

GEICO INDEMNITY COMPANY - MOTORCYCLE

----- Base Rates ----- MASSACHUSETTS

New Business Effective: E 11/01/2018

Renewals Effective : E 12/18/2018

Territory Group	BI	PD	Med Pay	PIP	UM	UIM	COMP	COLL	LTD COLL	ERS
Limit/Ded	20/40	5M	500	8M	20/40	20/50	300	300	300	75
1	19.80	16.10	65.00	3.10	11.90	51.30	55.00	226.80	13.60	20.00
2	29.70	24.00	65.00	3.80	18.00	76.90	137.50	385.60	23.10	20.00
3	39.60	32.00	65.00	6.20	23.90	102.50	220.00	567.00	34.00	20.00
4	59.40	44.10	65.00	9.70	35.80	153.80	426.30	907.20	54.40	20.00
5	59.40	48.00	65.00	9.70	35.80	153.80	770.00	907.20	54.40	20.00

GEICO INDEMNITY COMPANY - MOTORCYCLE  
 ----- Increased Limits and Deductibles ----- MASSACHUSETTS  
 New Business Effective: E 11/01/2018  
 Renewals Effective : E 12/18/2018

Full Name	Amount	Factor
Bodily Injury	20/40 Compulsory	1.00
	20/40 Optional	1.00
	20/50	1.01
	25/50	1.04
	25/60	1.08
	35/80	1.18
	50/100	1.27
	100/100	1.40
	100/200	1.45
	100/300	1.50
	200/400	1.80
	250/500	2.00
	300/300	2.15

Property Damage	5M	1.00
	10M	1.10
	15M	1.15
	20M	1.20
	25M	1.22
	35M	1.26
	50M	1.30
	100M	1.32

Medical Payments	500	1.00
	1M	1.35
	2M	2.00
	5M	4.00
	10M	7.50

PIP	Non-Deductible	1.00
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Uninsured Motorists	20/40	1.00
	20/50	1.07
	25/50	1.12
	25/60	1.20
	35/80	1.35
	50/100	1.70
	100/100	2.20
	100/200	2.70
	100/300	3.20
	200/400	4.00
	250/500	4.50
	300/300	5.25

Underinsured Motorists	20/40	0.00
	20/50	1.00
	25/50	1.10
	25/60	1.25
	35/80	1.33
	50/100	1.75
	100/100	2.15
	100/200	2.60
	100/300	3.40
	200/400	4.00
	250/500	5.25
	300/300	5.80

