



**AMERICAN AUTOMOBILE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
 RATING TERRITORIES SECTION**

Except for East Boston and South Boston, sections of cities and towns designated "North", "East", "South", and "West" or with a prefix or suffix merely supplemental to the principal name (such as West Newton or Arlington Heights) are not separately listed (see principal designation).

In some instances (such as North Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

COUNTIES: Counties are indicated by the Statistical Code Numbers as follows:

Left Digit	County	Left Digit	County
0	Barnstable, Dukes, Nantucket, Plymouth	5	Hampshire
1	Berkshire	6	Middlesex
2	Bristol	7	Norfolk
3	Essex	8	Suffolk
4	Franklin, Hampden	9	Worcester

CITY OF BOSTON DEFINITIONS

Definition	Rating Territory	Statistical Code	Zip Codes
BOSTON CENTRAL	23	821	02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241
BRIGHTON	24	822	02134, 02135, 02163
DORCHESTER (North and South Dorchester)	21	819	02122, 02124, 02125, 02126
EAST BOSTON – CHARLESTON	26	824	02128, 02129
HYDE PARK	20	818	02136, 02137
JAMAICA PLAIN	19	817	02130
ROSLINDALE	18	816	02131
ROXBURY (Including parts of Dorchester)	22	820	02119, 02120, 02121
SOUTH BOSTON	25	823	02127
WEST ROXBURY	17	815	02132

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston – (Brighton)	24	822
Mattapan – (Dorchester – North)	21	819
Readville – (Hyde Park)	20	818

OUT OF STATE: The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code	Location	Rating Territory	Statistical Code
Connecticut	9	991	Rhode Island	9	995
Maine	9	992	Vermont	9	996
New Hampshire	9	993	Other	9	999
New York	9	994			



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City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A			CHARLEMONT	27	472
ABINGTON	9	010	CHARLTON	5	936
ACTON	1	630	CHATHAM	27	051
ACUSHNET	7	230	CHELMSFORD	2	612
ADAMS	27	110	CHELSEA	16	802
AGAWAM	7	420	CHESHIRE	27	130
ALFORD	27	170	CHESTER	1	440
AMESBURY	3	310	CHESTERFIELD	1	570
AMHERST	5	510	CHICOPEE	10	402
ANDOVER	3	311	CHILMARK	27	081
ARLINGTON	4	610	CLARKSBURG	27	131
ASHBURNHAM	2	930	CLINTON	6	911
ASHBY	2	670	COHASSET	4	732
ASHFIELD	27	470	COLRAIN	2	431
ASHLAND	6	631	CONCORD	27	613
ATHOL	4	910	CONWAY	1	473
ATTLEBORO	6	210	CUMMINGTON	27	571
AUBURN	6	931	D		
AVON	11	730	DALTON	1	132
AYER	4	632	DANVERS	5	313
B			DARTMOUTH	7	211
BARNSTABLE	6	021	DEDHAM	8	712
BARRE	3	932	DEERFIELD	1	432
BECKET	1	171	DENNIS	3	052
BEDFORD	3	633	DIGHTON	5	232
BELCHERTOWN	3	530	DORCHESTER	21	819
BELLINGHAM	4	731	DOUGLAS	3	937
BELMONT	4	611	DOVER	2	733
BERKLEY	7	231	DRACUT	7	614
BERLIN	1	933	DUDLEY	4	938
BERNARDSTON	27	471	DUNSTABLE	1	673
BEVERLY	5	312	DUXBURY	4	031
BILLERICA	6	634	E		
BLACKSTONE	2	934	E BOSTON/CHARLESTON	26	824
BLANDFORD	3	490	EAST BRIDGEWATER	7	032
BOLTON	2	970	EAST BROOKFIELD	3	973
BOSTON CENTRAL	23	821	EAST LONGMEADOW	6	441
BOURNE	5	050	EASTHAM	27	082
BOXBOROUGH	1	671	EASTHAMPTON	4	511
BOXFORD	3	370	EASTON	8	212
BOYLSTON	2	971	EDGARTOWN	27	053
BRAINTREE	9	710	EGREMONT	27	172
BREWSTER	27	080	ERVING	27	433
BRIDGEWATER	6	011	ESSEX	2	330
BRIGHTON	24	822	EVERETT	14	602
BRIMFIELD	3	491	F		
BROCKTON	45	002	FAIRHAVEN	7	213
BROOKFIELD	3	935	FALL RIVER	13	201
BROOKLINE	8	702	FALMOUTH	4	054
BUCKLAND	27	430	FITCHBURG	7	902
BURLINGTON	5	635	FLORIDA	3	173
C			FOXBOROUGH	4	734
CAMBRIDGE	10	600	FRAMINGHAM	9	615
CANTON	8	711	FRANKLIN	2	713
CARLISLE	27	672	FREETOWN	6	233
CARVER	8	030			



