

GEICO INDEMNITY COMPANY - MOTORCYCLE  
 ----- Territories & Territory Groups ----- MASSACHUSETTS  
 New Business Effective: E 02/26/2015  
 Reprinted: 03/16/2017

Territory	Territory Group
1	1
2	1
3	1
4	1
5	2
6	2
7	2
10	3
14	4
15	4
16	4
17	5
18	5
19	5
20	5
21	5
22	5
23	5
24	5
25	5
26	5
27	1
40	3
41	3
42	4
43	4
44	4
45	4
51	3
52	3
53	3
58	2
59	2
61	3
62	3
63	3
68	2
69	2
72	3

GEICO INDEMNITY COMPANY - MOTORCYCLE

----- Base Rates ----- MASSACHUSETTS

New Business Effective: E 03/16/2017

Renewals Effective : E 05/02/2017

Territory Group	BI	PD	Med Pay	PIP	UM	UIM	COMP	COLL	LTD COLL	ERS
Limit/Ded	20/40	5M	500	8M	20/40	20/50	300	300	300	75
1	22.00	15.00	65.00	2.50	12.10	55.00	55.00	210.00	12.60	20.00
2	33.00	22.40	65.00	3.10	18.20	82.50	137.50	357.00	21.40	20.00
3	44.00	29.90	65.00	5.00	24.20	110.00	220.00	525.00	31.50	20.00
4	66.00	41.20	65.00	7.80	36.30	165.00	426.30	840.00	50.40	20.00
5	66.00	44.90	65.00	7.80	36.30	165.00	770.00	840.00	50.40	20.00

GEICO INDEMNITY COMPANY - MOTORCYCLE

----- Underwriting Program----- MASSACHUSETTS

New Business Effective: E 02/26/2015

Reprinted: 03/16/2017

Underwriting Tier	Factor
2	0.550
3	0.650
4	0.750
5	0.850
6	1.000
7	1.100
8	1.200
9	1.300

GEICO INDEMNITY COMPANY - MOTORCYCLE  
----- Driving Experience Factors ----- MASSACHUSETTS

New Business Effective: E 02/26/2015  
Reprinted: 03/16/2017

\* Limited Collision uses same factors as Collision  
\*\* Underinsured Motorists uses same factors as Uninsured Motorists  
\*\*\* OOR = Minimum Years a Motorcycle has been Owned, Operated, and Registered.

