



THE COMMERCE INSURANCE COMPANY

**MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE
INSURANCE MANUAL**

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Vehicle Type	# of Years Licensed Group	Merit Rating Group	# of Years with CIC Group	# of Years with AAA Group	Coverages/Factors											
					Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
					0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Vehicle Type	# of Years Licensed Group	Merit Rating Group	# of Years with CIC Group	# of Years with AAA Group	Coverages/Factors											
					Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
					Motorcycles (Including Motorcycles and Antique Motorcycles)											
2	4	4	0	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	1	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	2	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	3	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	4	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	5	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	6	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	7	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	8	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	9	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	10	0	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	0	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	1	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	2	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	3	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	4	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	5	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	6	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	7	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	8	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	9	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	10	1	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	0	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	1	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	2	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	3	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	4	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	5	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	6	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	7	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	8	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	9	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
2	4	4	10	2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99

Motorcycle Territory Definitions and Rates

A. Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedures. Note that not all of these steps may be applicable for every coverage or policyholder.

1. Determine the manual base premium by territory and Group (A-D)
2. Apply adjustments for increased limits or deductible, if applicable
3. Apply the inexperienced driver adjustment factor of 1.5, if applicable
4. Add waiver of deductible charges, if applicable
5. Apply discounts in the following order: anti-theft, driver training, senior citizen, group
6. Apply merit rating
7. Apply the Loyalty Plus Factor as defined in Rule 26

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.)

B. TERRITORY DEFINITIONS

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 are indicated by the Statistical Code Numbers as follows:

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

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CITY OF BOSTON

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

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 St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

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

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Other

9

999

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Rating Territories - Motorcycles

