

**MASSACHUSETTS  
Automobile Rating Manual**

**Motorcycle Rates**

**Part 1 - Bodily Injury**

**Part 2 - PIP**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$19	\$16
2	\$9	\$9	\$17	\$15
3	\$10	\$10	\$19	\$16
4	\$15	\$14	\$26	\$23
5	\$14	\$12	\$24	\$21
6	\$16	\$16	\$28	\$24
7	\$16	\$15	\$27	\$23
8	\$15	\$15	\$26	\$23
9	\$16	\$16	\$28	\$25
10	\$23	\$22	\$37	\$32
11	\$22	\$21	\$36	\$31
12	\$24	\$22	\$40	\$33
13	\$25	\$24	\$43	\$36
14	\$27	\$25	\$45	\$38
15	\$44	\$42	\$75	\$64
16	\$50	\$48	\$85	\$74
17	\$45	\$43	\$77	\$67
18	\$45	\$43	\$77	\$67
19	\$45	\$43	\$77	\$67
20	\$45	\$43	\$77	\$67
21	\$45	\$43	\$77	\$67
22	\$45	\$43	\$77	\$67
23	\$45	\$43	\$77	\$67
24	\$45	\$43	\$77	\$67
25	\$45	\$43	\$77	\$67
26	\$45	\$43	\$77	\$67
27	\$8	\$8	\$14	\$12
40	\$24	\$23	\$41	\$35
41	\$27	\$25	\$45	\$38
42	\$44	\$42	\$75	\$64
43	\$45	\$43	\$76	\$66
44	\$50	\$47	\$84	\$73
45	\$44	\$42	\$75	\$64

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$7	\$6
16	\$4	\$4	\$8	\$7
17	\$4	\$3	\$7	\$6
18	\$4	\$3	\$7	\$6
19	\$4	\$3	\$7	\$6
20	\$4	\$3	\$7	\$6
21	\$4	\$3	\$7	\$6
22	\$4	\$3	\$7	\$6
23	\$4	\$3	\$7	\$6
24	\$4	\$3	\$7	\$6
25	\$4	\$3	\$7	\$6
26	\$4	\$3	\$7	\$6
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$7	\$6
43	\$4	\$3	\$7	\$6
44	\$4	\$4	\$8	\$7
45	\$3	\$3	\$7	\$6

**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) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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**Motorcycle Rates**

**Part 5 - Optional BI**

**Rates at Basic limits**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$14	\$13	\$23	\$19
2	\$13	\$12	\$21	\$17
3	\$14	\$13	\$23	\$18
4	\$19	\$17	\$31	\$25
5	\$18	\$15	\$29	\$23
6	\$21	\$18	\$33	\$26
7	\$19	\$17	\$31	\$25
8	\$19	\$17	\$31	\$25
9	\$21	\$18	\$33	\$26
10	\$27	\$24	\$43	\$35
11	\$26	\$23	\$42	\$34
12	\$27	\$25	\$44	\$36
13	\$30	\$26	\$47	\$38
14	\$32	\$29	\$47	\$41
15	\$35	\$35	\$47	\$47
16	\$35	\$35	\$47	\$47
17	\$35	\$35	\$47	\$47
18	\$35	\$35	\$47	\$47
19	\$35	\$35	\$47	\$47
20	\$35	\$35	\$47	\$47
21	\$35	\$35	\$47	\$47
22	\$35	\$35	\$47	\$47
23	\$35	\$35	\$47	\$47
24	\$35	\$35	\$47	\$47
25	\$35	\$35	\$47	\$47
26	\$35	\$35	\$47	\$47
27	\$11	\$10	\$18	\$14
40	\$29	\$26	\$46	\$37
41	\$32	\$29	\$47	\$41
42	\$35	\$35	\$47	\$47
43	\$35	\$35	\$47	\$47
44	\$35	\$35	\$47	\$47
45	\$35	\$35	\$47	\$47

