

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Motorcycles Rated in the Private Passenger Automobile Insurance Manual Advisory Rates - Effective 4/1/09

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 as follows (as a percentage of premium):

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

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>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts

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 adjustments for increased limits or deductibles
- 3) Apply the inexperienced operator factor
- 4) Add waiver of deductible charges
- 5) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 6) Apply Merit Rating credits or surcharges

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Part 1 - Bodily Injury

Part 2 - PIP

Part 5 - Optional BI (With Guest)

Part 5 - Optional BI (Without Guest)

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	\$16
4	\$12	\$12	\$21	\$18
5	\$14	\$13	\$23	\$20
6	\$14	\$13	\$23	\$20
7	\$13	\$13	\$22	\$19
8	\$13	\$13	\$22	\$19
9	\$14	\$13	\$23	\$20
10	\$19	\$18	\$32	\$28
11	\$18	\$17	\$31	\$27
12	\$22	\$21	\$38	\$32
13	\$21	\$20	\$35	\$30
14	\$22	\$21	\$37	\$32
15	\$38	\$36	\$65	\$55
16	\$46	\$44	\$78	\$67
17	\$34	\$33	\$58	\$50
18	\$34	\$33	\$58	\$50
19	\$34	\$33	\$58	\$50
20	\$34	\$33	\$58	\$50
21	\$34	\$33	\$58	\$50
22	\$34	\$33	\$58	\$50
23	\$34	\$33	\$58	\$50
24	\$34	\$33	\$58	\$50
25	\$34	\$33	\$58	\$50
26	\$34	\$33	\$58	\$50
27	\$8	\$8	\$14	\$12
40	\$21	\$20	\$35	\$30
41	\$23	\$22	\$38	\$33
42	\$37	\$35	\$63	\$54
43	\$34	\$33	\$58	\$49
44	\$41	\$39	\$69	\$59
45	\$33	\$32	\$57	\$48

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

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$14	\$12	\$21	\$17
2	\$14	\$13	\$22	\$18
3	\$15	\$13	\$23	\$19
4	\$17	\$15	\$26	\$21
5	\$18	\$16	\$29	\$23
6	\$18	\$16	\$29	\$23
7	\$18	\$16	\$28	\$22
8	\$18	\$16	\$28	\$22
9	\$18	\$16	\$29	\$23
10	\$25	\$22	\$39	\$32
11	\$24	\$21	\$38	\$30
12	\$28	\$25	\$45	\$36
13	\$27	\$24	\$43	\$34
14	\$28	\$25	\$45	\$36
15	\$37	\$37	\$51	\$51
16	\$37	\$37	\$51	\$51
17	\$37	\$38	\$51	\$51
18	\$37	\$38	\$51	\$51
19	\$37	\$38	\$51	\$51
20	\$37	\$38	\$51	\$51
21	\$37	\$38	\$51	\$51
22	\$37	\$38	\$51	\$51
23	\$37	\$38	\$51	\$51
24	\$37	\$38	\$51	\$51
25	\$37	\$38	\$51	\$51
26	\$37	\$38	\$51	\$51
27	\$12	\$11	\$18	\$15
40	\$27	\$24	\$43	\$34
41	\$29	\$26	\$46	\$37
42	\$37	\$37	\$51	\$51
43	\$37	\$38	\$51	\$51
44	\$37	\$37	\$51	\$51
45	\$37	\$37	\$51	\$51

