

## **RATE SECTION**

### **Memorandum**

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
EFFECTIVE OCTOBER 1, 2016

MOTORCYCLE RATES

**Part 1 - Bodily Injury**

**Part 2 - PIP**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60

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

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
EFFECTIVE OCTOBER 1, 2016

MOTORCYCLE RATES

**Part 5 - Optional BI**  
**Rates at Basic limits**

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

**Rates at Increased limits**

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056

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

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MOTORCYCLE RATES

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

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34

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

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$62
\$1,000	\$68
\$2,000	\$92
\$5,000	\$149
\$10,000	\$241
\$15,000	\$296
\$20,000	\$339
\$25,000	\$360
\$50,000	\$378

**Part 3 - Uninsured Motorists**

**Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$20
25/50	\$20
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

**Part 12 - Underinsured Motorists**

**Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

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

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
EFFECTIVE AUGUST 1, 2013**

**MOTORCYCLE RATES**

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

Territory	Rate per \$100 of value
	Experienced Operators
	All Groups
1	\$2.12
2	\$2.01
3	\$2.39
4	\$2.63
5	\$2.74
6	\$2.76
7	\$2.94
8	\$3.36
9	\$3.06
10	\$3.58
11	\$3.16
12	\$4.12
13	\$4.29
14	\$5.98
15	\$6.98
16	\$7.67
17	\$7.17
18	\$7.17
19	\$7.17
20	\$7.17
21	\$7.17
22	\$7.17
23	\$7.17
24	\$7.17
25	\$7.17
26	\$7.17
27	\$1.80
40	\$4.55
41	\$4.54
42	\$6.19
43	\$6.99
44	\$6.43
45	\$6.85

**Part 7 – Collision  
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

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

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

**Part 8 – Limited Collision**

\$500 deductible base premium (Part 8) =  
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

**Motorcycle Age Factors**

Age Group	Based on Model Year (MY)**	Collision Factor
1	Current MY	1.00
2	1 <sup>st</sup> Preceding	0.93
3	2 <sup>nd</sup> Preceding	0.86
4	3 <sup>rd</sup> Preceding	0.79
5	4 <sup>th</sup> Preceding	0.72
6	5 <sup>th</sup> Preceding	0.65
7	6 <sup>th</sup> Preceding	0.58
8	7 <sup>th</sup> Preceding	0.51
9	All Other	0.51

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

Determine motorcycle Collision 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 base manual premium in (b) by the Motorcycle Age Factor.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
EFFECTIVE AUGUST 1, 2013**

**MOTORCYCLE RATES**

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

Territory	Rate per \$100 of value
	All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61

**Part 9 – Comprehensive  
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	Charge 90% of the motorcycle Comprehensive premium

**Motorcycle Age Factors**

Age Group	Based on Model Year (MY)**	Comprehensive Factor
1	Current MY	1.00
2	1 <sup>st</sup> Preceding	0.91
3	2 <sup>nd</sup> Preceding	0.81
4	3 <sup>rd</sup> Preceding	0.72
5	4 <sup>th</sup> Preceding	0.62
6	5 <sup>th</sup> Preceding	0.53
7	6 <sup>th</sup> Preceding	0.44
8	7 <sup>th</sup> Preceding	0.34
9	All Other	0.34

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Determine motorcycle 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 base manual premium in (b) by the Motorcycle Age Factor.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

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

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

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.

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The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.



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EFFECTIVE OCTOBER 1, 2016

MOTORCYCLE RATES

**Part 1 - Bodily Injury**

**Part 2 - PIP**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60

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

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EFFECTIVE OCTOBER 1, 2016

MOTORCYCLE RATES

**Part 5 - Optional BI**  
**Rates at Basic limits**

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

**Rates at Increased limits**

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056

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

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MOTORCYCLE RATES

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

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34

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

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$62
\$1,000	\$68
\$2,000	\$92
\$5,000	\$149
\$10,000	\$241
\$15,000	\$296
\$20,000	\$339
\$25,000	\$360
\$50,000	\$378

**Part 3 - Uninsured Motorists**

**Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$20
25/50	\$20
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

**Part 12 - Underinsured Motorists**

**Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

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

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**MOTORCYCLE RATES**

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

Territory	Rate per \$100 of value
	Experienced Operators
	All Groups
1	\$2.12
2	\$2.01
3	\$2.39
4	\$2.63
5	\$2.74
6	\$2.76
7	\$2.94
8	\$3.36
9	\$3.06
10	\$3.58
11	\$3.16
12	\$4.12
13	\$4.29
14	\$5.98
15	\$6.98
16	\$7.67
17	\$7.17
18	\$7.17
19	\$7.17
20	\$7.17
21	\$7.17
22	\$7.17
23	\$7.17
24	\$7.17
25	\$7.17
26	\$7.17
27	\$1.80
40	\$4.55
41	\$4.54
42	\$6.19
43	\$6.99
44	\$6.43
45	\$6.85

**Part 7 – Collision  
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

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

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

**Part 8 – Limited Collision**

\$500 deductible base premium (Part 8) =  
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

**Motorcycle Age Factors**

Age Group	Based on Model Year (MY)**	Collision Factor
1	Current MY	1.00
2	1 <sup>st</sup> Preceding	0.93
3	2 <sup>nd</sup> Preceding	0.86
4	3 <sup>rd</sup> Preceding	0.79
5	4 <sup>th</sup> Preceding	0.72
6	5 <sup>th</sup> Preceding	0.65
7	6 <sup>th</sup> Preceding	0.58
8	7 <sup>th</sup> Preceding	0.51
9	All Other	0.51

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

Determine motorcycle Collision 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 base manual premium in (b) by the Motorcycle Age Factor.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

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**MOTORCYCLE RATES**

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

Territory	Rate per \$100 of value
	All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61

**Part 9 – Comprehensive  
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	Charge 90% of the motorcycle Comprehensive premium

**Motorcycle Age Factors**

Age Group	Based on Model Year (MY)**	Comprehensive Factor
1	Current MY	1.00
2	1 <sup>st</sup> Preceding	0.91
3	2 <sup>nd</sup> Preceding	0.81
4	3 <sup>rd</sup> Preceding	0.72
5	4 <sup>th</sup> Preceding	0.62
6	5 <sup>th</sup> Preceding	0.53
7	6 <sup>th</sup> Preceding	0.44
8	7 <sup>th</sup> Preceding	0.34
9	All Other	0.34

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's original cost new in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium in (b) by the Motorcycle Age Factor.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

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

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

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.