

# MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

## Motorcycles Rated in the Private Passenger Automobile Insurance Manual Advisory Rates - Effective 4/1/2010

### Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles. 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 12.0% for liability coverages and 13.8% for physical damage 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    |

### 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 |

### Discount (Rule 44)

|                                   |               |                 |
|-----------------------------------|---------------|-----------------|
| <u>Discount</u>                   | <u>Amount</u> | <u>Coverage</u> |
| Anti-Theft - Category IV          | 20%           | Part 9          |
| Motorcycle Rider Training Program | 10%           | Parts 1-8, 12   |
| Insured Age 65 or older           | 25%           | All Parts       |

### Age Rate Factors (see Manual Page RS-3)

For rating motorcycle physical damage coverages, see manual rate page RS-3 for Age Rate Factors to be applied to the Original Cost New of the motorcycle.

### Increased Limits

Increased limits factors for coverage Parts 4 and 5 are the same as the factors used for private passenger vehicles. Increased limits rates for coverage Parts 3 and 12 are shown in manual rate pages RS-8 and RS-9.

### 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: anti-theft, rider training, senior citizen
- 7) Apply Merit Rating credits or surcharges

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Part 1 - Bodily Injury

| Territory | Experienced Operators |         |         |         |
|-----------|-----------------------|---------|---------|---------|
|           | Group A               | Group B | Group C | Group D |
| 1         | \$10                  | \$9     | \$17    | \$14    |
| 2         | \$10                  | \$10    | \$18    | \$15    |
| 3         | \$11                  | \$10    | \$18    | \$15    |
| 4         | \$12                  | \$12    | \$21    | \$18    |
| 5         | \$13                  | \$13    | \$23    | \$19    |
| 6         | \$13                  | \$13    | \$23    | \$19    |
| 7         | \$13                  | \$12    | \$22    | \$19    |
| 8         | \$13                  | \$12    | \$22    | \$19    |
| 9         | \$13                  | \$13    | \$23    | \$20    |
| 10        | \$19                  | \$18    | \$32    | \$27    |
| 11        | \$18                  | \$17    | \$31    | \$26    |
| 12        | \$22                  | \$21    | \$37    | \$32    |
| 13        | \$20                  | \$20    | \$35    | \$30    |
| 14        | \$21                  | \$21    | \$37    | \$31    |
| 15        | \$37                  | \$36    | \$65    | \$54    |
| 16        | \$45                  | \$43    | \$78    | \$65    |
| 17        | \$34                  | \$33    | \$58    | \$49    |
| 18        | \$34                  | \$33    | \$58    | \$49    |
| 19        | \$34                  | \$33    | \$58    | \$49    |
| 20        | \$34                  | \$33    | \$58    | \$49    |
| 21        | \$34                  | \$33    | \$58    | \$49    |
| 22        | \$34                  | \$33    | \$58    | \$49    |
| 23        | \$34                  | \$33    | \$58    | \$49    |
| 24        | \$34                  | \$33    | \$58    | \$49    |
| 25        | \$34                  | \$33    | \$58    | \$49    |
| 26        | \$34                  | \$33    | \$58    | \$49    |
| 27        | \$8                   | \$8     | \$14    | \$12    |
| 40        | \$20                  | \$20    | \$35    | \$30    |
| 41        | \$22                  | \$21    | \$38    | \$32    |
| 42        | \$36                  | \$35    | \$63    | \$53    |
| 43        | \$33                  | \$32    | \$58    | \$49    |
| 44        | \$40                  | \$38    | \$69    | \$58    |
| 45        | \$33                  | \$32    | \$56    | \$47    |