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON	8	010	CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
ACTON.....	27	630	CHARLTON.....	4	936
ACUSHNET	7	230	CHATHAM.....	27	051
ADAMS	27	110	CHELMSFORD	2	612
AGAWAM.....	7	420	CHELSEA.....	16	802
ALFORD.....	27	170	CHESHIRE	27	130
AMESBURY	2	310	CHESTER	1	440
AMHERST	5	510	CHESTERFIELD	27	570
ANDOVER	3	311	CHICOPEE.....	9	402
ARLINGTON.....	4	610	CHILMARK.....	27	081
ASHBURNHAM	1	930	CLARKSBURG.....	27	131
ASHBY.....	1	670	CLINTON.....	6	911
ASHFIELD	27	470	COHASSET	4	732
ASHLAND.....	5	631	COLRAIN.....	1	431
ATHOL.....	3	910	CONCORD.....	27	613
ATTLEBORO	5	210	CONWAY.....	27	473
AUBURN.....	6	931	CUMMINGTON	27	571
AVON.....	11	730	D		
AYER.....	3	632	DALTON.....	27	132
B			DANVERS.....	5	313
BARNSTABLE	5	021	DARTMOUTH.....	7	211
BARRE.....	2	932	DEDHAM.....	8	712
BECKET.....	2	171	DEERFIELD	27	432
BEDFORD.....	2	633	DENNIS.....	3	052
BELCHERTOWN	3	530	DIGHTON.....	5	232
BELLINGHAM.....	3	731	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
BELMONT.....	3	611	DOUGLAS.....	2	937
BERKLEY.....	6	231	DOVER.....	2	733
BERLIN.....	27	933	DRACUT.....	6	614
BERNARDSTON.....	27	471	DUDLEY.....	3	938
BEVERLY.....	5	312	DUNSTABLE.....	1	673
BILLERICA.....	5	634	DUXBURY.....	3	031
BLACKSTONE	2	934	E		
BLANDFORD	3	490	EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
BOLTON.....	1	970	EAST BRIDGEWATER	6	032
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821	EAST BROOKFIELD.....	2	973
BOURNE.....	4	050	EASTHAM.....	27	082
BOXBOROUGH.....	27	671	EASTHAMPTON	3	511
BOXFORD.....	3	370	EAST LONGMEADOW	6	441
BOYLSTON.....	2	971	EASTON.....	7	212
BRAINTREE	8	710	EDGARTOWN.....	27	053
BREWSTER.....	27	080	EGREMONT.....	27	172
BRIDGEWATER	6	011	ERVING.....	27	433
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822	ESSEX.....	2	330
BRIMFIELD.....	3	491	EVERETT.....	14	602
BROCKTON.....	45	002	F		
BROOKFIELD.....	3	935	FAIRHAVEN.....	7	213
BROOKLINE.....	8	702	FALL RIVER.....	13	201
BUCKLAND.....	27	430	FALMOUTH.....	3	054
BURLINGTON.....	4	635	FITCHBURG.....	7	902
C			FLORIDA.....	2	173
CAMBRIDGE.....	11	600	FOXBOROUGH.....	3	734
CANTON.....	8	711	FRAMINGHAM.....	9	615
CARLISLE.....	27	672	FRANKLIN.....	1	713
CARVER.....	7	030	FREETOWN.....	5	233
CHARLEMONT.....	27	472			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Territory	Code
G			LINCOLN	1	639
GARDNER	3	912	LITTLETON	27	640
GAY HEAD	27	083	LONGMEADOW	4	442
GEORGETOWN	3	331	LOWELL	41	601
GILL	27	474	LUDLOW	7	421
GLOUCESTER	5	314	LUNENBURG	1	945
GOSHEN	27	573	LYNN	43	300
GOSNOLD	27	084	LYNNFIELD	7	334
GRAFTON	3	913	M		
GRANBY	4	574	MALDEN	14	603
GRANVILLE	2	492	MANCHESTER	27	335
GREAT BARRINGTON	1	111	MANSFIELD	3	214
GREENFIELD	3	410	MARBLEHEAD	4	316
GROTON	27	636	MARION	3	038
GROVELAND	3	332	MARLBOROUGH	5	618
H			MARSHFIELD	7	039
HADLEY	27	531	MASHPEE	5	085
HALIFAX	5	070	MATTAPOISETT	3	040
HAMILTON	1	333	MAYNARD	27	620
HAMPDEN	5	493	MEDFIELD	27	736
HANCOCK	27	174	MEDFORD	12	604
HANOVER	4	033	MEDWAY	27	737
HANSON	5	034	MELROSE	6	619
HARDWICK	27	939	MENDON	27	946
HARVARD	27	974	MERRIMAC	3	336
HARWICH	1	055	METHUEN	10	317
HATFIELD	27	532	MIDDLEBOROUGH	6	013
HAVERHILL	8	302	MIDDLEFIELD	1	576
HAWLEY	27	475	MIDDLETON	6	337
HEATH	2	476	MILFORD	5	915
HINGHAM	4	012	MILLBURY	4	916
HINSDALE	2	133	MILLIS	27	738
HOLBROOK	11	735	MILLVILLE	1	947
HOLDEN	3	940	MILTON	11	714
HOLLAND	1	494	MONROE	1	479
HOLLISTON	2	637	MONSON	3	422
HOLYOKE	40	403	MONTAGUE	27	411
HOPEDALE	2	941	MONTEREY	27	175
HOPKINTON	27	638	MONTGOMERY	27	495
HUBBARDSTON	1	942	MOUNT WASHINGTON	27	176
HUDSON	3	616	N		
HULL	9	035	NAHANT	8	338
HUNTINGTON	2	533	NANTUCKET	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818	NATICK	3	621
I			NEEDHAM	2	715
IPSWICH	2	315	NEW ASHFORD	1	177
J			NEW BEDFORD	13	200
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW BRAINTREE	27	975
K			NEWBURY	1	339
KINGSTON	4	036	NEWBURYPORT	1	318
L			NEW MARLBOROUGH	27	178
LAKEVILLE	5	037	NEW SALEM	27	480
LANCASTER	2	943	NEWTON	6	605
LANESBOROUGH	1	134	NORFOLK	1	739
LAWRENCE	44	303	NORTH ADAMS	2	112
LEE	27	135	NORTHAMPTON	3	512
LEICESTER	7	944	NORTH ANDOVER	5	319
LENOX	27	136	NORTH ATTLEBORO	3	215
LEOMINSTER	5	914	NORTHBOROUGH	27	949
LEVERETT	1	477	NORTH BROOKFIELD	3	948
LEXINGTON	2	617	NORTHBRIDGE	3	917
LEYDEN	1	478	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

