0%	-8.1%	-7.8%	-9.4%
8	-10.3%	-8.1%	-9.5%	-9.4%
9	-7.3%	-7.7%	-7.5%	-7.1%
10	-7.3%	-6.0%	-7.9%	-6.8%
11	-7.7%	-8.3%	-9.2%	-8.3%
12	-7.1%	-7.8%	-7.4%	-6.5%
13	-6.7%	-7.3%	-6.9%	-7.2%
14	-7.7%	-6.8%	-6.8%	-6.8%
15	-5.6%	-5.7%	-5.0%	-5.5%
16	-6.1%	-5.3%	-4.5%	-5.0%
17	-5.5%	-6.7%	-4.9%	-5.3%
18	-5.5%	-6.7%	-4.9%	-5.3%
19	-5.5%	-6.7%	-4.9%	-5.3%
20	-5.5%	-6.7%	-4.9%	-5.3%
21	-5.5%	-6.7%	-4.9%	-5.3%
22	-5.5%	-6.7%	-4.9%	-5.3%
23	-5.5%	-6.7%	-4.9%	-5.3%
24	-5.5%	-6.7%	-4.9%	-5.3%
25	-5.5%	-6.7%	-4.9%	-5.3%
26	-5.5%	-6.7%	-4.9%	-5.3%
27	-4.8%	-10.0%	-5.6%	-10.0%
40	-8.6%	-9.3%	-7.2%	-7.5%
41	-7.7%	-6.8%	-6.8%	-6.8%
42	-5.6%	-5.7%	-5.0%	-5.5%
43	-5.5%	-6.7%	-4.9%	-5.4%
44	-6.1%	-6.4%	-4.6%	-5.1%
45	-5.6%	-5.7%	-5.0%	-5.5%

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	-6.7%	0.0%	-3.3%	-3.7%
2	-7.1%	0.0%	-3.7%	-3.8%
3	-6.7%	0.0%	-3.3%	-3.7%
4	-4.2%	-4.3%	-2.5%	-5.4%
5	0.0%	-4.8%	-2.8%	-2.9%
6	0.0%	-3.7%	0.0%	-5.0%
7	0.0%	-3.8%	-2.4%	-7.7%
8	-4.2%	-8.0%	-2.5%	-5.4%
9	0.0%	-3.7%	0.0%	-4.9%
10	-2.9%	-2.9%	-3.4%	-3.8%
11	-3.1%	0.0%	-5.4%	-3.9%
12	-2.8%	-2.9%	-3.2%	-5.5%
13	-2.7%	-5.3%	-3.0%	-5.0%
14	-2.5%	-4.9%	-1.4%	-3.2%
15	-3.0%	-3.1%	-1.8%	-4.0%
16	-2.7%	-2.8%	-1.6%	-3.5%
17	-3.0%	-3.0%	-2.7%	-3.8%
18	-3.0%	-3.0%	-2.7%	-3.8%
19	-3.0%	-3.0%	-2.7%	-3.8%
20	-3.0%	-3.0%	-2.7%	-3.8%
21	-3.0%	-3.0%	-2.7%	-3.8%
22	-3.0%	-3.0%	-2.7%	-3.8%
23	-3.0%	-3.0%	-2.7%	-3.8%
24	-3.0%	-3.0%	-2.7%	-3.8%
25	-3.0%	-3.0%	-2.7%	-3.8%
26	-3.0%	-3.0%	-2.7%	-3.8%
27	0.0%	0.0%	0.0%	-4.8%
40	-2.8%	-5.4%	-3.2%	-3.4%
41	-2.5%	-4.9%	-1.4%	-3.2%
42	-3.0%	-3.1%	-1.8%	-4.0%
43	-3.0%	-3.0%	-1.8%	-2.9%
44	-2.7%	-2.8%	-2.5%	-2.7%
45	-3.0%	-3.1%	-1.8%	-4.0%