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City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
G					
GARDNER	4	912	LANCASTER	2	943
GAY HEAD	27	083	LANESBOROUGH	2	134
GEORGETOWN	3	331	LAWRENCE	44	303
GILL	27	474	LEE	27	135
GLOUCESTER	5	314	LEICESTER	7	944
GOSHEN	1	573	LENOX	1	136
GOSNOLD	27	084	LEOMINSTER	6	914
GRAFTON	4	913	LEVERETT	27	477
GRANBY	5	574	LEXINGTON	3	617
GRANVILLE	3	492	LEYDEN	1	478
GREAT BARRINGTON	2	111	LINCOLN	1	639
GREENFIELD	2	410	LITTLETON	27	640
GROTON	27	636	LONGMEADOW	5	442
GROVELAND	4	332	LOWELL	41	601
H			LUDLOW	6	421
HADLEY	1	531	LUNENBURG	2	945
HALIFAX	6	070	LYNN	43	300
HAMILTON	2	333	LYNNFIELD	7	334
HAMPDEN	6	493	M		
HANCOCK	27	174	MALDEN	14	603
HANOVER	5	033	MANCHESTER	1	335
HANSON	6	034	MANSFIELD	4	214
HARDWICK	27	939	MARBLEHEAD	5	316
HARVARD	27	974	MARION	3	038
HARWICH	1	055	MARLBOROUGH	6	618
HATFIELD	27	532	MARSHFIELD	7	039
HAVERHILL	8	302	MASHPEE	5	085
HAWLEY	27	475	MATTAPOISETT	3	040
HEATH	1	476	MAYNARD	1	620
HINGHAM	4	012	MEDFIELD	1	736
HINSDALE	2	133	MEDFORD	12	604
HOLBROOK	12	735	MEDWAY	1	737
HOLDEN	3	940	MELROSE	7	619
HOLLAND	2	494	MENDON	1	946
HOLLISTON	3	637	MERRIMAC	3	336
HOLYOKE	40	403	METHUEN	9	317
HOPEDALE	3	941	MIDDLEBOROUGH	7	013
HOPKINTON	1	638	MIDDLEFIELD	2	576
HUBBARDSTON	2	942	MIDDLETON	5	337
HUDSON	3	616	MILFORD	6	915
HULL	10	035	MILLBURY	5	916
HUNTINGTON	3	533	MILLIS	1	738
HYDE PARK	20	818	MILLVILLE	2	947
I			MILTON	11	714
IPSWICH	3	315	MONROE	1	479
J			MONSON	3	422
JAMAICA PLAIN	19	817	MONTAGUE	1	411
K			MONTEREY	27	175
KINGSTON	5	036	MONTGOMERY	27	495
L			MT WASHINGTON	27	176
LAKEVILLE	6	037	N		
			NAHANT	7	338
			NANTUCKET	27	056
			NATICK	4	621
			NEEDHAM	2	715
			NEWASHFORD	27	177
			NEW BEDFORD	13	200



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City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NEW BRAintree	1	975	ROCKPORT	3	340
NEW MARLBOROUGH	27	178	ROSLINDALE	18	816
NEW SALEM	27	480	ROWE	27	481
NEWBURY	2	339	ROWLEY	4	341
NEWBURYPORT	2	318	ROXBURY	22	820
NEWTON	6	605	ROYALSTON	2	981
NORFOLK	1	739	RUSSELL	4	443
NORTH ADAMS	2	112	RUTLAND	4	951
NORTH ANDOVER	4	319			
NORTH ATTLEBOROUGH	14	215	S		
NORTH BROOKFIELD	2	948	SALEM	11	304
NORTH READING	5	641	SALISBURY	5	342
NORTHAMPTON	4	512	SANDSFIELD	1	182
NORTHBOROUGH	1	949	SANDWICH	4	060
NORTHBRIDGE	4	917	SAUGUS	13	321
NORTHFIELD	27	434	SAVOY	27	183
NORTON	6	234	SCITUATE	7	044
NORWELL	4	041	SEEKONK	4	237
NORWOOD	8	716	SHARON	7	741
			SHEFFIELD	1	137
O			SHELBURNE	1	435
OAK BLUFFS	27	057	SHERBORN	2	674
OAKHAM	2	976	SHIRLEY	2	643
ORANGE	3	412	SHREWSBURY	6	918
ORLEANS	27	058	SHUTESBURY	2	482
OTIS	1	179	SOMERSET	6	238
OXFORD	5	950	SOMERVILLE	13	606
			SOUTH BOSTON	25	823
P			SOUTH HADLEY	5	513
PALMER	5	423	SOUTHAMPTON	1	580
PAXTON	5	977	SOUTHBOROUGH	1	952
PEABODY	10	320	SOUTHBRIDGE	7	919
PELHAM	27	577	SOUTHWICK	4	444
PEMBROKE	6	042	SPENCER	6	920
PEPPERELL	1	642	SPRINGFIELD	42	400
PERU	2	180	STERLING	27	953
PETERSHAM	27	978	STOCKBRIDGE	2	138
PHILLIPSTON	2	979	STONEHAM	8	623
PITTSFIELD	5	102	STOUGHTON	12	718
PLAINFIELD	1	578	STOW	27	644
PLAINVILLE	5	740	STURBRIDGE	2	954
PLYMOUTH	8	014	SUDBURY	27	645
PLYMPTON	6	071	SUNDERLAND	3	436
PRINCETON	27	980	SUTTON	1	955
PROVINCETOWN	1	059	SWAMPSCOTT	8	322
			SWANSEA	5	239
Q					
QUINCY	12	703	T		
			TAUNTON	10	202
R			TEMPLETON	27	956
RANDOLPH	14	717	TEWKSBURY	5	646
RAYNHAM	7	235	TISBURY	27	061
READING	4	622	TOLLAND	27	496
REHOBOTH	4	236	TOPSFIELD	4	371
REVERE	15	803	TOWNSEND	1	647
RICHMOND	27	181	TRURO	27	086
ROCHESTER	3	043	TYNGSBOROUGH	4	648
ROCKLAND	10	015	TYRINGHAM	27	184