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$4	\$5	\$6
2	\$2	\$4	\$5	\$6
3	\$2	\$4	\$5	\$6
4	\$4	\$5	\$7	\$8
5	\$4	\$5	\$6	\$8
6	\$4	\$6	\$7	\$10
7	\$4	\$6	\$7	\$10
8	\$4	\$5	\$7	\$8
9	\$4	\$6	\$7	\$10
10	\$5	\$8	\$11	\$13
11	\$5	\$7	\$10	\$12
12	\$6	\$8	\$11	\$13
13	\$6	\$8	\$12	\$14
14	\$6	\$10	\$12	\$15
15	\$10	\$11	\$14	\$19
16	\$10	\$11	\$14	\$19
17	\$10	\$11	\$14	\$19
18	\$10	\$11	\$14	\$19
19	\$10	\$11	\$14	\$19
20	\$10	\$11	\$14	\$19
21	\$10	\$11	\$14	\$19
22	\$10	\$11	\$14	\$19
23	\$10	\$11	\$14	\$19
24	\$10	\$11	\$14	\$19
25	\$10	\$11	\$14	\$19
26	\$10	\$11	\$14	\$19
27	\$2	\$2	\$4	\$5
40	\$6	\$8	\$11	\$14
41	\$6	\$10	\$12	\$15
42	\$10	\$11	\$14	\$19
43	\$10	\$11	\$14	\$19
44	\$10	\$11	\$14	\$19
45	\$10	\$11	\$14	\$19

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

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- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
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C	351 c.c. to 650 c.c.
D	651 c.c. and over

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**Motorcycle Rates**

**Part 4 - Property Damage  
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$19	\$16
2	\$12	\$11	\$17	\$15
3	\$13	\$12	\$19	\$16
4	\$16	\$15	\$27	\$22
5	\$16	\$14	\$25	\$19
6	\$17	\$16	\$29	\$23
7	\$16	\$15	\$27	\$22
8	\$16	\$15	\$27	\$22
9	\$17	\$16	\$29	\$23
10	\$24	\$21	\$38	\$31
11	\$23	\$19	\$37	\$30
12	\$24	\$22	\$39	\$32
13	\$26	\$23	\$42	\$34
14	\$28	\$25	\$42	\$36
15	\$31	\$31	\$42	\$42
16	\$31	\$31	\$42	\$42
17	\$31	\$31	\$42	\$42
18	\$31	\$31	\$42	\$42
19	\$31	\$31	\$42	\$42
20	\$31	\$31	\$42	\$42
21	\$31	\$31	\$42	\$42
22	\$31	\$31	\$42	\$42
23	\$31	\$31	\$42	\$42
24	\$31	\$31	\$42	\$42
25	\$31	\$31	\$42	\$42
26	\$31	\$31	\$42	\$42
27	\$10	\$9	\$16	\$13
40	\$25	\$23	\$41	\$33
41	\$28	\$25	\$42	\$36
42	\$31	\$31	\$42	\$42
43	\$31	\$31	\$42	\$42
44	\$31	\$31	\$42	\$42
45	\$31	\$31	\$42	\$42

**Part 6 - Medical Payments  
Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$64
\$750	\$70
\$1,000	\$76
\$2,000	\$98
\$5,000	\$151
\$10,000	\$232
\$15,000	\$297
\$20,000	\$344
\$25,000	\$389
\$50,000	\$407

**Part 3 - Uninsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$21
20/50	\$21
25/50	\$22
25/60	\$23
25/100	\$23
30/60	\$23
30/70	\$23
35/80	\$24
40/80	\$26
50/50	\$27
50/100	\$27
50/1000	\$28
100/100	\$31
100/200	\$31
100/300	\$31
100/500	\$31
150/300	\$34
200/300	\$38
200/400	\$38
200/500	\$38
200/600	\$38
250/350	\$41
250/500	\$41
250/1000	\$41
300/300	\$43
300/500	\$43
500/500	\$51
500/1000	\$61
600/1000	\$63
1000/1000	\$68