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Current Manual Rates**

**BI Limit: 20/40; SDIP code: 02
(implicit surcharge exclusion factor = 1.056)**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$27	\$26	\$47	\$40
2	\$25	\$24	\$42	\$37
3	\$27	\$26	\$47	\$39
4	\$39	\$35	\$63	\$53
5	\$36	\$31	\$58	\$48
6	\$41	\$39	\$67	\$55
7	\$40	\$37	\$64	\$53
8	\$39	\$37	\$63	\$53
9	\$41	\$39	\$67	\$56
10	\$55	\$50	\$89	\$74
11	\$52	\$48	\$87	\$72
12	\$56	\$51	\$94	\$77
13	\$60	\$55	\$101	\$83
14	\$65	\$59	\$103	\$88
15	\$90	\$87	\$141	\$127
16	\$98	\$95	\$154	\$140
17	\$91	\$89	\$144	\$131
18	\$91	\$89	\$144	\$131
19	\$91	\$89	\$144	\$131
20	\$91	\$89	\$144	\$131
21	\$91	\$89	\$144	\$131
22	\$91	\$89	\$144	\$131
23	\$91	\$89	\$144	\$131
24	\$91	\$89	\$144	\$131
25	\$91	\$89	\$144	\$131
26	\$91	\$89	\$144	\$131
27	\$21	\$20	\$36	\$30
40	\$58	\$54	\$97	\$80
41	\$65	\$59	\$103	\$88
42	\$90	\$87	\$141	\$127
43	\$91	\$89	\$142	\$129
44	\$98	\$94	\$153	\$138
45	\$90	\$87	\$141	\$127

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$15	\$17	\$30	\$27
2	\$14	\$16	\$27	\$26
3	\$15	\$17	\$30	\$27
4	\$24	\$23	\$40	\$37
5	\$22	\$21	\$36	\$34
6	\$25	\$27	\$42	\$40
7	\$25	\$26	\$41	\$39
8	\$24	\$25	\$40	\$37
9	\$25	\$27	\$42	\$41
10	\$34	\$35	\$58	\$53
11	\$32	\$33	\$56	\$51
12	\$36	\$35	\$62	\$55
13	\$37	\$38	\$67	\$60
14	\$40	\$41	\$69	\$63
15	\$66	\$64	\$109	\$100
16	\$74	\$72	\$122	\$113
17	\$67	\$66	\$112	\$104
18	\$67	\$66	\$112	\$104
19	\$67	\$66	\$112	\$104
20	\$67	\$66	\$112	\$104
21	\$67	\$66	\$112	\$104
22	\$67	\$66	\$112	\$104
23	\$67	\$66	\$112	\$104
24	\$67	\$66	\$112	\$104
25	\$67	\$66	\$112	\$104
26	\$67	\$66	\$112	\$104
27	\$12	\$12	\$22	\$21
40	\$36	\$37	\$63	\$58
41	\$40	\$41	\$69	\$63
42	\$66	\$64	\$109	\$100
43	\$67	\$66	\$110	\$102
44	\$74	\$71	\$121	\$111
45	\$66	\$64	\$109	\$100

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Adj'd B Manual Rates**

BI Limit: 20/40; SDIP code: 02

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$25	\$23	\$43	\$36
2	\$22	\$22	\$39	\$34
3	\$25	\$23	\$43	\$36
4	\$35	\$33	\$57	\$48
5	\$34	\$29	\$53	\$44
6	\$38	\$36	\$62	\$51
7	\$36	\$34	\$59	\$48
8	\$35	\$34	\$57	\$48
9	\$38	\$36	\$62	\$52
10	\$51	\$47	\$82	\$69
11	\$48	\$44	\$79	\$66
12	\$52	\$47	\$87	\$72
13	\$56	\$51	\$94	\$77
14	\$60	\$55	\$96	\$82
15	\$85	\$82	\$134	\$120
16	\$92	\$90	\$147	\$133
17	\$86	\$83	\$137	\$124
18	\$86	\$83	\$137	\$124
19	\$86	\$83	\$137	\$124
20	\$86	\$83	\$137	\$124
21	\$86	\$83	\$137	\$124
22	\$86	\$83	\$137	\$124
23	\$86	\$83	\$137	\$124
24	\$86	\$83	\$137	\$124
25	\$86	\$83	\$137	\$124
26	\$86	\$83	\$137	\$124
27	\$20	\$18	\$34	\$27
40	\$53	\$49	\$90	\$74
41	\$60	\$55	\$96	\$82
42	\$85	\$82	\$134	\$120
43	\$86	\$83	\$135	\$122
44	\$92	\$88	\$146	\$131
45	\$85	\$82	\$134	\$120