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City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
U					
UPTON	27	957	WEST STOCKBRIDGE	2	139
UXBRIDGE	1	921	WEST TISBURY	27	088
W			WESTBOROUGH	3	923
WAKEFIELD	6	624	WESTFIELD	7	424
WALES	3	497	WESTFORD	27	650
WALPOLE	5	719	WESTHAMPTON	1	581
WALTHAM	8	607	WESTMINSTER	2	961
WARE	3	514	WESTON	3	651
WAREHAM	8	016	WESTPORT	5	240
WARREN	3	958	WESTWOOD	5	742
WARWICK	27	483	WEYMOUTH	10	721
WASHINGTON	1	185	WHATELY	27	437
WATERTOWN	7	608	WHITMAN	9	017
WAYLAND	3	649	WILBRAHAM	6	445
WEBSTER	8	922	WILLIAMSBURG	1	534
WELLESLEY	1	720	WILLIAMSTOWN	27	140
WELLFLEET	1	087	WILMINGTON	5	652
WENDELL	27	484	WINCHENDON	3	924
WENHAM	2	343	WINCHESTER	4	625
WEST BOYLSTON	2	959	WINDSOR	2	186
WEST BRIDGEWATER	9	045	WINTHROP	13	810
WEST BROOKFIELD	27	960	WOBURN	8	626
WEST NEWBURY	1	344	WORCESTER	13	900
WEST ROXBURY	17	815	WORTHINGTON	27	582
WEST SPRINGFIELD	11	425	WRENTHAM	3	743
			Y		
			YARMOUTH	5	062

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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
Future Effective Date (FED)	Refer to Rate Page R-8	
Portfolio Credit	Refer to Rate Page R-8	

Auto Rating Tier (Rule 26)

	<u>Amount</u>	<u>Coverage</u>
Auto Rating Tier	Refer to Rate Page R-9	

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 Auto Rating Tier factor, Portfolio Credit and FED Credit
- 7) 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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Motorcycles Rated in the Private Passenger Automobile Insurance Manual
 Advisory Rates - Effective 4/1/09

**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.

**AMERICAN AUTOMOBILE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**

MISCELLANEOUS MOTOR VEHICLES

RULE	LIABILITY	PHYSICAL DAMAGE
RULE 32 - Pick-Ups	Manual Rates	Part 7: 55% Part 8: Manual Rates Part 9: 85%
RULE 34 - Trailers	No Charge	Parts 7, 8, 9: 50% of Latest Model Year Rate for Territory 1, Class 10 (Symbol Based on Cost New)
RULE 39 - Motor Homes	Manual Rates	Parts 7, 8: 50% Part 9: Manual Rate
RULE 40 - Antique Motor Cars	Parts 1, 2, 4, 5: 25% of Class 10 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)
RULE 40 - Antique Motorcycles	Parts 1, 2, 4, 5: 25% of Class 10 Parts 3, 6, 12: Manual Rates	Parts 7, 8, 9: 50% of Territory 1 Motorcycle Rate

RULE 44 - Motorcycles	<u>Discount</u>	<u>Amount</u>	<u>Available Coverages</u>
	Rider Training	10%	Parts 1-8, 12
	Age 65 or Older	25%	All Parts
	Anti Theft (Category IV)	20%	Part 9

**AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**

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	1	2	2	3	4	5	6	7	8	9	1
		2	2	3	3	4	5	0	5	0	5	0	0	0	0	0	0	0
		0	5	0	5	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

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

AMERICAN AUTOMOBILE INSURANCE COMPANY MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

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 PERSON	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

**AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
ADVISORY RATES - EFFECTIVE 4/1/2013**

MOTORCYCLE RATES

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

Angel Motorcycle School, Fitchburg	200185
Big Boar Inc., Dartmouth	135959
Central Mass Safety Council, West Boylston	60055
Ironside Ventures, Ltd., Uxbridge	60998
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.

AMERICAN AUTOMOBILE INSURANCE COMPANY
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Motorcycles Rated in the Private Passenger Automobile Insurance Manual
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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
Future Effective Date (FED)	Refer to Rate Page R-8	
Portfolio Credit	Refer to Rate Page R-8	

Auto Rating Tier (Rule 26)

<u>Amount</u>	<u>Coverage</u>
Auto Rating Tier	Refer to Rate Page R-9

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 Auto Rating Tier factor, [Portfolio Credit](#) and [FED Credit](#)
- 7) Apply Merit Rating credits or surcharges

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

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

AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

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
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41	\$2.38
42	\$3.24
43	\$3.53
44	\$5.34
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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.

**AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**

MISCELLANEOUS MOTOR VEHICLES

RULE	LIABILITY	PHYSICAL DAMAGE								
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RULE 34 - Trailers	No Charge	Parts 7, 8, 9: 50% of Latest Model Year Rate for Territory 1, Class 10 (Symbol Based on Cost New)								
RULE 39 - Motor Homes	Manual Rates	Parts 7, 8: 50% Part 9: Manual Rate								
RULE 40 - Antique Motor Cars	Parts 1, 2, 4, 5: 25% of Class 10 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)								
RULE 40 - Antique Motorcycles	Parts 1, 2, 4, 5: 25% of Class 10 Parts 3, 6, 12: Manual Rates	Parts 7, 8, 9: 50% of Territory 1 Motorcycle Rate								
RULE 44 - Motorcycles	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Discount</u></th> <th style="text-align: left;"><u>Amount</u></th> </tr> </thead> <tbody> <tr> <td>Rider Training</td> <td>10%</td> </tr> <tr> <td>Age 65 or Older</td> <td>25%</td> </tr> <tr> <td>Anti Theft (Category IV)</td> <td>20%</td> </tr> </tbody> </table>	<u>Discount</u>	<u>Amount</u>	Rider Training	10%	Age 65 or Older	25%	Anti Theft (Category IV)	20%	<u>Available Coverages</u> Parts 1-8, 12 All Parts Part 9
<u>Discount</u>	<u>Amount</u>									
Rider Training	10%									
Age 65 or Older	25%									
Anti Theft (Category IV)	20%									

AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

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	1	2	2						8	9	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	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

AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

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																		
							1	1	2	2						8	9	1		
		2	2	3	3	4	5	0	5	0	5	3	4	5	6	7	0	0	0	
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L I M I T P E R A C C I D E N T	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

**AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
ADVISORY RATES - EFFECTIVE 4/1/2013**

MOTORCYCLE RATES

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

Angel Motorcycle School, Fitchburg	200185
Big Boar Inc., Dartmouth	135959
Central Mass Safety Council, West Boylston	60055
Ironside Ventures, Ltd., Uxbridge	60998
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.



AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
RATING TERRITORIES SECTION

Except for East Boston and South Boston, sections of cities and towns designated "North", "East", "South", and "West" or with a prefix or suffix merely supplemental to the principal name (such as West Newton or Arlington Heights) are not separately listed (see principal designation).

In some instances (such as North Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

COUNTIES: Counties are indicated by the Statistical Code Numbers as follows:

Left Digit	County	Left Digit	County
0	Barnstable, Dukes, Nantucket, Plymouth	5	Hampshire
1	Berkshire	6	Middlesex
2	Bristol	7	Norfolk
3	Essex	8	Suffolk
4	Franklin, Hampden	9	Worcester

CITY OF BOSTON DEFINITIONS

Definition	Rating Territory	Statistical Code	Zip Codes
BOSTON CENTRAL	23	821	02101-02118, 02123, 02133, 02199, 02201 02202, 02203, 02210, 02215, 02241
BRIGHTON	24	822	02134, 02135, 02163
DORCHESTER (North and South Dorchester)	21*	819	02122, 02124, 02125, 02126
EAST BOSTON – CHARLESTON	26	824	02128, 02129
HYDE PARK	20	818	02136, 02137
JAMAICA PLAIN	19	817	02130
ROSLINDALE	18	816	02131
ROXBURY (Including parts of Dorchester)	22	820	02119, 02120, 02121
SOUTH BOSTON	25	823	02127
WEST ROXBURY	17	815	02132

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston – (Brighton)	24	822
Mattapan – (Dorchester – North)	21	819
Readville – (Hyde Park)	20	818

~~* A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows: Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset Street to Neponset River. The border goes down the middle of these streets.~~

OUT OF STATE: The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code	Location	Rating Territory	Statistical Code
Connecticut	9	991	Rhode Island	9	995
Maine	9	992	Vermont	9	996
New Hampshire	9	993	Other	9	999
New York	9	994			



AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
RATING TERRITORIES SECTION

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A			CHARLEMONT	27	472
ABINGTON	9	010	CHARLTON	5	936
ACTON	1	630	CHATHAM	27	051
ACUSHNET	7	230	CHELMSFORD	2	612
ADAMS	27	110	CHELSEA	16	802
AGAWAM	7	420	CHESHIRE	27	130
ALFORD	27	170	CHESTER	1	440
AMESBURY	3	310	CHESTERFIELD	1	570
AMHERST	5	510	CHICOPEE	10	402
ANDOVER	3	311	CHILMARK	27	081
ARLINGTON	4	610	CLARKSBURG	27	131
ASHBURNHAM	2	930	CLINTON	6	911
ASHBY	2	670	COHASSET	4	732
ASHFIELD	27	470	COLRAIN	2	431
ASHLAND	6	631	CONCORD	27	613
ATHOL	4	910	CONWAY	1	473
ATTLEBORO	6	210	CUMMINGTON	27	571
AUBURN	6	931	D		
AVON	11	730	DALTON	1	132
AYER	4	632	DANVERS	5	313
B			DARTMOUTH	7	211
BARNSTABLE	6	021	DEDHAM	8	712
BARRE	3	932	DEERFIELD	1	432
BECKET	1	171	DENNIS	3	052
BEDFORD	3	633	DIGHTON	5	232
BELCHERTOWN	3	530	DORCHESTER	21	819
BELLINGHAM	4	731	DOUGLAS	3	937
BELMONT	4	611	DOVER	2	733
BERKLEY	7	231	DRACUT	7	614
BERLIN	1	933	DUDLEY	4	938
BERNARDSTON	27	471	DUNSTABLE	1	673
BEVERLY	5	312	DUXBURY	4	031
BILLERICA	6	634	E		
BLACKSTONE	2	934	E BOSTON/CHARLESTON	26	824
BLANDFORD	3	490	EAST BRIDGEWATER	7	032
BOLTON	2	970	EAST BROOKFIELD	3	973
BOSTON CENTRAL	23	821	EAST LONGMEADOW	6	441
BOURNE	5	050	EASTHAM	27	082
BOXBOROUGH	1	671	EASTHAMPTON	4	511
BOXFORD	3	370	EASTON	8	212
BOYLSTON	2	971	EDGARTOWN	27	053
BRAINTREE	9	710	EGREMONT	27	172
BREWSTER	27	080	ERVING	27	433
BRIDGEWATER	6	011	ESSEX	2	330
BRIGHTON	24	822	EVERETT	14	602
BRIMFIELD	3	491	F		
BROCKTON	45	002	FAIRHAVEN	7	213
BROOKFIELD	3	935	FALL RIVER	13	201
BROOKLINE	8	702	FALMOUTH	4	054
BUCKLAND	27	430	FITCHBURG	7	902
BURLINGTON	5	635	FLORIDA	3	173
C			FOXBOROUGH	4	734
CAMBRIDGE	10	600	FRAMINGHAM	9	615
CANTON	8	711	FRANKLIN	2	713
CARLISLE	27	672	FREETOWN	6	233
CARVER	8	030			



AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
RATING TERRITORIES SECTION

