

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators				Territory	Experienced Operators			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$17	\$14	\$21	\$20	1	\$2	\$2	\$3	\$2
2	\$18	\$14	\$21	\$21	2	\$2	\$2	\$3	\$3
3	\$18	\$14	\$23	\$21	3	\$2	\$2	\$3	\$3
4	\$20	\$15	\$24	\$23	4	\$2	\$2	\$3	\$3
5	\$24	\$20	\$30	\$29	5	\$3	\$2	\$3	\$3
6	\$24	\$20	\$30	\$29	6	\$3	\$2	\$3	\$3
7	\$26	\$20	\$32	\$29	7	\$3	\$2	\$3	\$3
8	\$24	\$20	\$30	\$29	8	\$3	\$2	\$3	\$3
9	\$27	\$21	\$35	\$32	9	\$3	\$3	\$5	\$3
10	\$33	\$27	\$42	\$39	10	\$5	\$3	\$5	\$5
11	\$33	\$26	\$41	\$38	11	\$3	\$3	\$5	\$5
12	\$36	\$29	\$45	\$44	12	\$5	\$3	\$5	\$5
13	\$36	\$29	\$45	\$42	13	\$5	\$3	\$5	\$5
14	\$44	\$35	\$54	\$51	14	\$5	\$5	\$6	\$6
15	\$59	\$47	\$72	\$69	15	\$6	\$5	\$9	\$8
16	\$71	\$56	\$89	\$83	16	\$8	\$6	\$11	\$9
17	\$53	\$42	\$66	\$63	17	\$6	\$5	\$8	\$8
18	\$53	\$42	\$66	\$63	18	\$6	\$5	\$8	\$8
19	\$53	\$42	\$66	\$63	19	\$6	\$5	\$8	\$8
20	\$53	\$42	\$66	\$63	20	\$6	\$5	\$8	\$8
21	\$53	\$42	\$66	\$63	21	\$6	\$5	\$8	\$8
22	\$53	\$42	\$66	\$63	22	\$6	\$5	\$8	\$8
23	\$53	\$42	\$66	\$63	23	\$6	\$5	\$8	\$8
24	\$53	\$42	\$66	\$63	24	\$6	\$5	\$8	\$8
25	\$53	\$42	\$66	\$63	25	\$6	\$5	\$8	\$8
26	\$53	\$42	\$66	\$63	26	\$6	\$5	\$8	\$8
27	\$15	\$12	\$18	\$18	27	\$2	\$2	\$2	\$2
40	\$41	\$33	\$51	\$48	40	\$5	\$3	\$6	\$6
41	\$42	\$33	\$53	\$50	41	\$5	\$5	\$6	\$6
42	\$56	\$44	\$71	\$66	42	\$6	\$5	\$8	\$8
43	\$53	\$42	\$66	\$62	43	\$6	\$5	\$8	\$8
44	\$62	\$48	\$77	\$72	44	\$8	\$6	\$9	\$8
45	\$54	\$42	\$68	\$63	45	\$6	\$5	\$8	\$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

- (4) For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$20	\$17	\$26	\$24
2	\$21	\$17	\$26	\$24
3	\$21	\$17	\$27	\$24
4	\$23	\$18	\$29	\$27
5	\$29	\$23	\$35	\$33
6	\$29	\$23	\$36	\$35
7	\$30	\$24	\$36	\$35
8	\$29	\$23	\$35	\$33
9	\$32	\$26	\$41	\$38
10	\$41	\$32	\$50	\$47
11	\$39	\$30	\$48	\$45
12	\$44	\$35	\$54	\$51
13	\$44	\$35	\$54	\$51
14	\$51	\$41	\$63	\$60
15	\$69	\$54	\$86	\$81
16	\$84	\$66	\$104	\$98
17	\$63	\$50	\$78	\$74
18	\$63	\$50	\$78	\$74
19	\$63	\$50	\$78	\$74
20	\$63	\$50	\$78	\$74
21	\$63	\$50	\$78	\$74
22	\$63	\$50	\$78	\$74
23	\$63	\$50	\$78	\$74
24	\$63	\$50	\$78	\$74
25	\$63	\$50	\$78	\$74
26	\$63	\$50	\$78	\$74
27	\$18	\$14	\$23	\$21
40	\$50	\$39	\$62	\$57
41	\$51	\$41	\$63	\$59
42	\$66	\$53	\$83	\$78
43	\$62	\$50	\$78	\$74
44	\$72	\$57	\$90	\$86
45	\$63	\$51	\$80	\$75

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

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

- (4) For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

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MOTORCYCLE RATES

**Part 4 - Property Damage**

**Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$20	\$15	\$24	\$23
2	\$20	\$15	\$24	\$23
3	\$20	\$17	\$26	\$24
4	\$21	\$17	\$27	\$24
5	\$26	\$21	\$33	\$30
6	\$26	\$21	\$33	\$30
7	\$26	\$21	\$33	\$30
8	\$27	\$21	\$33	\$32
9	\$38	\$30	\$48	\$45
10	\$36	\$29	\$47	\$44
11	\$38	\$30	\$48	\$45
12	\$41	\$32	\$50	\$47
13	\$42	\$33	\$53	\$50
14	\$54	\$42	\$68	\$63
15	\$54	\$44	\$68	\$63
16	\$56	\$44	\$69	\$65
17	\$62	\$50	\$77	\$72
18	\$62	\$50	\$77	\$72
19	\$62	\$50	\$77	\$72
20	\$62	\$50	\$77	\$72
21	\$62	\$50	\$77	\$72
22	\$62	\$50	\$77	\$72
23	\$62	\$50	\$77	\$72
24	\$62	\$50	\$77	\$72
25	\$62	\$50	\$77	\$72
26	\$62	\$50	\$77	\$72
27	\$20	\$15	\$24	\$23
40	\$36	\$29	\$45	\$42
41	\$54	\$44	\$69	\$65
42	\$53	\$42	\$66	\$62
43	\$54	\$42	\$68	\$63
44	\$50	\$39	\$63	\$59
45	\$54	\$44	\$68	\$63