**Part 12 - Underinsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$8
25/60	\$10
25/100	\$11
30/60	\$18
30/70	\$18
35/80	\$26
40/80	\$33
50/50	\$47
50/100	\$50
50/1000	\$59
100/100	\$108
100/200	\$111
100/300	\$113
100/500	\$118
150/300	\$198
200/300	\$258
200/400	\$261
200/500	\$263
200/600	\$264
250/350	\$305
250/500	\$310
250/1000	\$323
300/300	\$369
300/500	\$377
500/500	\$568
500/1000	\$826
600/1000	\$848
1000/1000	\$914

Notes:

(1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Part 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
5,000	1.000	100,000	1.288
10,000	1.215	150,000	1.300
15,000	1.230	200,000	1.311
20,000	1.238	250,000	1.317
25,000	1.246	300,000	1.322
30,000	1.254	400,000	1.331
35,000	1.260	500,000	1.337
40,000	1.266	750,000	1.346
45,000	1.272	1,000,000	1.356
50,000	1.277	2,000,000	1.370
100,000	1.288	2,500,000	1.375
75,000	1.283	5,000,000	1.394
75,000	1.283	10,000,000	1.413
80,000	1.284		

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) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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**Motorcycle Rates**

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

Territory	Rate per \$100
	Experienced Operators
	All Groups
1	\$2.19
2	\$2.07
3	\$2.46
4	\$2.71
5	\$2.83
6	\$2.85
7	\$3.03
8	\$3.47
9	\$3.16
10	\$3.69
11	\$3.25
12	\$4.25
13	\$4.43
14	\$6.16
15	\$7.20
16	\$7.91
17	\$7.40
18	\$7.40
19	\$7.40
20	\$7.40
21	\$7.40
22	\$7.40
23	\$7.40
24	\$7.40
25	\$7.40
26	\$7.40
27	\$1.85
40	\$4.69
41	\$4.68
42	\$6.39
43	\$7.21
44	\$6.63
45	\$7.08

**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	\$1.17
2	\$1.14
3	\$1.19
4	\$1.28
5	\$1.31
6	\$1.55
7	\$1.87
8	\$2.37
9	\$2.09
10	\$2.64
11	\$2.55
12	\$3.21
13	\$2.98
14	\$4.05
15	\$4.85
16	\$7.30
17	\$7.53
18	\$7.53
19	\$7.53
20	\$7.53
21	\$7.53
22	\$7.53
23	\$7.53
24	\$7.53
25	\$7.53
26	\$7.53
27	\$1.04
40	\$3.00
41	\$3.20
42	\$4.46
43	\$4.59
44	\$7.28
45	\$4.64

**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

<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:

- (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 Part 9 are the same for experienced and inexperienced operators.
- (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 1 - Bodily Injury**

**Part 2 - PIP**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$19	\$16
2	\$9	\$9	\$17	\$15
3	\$10	\$10	\$19	\$16
4	\$15	\$14	<del>\$25</del> \$26	<del>\$22</del> \$23
5	\$14	\$12	<del>\$23</del> \$24	<del>\$20</del> \$21
6	\$16	\$16	<del>\$27</del> \$28	<del>\$23</del> \$24
7	\$16	\$15	<del>\$26</del> \$27	<del>\$22</del> \$23
8	\$15	\$15	<del>\$25</del> \$26	<del>\$22</del> \$23
9	\$16	\$16	<del>\$27</del> \$28	<del>\$24</del> \$25
10	<del>\$22</del> \$23	<del>\$21</del> \$22	<del>\$36</del> \$37	<del>\$31</del> \$32
11	<del>\$21</del> \$22	<del>\$20</del> \$21	<del>\$35</del> \$36	<del>\$30</del> \$31
12	<del>\$23</del> \$23	<del>\$21</del> \$22	<del>\$39</del> \$40	<del>\$32</del> \$33
13	<del>\$24</del> \$25	<del>\$23</del> \$24	<del>\$42</del> \$43	<del>\$35</del> \$36
14	<del>\$26</del> \$27	<del>\$24</del> \$25	<del>\$44</del> \$45	<del>\$37</del> \$38
15	<del>\$43</del> \$36	<del>\$41</del> \$42	<del>\$73</del> \$75	<del>\$62</del> \$64
16	<del>\$49</del> \$50	<del>\$47</del> \$48	<del>\$83</del> \$85	<del>\$72</del> \$74
17	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
18	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
19	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
20	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
21	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
22	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
23	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
24	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
25	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
26	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$75</del> \$77	<del>\$65</del> \$67
27	\$8	\$8	\$14	\$12
40	<del>\$23</del> \$24	<del>\$22</del> \$23	<del>\$40</del> \$41	<del>\$34</del> \$35
41	<del>\$26</del> \$27	<del>\$24</del> \$25	<del>\$44</del> \$45	<del>\$37</del> \$38
42	<del>\$43</del> \$44	<del>\$41</del> \$42	<del>\$73</del> \$75	<del>\$62</del> \$64
43	<del>\$44</del> \$45	<del>\$42</del> \$43	<del>\$74</del> \$76	<del>\$64</del> \$66
44	<del>\$49</del> \$50	<del>\$46</del> \$47	<del>\$82</del> \$84	<del>\$71</del> \$73
45	<del>\$43</del> \$44	<del>\$41</del> \$42	<del>\$73</del> \$75	<del>\$62</del> \$64