Rating Statistical

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Territory	Code
NORTHFIELD.....	27	434	SHREWSBURY.....	5	918
NORTH READING.....	5	641	SHUTESBURY.....	2	482
NORTON.....	5	234	SOMERSET.....	6	238
NORWELL.....	3	041	SOMERVILLE.....	12	606
NORWOOD.....	7	716	SOUTHAMPTON.....	1	580
O			SOUTHBOROUGH.....	27	952
OAK BLUFFS.....	27	057	SOUTH BOSTON - Boston (Zip Code 02127).....	25	823
OAKHAM.....	1	976	SOUTHBRIDGE.....	6	919
ORANGE.....	2	412	SOUTH HADLEY.....	4	513
ORLEANS.....	27	058	SOUTHWICK.....	4	444
OTIS.....	27	179	SPENCER.....	6	920
OXFORD.....	5	950	SPRINGFIELD.....	42	400
P			STERLING.....	27	953
PALMER.....	4	423	STOCKBRIDGE.....	1	138
PAXTON.....	5	977	STONEHAM.....	8	623
PEABODY.....	10	320	STOUGHTON.....	12	718
PELHAM.....	27	577	STOW.....	27	644
PEMBROKE.....	6	042	STURBRIDGE.....	1	954
PEPPERELL.....	27	642	SUDBURY.....	27	645
PERU.....	1	180	SUNDERLAND.....	3	436
PETERSHAM.....	27	978	SUTTON.....	27	955
PHILLIPSTON.....	1	979	SWAMPSCOTT.....	9	322
PITTSFIELD.....	4	102	SWANSEA.....	5	239
PLAINFIELD.....	27	578	T		
PLAINVILLE.....	4	740	TAUNTON.....	9	202
PLYMOUTH.....	7	014	TEMPLETON.....	27	956
PLYMPTON.....	6	071	TEWKSBURY.....	5	646
PRINCETON.....	27	980	TISBURY.....	27	061
PROVINCETOWN.....	27	059	TOLLAND.....	1	496
Q			TOPSFIELD.....	4	371
QUINCY.....	12	703	TOWNSEND.....	27	647
R			TRURO.....	1	086
RANDOLPH.....	14	717	TYNGSBOROUGH.....	3	648
RAYNHAM.....	6	235	TYRINGHAM.....	27	184
READING.....	3	622	U		
REHOBOTH.....	4	236	UPTON.....	27	957
REVERE.....	15	803	UXBRIDGE.....	27	921
RICHMOND.....	27	181	W		
ROCHESTER.....	3	043	WAKEFIELD.....	6	624
ROCKLAND.....	9	015	WALES.....	2	497
ROCKPORT.....	2	340	WALPOLE.....	4	719
ROSLINDALE - Boston (Zip Code 02131).....	18	816	WALTHAM.....	7	607
ROWE.....	27	481	WARE.....	3	514
ROWLEY.....	3	341	WAREHAM.....	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121).....	22	820	WARREN.....	3	958
ROYALSTON.....	1	981	WARWICK.....	27	483
RUSSELL.....	3	443	WASHINGTON.....	27	185
RUTLAND.....	3	951	WATERTOWN.....	7	608
S			WAYLAND.....	2	649
SALEM.....	12	304	WEBSTER.....	7	922
SALISBURY.....	5	342	WELLESLEY.....	1	720
SANDISFIELD.....	27	182	WELLFLEET.....	27	087
SANDWICH.....	3	060	WENDELL.....	27	484
SAUGUS.....	12	321	WENHAM.....	2	343
SAVOY.....	27	183	WESTBOROUGH.....	2	923
SCITUATE.....	6	044	WEST BOYLSTON.....	2	959
SEEKONK.....	4	237	WEST BRIDGEWATER.....	8	045
SHARON.....	6	741	WEST BROOKFIELD.....	27	960
SHEFFIELD.....	27	137	WESTFIELD.....	6	424
SHELBURNE.....	1	435	WESTFORD.....	27	650
SHERBORN.....	1	674	WESTHAMPTON.....	27	581
SHIRLEY.....	2	643	WESTMINSTER.....	1	961
			WEST NEWBURY.....	27	344