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
G					
GARDNER	4	912	LANCASTER	2	943
GAY HEAD	27	083	LANESBOROUGH	2	134
GEORGETOWN	3	331	LAWRENCE	44	303
GILL	27	474	LEE	27	135
GLOUCESTER	5	314	LEICESTER	7	944
GOSHEN	1	573	LENOX	1	136
GOSNOLD	27	084	LEOMINSTER	6	914
GRAFTON	4	913	LEVERETT	27	477
GRANBY	5	574	LEXINGTON	3	617
GRANVILLE	3	492	LEYDEN	1	478
GREAT BARRINGTON	2	111	LINCOLN	1	639
GREENFIELD	2	410	LITTLETON	27	640
GROTON	27	636	LONGMEADOW	5	442
GROVELAND	4	332	LOWELL	41	601
H			LUDLOW	6	421
HADLEY	1	531	LUNENBURG	2	945
HALIFAX	6	070	LYNN	43	300
HAMILTON	2	333	LYNNFIELD	7	334
HAMPDEN	6	493	M		
HANCOCK	27	174	MALDEN	14	603
HANOVER	5	033	MANCHESTER	1	335
HANSON	6	034	MANSFIELD	4	214
HARDWICK	27	939	MARBLEHEAD	5	316
HARVARD	27	974	MARION	3	038
HARWICH	1	055	MARLBOROUGH	6	618
HATFIELD	27	532	MARSHFIELD	7	039
HAVERHILL	8	302	MASHPEE	5	085
HAWLEY	27	475	MATTAPOISETT	3	040
HEATH	1	476	MAYNARD	1	620
HINGHAM	4	012	MEDFIELD	1	736
HINSDALE	2	133	MEDFORD	12	604
HOLBROOK	12	735	MEDWAY	1	737
HOLDEN	3	940	MELROSE	7	619
HOLLAND	2	494	MENDON	1	946
HOLLISTON	3	637	MERRIMAC	3	336
HOLYOKE	40	403	METHUEN	9	317
HOPEDALE	3	941	MIDDLEBOROUGH	7	013
HOPKINTON	1	638	MIDDLEFIELD	2	576
HUBBARDSTON	2	942	MIDDLETON	5	337
HUDSON	3	616	MILFORD	6	915
HULL	10	035	MILLBURY	5	916
HUNTINGTON	3	533	MILLIS	1	738
HYDE PARK	20	818	MILLVILLE	2	947
I			MILTON	11	714
IPSWICH	3	315	MONROE	1	479
J			MONSON	3	422
JAMAICA PLAIN	19	817	MONTAGUE	1	411
K			MONTEREY	27	175
KINGSTON	5	036	MONTGOMERY	27	495
L			MT WASHINGTON	27	176
LAKEVILLE	6	037	N		
			NAHANT	7	338
			NANTUCKET	27	056
			NATICK	4	621
			NEEDHAM	2	715
			NEWASHFORD	27	177
			NEW BEDFORD	13	200



AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
RATING TERRITORIES SECTION

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NEW BRAintree	1	975	ROCKPORT	3	340
NEW MARLBOROUGH	27	178	ROSLINDALE	18	816
NEW SALEM	27	480	ROWE	27	481
NEWBURY	2	339	ROWLEY	4	341
NEWBURYPORT	2	318	ROXBURY	22	820
NEWTON	6	605	ROYALSTON	2	981
NORFOLK	1	739	RUSSELL	4	443
NORTH ADAMS	2	112	RUTLAND	4	951
NORTH ANDOVER	4	319			
NORTH ATTLEBOROUGH	14	215	S		
NORTH BROOKFIELD	2	948	SALEM	11	304
NORTH READING	5	641	SALISBURY	5	342
NORTHAMPTON	4	512	SANDSFIELD	1	182
NORTHBOROUGH	1	949	SANDWICH	4	060
NORTHBRIDGE	4	917	SAUGUS	13	321
NORTHFIELD	27	434	SAVOY	27	183
NORTON	6	234	SCITUATE	7	044
NORWELL	4	041	SEEKONK	4	237
NORWOOD	8	716	SHARON	7	741
			SHEFFIELD	1	137
O			SHELBURNE	1	435
OAK BLUFFS	27	057	SHERBORN	2	674
OAKHAM	2	976	SHIRLEY	2	643
ORANGE	3	412	SHREWSBURY	6	918
ORLEANS	27	058	SHUTESBURY	2	482
OTIS	1	179	SOMERSET	6	238
OXFORD	5	950	SOMERVILLE	13	606
			SOUTH BOSTON	25	823
P			SOUTH HADLEY	5	513
PALMER	5	423	SOUTHAMPTON	1	580
PAXTON	5	977	SOUTHBOROUGH	1	952
PEABODY	10	320	SOUTHBRIDGE	7	919
PELHAM	27	577	SOUTHWICK	4	444
PEMBROKE	6	042	SPENCER	6	920
PEPPERELL	1	642	SPRINGFIELD	42	400
PERU	2	180	STERLING	27	953
PETERSHAM	27	978	STOCKBRIDGE	2	138
PHILLIPSTON	2	979	STONEHAM	8	623
PITTSFIELD	5	102	STOUGHTON	12	718
PLAINFIELD	1	578	STOW	27	644
PLAINVILLE	5	740	STURBRIDGE	2	954
PLYMOUTH	8	014	SUDBURY	27	645
PLYMPTON	6	071	SUNDERLAND	3	436
PRINCETON	27	980	SUTTON	1	955
PROVINCETOWN	1	059	SWAMPSCOTT	8	322
			SWANSEA	5	239
Q					
QUINCY	12	703	T		
			TAUNTON	10	202
R			TEMPLETON	27	956
RANDOLPH	14	717	TEWKSBURY	5	646
RAYNHAM	7	235	TISBURY	27	061
READING	4	622	TOLLAND	27	496
REHOBOTH	4	236	TOPSFIELD	4	371
REVERE	15	803	TOWNSEND	1	647
RICHMOND	27	181	TRURO	27	086
ROCHESTER	3	043	TYNGSBOROUGH	4	648
ROCKLAND	10	015	TYRINGHAM	27	184



AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
RATING TERRITORIES SECTION

City or Town	Rating Territory	Statistical Code
U		
UPTON	27	957
UXBRIDGE	1	921
W		
WAKEFIELD	6	624
WALES	3	497
WALPOLE	5	719
WALTHAM	8	607
WARE	3	514
WAREHAM	8	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	1	185
WATERTOWN	7	608
WAYLAND	3	649
WEBSTER	8	922
WELLESLEY	1	720
WELLFLEET	1	087
WENDELL	27	484
WENHAM	2	343
WEST BOYLSTON	2	959
WEST BRIDGEWATER	9	045
WEST BROOKFIELD	27	960
WEST NEWBURY	1	344
WEST ROXBURY	17	815
WEST SPRINGFIELD	11	425

City or Town	Rating Territory	Statistical Code
WEST STOCKBRIDGE	2	139
WEST TISBURY	27	088
WESTBOROUGH	3	923
WESTFIELD	7	424
WESTFORD	27	650
WESTHAMPTON	1	581
WESTMINSTER	2	961
WESTON	3	651
WESTPORT	5	240
WESTWOOD	5	742
WEYMOUTH	10	721
WHATELY	27	437
WHITMAN	9	017
WILBRAHAM	6	445
WILLIAMSBURG	1	534
WILLIAMSTOWN	27	140
WILMINGTON	5	652
WINCHENDON	3	924
WINCHESTER	4	625
WINDSOR	2	186
WINTHROP	13	810
WOBURN	8	626
WORCESTER	13	900
WORTHINGTON	27	582
WRENTHAM	3	743
Y		
YARMOUTH	5	062

**AMERICAN AUTOMOBILE INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
MASSACHUSETTS**

EXPLANATORY MEMORANDUM

With this filing, we propose the following clarifications to our private passenger auto manual. There is no rate impact as a result of this filing.

1. Territorial Page

Page T-1 is being revised to remove the Dorchester rating territory footnote. The rates for Hyde Park are based on a garaging address with a valid zip code of 02136 or 02137 and the rates for Dorchester are based on a garaging address with a valid zip code of 02122, 02124, 02125, or 02126.

Also, our company name has been added to the page header on pages T-1 through T-5 for clarity.

2. Motorcycle Rate Page

Page R-67 was clarified to show the Portfolio Credit as an applicable credit for motorcycles. Also, the premium calculation steps were also clarified to show when the portfolio credit and FED credit are applied in the premium calculation.

Also, our company name has been added to the page header on pages R-69, R-70, R-71, RS-3, RS-12 and RS-13 for clarity.

3. Motorcycle Training

We are adopting page M-1 from the 4/1/2013 AIB Advisory filing to show an updated list of approved motorcycle training sites.

Also, our company name has been added to the page header for clarity.



AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
RATING TERRITORIES SECTION

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OUT OF STATE: The following list contains Out of State Territorial Schedules and Statistical Codes

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Maine	9	992	Vermont	9	996
New Hampshire	9	993	Other	9	999
New York	9	994			



AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
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ADAMS	27	110	CHELSEA	16	802
AGAWAM	7	420	CHESHIRE	27	130
ALFORD	27	170	CHESTER	1	440
AMESBURY	3	310	CHESTERFIELD	1	570
AMHERST	5	510	CHICOPEE	10	402
ANDOVER	3	311	CHILMARK	27	081
ARLINGTON	4	610	CLARKSBURG	27	131
ASHBURNHAM	2	930	CLINTON	6	911
ASHBY	2	670	COHASSET	4	732
ASHFIELD	27	470	COLRAIN	2	431
ASHLAND	6	631	CONCORD	27	613
ATHOL	4	910	CONWAY	1	473
ATTLEBORO	6	210	CUMMINGTON	27	571
AUBURN	6	931	D		
AVON	11	730	DALTON	1	132
AYER	4	632	DANVERS	5	313
B			DARTMOUTH	7	211
BARNSTABLE	6	021	DEDHAM	8	712
BARRE	3	932	DEERFIELD	1	432
BECKET	1	171	DENNIS	3	052
BEDFORD	3	633	DIGHTON	5	232
BELCHERTOWN	3	530	DORCHESTER	21	819
BELLINGHAM	4	731	DOUGLAS	3	937
BELMONT	4	611	DOVER	2	733
BERKLEY	7	231	DRACUT	7	614
BERLIN	1	933	DUDLEY	4	938
BERNARDSTON	27	471	DUNSTABLE	1	673
BEVERLY	5	312	DUXBURY	4	031
BILLERICA	6	634	E		
BLACKSTONE	2	934	E BOSTON/CHARLESTON	26	824
BLANDFORD	3	490	EAST BRIDGEWATER	7	032
BOLTON	2	970	EAST BROOKFIELD	3	973
BOSTON CENTRAL	23	821	EAST LONGMEADOW	6	441
BOURNE	5	050	EASTHAM	27	082
BOXBOROUGH	1	671	EASTHAMPTON	4	511
BOXFORD	3	370	EASTON	8	212
BOYLSTON	2	971	EDGARTOWN	27	053
BRAINTREE	9	710	EGREMONT	27	172
BREWSTER	27	080	ERVING	27	433
BRIDGEWATER	6	011	ESSEX	2	330
BRIGHTON	24	822	EVERETT	14	602
BRIMFIELD	3	491	F		
BROCKTON	45	002	FAIRHAVEN	7	213
BROOKFIELD	3	935	FALL RIVER	13	201
BROOKLINE	8	702	FALMOUTH	4	054
BUCKLAND	27	430	FITCHBURG	7	902
BURLINGTON	5	635	FLORIDA	3	173
C			FOXBOROUGH	4	734
CAMBRIDGE	10	600	FRAMINGHAM	9	615
CANTON	8	711	FRANKLIN	2	713
CARLISLE	27	672	FREETOWN	6	233
CARVER	8	030			



