

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$20	\$18
5	\$13	\$13	\$22	\$19
6	\$13	\$13	\$22	\$19
7	\$13	\$12	\$21	\$19
8	\$13	\$12	\$21	\$19
9	\$13	\$13	\$22	\$20
10	\$19	\$18	\$31	\$26
11	\$18	\$17	\$30	\$25
12	\$21	\$20	\$36	\$31
13	\$20	\$20	\$34	\$29
14	\$20	\$20	\$36	\$30
15	\$36	\$35	\$63	\$53
16	\$44	\$42	\$76	\$63
17	\$33	\$32	\$57	\$48
18	\$33	\$32	\$57	\$48
19	\$33	\$32	\$57	\$48
20	\$33	\$32	\$57	\$48
21	\$33	\$32	\$57	\$48
22	\$33	\$32	\$57	\$48
23	\$33	\$32	\$57	\$48
24	\$33	\$32	\$57	\$48
25	\$33	\$32	\$57	\$48
26	\$33	\$32	\$57	\$48
27	\$8	\$8	\$14	\$12
40	\$20	\$20	\$34	\$29
41	\$21	\$20	\$37	\$31
42	\$35	\$34	\$61	\$52
43	\$32	\$31	\$57	\$48
44	\$39	\$37	\$67	\$57
45	\$32	\$31	\$55	\$46

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$2
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	\$3
12	\$2	\$2	\$4	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$4	\$6	\$5
16	\$4	\$4	\$8	\$6
17	\$3	\$3	\$6	\$5
18	\$3	\$3	\$6	\$5
19	\$3	\$3	\$6	\$5
20	\$3	\$3	\$6	\$5
21	\$3	\$3	\$6	\$5
22	\$3	\$3	\$6	\$5
23	\$3	\$3	\$6	\$5
24	\$3	\$3	\$6	\$5
25	\$3	\$3	\$6	\$5
26	\$3	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$3	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) 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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$21	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$12	\$22	\$18	3	\$3	\$4	\$5	\$6
4	\$16	\$14	\$25	\$20	4	\$3	\$4	\$6	\$7
5	\$17	\$15	\$27	\$21	5	\$3	\$5	\$6	\$8
6	\$17	\$16	\$27	\$21	6	\$3	\$5	\$7	\$8
7	\$17	\$15	\$27	\$21	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$21	8	\$3	\$5	\$6	\$8
9	\$17	\$16	\$28	\$22	9	\$3	\$5	\$7	\$8
10	\$23	\$20	\$38	\$30	10	\$5	\$7	\$9	\$11
11	\$22	\$20	\$37	\$29	11	\$4	\$7	\$9	\$11
12	\$26	\$24	\$45	\$35	12	\$5	\$8	\$11	\$13
13	\$25	\$22	\$42	\$33	13	\$5	\$7	\$10	\$12
14	\$26	\$23	\$44	\$34	14	\$5	\$8	\$10	\$13
15	\$45	\$41	\$61	\$59	15	\$9	\$14	\$18	\$22
16	\$45	\$45	\$61	\$61	16	\$11	\$16	\$21	\$26
17	\$41	\$37	\$61	\$54	17	\$8	\$12	\$16	\$20
18	\$41	\$37	\$61	\$54	18	\$8	\$12	\$16	\$20
19	\$41	\$37	\$61	\$54	19	\$8	\$12	\$16	\$20
20	\$41	\$37	\$61	\$54	20	\$8	\$12	\$16	\$20
21	\$41	\$37	\$61	\$54	21	\$8	\$12	\$16	\$20
22	\$41	\$37	\$61	\$54	22	\$8	\$12	\$16	\$20
23	\$41	\$37	\$61	\$54	23	\$8	\$12	\$16	\$20
24	\$41	\$37	\$61	\$54	24	\$8	\$12	\$16	\$20
25	\$41	\$37	\$61	\$54	25	\$8	\$12	\$16	\$20
26	\$41	\$37	\$61	\$54	26	\$8	\$12	\$16	\$20
27	\$11	\$10	\$18	\$14	27	\$2	\$3	\$4	\$5
40	\$25	\$22	\$42	\$33	40	\$5	\$7	\$10	\$12
41	\$27	\$24	\$46	\$36	41	\$5	\$8	\$11	\$14
42	\$44	\$40	\$61	\$58	42	\$9	\$13	\$18	\$21
43	\$41	\$36	\$61	\$53	43	\$8	\$12	\$16	\$20
44	\$45	\$43	\$61	\$61	44	\$10	\$15	\$19	\$23
45	\$40	\$36	\$61	\$52	45	\$8	\$12	\$16	\$20

Notes:

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

(2) 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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**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES – COMPANION POLICY CLIENT**

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$11	\$10	\$18	\$16
5	\$11	\$11	\$20	\$17
6	\$13	\$12	\$21	\$19
7	\$13	\$12	\$21	\$18
8	\$13	\$13	\$22	\$19
9	\$15	\$15	\$26	\$21
10	\$15	\$14	\$25	\$21
11	\$15	\$15	\$25	\$21
12	\$20	\$19	\$33	\$28
13	\$20	\$20	\$36	\$30
14	\$21	\$20	\$36	\$30
15	\$21	\$20	\$37	\$31
16	\$22	\$21	\$38	\$32
17	\$29	\$28	\$52	\$43
18	\$29	\$28	\$52	\$43
19	\$29	\$28	\$52	\$43
20	\$29	\$28	\$52	\$43
21	\$29	\$28	\$52	\$43
22	\$29	\$28	\$52	\$43
23	\$29	\$28	\$52	\$43
24	\$29	\$28	\$52	\$43
25	\$29	\$28	\$52	\$43
26	\$29	\$28	\$52	\$43
27	\$8	\$8	\$15	\$12
40	\$15	\$15	\$26	\$22
41	\$24	\$23	\$43	\$36
42	\$21	\$21	\$38	\$31
43	\$23	\$22	\$40	\$34
44	\$20	\$20	\$35	\$29
45	\$23	\$22	\$40	\$33

Part 6 – Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$82
\$750	\$87
\$1,000	\$94
\$2,000	\$118
\$5,000	\$171
\$10,000	\$246
\$15,000	\$284
\$20,000	\$313
\$25,000	\$336
\$50,000	\$399

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$21
20/50	\$21
25/50	\$22
35/80	\$25
50/100	\$27
100/300	\$31
250/500	\$40
500/500	\$50
500/1000	\$59

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
50/100	\$44
100/300	\$107
250/500	\$341
500/500	\$597
500/1000	\$853

Notes:

(1) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operators rates above.

(2) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

Part 7 - Collision

Rates at \$500 deductible

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$1.69
2	\$1.60
3	\$1.81
4	\$1.98
5	\$2.30
6	\$2.09
7	\$2.20
8	\$2.54
9	\$2.63
10	\$2.87
11	\$2.52
12	\$3.32
13	\$3.41
14	\$6.17
15	\$6.20
16	\$6.24
17	\$5.51
18	\$5.51
19	\$5.51
20	\$5.51
21	\$5.51
22	\$5.51
23	\$5.51
24	\$5.51
25	\$5.51
26	\$5.51
27	\$1.46
40	\$3.90
41	\$3.47
42	\$4.44
43	\$6.38
44	\$4.72
45	\$5.54

Part 7 - Collision

Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$37
\$1,000	71.3% of \$500 deductible premium
\$2,000	57.1% of \$500 deductible premium

Part 7 - Collision

Waiver of Deductible Charges

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$12
\$1,000	\$16
\$2,000	\$24

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$7
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	61.9% of \$500 deductible premium (Part 8)
\$2,000	41.2 % of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

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

Territory	Rate per \$100
	All Groups
1	\$0.98
2	\$0.94
3	\$1.11
4	\$1.30
5	\$1.16
6	\$1.44
7	\$1.97
8	\$2.43
9	\$2.63
10	\$3.03
11	\$3.00
12	\$3.76
13	\$3.78
14	\$5.14
15	\$5.72
16	\$8.92
17	\$11.99
18	\$11.99
19	\$11.99
20	\$11.99
21	\$11.99
22	\$11.99
23	\$11.99
24	\$11.99
25	\$11.99
26	\$11.99
27	\$0.89
40	\$3.12
41	\$3.47
42	\$4.78
43	\$5.22
44	\$7.96
45	\$5.81

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
\$1,000	60.8% of \$500 deductible premium
\$2,000	55.5% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$21	\$18
5	\$13	\$13	\$23	\$19
6	\$13	\$13	\$23	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$13	\$13	\$23	\$20
10	\$19	\$18	\$32	\$27
11	\$18	\$17	\$31	\$26
12	\$22	\$21	\$37	\$32
13	\$20	\$20	\$35	\$30
14	\$21	\$21	\$37	\$31
15	\$37	\$36	\$65	\$54
16	\$45	\$43	\$78	\$65
17	\$34	\$33	\$58	\$49
18	\$34	\$33	\$58	\$49
19	\$34	\$33	\$58	\$49
20	\$34	\$33	\$58	\$49
21	\$34	\$33	\$58	\$49
22	\$34	\$33	\$58	\$49
23	\$34	\$33	\$58	\$49
24	\$34	\$33	\$58	\$49
25	\$34	\$33	\$58	\$49
26	\$34	\$33	\$58	\$49
27	\$8	\$8	\$14	\$12
40	\$20	\$20	\$35	\$30
41	\$22	\$21	\$38	\$32
42	\$36	\$35	\$63	\$53
43	\$33	\$32	\$58	\$49
44	\$40	\$38	\$69	\$58
45	\$33	\$32	\$56	\$47

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$2
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	\$3
12	\$2	\$2	\$4	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$4	\$6	\$5
16	\$4	\$4	\$8	\$6
17	\$3	\$3	\$6	\$5
18	\$3	\$3	\$6	\$5
19	\$3	\$3	\$6	\$5
20	\$3	\$3	\$6	\$5
21	\$3	\$3	\$6	\$5
22	\$3	\$3	\$6	\$5
23	\$3	\$3	\$6	\$5
24	\$3	\$3	\$6	\$5
25	\$3	\$3	\$6	\$5
26	\$3	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$3	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$21	\$17	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$22	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$12	\$23	\$18	3	\$3	\$4	\$5	\$6
4	\$16	\$14	\$26	\$20	4	\$3	\$4	\$6	\$7
5	\$17	\$15	\$28	\$22	5	\$3	\$5	\$6	\$8
6	\$17	\$16	\$28	\$22	6	\$3	\$5	\$7	\$8
7	\$17	\$15	\$28	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$28	\$22	8	\$3	\$5	\$6	\$8
9	\$17	\$16	\$29	\$23	9	\$3	\$5	\$7	\$8
10	\$24	\$21	\$39	\$31	10	\$5	\$7	\$9	\$11
11	\$23	\$21	\$38	\$30	11	\$4	\$7	\$9	\$11
12	\$27	\$25	\$46	\$36	12	\$5	\$8	\$11	\$13
13	\$26	\$23	\$43	\$34	13	\$5	\$7	\$10	\$12
14	\$27	\$24	\$45	\$35	14	\$5	\$8	\$10	\$13
15	\$46	\$42	\$63	\$61	15	\$9	\$14	\$18	\$23
16	\$46	\$46	\$63	\$63	16	\$11	\$16	\$22	\$27
17	\$42	\$38	\$63	\$55	17	\$8	\$12	\$16	\$21
18	\$42	\$38	\$63	\$55	18	\$8	\$12	\$16	\$21
19	\$42	\$38	\$63	\$55	19	\$8	\$12	\$16	\$21
20	\$42	\$38	\$63	\$55	20	\$8	\$12	\$16	\$21
21	\$42	\$38	\$63	\$55	21	\$8	\$12	\$16	\$21
22	\$42	\$38	\$63	\$55	22	\$8	\$12	\$16	\$21
23	\$42	\$38	\$63	\$55	23	\$8	\$12	\$16	\$21
24	\$42	\$38	\$63	\$55	24	\$8	\$12	\$16	\$21
25	\$42	\$38	\$63	\$55	25	\$8	\$12	\$16	\$21
26	\$42	\$38	\$63	\$55	26	\$8	\$12	\$16	\$21
27	\$11	\$10	\$18	\$14	27	\$2	\$3	\$4	\$5
40	\$26	\$23	\$43	\$34	40	\$5	\$7	\$10	\$12
41	\$28	\$25	\$47	\$37	41	\$5	\$8	\$11	\$14
42	\$45	\$41	\$63	\$59	42	\$9	\$13	\$18	\$22
43	\$42	\$37	\$63	\$54	43	\$8	\$12	\$16	\$20
44	\$46	\$44	\$63	\$63	44	\$10	\$15	\$19	\$24
45	\$41	\$37	\$63	\$53	45	\$8	\$12	\$16	\$20

Notes:

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

(2) 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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**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT**

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$11	\$10	\$18	\$16
5	\$11	\$11	\$20	\$17
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$18
8	\$13	\$13	\$23	\$19
9	\$15	\$15	\$27	\$22
10	\$15	\$14	\$26	\$22
11	\$15	\$15	\$26	\$22
12	\$20	\$19	\$34	\$29
13	\$21	\$21	\$37	\$31
14	\$22	\$21	\$37	\$31
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$53	\$44
18	\$30	\$29	\$53	\$44
19	\$30	\$29	\$53	\$44
20	\$30	\$29	\$53	\$44
21	\$30	\$29	\$53	\$44
22	\$30	\$29	\$53	\$44
23	\$30	\$29	\$53	\$44
24	\$30	\$29	\$53	\$44
25	\$30	\$29	\$53	\$44
26	\$30	\$29	\$53	\$44
27	\$8	\$8	\$15	\$12
40	\$15	\$15	\$27	\$23
41	\$25	\$24	\$44	\$37
42	\$22	\$22	\$39	\$32
43	\$24	\$23	\$41	\$35
44	\$21	\$20	\$36	\$30
45	\$24	\$23	\$41	\$34

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$84
\$750	\$89
\$1,000	\$96
\$2,000	\$121
\$5,000	\$175
\$10,000	\$252
\$15,000	\$291
\$20,000	\$321
\$25,000	\$345
\$50,000	\$409

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$22
20/50	\$22
25/50	\$23
35/80	\$26
50/100	\$28
100/300	\$32
250/500	\$41
500/500	\$51
500/1000	\$61

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$24
50/100	\$45
100/300	\$110
250/500	\$350
500/500	\$612
500/1000	\$875

Notes:

(1) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operators rates above.