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

- (4) For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

**Part 6 - Medical Payments**

**Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$132
\$750	\$140
\$1,000	\$147
\$2,000	\$176
\$5,000	\$245
\$10,000	\$333
\$15,000	\$383
\$20,000	\$422
\$25,000	\$455

**Part 3 - Uninsured Motorists**

**Rates by limit**

All Territories	
Limit	All Groups
20/40	\$35
20/50	\$35
25/50	\$41
35/80	\$44
50/100	\$50
100/300	\$56
250/500	\$60

**Part 12 - Underinsured Motorists**

**Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$2
25/50	\$8
35/80	\$24
50/100	\$47
100/300	\$125
250/500	\$452

Notes:

- (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

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MOTORCYCLE RATES

**Part 7 - Collision  
Rates at \$500 deductible**

Territory	Rate per \$100 of value*	
	Experienced Operators	
	All Groups	
1	\$2.42	
2	\$2.43	
3	\$2.49	
4	\$2.85	
5	\$3.42	
6	\$3.42	
7	\$3.50	
8	\$3.75	
9	\$5.21	
10	\$5.69	
11	\$4.91	
12	\$5.87	
13	\$5.87	
14	\$9.45	
15	\$9.66	
16	\$9.65	
17	\$9.50	
18	\$9.50	
19	\$9.50	
20	\$9.50	
21	\$9.50	
22	\$9.50	
23	\$9.50	
24	\$9.50	
25	\$9.50	
26	\$9.50	
27	\$2.39	
40	\$6.74	
41	\$6.42	
42	\$8.15	
43	\$9.68	
44	\$8.57	
45	\$9.48	

**Part 7 - Collision  
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$38
\$1,000	71.2% of \$500 deductible premium
\$2,000	57.0% of \$500 deductible premium

**Part 7 - Collision  
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$9
\$500	\$12
\$1,000	\$17
\$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) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	61.7% of \$500 deductible premium (Part 8)
\$2,000	40.9% of \$500 deductible premium (Part 8)

**Motorcycle Age Factors**

Age Group	Based on Model Year (MY)**	Collision Factor
1	Current MY	1.000
2	1 <sup>st</sup> Preceding	0.930
3	2 <sup>nd</sup> Preceding	0.860
4	3 <sup>rd</sup> Preceding	0.790
5	4 <sup>th</sup> Preceding	0.720
6	5 <sup>th</sup> Preceding	0.650
7	6 <sup>th</sup> 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:

- 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 inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- Rates are per \$100 of insured value.

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MOTORCYCLE RATES

**Part 9 - Comprehensive Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	All Groups
1	\$1.05
2	\$0.96
3	\$1.10
4	\$1.29
5	\$1.50
6	\$1.58
7	\$2.15
8	\$2.61
9	\$3.54
10	\$4.02
11	\$3.92
12	\$4.55
13	\$4.61
14	\$7.56
15	\$8.37
16	\$10.13
17	\$14.72
18	\$14.72
19	\$14.72
20	\$14.72
21	\$14.72
22	\$14.72
23	\$14.72
24	\$14.72
25	\$14.72
26	\$14.72
27	\$0.90
40	\$4.43
41	\$5.10
42	\$7.01
43	\$7.67
44	\$9.17
45	\$7.34

**Part 9 - Comprehensive Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$2
\$1,000	61.1% of \$500 deductible premium
\$2,000	55.8% of \$500 deductible premium

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	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	1 <sup>st</sup> Preceding	0.910
3	2 <sup>nd</sup> Preceding	0.810
4	3 <sup>rd</sup> Preceding	0.720
5	4 <sup>th</sup> Preceding	0.620
6	5 <sup>th</sup> Preceding	0.530
7	6 <sup>th</sup> 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:

- (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 Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

**Motorcycles Rated in the Private Passenger Automobile Insurance Manual**

**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:	13.0%
Physical Damage coverages:	13.0%

**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

**Electric Motorcycles**

For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

**Substitute Transportation (Part 10)**

\$15/day with \$450 maximum	\$68
\$30/day with \$900 maximum	\$135
\$45/day with \$1,350 maximum	\$251
\$100/day with \$3000 maximum	\$519

**Towing and Labor**

\$50/day per disablement	\$12
\$100/day per disablement	\$24

**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 Factor**

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 are 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

**Approved Motorcycle Training Sites  
Rider Education Recognition Program (RERP) Number**

Angel Motorcycle School, Fitchburg	(200185)
Big Boar Inc., Dartmouth	(135959)
Boston Harley Davidson, Revere	(200508)
Central Massachusetts Safety Council, W. Boylston	(60055)
Massachusetts Motorcycle School, Tyngsboro	(200315)
Motorcycle Safe Riding Project, Beverly	(60050)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Rider Skills of New England, Southbridge	(200207)
Sheldon's Harley-Davidson/Buell, Auburn	(111478)
Streetwise Cycle School, Boston	(123948)
Training Wheels of New England, Inc., East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.