

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 6/1/2019

RATE SECTION:

Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles

Memorandum

The following rate pages show advisory liability and physical damage rates for the Massachusetts voluntary market for motorcycles, motorscooters, mopeds and similar motor vehicles (Rule 44). These rates are on file with the Massachusetts Division of Insurance with an effective date of June 1, 2019 and are available for adoption by AIB member companies.

Risks Not Subject To Compulsory Law: The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury, charge the total of the Parts 1, 2 and 5 premiums.

Optional Bodily Injury at Higher Limits: The bodily injury increased limits factors shown in this manual are to be applied against the Part 1 and Part 5 basic limits rates in determining the increased limits rate, as follows:

$$\text{Optional BI Base Rate} = [(\text{Part 1 Base Rate}) + (\text{Part 5 Base Rate})] \times (\text{ILF} - 1) + (\text{Part 5 Base Rate})$$

Class 15 - Insured Age 65 or Older: No rates are shown in the rate pages for Class 15. Those rates are to be calculated as 75% of the experienced or inexperienced rate applicable for each coverage.

Merit Rating Plan: The rates displayed in the rate pages are applicable to vehicles prior to merit rating adjustments. The AIB Merit Rating Plan applies to coverage parts 1, 2, 4, 5 and 7.

Coverage Definitions by Part:

Part 1	Bodily Injury (Basic Limits)
Part 2	Personal Injury Protection
Part 3	Uninsured Motorists Coverage
Part 4	Property Damage Liability
Part 5	Optional Bodily Injury
Part 6	Medical Payments Liability
Part 7	Collision
Part 8	Limited Collision
Part 9	Comprehensive
Part 10	Substitute Transportation
Part 11	Towing
Part 12	Underinsured Motorists Coverage

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Territories

The territory definitions applicable to these motorcycle rates are the same as those used in the AIB private passenger advisory filing effective 4/1/2018. The territory rating variable for motorcycles applies to coverage parts 1, 2, 4, 5, 7, 8 and 9.

Commissions

The commission provisions incorporated into the motorcycle rates are 13.0% for all coverages (as a percentage of premium).

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	\$45
\$30/day with \$900 maximum	\$90
\$45/day with \$1,350 maximum	\$167
\$100/day with \$3000 maximum	\$346

Towing and Labor (Part 11)

\$50/day per disablement	\$8
\$100/day per disablement	\$16

Discounts

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12 (Refer to manual rate page M-9)
Insured Age 65 or older	25%	All Parts

Age Rate Factors

For rating motorcycle physical damage coverages, see manual rate page M-4 for Age Rate Factors to be applied to the Original Cost New of the motorcycle.

Increased Limits

Increased limits factors are shown in manual rate pages M-5 through M-8.

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 is 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 Factors (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: rider training, senior citizen
- 7) Apply Merit Rating credits or surcharges

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Part 1 - Bodily Injury

Part 2 - PIP

Part 5 - Optional BI (Without Guest)

Part 5 - Optional BI (With Guest)

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$12	\$9	\$15	\$13
2	\$12	\$9	\$15	\$13
3	\$12	\$9	\$16	\$14
4	\$13	\$10	\$17	\$15
5	\$17	\$13	\$22	\$19
6	\$17	\$13	\$22	\$19
7	\$17	\$13	\$22	\$19
8	\$17	\$13	\$22	\$19
9	\$21	\$17	\$28	\$24
10	\$24	\$18	\$31	\$26
11	\$23	\$18	\$31	\$26
12	\$24	\$19	\$32	\$27
13	\$25	\$19	\$32	\$28
14	\$31	\$24	\$40	\$34
15	\$37	\$29	\$48	\$41
16	\$43	\$33	\$55	\$48
17	\$35	\$27	\$45	\$39
18	\$35	\$27	\$45	\$39
19	\$35	\$27	\$45	\$39
20	\$35	\$27	\$45	\$39
21	\$35	\$27	\$45	\$39
22	\$35	\$27	\$45	\$39
23	\$35	\$27	\$45	\$39
24	\$35	\$27	\$45	\$39
25	\$35	\$27	\$45	\$39
26	\$35	\$27	\$45	\$39
27	\$11	\$9	\$15	\$13
40	\$30	\$23	\$39	\$33
41	\$30	\$24	\$40	\$34
42	\$36	\$28	\$47	\$40
43	\$34	\$27	\$45	\$39
44	\$38	\$30	\$50	\$43
45	\$35	\$27	\$45	\$39

