

Safeco Insurance Company of America
 Motorcycle Program Rate Manual
 State of Massachusetts

RATING ALGORITHM

	Part 1 BI	Part 4 PD	Part 5 GUEST	Part 6 MED	Part 5 Opt BI	Part 3 UM	Part 12 UIM	Part 2 PIP	Part 8 LTD COLL	Part 9 COMP	Part 7 COLL	Part 11 EQUIP	Part 10 RDAST
Base Rate	*	*	*	*	*	*	*	*	*	*	*	*	*
Driver Experience	*	*	*	*	*	*	*	*	*	*	*	*	*
Driver Experience_Symbol	*	*	*	*	*	*	*	*	*	*	*	*	*
Accident/Violation Points	*	*	*	*	*	*	*	*	*	*	*	*	*
Symbol/Engine Size	*	*	*	*	*	*	*	*	*	*	*	*	*
Cycle Age	*	*	*	*	*	*	*	*	*	*	*	*	*
Territory	*	*	*	*	*	*	*	*	*	*	*	*	*
SUB TOTAL	*	*	*	*	*	*	*	*	*	*	*	*	*
Limits	*	*	*	*	*	*	*	*	*	*	*	*	*
Deductible	*	*	*	*	*	*	*	*	*	*	*	*	*
Modification Surcharge	*	*	*	*	*	*	*	*	*	*	*	*	*
Motorcycle Safety Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Multi-Cycle Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Companion Policy Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Recovery Device Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Prior Insurance Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Residence Insurance Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Anti-Lock Brake Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Ownership Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Garaging Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Total Discount (MAX 40%)	*	*	*	*	*	*	*	*	*	*	*	*	*
Claim Free Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Experience Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Senior Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Paid In Full Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Coverage Totals	=	=	=	=	=	=	=	=	=	=	=	=	=
Annual Premium	=												

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DISCOUNTS

Motorcycle Safety Course/Instructor - Driver Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Senior - Driver Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25

Multi-Cycle - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

Companion Policy - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

Prior Insurance - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Residence Insurance Discount - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

Garaging - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
								0.05	

Recovery Device - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
								0.10	

Anti Lock Brakes - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05		0.05	0.05

Ownership - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Claim Free Renewal Discount - Policy Level - 2 or more years of ownership to qualify

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Experience - Driver Level

Years Exp	BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
2	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
3	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
4	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
5	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Paid In Full Discount - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

SURCHARGES

Structural/Performance Modification - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

RULE 19: Discounts

A. Motorcycle Safety Credit

- Motorcycle Safety Course/Instructor
 - Must have certificate verifying completion of course or instructor certificate within the past 3 years
 - Credit will maintain 3 years after completion/certificate date
 - A credit applies to all coverage's except Custom Parts & Equipment, PIP and Roadside Assistance.

B. Multi-Cycle Credit

A credit may be applied to all coverage's excluding PIP and Roadside Assistance if the policy contains more than one motorcycle/ATV/Snowmobile/Golf Cart.

C. Companion Policy Credit

Any supporting personal lines property & casualty Safeco insurance product for the named insured reduces all coverage's excluding PIP and Roadside Assistance.

D. Prior Insurance Credit

When the below criteria are met a credit will apply to all coverage's excluding PIP and Roadside Assistance.

- Continuous motorcycle insurance in the previous 12 months
- Up to 5 day gap between the effective date of our policy and the prior insurance expiration date is allowable
- The discount is eligible at new business only.

E. Garaging Credit

A credit will apply to comprehensive coverage when the motorcycle/ATV/Snowmobile/Golf Cart is locked in a secured structure overnight

F. Paid In Full Credit

If the policy term premium is paid in full at inception or renewal a credit will apply to all coverage's.

G. Maximum Discount

A maximum discount of 40% per coverage is allowed. All discounts are included in the maximum discount calculation with the exception of the Paid in Full, Claim Free, Experience & Senior.

H. Recovery Device Credit

A credit will apply to comprehensive coverage if a vehicle is equipped with a device that uses a radio frequency network in conjunction with a participating police agency to locate the vehicle.

I. Anti-Lock Braking System Credit

A credit will apply to all coverage's except PIP, Comprehensive and Roadside Assistance if the vehicle is equipped with a factory installed Anti-Lock Braking System (ABS).

J. Claim Free Renewal Credit

- A Claim Free Renewal discount will be applied to all coverage's except PIP and Roadside Assistance when policy has been in effect for at least 12 months and no at-fault claims have been paid during the previous term.
- Discount will be removed on first subsequent renewal after a payment is made for an at-fault claim.

K. Experience Credit

A discount will be applied to all coverage's except PIP and Roadside Assistance for each rider when their motorcycle/ATV/snowmobile operating experience is 1 or more years (Riding experience will be determined at new business). Symbols 18 and 23 (Golf Carts) are ineligible for this discount.

L. Ownership Credit

A discount will be applied to all coverage's except PIP and Roadside Assistance on any vehicle the named insured has owned for 2 or more calendar years.

M. Residence Insurance Credit

A discount applies to all coverage's excluding PIP and Roadside Assistance when the named insured is also a named insured under a homeowner, condominium owner, renters, or mobile home owner's policy covering their principal residence.