***OOR	BI			PD			MP			PIP			*COLL			COMP			**UM			
	0	1	2+	0	1	2+	0	1	2+	0	1	2+	0	1	2+	0	1	2+	0	1	2+	
Auto Years Licensed																						
≤ 4	4.013	2.902	2.887	4.229	3.194	3.151	2.515	1.843	1.840	1.000	1.000	1.000	3.158	2.645	2.496	3.004	2.665	2.455	1.548	1.456	1.376	
5	3.650	2.680	2.644	3.940	2.931	2.875	2.409	1.763	1.757	1.000	1.000	1.000	2.983	2.447	2.309	2.918	2.559	2.396	1.484	1.396	1.321	
6	3.350	2.463	2.456	3.683	2.694	2.650	2.314	1.688	1.681	1.000	1.000	1.000	2.826	2.273	2.158	2.833	2.458	2.337	1.424	1.340	1.268	
7	3.075	2.301	2.281	3.443	2.476	2.443	2.223	1.616	1.608	1.000	1.000	1.000	2.677	2.111	2.017	2.744	2.336	2.280	1.367	1.286	1.217	
8	2.803	2.105	2.069	3.152	2.273	2.212	2.019	1.477	1.447	1.000	1.000	1.000	2.462	1.938	1.811	2.525	2.168	2.072	1.322	1.243	1.181	
9	2.574	1.930	1.889	2.900	2.089	2.019	1.857	1.354	1.318	1.000	1.000	1.000	2.301	1.790	1.647	2.366	2.013	1.895	1.282	1.206	1.145	
10	2.364	1.770	1.726	2.669	1.929	1.844	1.708	1.241	1.201	1.000	1.000	1.000	2.174	1.666	1.498	2.220	1.868	1.745	1.243	1.169	1.111	
11	2.167	1.622	1.557	2.556	1.788	1.663	1.636	1.142	1.085	1.000	1.000	1.000	2.114	1.554	1.332	2.172	1.750	1.587	1.202	1.130	1.078	
12	2.059	1.492	1.428	2.461	1.657	1.529	1.596	1.062	1.017	1.000	1.000	1.000	2.029	1.450	1.220	2.126	1.639	1.499	1.166	1.096	1.047	
13	1.918	1.372	1.310	2.307	1.535	1.406	1.511	1.036	0.980	1.000	1.000	1.000	1.921	1.352	1.124	2.050	1.536	1.429	1.131	1.063	1.016	
14	1.754	1.324	1.234	2.082	1.470	1.300	1.438	1.022	0.967	1.000	1.000	1.000	1.776	1.301	1.094	1.905	1.463	1.360	1.117	1.050	1.007	
15	1.629	1.287	1.187	1.920	1.411	1.266	1.392	1.015	0.964	1.000	1.000	1.000	1.661	1.254	1.063	1.799	1.397	1.313	1.104	1.038	0.988	
16	1.513	1.253	1.161	1.772	1.348	1.223	1.347	1.008	0.961	1.000	1.000	1.000	1.555	1.211	1.072	1.700	1.338	1.270	1.092	1.027	0.988	
17	1.448	1.219	1.130	1.684	1.298	1.160	1.329	1.000	0.952	1.000	1.000	1.000	1.509	1.195	1.051	1.619	1.303	1.227	1.090	1.025	0.988	
18	1.414	1.195	1.124	1.644	1.279	1.129	1.329	1.000	0.952	1.000	1.000	1.000	1.482	1.192	1.045	1.565	1.290	1.193	1.090	1.025	0.988	
19	1.380	1.171	1.117	1.606	1.260	1.098	1.329	1.000	0.952	1.000	1.000	1.000	1.457	1.187	1.030	1.514	1.273	1.158	1.090	1.025	0.988	
20	1.360	1.156	1.096	1.538	1.213	1.062	1.310	0.992	0.943	1.000	1.000	1.000	1.422	1.172	1.001	1.460	1.229	1.107	1.087	1.022	0.988	
21	1.360	1.156	1.096	1.503	1.188	1.047	1.310	0.992	0.943	1.000	1.000	1.000	1.404	1.170	0.985	1.428	1.206	1.077	1.087	1.022	0.988	
22	1.360	1.156	1.096	1.469	1.164	1.033	1.310	0.992	0.943	1.000	1.000	1.000	1.385	1.168	0.971	1.398	1.184	1.049	1.087	1.022	0.988	
23	1.352	1.150	1.088	1.458	1.151	1.027	1.308	0.991	0.941	1.000	1.000	1.000	1.376	1.162	0.967	1.362	1.153	1.023	1.087	1.022	0.988	
24	1.352	1.150	1.088	1.458	1.147	1.027	1.308	0.991	0.941	1.000	1.000	1.000	1.371	1.159	0.967	1.338	1.133	1.008	1.087	1.022	0.988	
25	1.352	1.150	1.088	1.458	1.143	1.027	1.308	0.991	0.941	1.000	1.000	1.000	1.366	1.156	0.967	1.313	1.112	0.992	1.087	1.022	0.988	
26	1.349	1.148	1.084	1.454	1.140	1.025	1.310	0.992	0.942	1.000	1.000	1.000	1.363	1.156	0.967	1.306	1.108	0.985	1.087	1.022	0.988	
27	1.349	1.148	1.084	1.454	1.140	1.025	1.310	0.992	0.942	1.000	1.000	1.000	1.360	1.156	0.967	1.296	1.102	0.976	1.087	1.022	0.988	