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$1	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$1	\$1
4	\$1	\$1	\$2	\$1
5	\$2	\$1	\$2	\$2
6	\$2	\$1	\$2	\$2
7	\$2	\$1	\$2	\$2
8	\$2	\$1	\$2	\$2
9	\$2	\$2	\$3	\$2
10	\$2	\$2	\$3	\$2
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$3	\$2	\$4	\$3
15	\$3	\$3	\$5	\$4
16	\$4	\$3	\$5	\$4
17	\$3	\$3	\$4	\$4
18	\$3	\$3	\$4	\$4
19	\$3	\$3	\$4	\$4
20	\$3	\$3	\$4	\$4
21	\$3	\$3	\$4	\$4
22	\$3	\$3	\$4	\$4
23	\$3	\$3	\$4	\$4
24	\$3	\$3	\$4	\$4
25	\$3	\$3	\$4	\$4
26	\$3	\$3	\$4	\$4
27	\$1	\$1	\$1	\$1
40	\$3	\$2	\$4	\$3
41	\$3	\$2	\$4	\$3
42	\$3	\$3	\$4	\$4
43	\$3	\$3	\$4	\$4
44	\$4	\$3	\$5	\$4
45	\$3	\$3	\$4	\$4

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$3	\$2	\$4	\$3
2	\$3	\$2	\$4	\$4
3	\$3	\$3	\$4	\$4
4	\$4	\$3	\$5	\$4
5	\$4	\$3	\$6	\$5
6	\$4	\$3	\$6	\$5
7	\$4	\$3	\$6	\$5
8	\$4	\$3	\$6	\$5
9	\$6	\$4	\$7	\$6
10	\$6	\$5	\$8	\$7
11	\$6	\$5	\$8	\$7
12	\$7	\$5	\$9	\$7
13	\$7	\$5	\$9	\$7
14	\$8	\$6	\$11	\$9
15	\$10	\$8	\$13	\$11
16	\$11	\$9	\$15	\$13
17	\$9	\$7	\$12	\$10
18	\$9	\$7	\$12	\$10
19	\$9	\$7	\$12	\$10
20	\$9	\$7	\$12	\$10
21	\$9	\$7	\$12	\$10
22	\$9	\$7	\$12	\$10
23	\$9	\$7	\$12	\$10
24	\$9	\$7	\$12	\$10
25	\$9	\$7	\$12	\$10
26	\$9	\$7	\$12	\$10
27	\$3	\$2	\$4	\$3
40	\$8	\$6	\$10	\$9
41	\$8	\$6	\$11	\$9
42	\$10	\$7	\$12	\$11
43	\$9	\$7	\$12	\$10
44	\$10	\$8	\$13	\$11
45	\$9	\$7	\$12	\$10

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$11	\$8	\$14	\$12
2	\$11	\$9	\$14	\$12
3	\$11	\$9	\$15	\$13
4	\$12	\$10	\$16	\$14
5	\$15	\$12	\$20	\$17
6	\$16	\$12	\$20	\$17
7	\$16	\$12	\$20	\$17
8	\$16	\$12	\$20	\$17
9	\$20	\$15	\$26	\$22
10	\$22	\$17	\$28	\$25
11	\$22	\$17	\$28	\$24
12	\$23	\$18	\$30	\$25
13	\$23	\$18	\$30	\$26
14	\$28	\$22	\$37	\$32
15	\$34	\$27	\$44	\$38
16	\$39	\$31	\$51	\$44
17	\$32	\$25	\$42	\$36
18	\$32	\$25	\$42	\$36
19	\$32	\$25	\$42	\$36
20	\$32	\$25	\$42	\$36
21	\$32	\$25	\$42	\$36
22	\$32	\$25	\$42	\$36
23	\$32	\$25	\$42	\$36
24	\$32	\$25	\$42	\$36
25	\$32	\$25	\$42	\$36
26	\$32	\$25	\$42	\$36
27	\$10	\$8	\$13	\$12
40	\$28	\$21	\$36	\$31
41	\$28	\$22	\$37	\$32
42	\$33	\$26	\$43	\$37
43	\$32	\$25	\$42	\$36
44	\$36	\$28	\$46	\$40
45	\$32	\$25	\$42	\$36