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$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	\$6	\$8
7	\$3	\$5	\$6	\$8
8	\$3	\$5	\$6	\$8
9	\$3	\$5	\$6	\$8
10	\$4	\$7	\$9	\$11
11	\$4	\$6	\$9	\$11
12	\$5	\$8	\$10	\$13
13	\$5	\$7	\$10	\$12
14	\$5	\$8	\$10	\$13
15	\$9	\$13	\$18	\$22
16	\$11	\$16	\$22	\$27
17	\$8	\$12	\$16	\$20
18	\$8	\$12	\$16	\$20
19	\$8	\$12	\$16	\$20
20	\$8	\$12	\$16	\$20
21	\$8	\$12	\$16	\$20
22	\$8	\$12	\$16	\$20
23	\$8	\$12	\$16	\$20
24	\$8	\$12	\$16	\$20
25	\$8	\$12	\$16	\$20
26	\$8	\$12	\$16	\$20
27	\$2	\$3	\$4	\$5
40	\$5	\$7	\$10	\$12
41	\$5	\$8	\$11	\$13
42	\$9	\$13	\$17	\$22
43	\$8	\$12	\$16	\$20
44	\$10	\$14	\$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	\$11	\$10	\$17	\$15
2	\$11	\$10	\$17	\$15
3	\$12	\$11	\$19	\$16
4	\$12	\$11	\$19	\$17
5	\$13	\$12	\$21	\$18
6	\$14	\$13	\$23	\$20
7	\$14	\$13	\$23	\$20
8	\$14	\$14	\$24	\$20
9	\$17	\$16	\$27	\$24
10	\$16	\$15	\$27	\$23
11	\$16	\$16	\$27	\$23
12	\$21	\$20	\$35	\$30
13	\$23	\$22	\$38	\$33
14	\$23	\$22	\$38	\$33
15	\$23	\$22	\$39	\$33
16	\$24	\$23	\$40	\$35
17	\$32	\$31	\$45	\$46
18	\$32	\$31	\$45	\$46
19	\$32	\$31	\$45	\$46
20	\$32	\$31	\$45	\$46
21	\$32	\$31	\$45	\$46
22	\$32	\$31	\$45	\$46
23	\$32	\$31	\$45	\$46
24	\$32	\$31	\$45	\$46
25	\$32	\$31	\$45	\$46
26	\$32	\$31	\$45	\$46
27	\$10	\$9	\$16	\$13
40	\$17	\$16	\$28	\$24
41	\$27	\$25	\$44	\$38
42	\$24	\$23	\$40	\$34
43	\$25	\$24	\$42	\$36
44	\$22	\$21	\$37	\$32
45	\$25	\$24	\$42	\$36

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

Territory	Experienced Operators
	All Groups
1	\$1.90
2	\$1.80
3	\$2.03
4	\$2.20
5	\$2.55
6	\$2.31
7	\$2.44
8	\$2.80
9	\$2.90
10	\$3.15
11	\$2.77
12	\$3.62
13	\$3.73
14	\$5.91
15	\$6.70
16	\$6.76
17	\$5.97
18	\$5.97
19	\$5.97
20	\$5.97
21	\$5.97
22	\$5.97
23	\$5.97
24	\$5.97
25	\$5.97
26	\$5.97
27	\$1.65
40	\$4.25
41	\$3.80
42	\$4.83
43	\$6.90
44	\$5.13
45	\$6.00

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

Territory	All Groups
1	\$0.73
2	\$0.71
3	\$0.82
4	\$0.94
5	\$0.86
6	\$1.04
7	\$1.39
8	\$1.69
9	\$1.83
10	\$2.09
11	\$2.07
12	\$2.57
13	\$2.59
14	\$3.48
15	\$3.86
16	\$5.98
17	\$7.09
18	\$7.09
19	\$7.09
20	\$7.09
21	\$7.09
22	\$7.09
23	\$7.09
24	\$7.09
25	\$7.09
26	\$7.09
27	\$0.68
40	\$2.15
41	\$2.38
42	\$3.24
43	\$3.53
44	\$5.34
45	\$3.92

**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

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
\$300	\$8
\$500	\$12
\$1,000	\$16
\$2,000	\$24

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

All Territories	
Limit per Person	All Groups
\$500	\$38
\$750	\$42
\$1,000	\$45
\$2,000	\$59
\$5,000	\$107
\$10,000	\$179
\$15,000	\$226
\$20,000	\$254
\$25,000	\$280
\$50,000	\$293

Determine motorcycle Collision and Comprehensive rates by the following procedure:

- Determine the motorcycle's insured value* in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.