Rating Statistical

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
Y		
YARMOUTH	4	062

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

C. Base Rates

MOTORCYCLE RATES

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$18	\$14
2	\$8	\$8	\$16	\$13
3	\$9	\$9	\$18	\$14
4	\$13	\$12	\$23	\$19
5	\$12	\$11	\$21	\$17
6	\$14	\$14	\$25	\$19
7	\$14	\$13	\$24	\$19
8	\$13	\$13	\$23	\$19
9	\$14	\$14	\$25	\$20
10	\$20	\$19	\$35	\$27
11	\$19	\$18	\$34	\$26
12	\$20	\$19	\$36	\$28
13	\$21	\$20	\$39	\$31
14	\$23	\$21	\$41	\$32
15	\$38	\$36	\$68	\$54
16	\$44	\$42	\$78	\$62
17	\$39	\$37	\$70	\$56
18	\$39	\$37	\$70	\$56
19	\$39	\$37	\$70	\$56
20	\$39	\$37	\$70	\$56
21	\$39	\$37	\$70	\$56
22	\$39	\$37	\$70	\$56
23	\$39	\$37	\$70	\$56
24	\$39	\$37	\$70	\$56
25	\$39	\$37	\$70	\$56
26	\$39	\$37	\$70	\$56
27	\$7	\$7	\$13	\$11
40	\$20	\$20	\$37	\$30
41	\$23	\$21	\$41	\$32
42	\$38	\$36	\$68	\$54
43	\$39	\$37	\$69	\$55
44	\$44	\$41	\$77	\$61
45	\$38	\$36	\$68	\$54

Part 2 - PIP

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 no longer the same as private passenger automobiles. See territory definitions within this section.
- (2) Merit Rating Factors (Parts 1 & 2) – See Rule 56.
- (3) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (4) 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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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	\$12	\$11	\$19	\$16	1	\$2	\$3	\$4	\$5
2	\$11	\$10	\$17	\$14	2	\$2	\$3	\$4	\$5
3	\$12	\$11	\$19	\$15	3	\$2	\$3	\$4	\$5
4	\$16	\$14	\$26	\$19	4	\$3	\$4	\$5	\$6
5	\$15	\$13	\$24	\$17	5	\$3	\$4	\$5	\$6
6	\$16	\$15	\$27	\$20	6	\$3	\$5	\$5	\$7
7	\$16	\$14	\$26	\$19	7	\$3	\$5	\$5	\$7
8	\$16	\$14	\$26	\$19	8	\$3	\$4	\$5	\$6
9	\$16	\$15	\$27	\$20	9	\$3	\$5	\$5	\$7
10	\$22	\$19	\$37	\$27	10	\$4	\$6	\$8	\$10
11	\$21	\$18	\$36	\$26	11	\$4	\$5	\$7	\$9
12	\$22	\$20	\$38	\$28	12	\$5	\$6	\$8	\$10
13	\$24	\$21	\$40	\$30	13	\$5	\$6	\$9	\$11
14	\$26	\$23	\$40	\$32	14	\$5	\$7	\$9	\$12
15	\$28	\$28	\$40	\$37	15	\$8	\$12	\$17	\$19
16	\$28	\$28	\$40	\$37	16	\$9	\$14	\$19	\$22
17	\$28	\$28	\$40	\$37	17	\$8	\$12	\$17	\$19
18	\$28	\$28	\$40	\$37	18	\$8	\$12	\$17	\$19
19	\$28	\$28	\$40	\$37	19	\$8	\$12	\$17	\$19
20	\$28	\$28	\$40	\$37	20	\$8	\$12	\$17	\$19
21	\$28	\$28	\$40	\$37	21	\$8	\$12	\$17	\$19
22	\$28	\$28	\$40	\$37	22	\$8	\$12	\$17	\$19
23	\$28	\$28	\$40	\$37	23	\$8	\$12	\$17	\$19
24	\$28	\$28	\$40	\$37	24	\$8	\$12	\$17	\$19
25	\$28	\$28	\$40	\$37	25	\$8	\$12	\$17	\$19
26	\$28	\$28	\$40	\$37	26	\$8	\$12	\$17	\$19
27	\$9	\$8	\$16	\$12	27	\$2	\$2	\$3	\$4
40	\$23	\$21	\$39	\$29	40	\$5	\$6	\$8	\$11
41	\$26	\$23	\$40	\$32	41	\$5	\$7	\$9	\$12
42	\$28	\$28	\$40	\$37	42	\$8	\$12	\$17	\$19
43	\$28	\$28	\$40	\$37	43	\$8	\$12	\$17	\$19
44	\$28	\$28	\$40	\$37	44	\$9	\$14	\$19	\$21
45	\$28	\$28	\$40	\$37	45	\$8	\$12	\$17	\$18

Notes:

- (1) Motorcycle territory definitions are no longer the same as private passenger automobiles. See territory definitions within this section.
- (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