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$14	\$17	\$29	\$26
2	\$13	\$16	\$26	\$25
3	\$14	\$17	\$29	\$26
4	\$23	\$22	\$39	\$35
5	\$22	\$20	\$35	\$33
6	\$25	\$26	\$42	\$38
7	\$25	\$25	\$40	\$36
8	\$23	\$23	\$39	\$35
9	\$25	\$26	\$42	\$39
10	\$33	\$34	\$56	\$51
11	\$31	\$33	\$53	\$49
12	\$35	\$34	\$60	\$52
13	\$36	\$36	\$65	\$57
14	\$39	\$39	\$68	\$61
15	\$64	\$62	\$107	\$96
16	\$72	\$70	\$120	\$109
17	\$65	\$64	\$109	\$100
18	\$65	\$64	\$109	\$100
19	\$65	\$64	\$109	\$100
20	\$65	\$64	\$109	\$100
21	\$65	\$64	\$109	\$100
22	\$65	\$64	\$109	\$100
23	\$65	\$64	\$109	\$100
24	\$65	\$64	\$109	\$100
25	\$65	\$64	\$109	\$100
26	\$65	\$64	\$109	\$100
27	\$12	\$12	\$22	\$20
40	\$35	\$35	\$61	\$56
41	\$39	\$39	\$68	\$61
42	\$64	\$62	\$107	\$96
43	\$65	\$64	\$108	\$99
44	\$72	\$69	\$118	\$108
45	\$64	\$62	\$107	\$96

Massachusetts

**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Difference in A-1/B Premiums: Adj'd vs. Current**

BI Limit: 20/40; SDIP code: 03

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	-3.4%	-7.1%	-4.0%	-2.4%
2	-3.8%	0.0%	-2.2%	-2.6%
3	-3.4%	-7.1%	-4.0%	0.0%
4	-4.9%	-2.7%	-3.0%	-3.6%
5	0.0%	0.0%	-3.3%	-3.9%
6	-2.3%	0.0%	-1.4%	-1.7%
7	-2.4%	-2.6%	-4.4%	-3.6%
8	-4.9%	-2.6%	-3.0%	-3.6%
9	-2.3%	0.0%	-1.4%	-3.3%
10	-1.7%	-1.9%	-3.2%	-2.5%
11	-1.8%	-3.9%	-4.3%	-3.9%
12	-1.7%	-3.7%	-3.0%	-1.2%
13	-3.1%	-1.7%	-2.8%	-2.3%
14	-2.9%	-3.2%	-2.7%	-3.2%
15	-2.1%	-2.2%	-2.0%	-2.2%
16	-1.9%	-2.0%	-1.2%	-1.3%
17	-2.0%	-2.1%	-1.9%	-1.4%
18	-2.0%	-2.1%	-1.9%	-1.4%
19	-2.0%	-2.1%	-1.9%	-1.4%
20	-2.0%	-2.1%	-1.9%	-1.4%
21	-2.0%	-2.1%	-1.9%	-1.4%
22	-2.0%	-2.1%	-1.9%	-1.4%
23	-2.0%	-2.1%	-1.9%	-1.4%
24	-2.0%	-2.1%	-1.9%	-1.4%
25	-2.0%	-2.1%	-1.9%	-1.4%
26	-2.0%	-2.1%	-1.9%	-1.4%
27	-4.3%	-9.1%	0.0%	-3.2%
40	-3.3%	-3.5%	-2.9%	-2.4%
41	-2.9%	-3.2%	-2.7%	-3.2%
42	-2.1%	-2.2%	-2.0%	-2.2%
43	-2.0%	-2.1%	-1.3%	-2.2%
44	-1.9%	-2.0%	-1.8%	-2.0%
45	-2.1%	-2.2%	-2.0%	-2.2%

