

LM General Insurance Company  
Motorcycle Rating Manual

**SECTION MC-A – INDEX PAGE**

<b>Version</b>	<b>Effective Date</b>
1.00	03/01/2017
1.01	06/01/2017
1.02	07/14/2018

**Massachusetts**  
Motorcycle Rating Manual  
Coverage Factor

Company	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
LMGIC	57.697108	52.591659	17.883128	21.812709	9.226743	51.034619	82.907885	51.638121	70.000000

**Massachusetts**  
**Motorcycle Rating Manual**  
**Vehicle Factor**

Vehicle Class / Engine Size Group	Bike Type	Engine Size Lower Bound	Engine Size Upper Bound	Coverage Combination Group	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
0001	Off Road	1	100	0001	0.190000	0.190000	0.380000	1.000000	0.620000	0.050000	0.180000	0.180000	1.000000
0002	Scooter	1	100	0001	0.250000	0.250000	0.440000	1.000000	0.480000	0.120000	0.490000	0.490000	1.000000
0003	Off Road	101	370	0001	0.300000	0.300000	0.750000	1.000000	0.710000	0.100000	0.290000	0.290000	1.000000
0004	Off Road	371	525	0001	0.350000	0.350000	0.920000	1.000000	0.840000	0.190000	0.460000	0.460000	1.000000
0005	Standard	1	370	0001	0.370000	0.370000	0.860000	1.000000	0.220000	0.170000	0.850000	0.850000	1.000000
0006	Scooter	101	200	0001	0.390000	0.390000	0.740000	1.000000	0.530000	0.350000	0.670000	0.670000	1.000000
0007	Off Road	526	9999	0001	0.470000	0.470000	0.920000	1.000000	0.840000	0.390000	0.780000	0.780000	1.000000
0008	Cruiser	1	450	0001	0.480000	0.480000	0.810000	1.000000	0.270000	0.250000	0.760000	0.760000	1.000000
0009	Standard	371	750	0001	0.570000	0.570000	0.950000	1.000000	0.360000	0.550000	1.020000	1.020000	1.000000
0010	Cruiser	451	750	0001	0.640000	0.640000	1.060000	1.000000	0.310000	0.460000	0.960000	0.960000	1.000000
0011	Scooter	201	575	0001	0.650000	0.650000	1.590000	1.000000	0.530000	0.790000	1.550000	1.550000	1.000000
0012	Cruiser	751	950	0001	0.690000	0.690000	1.080000	1.000000	0.320000	0.610000	1.020000	1.020000	1.000000
0013	Unclad Sport	1	525	0001	0.730000	0.730000	1.280000	1.000000	0.520000	0.850000	1.140000	1.140000	1.000000
0014	Cruiser	951	1210	0001	0.770000	0.770000	1.190000	1.000000	0.470000	0.730000	1.090000	1.090000	1.000000
0015	Standard	751	950	0001	0.880000	0.880000	1.290000	1.000000	0.360000	0.550000	1.020000	1.020000	1.000000
0016	Standard	951	9999	0001	0.880000	0.880000	1.290000	1.000000	0.390000	0.980000	1.020000	1.020000	1.000000
0017	Chopper	1	9999	0001	0.900000	0.900000	1.290000	1.000000	3.350000	1.390000	1.290000	1.290000	1.000000
0018	Cruiser	1211	1750	0001	0.970000	0.970000	1.220000	1.000000	0.600000	0.970000	1.300000	1.300000	1.000000
0019	Cruiser	1751	9999	0001	0.970000	0.970000	1.430000	1.000000	0.730000	1.260000	1.380000	1.380000	1.000000
0020	Sport	1	250	0001	0.980000	0.980000	1.200000	1.000000	0.700000	1.490000	0.630000	0.630000	1.000000
0021	Sport Touring	1	1210	0001	1.020000	1.020000	1.560000	1.000000	1.320000	1.940000	0.820000	0.820000	1.000000
0022	Unclad Sport	526	750	0001	1.070000	1.070000	1.440000	1.000000	0.660000	1.400000	1.160000	1.160000	1.000000
0023	Scooter	576	9999	0001	1.210000	1.210000	1.730000	1.000000	0.730000	1.320000	1.640000	1.640000	1.000000
0024	Sport Touring	1211	9999	0001	1.230000	1.230000	1.560000	1.000000	1.320000	1.940000	1.160000	1.160000	1.000000
0025	Unclad Sport	751	9999	0001	1.320000	1.320000	1.440000	1.000000	0.960000	1.580000	1.250000	1.250000	1.000000
0026	Touring	1	1350	0001	1.390000	1.390000	1.130000	1.000000	1.340000	1.200000	1.320000	1.320000	1.000000
0027	Sport	751	1000	0001	1.400000	1.400000	1.320000	1.000000	1.240000	2.310000	1.330000	1.330000	1.000000
0028	Touring	1351	9999	0001	1.670000	1.670000	1.220000	1.000000	1.340000	1.270000	1.320000	1.320000	1.000000
0029	Super Sport	1	250	0001	1.940000	1.940000	1.860000	1.000000	3.390000	3.220000	1.550000	1.550000	1.000000
0030	Dual Purpose	1	9999	0001	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
0031	Super Sport	251	500	0001	1.940000	1.940000	1.860000	1.000000	5.730000	3.220000	1.770000	1.770000	1.000000
0032	Super Sport	1001	9999	0001	2.390000	2.390000	2.230000	1.000000	5.990000	5.300000	1.950000	1.950000	1.000000
0033	Sport	251	500	0001	0.980000	0.980000	1.200000	1.000000	0.790000	1.490000	0.830000	0.830000	1.000000
0034	Sport	501	750	0001	0.980000	0.980000	1.200000	1.000000	1.040000	1.490000	1.330000	1.330000	1.000000
0035	Sport	1001	9999	0001	1.400000	1.400000	1.320000	1.000000	1.090000	2.310000	1.290000	1.290000	1.000000
0036	Super Sport	501	750	0001	2.170000	2.170000	2.100000	1.000000	6.700000	5.300000	2.090000	2.090000	1.000000
0037	Super Sport	751	1000	0001	2.170000	2.170000	2.100000	1.000000	6.840000	5.300000	2.010000	2.010000	1.000000