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
MOTORCYCLE RATES**

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$8	\$8	\$16	\$13
2	\$9	\$8	\$16	\$13
3	\$10	\$10	\$19	\$16
4	\$11	\$10	\$20	\$16
5	\$11	\$10	\$20	\$16
6	\$12	\$11	\$22	\$17
7	\$12	\$11	\$22	\$17
8	\$12	\$11	\$22	\$17
9	\$15	\$14	\$26	\$21
10	\$14	\$13	\$25	\$20
11	\$15	\$14	\$26	\$21
12	\$20	\$19	\$36	\$28
13	\$18	\$17	\$32	\$24
14	\$19	\$18	\$35	\$27
15	\$21	\$20	\$38	\$29
16	\$22	\$21	\$39	\$30
17	\$28	\$27	\$51	\$40
18	\$28	\$27	\$51	\$40
19	\$28	\$27	\$51	\$40
20	\$28	\$27	\$51	\$40
21	\$28	\$27	\$51	\$40
22	\$28	\$27	\$51	\$40
23	\$28	\$27	\$51	\$40
24	\$28	\$27	\$51	\$40
25	\$28	\$27	\$51	\$40
26	\$28	\$27	\$51	\$40
27	\$8	\$8	\$16	\$13
40	\$15	\$14	\$26	\$21
41	\$22	\$21	\$39	\$31
42	\$22	\$21	\$39	\$30
43	\$23	\$22	\$40	\$32
44	\$22	\$21	\$39	\$30
45	\$22	\$21	\$40	\$31

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$51
\$750	\$58
\$1,000	\$64
\$2,000	\$86
\$5,000	\$139
\$10,000	\$225
\$15,000	\$277
\$20,000	\$317
\$25,000	\$337
\$50,000	\$353

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$18
20/50	\$18
25/50	\$18
35/80	\$21
50/100	\$23
100/300	\$27
250/500	\$33
500/500	\$42
500/1000	\$50

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$20
50/100	\$38
100/300	\$86
250/500	\$237
500/500	\$433
500/1000	\$629

Notes:

(1) Motorcycle territory definitions are no longer the same as private passenger automobiles. See territory definitions within this section.

(2) Merit Rating Factors (Part 4) – See Rule 56.

(3) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(4) 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.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
MOTORCYCLE RATES**

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

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$1.84
2	\$1.75
3	\$2.08
4	\$2.28
5	\$2.38
6	\$2.40
7	\$2.55
8	\$2.91
9	\$2.66
10	\$3.10
11	\$2.75
12	\$3.57
13	\$3.72
14	\$5.19
15	\$6.05
16	\$6.65
17	\$6.22
18	\$6.22
19	\$6.22
20	\$6.22
21	\$6.22
22	\$6.22
23	\$6.22
24	\$6.22
25	\$6.22
26	\$6.22
27	\$1.56
40	\$3.95
41	\$3.94
42	\$5.36
43	\$6.06
44	\$5.58
45	\$5.94

**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

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

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)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) 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 vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are no longer the same as private passenger automobiles. See territory definitions within this section.
- (2) Merit Rating Factors (Part 7) – See Rule 56.
- (3) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (4) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 9 - Comprehensive
Rates at \$500 deductible

Territory	Rate per \$100 of value* All Groups
1	\$0.83
2	\$0.82
3	\$0.85
4	\$0.92
5	\$0.94
6	\$1.12
7	\$1.34
8	\$1.71
9	\$1.49
10	\$1.89
11	\$1.82
12	\$2.31
13	\$2.13
14	\$2.91
15	\$3.47
16	\$5.24
17	\$5.40
18	\$5.40
19	\$5.40
20	\$5.40
21	\$5.40
22	\$5.40
23	\$5.40
24	\$5.40
25	\$5.40
26	\$5.40
27	\$0.75
40	\$2.15
41	\$2.30
42	\$3.20
43	\$3.30
44	\$5.22
45	\$3.33

Part 9 - Comprehensive
Other deductibles

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

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

TOWING AND LABOR (RULE 33)	
\$50 per Disablement	\$100 per Disablement
\$8	\$16

SUBSTITUTE TRANSPORTATION (RULE 17)	
<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>
\$45	\$90
<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
\$167	\$346

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) 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 vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are no longer the same as private passenger automobiles. See territory definitions within this section.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES (Motorcycles)							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.204	1.220	1.242	1.254	1.265	1.280
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.05	1.06	1.16	1.27	1.42
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.43	1.44	1.76	1.86	1.86	2.09	2.75
Limits:	500/1000						
Factor:	2.79						