(2) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

Part 7 - Collision

Rates at \$500 deductible

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$1.73
2	\$1.64
3	\$1.86
4	\$2.03
5	\$2.36
6	\$2.14
7	\$2.26
8	\$2.61
9	\$2.70
10	\$2.94
11	\$2.58
12	\$3.40
13	\$3.50
14	\$6.33
15	\$6.36
16	\$6.40
17	\$5.65
18	\$5.65
19	\$5.65
20	\$5.65
21	\$5.65
22	\$5.65
23	\$5.65
24	\$5.65
25	\$5.65
26	\$5.65
27	\$1.50
40	\$4.00
41	\$3.56
42	\$4.55
43	\$6.54
44	\$4.84
45	\$5.68

Part 7 - Collision

Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$37
\$1,000	71.3% of \$500 deductible premium
\$2,000	57.1% of \$500 deductible premium

Part 7 - Collision

Waiver of Deductible Charges

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$12
\$1,000	\$16
\$2,000	\$24

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$7
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	61.9% of \$500 deductible premium (Part 8)
\$2,000	41.2% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

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

Territory	Rate per \$100
	All Groups
1	\$1.00
2	\$0.96
3	\$1.14
4	\$1.33
5	\$1.19
6	\$1.48
7	\$2.02
8	\$2.49
9	\$2.70
10	\$3.11
11	\$3.08
12	\$3.86
13	\$3.88
14	\$5.27
15	\$5.87
16	\$9.15
17	\$12.30
18	\$12.30
19	\$12.30
20	\$12.30
21	\$12.30
22	\$12.30
23	\$12.30
24	\$12.30
25	\$12.30
26	\$12.30
27	\$0.91
40	\$3.20
41	\$3.56
42	\$4.90
43	\$5.35
44	\$8.16
45	\$5.96

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
\$1,000	60.8% of \$500 deductible premium
\$2,000	55.5% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$22	\$18
5	\$13	\$13	\$24	\$19
6	\$13	\$13	\$24	\$19
7	\$13	\$12	\$23	\$19
8	\$13	\$12	\$23	\$19
9	\$13	\$13	\$24	\$21
10	\$19	\$18	\$33	\$28
11	\$18	\$17	\$32	\$27
12	\$23	\$22	\$38	\$33
13	\$21	\$21	\$36	\$31
14	\$22	\$22	\$38	\$32
15	\$38	\$37	\$67	\$55
16	\$46	\$44	\$80	\$67
17	\$35	\$34	\$59	\$50
18	\$35	\$34	\$59	\$50
19	\$35	\$34	\$59	\$50
20	\$35	\$34	\$59	\$50
21	\$35	\$34	\$59	\$50
22	\$35	\$34	\$59	\$50
23	\$35	\$34	\$59	\$50
24	\$35	\$34	\$59	\$50
25	\$35	\$34	\$59	\$50
26	\$35	\$34	\$59	\$50
27	\$8	\$8	\$14	\$12
40	\$21	\$21	\$36	\$31
41	\$23	\$22	\$39	\$33
42	\$37	\$36	\$65	\$54
43	\$34	\$33	\$59	\$50
44	\$41	\$39	\$71	\$59
45	\$34	\$33	\$57	\$48

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$2
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	\$3
12	\$2	\$2	\$4	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$4	\$6	\$5
16	\$4	\$4	\$8	\$6
17	\$3	\$3	\$6	\$5
18	\$3	\$3	\$6	\$5
19	\$3	\$3	\$6	\$5
20	\$3	\$3	\$6	\$5
21	\$3	\$3	\$6	\$5
22	\$3	\$3	\$6	\$5
23	\$3	\$3	\$6	\$5
24	\$3	\$3	\$6	\$5
25	\$3	\$3	\$6	\$5
26	\$3	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$3	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$22	\$17	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$23	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$12	\$24	\$18	3	\$3	\$4	\$5	\$6
4	\$16	\$14	\$27	\$21	4	\$3	\$4	\$6	\$7
5	\$17	\$15	\$29	\$23	5	\$3	\$5	\$6	\$8
6	\$17	\$16	\$29	\$23	6	\$3	\$5	\$7	\$8
7	\$17	\$15	\$29	\$23	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$29	\$23	8	\$3	\$5	\$6	\$8
9	\$17	\$16	\$30	\$24	9	\$3	\$5	\$7	\$8
10	\$25	\$22	\$40	\$32	10	\$5	\$7	\$9	\$11
11	\$24	\$22	\$39	\$31	11	\$4	\$7	\$9	\$11
12	\$28	\$26	\$47	\$37	12	\$5	\$8	\$11	\$13
13	\$27	\$24	\$44	\$35	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$46	\$36	14	\$5	\$8	\$10	\$13
15	\$47	\$43	\$65	\$63	15	\$9	\$14	\$18	\$24
16	\$47	\$47	\$65	\$65	16	\$11	\$16	\$23	\$28
17	\$43	\$39	\$65	\$56	17	\$8	\$12	\$16	\$22
18	\$43	\$39	\$65	\$56	18	\$8	\$12	\$16	\$22
19	\$43	\$39	\$65	\$56	19	\$8	\$12	\$16	\$22
20	\$43	\$39	\$65	\$56	20	\$8	\$12	\$16	\$22
21	\$43	\$39	\$65	\$56	21	\$8	\$12	\$16	\$22
22	\$43	\$39	\$65	\$56	22	\$8	\$12	\$16	\$22
23	\$43	\$39	\$65	\$56	23	\$8	\$12	\$16	\$22
24	\$43	\$39	\$65	\$56	24	\$8	\$12	\$16	\$22
25	\$43	\$39	\$65	\$56	25	\$8	\$12	\$16	\$22
26	\$43	\$39	\$65	\$56	26	\$8	\$12	\$16	\$22
27	\$11	\$10	\$18	\$14	27	\$2	\$3	\$4	\$5
40	\$27	\$24	\$44	\$35	40	\$5	\$7	\$10	\$12
41	\$29	\$26	\$48	\$38	41	\$5	\$8	\$11	\$14
42	\$46	\$42	\$65	\$60	42	\$9	\$13	\$18	\$23
43	\$43	\$38	\$65	\$55	43	\$8	\$12	\$16	\$21
44	\$47	\$45	\$65	\$65	44	\$10	\$15	\$19	\$25
45	\$42	\$38	\$65	\$54	45	\$8	\$12	\$16	\$21

Notes:

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

(2) 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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**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES – NEW INSURANCE CLIENT**

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$11	\$10	\$18	\$16
5	\$11	\$11	\$21	\$17
6	\$13	\$12	\$23	\$19
7	\$13	\$12	\$23	\$18
8	\$13	\$13	\$24	\$19
9	\$15	\$15	\$28	\$23
10	\$15	\$14	\$27	\$23
11	\$15	\$15	\$27	\$23
12	\$21	\$19	\$35	\$30
13	\$22	\$22	\$38	\$32
14	\$23	\$22	\$38	\$32
15	\$23	\$22	\$39	\$33
16	\$24	\$23	\$40	\$34
17	\$31	\$30	\$54	\$45
18	\$31	\$30	\$54	\$45
19	\$31	\$30	\$54	\$45
20	\$31	\$30	\$54	\$45
21	\$31	\$30	\$54	\$45
22	\$31	\$30	\$54	\$45
23	\$31	\$30	\$54	\$45
24	\$31	\$30	\$54	\$45
25	\$31	\$30	\$54	\$45
26	\$31	\$30	\$54	\$45
27	\$8	\$8	\$15	\$12
40	\$15	\$15	\$28	\$24
41	\$26	\$25	\$45	\$38
42	\$23	\$23	\$40	\$33
43	\$25	\$24	\$42	\$36
44	\$22	\$21	\$37	\$31
45	\$25	\$24	\$42	\$35

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$86
\$750	\$91
\$1,000	\$98
\$2,000	\$124
\$5,000	\$179
\$10,000	\$258
\$15,000	\$298
\$20,000	\$329
\$25,000	\$354
\$50,000	\$419

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$23
20/50	\$23
25/50	\$24
35/80	\$27
50/100	\$29
100/300	\$33
250/500	\$42
500/500	\$52
500/1000	\$63

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$25
50/100	\$46
100/300	\$113
250/500	\$359
500/500	\$627
500/1000	\$897

Notes:

(1) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operators rates above.

(2) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 7 - Collision

Rates at \$500 deductible

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$1.77
2	\$1.68
3	\$1.91
4	\$2.08
5	\$2.42
6	\$2.19
7	\$2.32
8	\$2.68
9	\$2.77
10	\$3.01
11	\$2.64
12	\$3.49
13	\$3.59
14	\$6.49
15	\$6.52
16	\$6.56
17	\$5.79
18	\$5.79
19	\$5.79
20	\$5.79
21	\$5.79
22	\$5.79
23	\$5.79
24	\$5.79
25	\$5.79
26	\$5.79
27	\$1.54
40	\$4.10
41	\$3.65
42	\$4.66
43	\$6.70
44	\$4.96
45	\$5.82

Part 7 - Collision

Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$37
\$1,000	71.3% of \$500 deductible premium
\$2,000	57.1% of \$500 deductible premium

Part 7 - Collision

Waiver of Deductible Charges

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$12
\$1,000	\$16
\$2,000	\$24

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$7
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	61.9% of \$500 deductible premium (Part 8)
\$2,000	41.2% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

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

Territory	Rate per \$100
	All Groups
1	\$1.03
2	\$0.98
3	\$1.17
4	\$1.36
5	\$1.22
6	\$1.52
7	\$2.07
8	\$2.55
9	\$2.77
10	\$3.19
11	\$3.16
12	\$3.96
13	\$3.98
14	\$5.40
15	\$6.02
16	\$9.38
17	\$12.61
18	\$12.61
19	\$12.61
20	\$12.61
21	\$12.61
22	\$12.61
23	\$12.61
24	\$12.61
25	\$12.61
26	\$12.61
27	\$0.93
40	\$3.28
41	\$3.65
42	\$5.02
43	\$5.48
44	\$8.36
45	\$6.11

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
\$1,000	60.8% of \$500 deductible premium
\$2,000	55.5% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators				Territory	Experienced Operators			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$13	\$24	\$20	1	\$1	\$1	\$3	\$1
2	\$11	\$11	\$21	\$19	2	\$1	\$1	\$1	\$1
3	\$13	\$13	\$24	\$20	3	\$1	\$1	\$3	\$1
4	\$19	\$18	\$31	\$28	4	\$1	\$1	\$3	\$3
5	\$18	\$15	\$29	\$25	5	\$1	\$1	\$3	\$3
6	\$20	\$20	\$34	\$29	6	\$1	\$1	\$3	\$3
7	\$20	\$19	\$33	\$28	7	\$1	\$1	\$3	\$3
8	\$19	\$19	\$31	\$28	8	\$1	\$1	\$3	\$3
9	\$20	\$20	\$34	\$30	9	\$1	\$1	\$3	\$3
10	\$28	\$26	\$45	\$39	10	\$3	\$3	\$4	\$4
11	\$26	\$25	\$44	\$38	11	\$3	\$3	\$4	\$3
12	\$29	\$26	\$49	\$40	12	\$3	\$3	\$4	\$4
13	\$30	\$29	\$53	\$44	13	\$3	\$3	\$4	\$4
14	\$33	\$30	\$55	\$46	14	\$3	\$3	\$5	\$4
15	\$54	\$51	\$91	\$78	15	\$5	\$4	\$9	\$8
16	\$61	\$59	\$104	\$90	16	\$5	\$5	\$10	\$9
17	\$55	\$53	\$94	\$81	17	\$5	\$4	\$9	\$8
18	\$55	\$53	\$94	\$81	18	\$5	\$4	\$9	\$8
19	\$55	\$53	\$94	\$81	19	\$5	\$4	\$9	\$8
20	\$55	\$53	\$94	\$81	20	\$5	\$4	\$9	\$8
21	\$55	\$53	\$94	\$81	21	\$5	\$4	\$9	\$8
22	\$55	\$53	\$94	\$81	22	\$5	\$4	\$9	\$8
23	\$55	\$53	\$94	\$81	23	\$5	\$4	\$9	\$8
24	\$55	\$53	\$94	\$81	24	\$5	\$4	\$9	\$8
25	\$55	\$53	\$94	\$81	25	\$5	\$4	\$9	\$8
26	\$55	\$53	\$94	\$81	26	\$5	\$4	\$9	\$8
27	\$10	\$10	\$18	\$15	27	\$1	\$1	\$1	\$1
40	\$29	\$28	\$50	\$43	40	\$3	\$3	\$4	\$4
41	\$33	\$30	\$55	\$46	41	\$3	\$3	\$5	\$4
42	\$54	\$51	\$91	\$78	42	\$5	\$4	\$9	\$8
43	\$55	\$53	\$93	\$80	43	\$5	\$4	\$9	\$8
44	\$61	\$58	\$103	\$89	44	\$5	\$5	\$10	\$9
45	\$54	\$51	\$91	\$78	45	\$4	\$4	\$9	\$8

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$11	\$10	\$18	\$15	1	\$1	\$4	\$4	\$5
2	\$10	\$10	\$16	\$14	2	\$1	\$4	\$4	\$5
3	\$11	\$10	\$18	\$15	3	\$1	\$4	\$4	\$5
4	\$15	\$14	\$24	\$19	4	\$4	\$4	\$6	\$6
5	\$15	\$13	\$23	\$18	5	\$4	\$4	\$5	\$6
6	\$16	\$15	\$26	\$20	6	\$4	\$5	\$6	\$8
7	\$15	\$14	\$24	\$19	7	\$4	\$5	\$6	\$8
8	\$15	\$14	\$24	\$19	8	\$4	\$4	\$6	\$6
9	\$16	\$15	\$26	\$20	9	\$4	\$5	\$6	\$8
10	\$21	\$19	\$34	\$28	10	\$4	\$6	\$9	\$10
11	\$20	\$18	\$33	\$26	11	\$4	\$6	\$8	\$10
12	\$21	\$19	\$35	\$29	12	\$5	\$6	\$9	\$10
13	\$24	\$20	\$38	\$30	13	\$5	\$6	\$10	\$11
14	\$25	\$23	\$38	\$33	14	\$5	\$8	\$10	\$13
15	\$28	\$28	\$38	\$38	15	\$8	\$9	\$11	\$15
16	\$28	\$28	\$38	\$38	16	\$8	\$9	\$11	\$15
17	\$28	\$28	\$38	\$38	17	\$8	\$9	\$11	\$15
18	\$28	\$28	\$38	\$38	18	\$8	\$9	\$11	\$15
19	\$28	\$28	\$38	\$38	19	\$8	\$9	\$11	\$15
20	\$28	\$28	\$38	\$38	20	\$8	\$9	\$11	\$15
21	\$28	\$28	\$38	\$38	21	\$8	\$9	\$11	\$15
22	\$28	\$28	\$38	\$38	22	\$8	\$9	\$11	\$15
23	\$28	\$28	\$38	\$38	23	\$8	\$9	\$11	\$15
24	\$28	\$28	\$38	\$38	24	\$8	\$9	\$11	\$15
25	\$28	\$28	\$38	\$38	25	\$8	\$9	\$11	\$15
26	\$28	\$28	\$38	\$38	26	\$8	\$9	\$11	\$15
27	\$9	\$8	\$15	\$11	27	\$1	\$1	\$4	\$4
40	\$23	\$20	\$36	\$29	40	\$5	\$6	\$9	\$11
41	\$25	\$23	\$38	\$33	41	\$5	\$8	\$10	\$13
42	\$28	\$28	\$38	\$38	42	\$8	\$9	\$11	\$15
43	\$28	\$28	\$38	\$38	43	\$8	\$9	\$11	\$15
44	\$28	\$28	\$38	\$38	44	\$8	\$9	\$11	\$15
45	\$28	\$28	\$38	\$38	45	\$8	\$9	\$11	\$15

