

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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	\$41	\$39	\$70	\$60
46	\$8	\$8	\$13	\$12

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
46	\$1	\$1	\$1	\$1

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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MOTORCYCLE RATES

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
46	\$10	\$9	\$16	\$13

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
46	\$2	\$2	\$3	\$4

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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. 101 c.c. to 350
B	c.c. 351 c.c. to 650
C	c.c.
D	651 c.c. and over

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34
46	\$9	\$9	\$16	\$14

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
25/60	\$21
30/70	\$22
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

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

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

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
25/60	\$8
30/70	\$15
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

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

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MOTORCYCLE RATES

Part 7 - Collision
Rates at \$500 deductible

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$2.12
2	\$2.01
3	\$2.39
4	\$2.63
5	\$2.74
6	\$2.76
7	\$2.94
8	\$3.36
9	\$3.06
10	\$3.58
11	\$3.16
12	\$4.12
13	\$4.29
14	\$5.98
15	\$6.98
16	\$7.67
17	\$7.17
18	\$7.17
19	\$7.17
20	\$7.17
21	\$7.17
22	\$7.17
23	\$7.17
24	\$7.17
25	\$7.17
26	\$7.17
27	\$1.80
40	\$4.55
41	\$4.54
42	\$6.19
43	\$6.99
44	\$6.43
45	\$6.85
46	\$1.80

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)

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Motorcycle Age Factors

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

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

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

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

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MOTORCYCLE RATES

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

Territory	Rate per \$100 of value* All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61
46	\$0.81

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

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Motorcycle Age Factors

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

Notes:

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60
46	\$8	\$8	\$13	\$12

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
46	\$1	\$1	\$1	\$1

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.
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MOTORCYCLE RATES

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
46	\$10	\$9	\$16	\$13

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
46	\$2	\$2	\$3	\$4

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(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
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B	351 c.c. to 650 c.c.
C	c.c.
D	651 c.c. and over

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MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34
46	\$9	\$9	\$16	\$14

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
25/60	\$21
30/70	\$22
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 AUTOMOBILE MANUAL
 MASSACHUSETTS

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

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

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
25/60	\$8
30/70	\$15
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

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

MOTORCYCLE RATES

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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
46	\$1.80

Part 7 - Collision
Other deductibles

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

Part 7 - Collision
Waiver of Deductible Charges

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

Part 8 - Limited Collision

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

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

Motorcycle Age Factors

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

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

Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.
- Multiply the base manual premium determined in (b) by the Age Rate Factor.

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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Deleted: Value means one of the following

Deleted: for actual cash value or stated amount coverage

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1) current Average Retail Value as expressed on NADA.com for motorcycles with model years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System. .

2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old. .

3) the value from 1) or 2) plus the value of modifications. The value of modifications will be based on supporting documentation including, but not limited to, a current bill of sale or an appraisal by an authorized dealer. The value of modifications will not be adjusted at subsequent renewals. .

4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal... [1]

Deleted: The value for agreed amount coverage or antique motorcycle coverage is ... [2]

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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MOTORCYCLE RATES

Part 9 - Comprehensive Rates at \$500 deductible

Part 9 - Comprehensive Other deductibles

Territory	Rate per \$100 of value* All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61
46	\$0.81

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

Motorcycle Age Factors

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

Notes:

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

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Deleted: * Motorcycle insured values will be determined at new business and will be re-evaluated at each annual renewal.¶

Deleted: Value means one of the following

Deleted: for actual cash value or stated amount coverage

Deleted: . .
 1) current Average Retail Value as expressed on NADA.com for motorcycles with model years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System. .
 2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old.