Comprehensive	300	0.95
	500	0.85
	1M	0.68

Collision	300	0.95
	500	0.85
	1M	0.53
	300/W	1.00
	500/W	0.88
	1M/W	0.61

Limited Collision	Non-Deductible	3.25
	300	0.95
	500	0.85
	1M	0.53

GEICO INDEMNITY COMPANY - MOTORCYCLE

----- Vehicle Category ----- MASSACHUSETTS

New Business Effective: E 11/01/2018

Renewals Effective : E 12/18/2018

\* Limited Collision uses same factors as Collision

\*\* Underinsured Motorists uses same factors as Uninsured Motorists

Vehicle Category Code	Vehicle Category Name	Coverage					
		BI	PD	Med Pay	**UM	COMP	*COLL
0	High Perf B, 0 - 600 cc	2.32	2.65	1.64	2.72	8.15	3.75
2	High Perf B, 601 - 850 cc	2.57	2.68	1.52	2.94	8.19	4.43
3	High Perf B, 851 - 950 cc	2.43	2.86	1.58	2.81	9.04	4.73
4	High Perf B, 951+ cc	3.07	2.92	1.86	2.87	9.37	5.32
5	Utility ATV, 0-370 cc	0.52	0.33	0.27	0.16	0.96	0.35
6	Utility ATV, 371+ cc	0.59	0.37	0.31	0.15	1.52	0.82
7	Sport ATV, all cc sizes	0.84	0.39	0.45	0.24	2.59	1.23
8	Custom 2, all cc sizes	1.70	1.61	1.03	1.86	7.19	2.08
9	Harley Tour A, all cc sizes	1.86	1.16	0.95	1.74	1.22	1.41
A	Harley Tour B, all cc sizes	2.75	1.91	1.34	2.84	1.57	2.23
B	Harley Cruisers, 0-1210 cc	1.31	1.21	1.22	2.14	1.36	1.41
C	Harley Cruisers, 1211-1350 cc	1.25	1.28	0.93	2.11	1.29	1.41
D	Harley Cruisers, 1351+ cc	1.54	1.54	1.26	2.61	1.26	1.60
E	Harley Sportsters, 0-950 cc	0.84	1.08	1.02	1.84	0.61	0.84
F	Harley Sportsters, 951+ cc	1.04	1.23	1.01	1.97	0.65	0.97
G	Tour, Non-Harley, 0-1210 cc	1.41	1.28	1.18	1.87	1.26	1.37
H	Tour, Non-Harley, 1211+ cc	1.93	1.54	1.44	2.04	1.39	1.51
I	Sport Tour, all cc sizes	1.14	1.37	0.93	1.17	1.40	1.62
J	Cruisers, Non-Harley, 0-450 cc	0.61	0.66	0.80	1.41	0.32	0.37
K	Cruisers, Non-Harley, 451-950 cc	0.72	0.85	0.92	1.42	0.41	0.61
L	Cruisers, Non-Harley, 951-1210 cc	0.90	0.96	0.94	1.74	0.59	0.76
M	Cruisers, Non-Harley, 1211+ cc	1.39	1.08	1.52	1.83	0.68	1.38
N	Regular, 0-100 cc	0.35	0.48	0.54	0.86	0.97	0.25
O	Regular, 101-370 cc	0.37	0.59	0.71	0.90	1.06	0.42
P	Regular, 371-575 cc	0.49	0.67	0.77	0.98	1.10	0.58
Q	Regular, 576-750 cc	0.53	0.81	0.77	1.12	1.10	0.66
R	Regular, 751-950 cc	0.71	1.00	0.78	1.34	0.87	1.00
S	Regular, 951+ cc	0.83	1.11	1.04	1.34	1.24	1.18
T	Custom 1, all cc sizes	1.15	1.14	0.82	1.84	4.65	1.98
U	Sport A, 0-750 cc	1.14	1.33	1.21	1.77	0.76	1.18
V	Sport A, 751+ cc	1.28	1.58	0.99	1.99	1.22	1.32
W	Sport B, all cc sizes	1.68	2.13	1.52	2.01	3.26	3.73
X	High Perf A, 0 - 600 cc	1.96	1.76	1.26	2.22	3.62	2.67
Y	High Perf A, 601 - 850 cc	1.71	1.75	1.10	2.30	3.95	2.76
Z	High Perf A, 851+ cc	1.95	1.79	1.25	2.21	4.13	3.03

**GEICO INDEMNITY COMPANY - MOTORCYCLE**  
**MASSACHUSETTS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2018 RENEWALS 12/18/2018 RATE GEN 05**

**Rate Order of Calculations**  
**Darkened cells do not apply.**

<b>Open</b>	<b>Step</b>	<b>Round</b>	<b>BI</b>	<b>PD</b>	<b>MED PAY</b>	<b>PIP</b>	<b>UM</b>	<b>UIM</b>
	Base Rate		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Underwriting Program/Tier Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Driver Experience Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Increased Limit Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>		<b>X</b>	<b>X</b>
*	Deductible Factor	Penny				<b>X</b>		
*	Renewal/Transfer Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Dual Policy Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Multi-Cycle Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Defensive Driver Discount	Penny						
*	Military Safety Course Discount or Instructor Discount or Motorcycle Safety Course Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	65+ Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Excellent Driver Discount or Excellent Driver Plus Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Accident/Violation Rating	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Vehicle Category Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Paid in Full Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
+	Expense Fee	Penny						
*	Term Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>