Notes:

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

(2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$16	\$15	\$24	\$20
2	\$15	\$14	\$21	\$19
3	\$16	\$15	\$24	\$20
4	\$20	\$19	\$33	\$26
5	\$20	\$18	\$30	\$24
6	\$21	\$20	\$35	\$28
7	\$20	\$19	\$33	\$26
8	\$20	\$19	\$33	\$26
9	\$21	\$20	\$35	\$28
10	\$29	\$25	\$46	\$38
11	\$28	\$24	\$45	\$36
12	\$29	\$26	\$48	\$39
13	\$31	\$28	\$51	\$41
14	\$34	\$30	\$51	\$44
15	\$38	\$38	\$51	\$51
16	\$38	\$38	\$51	\$51
17	\$38	\$38	\$51	\$51
18	\$38	\$38	\$51	\$51
19	\$38	\$38	\$51	\$51
20	\$38	\$38	\$51	\$51
21	\$38	\$38	\$51	\$51
22	\$38	\$38	\$51	\$51
23	\$38	\$38	\$51	\$51
24	\$38	\$38	\$51	\$51
25	\$38	\$38	\$51	\$51
26	\$38	\$38	\$51	\$51
27	\$13	\$11	\$20	\$16
40	\$30	\$28	\$50	\$40
41	\$34	\$30	\$51	\$44
42	\$38	\$38	\$51	\$51
43	\$38	\$38	\$51	\$51
44	\$38	\$38	\$51	\$51
45	\$38	\$38	\$51	\$51

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$65
\$750	\$71
\$1,000	\$77
\$2,000	\$99
\$5,000	\$154
\$10,000	\$237
\$15,000	\$303
\$20,000	\$350
\$25,000	\$397

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$29
20/50	\$30
25/50	\$31
35/80	\$33
50/100	\$37
100/300	\$43
250/500	\$56
500/500	\$71

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
50/100	\$45
100/300	\$102
250/500	\$279
500/500	\$512

Notes:

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

(2) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW POLICYHOLDER

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

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$3.04
2	\$2.89
3	\$3.43
4	\$3.76
5	\$3.92
6	\$3.95
7	\$4.21
8	\$4.81
9	\$4.39
10	\$5.11
11	\$4.52
12	\$5.90
13	\$6.15
14	\$8.55
15	\$9.99
16	\$10.98
17	\$10.26
18	\$10.26
19	\$10.26
20	\$10.26
21	\$10.26
22	\$10.26
23	\$10.26
24	\$10.26
25	\$10.26
26	\$10.26
27	\$2.57
40	\$6.51
41	\$6.49
42	\$8.85
43	\$10.00
44	\$9.20
45	\$9.81

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$46
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$9
\$500	\$13
\$1,000	\$16
\$2,000	\$24

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) + \$7
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

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

Territory	Rate per \$100
	All Groups
1	\$1.89
2	\$1.85
3	\$1.94
4	\$2.09
5	\$2.13
6	\$2.50
7	\$3.03
8	\$3.86
9	\$3.38
10	\$4.28
11	\$4.14
12	\$5.22
13	\$4.83
14	\$6.57
15	\$7.86
16	\$11.85
17	\$12.22
18	\$12.22
19	\$12.22
20	\$12.22
21	\$12.22
22	\$12.22
23	\$12.22
24	\$12.22
25	\$12.22
26	\$12.22
27	\$1.68
40	\$4.88
41	\$5.19
42	\$7.23
43	\$7.45
44	\$11.80
45	\$7.51

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Motorcycle Rating Factors

Territories

The territory definitions applicable to motorcycles are the same as those used for the New Policyholder tier for private passenger vehicles (as defined by Rule 27).

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Companion Policy Client	\$44	\$88	\$163	\$337
Loyal Automobile Client	\$45	\$90	\$167	\$346
New Insurance Client	\$46	\$92	\$171	\$355
New Policyholder	\$45	\$90	\$167	\$346

Discounts (Companion Policy Client tier, Loyal Automobile Client tier and New Insurance Client tier)

- Motorcycle Rider Training Program 10% Parts 1-8, 12
- Those discounts that motorcycles qualify for under Rule 19 (anti-theft, account, renewal, agency loyalty, e-customer, age 65 or older)

Discounts (New Policyholder tier)

- Motorcycle Rider Training Program 10% Parts 1-8, 12
- Those discounts that motorcycles qualify for under Rule 19 (anti-theft, age 65 or older)

Merit Rating Plan

The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

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

- 1) Determine the base manual rate
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply applicable discounts in the order that Rule 11 specifies
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step.

(Rounding should occur after the application of *each* discount.)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Motorcycle Age Rate Factors

Age Group	Motorcycle Age based on Model Year (MY)	Age Rate Factor	
		Collision	Comprehensive
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34

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

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

Central Mass Safety Council, W. Boylston	(60055)
Ironstone Ventures, Uxbridge	(60998)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Minuteman HD Rider's Edge, Dartmouth	(135959)
Motorcycle Riding School, Beverly	(60050)
Sheldon's HD Rider's Edge, Auburn	(111478)
SM Motorcycle School, Winchendon	(116628)
Streetwise Cycle School Hyde Park	(123948)
Training Wheels, East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$10	\$16
2	\$9	\$9	\$17	\$15
3	\$10	\$10	\$19	\$10
4	\$15	\$14	\$24	\$24
5	\$11	\$12	\$23	\$20
6	\$16	\$16	\$26	\$22
7	\$10	\$15	\$25	\$24
8	\$15	\$15	\$24	\$24
9	\$16	\$16	\$26	\$23
10	\$24	\$20	\$35	\$30
11	\$20	\$20	\$34	\$29
12	\$22	\$20	\$30	\$31
13	\$23	\$23	\$44	\$34
14	\$25	\$23	\$43	\$30
15	\$42	\$40	\$74	\$60
16	\$40	\$40	\$84	\$70
17	\$43	\$44	\$79	\$69
18	\$43	\$44	\$73	\$63
19	\$43	\$44	\$73	\$63
20	\$43	\$44	\$79	\$69
21	\$43	\$44	\$73	\$63
22	\$43	\$44	\$73	\$63
23	\$43	\$44	\$73	\$63
24	\$43	\$44	\$73	\$63
25	\$43	\$44	\$79	\$69
26	\$43	\$44	\$79	\$69
27	\$8	\$8	\$14	\$12
40	\$22	\$24	\$30	\$30
41	\$25	\$23	\$43	\$30
42	\$42	\$40	\$74	\$60
43	\$43	\$44	\$72	\$62
44	\$43	\$45	\$80	\$60
45	\$42	\$40	\$74	\$60

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$4	\$4
3	\$1	\$1	\$2	\$4
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	\$7	\$6
16	\$4	\$4	\$8	\$7
17	\$4	\$3	\$7	\$6
18	\$4	\$3	\$7	\$6
19	\$4	\$3	\$7	\$6
20	\$4	\$3	\$7	\$6
21	\$4	\$3	\$7	\$6
22	\$4	\$3	\$7	\$6
23	\$4	\$3	\$7	\$6
24	\$4	\$3	\$7	\$6
25	\$4	\$3	\$7	\$6
26	\$4	\$3	\$7	\$6
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$7	\$6
43	\$4	\$3	\$7	\$6
44	\$4	\$4	\$8	\$7
45	\$3	\$3	\$7	\$6

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$20	\$18
5	\$13	\$13	\$22	\$19
6	\$13	\$13	\$22	\$19
7	\$13	\$12	\$21	\$19
8	\$13	\$12	\$21	\$19
9	\$13	\$13	\$22	\$20
10	\$19	\$18	\$31	\$26
11	\$18	\$17	\$30	\$25
12	\$21	\$20	\$36	\$31
13	\$20	\$20	\$34	\$29
14	\$20	\$20	\$36	\$30
15	\$36	\$35	\$63	\$53
16	\$44	\$42	\$76	\$63
17	\$33	\$32	\$57	\$48
18	\$33	\$32	\$57	\$48
19	\$33	\$32	\$57	\$48
20	\$33	\$32	\$57	\$48
21	\$33	\$32	\$57	\$48
22	\$33	\$32	\$57	\$48
23	\$33	\$32	\$57	\$48
24	\$33	\$32	\$57	\$48
25	\$33	\$32	\$57	\$48
26	\$33	\$32	\$57	\$48
27	\$8	\$8	\$14	\$12
40	\$20	\$20	\$34	\$29
41	\$21	\$20	\$37	\$31
42	\$35	\$34	\$61	\$52
43	\$32	\$31	\$57	\$48
44	\$39	\$37	\$67	\$57
45	\$32	\$31	\$55	\$46

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$2
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	\$3
12	\$2	\$2	\$4	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$4	\$6	\$5
16	\$4	\$4	\$8	\$6
17	\$3	\$3	\$6	\$5
18	\$3	\$3	\$6	\$5
19	\$3	\$3	\$6	\$5
20	\$3	\$3	\$6	\$5
21	\$3	\$3	\$6	\$5
22	\$3	\$3	\$6	\$5
23	\$3	\$3	\$6	\$5
24	\$3	\$3	\$6	\$5
25	\$3	\$3	\$6	\$5
26	\$3	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$3	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$14	\$13	\$21	\$16	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$20	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$13	\$21	\$16	3	\$2	\$4	\$5	\$6
4	\$19	\$17	\$29	\$23	4	\$4	\$5	\$7	\$8
5	\$19	\$15	\$27	\$21	5	\$4	\$5	\$6	\$8
6	\$20	\$18	\$24	\$14	6	\$4	\$6	\$7	\$10
7	\$19	\$17	\$29	\$23	7	\$4	\$6	\$7	\$10
8	\$16	\$17	\$26	\$26	8	\$4	\$5	\$7	\$8
9	\$20	\$18	\$24	\$21	9	\$4	\$6	\$7	\$10
10	\$26	\$22	\$11	\$33	10	\$5	\$8	\$11	\$13
11	\$21	\$21	\$19	\$32	11	\$5	\$7	\$10	\$12
12	\$25	\$23	\$12	\$31	12	\$6	\$8	\$11	\$13
13	\$28	\$24	\$15	\$36	13	\$6	\$8	\$12	\$14
14	\$30	\$27	\$15	\$39	14	\$6	\$10	\$12	\$15
15	\$33	\$33	\$15	\$15	15	\$16	\$11	\$11	\$19
16	\$33	\$33	\$15	\$15	16	\$16	\$11	\$11	\$19
17	\$33	\$33	\$15	\$15	17	\$16	\$11	\$11	\$19
18	\$33	\$33	\$15	\$15	18	\$16	\$11	\$11	\$19
19	\$33	\$33	\$15	\$15	19	\$16	\$11	\$11	\$19
20	\$33	\$33	\$15	\$15	20	\$16	\$11	\$11	\$19
21	\$33	\$33	\$15	\$15	21	\$16	\$11	\$11	\$19
22	\$33	\$33	\$15	\$15	22	\$16	\$11	\$11	\$19
23	\$33	\$33	\$15	\$15	23	\$16	\$11	\$11	\$19
24	\$33	\$33	\$15	\$15	24	\$16	\$11	\$11	\$19
25	\$33	\$33	\$15	\$15	25	\$16	\$11	\$11	\$19
26	\$33	\$33	\$15	\$15	26	\$16	\$11	\$11	\$19
27	\$11	\$10	\$18	\$14	27	\$2	\$2	\$4	\$5
40	\$27	\$24	\$14	\$35	40	\$6	\$8	\$11	\$14
41	\$30	\$27	\$15	\$39	41	\$6	\$10	\$12	\$15
42	\$33	\$33	\$15	\$15	42	\$16	\$11	\$11	\$19
43	\$33	\$33	\$15	\$15	43	\$16	\$11	\$11	\$19
44	\$33	\$33	\$15	\$15	44	\$16	\$11	\$11	\$19
45	\$33	\$33	\$15	\$15	45	\$16	\$11	\$11	\$19

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

Rates at Increased limits

~~The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.0402~~

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$21	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$12	\$22	\$18	3	\$3	\$4	\$5	\$6
4	\$16	\$14	\$25	\$20	4	\$3	\$4	\$6	\$7
5	\$17	\$15	\$27	\$21	5	\$3	\$5	\$6	\$8
6	\$17	\$16	\$27	\$21	6	\$3	\$5	\$7	\$8
7	\$17	\$15	\$27	\$21	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$21	8	\$3	\$5	\$6	\$8
9	\$17	\$16	\$28	\$22	9	\$3	\$5	\$7	\$8
10	\$23	\$20	\$38	\$30	10	\$5	\$7	\$9	\$11
11	\$22	\$20	\$37	\$29	11	\$4	\$7	\$9	\$11
12	\$26	\$24	\$45	\$35	12	\$5	\$8	\$11	\$13
13	\$25	\$22	\$42	\$33	13	\$5	\$7	\$10	\$12
14	\$26	\$23	\$44	\$34	14	\$5	\$8	\$10	\$13
15	\$45	\$41	\$61	\$59	15	\$9	\$14	\$18	\$22
16	\$45	\$45	\$61	\$61	16	\$11	\$16	\$21	\$26
17	\$41	\$37	\$61	\$54	17	\$8	\$12	\$16	\$20
18	\$41	\$37	\$61	\$54	18	\$8	\$12	\$16	\$20
19	\$41	\$37	\$61	\$54	19	\$8	\$12	\$16	\$20
20	\$41	\$37	\$61	\$54	20	\$8	\$12	\$16	\$20
21	\$41	\$37	\$61	\$54	21	\$8	\$12	\$16	\$20
22	\$41	\$37	\$61	\$54	22	\$8	\$12	\$16	\$20
23	\$41	\$37	\$61	\$54	23	\$8	\$12	\$16	\$20
24	\$41	\$37	\$61	\$54	24	\$8	\$12	\$16	\$20
25	\$41	\$37	\$61	\$54	25	\$8	\$12	\$16	\$20
26	\$41	\$37	\$61	\$54	26	\$8	\$12	\$16	\$20
27	\$11	\$10	\$18	\$14	27	\$2	\$3	\$4	\$5
40	\$25	\$22	\$42	\$33	40	\$5	\$7	\$10	\$12
41	\$27	\$24	\$46	\$36	41	\$5	\$8	\$11	\$14
42	\$44	\$40	\$61	\$58	42	\$9	\$13	\$18	\$21
43	\$41	\$36	\$61	\$53	43	\$8	\$12	\$16	\$20
44	\$45	\$43	\$61	\$61	44	\$10	\$15	\$19	\$23
45	\$40	\$36	\$61	\$52	45	\$8	\$12	\$16	\$20

Notes:

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

(2) 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

**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES – COMPANION POLICY CLIENT**

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$12	\$10	\$10
2	\$12	\$11	\$17	\$15
3	\$10	\$12	\$10	\$10
4	\$10	\$15	\$25	\$20
5	\$10	\$11	\$20	\$10
6	\$17	\$16	\$27	\$21
7	\$16	\$15	\$25	\$20
8	\$10	\$15	\$25	\$20
9	\$17	\$10	\$27	\$21
10	\$22	\$20	\$30	\$20
11	\$21	\$10	\$35	\$20
12	\$22	\$20	\$37	\$30
13	\$24	\$21	\$40	\$32
14	\$26	\$20	\$40	\$34
15	\$20	\$20	\$40	\$40
16	\$20	\$20	\$40	\$40
17	\$20	\$20	\$40	\$40
18	\$20	\$20	\$40	\$40
19	\$20	\$20	\$40	\$40
20	\$20	\$20	\$40	\$40
21	\$20	\$20	\$40	\$40
22	\$20	\$20	\$40	\$40
23	\$20	\$20	\$40	\$40
24	\$20	\$20	\$40	\$40
25	\$20	\$20	\$40	\$40
26	\$20	\$20	\$40	\$40
27	\$10	\$8	\$10	\$10
40	\$20	\$21	\$30	\$31
41	\$20	\$20	\$40	\$34
42	\$20	\$20	\$40	\$40
43	\$20	\$20	\$40	\$40
44	\$20	\$20	\$40	\$40
45	\$20	\$20	\$40	\$40

Part 6 – Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$54
\$750	\$50
\$1,000	\$80
\$2,000	\$82
\$5,000	\$127
\$10,000	\$105
\$15,000	\$250
\$20,000	\$200
\$25,000	\$227
\$50,000	\$341

~~Part 3 – Uninsured Motorists~~

~~Rates by limit~~

All Territories	
Limit	All Groups
20/40	\$10
20/50	\$10
25/50	\$20
35/80	\$21
50/100	\$20
100/300	\$27
250/500	\$30
500/500	\$45
500/1000	\$54

Notes:

~~(1) Motorcycle territory definitions are the same as for private passenger auto.~~

(2) Rates for inexperienced operators are calculated by applying a factor of 1.5 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

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$22
50/100	\$44
100/300	\$99
250/500	\$272
500/500	\$400
500/1000	\$725

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

**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES – COMPANION POLICY CLIENT**

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
<u>1</u>	<u>\$10</u>	<u>\$9</u>	<u>\$16</u>	<u>\$14</u>
<u>2</u>	<u>\$10</u>	<u>\$9</u>	<u>\$16</u>	<u>\$14</u>
<u>3</u>	<u>\$10</u>	<u>\$10</u>	<u>\$18</u>	<u>\$15</u>
<u>4</u>	<u>\$11</u>	<u>\$10</u>	<u>\$18</u>	<u>\$16</u>
<u>5</u>	<u>\$11</u>	<u>\$11</u>	<u>\$20</u>	<u>\$17</u>
<u>6</u>	<u>\$13</u>	<u>\$12</u>	<u>\$21</u>	<u>\$19</u>
<u>7</u>	<u>\$13</u>	<u>\$12</u>	<u>\$21</u>	<u>\$18</u>
<u>8</u>	<u>\$13</u>	<u>\$13</u>	<u>\$22</u>	<u>\$19</u>
<u>9</u>	<u>\$15</u>	<u>\$15</u>	<u>\$26</u>	<u>\$21</u>
<u>10</u>	<u>\$15</u>	<u>\$14</u>	<u>\$25</u>	<u>\$21</u>
<u>11</u>	<u>\$15</u>	<u>\$15</u>	<u>\$25</u>	<u>\$21</u>
<u>12</u>	<u>\$20</u>	<u>\$19</u>	<u>\$33</u>	<u>\$28</u>
<u>13</u>	<u>\$20</u>	<u>\$20</u>	<u>\$36</u>	<u>\$30</u>
<u>14</u>	<u>\$21</u>	<u>\$20</u>	<u>\$36</u>	<u>\$30</u>
<u>15</u>	<u>\$21</u>	<u>\$20</u>	<u>\$37</u>	<u>\$31</u>
<u>16</u>	<u>\$22</u>	<u>\$21</u>	<u>\$38</u>	<u>\$32</u>
<u>17</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>18</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>19</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>20</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>21</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>22</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>23</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>24</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>25</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>26</u>	<u>\$29</u>	<u>\$28</u>	<u>\$52</u>	<u>\$43</u>
<u>27</u>	<u>\$8</u>	<u>\$8</u>	<u>\$15</u>	<u>\$12</u>
<u>40</u>	<u>\$15</u>	<u>\$15</u>	<u>\$26</u>	<u>\$22</u>
<u>41</u>	<u>\$24</u>	<u>\$23</u>	<u>\$43</u>	<u>\$36</u>
<u>42</u>	<u>\$21</u>	<u>\$21</u>	<u>\$38</u>	<u>\$31</u>
<u>43</u>	<u>\$23</u>	<u>\$22</u>	<u>\$40</u>	<u>\$34</u>
<u>44</u>	<u>\$20</u>	<u>\$20</u>	<u>\$35</u>	<u>\$29</u>
<u>45</u>	<u>\$23</u>	<u>\$22</u>	<u>\$40</u>	<u>\$33</u>

Part 6 – Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
<u>\$500</u>	<u>\$82</u>
<u>\$750</u>	<u>\$87</u>
<u>\$1,000</u>	<u>\$94</u>
<u>\$2,000</u>	<u>\$118</u>
<u>\$5,000</u>	<u>\$171</u>
<u>\$10,000</u>	<u>\$246</u>
<u>\$15,000</u>	<u>\$284</u>
<u>\$20,000</u>	<u>\$313</u>
<u>\$25,000</u>	<u>\$336</u>
<u>\$50,000</u>	<u>\$399</u>

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
<u>20/40</u>	<u>\$21</u>
<u>20/50</u>	<u>\$21</u>
<u>25/50</u>	<u>\$22</u>
<u>35/80</u>	<u>\$25</u>
<u>50/100</u>	<u>\$27</u>
<u>100/300</u>	<u>\$31</u>
<u>250/500</u>	<u>\$40</u>
<u>500/500</u>	<u>\$50</u>
<u>500/1000</u>	<u>\$59</u>

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	<u>\$23</u>
50/100	\$44
100/300	<u>\$107</u>
250/500	<u>\$341</u>
500/500	<u>\$597</u>
500/1000	<u>\$853</u>

Notes:

(1) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operators rates above.

(2) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

Part 7 - Collision

Rates at \$500 deductible

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$4.86
2	\$4.76
3	\$2.40
4	\$2.34
5	\$2.41
6	\$2.43
7	\$2.56
8	\$2.65
9	\$2.60
10	\$3.14
11	\$2.77
12	\$3.62
13	\$3.77
14	\$5.25
15	\$6.18
16	\$6.74
17	\$6.90
18	\$6.90
19	\$6.90
20	\$6.90
21	\$6.90
22	\$6.90
23	\$6.90
24	\$6.90
25	\$6.90
26	\$6.90
27	\$4.58
28	\$4.00
29	\$3.00
30	\$5.44
31	\$6.14
32	\$5.65
33	\$6.03

Part 7 - Collision

Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

~~Part 7 - Collision~~

~~Waiver of Deductible Charges~~

All Territories	
Deductible	All Groups
\$300	\$0
\$500	\$44
\$1,000	\$44
\$2,000	\$24

~~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) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5 % of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the ~~motorcycle's insured value~~* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* ~~Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book", a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.~~

Notes:

- (1) ~~Motorcycle territory definitions are 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.~~

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

Part 7 - Collision

Rates at \$500 deductible

<u>Territory</u>	Rate per \$100
	Experienced Operators
	<u>All Groups</u>
<u>1</u>	<u>\$1.69</u>
<u>2</u>	<u>\$1.60</u>
<u>3</u>	<u>\$1.81</u>
<u>4</u>	<u>\$1.98</u>
<u>5</u>	<u>\$2.30</u>
<u>6</u>	<u>\$2.09</u>
<u>7</u>	<u>\$2.20</u>
<u>8</u>	<u>\$2.54</u>
<u>9</u>	<u>\$2.63</u>
<u>10</u>	<u>\$2.87</u>
<u>11</u>	<u>\$2.52</u>
<u>12</u>	<u>\$3.32</u>
<u>13</u>	<u>\$3.41</u>
<u>14</u>	<u>\$6.17</u>
<u>15</u>	<u>\$6.20</u>
<u>16</u>	<u>\$6.24</u>
<u>17</u>	<u>\$5.51</u>
<u>18</u>	<u>\$5.51</u>
<u>19</u>	<u>\$5.51</u>
<u>20</u>	<u>\$5.51</u>
<u>21</u>	<u>\$5.51</u>
<u>22</u>	<u>\$5.51</u>
<u>23</u>	<u>\$5.51</u>
<u>24</u>	<u>\$5.51</u>
<u>25</u>	<u>\$5.51</u>
<u>26</u>	<u>\$5.51</u>
<u>27</u>	<u>\$1.46</u>
<u>40</u>	<u>\$3.90</u>
<u>41</u>	<u>\$3.47</u>
<u>42</u>	<u>\$4.44</u>
<u>43</u>	<u>\$6.38</u>
<u>44</u>	<u>\$4.72</u>
<u>45</u>	<u>\$5.54</u>

Part 7 - Collision

Other deductibles

<u>All Territories</u>	
<u>Deductible</u>	<u>All Groups</u>
\$300	\$500 deductible premium + \$37
<u>\$1,000</u>	<u>71.3% of \$500 deductible premium</u>
<u>\$2,000</u>	<u>57.1% of \$500 deductible premium</u>

Part 7 - Collision

Waiver of Deductible Charges

<u>All Territories</u>	
<u>Deductible</u>	<u>All Groups</u>
<u>\$300</u>	<u>\$8</u>
<u>\$500</u>	<u>\$12</u>
<u>\$1,000</u>	<u>\$16</u>
<u>\$2,000</u>	<u>\$24</u>

Part 8 - Limited Collision

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

<u>Deductible</u>	<u>All Groups</u>
\$0	\$500 deductible premium (Part 8) + \$7
\$300	\$500 deductible premium (Part 8) + \$4
<u>\$1,000</u>	<u>61.9% of \$500 deductible premium (Part 8)</u>
<u>\$2,000</u>	<u>41.2% of \$500 deductible premium (Part 8)</u>

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

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

Territory	Rate per \$100 of value
	All Groups
1	\$0.98
2	\$0.98
3	\$0.99
4	\$1.07
5	\$1.00
6	\$1.30
7	\$1.56
8	\$1.98
9	\$1.75
10	\$2.20
11	\$2.10
12	\$2.00
13	\$2.10
14	\$3.38
15	\$4.05
16	\$6.00
17	\$8.29
18	\$6.20
19	\$6.20
20	\$6.20
21	\$8.29
22	\$8.29
23	\$6.20
24	\$6.20
25	\$6.20
26	\$8.29
27	\$8.07
40	\$2.54
41	\$2.67
42	\$3.72
43	\$3.08
44	\$6.07
45	\$8.87

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$0
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the ~~motorcycle's insured value~~ in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

~~* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.~~

Notes

- ~~(1) Motorcycle territory definitions are 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – COMPANION POLICY CLIENT

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

Territory	Rate per \$100
	All Groups
1	\$0.98
2	<u>\$0.94</u>
3	<u>\$1.11</u>
4	<u>\$1.30</u>
5	<u>\$1.16</u>
6	<u>\$1.44</u>
7	<u>\$1.97</u>
8	<u>\$2.43</u>
9	<u>\$2.63</u>
10	<u>\$3.03</u>
11	<u>\$3.00</u>
12	<u>\$3.76</u>
13	<u>\$3.78</u>
14	<u>\$5.14</u>
15	<u>\$5.72</u>
16	<u>\$8.92</u>
17	<u>\$11.99</u>
18	<u>\$11.99</u>
19	<u>\$11.99</u>
20	<u>\$11.99</u>
21	<u>\$11.99</u>
22	<u>\$11.99</u>
23	<u>\$11.99</u>
24	<u>\$11.99</u>
25	<u>\$11.99</u>
26	<u>\$11.99</u>
27	<u>\$0.89</u>
40	<u>\$3.12</u>
41	<u>\$3.47</u>
42	<u>\$4.78</u>
43	<u>\$5.22</u>
44	<u>\$7.96</u>
45	<u>\$5.81</u>

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
<u>\$1,000</u>	<u>60.8% of \$500 deductible premium</u>
<u>\$2,000</u>	<u>55.5% of \$500 deductible premium</u>

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$10	\$16
2	\$9	\$9	\$17	\$15
3	\$10	\$10	\$19	\$16
4	\$15	\$14	\$25	\$22
5	\$11	\$12	\$23	\$20
6	\$16	\$16	\$27	\$23
7	\$16	\$15	\$26	\$22
8	\$15	\$15	\$25	\$22
9	\$16	\$16	\$27	\$24
10	\$22	\$24	\$36	\$34
11	\$21	\$20	\$35	\$30
12	\$23	\$24	\$39	\$32
13	\$11	\$23	\$15	\$36
14	\$26	\$24	\$44	\$37
15	\$13	\$14	\$73	\$62
16	\$19	\$17	\$89	\$72
17	\$14	\$12	\$75	\$65
18	\$14	\$12	\$75	\$66
19	\$14	\$12	\$75	\$66
20	\$14	\$12	\$75	\$65
21	\$11	\$12	\$75	\$66
22	\$11	\$12	\$75	\$66
23	\$11	\$12	\$75	\$66
24	\$14	\$12	\$75	\$66
25	\$14	\$12	\$75	\$65
26	\$14	\$12	\$75	\$65
27	\$8	\$8	\$14	\$12
40	\$23	\$22	\$16	\$34
41	\$26	\$24	\$44	\$37
42	\$13	\$14	\$73	\$62
43	\$14	\$12	\$74	\$64
44	\$19	\$16	\$82	\$74
45	\$13	\$14	\$73	\$62

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$4	\$4
3	\$1	\$1	\$2	\$4
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	\$6	\$6
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$7	\$6
16	\$4	\$4	\$8	\$7
17	\$4	\$3	\$7	\$6
18	\$4	\$3	\$7	\$6
19	\$4	\$3	\$7	\$6
20	\$4	\$3	\$7	\$6
21	\$4	\$3	\$7	\$6
22	\$4	\$3	\$7	\$6
23	\$4	\$3	\$7	\$6
24	\$4	\$3	\$7	\$6
25	\$4	\$3	\$7	\$6
26	\$4	\$3	\$7	\$6
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$7	\$6
43	\$4	\$3	\$7	\$6
44	\$4	\$4	\$8	\$7
45	\$3	\$3	\$7	\$6