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$7	\$6
16	\$4	\$4	\$8	\$7
17	\$4	\$3	\$7	\$6
18	\$4	\$3	\$7	\$6
19	\$4	\$3	\$7	\$6
20	\$4	\$3	\$7	\$6
21	\$4	\$3	\$7	\$6
22	\$4	\$3	\$7	\$6
23	\$4	\$3	\$7	\$6
24	\$4	\$3	\$7	\$6
25	\$4	\$3	\$7	\$6
26	\$4	\$3	\$7	\$6
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
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43	\$4	\$3	\$7	\$6
44	\$4	\$4	\$8	\$7
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**Part 5 - Optional BI  
Rates at Basic limits**

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	With Guest			
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2	\$13	\$12	\$20 \$21	\$17
3	\$14	\$13	\$22 \$23	\$18
4	\$19	\$17	\$30 \$31	\$24 \$25
5	\$18	\$15	\$28 \$29	\$22 \$23
6	\$20 \$21	\$18	\$32 \$33	\$25 \$26
7	\$19	\$17	\$30 \$31	\$24 \$25
8	\$19	\$17	\$30 \$31	\$24 \$25
9	\$20 \$21	\$18	\$32 \$33	\$25 \$26
10	\$26 \$27	\$23 \$24	\$42 \$43	\$34 \$35
11	\$25 \$26	\$22 \$23	\$41 \$42	\$33 \$34
12	\$26 \$27	\$24 \$25	\$43 \$44	\$35 \$36
13	\$29 \$30	\$25 \$26	\$46 \$47	\$37 \$38
14	\$31 \$32	\$28 \$29	\$46 \$47	\$40 \$41
15	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
16	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
17	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
18	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
19	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
20	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
21	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
22	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
23	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
24	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
25	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
26	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
27	\$11	\$10	\$18	\$14
40	\$28 \$29	\$25 \$26	\$45 \$46	\$36 \$37
41	\$31 \$32	\$28 \$29	\$46 \$47	\$40 \$41
42	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
43	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
44	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47
45	\$34 \$35	\$34 \$35	\$46 \$47	\$46 \$47

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$4	\$5	\$6
2	\$2	\$4	\$5	\$6
3	\$2	\$4	\$5	\$6
4	\$4	\$5	\$7	\$8
5	\$4	\$5	\$6	\$8
6	\$4	\$6	\$7	\$10
7	\$4	\$6	\$7	\$10
8	\$4	\$5	\$7	\$8
9	\$4	\$6	\$7	\$10
10	\$5	\$8	\$11	\$13
11	\$5	\$7	\$10	\$12
12	\$6	\$8	\$11	\$13
13	\$6	\$8	\$12	\$14
14	\$6	\$10	\$12	\$15
15	\$10	\$11	\$14	\$19
16	\$10	\$11	\$14	\$19
17	\$10	\$11	\$14	\$19
18	\$10	\$11	\$14	\$19
19	\$10	\$11	\$14	\$19
20	\$10	\$11	\$14	\$19
21	\$10	\$11	\$14	\$19
22	\$10	\$11	\$14	\$19
23	\$10	\$11	\$14	\$19
24	\$10	\$11	\$14	\$19
25	\$10	\$11	\$14	\$19
26	\$10	\$11	\$14	\$19
27	\$2	\$2	\$4	\$5
40	\$6	\$8	\$11	\$14
41	\$6	\$10	\$12	\$15
42	\$10	\$11	\$14	\$19
43	\$10	\$11	\$14	\$19
44	\$10	\$11	\$14	\$19
45	\$10	\$11	\$14	\$19