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**Part 4 - Property Damage
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$12	\$10	\$16	\$14
2	\$13	\$10	\$16	\$14
3	\$13	\$10	\$16	\$14
4	\$13	\$10	\$17	\$15
5	\$19	\$15	\$25	\$21
6	\$19	\$15	\$25	\$21
7	\$19	\$15	\$25	\$21
8	\$19	\$15	\$25	\$21
9	\$25	\$19	\$33	\$28
10	\$26	\$20	\$33	\$29
11	\$26	\$20	\$33	\$29
12	\$26	\$20	\$34	\$29
13	\$26	\$20	\$34	\$29
14	\$38	\$30	\$50	\$43
15	\$38	\$30	\$50	\$43
16	\$39	\$30	\$50	\$43
17	\$40	\$31	\$52	\$45
18	\$40	\$31	\$52	\$45
19	\$40	\$31	\$52	\$45
20	\$40	\$31	\$52	\$45
21	\$40	\$31	\$52	\$45
22	\$40	\$31	\$52	\$45
23	\$40	\$31	\$52	\$45
24	\$40	\$31	\$52	\$45
25	\$40	\$31	\$52	\$45
26	\$40	\$31	\$52	\$45
27	\$12	\$10	\$16	\$14
40	\$29	\$23	\$38	\$33
41	\$39	\$30	\$50	\$43
42	\$38	\$30	\$50	\$43
43	\$38	\$30	\$50	\$43
44	\$38	\$29	\$49	\$42
45	\$39	\$30	\$50	\$43

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

Territory	Experienced Operators
	All Groups
1	\$1.05
2	\$1.05
3	\$1.07
4	\$1.12
5	\$1.52
6	\$1.52
7	\$1.52
8	\$1.52
9	\$2.28
10	\$2.33
11	\$2.32
12	\$2.33
13	\$2.33
14	\$4.17
15	\$4.18
16	\$4.18
17	\$4.17
18	\$4.17
19	\$4.17
20	\$4.17
21	\$4.17
22	\$4.17
23	\$4.17
24	\$4.17
25	\$4.17
26	\$4.17
27	\$1.05
40	\$3.45
41	\$3.29
42	\$4.04
43	\$4.18
44	\$4.09
45	\$4.17

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

Territory	All Groups
1	\$0.37
2	\$0.38
3	\$0.41
4	\$0.47
5	\$0.66
6	\$0.67
7	\$0.72
8	\$0.82
9	\$1.48
10	\$1.67
11	\$1.66
12	\$1.74
13	\$1.76
14	\$3.52
15	\$3.86
16	\$4.12
17	\$6.36
18	\$6.36
19	\$6.36
20	\$6.36
21	\$6.36
22	\$6.36
23	\$6.36
24	\$6.36
25	\$6.36
26	\$6.36
27	\$0.36
40	\$2.07
41	\$2.40
42	\$3.26
43	\$3.57
44	\$4.02
45	\$3.41

**Part 7 - Collision
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$15
\$1,000	74.7% of \$500 deductible premium
\$2,000	62.2% of \$500 deductible premium

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

All Territories	
Deductible	All Groups
\$300	\$3
\$500	\$5
\$1,000	\$6
\$2,000	\$10

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
\$1,000	65.5% of \$500 deductible premium
\$2,000	60.9% of \$500 deductible premium

**Part 6 - Medical Payments
Rates by limit**

All Territories	
Limit per Person	All Groups
\$500	\$73
\$750	\$77
\$1,000	\$81
\$2,000	\$96
\$5,000	\$136
\$10,000	\$194
\$15,000	\$243
\$20,000	\$278
\$25,000	\$307
\$50,000	\$433

Fire	Charge 5% of the Part 9 premium
Theft	Charge 90% of the Part 9 premium

Part 8 - Limited Collision

$$\$500 \text{ deductible base premium (Part 8) } = (6.0\%) \times [\$500 \text{ deductible Collision base premium (Part 7)}]$$

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$3
\$300	\$500 deductible premium (Part 8) + \$2
\$1,000	66.3% of \$500 deductible premium (Part 8)
\$2,000	48.1% of \$500 deductible premium (Part 8)

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	0.94	0.92
3	2nd Preceding	0.87	0.84
4	3rd Preceding	0.80	0.77
5	4th Preceding	0.74	0.68
6	5th Preceding	0.67	0.61
7	6th Preceding	0.61	0.53
8	All Other	0.54	0.45

* The current model year changes October 1, regardless of the actual date the models are introduced.