Part 2 - PIP

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

Part 5 - Optional BI (With Guest)

| Territory | Experienced Operators |         |         |         |
|-----------|-----------------------|---------|---------|---------|
|           | Group A               | Group B | Group C | Group D |
| 1         | \$13                  | \$12    | \$21    | \$17    |
| 2         | \$13                  | \$12    | \$22    | \$17    |
| 3         | \$14                  | \$12    | \$23    | \$18    |
| 4         | \$16                  | \$14    | \$26    | \$20    |
| 5         | \$17                  | \$15    | \$28    | \$22    |
| 6         | \$17                  | \$16    | \$28    | \$22    |
| 7         | \$17                  | \$15    | \$28    | \$22    |
| 8         | \$17                  | \$15    | \$28    | \$22    |
| 9         | \$17                  | \$16    | \$29    | \$23    |
| 10        | \$24                  | \$21    | \$39    | \$31    |
| 11        | \$23                  | \$21    | \$38    | \$30    |
| 12        | \$27                  | \$25    | \$46    | \$36    |
| 13        | \$26                  | \$23    | \$43    | \$34    |
| 14        | \$27                  | \$24    | \$45    | \$35    |
| 15        | \$46                  | \$42    | \$63    | \$61    |
| 16        | \$46                  | \$46    | \$63    | \$63    |
| 17        | \$42                  | \$38    | \$63    | \$55    |
| 18        | \$42                  | \$38    | \$63    | \$55    |
| 19        | \$42                  | \$38    | \$63    | \$55    |
| 20        | \$42                  | \$38    | \$63    | \$55    |
| 21        | \$42                  | \$38    | \$63    | \$55    |
| 22        | \$42                  | \$38    | \$63    | \$55    |
| 23        | \$42                  | \$38    | \$63    | \$55    |
| 24        | \$42                  | \$38    | \$63    | \$55    |
| 25        | \$42                  | \$38    | \$63    | \$55    |
| 26        | \$42                  | \$38    | \$63    | \$55    |
| 27        | \$11                  | \$10    | \$18    | \$14    |
| 40        | \$26                  | \$23    | \$43    | \$34    |
| 41        | \$28                  | \$25    | \$47    | \$37    |
| 42        | \$45                  | \$41    | \$63    | \$59    |
| 43        | \$42                  | \$37    | \$63    | \$54    |
| 44        | \$46                  | \$44    | \$63    | \$63    |
| 45        | \$41                  | \$37    | \$63    | \$53    |

Part 5 - Optional BI (Without Guest)

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

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Part 4 - Property Damage Rates at Basic limits

| Territory | Experienced Operators |         |         |         |
|-----------|-----------------------|---------|---------|---------|
|           | Group A               | Group B | Group C | Group D |
| 1         | \$9                   | \$16    | \$16    | \$14    |
| 2         | \$9                   | \$16    | \$16    | \$14    |
| 3         | \$10                  | \$18    | \$18    | \$15    |
| 4         | \$11                  | \$18    | \$18    | \$16    |
| 5         | \$11                  | \$20    | \$20    | \$17    |
| 6         | \$13                  | \$22    | \$22    | \$19    |
| 7         | \$13                  | \$12    | \$22    | \$18    |
| 8         | \$13                  | \$13    | \$23    | \$19    |
| 9         | \$15                  | \$15    | \$27    | \$22    |
| 10        | \$15                  | \$14    | \$26    | \$22    |
| 11        | \$15                  | \$15    | \$26    | \$22    |
| 12        | \$20                  | \$19    | \$34    | \$29    |
| 13        | \$21                  | \$21    | \$37    | \$31    |
| 14        | \$22                  | \$21    | \$37    | \$31    |
| 15        | \$22                  | \$21    | \$38    | \$32    |
| 16        | \$23                  | \$22    | \$39    | \$33    |
| 17        | \$30                  | \$29    | \$53    | \$44    |
| 18        | \$30                  | \$29    | \$53    | \$44    |
| 19        | \$30                  | \$29    | \$53    | \$44    |
| 20        | \$30                  | \$29    | \$53    | \$44    |
| 21        | \$30                  | \$29    | \$53    | \$44    |
| 22        | \$30                  | \$29    | \$53    | \$44    |
| 23        | \$30                  | \$29    | \$53    | \$44    |
| 24        | \$30                  | \$29    | \$53    | \$44    |
| 25        | \$30                  | \$29    | \$53    | \$44    |
| 26        | \$30                  | \$29    | \$53    | \$44    |
| 27        | \$8                   | \$8     | \$15    | \$12    |
| 40        | \$15                  | \$15    | \$27    | \$23    |
| 41        | \$25                  | \$24    | \$44    | \$37    |
| 42        | \$22                  | \$22    | \$39    | \$32    |
| 43        | \$24                  | \$23    | \$41    | \$35    |
| 44        | \$21                  | \$20    | \$36    | \$30    |
| 45        | \$24                  | \$23    | \$41    | \$34    |

