



**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RATE PAGES**



**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 1

Part 1 - Bodily Injury

Part 2 - Personal Injury Protection

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



**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 2

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

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17
2	12	11	18	15
3	13	12	20	16
4	17	15	27	22
5	16	14	25	20
6	18	16	29	23
7	17	15	27	22
8	17	15	27	22
9	18	16	29	23
10	24	21	38	31
11	23	20	37	30
12	24	22	39	32
13	26	23	42	34
14	28	25	42	36
15	31	31	42	42
16	31	31	42	42
17	31	31	42	42
18	31	31	42	42
19	31	31	42	42
20	31	31	42	42
21	31	31	42	42
22	31	31	42	42
23	31	31	42	42
24	31	31	42	42
25	31	31	42	42
26	31	31	42	42
27	10	9	16	13
40	25	23	41	33
41	28	25	42	36
42	31	31	42	42
43	31	31	42	42
44	31	31	42	42
45	31	31	42	42

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	2	3	4	5
3	2	3	4	5
4	3	4	6	7
5	3	4	5	7
6	3	5	6	8
7	3	5	6	8
8	3	4	6	7
9	3	5	6	8
10	4	7	9	11
11	4	6	8	10
12	5	7	9	11
13	5	7	10	12
14	5	8	10	13
15	9	13	17	22
16	10	15	20	25
17	9	13	18	22
18	9	13	18	22
19	9	13	18	22
20	9	13	18	22
21	9	13	18	22
22	9	13	18	22
23	9	13	18	22
24	9	13	18	22
25	9	13	18	22
26	9	13	18	22
27	2	2	3	4
40	5	7	9	12
41	5	8	10	13
42	9	13	17	22
43	9	13	18	22
44	10	15	20	24
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



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MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 3

**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 3 - Uninsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19
40/40	24
20/50	20
25/50	20
25/60	21
30/60	22
30/70	22
35/80	23
45/45	24
50/50	25
50/100	25
100/100	29
100/150	29
100/200	29
100/300	29
100/500	29
150/300	32
200/200	34
200/300	34
200/400	34
200/500	34
250/1000	36
200/600	34
250/500	36
300/300	38
300/500	38
300/600	38
300/1000	39
500/500	45
500/1000	54
750/750	57
1000/1000	60
1000/2000	60
2000/2000	66

**Part 12 - Underinsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
40/40	26
20/50	1
25/50	7
25/60	8
30/60	15
30/70	15
35/80	21
45/45	33
50/50	39
50/100	41
100/100	89
100/150	91
100/200	92
100/300	93
100/500	97
150/300	163
200/200	209
200/300	212
200/400	215
200/500	217
250/1000	266
200/600	218
250/500	255
300/300	303
300/500	311
300/600	313
300/1000	321
500/500	466
500/1000	677
750/750	718
1000/1000	749
1000/2000	749
2000/2000	824

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

**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



**MASSACHUSETTS
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MOTORCYCLE RATES - 4

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

Rate per \$100 of value*	
Experienced Operators	
Territory	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)

Determine motorcycle Collision 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 is defined as follows:

- The Average Retail Value as expressed in the current Kelley Blue Book.
- For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

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



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MOTORCYCLE RATES - 5

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

Rate per \$100 of value*	
Territory	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

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

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 is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

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.

**MASSACHUSETTS
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MOTOR VEHICLE RULES**

29. REPLACEMENT VALUE COVERAGE

Replacement value coverage for autos may be purchased on new, previously unregistered autos. This coverage may be continued on renewal policies if the coverage has been in force continuously since originally purchased, and the auto is not more than four model years older than the current model year. The current model year is defined as the current calendar year for dates from January 1 to September 30 and as the subsequent calendar year for dates from October 1 to December 31. The premium shall be calculated as follows:

Apply a factor of 1.20 to the premiums for Part 7, 8 and 9.

Note: The following types of vehicles are ineligible for this coverage:

1. Any vehicle designed for and used off-road.
2. Motor homes, motorcycles or recreational vehicles.
3. Leased private passenger automobiles.
4. Any vehicle on the Restricted Vehicle List and/or valued in excess of \$150,000.
5. Previously unregistered vehicles in which the model year of the vehicle is more than 4 years older than current model year.

c. Prior Auto Insurance

Determine the type of auto liability insurance that the applicant and co-applicant had immediately prior to the inception of the Encompass Insurance Company of Massachusetts policy according to the table below. If the applicant and co-applicant have different prior auto insurance types, the lower numbered type applies.