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Deleted: 3) the value from 1) or 2) plus the value of modifications. The value of modifications will be based on supporting documentation including, but not limited to, a current bill of sale or an appraisal by an authorized dealer. The value of modifications will not be adjusted at subsequent renewals. .
 4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal. The insured will be contacted and asked to provide the missing information necessary to determine the value.¶
 ¶
 The value for agreed amount coverage or antique motorcycle coverage is not re-evaluated upon renewal unless new, current supporting documentation is provided by the insured... [3]

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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

MASSACHUSETTS MOTORCYCLE

2008 AVERAGE AGE RATE FACTORS

Age Group	Motorcycle Age Based on Model Year	COLL		COMP	
		Earned Exposure Years	Age Rate Factor	Earned Exposure Years	Age Rate Factor
1	Current MY	292	1.00	317	1.00
2	1st Preceding	414	0.93	471	0.91
3	2nd Preceding	419	0.86	506	0.81
4	3rd Preceding	386	0.79	468	0.72
5	4th Preceding	360	0.72	445	0.62
6	5th Preceding	362	0.65	454	0.53
7	6th Preceding	302	0.58	394	0.44
8	All other	990	0.51	1,436	0.34
Average			0.71		0.59

2009 AVERAGE AGE RATE FACTORS

Age Group	Motorcycle Age Based on Model Year	COLL		COMP	
		Earned Exposure Years	Age Rate Factor	Earned Exposure Years	Age Rate Factor
1	Current MY	225	1.00	242	1.00
2	1st Preceding	329	0.93	375	0.91
3	2nd Preceding	392	0.86	451	0.81
4	3rd Preceding	389	0.79	483	0.72
5	4th Preceding	348	0.72	435	0.62
6	5th Preceding	308	0.65	397	0.53
7	6th Preceding	307	0.58	398	0.44
8	All other	1,122	0.51	1,634	0.34
Average			0.69		0.57

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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	\$41	\$39	\$70	\$60
46	\$8	\$8	\$13	\$12

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
46	\$1	\$1	\$1	\$1

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

MOTORCYCLE RATES

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
46	\$10	\$9	\$16	\$13

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
46	\$2	\$2	\$3	\$4

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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. 101 c.c. to 350
B	c.c. 351 c.c. to 650
C	c.c.
D	651 c.c. and over

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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
46	\$9	\$9	\$16	\$14

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
25/60	\$21
30/70	\$22
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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

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

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
25/60	\$8
30/70	\$15
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

MOTORCYCLE RATES

Part 7 - Collision
Rates at \$500 deductible

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$2.12
2	\$2.01
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
46	\$1.80

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)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Motorcycle Age Factors

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

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

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

MOTORCYCLE RATES

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

Territory	Rate per \$100 of value* All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61
46	\$0.81

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Motorcycle Age Factors

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

Notes:

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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	\$41	\$39	\$70	\$60
46	\$8	\$8	\$13	\$12

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
46	\$1	\$1	\$1	\$1

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

MOTORCYCLE RATES

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
46	\$10	\$9	\$16	\$13

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
46	\$2	\$2	\$3	\$4

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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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. 101 c.c. to 350 c.c.
B	351 c.c. to 650 c.c.
C	c.c.
D	651 c.c. and over

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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
46	\$9	\$9	\$16	\$14

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
25/60	\$21
30/70	\$22
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 AUTOMOBILE MANUAL
 MASSACHUSETTS

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

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

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
25/60	\$8
30/70	\$15
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

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

MOTORCYCLE RATES

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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
46	\$1.80

Part 7 - Collision
Other deductibles

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

Part 7 - Collision
Waiver of Deductible Charges

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

Part 8 - Limited Collision

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

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

Motorcycle Age Factors

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

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

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

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

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Deleted: Value means one of the following

Deleted: for actual cash value or stated amount coverage

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 1) current Average Retail Value as expressed on NADA.com for motorcycles with model years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System. .
 2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old. .
 3) the value from 1) or 2) plus the value of modifications. The value of modifications will be based on supporting documentation including, but not limited to, a current bill of sale or an appraisal by an authorized dealer. The value of modifications will not be adjusted at subsequent renewals. .
 4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal... [1]