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1.00	03/01/2017
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<b>1.02</b>	<b>07/14/2018</b>

**Massachusetts**  
 Motorcycle Rating Manual  
 Coverage Factor

Company	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
LMGIC	<del>52.933127</del>	<del>50.087294</del>	17.883128	<del>20.774009</del>	<del>8.387948</del>	<del>46.395108</del>	<del>72.093813</del>	<del>44.902714</del>	70.000000
	57.697108	52.591659		21.812709	9.226743	51.034619	82.907885	51.638121	

**Massachusetts**  
**Motorcycle Rating Manual**  
**Vehicle Factor**

Vehicle Class / Engine Size Group	Bike Type	Engine Size Lower Bound	Engine Size Upper Bound	Coverage Combination Group	BI	PD	MP	PIP	Comp	Coll	UM	UIM	Fixed
0001	Off Road	1	100	0001	0.190000	0.190000	0.380000	1.000000	0.620000	0.050000	0.180000	0.180000	1.000000
0002	Scoter	1	100	0001	0.250000	0.250000	0.440000	1.000000	0.480000	0.120000	0.490000	0.490000	1.000000
0003	Off Road	101	370	0001	0.300000	0.300000	0.750000	1.000000	0.710000	0.100000	0.290000	0.290000	1.000000
0004	Off Road	371	525	0001	0.350000	0.350000	0.920000	1.000000	0.840000	0.190000	0.460000	0.460000	1.000000
0005	Standard	1	370	0001	0.370000	0.370000	0.860000	1.000000	0.220000	0.170000	0.850000	0.850000	1.000000
0006	Scoter	101	200	0001	0.390000	0.390000	0.740000	1.000000	0.530000	0.350000	0.670000	0.670000	1.000000
0007	Off Road	526	9999	0001	0.470000	0.470000	0.920000	1.000000	0.840000	0.390000	0.780000	0.780000	1.000000
0008	Cruiser	1	450	0001	0.480000	0.480000	0.810000	1.000000	0.270000	0.250000	0.760000	0.760000	1.000000
0009	Standard	371	750	0001	0.570000	0.570000	0.950000	1.000000	0.360000	0.550000	1.020000	1.020000	1.000000
0010	Cruiser	451	750	0001	0.640000	0.640000	1.060000	1.000000	0.310000	0.460000	0.960000	0.960000	1.000000
0011	Scoter	201	575	0001	0.650000	0.650000	1.590000	1.000000	0.530000	0.790000	1.550000	1.550000	1.000000
0012	Cruiser	751	950	0001	0.690000	0.690000	1.080000	1.000000	0.320000	0.610000	1.020000	1.020000	1.000000
0013	Unclad Sport	1	525	0001	0.730000	0.730000	1.280000	1.000000	0.520000	0.850000	1.140000	1.140000	1.000000
0014	Cruiser	951	1210	0001	0.770000	0.770000	1.190000	1.000000	0.470000	0.730000	1.090000	1.090000	1.000000
0015	Standard	751	950	0001	0.880000	0.880000	1.290000	1.000000	0.360000	0.550000	1.020000	1.020000	1.000000
0016	Standard	951	9999	0001	0.880000	0.880000	1.290000	1.000000	0.390000	0.980000	1.020000	1.020000	1.000000