28	1.349	1.148	1.084	1.454	1.140	1.025	1.310	0.992	0.942	1.000	1.000	1.000	1.358	1.156	0.967	1.286	1.095	0.967	1.087	1.022	0.988	
29	1.346	1.146	1.081	1.449	1.136	1.023	1.302	0.989	0.939	1.000	1.000	1.000	1.357	1.155	0.966	1.282	1.089	0.958	1.086	1.021	0.988	
30	1.346	1.146	1.081	1.449	1.136	1.023	1.302	0.989	0.939	1.000	1.000	1.000	1.357	1.155	0.966	1.282	1.087	0.951	1.086	1.021	0.988	
31	1.346	1.146	1.081	1.449	1.136	1.023	1.302	0.989	0.939	1.000	1.000	1.000	1.357	1.155	0.966	1.282	1.085	0.945	1.086	1.021	0.988	
32	1.343	1.144	1.079	1.447	1.134	1.022	1.302	0.989	0.938	1.000	1.000	1.000	1.360	1.157	0.968	1.285	1.088	0.947	1.086	1.021	0.988	
33	1.343	1.144	1.079	1.447	1.134	1.022	1.302	0.989	0.938	1.000	1.000	1.000	1.360	1.157	0.968	1.285	1.088	0.947	1.086	1.021	0.988	
34	1.343	1.144	1.079	1.447	1.134	1.022	1.302	0.989	0.938	1.000	1.000	1.000	1.360	1.157	0.968	1.285	1.088	0.947	1.086	1.021	0.988	
35	1.338	1.140	1.073	1.439	1.128	1.018	1.301	0.989	0.938	1.000	1.000	1.000	1.355	1.152	0.964	1.281	1.084	0.945	1.086	1.021	0.988	
36	1.338	1.140	1.073	1.439	1.128	1.018	1.301	0.989	0.938	1.000	1.000	1.000	1.355	1.152	0.964	1.281	1.084	0.945	1.086	1.021	0.988	
37	1.338	1.140	1.073	1.439	1.128	1.018	1.301	0.989	0.938	1.000	1.000	1.000	1.355	1.152	0.964	1.281	1.084	0.945	1.086	1.021	0.988	
38	1.335	1.137	1.070	1.432	1.123	1.015	1.297	0.987	0.936	1.000	1.000	1.000	1.353	1.150	0.962	1.276	1.079	0.942	1.085	1.020	0.988	
39	1.335	1.137	1.070	1.432	1.123	1.015	1.297	0.987	0.936	1.000	1.000	1.000	1.353	1.150	0.962	1.276	1.079	0.942	1.085	1.020	0.988	
40	1.335	1.137	1.070	1.432	1.123	1.015	1.297	0.987	0.936	1.000	1.000	1.000	1.353	1.150	0.962	1.276	1.079	0.942	1.085	1.020	0.988	
41	1.329	1.133	1.064	1.424	1.116	1.011	1.285	0.982	0.930	1.000	1.000	1.000	1.347	1.145	0.957	1.267	1.070	0.938	1.085	1.020	0.988	
42	1.329	1.133	1.064	1.424	1.116	1.011	1.285	0.982	0.930	1.000	1.000	1.000	1.347	1.145	0.957	1.267	1.070	0.938	1.085	1.020	0.988	
43	1.329	1.133	1.064	1.424	1.116	1.011	1.285	0.982	0.930	1.000	1.000	1.000	1.347	1.145	0.957	1.267	1.070	0.938	1.085	1.020	0.988	
44	1.326	1.131	1.061	1.418	1.111	1.008	1.284	0.982	0.930	1.000	1.000	1.000	1.346	1.143	0.955	1.264	1.067	0.936	1.094	1.029	0.996	
45	1.326	1.131	1.061	1.418	1.111	1.008	1.284	0.982	0.930	1.000	1.000	1.000	1.346	1.143	0.955	1.264	1.067	0.936	1.103	1.038	1.005	
46	1.326	1.131	1.061	1.418	1.111	1.008	1.284	0.982	0.930	1.000	1.000	1.000	1.346	1.143	0.955	1.264	1.067	0.936	1.113	1.047	1.014	
47	1.319	1.136	1.060	1.415	1.105	1.004	1.285	0.986	0.930	1.000	1.000	1.000	1.340	1.137	0.950	1.258	1.061	0.933	1.127	1.060	1.028	
48	1.319	1.147	1.066	1.421	1.105	1.004	1.285	0.989	0.930	1.000	1.000	1.000	1.340	1.137	0.950	1.258	1.061	0.933	1.143	1.075	1.042	
49	1.319	1.157	1.073	1.427	1.105	1.004	1.285	0.992	0.930	1.000	1.000	1.000	1.340	1.137	0.950	1.258	1.061	0.933	1.159	1.089	1.056	
50	1.325	1.163	1.073	1.430	1.107	1.008	1.283	0.990	0.925	1.000	1.000	1.000	1.335	1.132	0.945	1.249	1.057	0.928	1.176	1.106	1.073	
51	1.338	1.174	1.080	1.444	1.118	1.018	1.292	0.993	0.925	1.000	1.000	1.000	1.335	1.132	0.945	1.249	1.061	0.928	1.196	1.124	1.091	
52	1.352	1.185	1.086	1.458	1.129	1.028	1.300	0.996	0.925	1.000	1.000	1.000	1.335	1.132	0.945	1.249	1.065	0.928	1.215	1.143	1.109	
≥ 53	1.381	1.217	1.099	1.484	1.150	1.051	1.320	0.998	0.920	1.000	1.000	1.000	1.329	1.126	0.939	1.244	1.070	0.925	1.274	1.198	1.161	