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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$21	\$18
5	\$13	\$13	\$23	\$19
6	\$13	\$13	\$23	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$13	\$13	\$23	\$20
10	\$19	\$18	\$32	\$27
11	\$18	\$17	\$31	\$26
12	\$22	\$21	\$37	\$32
13	\$20	\$20	\$35	\$30
14	\$21	\$21	\$37	\$31
15	\$37	\$36	\$65	\$54
16	\$45	\$43	\$78	\$65
17	\$34	\$33	\$58	\$49
18	\$34	\$33	\$58	\$49
19	\$34	\$33	\$58	\$49
20	\$34	\$33	\$58	\$49
21	\$34	\$33	\$58	\$49
22	\$34	\$33	\$58	\$49
23	\$34	\$33	\$58	\$49
24	\$34	\$33	\$58	\$49
25	\$34	\$33	\$58	\$49
26	\$34	\$33	\$58	\$49
27	\$8	\$8	\$14	\$12
40	\$20	\$20	\$35	\$30
41	\$22	\$21	\$38	\$32
42	\$36	\$35	\$63	\$53
43	\$33	\$32	\$58	\$49
44	\$40	\$38	\$69	\$58
45	\$33	\$32	\$56	\$47

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$2
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	\$3
12	\$2	\$2	\$4	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$4	\$6	\$5
16	\$4	\$4	\$8	\$6
17	\$3	\$3	\$6	\$5
18	\$3	\$3	\$6	\$5
19	\$3	\$3	\$6	\$5
20	\$3	\$3	\$6	\$5
21	\$3	\$3	\$6	\$5
22	\$3	\$3	\$6	\$5
23	\$3	\$3	\$6	\$5
24	\$3	\$3	\$6	\$5
25	\$3	\$3	\$6	\$5
26	\$3	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$3	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$14	\$13	\$22	\$16	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$20	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$13	\$22	\$16	3	\$2	\$4	\$5	\$6
4	\$19	\$17	\$30	\$24	4	\$4	\$5	\$7	\$8
5	\$19	\$15	\$28	\$22	5	\$4	\$5	\$6	\$8
6	\$20	\$18	\$32	\$25	6	\$4	\$6	\$7	\$10
7	\$19	\$17	\$30	\$24	7	\$4	\$6	\$7	\$10
8	\$16	\$17	\$30	\$24	8	\$4	\$5	\$7	\$8
9	\$20	\$18	\$32	\$25	9	\$4	\$6	\$7	\$10
10	\$26	\$23	\$42	\$34	10	\$5	\$8	\$11	\$13
11	\$25	\$22	\$41	\$33	11	\$5	\$7	\$10	\$12
12	\$26	\$24	\$43	\$35	12	\$6	\$8	\$11	\$13
13	\$29	\$25	\$46	\$37	13	\$6	\$8	\$12	\$14
14	\$34	\$28	\$46	\$40	14	\$6	\$10	\$12	\$15
15	\$34	\$31	\$46	\$46	15	\$16	\$11	\$11	\$16
16	\$34	\$34	\$46	\$46	16	\$16	\$11	\$11	\$16
17	\$34	\$34	\$46	\$46	17	\$16	\$11	\$11	\$16
18	\$34	\$34	\$46	\$46	18	\$16	\$11	\$11	\$16
19	\$34	\$34	\$46	\$46	19	\$16	\$11	\$11	\$16
20	\$34	\$34	\$46	\$46	20	\$16	\$11	\$11	\$16
21	\$34	\$34	\$46	\$46	21	\$16	\$11	\$11	\$16
22	\$34	\$34	\$46	\$46	22	\$16	\$11	\$11	\$16
23	\$34	\$34	\$46	\$46	23	\$16	\$11	\$11	\$16
24	\$34	\$34	\$46	\$46	24	\$16	\$11	\$11	\$16
25	\$34	\$34	\$46	\$46	25	\$16	\$11	\$11	\$16
26	\$34	\$34	\$46	\$46	26	\$16	\$11	\$11	\$16
27	\$11	\$10	\$18	\$14	27	\$2	\$2	\$4	\$5
40	\$28	\$25	\$45	\$36	40	\$6	\$8	\$11	\$14
41	\$34	\$28	\$46	\$46	41	\$6	\$10	\$12	\$15
42	\$34	\$34	\$46	\$46	42	\$16	\$11	\$11	\$16
43	\$34	\$34	\$46	\$46	43	\$16	\$11	\$11	\$16
44	\$34	\$34	\$46	\$46	44	\$16	\$11	\$11	\$16
45	\$34	\$34	\$46	\$46	45	\$16	\$11	\$11	\$16

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

Rates at Increased limits

~~The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.0402~~

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$21	\$17	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$22	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$12	\$23	\$18	3	\$3	\$4	\$5	\$6
4	\$16	\$14	\$26	\$20	4	\$3	\$4	\$6	\$7
5	\$17	\$15	\$28	\$22	5	\$3	\$5	\$6	\$8
6	\$17	\$16	\$28	\$22	6	\$3	\$5	\$7	\$8
7	\$17	\$15	\$28	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$28	\$22	8	\$3	\$5	\$6	\$8
9	\$17	\$16	\$29	\$23	9	\$3	\$5	\$7	\$8
10	\$24	\$21	\$39	\$31	10	\$5	\$7	\$9	\$11
11	\$23	\$21	\$38	\$30	11	\$4	\$7	\$9	\$11
12	\$27	\$25	\$46	\$36	12	\$5	\$8	\$11	\$13
13	\$26	\$23	\$43	\$34	13	\$5	\$7	\$10	\$12
14	\$27	\$24	\$45	\$35	14	\$5	\$8	\$10	\$13
15	\$46	\$42	\$63	\$61	15	\$9	\$14	\$18	\$23
16	\$46	\$46	\$63	\$63	16	\$11	\$16	\$22	\$27
17	\$42	\$38	\$63	\$55	17	\$8	\$12	\$16	\$21
18	\$42	\$38	\$63	\$55	18	\$8	\$12	\$16	\$21
19	\$42	\$38	\$63	\$55	19	\$8	\$12	\$16	\$21
20	\$42	\$38	\$63	\$55	20	\$8	\$12	\$16	\$21
21	\$42	\$38	\$63	\$55	21	\$8	\$12	\$16	\$21
22	\$42	\$38	\$63	\$55	22	\$8	\$12	\$16	\$21
23	\$42	\$38	\$63	\$55	23	\$8	\$12	\$16	\$21
24	\$42	\$38	\$63	\$55	24	\$8	\$12	\$16	\$21
25	\$42	\$38	\$63	\$55	25	\$8	\$12	\$16	\$21
26	\$42	\$38	\$63	\$55	26	\$8	\$12	\$16	\$21
27	\$11	\$10	\$18	\$14	27	\$2	\$3	\$4	\$5
40	\$26	\$23	\$43	\$34	40	\$5	\$7	\$10	\$12
41	\$28	\$25	\$47	\$37	41	\$5	\$8	\$11	\$14
42	\$45	\$41	\$63	\$59	42	\$9	\$13	\$18	\$22
43	\$42	\$37	\$63	\$54	43	\$8	\$12	\$16	\$20
44	\$46	\$44	\$63	\$63	44	\$10	\$15	\$19	\$24
45	\$41	\$37	\$63	\$53	45	\$8	\$12	\$16	\$20

Notes:

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

(2) 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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**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT**

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$12	\$10	\$10
2	\$12	\$11	\$17	\$15
3	\$10	\$12	\$10	\$10
4	\$10	\$15	\$20	\$21
5	\$10	\$11	\$24	\$10
6	\$17	\$16	\$20	\$22
7	\$16	\$15	\$20	\$21
8	\$10	\$15	\$20	\$21
9	\$17	\$10	\$20	\$22
10	\$20	\$20	\$37	\$30
11	\$22	\$10	\$30	\$20
12	\$20	\$24	\$30	\$34
13	\$25	\$22	\$11	\$33
14	\$27	\$24	\$11	\$35
15	\$30	\$30	\$11	\$11
16	\$30	\$30	\$11	\$11
17	\$30	\$30	\$11	\$11
18	\$30	\$30	\$11	\$11
19	\$30	\$30	\$11	\$11
20	\$30	\$30	\$11	\$11
21	\$30	\$30	\$11	\$11
22	\$30	\$30	\$11	\$11
23	\$30	\$30	\$11	\$11
24	\$30	\$30	\$11	\$11
25	\$30	\$30	\$11	\$11
26	\$30	\$30	\$11	\$11
27	\$10	\$8	\$10	\$10
40	\$24	\$22	\$10	\$32
41	\$27	\$24	\$11	\$35
42	\$30	\$30	\$11	\$11
43	\$30	\$30	\$11	\$11
44	\$30	\$30	\$11	\$11
45	\$30	\$30	\$11	\$11

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$60
\$1,000	\$65
\$2,000	\$84
\$5,000	\$100
\$10,000	\$200
\$15,000	\$250
\$20,000	\$290
\$25,000	\$305
\$50,000	\$350

~~Part 3 - Uninsured Motorists~~

~~Rates by limit~~

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$19
25/50	\$20
35/80	\$22
50/100	\$24
100/300	\$20
250/500	\$37
500/500	\$46
500/1000	\$55

Notes:

~~(1) Motorcycle territory definitions are the same as for private passenger auto.~~

(2) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
50/100	\$45
100/300	\$102
250/500	\$270
500/500	\$512
500/1000	\$744

**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT**

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
<u>1</u>	<u>\$10</u>	<u>\$9</u>	<u>\$16</u>	<u>\$14</u>
<u>2</u>	<u>\$10</u>	<u>\$9</u>	<u>\$16</u>	<u>\$14</u>
<u>3</u>	<u>\$10</u>	<u>\$10</u>	<u>\$18</u>	<u>\$15</u>
<u>4</u>	<u>\$11</u>	<u>\$10</u>	<u>\$18</u>	<u>\$16</u>
<u>5</u>	<u>\$11</u>	<u>\$11</u>	<u>\$20</u>	<u>\$17</u>
<u>6</u>	<u>\$13</u>	<u>\$12</u>	<u>\$22</u>	<u>\$19</u>
<u>7</u>	<u>\$13</u>	<u>\$12</u>	<u>\$22</u>	<u>\$18</u>
<u>8</u>	<u>\$13</u>	<u>\$13</u>	<u>\$23</u>	<u>\$19</u>
<u>9</u>	<u>\$15</u>	<u>\$15</u>	<u>\$27</u>	<u>\$22</u>
<u>10</u>	<u>\$15</u>	<u>\$14</u>	<u>\$26</u>	<u>\$22</u>
<u>11</u>	<u>\$15</u>	<u>\$15</u>	<u>\$26</u>	<u>\$22</u>
<u>12</u>	<u>\$20</u>	<u>\$19</u>	<u>\$34</u>	<u>\$29</u>
<u>13</u>	<u>\$21</u>	<u>\$21</u>	<u>\$37</u>	<u>\$31</u>
<u>14</u>	<u>\$22</u>	<u>\$21</u>	<u>\$37</u>	<u>\$31</u>
<u>15</u>	<u>\$22</u>	<u>\$21</u>	<u>\$38</u>	<u>\$32</u>
<u>16</u>	<u>\$23</u>	<u>\$22</u>	<u>\$39</u>	<u>\$33</u>
<u>17</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>18</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>19</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>20</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>21</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>22</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>23</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>24</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>25</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>26</u>	<u>\$30</u>	<u>\$29</u>	<u>\$53</u>	<u>\$44</u>
<u>27</u>	<u>\$8</u>	<u>\$8</u>	<u>\$15</u>	<u>\$12</u>
<u>40</u>	<u>\$15</u>	<u>\$15</u>	<u>\$27</u>	<u>\$23</u>
<u>41</u>	<u>\$25</u>	<u>\$24</u>	<u>\$44</u>	<u>\$37</u>
<u>42</u>	<u>\$22</u>	<u>\$22</u>	<u>\$39</u>	<u>\$32</u>
<u>43</u>	<u>\$24</u>	<u>\$23</u>	<u>\$41</u>	<u>\$35</u>
<u>44</u>	<u>\$21</u>	<u>\$20</u>	<u>\$36</u>	<u>\$30</u>
<u>45</u>	<u>\$24</u>	<u>\$23</u>	<u>\$41</u>	<u>\$34</u>

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
<u>\$500</u>	<u>\$84</u>
<u>\$750</u>	<u>\$89</u>
<u>\$1,000</u>	<u>\$96</u>
<u>\$2,000</u>	<u>\$121</u>
<u>\$5,000</u>	<u>\$175</u>
<u>\$10,000</u>	<u>\$252</u>
<u>\$15,000</u>	<u>\$291</u>
<u>\$20,000</u>	<u>\$321</u>
<u>\$25,000</u>	<u>\$345</u>
<u>\$50,000</u>	<u>\$409</u>

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
<u>20/40</u>	<u>\$22</u>
<u>20/50</u>	<u>\$22</u>
<u>25/50</u>	<u>\$23</u>
<u>35/80</u>	<u>\$26</u>
<u>50/100</u>	<u>\$28</u>
<u>100/300</u>	<u>\$32</u>
<u>250/500</u>	<u>\$41</u>
<u>500/500</u>	<u>\$51</u>
<u>500/1000</u>	<u>\$61</u>

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	<u>\$24</u>
50/100	\$45
100/300	<u>\$110</u>
250/500	<u>\$350</u>
500/500	<u>\$612</u>
500/1000	<u>\$875</u>

Notes:

(1) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operators rates above.

