

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

The term "Motorcycle" will include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

Motorcycles will be grouped on the basis of cubic centimeter displacement.

Experienced or inexperienced operator classifications apply to coverage parts 1 (Bodily Injury), 2 (Personal Injury Protection), 4 (Damage To Someone Else's Property), 5 (Optional Bodily Injury), 7 (Collision) and 8 (Limited Collision). The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. Subject to experience based modifications, the merit rating plan adjustment assigned to an operator's private passenger automobile insurance policy, if available, will also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with the Private Passenger Classifications rule in this Manual.

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

If there is more than one operator on a policy, the operators will be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1 (Bodily Injury), 2 (Personal Injury Protection), 4 (Damage To Someone Else's Property), 5 (Optional Bodily Injury), 7 (Collision), 8 (Limited Collision) and 9 (Comprehensive) for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating plan adjustment. Any motorcycles remaining after assignment of all operators will be assigned the classification and merit rating plan adjustment producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles will be assigned an inexperienced operator classification.

~~(For manual rating: Refer to the Rate Manual.)~~

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule will be eligible for a 10% discount if the principal operator has completed a Massachusetts Rider Education Program (MREP) approved by the Registrar of Motor Vehicles. The discount applies to Parts 1 (Bodily Injury), 2 (Personal Injury Protection), 3 (Bodily Injury Caused by an Uninsured Auto), 4 (Damage To Someone Else's Property), 5 (Optional Bodily Injury), 6 (Medical Payments), 7 (Collision), 8 (Limited Collision) and 12 (Bodily Injury Caused by an Underinsured Auto).

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

The multi-car discount does not apply to any motorcycle.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Part 5 (Optional Bodily Injury) is purchased with guest occupants excluded, the *Guest Occupants Exclusion – Motorcycle* eEndorsement, M-0002-S, must be issued with the policy.

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

(For manual rating: Refer to the Rate Manual.)

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

The multi-car discount does not apply to any motorcycle.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Part 5 (Optional Bodily Injury) is purchased with guest occupants excluded, the *Guest Occupants Exclusion – Motorcycle* Endorsement, M-0002-S, must be issued with the policy.

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

(For manual rating: Refer to the Rate Manual.)

MOTORCYCLE RATES

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	\$10	\$9 ¹⁰	\$17 ¹⁸	\$14 ¹⁵	1	\$1	\$1	\$2	\$1
2	\$10 ⁹	\$10 ⁹	\$18 ¹⁶	\$15 ¹⁴	2	\$1	\$1	\$2 ¹	\$1
3	\$11 ¹⁰	\$10	\$18	\$15	3	\$1	\$1	\$2	\$2 ¹
4	\$11 ¹²	\$12 ¹³	\$21 ²⁴	\$18 ²¹	4	\$1	\$1	\$2	\$2
5	\$13	\$13 ¹²	\$23 ²²	\$19	5	\$1	\$1	\$2	\$2
6	\$13 ¹⁵	\$13 ¹⁵	\$23 ²⁶	\$19 ²²	6	\$1	\$1	\$2	\$2
7	\$13 ¹⁵	\$12 ¹⁴	\$22 ²⁵	\$19 ²¹	7	\$1	\$1	\$2	\$2
8	\$13 ¹⁴	\$12 ¹⁴	\$23 ²⁴	\$19 ²¹	8	\$1	\$1	\$2	\$2
9	\$13 ¹⁵	\$13 ¹⁵	\$23 ²⁶	\$20 ²³	9	\$1	\$1	\$2	\$2
10	\$19 ²¹	\$18 ²⁰	\$32 ³⁵	\$27 ³⁰	10	\$2	\$2	\$3	\$3
11	\$18 ²⁰	\$17 ¹⁹	\$31 ³⁴	\$26 ²⁹	11	\$ 2	\$2	\$3	\$3 ²
12	\$22	\$21 ²⁰	\$37	\$32 ³¹	12	\$2	\$2	\$4 ³	\$3
13	\$20 ²³	\$20 ²²	\$35 ⁴⁰	\$30 ³⁴	13	\$2	\$2	\$3	\$3
14	\$21 ²⁵	\$21 ²³	\$37 ⁴²	\$31 ³⁶	14	\$2	\$2	\$4	\$3
15	\$37 ⁴¹	\$36 ³⁹	\$65 ⁷⁰	\$54 ⁶⁰	15	\$4	\$4 ³	\$6	\$5
16	\$45 ⁴⁷	\$43 ⁴⁵	\$78 ⁸⁰	\$65 ⁶⁹	16	\$4	\$4	\$8 ⁷	\$6
17	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	17	\$3 ⁴	\$3	\$6	\$5
18	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	18	\$3 ⁴	\$3	\$6	\$5
19	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	19	\$3 ⁴	\$3	\$6	\$5
20	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	20	\$3 ⁴	\$3	\$6	\$5
21	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	21	\$3 ⁴	\$3	\$6	\$5
22	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	22	\$3 ⁴	\$3	\$6	\$5
23	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	23	\$3 ⁴	\$3	\$6	\$5
24	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	24	\$3 ⁴	\$3	\$6	\$5
25	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	25	\$3 ⁴	\$3	\$6	\$5
26	\$34 ⁴²	\$33 ⁴⁰	\$58 ⁷²	\$49 ⁶²	26	\$3 ⁴	\$3	\$6	\$5
27	\$8	\$8	\$14 ¹³	\$12	27	\$1	\$1	\$1	\$1
40	\$20 ²²	\$20 ²¹	\$35 ³⁸	\$30 ³³	40	\$2	\$2	\$3	\$3
41	\$22 ²⁵	\$21 ²³	\$38 ⁴²	\$32 ³⁶	41	\$2	\$2	\$4	\$3
42	\$36 ⁴¹	\$35 ³⁹	\$63 ⁷⁰	\$53 ⁶⁰	42	\$4	\$3	\$6	\$5
43	\$33 ⁴²	\$32 ⁴⁰	\$58 ⁷¹	\$49 ⁶¹	43	\$3 ⁴	\$3	\$6	\$5
44	\$40 ⁴⁷	\$38 ⁴⁴	\$69 ⁷⁹	\$58 ⁶⁸	44	\$4	\$4	\$7	\$6
45	\$33 ⁴¹	\$32 ³⁹	\$56 ⁷⁰	\$47 ⁶⁰	45	\$3	\$3	\$6	\$5