GEICO INDEMNITY COMPANY - MOTORCYCLE

----- Increased Limits and Deductibles ----- MASSACHUSETTS

New Business Effective: E 02/26/2015

Reprinted: 03/16/2017

Full Name	Amount	Factor
Bodily Injury	20/40 Compulsory	1.00
	20/40 Optional	1.00
	20/50	1.01
	25/50	1.04
	25/60	1.08
	35/80	1.18
	50/100	1.27
	100/100	1.40
	100/200	1.45
	100/300	1.50
	200/400	1.80
	250/500	2.00
	300/300	2.15

Property Damage	5M	1.00
	10M	1.10
	15M	1.15
	20M	1.20
	25M	1.22
	35M	1.26
	50M	1.30
	100M	1.32

Medical Payments	500	1.00
	1M	1.35
	2M	2.00
	5M	4.00
	10M	7.50

PIP	Non-Deductible	1.00
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Uninsured Motorists	20/40	1.00
	20/50	1.07
	25/50	1.12
	25/60	1.20
	35/80	1.35
	50/100	1.55
	100/100	2.20
	100/200	2.70
	100/300	3.20
	200/400	4.00
	250/500	4.25
	300/300	4.50

Underinsured Motorists	20/40	0.00
	20/50	1.00
	25/50	1.10
	25/60	1.25
	35/80	1.33
	50/100	1.63
	100/100	2.00
	100/200	2.40
	100/300	2.94
	200/400	3.50
	250/500	4.18
300/300	5.00	

Comprehensive	300	0.95
	500	0.85
	1M	0.68

Collision	300	0.95
	500	0.85
	1M	0.53
	300/W	1.00
	500/W	0.88
	1M/W	0.61

Limited Collision	Non-Deductible	3.25
	300	0.95
	500	0.85
	1M	0.53

GEICO INDEMNITY COMPANY - MOTORCYCLE

----- Vehicle Category ----- MASSACHUSETTS

New Business Effective: E 02/26/2015  
 Reprinted: 03/16/2017

\* Limited Collision uses same factors as Collision  
 \*\* Underinsured Motorists uses same factors as Uninsured Motorists

