

**GEICO INDEMNITY COMPANY
MOTORCYCLE
MASSACHUSETTS**

***RULE 13. RISK TIER**

A risk will be assigned to a Risk Tier. The Company uses the following list of characteristics for Risk Tier placement:

- Number of active operators: Number of active operators on a policy.
- Minimum Years of OOR of active operators: Among the active operators what is the minimum number of years a street legal motorcycle has been Owned, Operated and Registered.
- Total number of convictions.
- Total number of thefts and/or vandalisms.
- Total number of Negligent Accidents: An accident is considered to be negligent if it is indicated as negligent by the applicant or the information reported by the third-party reporting agency indicates that it is negligent. Accidents discovered on the motor vehicle report that occur on the same day as a moving violation also discovered on the report are classified as negligent. Types of negligent accidents include, but are not limited to, accidents which are a result of loss of control, a moving violation, failure to pay attention, and recklessness or improper parking of a vehicle.
- Total number of Non-negligent Accidents: Accidents not classified as negligent are classified as non-negligent.
- Current motorcycle insurance status: An applicant is considered currently insured if their current policy does not expire prior to the desired effective date of the GEICO policy. An applicant with a status of deployed will be given the same consideration as an applicant who is currently insured.
- GEICO Auto insurance status: An applicant is considered currently insured with GEICO Auto insurance if their GEICO automobile policy does not expire prior to the desired effective date of their GEICO Motorcycle policy. An applicant with a status of deployed will be given the same consideration as an applicant who is currently insured.
- The number and type of motorcycles and/or ATV's.
- Named Insured Years Licensed: The number of years the applicant has held an automobile license in the US or Canada. Other foreign experience will be accepted if the company is provided with a certified English language translation of the vehicle operator report from the applicable country. Internet origination: Any GEICO Motorcycle policy where the initial quote originated via the internet.

RULE 14. ACCIDENT AND CONVICTION RATING PLAN

The Rating Plan applies to Bodily Injury To Others, Optional Bodily Injury To Others, Damage To Someone Else's Property, Medical Payments, Personal Injury Protection, Bodily Injury Caused By An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto, Comprehensive, Collision, and Limited Collision coverage.

A. EXPERIENCE PERIOD

The experience period shall begin either sixty (60) or seventy-two (72) months prior to the effective date of the policy in order to determine eligibility for the Excellent Driver and Excellent Driver Plus Discounts. The experience period shall begin thirty-six (36) months prior to the effective date of the policy to be considered a surchargeable incident.

GEICO INDEMNITY COMPANY - MOTORCYCLE

----- Underwriting Program----- MASSACHUSETTS
New Business Effective: E 06/20/2019
Renewals Effective: E 08/06/2019

Underwriting Tier	Factor
A	0.353
B	0.371
C	0.390
D	0.410
E	0.430
F	0.452
G	0.475
H	0.499
J	0.524
2	0.550
K	0.584
L	0.619
3	0.650
M	0.680
N	0.714
4	0.750
P	0.771
Q	0.810
5	0.850
R	0.890
S	0.935
6	1.000
T	1.048
7	1.100
U	1.143
8	1.200
V	1.238
9	1.300
W	1.365
X	1.433
Y	1.505

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GEICO INDEMNITY COMPANY**Voluntary Motorcycle Insurance****Massachusetts****Underwriting Tier Factors**

UW Tier	Proposed Tier Factor
A	0.353
B	0.371
C	0.390
D	0.410
E	0.430
F	0.452
G	0.475
H	0.499
J	0.524
2	0.550
K	0.584
L	0.619
3	0.650
M	0.680
N	0.714
4	0.750
P	0.771
Q	0.810
5	0.850
R	0.890
S	0.935
6	1.000
T	1.048
7	1.100
U	1.143
8	1.200
V	1.238
9	1.300
W	1.365
X	1.433
Y	1.505

GEICO INDEMNITY COMPANY

Voluntary Motorcycle Insurance

Massachusetts

Filing Memorandum

We are placing on file additional risk tiers in GEICO Indemnity Company (GI) Voluntary Motorcycle Insurance. The additional risk tiers and their corresponding factors are shown in red on Exhibit 1.

We propose the new risk tiers to be more competitive in the Massachusetts market.

Enclosed is a revision to the GEICO Indemnity Company (GI) Motorcycle Rule 13, Risk Tier. In addition, we are adding the following characteristic to be used for Risk Tier placement: Total Number of Thefts and/or Vandalisms.

This revision has no rate impact on existing customers.

GEICO INDEMNITY COMPANY

CYCLE - CHANGE SHEET

MASSACHUSETTS

RULES SECTION

Revised page 7 replaces page of same number currently on file.

RATE SECTION

The following section is to replace the section now on file:

- Underwriting Program

GEICO INDEMNITY COMPANY - MOTORCYCLE

----- Underwriting Program----- MASSACHUSETTS
New Business Effective: E 06/06/2019
Renewals Effective: E 07/23/2019

Underwriting Tier	Factor
A	0.353
B	0.371
C	0.390
D	0.410
E	0.430
F	0.452
G	0.475
H	0.499
J	0.524
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Deleted: 06/07/2018