

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

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

**Part 7 - Collision
Other deductibles**

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

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

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

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

Part 8 - Limited Collision

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

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

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 (Rule 44, Manual page RS-3)

Notes:

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

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

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

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

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

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 (Rule 44, Manual Page RS-3)

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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Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
Golfmobiles and Lawnmowers (Motorized) (Rule 42)	50% of Class 10	Parts 7, 8 and 9 50% of Class 10
*Reduction not applicable to Waiver of Deductible premium		

Snowmobiles (Rule 43)		
<u>Liability</u>		<u>Annual Premiums</u>
B.I. (excluding passenger hazard) - \$20,000/40,000		\$ 36
B.I. (including passenger hazard) - \$20,000/40,000		\$106
Uninsured Motorists - \$20,000/40,000		\$ 7
Property Damage - \$5,000		\$ 10
Medical Payments - \$500 per person (no other limits)		\$ 10
<u>Physical Damage</u>	<u>Deductible</u>	<u>Rate per 100</u>
Comprehensive	\$100	\$2.00
	200	1.60
Collision	\$200	\$1.75
	300	1.60

Annual premiums are minimum premiums

Motorcycles, etc. (Rule 44)			
Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12			
Insureds age 65 or older - 25% All Parts			
Age Rate Factors for Physical Damage Coverages			
* The current model year changes October 1, regardless of the actual date the models are introduced.			
Age Group	Motorcycle Age Based on Model Year (MY)*	Collision Factor	Comprehensive Factor
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