Vehicle Category Code	Vehicle Category Name	Coverage					
		BI	PD	Med Pay	**UM	COMP	*COLL
0	High Perf B, 0 - 600 cc	2.35	3.31	1.37	2.85	9.24	4.96
2	High Perf B, 601 - 850 cc	2.59	3.31	1.37	2.86	9.70	4.96
3	High Perf B, 851 - 950 cc	2.64	3.37	1.55	2.86	10.33	5.50
4	High Perf B, 951+ cc	2.95	3.57	1.55	2.86	11.21	5.68
5	Utility ATV, 0-370 cc	0.54	0.33	0.25	0.16	1.06	0.42
6	Utility ATV, 370+ cc	0.57	0.35	0.26	0.16	1.61	0.87
7	Sport ATV, all cc sizes	0.61	0.39	0.38	0.25	2.16	1.07
8	Custom 2, all cc sizes	1.61	1.47	1.05	1.94	6.47	1.81
9	Harley Tour A, all cc sizes	1.55	1.01	0.79	1.53	1.39	1.23
A	Harley Tour B, all cc sizes	2.56	1.66	1.42	2.68	1.39	1.96
B	Harley Cruisers, 0-1210 cc	1.41	1.26	1.06	2.27	1.37	1.23
C	Harley Cruisers, 1211-1350 cc	1.43	1.26	1.08	2.27	1.37	1.23
D	Harley Cruisers, 1351+ cc	1.55	1.34	1.18	2.31	1.37	1.39
E	Harley Sportsters, 0-950 cc	0.87	1.07	0.89	1.84	0.62	0.79
F	Harley Sportsters, 951+ cc	1.12	1.24	1.00	1.94	0.67	1.03
G	Tour, Non-Harley, 0-1210 cc	1.54	1.11	1.21	2.03	1.05	1.31
H	Tour, Non-Harley, 1211+ cc	2.07	1.34	1.21	2.23	1.20	1.31
I	Sport Tour, all cc sizes	1.27	1.28	0.97	1.18	1.59	1.96
J	Cruisers, Non-Harley, 0-450 cc	0.71	0.69	0.90	1.54	0.39	0.53
K	Cruisers, Non-Harley, 451-950 cc	0.90	0.74	0.92	1.62	0.39	0.62
L	Cruisers, Non-Harley, 951-1210 cc	1.03	0.83	0.97	1.81	0.51	0.78
M	Cruisers, Non-Harley, 1211+ cc	1.40	0.94	1.90	1.81	0.57	1.29
N	Regular, 0-100 cc	0.40	0.52	0.60	0.87	0.92	0.36
O	Regular, 101-370 cc	0.45	0.58	0.73	1.04	0.92	0.55
P	Regular, 371-575 cc	0.57	0.69	0.76	1.08	0.92	0.63
Q	Regular, 576-750 cc	0.57	0.70	0.80	1.14	0.92	0.63
R	Regular, 751-950 cc	0.74	0.87	0.80	1.34	0.92	0.87
S	Regular, 951+ cc	0.82	0.96	0.98	1.34	1.06	1.03
T	Custom 1, all cc sizes	1.28	1.29	0.85	1.98	5.84	2.04
U	Sport A, 0-750 cc	1.11	1.34	1.10	1.80	1.03	1.69
V	Sport A, 751+ cc	1.28	1.38	1.10	2.27	1.17	1.88
W	Sport B, all cc sizes	1.41	1.85	1.47	1.89	2.72	4.28
X	High Perf A, 0 - 600 cc	1.73	2.11	1.05	2.26	4.29	3.37
Y	High Perf A, 601 - 850 cc	1.84	2.11	1.13	2.28	4.37	3.53
Z	High Perf A, 851+ cc	1.84	2.18	1.24	2.41	5.19	3.99

GEICO INDEMNITY COMPANY - MOTORCYCLE  
 ----- Vehicle Age Factors ----- MASSACHUSETTS

New Business Effective: E 02/26/2015  
 Reprinted: 03/16/2017

Coverage Name	Vehicle Age Group								
	1	2	3	4	5	6	7	8	9
COMP	1.00	0.89	0.83	0.78	0.72	0.66	0.61	0.56	0.51
*COLL	1.00	0.89	0.83	0.78	0.72	0.66	0.61	0.56	0.51

\* Limited Collision uses same factors as Collision

GEICO INDEMNITY COMPANY - MOTORCYCLE  
----- CC Displacement Factors ----- MASSACHUSETTS  
New Business Effective: E 02/26/2015  
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\*These factors are used in the calculation of the accessory coverage.