0017	Chopper	1	9999	0001	0.900000	0.900000	1.290000	1.000000	3.350000	1.390000	1.290000	1.290000	1.000000
0018	Cruiser	1211	1750	0001	0.970000	0.970000	1.220000	1.000000	0.600000	0.970000	1.300000	1.300000	1.000000
0019	Cruiser	1751	9999	0001	0.970000	0.970000	1.430000	1.000000	0.730000	1.260000	1.380000	1.380000	1.000000
0020	Sport	1	750 250	0001	0.980000	0.980000	1.200000	1.000000	0.700000	1.490000	0.630000	0.630000	1.000000
0021	Sport Touring	1	1210	0001	1.020000	1.020000	1.560000	1.000000	1.320000	1.940000	0.820000	0.820000	1.000000
0022	Unclad Sport	526	750	0001	1.070000	1.070000	1.440000	1.000000	0.660000	1.400000	1.160000	1.160000	1.000000
0023	Scoter	576	9999	0001	1.210000	1.210000	1.730000	1.000000	0.730000	1.320000	1.640000	1.640000	1.000000
0024	Sport Touring	1211	9999	0001	1.230000	1.230000	1.560000	1.000000	1.320000	1.940000	1.160000	1.160000	1.000000
0025	Unclad Sport	751	9999	0001	1.320000	1.320000	1.440000	1.000000	0.960000	1.580000	1.250000	1.250000	1.000000
0026	Touring	1	1350	0001	1.390000	1.390000	1.130000	1.000000	1.340000	1.200000	1.320000	1.320000	1.000000
0027	Sport	751	9999 1000	0001	1.400000	1.400000	1.320000	1.000000	<del>1.090000</del>	2.310000	<del>1.290000</del>	<del>1.290000</del>	1.000000
									1.240000		1.330000	1.330000	
0028	Touring	1351	9999	0001	1.670000	1.670000	1.220000	1.000000	1.340000	1.270000	1.320000	1.320000	1.000000
0029	Super Sport	1	731 250	0001	1.940000	1.940000	1.860000	1.000000	3.390000	3.220000	1.550000	1.550000	1.000000
0030	Dual Purpose	1	9999	0001	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
0031	Super Sport	731 251	1000 500	0001	<del>2.170000</del>	<del>2.170000</del>	<del>2.100000</del>	1.000000	<del>5.990000</del>	<del>5.040000</del>	<del>1.950000</del>	<del>1.950000</del>	1.000000
					1.940000	1.940000	1.860000		5.730000	3.220000	1.770000	1.770000	
0032	Super Sport	1001	9999	0001	2.390000	2.390000	2.230000	1.000000	5.990000	<del>5.040000</del>	1.950000	1.950000	1.000000
										5.300000			
0033	Sport	0251	0500	0001	0.980000	0.980000	1.200000	1.000000	0.790000	1.490000	0.830000	0.830000	1.000000
0034	Sport	0501	0750	0001	0.980000	0.980000	1.200000	1.000000	1.040000	1.490000	1.330000	1.330000	1.000000
0035	Sport	1001	9999	0001	1.400000	1.400000	1.320000	1.000000	1.090000	2.310000	1.290000	1.290000	1.000000
0036	Super Sport	0501	0750	0001	2.170000	2.170000	2.100000	1.000000	6.700000	5.300000	2.090000	2.090000	1.000000
0037	Super Sport	0751	1000	0001	2.170000	2.170000	2.100000	1.000000	6.840000	5.300000	2.010000	2.010000	1.000000