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	-5.9%	0.0%	-3.0%	0.0%
2	0.0%	0.0%	-3.3%	0.0%
3	-5.9%	0.0%	-3.0%	0.0%
4	0.0%	0.0%	2.3%	-2.5%
5	4.2%	0.0%	0.0%	-2.7%
6	3.7%	0.0%	0.0%	-2.3%
7	3.7%	0.0%	0.0%	-2.4%
8	0.0%	-3.7%	2.3%	-2.5%
9	3.7%	0.0%	0.0%	-2.2%
10	-2.7%	0.0%	-1.6%	-1.7%
11	0.0%	0.0%	-3.3%	-1.8%
12	0.0%	0.0%	-1.5%	-1.7%
13	0.0%	0.0%	0.0%	-1.5%
14	0.0%	-2.2%	-1.3%	-1.4%
15	-1.4%	0.0%	-0.8%	-1.8%
16	-1.2%	-1.3%	-0.7%	-0.8%
17	-1.4%	-1.4%	-0.8%	-0.9%
18	-1.4%	-1.4%	-0.8%	-0.9%
19	-1.4%	-1.4%	-0.8%	-0.9%
20	-1.4%	-1.4%	-0.8%	-0.9%
21	-1.4%	-1.4%	-0.8%	-0.9%
22	-1.4%	-1.4%	-0.8%	-0.9%
23	-1.4%	-1.4%	-0.8%	-0.9%
24	-1.4%	-1.4%	-0.8%	-0.9%
25	-1.4%	-1.4%	-0.8%	-0.9%
26	-1.4%	-1.4%	-0.8%	-0.9%
27	-7.1%	-7.1%	4.2%	0.0%
40	0.0%	-2.5%	-1.4%	-1.6%
41	0.0%	-2.2%	-1.3%	-1.4%
42	-1.4%	0.0%	-0.8%	-1.8%
43	-1.4%	-1.4%	-0.8%	-1.8%
44	-1.2%	-1.3%	-0.8%	-1.6%
45	-1.4%	0.0%	-0.8%	-1.8%

Massachusetts**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Current Manual Rates**

BI Limit: 20/40; SDIP code: 03
(implicit surcharge exclusion factor = 1.056)

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$29	\$28	\$50	\$42
2	\$26	\$25	\$45	\$39
3	\$29	\$28	\$50	\$41
4	\$41	\$37	\$66	\$56
5	\$38	\$32	\$61	\$51
6	\$43	\$41	\$71	\$58
7	\$42	\$39	\$68	\$56
8	\$41	\$39	\$66	\$56
9	\$43	\$41	\$71	\$60
10	\$58	\$53	\$94	\$79
11	\$55	\$51	\$92	\$77
12	\$59	\$54	\$100	\$81
13	\$64	\$58	\$107	\$88
14	\$69	\$63	\$110	\$94
15	\$96	\$93	\$152	\$136
16	\$105	\$102	\$166	\$150
17	\$98	\$95	\$155	\$140
18	\$98	\$95	\$155	\$140
19	\$98	\$95	\$155	\$140
20	\$98	\$95	\$155	\$140
21	\$98	\$95	\$155	\$140
22	\$98	\$95	\$155	\$140
23	\$98	\$95	\$155	\$140
24	\$98	\$95	\$155	\$140
25	\$98	\$95	\$155	\$140
26	\$98	\$95	\$155	\$140
27	\$23	\$22	\$38	\$31
40	\$61	\$57	\$103	\$85
41	\$69	\$63	\$110	\$94
42	\$96	\$93	\$152	\$136
43	\$98	\$95	\$153	\$139
44	\$105	\$101	\$165	\$149
45	\$96	\$93	\$152	\$136

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$17	\$19	\$33	\$29
2	\$15	\$17	\$30	\$28
3	\$17	\$19	\$33	\$29
4	\$26	\$25	\$43	\$40
5	\$24	\$22	\$39	\$37
6	\$27	\$29	\$46	\$43
7	\$27	\$28	\$45	\$42
8	\$26	\$27	\$43	\$40
9	\$27	\$29	\$46	\$45
10	\$37	\$38	\$63	\$58
11	\$35	\$36	\$61	\$56
12	\$39	\$38	\$68	\$59
13	\$41	\$41	\$73	\$65
14	\$44	\$45	\$76	\$69
15	\$72	\$70	\$120	\$109
16	\$81	\$79	\$134	\$123
17	\$74	\$72	\$123	\$113
18	\$74	\$72	\$123	\$113
19	\$74	\$72	\$123	\$113
20	\$74	\$72	\$123	\$113
21	\$74	\$72	\$123	\$113
22	\$74	\$72	\$123	\$113
23	\$74	\$72	\$123	\$113
24	\$74	\$72	\$123	\$113
25	\$74	\$72	\$123	\$113
26	\$74	\$72	\$123	\$113
27	\$14	\$14	\$24	\$22
40	\$39	\$40	\$69	\$63
41	\$44	\$45	\$76	\$69
42	\$72	\$70	\$120	\$109
43	\$74	\$72	\$121	\$112
44	\$81	\$78	\$133	\$122
45	\$72	\$70	\$120	\$109