(2) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

Part 7 - Collision

Rates at \$500 deductible

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$4.04
2	\$4.04
3	\$2.45
4	\$2.97
5	\$2.47
6	\$2.49
7	\$2.65
8	\$3.08
9	\$2.76
10	\$3.22
11	\$2.94
12	\$3.74
13	\$3.97
14	\$5.98
15	\$6.20
16	\$6.04
17	\$6.46
18	\$6.46
19	\$6.46
20	\$6.46
21	\$6.46
22	\$6.46
23	\$6.46
24	\$6.46
25	\$6.46
26	\$6.46
27	\$4.62
28	\$4.40
29	\$4.00
30	\$5.50
31	\$6.98
32	\$5.70
33	\$6.48

Part 7 - Collision

Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.4% of \$500 deductible premium

~~Part 7 - Collision~~

~~Waiver of Deductible Charges~~

All Territories	
Deductible	All Groups
\$300	\$0
\$500	\$44
\$1,000	\$44
\$2,000	\$24

~~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) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	64.4% of \$500 deductible premium (Part 8)
\$2,000	46.5 % of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the ~~motorcycle's insured value*~~ in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* ~~Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book", a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.~~

Notes:

- (1) ~~Motorcycle territory definitions are 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.~~

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

Part 7 - Collision

Rates at \$500 deductible

<u>Territory</u>	Rate per \$100
	Experienced Operators
	<u>All Groups</u>
<u>1</u>	<u>\$1.73</u>
<u>2</u>	<u>\$1.64</u>
<u>3</u>	<u>\$1.86</u>
<u>4</u>	<u>\$2.03</u>
<u>5</u>	<u>\$2.36</u>
<u>6</u>	<u>\$2.14</u>
<u>7</u>	<u>\$2.26</u>
<u>8</u>	<u>\$2.61</u>
<u>9</u>	<u>\$2.70</u>
<u>10</u>	<u>\$2.94</u>
<u>11</u>	<u>\$2.58</u>
<u>12</u>	<u>\$3.40</u>
<u>13</u>	<u>\$3.50</u>
<u>14</u>	<u>\$6.33</u>
<u>15</u>	<u>\$6.36</u>
<u>16</u>	<u>\$6.40</u>
<u>17</u>	<u>\$5.65</u>
<u>18</u>	<u>\$5.65</u>
<u>19</u>	<u>\$5.65</u>
<u>20</u>	<u>\$5.65</u>
<u>21</u>	<u>\$5.65</u>
<u>22</u>	<u>\$5.65</u>
<u>23</u>	<u>\$5.65</u>
<u>24</u>	<u>\$5.65</u>
<u>25</u>	<u>\$5.65</u>
<u>26</u>	<u>\$5.65</u>
<u>27</u>	<u>\$1.50</u>
<u>40</u>	<u>\$4.00</u>
<u>41</u>	<u>\$3.56</u>
<u>42</u>	<u>\$4.55</u>
<u>43</u>	<u>\$6.54</u>
<u>44</u>	<u>\$4.84</u>
<u>45</u>	<u>\$5.68</u>

Part 7 - Collision

Other deductibles

<u>All Territories</u>	
<u>Deductible</u>	<u>All Groups</u>
\$300	\$500 deductible premium + \$37
<u>\$1,000</u>	<u>71.3% of \$500 deductible premium</u>
<u>\$2,000</u>	<u>57.1% of \$500 deductible premium</u>

Part 7 - Collision

Waiver of Deductible Charges

<u>All Territories</u>	
<u>Deductible</u>	<u>All Groups</u>
<u>\$300</u>	<u>\$8</u>
<u>\$500</u>	<u>\$12</u>
<u>\$1,000</u>	<u>\$16</u>
<u>\$2,000</u>	<u>\$24</u>

Part 8 - Limited Collision

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

<u>Deductible</u>	<u>All Groups</u>
\$0	\$500 deductible premium (Part 8) + \$7
\$300	\$500 deductible premium (Part 8) + \$4
<u>\$1,000</u>	<u>61.9% of \$500 deductible premium (Part 8)</u>
<u>\$2,000</u>	<u>41.2 % of \$500 deductible premium (Part 8)</u>

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

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

**Part 9 - Comprehensive
Other deductibles**

Territory	Rate per \$100 of value*
	All Groups
1	\$1.00
2	\$0.98
3	\$1.02
4	\$1.10
5	\$1.12
6	\$1.03
7	\$1.60
8	\$2.03
9	\$1.79
10	\$2.26
11	\$2.18
12	\$2.75
13	\$2.55
14	\$3.47
15	\$4.15
16	\$6.25
17	\$6.45
18	\$6.45
19	\$6.45
20	\$6.45
21	\$6.45
22	\$6.45
23	\$6.45
24	\$6.45
25	\$6.45
26	\$6.45
27	\$6.00
40	\$2.57
41	\$2.74
42	\$3.82
43	\$3.93
44	\$6.23
45	\$3.07

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$9
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the ~~motorcycle's insured value*~~ in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

~~* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.~~

Notes

- ~~(1) Motorcycle territory definitions are 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – LOYAL AUTOMOBILE CLIENT

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

Territory	Rate per \$100
	All Groups
1	\$1.00
2	<u>\$0.96</u>
3	<u>\$1.14</u>
4	<u>\$1.33</u>
5	<u>\$1.19</u>
6	<u>\$1.48</u>
7	<u>\$2.02</u>
8	<u>\$2.49</u>
9	<u>\$2.70</u>
10	<u>\$3.11</u>
11	<u>\$3.08</u>
12	<u>\$3.86</u>
13	<u>\$3.88</u>
14	<u>\$5.27</u>
15	<u>\$5.87</u>
16	<u>\$9.15</u>
17	<u>\$12.30</u>
18	<u>\$12.30</u>
19	<u>\$12.30</u>
20	<u>\$12.30</u>
21	<u>\$12.30</u>
22	<u>\$12.30</u>
23	<u>\$12.30</u>
24	<u>\$12.30</u>
25	<u>\$12.30</u>
26	<u>\$12.30</u>
27	<u>\$0.91</u>
40	<u>\$3.20</u>
41	<u>\$3.56</u>
42	<u>\$4.90</u>
43	<u>\$5.35</u>
44	<u>\$8.16</u>
45	<u>\$5.96</u>

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
<u>\$1,000</u>	<u>60.8% of \$500 deductible premium</u>
<u>\$2,000</u>	<u>55.5% of \$500 deductible premium</u>

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$10	\$10
2	\$9	\$9	\$17	\$15
3	\$10	\$10	\$10	\$10
4	\$15	\$14	\$26	\$23
5	\$11	\$12	\$24	\$21
6	\$16	\$16	\$28	\$24
7	\$10	\$15	\$27	\$23
8	\$15	\$15	\$26	\$23
9	\$16	\$16	\$28	\$25
10	\$23	\$22	\$37	\$32
11	\$22	\$24	\$36	\$34
12	\$24	\$22	\$40	\$33
13	\$25	\$24	\$40	\$36
14	\$27	\$25	\$45	\$38
15	\$44	\$42	\$75	\$64
16	\$50	\$40	\$85	\$74
17	\$45	\$40	\$77	\$67
18	\$45	\$40	\$77	\$67
19	\$45	\$40	\$77	\$67
20	\$45	\$40	\$77	\$67
21	\$45	\$40	\$77	\$67
22	\$45	\$40	\$77	\$67
23	\$45	\$40	\$77	\$67
24	\$45	\$40	\$77	\$67
25	\$45	\$40	\$77	\$67
26	\$45	\$40	\$77	\$67
27	\$8	\$8	\$14	\$12
40	\$24	\$23	\$44	\$36
41	\$27	\$25	\$45	\$38
42	\$44	\$42	\$75	\$64
43	\$45	\$40	\$76	\$66
44	\$50	\$47	\$84	\$73
45	\$44	\$42	\$75	\$64

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$4	\$4
3	\$1	\$1	\$2	\$4
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	\$6	\$6
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$7	\$6
16	\$4	\$4	\$8	\$7
17	\$4	\$3	\$7	\$6
18	\$4	\$3	\$7	\$6
19	\$4	\$3	\$7	\$6
20	\$4	\$3	\$7	\$6
21	\$4	\$3	\$7	\$6
22	\$4	\$3	\$7	\$6
23	\$4	\$3	\$7	\$6
24	\$4	\$3	\$7	\$6
25	\$4	\$3	\$7	\$6
26	\$4	\$3	\$7	\$6
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$7	\$6
43	\$4	\$3	\$7	\$6
44	\$4	\$4	\$8	\$7
45	\$3	\$3	\$7	\$6

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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$22	\$18
5	\$13	\$13	\$24	\$19
6	\$13	\$13	\$24	\$19
7	\$13	\$12	\$23	\$19
8	\$13	\$12	\$23	\$19
9	\$13	\$13	\$24	\$21
10	\$19	\$18	\$33	\$28
11	\$18	\$17	\$32	\$27
12	\$23	\$22	\$38	\$33
13	\$21	\$21	\$36	\$31
14	\$22	\$22	\$38	\$32
15	\$38	\$37	\$67	\$55
16	\$46	\$44	\$80	\$67
17	\$35	\$34	\$59	\$50
18	\$35	\$34	\$59	\$50
19	\$35	\$34	\$59	\$50
20	\$35	\$34	\$59	\$50
21	\$35	\$34	\$59	\$50
22	\$35	\$34	\$59	\$50
23	\$35	\$34	\$59	\$50
24	\$35	\$34	\$59	\$50
25	\$35	\$34	\$59	\$50
26	\$35	\$34	\$59	\$50
27	\$8	\$8	\$14	\$12
40	\$21	\$21	\$36	\$31
41	\$23	\$22	\$39	\$33
42	\$37	\$36	\$65	\$54
43	\$34	\$33	\$59	\$50
44	\$41	\$39	\$71	\$59
45	\$34	\$33	\$57	\$48

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$2	\$1
3	\$1	\$1	\$2	\$2
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	\$3
12	\$2	\$2	\$4	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$4	\$6	\$5
16	\$4	\$4	\$8	\$6
17	\$3	\$3	\$6	\$5
18	\$3	\$3	\$6	\$5
19	\$3	\$3	\$6	\$5
20	\$3	\$3	\$6	\$5
21	\$3	\$3	\$6	\$5
22	\$3	\$3	\$6	\$5
23	\$3	\$3	\$6	\$5
24	\$3	\$3	\$6	\$5
25	\$3	\$3	\$6	\$5
26	\$3	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$3	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$14	\$13	\$23	\$16	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$21	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$13	\$23	\$16	3	\$2	\$4	\$5	\$6
4	\$19	\$17	\$31	\$25	4	\$4	\$5	\$7	\$8
5	\$18	\$15	\$29	\$23	5	\$4	\$5	\$6	\$8
6	\$24	\$18	\$33	\$26	6	\$4	\$6	\$7	\$10
7	\$19	\$17	\$31	\$25	7	\$4	\$6	\$7	\$10
8	\$16	\$17	\$31	\$25	8	\$4	\$5	\$7	\$8
9	\$21	\$18	\$33	\$26	9	\$4	\$6	\$7	\$10
10	\$27	\$21	\$18	\$36	10	\$5	\$8	\$11	\$13
11	\$28	\$23	\$12	\$31	11	\$5	\$7	\$10	\$12
12	\$27	\$25	\$11	\$36	12	\$6	\$8	\$11	\$13
13	\$30	\$26	\$17	\$38	13	\$6	\$8	\$12	\$14
14	\$32	\$28	\$17	\$14	14	\$6	\$10	\$12	\$15
15	\$35	\$36	\$17	\$17	15	\$16	\$11	\$11	\$19
16	\$35	\$35	\$17	\$17	16	\$16	\$11	\$11	\$19
17	\$35	\$35	\$17	\$17	17	\$16	\$11	\$11	\$19
18	\$35	\$35	\$17	\$17	18	\$16	\$11	\$11	\$19
19	\$35	\$35	\$17	\$17	19	\$16	\$11	\$11	\$19
20	\$35	\$35	\$17	\$17	20	\$16	\$11	\$11	\$19
21	\$35	\$35	\$17	\$17	21	\$16	\$11	\$11	\$19
22	\$35	\$35	\$17	\$17	22	\$16	\$11	\$11	\$19
23	\$35	\$36	\$17	\$17	23	\$16	\$11	\$11	\$19
24	\$35	\$36	\$17	\$17	24	\$16	\$11	\$11	\$19
25	\$35	\$35	\$17	\$17	25	\$16	\$11	\$11	\$19
26	\$35	\$35	\$17	\$17	26	\$16	\$11	\$11	\$19
27	\$11	\$10	\$18	\$14	27	\$2	\$2	\$4	\$5
40	\$20	\$26	\$16	\$27	40	\$6	\$8	\$11	\$14
41	\$32	\$29	\$17	\$11	41	\$6	\$10	\$12	\$15
42	\$35	\$35	\$17	\$17	42	\$16	\$11	\$11	\$19
43	\$35	\$35	\$17	\$17	43	\$16	\$11	\$11	\$19
44	\$35	\$36	\$17	\$17	44	\$16	\$11	\$11	\$19
45	\$35	\$35	\$17	\$17	45	\$16	\$11	\$11	\$19

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

~~Rates at Increased limits~~

~~The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.0402~~

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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$22	\$17	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$23	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$12	\$24	\$18	3	\$3	\$4	\$5	\$6
4	\$16	\$14	\$27	\$21	4	\$3	\$4	\$6	\$7
5	\$17	\$15	\$29	\$23	5	\$3	\$5	\$6	\$8
6	\$17	\$16	\$29	\$23	6	\$3	\$5	\$7	\$8
7	\$17	\$15	\$29	\$23	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$29	\$23	8	\$3	\$5	\$6	\$8
9	\$17	\$16	\$30	\$24	9	\$3	\$5	\$7	\$8
10	\$25	\$22	\$40	\$32	10	\$5	\$7	\$9	\$11
11	\$24	\$22	\$39	\$31	11	\$4	\$7	\$9	\$11
12	\$28	\$26	\$47	\$37	12	\$5	\$8	\$11	\$13
13	\$27	\$24	\$44	\$35	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$46	\$36	14	\$5	\$8	\$10	\$13
15	\$47	\$43	\$65	\$63	15	\$9	\$14	\$18	\$24
16	\$47	\$47	\$65	\$65	16	\$11	\$16	\$23	\$28
17	\$43	\$39	\$65	\$56	17	\$8	\$12	\$16	\$22
18	\$43	\$39	\$65	\$56	18	\$8	\$12	\$16	\$22
19	\$43	\$39	\$65	\$56	19	\$8	\$12	\$16	\$22
20	\$43	\$39	\$65	\$56	20	\$8	\$12	\$16	\$22
21	\$43	\$39	\$65	\$56	21	\$8	\$12	\$16	\$22
22	\$43	\$39	\$65	\$56	22	\$8	\$12	\$16	\$22
23	\$43	\$39	\$65	\$56	23	\$8	\$12	\$16	\$22
24	\$43	\$39	\$65	\$56	24	\$8	\$12	\$16	\$22
25	\$43	\$39	\$65	\$56	25	\$8	\$12	\$16	\$22
26	\$43	\$39	\$65	\$56	26	\$8	\$12	\$16	\$22
27	\$11	\$10	\$18	\$14	27	\$2	\$3	\$4	\$5
40	\$27	\$24	\$44	\$35	40	\$5	\$7	\$10	\$12
41	\$29	\$26	\$48	\$38	41	\$5	\$8	\$11	\$14
42	\$46	\$42	\$65	\$60	42	\$9	\$13	\$18	\$23
43	\$43	\$38	\$65	\$55	43	\$8	\$12	\$16	\$21
44	\$47	\$45	\$65	\$65	44	\$10	\$15	\$19	\$25
45	\$42	\$38	\$65	\$54	45	\$8	\$12	\$16	\$21

Notes:

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

(2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 4 - Property Damage

Rates at Basic limits

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

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$50
\$750	\$62
\$1,000	\$87
\$2,000	\$80
\$5,000	\$130
\$10,000	\$205
\$15,000	\$262
\$20,000	\$300
\$25,000	\$340
\$50,000	\$350

~~Part 3 - Uninsured Motorists~~

~~Rates by limit~~

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$19
25/50	\$24
35/80	\$20
50/100	\$25
100/300	\$20
250/500	\$30
500/500	\$47
500/1000	\$56

Notes:

~~(1) Motorcycle territory definitions are the same as for private passenger auto.~~

(2) Rates for inexperienced operators are calculated by applying a factor of 1.5 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

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$24
50/100	\$46
100/300	\$105
250/500	\$200
500/500	\$225
500/1000	\$260