AMERICAN AUTOMOBILE INSURANCE COMPANY
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RATING TERRITORIES SECTION

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
G					
GARDNER	4	912	LANCASTER	2	943
GAY HEAD	27	083	LANESBOROUGH	2	134
GEORGETOWN	3	331	LAWRENCE	44	303
GILL	27	474	LEE	27	135
GLOUCESTER	5	314	LEICESTER	7	944
GOSHEN	1	573	LENOX	1	136
GOSNOLD	27	084	LEOMINSTER	6	914
GRAFTON	4	913	LEVERETT	27	477
GRANBY	5	574	LEXINGTON	3	617
GRANVILLE	3	492	LEYDEN	1	478
GREAT BARRINGTON	2	111	LINCOLN	1	639
GREENFIELD	2	410	LITTLETON	27	640
GROTON	27	636	LONGMEADOW	5	442
GROVELAND	4	332	LOWELL	41	601
H			LUDLOW	6	421
HADLEY	1	531	LUNENBURG	2	945
HALIFAX	6	070	LYNN	43	300
HAMILTON	2	333	LYNNFIELD	7	334
HAMPDEN	6	493	M		
HANCOCK	27	174	MALDEN	14	603
HANOVER	5	033	MANCHESTER	1	335
HANSON	6	034	MANSFIELD	4	214
HARDWICK	27	939	MARBLEHEAD	5	316
HARVARD	27	974	MARION	3	038
HARWICH	1	055	MARLBOROUGH	6	618
HATFIELD	27	532	MARSHFIELD	7	039
HAVERHILL	8	302	MASHPEE	5	085
HAWLEY	27	475	MATTAPOISETT	3	040
HEATH	1	476	MAYNARD	1	620
HINGHAM	4	012	MEDFIELD	1	736
HINSDALE	2	133	MEDFORD	12	604
HOLBROOK	12	735	MEDWAY	1	737
HOLDEN	3	940	MELROSE	7	619
HOLLAND	2	494	MENDON	1	946
HOLLISTON	3	637	MERRIMAC	3	336
HOLYOKE	40	403	METHUEN	9	317
HOPEDALE	3	941	MIDDLEBOROUGH	7	013
HOPKINTON	1	638	MIDDLEFIELD	2	576
HUBBARDSTON	2	942	MIDDLETON	5	337
HUDSON	3	616	MILFORD	6	915
HULL	10	035	MILLBURY	5	916
HUNTINGTON	3	533	MILLIS	1	738
HYDE PARK	20	818	MILLVILLE	2	947
I			MILTON	11	714
IPSWICH	3	315	MONROE	1	479
J			MONSON	3	422
JAMAICA PLAIN	19	817	MONTAGUE	1	411
K			MONTEREY	27	175
KINGSTON	5	036	MONTGOMERY	27	495
L			MT WASHINGTON	27	176
LAKEVILLE	6	037	N		
			NAHANT	7	338
			NANTUCKET	27	056
			NATICK	4	621
			NEEDHAM	2	715
			NEWASHFORD	27	177
			NEW BEDFORD	13	200



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City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NEW BRAintree	1	975	ROCKPORT	3	340
NEW MARLBOROUGH	27	178	ROSLINDALE	18	816
NEW SALEM	27	480	ROWE	27	481
NEWBURY	2	339	ROWLEY	4	341
NEWBURYPORT	2	318	ROXBURY	22	820
NEWTON	6	605	ROYALSTON	2	981
NORFOLK	1	739	RUSSELL	4	443
NORTH ADAMS	2	112	RUTLAND	4	951
NORTH ANDOVER	4	319			
NORTH ATTLEBOROUGH	14	215	S		
NORTH BROOKFIELD	2	948	SALEM	11	304
NORTH READING	5	641	SALISBURY	5	342
NORTHAMPTON	4	512	SANDSFIELD	1	182
NORTHBOROUGH	1	949	SANDWICH	4	060
NORTHBRIDGE	4	917	SAUGUS	13	321
NORTHFIELD	27	434	SAVOY	27	183
NORTON	6	234	SCITUATE	7	044
NORWELL	4	041	SEEKONK	4	237
NORWOOD	8	716	SHARON	7	741
O			SHEFFIELD	1	137
OAK BLUFFS	27	057	SHELBURNE	1	435
OAKHAM	2	976	SHERBORN	2	674
ORANGE	3	412	SHIRLEY	2	643
ORLEANS	27	058	SHREWSBURY	6	918
OTIS	1	179	SHUTESBURY	2	482
OXFORD	5	950	SOMERSET	6	238
P			SOMERVILLE	13	606
PALMER	5	423	SOUTH BOSTON	25	823
PAXTON	5	977	SOUTH HADLEY	5	513
PEABODY	10	320	SOUTHAMPTON	1	580
PELHAM	27	577	SOUTHBOROUGH	1	952
PEMBROKE	6	042	SOUTHBRIDGE	7	919
PEPPERELL	1	642	SOUTHWICK	4	444
PERU	2	180	SPENCER	6	920
PETERSHAM	27	978	SPRINGFIELD	42	400
PHILLIPSTON	2	979	STERLING	27	953
PITTSFIELD	5	102	STOCKBRIDGE	2	138
PLAINFIELD	1	578	STONEHAM	8	623
PLAINVILLE	5	740	STOUGHTON	12	718
PLYMOUTH	8	014	STOW	27	644
PLYMPTON	6	071	STURBRIDGE	2	954
PRINCETON	27	980	SUDBURY	27	645
PROVINCETOWN	1	059	SUNDERLAND	3	436
Q			SUTTON	1	955
QUINCY	12	703	SWAMPSCOTT	8	322
R			SWANSEA	5	239
RANDOLPH	14	717	T		
RAYNHAM	7	235	TAUNTON	10	202
READING	4	622	TEMPLETON	27	956
REHOBOTH	4	236	TEWKSBURY	5	646
REVERE	15	803	TISBURY	27	061
RICHMOND	27	181	TOLLAND	27	496
ROCHESTER	3	043	TOPSFIELD	4	371
ROCKLAND	10	015	TOWNSEND	1	647
			TRURO	27	086
			TYNGSBOROUGH	4	648
			TYRINGHAM	27	184