CC Displacement	FACTOR
0 - 360	30.00
361 - 560	32.00
561 - 600	42.00
601 - 750	45.00
751 - 950	60.00
951 - 1000	60.00
1001 - 1200	93.00
Over 1200	93.00



GEICO INDEMNITY COMPANY - MOTORCYCLE  
 ----- Merit Factors----- MASSACHUSETTS  
 New Business Effective: E 02/26/2015  
 Reprinted: 03/16/2017

\* Limited Collision uses same factors as Collision  
 \*\* Underinsured Motorists uses same factors as Uninsured Motorists

Number of Points	Driving Record Sub-Classification	Bodily Injury	Property Damage	*Collision	Comprehensive	Medical Payments	**Uninsured Motorist
0	Sub-Class 0	1.00	1.00	1.00	1.00	1.00	1.00
1	Sub-Class 1	1.15	1.15	1.15	1.15	1.15	1.15
2	Sub-Class 2	1.30	1.30	1.30	1.30	1.30	1.30
3	Sub-Class 3	1.50	1.50	1.50	1.50	1.50	1.50
4	Sub-Class 4	1.70	1.70	1.70	1.70	1.70	1.70
5	Sub-Class 5	1.95	1.95	1.95	1.95	1.95	1.95
6	Sub-Class 6	2.20	2.20	2.20	2.20	2.20	2.20
7	Sub-Class 7	2.50	2.50	2.50	2.50	2.50	2.50
8	Sub-Class 8	3.00	3.00	3.00	3.00	3.00	3.00
9	Sub-Class 8	3.50	3.50	3.50	3.50	3.50	3.50
10	Sub-Class 8	4.00	4.00	4.00	4.00	4.00	4.00
11	Sub-Class 8	4.50	4.50	4.50	4.50	4.50	4.50
12	Sub-Class 8	5.00	5.00	5.00	5.00	5.00	5.00
13	Sub-Class 8	5.50	5.50	5.50	5.50	5.50	5.50
14	Sub-Class 8	6.00	6.00	6.00	6.00	6.00	6.00
15	Sub-Class 8	6.50	6.50	6.50	6.50	6.50	6.50
***16	Sub-Class 8	7.00	7.00	7.00	7.00	7.00	7.00

\*\*\* 0.50 will be added to the 16 Point, Sub-Class 8 factor for every point in excess of 16

**GEICO INDEMNITY COMPANY - MOTORCYCLE**  
**MASSACHUSETTS RATE PAGES EFFECTIVE: NEW BUSINESS 02/26/2015 RATE GEN 01**  
 Reprinted: 03/16/2017

**Rate Order of Calculations**  
 Darkened cells do not apply.

Open Step	Round	BI	PD	MED PAY	PIP	UM	UIM
Base Rate		X	X	X	X	X	X
* Underwriting Program/Tier Factor	Dime	X	X	X	X	X	X
* Driver Experience Factor	Dime	X	X	X	X	X	X
* Increased Limit Factor	Dime	X	X	X		X	X
* Deductible Factor	Dime				X		
* Renewal/Transfer Discount	Penny	X	X	X	X	X	X
* Dual Policy Discount	Dime	X	X	X	X	X	X
* Multi-Cycle Discount	Dime	X	X	X	X	X	X
* Defensive Driver Discount	Dime						
* Military Safety Course Discount or Instructor Discount or Motorcycle Safety Course Discount	Dime	X	X	X	X	X	X
* 65+ Discount	Dime	X	X	X	X	X	X
* Excellent Driver Discount or Excellent Driver Plus Discount	Dime	X	X	X	X	X	X
* Accident/Violation Rating	Dime	X	X	X	X	X	X
* Vehicle Category Factor	Dime	X	X	X	X	X	X
* Paid in Full Discount	Dime	X	X	X	X	X	X
+ Expense Fee	Dime						
* Term Factor	Dime	X	X	X	X	X	X