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

**SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL
MOTORCYCLE RATES – NEW INSURANCE CLIENT**

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
<u>1</u>	\$10	\$9	\$16	\$14
<u>2</u>	\$10	\$9	\$16	\$14
<u>3</u>	\$10	\$10	\$18	\$15
<u>4</u>	\$11	\$10	\$18	\$16
<u>5</u>	\$11	\$11	\$21	\$17
<u>6</u>	\$13	\$12	\$23	\$19
<u>7</u>	\$13	\$12	\$23	\$18
<u>8</u>	\$13	\$13	\$24	\$19
<u>9</u>	\$15	\$15	\$28	\$23
<u>10</u>	\$15	\$14	\$27	\$23
<u>11</u>	\$15	\$15	\$27	\$23
<u>12</u>	\$21	\$19	\$35	\$30
<u>13</u>	\$22	\$22	\$38	\$32
<u>14</u>	\$23	\$22	\$38	\$32
<u>15</u>	\$23	\$22	\$39	\$33
<u>16</u>	\$24	\$23	\$40	\$34
<u>17</u>	\$31	\$30	\$54	\$45
<u>18</u>	\$31	\$30	\$54	\$45
<u>19</u>	\$31	\$30	\$54	\$45
<u>20</u>	\$31	\$30	\$54	\$45
<u>21</u>	\$31	\$30	\$54	\$45
<u>22</u>	\$31	\$30	\$54	\$45
<u>23</u>	\$31	\$30	\$54	\$45
<u>24</u>	\$31	\$30	\$54	\$45
<u>25</u>	\$31	\$30	\$54	\$45
<u>26</u>	\$31	\$30	\$54	\$45
<u>27</u>	\$8	\$8	\$15	\$12
<u>40</u>	\$15	\$15	\$28	\$24
<u>41</u>	\$26	\$25	\$45	\$38
<u>42</u>	\$23	\$23	\$40	\$33
<u>43</u>	\$25	\$24	\$42	\$36
<u>44</u>	\$22	\$21	\$37	\$31
<u>45</u>	\$25	\$24	\$42	\$35

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$86
\$750	\$91
\$1,000	\$98
\$2,000	\$124
\$5,000	\$179
\$10,000	\$258
\$15,000	\$298
\$20,000	\$329
\$25,000	\$354
\$50,000	\$419

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$23
20/50	\$23
25/50	\$24
35/80	\$27
50/100	\$29
100/300	\$33
250/500	\$42
500/500	\$52
500/1000	\$63

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$25
50/100	\$46
100/300	\$113
250/500	\$359
500/500	\$627
500/1000	\$897

Notes:

(1) Rates for inexperienced operators are calculated by applying a factor of 1.5 to the experienced operators rates above.

(2) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 7 - Collision
Rates at \$500 deductible

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$4.06
2	\$4.06
3	\$2.20
4	\$2.43
5	\$2.59
6	\$2.55
7	\$2.72
8	\$3.44
9	\$2.00
10	\$3.30
11	\$2.04
12	\$3.00
13	\$3.07
14	\$5.54
15	\$6.45
16	\$7.00
17	\$6.62
18	\$6.02
19	\$6.02
20	\$6.02
21	\$6.02
22	\$6.02
23	\$6.02
24	\$6.02
25	\$6.02
26	\$6.02
27	\$4.66
28	\$4.20
29	\$4.40
30	\$5.72
31	\$6.46
32	\$5.00
33	\$6.33

Part 7 - Collision
Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.4% of \$500 deductible premium

~~Part 7 - Collision~~
~~Waiver of Deductible Charges~~

All Territories	
Deductible	All Groups
\$300	\$0
\$500	\$44
\$1,000	\$44
\$2,000	\$24

~~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) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	64.4% of \$500 deductible premium (Part 8)
\$2,000	46.5 % of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the ~~motorcycle's insured value*~~ in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* ~~Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book", a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.~~

Notes:

- (1) ~~Motorcycle territory definitions are 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.~~

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

Part 7 - Collision

Rates at \$500 deductible

<u>Territory</u>	Rate per \$100
	Experienced Operators
	<u>All Groups</u>
<u>1</u>	<u>\$1.77</u>
<u>2</u>	<u>\$1.68</u>
<u>3</u>	<u>\$1.91</u>
<u>4</u>	<u>\$2.08</u>
<u>5</u>	<u>\$2.42</u>
<u>6</u>	<u>\$2.19</u>
<u>7</u>	<u>\$2.32</u>
<u>8</u>	<u>\$2.68</u>
<u>9</u>	<u>\$2.77</u>
<u>10</u>	<u>\$3.01</u>
<u>11</u>	<u>\$2.64</u>
<u>12</u>	<u>\$3.49</u>
<u>13</u>	<u>\$3.59</u>
<u>14</u>	<u>\$6.49</u>
<u>15</u>	<u>\$6.52</u>
<u>16</u>	<u>\$6.56</u>
<u>17</u>	<u>\$5.79</u>
<u>18</u>	<u>\$5.79</u>
<u>19</u>	<u>\$5.79</u>
<u>20</u>	<u>\$5.79</u>
<u>21</u>	<u>\$5.79</u>
<u>22</u>	<u>\$5.79</u>
<u>23</u>	<u>\$5.79</u>
<u>24</u>	<u>\$5.79</u>
<u>25</u>	<u>\$5.79</u>
<u>26</u>	<u>\$5.79</u>
<u>27</u>	<u>\$1.54</u>
<u>40</u>	<u>\$4.10</u>
<u>41</u>	<u>\$3.65</u>
<u>42</u>	<u>\$4.66</u>
<u>43</u>	<u>\$6.70</u>
<u>44</u>	<u>\$4.96</u>
<u>45</u>	<u>\$5.82</u>

Part 7 - Collision

Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$37
<u>\$1,000</u>	<u>71.3% of \$500 deductible premium</u>
<u>\$2,000</u>	<u>57.1% of \$500 deductible premium</u>

Part 7 - Collision

Waiver of Deductible Charges

All Territories	
Deductible	All Groups
<u>\$300</u>	<u>\$8</u>
<u>\$500</u>	<u>\$12</u>
<u>\$1,000</u>	<u>\$16</u>
<u>\$2,000</u>	<u>\$24</u>

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) + \$7
\$300	\$500 deductible premium (Part 8) + \$4
<u>\$1,000</u>	<u>61.9% of \$500 deductible premium (Part 8)</u>
<u>\$2,000</u>	<u>41.2% of \$500 deductible premium (Part 8)</u>

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

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

Territory	Rate per \$100 of value
	All Groups
1	\$1.03
2	\$1.00
3	\$1.05
4	\$1.10
5	\$1.15
6	\$1.20
7	\$1.24
8	\$2.00
9	\$1.00
10	\$2.02
11	\$2.20
12	\$2.02
13	\$2.04
14	\$3.50
15	\$4.25
16	\$6.44
17	\$6.04
18	\$6.04
19	\$6.04
20	\$6.04
21	\$6.04
22	\$6.04
23	\$6.04
24	\$6.04
25	\$6.04
26	\$6.04
27	\$6.04
40	\$2.00
41	\$2.04
42	\$3.02
43	\$4.00
44	\$6.00
45	\$4.07

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$0
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the ~~motorcycle's insured value~~ in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

~~* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,000 applies to vehicle sizes 651 c.c. and over.~~

Notes

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW INSURANCE CLIENT

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

Territory	Rate per \$100
	All Groups
1	\$1.03
2	\$0.98
3	\$1.17
4	\$1.36
5	\$1.22
6	\$1.52
7	\$2.07
8	\$2.55
9	\$2.77
10	\$3.19
11	\$3.16
12	\$3.96
13	\$3.98
14	\$5.40
15	\$6.02
16	\$9.38
17	\$12.61
18	\$12.61
19	\$12.61
20	\$12.61
21	\$12.61
22	\$12.61
23	\$12.61
24	\$12.61
25	\$12.61
26	\$12.61
27	\$0.93
40	\$3.28
41	\$3.65
42	\$5.02
43	\$5.48
44	\$8.36
45	\$6.11

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
\$1,000	60.8% of \$500 deductible premium
\$2,000	55.5% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$13	\$24	\$20
2	\$11	\$11	\$21	\$19
3	\$13	\$13	\$24	\$20
4	\$19	\$18	\$31	\$28
5	\$18	\$15	\$29	\$25
6	\$20	\$20	\$34	\$29
7	\$20	\$19	\$33	\$28
8	\$19	\$19	\$31	\$28
9	\$20	\$20	\$34	\$30
10	\$28	\$26	\$45	\$39
11	\$26	\$25	\$44	\$38
12	\$29	\$26	\$49	\$40
13	\$30	\$29	\$53	\$44
14	\$33	\$30	\$55	\$46
15	\$54	\$51	\$91	\$78
16	\$61	\$59	\$104	\$90
17	\$55	\$53	\$94	\$81
18	\$55	\$53	\$94	\$81
19	\$55	\$53	\$94	\$81
20	\$55	\$53	\$94	\$81
21	\$55	\$53	\$94	\$81
22	\$55	\$53	\$94	\$81
23	\$55	\$53	\$94	\$81
24	\$55	\$53	\$94	\$81
25	\$55	\$53	\$94	\$81
26	\$55	\$53	\$94	\$81
27	\$10	\$10	\$18	\$15
40	\$29	\$28	\$50	\$43
41	\$33	\$30	\$55	\$46
42	\$54	\$51	\$91	\$78
43	\$55	\$53	\$93	\$80
44	\$61	\$58	\$103	\$89
45	\$54	\$51	\$91	\$78

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

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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators				Territory	Experienced Operators			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$13	\$24	\$20	1	\$1	\$1	\$3	\$1
2	\$11	\$11	\$21	\$19	2	\$1	\$1	\$1	\$1
3	\$13	\$13	\$24	\$20	3	\$1	\$1	\$3	\$1
4	\$19	\$18	\$31	\$28	4	\$1	\$1	\$3	\$3
5	\$18	\$15	\$29	\$25	5	\$1	\$1	\$3	\$3
6	\$20	\$20	\$34	\$29	6	\$1	\$1	\$3	\$3
7	\$20	\$19	\$33	\$28	7	\$1	\$1	\$3	\$3
8	\$19	\$19	\$31	\$28	8	\$1	\$1	\$3	\$3
9	\$20	\$20	\$34	\$30	9	\$1	\$1	\$3	\$3
10	\$28	\$26	\$45	\$39	10	\$3	\$3	\$4	\$4
11	\$26	\$25	\$44	\$38	11	\$3	\$3	\$4	\$3
12	\$29	\$26	\$49	\$40	12	\$3	\$3	\$4	\$4
13	\$30	\$29	\$53	\$44	13	\$3	\$3	\$4	\$4
14	\$33	\$30	\$55	\$46	14	\$3	\$3	\$5	\$4
15	\$54	\$51	\$91	\$78	15	\$5	\$4	\$9	\$8
16	\$61	\$59	\$104	\$90	16	\$5	\$5	\$10	\$9
17	\$55	\$53	\$94	\$81	17	\$5	\$4	\$9	\$8
18	\$55	\$53	\$94	\$81	18	\$5	\$4	\$9	\$8
19	\$55	\$53	\$94	\$81	19	\$5	\$4	\$9	\$8
20	\$55	\$53	\$94	\$81	20	\$5	\$4	\$9	\$8
21	\$55	\$53	\$94	\$81	21	\$5	\$4	\$9	\$8
22	\$55	\$53	\$94	\$81	22	\$5	\$4	\$9	\$8
23	\$55	\$53	\$94	\$81	23	\$5	\$4	\$9	\$8
24	\$55	\$53	\$94	\$81	24	\$5	\$4	\$9	\$8
25	\$55	\$53	\$94	\$81	25	\$5	\$4	\$9	\$8
26	\$55	\$53	\$94	\$81	26	\$5	\$4	\$9	\$8
27	\$10	\$10	\$18	\$15	27	\$1	\$1	\$1	\$1
40	\$29	\$28	\$50	\$43	40	\$3	\$3	\$4	\$4
41	\$33	\$30	\$55	\$46	41	\$3	\$3	\$5	\$4
42	\$54	\$51	\$91	\$78	42	\$5	\$4	\$9	\$8
43	\$55	\$53	\$93	\$80	43	\$5	\$4	\$9	\$8
44	\$61	\$58	\$103	\$89	44	\$5	\$5	\$10	\$9
45	\$54	\$51	\$91	\$78	45	\$4	\$4	\$9	\$8

Notes:

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

(2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$11	\$10	\$18	\$15	1	\$1	\$4	\$4	\$5
2	\$10	\$10	\$16	\$14	2	\$1	\$4	\$4	\$5
3	\$11	\$10	\$18	\$15	3	\$1	\$4	\$4	\$5
4	\$15	\$14	\$24	\$19	4	\$4	\$4	\$6	\$6
5	\$15	\$13	\$23	\$18	5	\$4	\$4	\$5	\$6
6	\$16	\$15	\$26	\$20	6	\$4	\$5	\$6	\$8
7	\$15	\$14	\$24	\$19	7	\$4	\$5	\$6	\$8
8	\$15	\$14	\$24	\$19	8	\$4	\$4	\$6	\$6
9	\$16	\$15	\$26	\$20	9	\$4	\$5	\$6	\$8
10	\$21	\$19	\$34	\$28	10	\$4	\$6	\$9	\$10
11	\$20	\$18	\$33	\$26	11	\$4	\$6	\$8	\$10
12	\$21	\$19	\$35	\$29	12	\$5	\$6	\$9	\$10
13	\$24	\$20	\$38	\$30	13	\$5	\$6	\$10	\$11
14	\$25	\$23	\$38	\$33	14	\$5	\$8	\$10	\$13
15	\$28	\$28	\$38	\$38	15	\$8	\$9	\$11	\$15
16	\$28	\$28	\$38	\$38	16	\$8	\$9	\$11	\$15
17	\$28	\$28	\$38	\$38	17	\$8	\$9	\$11	\$15
18	\$28	\$28	\$38	\$38	18	\$8	\$9	\$11	\$15
19	\$28	\$28	\$38	\$38	19	\$8	\$9	\$11	\$15
20	\$28	\$28	\$38	\$38	20	\$8	\$9	\$11	\$15
21	\$28	\$28	\$38	\$38	21	\$8	\$9	\$11	\$15
22	\$28	\$28	\$38	\$38	22	\$8	\$9	\$11	\$15
23	\$28	\$28	\$38	\$38	23	\$8	\$9	\$11	\$15
24	\$28	\$28	\$38	\$38	24	\$8	\$9	\$11	\$15
25	\$28	\$28	\$38	\$38	25	\$8	\$9	\$11	\$15
26	\$28	\$28	\$38	\$38	26	\$8	\$9	\$11	\$15
27	\$9	\$8	\$15	\$11	27	\$1	\$1	\$4	\$4
40	\$23	\$20	\$36	\$29	40	\$5	\$6	\$9	\$11
41	\$25	\$23	\$38	\$33	41	\$5	\$8	\$10	\$13
42	\$28	\$28	\$38	\$38	42	\$8	\$9	\$11	\$15
43	\$28	\$28	\$38	\$38	43	\$8	\$9	\$11	\$15
44	\$28	\$28	\$38	\$38	44	\$8	\$9	\$11	\$15
45	\$28	\$28	\$38	\$38	45	\$8	\$9	\$11	\$15