Massachusetts**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Adj'd B Manual Rates**

BI Limit: 20/40; SDIP code: 03

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$28	\$26	\$48	\$41
2	\$25	\$25	\$44	\$38
3	\$28	\$26	\$48	\$41
4	\$39	\$36	\$64	\$54
5	\$38	\$32	\$59	\$49
6	\$42	\$41	\$70	\$57
7	\$41	\$38	\$65	\$54
8	\$39	\$38	\$64	\$54
9	\$42	\$41	\$70	\$58
10	\$57	\$52	\$91	\$77
11	\$54	\$49	\$88	\$74
12	\$58	\$52	\$97	\$80
13	\$62	\$57	\$104	\$86
14	\$67	\$61	\$107	\$91
15	\$94	\$91	\$149	\$133
16	\$103	\$100	\$164	\$148
17	\$96	\$93	\$152	\$138
18	\$96	\$93	\$152	\$138
19	\$96	\$93	\$152	\$138
20	\$96	\$93	\$152	\$138
21	\$96	\$93	\$152	\$138
22	\$96	\$93	\$152	\$138
23	\$96	\$93	\$152	\$138
24	\$96	\$93	\$152	\$138
25	\$96	\$93	\$152	\$138
26	\$96	\$93	\$152	\$138
27	\$22	\$20	\$38	\$30
40	\$59	\$55	\$100	\$83
41	\$67	\$61	\$107	\$91
42	\$94	\$91	\$149	\$133
43	\$96	\$93	\$151	\$136
44	\$103	\$99	\$162	\$146
45	\$94	\$91	\$149	\$133

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$16	\$19	\$32	\$29
2	\$15	\$17	\$29	\$28
3	\$16	\$19	\$32	\$29
4	\$26	\$25	\$44	\$39
5	\$25	\$22	\$39	\$36
6	\$28	\$29	\$46	\$42
7	\$28	\$28	\$45	\$41
8	\$26	\$26	\$44	\$39
9	\$28	\$29	\$46	\$44
10	\$36	\$38	\$62	\$57
11	\$35	\$36	\$59	\$55
12	\$39	\$38	\$67	\$58
13	\$41	\$41	\$73	\$64
14	\$44	\$44	\$75	\$68
15	\$71	\$70	\$119	\$107
16	\$80	\$78	\$133	\$122
17	\$73	\$71	\$122	\$112
18	\$73	\$71	\$122	\$112
19	\$73	\$71	\$122	\$112
20	\$73	\$71	\$122	\$112
21	\$73	\$71	\$122	\$112
22	\$73	\$71	\$122	\$112
23	\$73	\$71	\$122	\$112
24	\$73	\$71	\$122	\$112
25	\$73	\$71	\$122	\$112
26	\$73	\$71	\$122	\$112
27	\$13	\$13	\$25	\$22
40	\$39	\$39	\$68	\$62
41	\$44	\$44	\$75	\$68
42	\$71	\$70	\$119	\$107
43	\$73	\$71	\$120	\$110
44	\$80	\$77	\$132	\$120
45	\$71	\$70	\$119	\$107

Massachusetts**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Difference in A-1/B Premiums: Adj'd vs. Current****BI Limit: 20/40; SDIP code: 04**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	0.0%	0.0%	1.9%	0.0%
2	0.0%	3.8%	2.1%	2.4%
3	0.0%	0.0%	1.9%	2.3%
4	0.0%	2.6%	0.0%	0.0%
5	5.0%	2.9%	1.5%	0.0%
6	0.0%	2.3%	2.7%	0.0%
7	0.0%	2.4%	0.0%	0.0%
8	0.0%	2.4%	0.0%	0.0%
9	0.0%	2.3%	2.7%	1.6%
10	1.6%	1.8%	1.0%	1.2%
11	0.0%	0.0%	1.0%	1.2%
12	1.6%	0.0%	1.9%	2.3%
13	3.0%	0.0%	1.8%	1.1%
14	1.4%	1.5%	1.7%	2.0%
15	1.0%	1.0%	1.2%	1.4%
16	1.8%	0.9%	1.1%	1.2%
17	1.9%	1.0%	1.2%	1.3%
18	1.9%	1.0%	1.2%	1.3%
19	1.9%	1.0%	1.2%	1.3%
20	1.9%	1.0%	1.2%	1.3%
21	1.9%	1.0%	1.2%	1.3%
22	1.9%	1.0%	1.2%	1.3%
23	1.9%	1.0%	1.2%	1.3%
24	1.9%	1.0%	1.2%	1.3%
25	1.9%	1.0%	1.2%	1.3%
26	1.9%	1.0%	1.2%	1.3%
27	0.0%	-4.3%	5.0%	3.0%
40	1.5%	1.7%	0.9%	1.1%
41	1.4%	1.5%	1.7%	2.0%
42	1.0%	1.0%	1.2%	1.4%
43	1.9%	1.0%	1.2%	1.4%
44	1.8%	0.9%	1.1%	1.3%
45	1.0%	1.0%	1.2%	1.4%