**GEICO INDEMNITY COMPANY - MOTORCYCLE**  
**MASSACHUSETTS RATE PAGES EFFECTIVE: NEW BUSINESS 02/26/2015**

Reprinted: 03/16/2017

Rate Order of Calculations

**Darkened cells do not apply.**

<b>Oper</b>	<b>Step</b>	<b>Round</b>	<b>COMP</b>	<b>COLL</b>	<b>LTD COLL</b>	<b>ERS</b>
	Base Rate		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Underwriting Program/Tier Factor	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	Driver Experience Factor	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	Vehicle Category Factor	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	Vehicle Age Factor	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
+	Final Accessory Factor	-	<b>X</b>	<b>X</b>	<b>X</b>	
	Base Rate		<b>X</b>	<b>X</b>	<b>X</b>	
	*Underwriting Program Factor	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
	*Driver Experience Factor	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
	*Vehicle Category Factor	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
	/CC Factors	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
	*Accessory Coverage Symbol Code	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	Deductible Factor	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	Renewal/Transfer Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Dual Policy Discount	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	Multi-Cycle Discount	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	Anti-Theft Discount	Dime	<b>X</b>			
*	Defensive Driver Discount	Dime				
*	Military Safety Course Discount or Instructor Discount or Motorcycle Safety Course Discount	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	65+ Discount	Dime	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Excellent Driver Discount or Excellent Driver Plus Discount	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	Accident/Violation Rating	Dime	<b>X</b>	<b>X</b>	<b>X</b>	
*	Paid in Full Discount	Dime	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
+	Expense Fee	Dime				
*	Term Factor	Dime	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>

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**\*RULE 14. ACCIDENT AND CONVICTION RATING PLAN (Cont'd)**

**NOTES:**

**a.** Under Section **b** above:

**(1)** To impose a charge, the accumulation of two violations must be by the same individual operator.

**b.** Under Section **b & c** above:

**(1)** Any conviction as a result of an accident is not chargeable under both the accident and conviction portions of this rule. The charge shall be made only in the category resulting in the higher penalty point assignment.

**EXCEPTIONS:** No points will be assigned for a conviction of driving without a seatbelt.

**2. Accidents**

**a. Four points** shall be assigned for each at fault accident involving the applicant, or any operator of the insured motor vehicle, while operating any private passenger type motor vehicle resulting in bodily injury or death, or damage to property (including his own) in excess of \$500.

**b.** Except that **no points** shall be assigned under the applicant's policy for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an automobile insured under a separate policy in the companies, unless the accident is a motorcycle accident.

**NOTE:** Except as provided above, points will be assigned for both automobile and motorcycle accidents.

**EXCEPTIONS:** No points shall be assigned for a substantially at-fault accident if the insured demonstrates that the accident occurred under the following circumstances:

- i. Motor vehicle lawfully parked; or
- ii. Applicant, other operator or owner is reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- iii. Motor vehicle of an applicant or other operator struck in rear by another vehicle and the applicant or other operator was not convicted of a traffic violation in connection with the accident; or
- iv. Operator of the other motor vehicle involved in such accident was convicted of a traffic violation and the applicant or other operator was not convicted of a traffic violation in connection therewith; or
- v. Motor vehicle operated by applicant or other operator was struck by a hit-and-run driver, if the applicant or other operator reports the accident to proper authority within 24 hours; or
- vi. Accident involving damage by contact with animals or fowl; or
- vii. Applicant or other operator residing in the same household, or owner, who receives payment under Personal Injury Protection Insurance where such individual is not at fault; or
- viii. Physical damage losses other than from collision ( i.e. flying gravel, missiles or falling objects); or

**GEICO INDEMNITY COMPANY  
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**\*RULE 14. ACCIDENT AND CONVICTION RATING PLAN** (Cont'd)

- ix. Applicant, owner or other operator was reimbursed for damage to the motor vehicle under Limited Collision Coverage or under the Broadened Collision "Limited Waiver of Collision Deductible" coverage; or.
- x. Applicant, owner or other operator was reimbursed for damage to the motor vehicle under Collision Coverage where such individual was not more than 50% at fault.

**C. SUB-CLASSIFICATIONS**

The number of points accumulated as a result of driving record and operator rating shall govern the sub-classification to be assigned. Refer to Rate Section for rating factors.

**RULE 15. VEHICLE CATEGORY**

All private passenger motorcycles are assigned a specific vehicle category. Refer to the Rate Section for a list of the applicable categories and the related vehicle factor.

