

**MASSACHUSETTS  
Automobile Rating Manual**

**Motorcycle Rates**

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

Territory	Rate per \$100
	Experienced
	Operators All Groups
1	\$2.46
2	\$2.32
3	\$2.75
4	\$3.03
5	\$3.17
6	\$3.19
7	\$3.39
8	\$3.89
9	\$3.54
10	\$4.14
11	\$3.64
12	\$4.76
13	\$4.97
14	\$6.90
15	\$8.06
16	\$8.86
17	\$8.30
18	\$8.30
19	\$8.30
20	\$8.30
21	\$8.30
22	\$8.30
23	\$8.30
24	\$8.30
25	\$8.30
26	\$8.30
27	\$2.07
40	\$5.25
41	\$5.24
42	\$7.16
43	\$8.07
44	\$7.42
45	\$7.93

**Part 7 - Collision  
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

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

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$11
\$1,000	\$14
\$2,000	\$21

**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) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's Average Cost New (see R-26) in hundreds of dollars.
- (b) Multiply value determined in (a) by the applicable Age Rate Factor (see R-27)
- (c) Multiply the value determined in (b) by the rate per \$100 for its territory.

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 Average Cost New.
- (4) The product of the Average Cost New and the Age Rate factor is subject to a minimum value of \$1,800 for vehicle sizes 651 c.c. and over.

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**Motorcycle Rates**

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

Territory	Rate per \$100 All Groups
1	\$1.98
2	\$1.93
3	\$2.01
4	\$2.16
5	\$2.21
6	\$2.61
7	\$3.15
8	\$4.00
9	\$3.53
10	\$4.45
11	\$4.30
12	\$5.41
13	\$5.03
14	\$6.84
15	\$8.19
16	\$12.33
17	\$12.71
18	\$12.71
19	\$12.71
20	\$12.71
21	\$12.71
22	\$12.71
23	\$12.71
24	\$12.71
25	\$12.71
26	\$12.71
27	\$1.75
40	\$5.06
41	\$5.40
42	\$7.53
43	\$7.75
44	\$12.29
45	\$7.83

**Part 9 - Comprehensive  
Other deductibles**

Deductible	All Territories All Groups
	\$300
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

Deductible	Glass Deductible for Comprehensive
\$100	0.84

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

**Part 10 - Substitute Transportation**

Limit	Substitute Transportation
\$15/day	45
\$30/day	90
\$45/day	167
\$100/day	346

Determine motorcycle Comprehensive rates by the following procedure:

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	All Groups	
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2	\$2.21	\$2.32
3	\$2.62	\$2.75
4	\$2.89	\$3.03
5	\$3.02	\$3.17
6	\$3.04	\$3.19
7	\$3.23	\$3.39
8	\$3.70	\$3.89
9	\$3.37	\$3.54
10	\$3.94	\$4.14
11	\$3.47	\$3.64
12	\$4.53	\$4.76
13	\$4.73	\$4.97
14	\$6.57	\$6.90
15	\$7.68	\$8.06
16	\$8.44	\$8.86
17	\$7.90	\$8.30
18	\$7.90	\$8.30
19	\$7.90	\$8.30
20	\$7.90	\$8.30
21	\$7.90	\$8.30
22	\$7.90	\$8.30
23	\$7.90	\$8.30
24	\$7.90	\$8.30
25	\$7.90	\$8.30
26	\$7.90	\$8.30
27	\$1.97	\$2.07
40	\$5.00	\$5.25
41	\$4.99	\$5.24
42	\$6.82	\$7.16
43	\$7.69	\$8.07
44	\$7.07	\$7.42
45	\$7.55	\$7.93

**Part 7 - Collision  
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$1,000	71.5% of \$500 deductible premium
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**Part 7 - Collision  
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$11
\$1,000	\$14
\$2,000	\$21

**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) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
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**Motorcycle Rates**

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

Territory	Rate per \$100 All Groups	
1	<del>\$1.58</del>	\$1.98
2	<del>\$1.54</del>	\$1.93
3	<del>\$1.61</del>	\$2.01
4	<del>\$1.73</del>	\$2.16
5	<del>\$1.77</del>	\$2.21
6	<del>\$2.09</del>	\$2.61
7	<del>\$2.52</del>	\$3.15
8	<del>\$3.20</del>	\$4.00
9	<del>\$2.82</del>	\$3.53
10	<del>\$3.56</del>	\$4.45
11	<del>\$3.44</del>	\$4.30
12	<del>\$4.33</del>	\$5.41
13	<del>\$4.02</del>	\$5.03
14	<del>\$5.47</del>	\$6.84
15	<del>\$6.55</del>	\$8.19
16	<del>\$9.86</del>	\$12.33
17	<del>\$10.17</del>	\$12.71
18	<del>\$10.17</del>	\$12.71
19	<del>\$10.17</del>	\$12.71
20	<del>\$10.17</del>	\$12.71
21	<del>\$10.17</del>	\$12.71
22	<del>\$10.17</del>	\$12.71
23	<del>\$10.17</del>	\$12.71
24	<del>\$10.17</del>	\$12.71
25	<del>\$10.17</del>	\$12.71
26	<del>\$10.17</del>	\$12.71
27	<del>\$1.40</del>	\$1.75
40	<del>\$4.05</del>	\$5.06
41	<del>\$4.32</del>	\$5.40
42	<del>\$6.02</del>	\$7.53
43	<del>\$6.20</del>	\$7.75
44	<del>\$9.83</del>	\$12.29
45	<del>\$6.26</del>	\$7.83

**Part 9 - Comprehensive  
Other deductibles**

Deductible	All Territories All Groups
	\$300
\$1,000	70.2% of \$500 deductible premium
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Deductible	Glass Deductible for Comprehensive
\$100	0.84

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	Charge 90% of the motorcycle Comprehensive premium

**Part 10 - Substitute Transportation**

Limit	Substitute Transportation
\$15/day	45
\$30/day	90
\$45/day	167
\$100/day	346

Determine motorcycle Comprehensive rates by the following procedure:

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12	\$4.53	\$4.76
13	\$4.73	\$4.97
14	\$6.57	\$6.90
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16	\$8.44	\$8.86
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22	\$7.90	\$8.30
23	\$7.90	\$8.30
24	\$7.90	\$8.30
25	\$7.90	\$8.30
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20	<del>\$10.17</del>	\$12.71
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22	<del>\$10.17</del>	\$12.71
23	<del>\$10.17</del>	\$12.71
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41	<del>\$4.32</del>	\$5.40
42	<del>\$6.02</del>	\$7.53
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