Part 7 - Collision Rates at \$500 deductible

| Territory | Experienced Operators |  |
|-----------|-----------------------|--|
|           | All Groups            |  |
| 1         | \$1.73                |  |
| 2         | \$1.64                |  |
| 3         | \$1.86                |  |
| 4         | \$2.03                |  |
| 5         | \$2.36                |  |
| 6         | \$2.14                |  |
| 7         | \$2.26                |  |
| 8         | \$2.61                |  |
| 9         | \$2.70                |  |
| 10        | \$2.94                |  |
| 11        | \$2.58                |  |
| 12        | \$3.40                |  |
| 13        | \$3.50                |  |
| 14        | \$6.33                |  |
| 15        | \$6.36                |  |
| 16        | \$6.40                |  |
| 17        | \$5.65                |  |
| 18        | \$5.65                |  |
| 19        | \$5.65                |  |
| 20        | \$5.65                |  |
| 21        | \$5.65                |  |
| 22        | \$5.65                |  |
| 23        | \$5.65                |  |
| 24        | \$5.65                |  |
| 25        | \$5.65                |  |
| 26        | \$5.65                |  |
| 27        | \$1.50                |  |
| 40        | \$4.00                |  |
| 41        | \$3.56                |  |
| 42        | \$4.55                |  |
| 43        | \$6.54                |  |
| 44        | \$4.84                |  |
| 45        | \$5.68                |  |

Part 9 - Comprehensive Rates at \$500 deductible

| Territory | All Groups |        |
|-----------|------------|--------|
|           | 1          | \$1.00 |
| 2         | \$0.96     |        |
| 3         | \$1.14     |        |
| 4         | \$1.33     |        |
| 5         | \$1.19     |        |
| 6         | \$1.48     |        |
| 7         | \$2.02     |        |
| 8         | \$2.49     |        |
| 9         | \$2.70     |        |
| 10        | \$3.11     |        |
| 11        | \$3.08     |        |
| 12        | \$3.86     |        |
| 13        | \$3.88     |        |
| 14        | \$5.27     |        |
| 15        | \$5.87     |        |
| 16        | \$9.15     |        |
| 17        | \$12.30    |        |
| 18        | \$12.30    |        |
| 19        | \$12.30    |        |
| 20        | \$12.30    |        |
| 21        | \$12.30    |        |
| 22        | \$12.30    |        |
| 23        | \$12.30    |        |
| 24        | \$12.30    |        |
| 25        | \$12.30    |        |
| 26        | \$12.30    |        |
| 27        | \$0.91     |        |
| 40        | \$3.20     |        |
| 41        | \$3.56     |        |
| 42        | \$4.90     |        |
| 43        | \$5.35     |        |
| 44        | \$8.16     |        |
| 45        | \$5.96     |        |

Part 7 - Collision Other deductibles

| Deductible | All Territories                   |  |
|------------|-----------------------------------|--|
|            | All Groups                        |  |
| \$300      | \$500 deductible premium + \$37   |  |
| \$1,000    | 71.3% of \$500 deductible premium |  |
| \$2,000    | 57.1% of \$500 deductible premium |  |

Part 9 - Comprehensive Other deductibles

| Deductible | All Territories                   |  |
|------------|-----------------------------------|--|
|            | All Groups                        |  |
| \$300      | \$500 deductible premium + \$1    |  |
| \$1,000    | 60.8% of \$500 deductible premium |  |
| \$2,000    | 55.5% of \$500 deductible premium |  |

| Type  | All Territories                  |  |
|-------|----------------------------------|--|
|       | All Groups                       |  |
| Fire  | Charge 5% of the Part 9 premium  |  |
| Theft | Charge 90% of the Part 9 premium |  |