Part 5 Increased Limit Factors											
Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor	Limit	Factor
20/40	1.000	30/60	1.120	50/1000	1.31	200/300	1.90	250/1000	2.090	600/1000	3.14
20/50	1.010	30/70	1.120	100/100	1.520	200/400	1.92	300/300	2.26	1000/1000	3.37
25/50	1.060	35/80	1.170	100/200	1.530	200/500	1.93	300/500	2.300	1000/2000	3.39
25/60	1.070	40/80	1.21	100/300	1.540	200/600	1.93	500/500	3.010	1000/3000	3.40
25/60	1.070	50/50	1.27	100/500	1.55	250/350	2.02	500/1000	3.060		
25/100	1.080	50/100	1.280	150/300	1.75	250/500	2.040	500/3000	3.08		

**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) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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**Part 4 - Property Damage  
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$19	\$16
2	\$12	\$11	\$17	\$15
3	\$13	\$12	\$19	\$16
4	\$16	\$15	\$26 \$27	\$24 \$22
5	\$16	\$14	\$24 \$25	\$19
6	\$17	\$16	\$28 \$29	\$22 \$23
7	\$16	\$15	\$26 \$27	\$24 \$22
8	\$16	\$15	\$26 \$27	\$24 \$22
9	\$17	\$16	\$28 \$29	\$22 \$23
10	\$23 \$24	\$20 \$21	\$37 \$38	\$30 \$31
11	\$22 \$23	\$19	\$36 \$37	\$29 \$30
12	\$23 \$24	\$21 \$22	\$38 \$39	\$31 \$32
13	\$25 \$26	\$22 \$23	\$41 \$42	\$33 \$34
14	\$27 \$28	\$24 \$25	\$44 \$42	\$35 \$36
15	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
16	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
17	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
18	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
19	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
20	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
21	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
22	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
23	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
24	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
25	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
26	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
27	\$10	\$9	\$16	\$13
40	\$24 \$25	\$22 \$23	\$40 \$41	\$32 \$33
41	\$27 \$28	\$24 \$25	\$44 \$42	\$35 \$36
42	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
43	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
44	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42
45	\$30 \$31	\$30 \$31	\$44 \$42	\$44 \$42

**Part 6 - Medical Payments  
Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$55 \$64
\$750	\$60 \$70
\$1,000	\$65 \$76
\$2,000	\$84 \$98
\$5,000	\$130 \$151
\$10,000	\$200 \$232
\$15,000	\$256 \$297
\$20,000	\$296 \$344
\$25,000	\$335 \$389
\$50,000	\$350 \$407

**Part 3 - Uninsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19 \$21
20/50	\$19 \$21
25/50	\$20 \$22
25/60	\$21 \$23
25/100	24 \$23
30/60	24 \$23
30/70	24 \$23
35/80	\$22 \$24
40/80	23 \$26
50/50	24 \$27
50/100	\$24 \$27
50/1000	25 \$28
100/100	28 \$31
100/200	28 \$31
100/300	\$28 \$31
100/500	28 \$31
150/300	31 \$34
200/300	34 \$38
200/400	34 \$38
200/500	34 \$38
200/600	34 \$38
250/350	37 \$41
250/500	\$37 \$41
250/1000	37 \$41
300/300	39 \$43
300/500	39 \$43
500/500	\$46 \$51
500/1000	\$55 \$61
600/1000	\$57 \$63
1000/1000	\$64 \$68