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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$11	\$10	\$18	\$15	1	\$1	\$4	\$4	\$5
2	\$10	\$10	\$16	\$14	2	\$1	\$4	\$4	\$5
3	\$11	\$10	\$18	\$15	3	\$1	\$4	\$4	\$5
4	\$15	\$14	\$24	\$19	4	\$4	\$4	\$6	\$6
5	\$15	\$13	\$23	\$18	5	\$4	\$4	\$5	\$6
6	\$16	\$15	\$26	\$20	6	\$4	\$5	\$6	\$8
7	\$15	\$14	\$24	\$19	7	\$4	\$5	\$6	\$8
8	\$15	\$14	\$24	\$19	8	\$4	\$4	\$6	\$6
9	\$16	\$15	\$26	\$20	9	\$4	\$5	\$6	\$8
10	\$21	\$19	\$34	\$28	10	\$4	\$6	\$9	\$10
11	\$20	\$18	\$33	\$26	11	\$4	\$6	\$8	\$10
12	\$21	\$19	\$35	\$29	12	\$5	\$6	\$9	\$10
13	\$24	\$20	\$38	\$30	13	\$5	\$6	\$10	\$11
14	\$25	\$23	\$38	\$33	14	\$5	\$8	\$10	\$13
15	\$28	\$28	\$38	\$38	15	\$8	\$9	\$11	\$15
16	\$28	\$28	\$38	\$38	16	\$8	\$9	\$11	\$15
17	\$28	\$28	\$38	\$38	17	\$8	\$9	\$11	\$15
18	\$28	\$28	\$38	\$38	18	\$8	\$9	\$11	\$15
19	\$28	\$28	\$38	\$38	19	\$8	\$9	\$11	\$15
20	\$28	\$28	\$38	\$38	20	\$8	\$9	\$11	\$15
21	\$28	\$28	\$38	\$38	21	\$8	\$9	\$11	\$15
22	\$28	\$28	\$38	\$38	22	\$8	\$9	\$11	\$15
23	\$28	\$28	\$38	\$38	23	\$8	\$9	\$11	\$15
24	\$28	\$28	\$38	\$38	24	\$8	\$9	\$11	\$15
25	\$28	\$28	\$38	\$38	25	\$8	\$9	\$11	\$15
26	\$28	\$28	\$38	\$38	26	\$8	\$9	\$11	\$15
27	\$9	\$8	\$15	\$11	27	\$1	\$1	\$4	\$4
40	\$23	\$20	\$36	\$29	40	\$5	\$6	\$9	\$11
41	\$25	\$23	\$38	\$33	41	\$5	\$8	\$10	\$13
42	\$28	\$28	\$38	\$38	42	\$8	\$9	\$11	\$15
43	\$28	\$28	\$38	\$38	43	\$8	\$9	\$11	\$15
44	\$28	\$28	\$38	\$38	44	\$8	\$9	\$11	\$15
45	\$28	\$28	\$38	\$38	45	\$8	\$9	\$11	\$15

Notes:

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

(2) 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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SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$16	\$15	\$24	\$20
2	\$15	\$14	\$21	\$19
3	\$16	\$15	\$24	\$20
4	\$20	\$19	\$33	\$26
5	\$20	\$18	\$30	\$24
6	\$21	\$20	\$35	\$28
7	\$20	\$19	\$33	\$26
8	\$20	\$19	\$33	\$26
9	\$21	\$20	\$35	\$28
10	\$29	\$25	\$46	\$38
11	\$28	\$24	\$45	\$36
12	\$29	\$26	\$48	\$39
13	\$31	\$28	\$51	\$41
14	\$34	\$30	\$51	\$44
15	\$38	\$38	\$51	\$51
16	\$38	\$38	\$51	\$51
17	\$38	\$38	\$51	\$51
18	\$38	\$38	\$51	\$51
19	\$38	\$38	\$51	\$51
20	\$38	\$38	\$51	\$51
21	\$38	\$38	\$51	\$51
22	\$38	\$38	\$51	\$51
23	\$38	\$38	\$51	\$51
24	\$38	\$38	\$51	\$51
25	\$38	\$38	\$51	\$51
26	\$38	\$38	\$51	\$51
27	\$13	\$11	\$20	\$16
40	\$30	\$28	\$50	\$40
41	\$34	\$30	\$51	\$44
42	\$38	\$38	\$51	\$51
43	\$38	\$38	\$51	\$51
44	\$38	\$38	\$51	\$51
45	\$38	\$38	\$51	\$51

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$65
\$750	\$71
\$1,000	\$77
\$2,000	\$99
\$5,000	\$154
\$10,000	\$237
\$15,000	\$303
\$20,000	\$350
\$25,000	\$397

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$29
20/50	\$30
25/50	\$31
35/80	\$33
50/100	\$37
100/300	\$43
250/500	\$56
500/500	\$71

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
50/100	\$45
100/300	\$102
250/500	\$279
500/500	\$512

Notes:

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

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

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$16	\$15	\$24	\$20
2	\$15	\$14	\$21	\$19
3	\$16	\$15	\$24	\$20
4	\$20	\$19	\$33	\$26
5	\$20	\$18	\$30	\$24
6	\$21	\$20	\$35	\$28
7	\$20	\$19	\$33	\$26
8	\$20	\$19	\$33	\$26
9	\$21	\$20	\$35	\$28
10	\$29	\$25	\$46	\$38
11	\$28	\$24	\$45	\$36
12	\$29	\$26	\$48	\$39
13	\$31	\$28	\$51	\$41
14	\$34	\$30	\$51	\$44
15	\$38	\$38	\$51	\$51
16	\$38	\$38	\$51	\$51
17	\$38	\$38	\$51	\$51
18	\$38	\$38	\$51	\$51
19	\$38	\$38	\$51	\$51
20	\$38	\$38	\$51	\$51
21	\$38	\$38	\$51	\$51
22	\$38	\$38	\$51	\$51
23	\$38	\$38	\$51	\$51
24	\$38	\$38	\$51	\$51
25	\$38	\$38	\$51	\$51
26	\$38	\$38	\$51	\$51
27	\$13	\$11	\$20	\$16
40	\$30	\$28	\$50	\$40
41	\$34	\$30	\$51	\$44
42	\$38	\$38	\$51	\$51
43	\$38	\$38	\$51	\$51
44	\$38	\$38	\$51	\$51
45	\$38	\$38	\$51	\$51

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$65
\$750	\$71
\$1,000	\$77
\$2,000	\$99
\$5,000	\$154
\$10,000	\$237
\$15,000	\$303
\$20,000	\$350
\$25,000	\$397

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$29
20/50	\$30
25/50	\$31
35/80	\$33
50/100	\$37
100/300	\$43
250/500	\$56
500/500	\$71

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
<u>50/100</u>	<u>\$45</u>
100/300	\$102
250/500	\$279
500/500	\$512

Notes:

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

(2) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW POLICYHOLDER

Part 7 – Collision
Rates at \$500 deductible

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$2.20
2	\$2.09
3	\$2.48
4	\$2.72
5	\$2.84
6	\$2.00
7	\$3.05
8	\$3.48
9	\$3.48
10	\$3.70
11	\$3.27
12	\$4.27
13	\$4.45
14	\$6.19
15	\$7.29
16	\$7.05
17	\$7.48
18	\$7.48
19	\$7.48
20	\$7.48
21	\$7.48
22	\$7.48
23	\$7.48
24	\$7.48
25	\$7.48
26	\$7.48
27	\$1.00
40	\$4.74
44	\$4.70
42	\$6.44
43	\$7.24
44	\$6.60
45	\$7.48

Part 7 - Collision
Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$46
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

~~Part 7 – Collision~~
~~Waiver of Deductible Charges~~

All Territories	
Deductible	All Groups
\$300	\$9
\$500	\$13
\$1,000	\$16
\$2,000	\$24

~~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) + \$7
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the ~~motorcycle's insured value*~~ in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

~~* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book"; a minimum value of \$1,000 applies to vehicle sizes 651 c.c. and over.~~

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES – NEW POLICYHOLDER

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

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$3.04
2	\$2.89
3	\$3.43
4	\$3.76
5	\$3.92
6	\$3.95
7	\$4.21
8	\$4.81
9	\$4.39
10	\$5.11
11	\$4.52
12	\$5.90
13	\$6.15
14	\$8.55
15	\$9.99
16	\$10.98
17	\$10.26
18	\$10.26
19	\$10.26
20	\$10.26
21	\$10.26
22	\$10.26
23	\$10.26
24	\$10.26
25	\$10.26
26	\$10.26
27	\$2.57
40	\$6.51
41	\$6.49
42	\$8.85
43	\$10.00
44	\$9.20
45	\$9.81

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$46
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$9
\$500	\$13
\$1,000	\$16
\$2,000	\$24

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) + \$7
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.~~

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

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

**Part 9 - Comprehensive
Other deductibles**

Territory	Rate per \$100 of value*
	All Groups
1	\$1.15
2	\$1.12
3	\$1.10
4	\$1.27
5	\$1.20
6	\$1.52
7	\$1.04
8	\$2.04
9	\$2.05
10	\$2.00
11	\$2.51
12	\$3.17
13	\$2.03
14	\$3.09
15	\$4.77
16	\$7.10
17	\$7.42
18	\$7.42
19	\$7.42
20	\$7.42
21	\$7.42
22	\$7.42
23	\$7.42
24	\$7.42
25	\$7.42
26	\$7.42
27	\$1.02
40	\$2.06
41	\$3.15
42	\$4.30
43	\$4.52
44	\$7.10
45	\$4.56

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the ~~motorcycle's insured value*~~ in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

~~*Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book"; a minimum value of \$1,000 applies to vehicle sizes 651 c.c. and over.~~

Notes:

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

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

MOTORCYCLE RATES - NEW POLICYHOLDER

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

Territory	Rate per \$100
	All Groups
<u>1</u>	<u>\$1.89</u>
<u>2</u>	<u>\$1.85</u>
<u>3</u>	<u>\$1.94</u>
<u>4</u>	<u>\$2.09</u>
<u>5</u>	<u>\$2.13</u>
<u>6</u>	<u>\$2.50</u>
<u>7</u>	<u>\$3.03</u>
<u>8</u>	<u>\$3.86</u>
<u>9</u>	<u>\$3.38</u>
<u>10</u>	<u>\$4.28</u>
<u>11</u>	<u>\$4.14</u>
<u>12</u>	<u>\$5.22</u>
<u>13</u>	<u>\$4.83</u>
<u>14</u>	<u>\$6.57</u>
<u>15</u>	<u>\$7.86</u>
<u>16</u>	<u>\$11.85</u>
<u>17</u>	<u>\$12.22</u>
<u>18</u>	<u>\$12.22</u>
<u>19</u>	<u>\$12.22</u>
<u>20</u>	<u>\$12.22</u>
<u>21</u>	<u>\$12.22</u>
<u>22</u>	<u>\$12.22</u>
<u>23</u>	<u>\$12.22</u>
<u>24</u>	<u>\$12.22</u>
<u>25</u>	<u>\$12.22</u>
<u>26</u>	<u>\$12.22</u>
<u>27</u>	<u>\$1.68</u>
<u>40</u>	<u>\$4.88</u>
<u>41</u>	<u>\$5.19</u>
<u>42</u>	<u>\$7.23</u>
<u>43</u>	<u>\$7.45</u>
<u>44</u>	<u>\$11.80</u>
<u>45</u>	<u>\$7.51</u>

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's 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 value determined in (b) by the Age Rate Factor found in the Misc. Motorcycle Rating Factors.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Territories

The territory definitions applicable to motorcycles are the same as those used for ~~New Policyholder~~.

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Companion Policy Client	\$44	\$88	\$163	\$337
Loyal Automobile Client	\$45	\$90	\$167	\$346
New Insurance Client	\$46	\$92	\$171	\$355
New Policyholder	\$45	\$90	\$167	\$346

Discounts

- Motorcycle Rider Training Program 10% Parts 1-8, 12
- Those discounts that motorcycles qualify for under Rule 19 (anti-theft, account, renewal, agency loyalty, e-customer, age 65 or older)

Merit Rating Plan

The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

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

- 1) Determine the base manual rate
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply applicable discounts in the order that Rule 11 specifies
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step.

(Rounding should occur after the application of *each* discount.)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Miscellaneous Motorcycle Rating Factors

Territories

The territory definitions applicable to motorcycles are the same as those used for the New Policyholder tier for private passenger vehicles (as defined by Rule 27).

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Companion Policy Client	\$44	\$88	\$163	\$337
Loyal Automobile Client	\$45	\$90	\$167	\$346
New Insurance Client	\$46	\$92	\$171	\$355
New Policyholder	\$45	\$90	\$167	\$346

Discounts (Companion Policy Client tier, Loyal Automobile Client tier and New Insurance Client tier)

- Motorcycle Rider Training Program 10% Parts 1-8, 12
- Those discounts that motorcycles qualify for under Rule 19 (anti-theft, account, renewal, agency loyalty, e-customer, age 65 or older)

Discounts (New Policyholder tier)

- ▲ Motorcycle Rider Training Program 10% Parts 1-8, 12
- ▲ Those discounts that motorcycles qualify for under Rule 19 (anti-theft, age 65 or older)

Merit Rating Plan

The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

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

- 1) Determine the base manual rate
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply applicable discounts in the order that Rule 11 specifies
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step.

(Rounding should occur after the application of *each* discount.)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

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

Central Mass Safety Council, W. Boylston	(60055)
Ironstone Ventures, Uxbridge	(60998)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Minuteman HD Rider's Edge, Dartmouth	(135959)
Motorcycle Riding School, Beverly	(60050)
Sheldon's HD Rider's Edge, Auburn	(111478)
SM Motorcycle School, Winchendon	(116628)
Streetwise Cycle School Hyde Park	(123948)
Training Wheels, East Orleans	(105250)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Motorcycle Age Rate Factors

<u>Age Group</u>	<u>Motorcycle Age based on Model Year (MY)</u>	<u>Age Rate Factor</u>	
		<u>Collision</u>	<u>Comprehensive</u>
<u>1</u>	<u>Current MY</u>	<u>1.00</u>	<u>1.00</u>
<u>2</u>	<u>1st Preceding</u>	<u>0.93</u>	<u>0.91</u>
<u>3</u>	<u>2nd Preceding</u>	<u>0.86</u>	<u>0.81</u>
<u>4</u>	<u>3rd Preceding</u>	<u>0.79</u>	<u>0.72</u>
<u>5</u>	<u>4th Preceding</u>	<u>0.72</u>	<u>0.62</u>
<u>6</u>	<u>5th Preceding</u>	<u>0.65</u>	<u>0.53</u>
<u>7</u>	<u>6th Preceding</u>	<u>0.58</u>	<u>0.44</u>
<u>8</u>	<u>All Other</u>	<u>0.51</u>	<u>0.34</u>

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

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

Central Mass Safety Council, W. Boylston	(60055)
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