Notes

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

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

Part 5 - Optional BI

MOTORCYCLE RATES

Rates at Basic limits

Territory	Experienced Operators With Guest				Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$21 ²⁰	\$17	1	\$2	\$4 ³	\$5 ⁴	\$6 ⁵
2	\$13 ¹²	\$12 ¹¹	\$22 ¹⁸	\$17 ¹⁵	2	\$2	\$4 ³	\$5 ⁴	\$6 ⁵
3	\$14 ¹³	\$12	\$23 ²⁰	\$18 ¹⁶	3	\$3 ²	\$4 ³	\$5 ⁴	\$6 ⁵
4	\$16 ¹⁷	\$14 ¹⁵	\$26 ²⁷	\$20 ²²	4	\$3	\$4	\$6	\$7
5	\$17 ¹⁶	\$15 ¹⁴	\$28 ²⁵	\$22 ²⁰	5	\$3	\$5 ⁴	\$6 ⁵	\$8 ⁷
6	\$17 ¹⁸	\$16	\$28 ²⁹	\$22 ²³	6	\$3	\$5	\$7 ⁶	\$8
7	\$17	\$15	\$28 ²⁷	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$28 ²⁷	\$22	8	\$3	\$5 ⁴	\$6	\$8 ⁷
9	\$17 ¹⁸	\$16	\$29	\$23	9	\$3	\$5	\$7 ⁶	\$8
10	\$24	\$21	\$39 ³⁸	\$31	10	\$5 ⁴	\$7	\$9	\$11
11	\$23	\$21 ²⁰	\$38 ³⁷	\$30	11	\$4	\$7 ⁶	\$9 ⁸	\$11 ¹⁰
12	\$27 ²⁴	\$25 ²²	\$46 ³⁹	\$36 ³²	12	\$5	\$8 ⁷	\$11 ⁹	\$13 ¹¹
13	\$26	\$23	\$43 ⁴²	\$34	13	\$5	\$7	\$10	\$12
14	\$27 ²⁸	\$24 ²⁵	\$45 ⁴²	\$35 ³⁶	14	\$5	\$8	\$10	\$13
15	\$46 ³¹	\$42 ³¹	\$63 ⁴²	\$61 ⁴²	15	\$9	\$14 ¹³	\$18 ¹⁷	\$23 ²²
16	\$46 ³¹	\$46 ³¹	\$63 ⁴²	\$63 ⁴²	16	\$11 ¹⁰	\$16 ¹⁵	\$22 ²⁰	\$27 ²⁵
17	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	17	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
18	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	18	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
19	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	19	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
20	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	20	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
21	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	21	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
22	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	22	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
23	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	23	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
24	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	24	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
25	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	25	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
26	\$42 ³¹	\$38 ³¹	\$63 ⁴²	\$55 ⁴²	26	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$21 ²²
27	\$11 ¹⁰	\$10 ⁹	\$18 ¹⁶	\$14 ¹³	27	\$2	\$3 ²	\$4 ³	\$5 ⁴
40	\$26 ²⁵	\$23	\$43 ⁴¹	\$34 ³³	40	\$5	\$7	\$10 ⁹	\$12
41	\$28	\$25	\$47 ⁴²	\$37 ³⁶	41	\$5	\$8	\$11 ¹⁰	\$14 ¹³
42	\$45 ³¹	\$41 ³¹	\$63 ⁴²	\$59 ⁴²	42	\$9	\$13	\$18 ¹⁷	\$22
43	\$42 ³¹	\$37 ³¹	\$63 ⁴²	\$54 ⁴²	43	\$8 ⁹	\$12 ¹³	\$16 ¹⁸	\$20 ²²
44	\$46 ³¹	\$44 ³¹	\$63 ⁴²	\$63 ⁴²	44	\$10	\$15	\$19 ²⁰	\$24
45	\$41 ³¹	\$37 ³¹	\$63 ⁴²	\$53 ⁴²	45	\$8 ⁹	\$12 ¹³	\$16 ¹⁷	\$20 ²¹

