

R-180
C.A.R.
11/1/2009

Commonwealth Automobile Reinsurers Massachusetts Commercial Automobile

Commercial Motorcycle Rates

Coverage

	Vehicle Engine Size Group			
	A	B	C	D
A-1				
A-2	\$19.00	\$18.00	\$33.00	\$29.00
B (excluding guest)	\$2.00	\$2.00	\$3.00	\$3.00
B (including guest)	\$4.00	\$7.00	\$9.00	\$11.00
PDL	\$21.00	\$19.00	\$35.00	\$29.00
	\$18.00	\$17.00	\$31.00	\$27.00

Group	Vehicle Engine 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

	All Engine Sizes; at the base \$500 Deductible
Collision	\$3.26 per \$100 of value
Comprehensive	\$1.57 per \$100 of value
Limited Collision	6.0% of the \$500 Deductible Collision Rate

"Value" means the Average Retail Value as expressed in the current "Blue Book" or "Red Book"; A minimum Vehicle value of \$1,800 applies.

Determine the Collision and Comprehensive premiums by:

- determine the motorcycle's insured value in hundreds of dollars
- multiply the value determined in (a) by the rate per \$100

	Vehicle Engine Size Group			
	\$300	\$500	\$1,000	\$2,000
Collision - Waiver of Deductible Charges	\$8.00	\$11.00	\$14.00	\$21.00
Collision - Deductible Charges	\$40.00	base	0.715	0.591
Limited Collision - Deductible Charges	\$4.00	base	0.641	0.465
Comprehensive - Deductible Charges	\$3.00	base	0.702	0.644
Fire only:	Charge 5% of the Commercial Motorcycle Comprehensive premium			
Theft only:	Charge 90% of the Commercial Motorcycle Comprehensive premium			

< Add the \$300 deductible charges to the \$500 base premium.

< Apply the \$1000/\$2000 factors to the \$500 deductible base premium.

Limit Per Person	MedPay Rate
\$500	\$55
\$750	\$60
\$1,000	\$65
\$2,000	\$84
\$5,000	\$130
\$10,000	\$200
\$15,000	\$256
\$20,000	\$296
\$25,000	\$335
\$50,000	\$350

Limit	U-1 Rate	U-2 Rate
20/40	\$19	\$0
20/50	\$19	\$1
25/50	\$20	\$7
35/80	\$22	\$23
50/100	\$24	\$45
100/300	\$28	\$102
250/500	\$37	\$279
500/500	\$46	\$512
500/1000	\$55	\$744

Substitute Transportation	Rate
\$15/day - \$450 max	\$45
\$30/day - \$900 max	\$90
\$45/day - \$1,350 max	\$167
\$100/day - \$3,000 max	\$346

Towing & Labor	Rate
\$50/day per disablement	\$8
\$100/day per disablement	\$16