**Part 12 - Underinsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7 \$8
25/60	\$9 \$10
25/100	\$40 \$11
30/60	\$46 \$18
30/70	\$46 \$18
35/80	\$23 \$26
40/80	\$30 \$33
50/50	\$42 \$47
50/100	\$45 \$50
50/1000	\$53 \$59
100/100	\$97 \$108
100/200	\$100 \$111
100/300	\$102 \$113
100/500	\$106 \$118
150/300	\$178 \$198
200/300	\$232 \$258
200/400	\$235 \$261
200/500	\$237 \$263
200/600	\$238 \$264
250/350	\$275 \$305
250/500	\$279 \$310
250/1000	294 \$323
300/300	332 \$369
300/500	340 \$377
500/500	\$512 \$568
500/1000	\$744 \$826
600/1000	764 \$848
1000/1000	\$23 \$914

Notes:

(1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

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) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Part 4 Increased Limit Factors			
Limit	Factor	Limit	Factor
5,000	1.000	100,000	1.288
10,000	1.215	150,000	1.300
15,000	1.230	200,000	1.311
20,000	1.238	250,000	1.317
25,000	1.246	300,000	1.322
30,000	1.254	400,000	1.331
35,000	1.260	500,000	1.337
40,000	1.266	750,000	1.346
45,000	1.272	1,000,000	1.356
50,000	1.277	2,000,000	1.370
100,000	1.288	2,500,000	1.375
75,000	1.283	5,000,000	1.394
75,000	1.283	10,000,000	1.413
80,000	1.284		

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

Territory	Rate per \$100	
	Experienced Operators	
	All Groups	
1	\$1.94	\$2.19
2	\$1.81	\$2.07
3	\$2.15	\$2.46
4	\$2.37	\$2.71
5	\$2.47	\$2.83
6	\$2.49	\$2.85
7	\$2.65	\$3.03
8	\$3.03	\$3.47
9	\$2.76	\$3.16
10	\$3.22	\$3.69
11	\$2.84	\$3.25
12	\$3.71	\$4.25
13	\$3.87	\$4.43
14	\$5.38	\$6.16
15	\$6.29	\$7.20
16	\$6.91	\$7.91
17	\$6.46	\$7.40
18	\$6.46	\$7.40
19	\$6.46	\$7.40
20	\$6.46	\$7.40
21	\$6.46	\$7.40
22	\$6.46	\$7.40
23	\$6.46	\$7.40
24	\$6.46	\$7.40
25	\$6.46	\$7.40
26	\$6.46	\$7.40
27	\$1.62	\$1.85
40	\$4.10	\$4.69
41	\$4.09	\$4.68
42	\$5.58	\$6.39
43	\$6.30	\$7.21
44	\$5.79	\$6.63
45	\$6.18	\$7.08

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

Territory	Rate per \$100 All Groups	
1	\$1.00	\$1.17
2	\$0.98	\$1.14
3	\$1.02	\$1.19
4	\$1.10	\$1.28
5	\$1.12	\$1.31
6	\$1.33	\$1.55
7	\$1.60	\$1.87
8	\$2.03	\$2.37
9	\$1.79	\$2.09
10	\$2.26	\$2.64
11	\$2.18	\$2.55
12	\$2.75	\$3.21
13	\$2.55	\$2.98
14	\$3.47	\$4.05
15	\$4.15	\$4.85
16	\$6.25	\$7.30
17	\$6.45	\$7.53
18	\$6.45	\$7.53
19	\$6.45	\$7.53
20	\$6.45	\$7.53
21	\$6.45	\$7.53
22	\$6.45	\$7.53
23	\$6.45	\$7.53
24	\$6.45	\$7.53
25	\$6.45	\$7.53
26	\$6.45	\$7.53
27	\$0.89	\$1.04
40	\$2.57	\$3.00
41	\$2.74	\$3.20
42	\$3.82	\$4.46
43	\$3.93	\$4.59
44	\$6.23	\$7.28
45	\$3.97	\$4.64

**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

<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:

- (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 Part 9 are the same for experienced and inexperienced operators.
- (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.