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	0.0%	5.0%	0.0%	0.0%
2	0.0%	5.6%	0.0%	0.0%
3	0.0%	5.0%	0.0%	0.0%
4	3.6%	0.0%	2.1%	0.0%
5	3.8%	0.0%	0.0%	0.0%
6	0.0%	0.0%	2.0%	-2.1%
7	0.0%	0.0%	2.0%	0.0%
8	3.6%	0.0%	2.1%	0.0%
9	0.0%	0.0%	2.0%	0.0%
10	0.0%	0.0%	0.0%	-1.6%
11	-2.6%	2.6%	0.0%	1.7%
12	0.0%	0.0%	1.4%	0.0%
13	2.3%	0.0%	1.3%	0.0%
14	0.0%	0.0%	1.2%	1.4%
15	-1.3%	0.0%	0.0%	0.0%
16	0.0%	0.0%	0.0%	0.0%
17	0.0%	0.0%	0.0%	0.0%
18	0.0%	0.0%	0.0%	0.0%
19	0.0%	0.0%	0.0%	0.0%
20	0.0%	0.0%	0.0%	0.0%
21	0.0%	0.0%	0.0%	0.0%
22	0.0%	0.0%	0.0%	0.0%
23	0.0%	0.0%	0.0%	0.0%
24	0.0%	0.0%	0.0%	0.0%
25	0.0%	0.0%	0.0%	0.0%
26	0.0%	0.0%	0.0%	0.0%
27	-6.7%	-6.7%	3.8%	0.0%
40	0.0%	0.0%	0.0%	1.5%
41	0.0%	0.0%	1.2%	1.4%
42	-1.3%	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.8%	0.8%
44	0.0%	0.0%	0.7%	0.0%
45	-1.3%	0.0%	0.0%	0.0%

Massachusetts**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Current Manual Rates**

BI Limit: 20/40; SDIP code: 04
(implicit surcharge exclusion factor = 1.056)

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$30	\$29	\$52	\$45
2	\$27	\$26	\$47	\$41
3	\$30	\$29	\$52	\$44
4	\$43	\$39	\$70	\$59
5	\$40	\$34	\$65	\$54
6	\$46	\$44	\$75	\$62
7	\$45	\$41	\$72	\$59
8	\$43	\$41	\$70	\$59
9	\$46	\$44	\$75	\$63
10	\$61	\$57	\$100	\$84
11	\$59	\$54	\$97	\$81
12	\$63	\$58	\$105	\$86
13	\$67	\$62	\$113	\$93
14	\$73	\$66	\$116	\$99
15	\$103	\$100	\$163	\$145
16	\$112	\$109	\$179	\$161
17	\$104	\$101	\$166	\$150
18	\$104	\$101	\$166	\$150
19	\$104	\$101	\$166	\$150
20	\$104	\$101	\$166	\$150
21	\$104	\$101	\$166	\$150
22	\$104	\$101	\$166	\$150
23	\$104	\$101	\$166	\$150
24	\$104	\$101	\$166	\$150
25	\$104	\$101	\$166	\$150
26	\$104	\$101	\$166	\$150
27	\$24	\$23	\$40	\$33
40	\$65	\$60	\$109	\$90
41	\$73	\$66	\$116	\$99
42	\$103	\$100	\$163	\$145
43	\$104	\$101	\$164	\$148
44	\$112	\$108	\$177	\$160
45	\$103	\$100	\$163	\$145