**GEICO INDEMNITY COMPANY - MOTORCYCLE**

**MASSACHUSETTS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2018 RENEWALS 12/18/2018 RATE GEN 05**

**Rate Order of Calculations**

**Darkened cells do not apply.**

<b>Oper</b>	<b>Step</b>	<b>Round</b>	<b>COMP</b>	<b>COLL</b>	<b>LTD COLL</b>	<b>ERS</b>
	Base Rate		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Underwriting Program/Tier Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Driver Experience Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Vehicle Category Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Vehicle Age Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
+	Final Accessory Factor	-	<b>X</b>	<b>X</b>	<b>X</b>	
	Base Rate		<b>X</b>	<b>X</b>	<b>X</b>	
	*Underwriting Program Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
	*Driver Experience Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
	*Vehicle Category Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
	/CC Factors	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
	*Accessory Coverage Symbol Code	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Deductible Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Renewal/Transfer Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Dual Policy Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Multi-Cycle Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Anti-Theft Discount	Penny	<b>X</b>			
*	Defensive Driver Discount	Penny				
*	Military Safety Course Discount or Instructor Discount or Motorcycle Safety Course Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	65+ Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
*	Excellent Driver Discount or Excellent Driver Plus Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Accident/Violation Rating	Penny	<b>X</b>	<b>X</b>	<b>X</b>	
*	Paid in Full Discount	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
+	Expense Fee	Penny				
*	Term Factor	Penny	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>

**GEICO INDEMNITY COMPANY  
MOTORCYCLE  
MASSACHUSETTS**

**\*RULE 5. RATES, MINIMUM PREMIUM AND ROUNDING OF PREMIUM**

- A. Rates - All premiums in this manual are annual premiums.
- B. Minimum Premium - The minimum premium is \$99.00 annually.
- C. Rounding of Premiums - All Bodily Injury To Others, Optional Bodily Injury To Others, Damage To Someone Else's Property, Personal Injury Protection, Medical Payments, Bodily Injury Caused By An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto, Comprehensive, Collision, Limited Collision, and Emergency Road Service premiums are to be rounded to the nearest penny at each phase of calculation.

**RULE 6. PRIVATE PASSENGER MOTORCYCLE INSTALLMENT PAYMENTS**

The following rules govern the payment of motorcycle premiums for policies written for periods of not more than one year.

The total premium for a motorcycle policy providing any coverage is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis.

**A. AVAILABLE PAYMENT PLANS**

1. Payment in Full
  - Due in accordance with the initial billing notice. (No Service Charge)
2. Four Payment Plan
  - 1st Payment – 25% due with application or on effective date of renewal.
  - 2nd through 4th Payment – 25% due on the 2nd, 4th and 6th month after policy effective date.
3. Six Payment Plan
  - 1st Payment – 25% due with application or on effective date of renewal.
  - 2nd through 6th Payment - 15% due on the 2nd, 4th, 6th, 8th and 10th month after policy effective date.
4. Nine Payment Plan
  - 1st Payment – 17.6% due with application or on effective date of renewal.
  - 2nd through 9th Payment - 10.3% due on the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th month after policy effective date.
5. Eleven Payment Plan
  - 1st Payment – 12.5% due with application.
  - 2nd through 11th Payment – 8.75% due on the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th and 10th month after policy effective date.
6. Twelve Payment Plan with GEICO Auto Pay – EFT or Recurring Card enrollment required to start and maintain this plan.
  - 1st Payment – 8.33% due with application or on effective date of renewal.
  - 2nd through 12th Payment – 8.33% due every month thereafter.

**GEICO INDEMNITY COMPANY  
MOTORCYCLE  
MASSACHUSETTS**

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