Liberty Mutual Insurance

U.S. Consumer Markets  
175 Berkeley Street  
Boston, MA 02116  
Phone: (617) 357-9500  
Fax: (857) 224-8832

Massachusetts Division of Insurance  
1000 Washington Street, 8th Floor  
Boston, MA 02118-2218

Dear Commissioner:

In accordance with the Prior Approval provision, LM General Insurance Company (LMGIC) respectfully request permission to revise our rating manual for our Motorcycle program, with proposed effective dates for new business on July 14, 2018, and renewal business on August 18, 2018.

### Rate Effects

Bike Type and Engine Size factor changes will be applied to each coverage, as well as, Base Rates changes; the overall rate effect is 9.9%.

Coverage	LMGIC
Bodily Injury	7.3%
Property Damage	2.9%
UM/UIM	19.7%
PIP	1.8%
<b>Total Liability</b>	<b>9.1%</b>
Comprehensive	15.9%
Collision	10.4%
<b>Total Phys. Dam.</b>	<b>11.8%</b>
<b>Total Rate Effect</b>	<b>9.9%</b>

The applicable filing materials are included with this SERFF submission. Please contact me if you have any questions or concerns.

Sincerely,

Kristina Phou  
Compliance Analyst  
857-224-1095  
Kristina.Phou@LibertyMutual.com



Liberty Mutual Insurance

U.S. Consumer Markets  
175 Berkeley Street  
Boston, MA 02116  
Phone: (617) 357-9500  
Fax: (857) 224-8832

Massachusetts Division of Insurance  
1000 Washington Street, 8th Floor  
Boston, MA 02118-2218

Dear Commissioner:

In accordance with the Prior Approval provision, LM General Insurance Company (LMGIC) respectfully request permission to revise our rating manual for our Motorcycle program, with proposed effective dates for new business on July 14, 2018, and renewal business on August 18, 2018.

### Rate Effects

Bike Type and Engine Size factor changes will be applied to each coverage, as well as, Base Rates changes; the overall rate effect is 9.9%.

Coverage	LMGIC
Bodily Injury	7.3%
Property Damage	2.9%
UM/UIM	19.7%
PIP	1.8%
<b>Total Liability</b>	<b>9.1%</b>
Comprehensive	15.9%
Collision	10.4%
<b>Total Phys. Dam.</b>	<b>11.8%</b>
<b>Total Rate Effect</b>	<b>9.9%</b>

The applicable filing materials are included with this SERFF submission. Please contact me if you have any questions or concerns.

Sincerely,

Kristina Phou  
Compliance Analyst  
857-224-1095  
Kristina.Phou@LibertyMutual.com