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$18	\$20	\$35	\$32
2	\$16	\$18	\$32	\$30
3	\$18	\$20	\$35	\$32
4	\$28	\$27	\$47	\$43
5	\$26	\$24	\$43	\$40
6	\$30	\$32	\$50	\$47
7	\$30	\$30	\$49	\$45
8	\$28	\$29	\$47	\$43
9	\$30	\$32	\$50	\$48
10	\$40	\$42	\$69	\$63
11	\$39	\$39	\$66	\$60
12	\$43	\$42	\$73	\$64
13	\$44	\$45	\$79	\$70
14	\$48	\$48	\$82	\$74
15	\$79	\$77	\$131	\$118
16	\$88	\$86	\$147	\$134
17	\$80	\$78	\$134	\$123
18	\$80	\$78	\$134	\$123
19	\$80	\$78	\$134	\$123
20	\$80	\$78	\$134	\$123
21	\$80	\$78	\$134	\$123
22	\$80	\$78	\$134	\$123
23	\$80	\$78	\$134	\$123
24	\$80	\$78	\$134	\$123
25	\$80	\$78	\$134	\$123
26	\$80	\$78	\$134	\$123
27	\$15	\$15	\$26	\$24
40	\$43	\$43	\$75	\$68
41	\$48	\$48	\$82	\$74
42	\$79	\$77	\$131	\$118
43	\$80	\$78	\$132	\$121
44	\$88	\$85	\$145	\$133
45	\$79	\$77	\$131	\$118

Massachusetts**Motorcycles Rated in the Private Passenger Residual Market Automobile Insurance Manual
Sample Premiums for A-1/B using Adj'd B Manual Rates****BI Limit: 20/40; SDIP code: 04**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$30	\$29	\$53	\$45
2	\$27	\$27	\$48	\$42
3	\$30	\$29	\$53	\$45
4	\$43	\$40	\$70	\$59
5	\$42	\$35	\$66	\$54
6	\$46	\$45	\$77	\$62
7	\$45	\$42	\$72	\$59
8	\$43	\$42	\$70	\$59
9	\$46	\$45	\$77	\$64
10	\$62	\$58	\$101	\$85
11	\$59	\$54	\$98	\$82
12	\$64	\$58	\$107	\$88
13	\$69	\$62	\$115	\$94
14	\$74	\$67	\$118	\$101
15	\$104	\$101	\$165	\$147
16	\$114	\$110	\$181	\$163
17	\$106	\$102	\$168	\$152
18	\$106	\$102	\$168	\$152
19	\$106	\$102	\$168	\$152
20	\$106	\$102	\$168	\$152
21	\$106	\$102	\$168	\$152
22	\$106	\$102	\$168	\$152
23	\$106	\$102	\$168	\$152
24	\$106	\$102	\$168	\$152
25	\$106	\$102	\$168	\$152
26	\$106	\$102	\$168	\$152
27	\$24	\$22	\$42	\$34
40	\$66	\$61	\$110	\$91
41	\$74	\$67	\$118	\$101
42	\$104	\$101	\$165	\$147
43	\$106	\$102	\$166	\$150
44	\$114	\$109	\$179	\$162
45	\$104	\$101	\$165	\$147

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$18	\$21	\$35	\$32
2	\$16	\$19	\$32	\$30
3	\$18	\$21	\$35	\$32
4	\$29	\$27	\$48	\$43
5	\$27	\$24	\$43	\$40
6	\$30	\$32	\$51	\$46
7	\$30	\$30	\$50	\$45
8	\$29	\$29	\$48	\$43
9	\$30	\$32	\$51	\$48
10	\$40	\$42	\$69	\$62
11	\$38	\$40	\$66	\$61
12	\$43	\$42	\$74	\$64
13	\$45	\$45	\$80	\$70
14	\$48	\$48	\$83	\$75
15	\$78	\$77	\$131	\$118
16	\$88	\$86	\$147	\$134
17	\$80	\$78	\$134	\$123
18	\$80	\$78	\$134	\$123
19	\$80	\$78	\$134	\$123
20	\$80	\$78	\$134	\$123
21	\$80	\$78	\$134	\$123
22	\$80	\$78	\$134	\$123
23	\$80	\$78	\$134	\$123
24	\$80	\$78	\$134	\$123
25	\$80	\$78	\$134	\$123
26	\$80	\$78	\$134	\$123
27	\$14	\$14	\$27	\$24
40	\$43	\$43	\$75	\$69
41	\$48	\$48	\$83	\$75
42	\$78	\$77	\$131	\$118
43	\$80	\$78	\$133	\$122
44	\$88	\$85	\$146	\$133
45	\$78	\$77	\$131	\$118