For newly announced models, assign the category shown for the latest similar model.

These category classification factors apply to Bodily Injury To Others, Optional Bodily Injury To Others, Damage To Someone Else's Property, Medical Payments, Bodily Injury Caused By An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto, Comprehensive, Collision, and Limited Collision coverage.

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**\*RULE 14. ACCIDENT AND CONVICTION RATING PLAN** (Cont'd)

**NOTES:**

- a. Under Section **b** above:  
(1) To impose a charge, the accumulation of two violations must be by the same individual operator.
- b. Under Section **b & c** above:  
(1) Any conviction as a result of an accident is not chargeable under both the accident and conviction portions of this rule. The charge shall be made only in the category resulting in the higher penalty point assignment.

**EXCEPTIONS:** No points will be assigned for a conviction of driving without a seatbelt.

**2. Accidents**

- a. **Four points** shall be assigned for each at fault accident involving the applicant, or any operator of the insured motor vehicle, while operating any private passenger type motor vehicle resulting in bodily injury or death, or damage to property (including his own) in excess of \$500.
- b. Except that **no points** shall be assigned under the applicant's policy for accidents incurred by an operator demonstrated to be a named insured or a principal operator of **an automobile a motor vehicle** insured under a separate policy in the companies, unless the accident is a motorcycle accident ~~and the operator is a named insured or a principal operator of a policy insuring automobiles only.~~

**NOTE:** Except as provided above, points will be assigned for both automobile and motorcycle accidents.

**EXCEPTIONS:** No points shall be assigned for a substantially at-fault accident if the insured demonstrates that the accident occurred under the following circumstances:

- i. Motor vehicle lawfully parked; or
- ii. Applicant, other operator or owner is reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- iii. Motor vehicle of an applicant or other operator struck in rear by another vehicle and the applicant or other operator was not convicted of a traffic violation in connection with the accident; or
- iv. Operator of the other motor vehicle involved in such accident was convicted of a traffic violation and the applicant or other operator was not convicted of a traffic violation in connection therewith; or
- v. Motor vehicle operated by applicant or other operator was struck by a hit-and-run driver, if the applicant or other operator reports the accident to proper authority within 24 hours; or
- vi. Accident involving damage by contact with animals or fowl; or
- vii. Applicant or other operator residing in the same household, or owner, who receives payment under Personal Injury Protection Insurance where such individual is not at fault; or
- viii. Physical damage losses other than from collision ( i.e. flying gravel, missiles or falling objects); or



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**\*RULE 14. ACCIDENT AND CONVICTION RATING PLAN** (Cont'd)

- ix. Applicant, owner or other operator was reimbursed for damage to the motor vehicle under Limited Collision Coverage or under the Broadened Collision "Limited Waiver of Collision Deductible" coverage; or.
- x. Applicant, owner or other operator was reimbursed for damage to the motor vehicle under Collision Coverage where such individual was not more than 50% at fault.

**~~C. OTHER POINT CHARGES~~**

~~One point shall be assigned for any operator for whom a 36-month driving record cannot be verified by a government bureau of motor vehicles. This charge shall remain in effect for as long as the driving record remains unverifiable, but shall be removed at the first renewal after the driving record becomes verifiable, not to exceed one year. This rule does not apply to U.S. Military personnel and their spouses who previously held a valid U.S. driver's license that has expired due to their military service.~~

**C. SUB-CLASSIFICATIONS**

The number of points accumulated as a result of driving record and operator rating shall govern the sub-classification to be assigned. Refer to Rate Section for rating factors.

**RULE 15. VEHICLE CATEGORY**

All private passenger motorcycles are assigned a specific vehicle category. Refer to the Rate Section for a list of the applicable categories and the related vehicle factor.

For newly announced models, assign the category shown for the latest similar model.

These category classification factors apply to Bodily Injury To Others, Optional Bodily Injury To Others, Damage To Someone Else's Property, Medical Payments, Bodily Injury Caused By An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto, Comprehensive, Collision, and Limited Collision coverage.