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) + \$7 |
| \$300      | \$500 deductible premium (Part 8) + \$4    |   |
| \$1,000    | 61.9% of \$500 deductible premium (Part 8) |   |
| \$2,000    | 41.2% of \$500 deductible premium (Part 8) |   |

Part 7 - Collision Waiver of Deductible Charges

| All Territories Deductible | All Groups |     |
|----------------------------|------------|-----|
|                            | \$500      | \$8 |
| \$500                      | \$12       |     |
| \$1,000                    | \$16       |     |
| \$2,000                    | \$24       |     |

Part 6 - Medical Payments Rates by limit

| Limit per Person | All Territories |  |
|------------------|-----------------|--|
|                  | All Groups      |  |
| \$500            | \$84            |  |
| \$750            | \$89            |  |
| \$1,000          | \$96            |  |
| \$2,000          | \$121           |  |
| \$5,000          | \$175           |  |
| \$10,000         | \$252           |  |
| \$15,000         | \$291           |  |
| \$20,000         | \$321           |  |
| \$25,000         | \$345           |  |
| \$50,000         | \$409           |  |

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 for its territory.
- (c) Multiply the value determined in (b) by the Age Rate Factor (Rule 44, Manual Page RS-3)

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

MISCELLANEOUS MOTOR VEHICLES

| RULE No.                             | Liability   | Physical Damage  |
|--------------------------------------|---|--|
| <b>RULE 32 - Pick-Ups</b>            | Manual Rates  | Part 7: 55%<br>Part 8: Manual Rates<br>Part 9: 85%   |
| <b>RULE 34 - Trailers</b>            | No Charge   | Parts 7, 8, 9: 50% of Latest Model Year Rate for Territory 1, Class 10 (Symbol based on Cost New)        |
| <b>RULE 39 - Motor Homes</b>         | Manual Rates  | Parts 7, 8: 50%<br>Part 9: Manual Rate   |
| <b>RULE 40 - Antique Motor Cars</b>  | Parts 1, 2, 4, 5: 25% of Class 10<br>Parts 3, 6, 12: Manual Rates | Parts 7, 8, 9: 50% of Latest Model Year Rate for Territory 1, Class 10 (Symbol based on Appraised Value) |
| <b>RULE 40 - Antique Motorcycles</b> | Parts 1, 2, 4, 5: 25% of Class 10<br>Parts 3, 6, 12: Manual Rates | Parts 7, 8, 9: 50% of Territory 1 Motorcycle Rate  |

| <b>RULE 44 - Motorcycles</b>  | <u>Discount</u>                   | <u>Amount</u> | <u>Applicable Coverages</u> |
|---|-----------------------------------|---------------|-----------------------------|
|   | Anti-Theft (Category IV)          | 20%           | Part 9                      |
|   | Rider Training                    | 10%           | Parts 1-8, 12               |
|   | Insured Age 65 or Older           | 25%           | All Parts                   |
| <hr/>   |                                   |               |                             |
| <b>Age Rate Factors for Physical Damage Coverages</b>   |                                   |               |                             |
|   | Motorcycle Age                    | Collision     | Comprehensive               |
| <u>Age Group</u>  | <u>Based on Model Year (MY) *</u> | <u>Factor</u> | <u>Factor</u>               |
| 1   | Current MY                        | 1.00          | 1.00                        |
| 2   | 1st Preceding                     | 0.93          | 0.91                        |
| 3   | 2nd Preceding                     | 0.86          | 0.81                        |
| 4   | 3rd Preceding                     | 0.79          | 0.72                        |
| 5   | 4th Preceding                     | 0.72          | 0.62                        |
| 6   | 5th Preceding                     | 0.65          | 0.53                        |
| 7   | 6th Preceding                     | 0.58          | 0.44                        |
| 8   | All Other                         | 0.51          | 0.34                        |
| <p>* The current model year changes October 1, regardless of the actual date the models are introduced.</p> |                                   |               |                             |

# MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

## 4/1/2010 Advisory Coverage U Rates by Limit

Applicable to Coverage U-1 (Uninsured Motorists) Rates for Motorcycles  
 Rated in the Private Passenger Automobile Manual

| L I M I T | L I M I T P E R P E R S O N |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |         |
|-----------|-----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
|           | 2<br>0                      | 2<br>5 | 3<br>0 | 3<br>5 | 4<br>0 | 5<br>0 | 1<br>0 | 1<br>5 | 2<br>0 | 2<br>5 | 3<br>0 | 4<br>0 | 4<br>5 | 5<br>0 | 6<br>0 | 7<br>0 | 8<br>0 | 9<br>0 | 1<br>00 |
| 40        | 20                          | 21     | 22     | 23     | 24     |        |        |        |        |        |        |        |        |        |        |        |        |        |         |
| 45        | 20                          | 21     | 22     | 23     | 24     |        |        |        |        |        |        |        |        |        |        |        |        |        |         |
| 50        | 20                          | 21     | 22     | 23     | 24     | 25     |        |        |        |        |        |        |        |        |        |        |        |        |         |
| 60        | 20                          | 21     | 22     | 23     | 24     | 25     |        |        |        |        |        |        |        |        |        |        |        |        |         |
| 70        | 20                          | 21     | 22     | 23     | 24     | 25     |        |        |        |        |        |        |        |        |        |        |        |        |         |
| 80        | 20                          | 21     | 22     | 23     | 24     | 25     |        |        |        |        |        |        |        |        |        |        |        |        |         |
| 100       | 20                          | 21     | 22     | 23     | 24     | 25     | 29     |        |        |        |        |        |        |        |        |        |        |        |         |
| 150       | 20                          | 21     | 22     | 23     | 24     | 25     | 29     | 32     |        |        |        |        |        |        |        |        |        |        |         |
| 200       | 20                          | 21     | 22     | 23     | 24     | 25     | 29     | 32     | 35     |        |        |        |        |        |        |        |        |        |         |
| 250       | 20                          | 21     | 22     | 23     | 24     | 25     | 29     | 32     | 35     | 37     |        |        |        |        |        |        |        |        |         |
| 300       | 20                          | 21     | 22     | 23     | 24     | 25     | 29     | 32     | 35     | 37     | 39     |        |        |        |        |        |        |        |         |
| 350       | 20                          | 22     | 23     | 23     | 24     | 25     | 29     | 33     | 35     | 37     | 39     |        |        |        |        |        |        |        |         |
| 400       |                             |        |        |        |        |        | 25     | 29     | 33     | 35     | 37     | 39     | 43     |        |        |        |        |        |         |
| 500       |                             |        |        |        |        |        | 25     | 29     | 33     | 35     | 37     | 39     | 43     | 46     |        |        |        |        |         |
| 600       |                             |        |        |        |        |        | 25     | 29     | 33     | 35     | 37     | 39     | 43     | 48     | 56     |        |        |        |         |
| 700       |                             |        |        |        |        |        | 26     | 29     | 33     | 35     | 37     | 40     | 43     | 50     | 56     | 58     |        |        |         |
| 800       |                             |        |        |        |        |        | 26     | 29     | 33     | 35     | 37     | 40     | 43     | 52     | 56     | 58     | 59     |        |         |
| 900       |                             |        |        |        |        |        | 26     | 29     | 33     | 35     | 37     | 40     | 43     | 54     | 57     | 58     | 59     | 60     |         |
| 1000      |                             |        |        |        |        |        | 26     | 30     | 33     | 35     | 37     | 40     | 44     | 55     | 57     | 58     | 59     | 60     | 61      |

Additional Increased Limit Rates      Limit Rate  
 45/45      24  
 750/750      58  
 1000/2000      61  
 2000/2000      67

# MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

## 4/1/2010 Advisory Coverage U Rates by Limit

Applicable to Coverage U-2 (Underinsured Motorists) Rates for Motorcycles  
 Rated in the Private Passenger Automobile Manual

|      | LIMIT PER PERSON |    |    |    |    |    |     |     |     |     |     |     |     |     |     |     |
|------|------------------|----|----|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|      | 2                | 3  | 4  | 5  | 0  | 1  | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 0   | 1   |
| 40   | 0                | 7  | 14 | 21 | 27 |    |     |     |     |     |     |     |     |     |     |     |
| 45   | 1                | 7  | 15 | 21 | 28 |    |     |     |     |     |     |     |     |     |     |     |
| 50   | 1                | 7  | 15 | 21 | 28 | 40 |     |     |     |     |     |     |     |     |     |     |
| 60   | 1                | 8  | 15 | 21 | 28 | 41 |     |     |     |     |     |     |     |     |     |     |
| 70   | 1                | 8  | 16 | 22 | 29 | 41 |     |     |     |     |     |     |     |     |     |     |
| 80   | 2                | 9  | 16 | 22 | 29 | 41 |     |     |     |     |     |     |     |     |     |     |
| 100  | 2                | 9  | 16 | 23 | 30 | 42 | 97  |     |     |     |     |     |     |     |     |     |
| 150  | 2                | 10 | 17 | 24 | 31 | 44 | 98  | 188 |     |     |     |     |     |     |     |     |
| 200  | 3                | 10 | 18 | 24 | 32 | 45 | 99  | 191 | 258 |     |     |     |     |     |     |     |
| 250  | 3                | 11 | 18 | 25 | 32 | 46 | 100 | 194 | 261 | 313 |     |     |     |     |     |     |
| 300  | 3                | 11 | 18 | 26 | 33 | 46 | 101 | 196 | 263 | 315 | 375 |     |     |     |     |     |
| 350  | 4                | 12 | 19 | 26 | 33 | 47 | 103 | 198 | 265 | 317 | 378 |     |     |     |     |     |
| 400  |                  |    |    |    |    | 47 | 104 | 199 | 266 | 318 | 380 | 480 |     |     |     |     |
| 500  |                  |    |    |    |    | 48 | 107 | 202 | 269 | 321 | 384 | 484 | 561 |     |     |     |
| 600  |                  |    |    |    |    | 49 | 109 | 204 | 271 | 324 | 387 | 487 | 624 | 821 |     |     |
| 700  |                  |    |    |    |    | 50 | 111 | 206 | 273 | 327 | 390 | 490 | 678 | 822 | 841 |     |
| 800  |                  |    |    |    |    | 50 | 112 | 207 | 274 | 329 | 392 | 492 | 724 | 823 | 842 | 858 |
| 900  |                  |    |    |    |    | 51 | 114 | 209 | 276 | 331 | 394 | 494 | 765 | 824 | 843 | 859 |
| 1000 |                  |    |    |    |    | 51 | 115 | 210 | 277 | 333 | 396 | 496 | 802 | 824 | 843 | 860 |
|      |                  |    |    |    |    |    |     |     |     |     |     |     |     |     |     | 874 |
|      |                  |    |    |    |    |    |     |     |     |     |     |     |     |     |     | 887 |

| Additional Increased Limit Rates | Limit     | Rate |
|----------------------------------|-----------|------|
|                                  | 45/45     | 34   |
|                                  | 750/750   | 850  |
|                                  | 1000/2000 | 887  |
|                                  | 2000/2000 | 976  |



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**AUTOMOBILE INSURERS BUREAU  
OF MASSACHUSETTS  
SINCE 1925**

December 31, 2009

Commissioner of Insurance  
Division of Insurance  
One South Station  
Boston, MA 02110

Re: Private Passenger Motorcycle Advisory Rate Filing – Effective 4/1/2010

Dear Commissioner:

The AIB is submitting the attached private passenger motorcycle advisory rate filing with a proposed effective date of 4/1/2010. The overall rate effect of this filing is estimated to be -5.2%.

With this filing the AIB is revising the rating methodology for the collision and comprehensive coverages. Manual Rule 44 (Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles) is unaffected by this change as the rating instructions for these coverages are detailed in the manual rate pages, which will be updated upon approval of this filing.

This filing has been submitted via SERFF.

Very Truly Yours,

William Scully, FCAS  
Actuary  
Automobile Insurers Bureau of MA

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