Prior Auto Insurance Type	Definition
1	Prior auto liability insurance or No prior auto liability insurance and not required to have such insurance under state law.
2	No prior auto liability insurance but required to have such insurance under state law.

d. Multi-Car

The Multi-Car tiering criterion is determined by the number of autos which are insured for Liability or Comprehensive coverage under the policy.

e. Years Licensed and Number of Incidents

Determine the number of years licensed and number of chargeable accidents, minor violations and major violations in the most recent five years of the policy experience period for each rated operator. The criterion listed in the table below applies to all rated operators on the policy.

f. Prior Part 1 or Part 5 Limits

The limit for Part 1 (or Part 5 if selected) from the prior carrier is the greater of the liability limits immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy of either of the first two named insureds (if applicable) for bodily injury to or death of a person as a result of any one accident.

	Ultra Preferred	Preferred Plus	Preferred	Standard
Years with Prior Carrier or Current Agent	2 or greater	2 or greater	No limitation	No limitation
Lapse at New Business	No	No	No	No limitation
Prior Auto Insurance	Yes	Yes	Yes	No limitation
Multi-Car	At least 2 autos	No limitation	No limitation	No limitation
Fewest Years Licensed of All Operators on the Policy	>=5	At least one operator must be >= 5 years	At least one operator must be >= 5 years	No limitation
Greatest Number of Incidents of All Operators on the Policy	0	Total incidents must result in 0 or fewer merit rating points, and at least one operator must qualify for Excellent Driver Discount or Excellent Driver Discount Plus.	Total incidents must result in 4 or fewer merit rating points	No limitation
Prior Part 1 or Part 5 Limits	>=\$50,000/\$100,000	>=\$50,000/\$100,000	>=\$50,000/\$100,000	No limitation

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

**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	(60050)
	(Formerly listed as Cycles 128)
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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MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 1

Part 1 - Bodily Injury

Part 2 - Personal Injury Protection

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



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MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 2

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

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17
2	12	11	18	15
3	13	12	20	16
4	17	15	27	22
5	16	14	25	20
6	18	16	29	23
7	17	15	27	22
8	17	15	27	22
9	18	16	29	23
10	24	21	38	31
11	23	20	37	30
12	24	22	39	32
13	26	23	42	34
14	28	25	42	36
15	31	31	42	42
16	31	31	42	42
17	31	31	42	42
18	31	31	42	42
19	31	31	42	42
20	31	31	42	42
21	31	31	42	42
22	31	31	42	42
23	31	31	42	42
24	31	31	42	42
25	31	31	42	42
26	31	31	42	42
27	10	9	16	13
40	25	23	41	33
41	28	25	42	36
42	31	31	42	42
43	31	31	42	42
44	31	31	42	42
45	31	31	42	42

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	2	3	4	5
3	2	3	4	5
4	3	4	6	7
5	3	4	5	7
6	3	5	6	8
7	3	5	6	8
8	3	4	6	7
9	3	5	6	8
10	4	7	9	11
11	4	6	8	10
12	5	7	9	11
13	5	7	10	12
14	5	8	10	13
15	9	13	17	22
16	10	15	20	25
17	9	13	18	22
18	9	13	18	22
19	9	13	18	22
20	9	13	18	22
21	9	13	18	22
22	9	13	18	22
23	9	13	18	22
24	9	13	18	22
25	9	13	18	22
26	9	13	18	22
27	2	2	3	4
40	5	7	9	12
41	5	8	10	13
42	9	13	17	22
43	9	13	18	22
44	10	15	20	24
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



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ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 3

**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 3 - Uninsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19
40/40	24
20/50	20
25/50	20
25/60	21
30/60	22
30/70	22
35/80	23
45/45	24
50/50	25
50/100	25
100/100	29
100/150	29
100/200	29
100/300	29
100/500	29
150/300	32
200/200	34
200/300	34
200/400	34
200/500	34
250/1000	36
200/600	34
250/500	36
300/300	38
300/500	38
300/600	38
300/1000	39
500/500	45
500/1000	54
750/750	57
1000/1000	60
1000/2000	60
2000/2000	66

**Part 12 - Underinsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
40/40	26
20/50	1
25/50	7
25/60	8
30/60	15
30/70	15
35/80	21
45/45	33
50/50	39
50/100	41
100/100	89
100/150	91
100/200	92
100/300	93
100/500	97
150/300	163
200/200	209
200/300	212
200/400	215
200/500	217
250/1000	266
200/600	218
250/500	255
300/300	303
300/500	311
300/600	313
300/1000	321
500/500	466
500/1000	677
750/750	718
1000/1000	749
1000/2000	749
2000/2000	824

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

**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



**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 4

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

Rate per \$100 of value*	
Experienced Operators	
Territory	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)

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 is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

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
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 5

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

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

**Part 9 - Comprehensive
Other deductibles**

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

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

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 is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

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.