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RATING TERRITORIES SECTION

City or Town	Rating Territory	Statistical Code
U		
UPTON	27	957
UXBRIDGE	1	921
W		
WAKEFIELD	6	624
WALES	3	497
WALPOLE	5	719
WALTHAM	8	607
WARE	3	514
WAREHAM	8	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	1	185
WATERTOWN	7	608
WAYLAND	3	649
WEBSTER	8	922
WELLESLEY	1	720
WELLFLEET	1	087
WENDELL	27	484
WENHAM	2	343
WEST BOYLSTON	2	959
WEST BRIDGEWATER	9	045
WEST BROOKFIELD	27	960
WEST NEWBURY	1	344
WEST ROXBURY	17	815
WEST SPRINGFIELD	11	425

City or Town	Rating Territory	Statistical Code
WEST STOCKBRIDGE	2	139
WEST TISBURY	27	088
WESTBOROUGH	3	923
WESTFIELD	7	424
WESTFORD	27	650
WESTHAMPTON	1	581
WESTMINSTER	2	961
WESTON	3	651
WESTPORT	5	240
WESTWOOD	5	742
WEYMOUTH	10	721
WHATELY	27	437
WHITMAN	9	017
WILBRAHAM	6	445
WILLIAMSBURG	1	534
WILLIAMSTOWN	27	140
WILMINGTON	5	652
WINCHENDON	3	924
WINCHESTER	4	625
WINDSOR	2	186
WINTHROP	13	810
WOBURN	8	626
WORCESTER	13	900
WORTHINGTON	27	582
WRENTHAM	3	743
Y		
YARMOUTH	5	062

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Motorcycles Rated in the Private Passenger Automobile Insurance Manual
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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
Future Effective Date (FED)	Refer to Rate Page R-8	
Portfolio Credit	Refer to Rate Page R-8	

Auto Rating Tier (Rule 26)

	<u>Amount</u>	<u>Coverage</u>
Auto Rating Tier	Refer to Rate Page R-9	

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 Auto Rating Tier factor, [Portfolio Credit](#) and [FED Credit](#)
- 7) 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.

**AMERICAN AUTOMOBILE INSURANCE COMPANY
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MISCELLANEOUS MOTOR VEHICLES

RULE	LIABILITY	PHYSICAL DAMAGE								
RULE 32 - Pick-Ups	Manual Rates	Part 7: 55% Part 8: Manual Rates Part 9: 85%								
RULE 34 - Trailers	No Charge	Parts 7, 8, 9: 50% of Latest Model Year Rate for Territory 1, Class 10 (Symbol Based on Cost New)								
RULE 39 - Motor Homes	Manual Rates	Parts 7, 8: 50% Part 9: Manual Rate								
RULE 40 - Antique Motor Cars	Parts 1, 2, 4, 5: 25% of Class 10 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)								
RULE 40 - Antique Motorcycles	Parts 1, 2, 4, 5: 25% of Class 10 Parts 3, 6, 12: Manual Rates	Parts 7, 8, 9: 50% of Territory 1 Motorcycle Rate								
RULE 44 - Motorcycles	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Discount</u></th> <th style="text-align: left;"><u>Amount</u></th> </tr> </thead> <tbody> <tr> <td>Rider Training</td> <td>10%</td> </tr> <tr> <td>Age 65 or Older</td> <td>25%</td> </tr> <tr> <td>Anti Theft (Category IV)</td> <td>20%</td> </tr> </tbody> </table>	<u>Discount</u>	<u>Amount</u>	Rider Training	10%	Age 65 or Older	25%	Anti Theft (Category IV)	20%	<u>Available Coverages</u> Parts 1-8, 12 All Parts Part 9
<u>Discount</u>	<u>Amount</u>									
Rider Training	10%									
Age 65 or Older	25%									
Anti Theft (Category IV)	20%									

AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

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	1	2	2	3	4	5	6	7	8	9	1
		2	2	3	3	4	5	0	5	0	5	0	0	0	0	0	0	0
		0	5	0	5	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

AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

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																		
							1	1	2	2						8	9	1		
		2	2	3	3	4	5	0	5	0	5	3	4	5	6	7	0	0	0	
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L I M I T P E R A C C I D E N T	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

**AMERICAN AUTOMOBILE INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL
ADVISORY RATES - EFFECTIVE 4/1/2013**

MOTORCYCLE RATES

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

Angel Motorcycle School, Fitchburg	200185
Big Boar Inc., Dartmouth	135959
Central Mass Safety Council, West Boylston	60055
Ironside Ventures, Ltd., Uxbridge	60998
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.