Determine motorcycle Collision and Comprehensive rates by the following procedure:

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

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Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles Uninsured Motorists Increased Limits (U-1) Rates

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
LIMIT	40	18	21	21	22	23													
	45	18	21	21	22	23													
	50	18	21	21	22	23	24												
	60	18	21	22	22	23	24												
	70	18	21	22	22	23	24												
	80	18	21	22	22	23	24												
	100	18	21	22	22	23	24	30											
	150	19	21	22	22	23	24	31	33										
	200	19	21	22	22	23	24	31	33	35									
	250	19	21	22	22	23	24	31	34	35	37								
A C C I D E N T	300	19	21	22	22	23	25	31	34	35	37	39							
	350	19	21	22	22	23	25	31	34	35	37	39							
	400						25	31	34	36	37	39	43						
	500						25	31	34	36	37	39	43	46					
	600						25	31	34	36	37	39	43	48	56				
	700						25	31	34	36	37	40	43	50	56	58			
	800						25	31	34	36	37	40	43	52	56	58	59		
	900						25	31	34	36	37	40	43	54	57	58	59	60	
	1000						25	31	34	36	37	40	44	55	57	58	59	60	61

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	23
750/750	59
1000/2000	61
2000/2000	67

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Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles Underinsured Motorists Increased Limits (U-2) Rates

		LIMIT PER PERSON																	
							1	1	2	2						1			
		2	2	3	3	4	5	0	5	0	5	3	4	5	6	7	8	9	0
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T	40	0	2	4	6	8													
	45	0	2	4	6	8													
	50	0	2	4	6	8	12												
	60	0	2	4	6	9	12												
	70	0	2	4	6	9	13												
	80	0	2	5	6	9	13												
	100	0	2	5	7	9	13	39											
	150	1	3	5	7	9	14	39	92										
	200	1	3	5	7	10	14	40	94	134									
	250	1	3	5	7	10	15	40	96	136	167								
A C C I D E N T	300	1	3	5	8	10	15	41	97	137	168	240							
	350	1	3	5	8	10	15	42	98	138	169	244							
	400						15	43	99	139	170	247	373						
	500						16	44	101	140	171	252	378	476					
	600						16	46	102	142	175	256	382	479	500				
700						16	47	103	143	179	259	385	482	501	512				
800						17	48	104	144	182	262	388	485	501	513	523			
900						17	48	105	145	184	264	391	487	502	513	523	532		
1000						17	49	105	145	187	267	393	489	502	514	524	532	541	

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	10
	750/750	522
	1000/2000	543
	2000/2000	595

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**Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles
Property Damage Liability Increased Limits Factors**

<u>Limit</u>	<u>Increased Limit Factor</u>
5,000	1.000
10,000	1.378
15,000	1.398
20,000	1.409
25,000	1.417
30,000	1.424
35,000	1.429
40,000	1.434
45,000	1.438
50,000	1.442
75,000	1.457
80,000	1.459
100,000	1.468
150,000	1.472
200,000	1.475
250,000	1.478
300,000	1.480
400,000	1.484
500,000	1.487
750,000	1.493
1,000,000	1.498
2,000,000	1.510
2,500,000	1.513
5,000,000	1.523
10,000,000	1.533

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Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles

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

Angel Motorcycle School, Fitchburg	(200185)
Big Boar Inc. (Minuteman Harley-Davidson Riding Academy), Dartmouth	(135959)
Boston Harley-Davidson Riding Academy, Revere	(200508)
Central Mass Safety Council, West Boylston	(60055)
Husky Riding Academy, North Quincy MA	(200648)
Mass Motorcycle School, LLC Dunstable, MA	(200315)
Mass Motorcycle School, LLC (* Harley Davidson Riding Academy), Dunstable, MA	(200777)
Motorcycle Safe Riding Project (Cycles 128), Beverly	(60050)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Rider Skills of New England, Sturbridge	(200207)
Sheldon's Harley-Davidson Riding Academy, Auburn	(200523)
Streetwise Cycle School, Stoughton	(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.