**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

29. REPLACEMENT VALUE COVERAGE

Replacement value coverage for autos may be purchased on new, previously unregistered autos. This coverage may be continued on renewal policies if the coverage has been in force continuously since originally purchased, and the auto is not more than four model years older than the current model year. The current model year is defined as the current calendar year for dates from January 1 to September 30 and as the subsequent calendar year for dates from October 1 to December 31. The premium shall be calculated as follows:

Apply a factor of 1.20 to the premiums for Part 7, 8 and 9.

Note: The following types of vehicles are ineligible for this coverage:

1. Any vehicle designed for and used off-road.
2. Motor homes, motorcycles or recreational vehicles.
3. Leased private passenger automobiles.
4. Private passenger automobiles with a loan financing agreement.
5. Any vehicle on the Restricted Vehicle List and/or valued in excess of \$150,000.
6. Previously unregistered vehicles in which the model year of the vehicle is more than 4 years older than current model year.

c. Prior Auto Insurance

Determine the type of auto liability insurance that the applicant and co-applicant had immediately prior to the inception of the Encompass Insurance Company of Massachusetts policy according to the table below. If the applicant and co-applicant have different prior auto insurance types, the lower numbered type applies.

Prior Auto Insurance Type	Definition
1	Prior auto liability insurance or No prior auto liability insurance and not required to have such insurance under state law.
2	No prior auto liability insurance but required to have such insurance under state law.

d. Multi-Car

The Multi-Car tiering criterion is determined by the number of autos which are insured for Liability or Comprehensive coverage under the policy.

e. Years Licensed and Number of Incidents

Determine the number of years licensed and number of chargeable accidents, minor violations and major violations in the most recent five years of the policy experience period for each rated operator. The criterion listed in the table below applies to all rated operators on the policy.

f. Prior Part 1 or Part 5 Limits

The limit for Part 1 (or Part 5 if selected) from the prior carrier is the greater of the liability limits immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy of either of the first two named insureds (if applicable) for bodily injury to or death of a person as a result of any one accident.

	Ultra Preferred	Preferred Plus	Preferred	Standard
Years with Prior Carrier or Current Agent	2 or greater	2 or greater	No limitation	No limitation
Lapse at New Business	No	No	No	No limitation
Prior Auto Insurance	Yes	Yes	Yes	No limitation
Multi-Car	At least 2 autos	No limitation	No limitation	No limitation
Fewest Years Licensed of All Operators on the Policy	>=5	At least one operator must be >= 5 years	At least one operator must be >= 5 years	No limitation
Greatest Number of Incidents of All Operators on the Policy	0	⊕ <u>Total incidents must result in 0 or fewer merit rating points, and at least one operator must qualify for Excellent Driver Discount or Excellent Driver Discount Plus.</u>	Total incidents must result in 4 or fewer merit rating points	No limitation
Prior Part 1 or Part 5 Limits	>=\$50,000/\$100,000	>=\$50,000/\$100,000	>=\$50,000/\$100,000	No limitation

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

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

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

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.



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

**EFFECTIVE: May 1, 2009
PAGE NO: MCR-1-Massachusetts**

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	\$44	\$39	\$70	\$60

Territory	Experienced Operators			
	Group A	Group B	Group C	Group
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
- (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

Denotes Change

**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

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.



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

EFFECTIVE: January 1, 2014
PAGE NO: MCR-4-Massachusetts

MOTORCYCLE RATES

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

Territory	Rate per \$100 of value*
	Experienced Operators
	All-Groups
1	\$2.12
2	\$2.04
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)

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 is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.

Denotes Change

**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

EFFECTIVE: January 1, 2014
PAGE NO: MCR-5-Massachusetts

(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.

MOTORCYCLE RATES

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

Territory	Rate per \$100 of All Groups
1	\$0.94
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	\$0.84
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.64

**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
Theft	Charge 90% of the motorcycle Comprehensive

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 is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 654 c.c. and over

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.

Denotes Change

**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	(60050)
_____	(Formerly listed as Cycles 128)
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
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

29. REPLACEMENT VALUE COVERAGE

Replacement value coverage for autos may be purchased on new, previously unregistered autos. This coverage may be continued on renewal policies if the coverage has been in force continuously since originally purchased, and the auto is not more than four model years older than the current model year. The current model year is defined as the current calendar year for dates from January 1 to September 30 and as the subsequent calendar year for dates from October 1 to December 31. The premium shall be calculated as follows:

Apply a factor of 1.20 to the premiums for Part 7, 8 and 9.