* "Value" means Average Retail Value as expressed in the current "Blue Book" or "Red Book"; a minimum value of \$1,800 applies to vehicles sizes 651 cc and over.

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4/1/2009 Advisory Increased Limits Factors for Bodily Injury Liability

Applicable to Motor Vehicle Bodily Injury Coverage on All Vehicles and Coverages
Including Motorcycles and Snowmobiles Rated in the Advisory Private Passenger Automobile Manual

		LIMIT PER PERSON																												
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	0	
		0	5	0	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0
LIMIT PER ACCIDENT	40	100	106	112	117	121																								
	45	101	106	112	117	121																								
	50	101	106	112	117	121	128																							
	60	101	107	113	118	122	128																							
	70	101	107	113	118	122	128																							
	80	102	107	113	118	122	129																							
	100	102	108	114	118	122	129	155																						
	150	102	108	114	119	123	130	155	180																					
	200	103	109	115	119	123	130	156	181	199																				
	250	103	109	115	120	124	131	157	182	200	214																			
	300	103	110	115	120	124	131	157	182	200	214	239																		
	350	103	110	115	120	124	131	157	183	201	215	240																		
	400						132	158	183	201	215	241	284																	
	500						132	159	184	202	216	243	286	319																
	600						132	159	185	203	217	244	287	320	332															
	700						133	160	185	203	218	246	288	321	332	339														
	800						133	160	185	203	219	247	289	322	332	340	346													
	900						133	160	186	204	220	247	290	323	333	340	347	353												
	1000						133	161	186	204	221	248	291	324	333	340	347	353	358											
	1250						134	161	187	205	223	250	293	325	333	341	347	353	359	370										
1500						134	162	187	205	224	251	294	325	334	341	348	354	359	370	379										
1750						134	163	188	206	225	252	295	325	334	342	348	354	359	370	380	387									
2000						135	163	188	206	226	253	296	326	335	342	349	354	360	371	380	387	394								
2500						135	164	189	207	228	255	298	326	335	343	349	355	360	371	380	388	395	406							
3000						164	190	208	229		256	299	327	336	343	350	355	361	372	381	388	395	406	415						
4000						165	191	209	231		259	301	327	336	344	350	356	361	373	382	389	396	407	416	430					
5000						166	191	209	233		260	303	328	337	344	351	357	362	373	382	390	396	407	417	431	442				
7500						167	192	211	236		263	306	329	338	345	352	358	363	374	383	391	397	408	418	432	443	463			
10000						168	193	211	238		265	308	330	338	346	353	358	364	375	384	391	398	409	418	433	444	464	478		

Additional Increased Limit Factor: Limit ILF
 45/45 125
 750/750 343

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4/1/2009 Advisory Increased Limits Factors for Property Damage Liability

Applicable to PDL Rates for All Vehicles Rated in the
Advisory Private Passenger Manual

<u>Limit</u> (\$000's)	Increased Limit <u>Factor</u>
5	1.000
10	1.240
15	1.254
20	1.262
25	1.268
30	1.274
35	1.279
40	1.283
45	1.287
50	1.290
75	1.296
80	1.297
100	1.300
150	1.308
200	1.316
250	1.319
300	1.323
400	1.329
500	1.333
750	1.339
1,000	1.345
2,000	1.355
2,500	1.358
5,000	1.371
10,000	1.383

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4/1/2009 Advisory Coverage U Rates by Limit

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

		LIMIT PER PERSON																																
							1					2					3																	
		2	2	3	3	4	5	0	5	0	5	3	4	5	6	7	8	9	1															
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
L I M I T	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																											
P E R	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																							
A C C I D E N T	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	<u>Limit</u>	<u>Rate</u>
	45/45	24
	750/750	58
	1000/2000	61
	2000/2000	67

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4/1/2009 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	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LIMIT PER ACCELERATED	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	873		
1000						51	115	210	277	333	396	496	802	824	843	860	874	887	

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	34
	750/750	850
	1000/2000	887
	2000/2000	976