Notes

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

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

Rates at Increased Limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.05

MOTORCYCLE RATES

Part 4 - Property Damage Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$109	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$1044	\$1044	\$1849	\$1547
4	\$1142	\$1044	\$1820	\$1647
5	\$1142	\$11	\$20	\$1748
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$1849
8	\$13	\$1342	\$2322	\$19
9	\$1546	\$15	\$27	\$2223
10	\$15	\$14	\$26	\$22
11	\$1546	\$15	\$2627	\$2223
12	\$2024	\$1920	\$3426	\$2934
13	\$2149	\$2148	\$3732	\$3127
14	\$2220	\$2149	\$3735	\$3130
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$5352	\$44
18	\$30	\$29	\$5352	\$44
19	\$30	\$29	\$5352	\$44
20	\$30	\$29	\$5352	\$44
21	\$30	\$29	\$5352	\$44
22	\$30	\$29	\$5352	\$44
23	\$30	\$29	\$5352	\$44
24	\$30	\$29	\$5352	\$44
25	\$30	\$29	\$5352	\$44
26	\$30	\$29	\$5352	\$44
27	\$89	\$89	\$1546	\$1244
40	\$1546	\$15	\$27	\$23
41	\$2523	\$2422	\$4439	\$3734
42	\$2223	\$22	\$39	\$3233
43	\$24	\$23	\$41	\$35
44	\$2123	\$2022	\$3639	\$3033
45	\$2423	\$2322	\$4140	\$34

Part 6 - Medical Payments Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$8455
\$750	\$8962
\$1,000	\$9668
\$2,000	\$12192
\$5,000	\$175449
\$10,000	\$252244
\$15,000	\$291296
\$20,000	\$321339

Part 3 - Uninsured Motorists Rates by limit

All Territories	
Limit per person	Limit per person
20/40	\$2249
20/50	\$2220
25/50	\$2320
35/80	\$2623
50/100	\$2825
100/300	\$3229
250/500	\$4136
500/500	\$5145

Part 12 - Underinsured Motorists Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$2424
50/100	\$4544
100/300	\$11093
250/500	\$350255
500/500	\$612466
500/1000	\$875677

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.

MOTORCYCLE RATES

Part 7 - Collision Rates at \$500 deductible	
Territory	Rate per \$100 Experienced Operator All Groups
1	\$1.99 2.12
2	\$1.89 2.01
3	\$2.14 2.39
4	\$2.33 2.63
5	\$2.71 2.74
6	\$2.46 2.76
7	\$2.60 2.94
8	\$3.00 3.36
9	\$3.11 3.06
10	\$3.38 3.58
11	\$2.97 3.16
12	\$3.91 4.12
13	\$4.03 4.29
14	\$7.28 5.98
15	\$7.31 6.98
16	\$7.36 7.67
17	\$6.50 7.17
18	\$6.50 7.17
19	\$6.50 7.17
20	\$6.50 7.17
21	\$6.50 7.17
22	\$6.50 7.17
23	\$6.50 7.17
24	\$6.50 7.17
25	\$6.50 7.17
26	\$6.50 7.17
27	\$1.73 1.80
40	\$4.60 4.55
41	\$4.09 4.54
42	\$5.23 6.19
43	\$7.52 6.99
44	\$5.57 6.43
45	\$6.53 6.85

Part 7 - Collision Other deductibles All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$ 237
\$1,000	71.366 9% of \$500 deductible premium
\$2,000	57.153 2% of \$500 deductible premium

Part 7 - Collision Waiver of Deductible Charges All Territories	
Deductible	All Groups
\$300	\$ 844
\$500	\$ 1245
\$1,000	\$ 1648
\$2,000	\$ 24

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

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

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) + \$ 78
\$300	\$500 deductible premium (Part 8) + \$ 45
\$1,000	61.958 6% of \$500 deductible premium (Part 8)
\$2,000	41.2 % of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