Note: The following types of vehicles are ineligible for this coverage:

1. Any vehicle designed for and used off-road.
2. Motor homes, motorcycles or recreational vehicles.
3. Leased private passenger automobiles.
4. Any vehicle on the Restricted Vehicle List and/or valued in excess of \$150,000.
5. Previously unregistered vehicles in which the model year of the vehicle is more than 4 years older than current model year.

c. Prior Auto Insurance

Determine the type of auto liability insurance that the applicant and co-applicant had immediately prior to the inception of the Encompass Insurance Company of Massachusetts policy according to the table below. If the applicant and co-applicant have different prior auto insurance types, the lower numbered type applies.

Prior Auto Insurance Type	Definition
1	Prior auto liability insurance or No prior auto liability insurance and not required to have such insurance under state law.
2	No prior auto liability insurance but required to have such insurance under state law.

d. Multi-Car

The Multi-Car tiering criterion is determined by the number of autos which are insured for Liability or Comprehensive coverage under the policy.

e. Years Licensed and Number of Incidents

Determine the number of years licensed and number of chargeable accidents, minor violations and major violations in the most recent five years of the policy experience period for each rated operator. The criterion listed in the table below applies to all rated operators on the policy.

f. Prior Part 1 or Part 5 Limits

The limit for Part 1 (or Part 5 if selected) from the prior carrier is the greater of the liability limits immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy of either of the first two named insureds (if applicable) for bodily injury to or death of a person as a result of any one accident.

	Ultra Preferred	Preferred Plus	Preferred	Standard
Years with Prior Carrier or Current Agent	2 or greater	2 or greater	No limitation	No limitation
Lapse at New Business	No	No	No	No limitation
Prior Auto Insurance	Yes	Yes	Yes	No limitation
Multi-Car	At least 2 autos	No limitation	No limitation	No limitation
Fewest Years Licensed of All Operators on the Policy	>=5	At least one operator must be >= 5 years	At least one operator must be >= 5 years	No limitation
Greatest Number of Incidents of All Operators on the Policy	0	Total incidents must result in 0 or fewer merit rating points, and at least one operator must qualify for Excellent Driver Discount or Excellent Driver Discount Plus.	Total incidents must result in 4 or fewer merit rating points	No limitation
Prior Part 1 or Part 5 Limits	>=\$50,000/\$100,000	>=\$50,000/\$100,000	>=\$50,000/\$100,000	No limitation

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

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**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

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	Ultra Preferred	Preferred Plus	Preferred	Standard
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Encompass Insurance Company of Massachusetts
Private Passenger Automobile
Massachusetts

SUMMARY OF CHANGES

The filing contains the following revisions:

<u>Coverage</u>	Encompass Insurance Company of Massachusetts Written Premium at CRL	Encompass Insurance Company of Massachusetts Proposed Rate Level Change
Bodily Injury	\$11,052,779	-0.4%
Property Damage	9,638,415	-0.5%
Medical Payments	635,286	-0.2%
Personal Injury Protection	2,290,386	-0.2%
Uninsured/Underinsured Motorist	1,984,786	0.0%
Liability Subtotal	\$25,601,652	-0.4%
Collision	\$9,357,957	-0.4%
Comprehensive	4,851,146	-0.4%
Physical Damage Subtotal	\$14,209,103	-0.4%
Overall	\$39,810,755	-0.4%

Auto Rating Tier Determination

With the filing, Encompass is proposing a revision to the Auto Rating Tier Determination to allow policies with 0 or fewer merit rating points with at least one driver qualifying for the Excellent Driver Discount or Excellent Driver Discount Plus to qualify for the Preferred Plus rating tier. Please refer to Rule 35 of the Motor Vehicle Rules for the revised rule.

In addition, editorial revisions were made to the following:

- A clarification was added to explain that Replacement Value Coverage does not apply to loaned vehicles. Please refer to Rule 29 in the Motor Vehicle Rules Manual for the revised rule.
- The Motorcycle Training section of the Motor Vehicle Rules Manual was relocated to Rule 44. Please refer to the Motor Vehicle Rules Manual for this revision.
- The Motorcycle Rates section of the Motor Vehicle Rules Manual was relocated to the Motor Vehicle Rates Manual.
- The Motorcycle Rates for all available limit options for Parts 3 and 12 have been added to the Motor Vehicle Rates Manual. Previously, the rates for certain offered limits had been inadvertently left out of the manual.