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.75
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium			
**Applies to otherwise determined premium			
Collision Waiver of Deductible Charges:		\$300 Deductible - \$10	
		\$500 Deductible - \$13	
		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$64	\$144	\$309
Motorcycle:	\$45	\$90	\$167	\$346

DISCOUNTS (RULE 19)												
	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
Multi-Car:	8%	8%		8%	8%		8%	8%	8%			
Account Discount:	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%
Shop Smart Discount												
0 yrs with CIC	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%
1 yr with CIC	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
2 yrs with CIC	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%
Good Student Discount	10%	10%		10%	10%		10%	10%	10%			
Student Away from Home Discount												
Class: 17, 18	10%	10%		10%	10%		10%	10%	10%			
Class: 20, 21, 25, 26	15%	15%		15%	15%		15%	15%	15%			
Annual Mileage:												
0-5,000	12%	12%	12%	12%	12%	12%	12%	12%				12%
5,001-7,500	5%	5%	5%	5%	5%	5%	5%	5%				5%
Passive Restraint:		25%	25%			25%						25%

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Miscellaneous Rating Factors

MODEL YEAR RATING (RULE 20)

Rating Factors for Model Year Rates not Shown in the Rate Section

		Symbol															
Collision		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Model Year																	
2000		0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.95
1999		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.91	0.91	0.91	0.91	0.91	0.91
1998		0.89	0.89	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
1997		0.86	0.85	0.85	0.85	0.85	0.85	0.85	0.84	0.84	0.84	0.84	0.84	0.83	0.83	0.83	0.83
1990-96		0.77	0.77	0.76	0.76	0.75	0.75	0.75	0.75	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.73

		Symbol															
Comprehensive		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Model Year																	
2000		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
1999		0.99	0.98	0.99	0.99	0.99	0.98	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1998		0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1997		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
1990-96		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95

Apply the factor above for the model year and symbol of the vehicle to the 2001 model year rates. For 1989 and prior model year vehicles, see Rule 20.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)

	Actual Cash Value
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)

DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	49%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	62%

TOWING AND LABOR (RULE 33)

	\$50 per Disablement	\$100 per Disablement
Private Passenger <u>and Motorcycles</u>	\$8	\$16

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)

Apply a rate of \$4 to each \$100 of valuation.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)

Refer to Rule 47

ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE (RULE 48)

Applies to private passenger vehicles as defined in Rule 27.

	Comprehensive	Collision	Limited Collision
Rating Factor	1.01	1.05	1.05

Comprehensive coverage is subject to a \$1.00 minimum premium.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Private Passenger Rates	Part 7 - 55%* Part 8 - Private Passenger Rate Part 9 – 83%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 45% Latest Model Year premium town - Lincoln, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Private Passenger Rates	Parts 7 and 8 - 45% Part 9 – Private Passenger Rates
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 23% of Class 10 Parts 3, 6 and 12 Private Passenger Rates	Parts 7, 8 and 9 45% Latest Model Year premium town - Lincoln, Class 10 Symbol based on appraised value
<u>Antique Motorcycles (Rule 40) (Advisory Rating & Factors)</u>	<u>Parts 1, 2, 4 & 5</u> <u>25% of Motorcycle Rates</u> <u>Parts 3, 6 and 12</u> <u>Motorcycle Rates</u>	<u>Part 7, 8 and 9</u> <u>50% of Territory 1 Motorcycle Rates</u>
*Reduction not applicable to Waiver of Deductible premium		

<u>Motorcycles, etc. (Rule 44)</u>
<u>Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12</u> <u>Insureds age 65 or older - 25% All Parts</u>

Motorcycle Territory Definitions and Rates

A. Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedures. Note that not all of these steps may be applicable for every coverage or policyholder.

1. Determine the manual base premium by territory and Group (A-D)
2. Apply adjustments for increased limits or deductible, if applicable
3. Apply the inexperienced driver adjustment factor of 1.5, if applicable
4. Add waiver of deductible charges, if applicable

Discounts/Loyalty Plus Factor

5. Apply discounts/factor in the following order: anti-theft, driver training, senior citizen, loyalty Plus, group
6. Apply merit rating

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.)

B. TERRITORY DEFINITIONS

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 are indicated by the Statistical Code Numbers as follows:

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