Deleted: The value for agreed amount coverage or antique motorcycle coverage is ... [2]

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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MOTORCYCLE RATES

Part 9 - Comprehensive Rates at \$500 deductible

Part 9 - Comprehensive Other deductibles

Territory	Rate per \$100 of value* All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61
46	\$0.81

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

Motorcycle Age Factors

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

Notes:

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

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Deleted: * Motorcycle insured values will be determined at new business and will be re-evaluated at each annual renewal.¶

Deleted: Value means one of the following

Deleted: for actual cash value or stated amount coverage

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 1) current Average Retail Value as expressed on NADA.com for motorcycles with model years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System. .
 2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old.

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 4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal. The insured will be contacted and asked to provide the missing information necessary to determine the value.¶
 ¶
 The value for agreed amount coverage or antique motorcycle coverage is not re-evaluated upon renewal unless new, current supporting documentation is provided by the insured... [3]

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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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	\$41	\$39	\$70	\$60
46	\$8	\$8	\$13	\$12

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
46	\$1	\$1	\$1	\$1

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

MOTORCYCLE RATES

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
46	\$10	\$9	\$16	\$13

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
46	\$2	\$2	\$3	\$4

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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. 101 c.c. to 350
B	c.c. 351 c.c. to 650
C	c.c.
D	651 c.c. and over

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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
46	\$9	\$9	\$16	\$14

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
25/60	\$21
30/70	\$22
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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

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

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
25/60	\$8
30/70	\$15
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

MOTORCYCLE RATES

Part 7 - Collision
Rates at \$500 deductible

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$2.12
2	\$2.01
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
46	\$1.80

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)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Motorcycle Age Factors

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

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

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

MOTORCYCLE RATES

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

Territory	Rate per \$100 of value* All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61
46	\$0.81

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Motorcycle Age Factors

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

Notes:

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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	\$41	\$39	\$70	\$60
46	\$8	\$8	\$13	\$12

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
46	\$1	\$1	\$1	\$1

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

MOTORCYCLE RATES

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
46	\$10	\$9	\$16	\$13

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
46	\$2	\$2	\$3	\$4

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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. 101 c.c. to 350 c.c.
B	351 c.c. to 650 c.c.
C	c.c.
D	651 c.c. and over

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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
46	\$9	\$9	\$16	\$14

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
25/60	\$21
30/70	\$22
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 AUTOMOBILE MANUAL
 MASSACHUSETTS

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

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

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
25/60	\$8
30/70	\$15
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

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

MOTORCYCLE RATES

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Part 7 - Collision
Rates at \$500 deductible

Part 7 - Collision
Other deductibles

	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
46	\$1.80

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

Part 7 - Collision
Waiver of Deductible Charges

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

Part 8 - Limited Collision

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

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

Motorcycle Age Factors

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

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

Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.
- Multiply the base manual premium determined in (b) by the Age Rate Factor.

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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 1) current Average Retail Value as expressed on NADA.com for motorcycles with model years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System. .
 2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old. .
 3) the value from 1) or 2) plus the value of modifications. The value of modifications will be based on supporting documentation including, but not limited to, a current bill of sale or an appraisal by an authorized dealer. The value of modifications will not be adjusted at subsequent renewals. .
 4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal... [1]

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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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MOTORCYCLE RATES

Part 9 - Comprehensive Rates at \$500 deductible

Territory	Rate per \$100 of value* All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61
46	\$0.81

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

Motorcycle Age Factors

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

Notes:

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

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 1) current Average Retail Value as expressed on NADA.com for motorcycles with model years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System.
 2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old.

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 4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal. The insured will be contacted and asked to provide the missing information necessary to determine the value.¶
 ¶
 The value for agreed amount coverage or antique motorcycle coverage is not re-evaluated upon renewal unless new, current supporting documentation is provided by the insured... [3]

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