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

* "Value" means Average Retail Value as expressed in the most current Kelly Blue Book or, if the "Blue Book" does not provide a value, the most current appropriate NADA guide. If neither provides a value, a current bill of sale, receipts for custom modifications and accessories, an appraisal completed by an authorized motorcycle dealer (the cost of which shall be borne by the applicant/insured) or other "red book" and "blue book" values may be used to determine the value.
A minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes

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

MOTORCYCLE RATES

Part 9 - Comprehensive Rates at \$500 Deductible

Territory	Rate per \$100 Experienced Operator All Groups
1	\$1.15 0.91
2	\$1.10 0.89
3	\$1.31 0.93
4	\$1.53 1.00
5	\$1.37 1.02
6	\$1.70 1.21
7	\$2.32 1.45
8	\$2.86 1.85
9	\$3.11 1.62
10	\$3.58 2.05
11	\$3.54 1.98
12	\$4.44 2.50
13	\$4.46 2.32
14	\$6.06 3.16
15	\$6.75 3.77
16	\$10.52 5.68
17	\$14.15 5.86
18	\$14.15 5.86
19	\$14.15 5.86
20	\$14.15 5.86
21	\$14.15 5.86
22	\$14.15 5.86
23	\$14.15 5.86
24	\$14.15 5.86
25	\$14.15 5.86
26	\$14.15 5.86
27	\$1.05 0.81
40	\$3.68 2.34
41	\$4.09 2.49
42	\$5.64 3.47
43	\$6.15 3.58
44	\$9.38 5.66
45	\$6.85 3.61

Part 9 - Comprehensive Other Deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$14
\$1,000	60.877.7% of \$500 deductible premium
\$2,000	55.570.3% of \$500 deductible premium

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

Age Rate Factors

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

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

Determine motorcycle Collision rates by the following procedure:

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

* "Value" means Average Retail Value as expressed in the most current *Kelly Blue Book* or, if the "Blue Book" does not provide a value, the most current appropriate NADA guide. If neither provides a value, a current bill of sale, receipts for custom modifications and accessories, an appraisal completed by an authorized motorcycle dealer (the cost of which shall be borne by the applicant/insured) or other "red book" and "blue book" values may be used to determine the value. A minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes

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

MOTORCYCLE RATES

Approved Motorcycle Training Sites

Rider Education Recognition Program (RERP) Number

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

~~Those who participate in motorcycle rider education courses in any other location are also eligible for the 40% 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.~~

MOTORCYCLE RATES

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

Notes

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

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

Part 5 - Optional BI

MOTORCYCLE RATES

Rates at Basic limits

Territory	Experienced Operators With Guest				Territory	Experienced Operators 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) 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 1.05

MOTORCYCLE RATES

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

Part 3 - Uninsured Motorists Rates by limit

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

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) 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.

MOTORCYCLE RATES

Part 7 - Collision Rates at \$500 Deductible

Territory	Rate per \$100 Experienced Operator All Groups
1	\$1.99
2	\$1.89
3	\$2.14
4	\$2.33
5	\$2.71
6	\$2.46
7	\$2.60
8	\$3.00
9	\$3.11
10	\$3.38
11	\$2.97
12	\$3.91
13	\$4.03
14	\$7.28
15	\$7.31
16	\$7.36
17	\$6.50
18	\$6.50
19	\$6.50
20	\$6.50
21	\$6.50
22	\$6.50
23	\$6.50
24	\$6.50
25	\$6.50
26	\$6.50
27	\$1.73
40	\$4.60
41	\$4.09
42	\$5.23
43	\$7.52
44	\$5.57
45	\$6.53

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

Waiver of Deductible Charges All Territories

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

Age Rate Factors

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

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

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
\$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:

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

Notes

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

MOTORCYCLE RATES

Part 9 - Comprehensive Rates at \$500 Deductible

Territory	Rate per \$100 Experienced Operator All Groups
1	\$1.15
2	\$1.10
3	\$1.31
4	\$1.53
5	\$1.37
6	\$1.70
7	\$2.32
8	\$2.86
9	\$3.11
10	\$3.58
11	\$3.54
12	\$4.44
13	\$4.46
14	\$6.06
15	\$6.75
16	\$10.52
17	\$14.15
18	\$14.15
19	\$14.15
20	\$14.15
21	\$14.15
22	\$14.15
23	\$14.15
24	\$14.15
25	\$14.15
26	\$14.15
27	\$1.05
40	\$3.68
41	\$4.09
42	\$5.64
43	\$6.15
44	\$9.38
45	\$6.85

Part 9 - Comprehensive Other Deductibles

All Territories	
Deductible	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.

Age Rate Factors

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

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

Determine motorcycle Collision rates by the following procedure:

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

Notes

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