N. Senior Discount

- Operators aged 65 or older shall receive the Senior Discount. "Age" shall mean an operator's age at policy expiration for the purpose of the Senior Discount.
- Refer to rate order calculation for application of the discount

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Base Rate	*	*	*	*	*	*	*	*	*	*	*	*	*
Driver Experience	*	*	*	*	*	*	*		*	*	*	*	*
Driver Experience_Symbol	*	*	*	*	*	*	*		*	*	*	*	*
Accident/Violation Points	*	*	*	*	*	*	*		*	*	*	*	*
Symbol/Engine Size	*	*	*	*	*	*	*		*	*	*	*	*
Cycle Age	*	*	*	*	*	*	*		*	*	*	*	*
Territory	*	*	*	*	*	*	*		*	*	*	*	*
SUB TOTAL	*	*	*	*	*	*	*		*	*	*	*	*
Limits	*	*	*	*	*	*	*		*	*	*	*	*
Deductible													
Modification Surcharge	*	*	*	*	*	*	*		*	*	*	*	*
Motorcycle Safety Discount	*	*	*	*	*	*	*		*	*	*	*	*
Multi-Cycle Discount	*	*	*	*	*	*	*		*	*	*	*	*
Companion Policy Discount	*	*	*	*	*	*	*		*	*	*	*	*
Recovery Device Discount													
Prior Insurance Discount	*	*	*	*	*	*	*		*	*	*	*	*
Residence Insurance Discount	*	*	*	*	*	*	*		*	*	*	*	*
Anti-Lock Brake Discount	*	*	*	*	*	*	*		*	*	*	*	*
Ownership Discount	*	*	*	*	*	*	*		*	*	*	*	*
Garaging Discount													
Total Discount (MAX 40%)	*	*	*	*	*	*	*		*	*	*	*	*
Claim Free Discount	*	*	*	*	*	*	*		*	*	*	*	*
Experience Discount	*	*	*	*	*	*	*		*	*	*	*	*
Class 15 Discount-Senior Discount	*	*	*	*	*	*	*		*	*	*	*	*
Paid In Full Discount	*	*	*	*	*	*	*		*	*	*	*	*
Coverage Totals	=	=	=	=	=	=	=	=	=	=	=	=	=
Annual Premium	=												

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DISCOUNTS

Motorcycle Safety Course/Instructor - Driver Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Senior - Driver Level
Class 15 - Driver Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25

Multi-Cycle - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

Companion Policy - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

Prior Insurance - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Residence Insurance Discount - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

Garaging - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
								0.05	

Recovery Device - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
								0.10	

Anti Lock Brakes - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05		0.05	0.05

Ownership - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Claim Free Renewal Discount - Policy Level - 2 or more years of ownership to qualify

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Experience - Driver Level

Years Exp	BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
2	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
3	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
4	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
5	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Paid In Full Discount - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

SURCHARGES

Structural/Performance Modification - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

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F. Paid In Full Credit

If the policy term premium is paid in full at inception or renewal a credit will apply to all coverage's.

G. Maximum Discount

A maximum discount of 40% per coverage is allowed. All discounts are included in the maximum discount calculation with the exception of the Paid in Full, Claim Free, Experience & **Class-15Senior**.

H. Recovery Device Credit

A credit will apply to comprehensive coverage if a vehicle is equipped with a device that uses a radio frequency network in conjunction with a participating police agency to locate the vehicle.

I. Anti-Lock Braking System Credit

A credit will apply to all coverage's except PIP, Comprehensive and Roadside Assistance if the vehicle is equipped with a factory installed Anti-Lock Braking System (ABS).

J. Claim Free Renewal Credit

- A Claim Free Renewal discount will be applied to all coverage's except PIP and Roadside Assistance when policy has been in effect for at least 12 months and no at-fault claims have been paid during the previous term.
- Discount will be removed on first subsequent renewal after a payment is made for an at-fault claim.

K. Experience Credit

A discount will be applied to all coverage's except PIP and Roadside Assistance for each rider when their motorcycle/ATV/snowmobile operating experience is 1 or more years (Riding experience will be determined at new business). Symbols 18 and 23 (Golf Carts) are ineligible for this discount.

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A discount will be applied to all coverage's except PIP and Roadside Assistance on any vehicle the named insured has owned for 2 or more calendar years.

M. Residence Insurance Credit

A discount applies to all coverage's excluding PIP and Roadside Assistance when the named insured is also a named insured under a homeowner, condominium owner, renters, or mobile home owner's policy covering their principal residence.

~~N. Class 15 Credit~~

- ~~• Premiums shall be reduced for all operators age 65 or older. If the principal operator will become age 65 during the policy term, premium will be adjusted as of the inception date of the next term. This credit will be applied to all coverage's.~~

~~N. Senior Discount~~

- ~~• Operators aged 65 or older shall receive the Senior Discount. "Age" shall mean an operator's age at policy expiration for the purpose of the Senior Discount.~~
- ~~• Refer to rate order calculation for application of the discount~~