

**Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Commercial Motorcycle Rates**

2014 CAR  
Schedule 107-9

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
A-1	\$29.00	\$27.00	\$48.00	\$41.00
A-2	\$3.00	\$3.00	\$5.00	\$5.00
B (excluding guest)	\$8.00	\$11.00	\$14.00	\$17.00
B (including guest)	\$35.00	\$30.00	\$57.00	\$45.00
PDL	\$26.00	\$26.00	\$45.00	\$38.00

Collision (\$500 Deductible)	\$4.88 per \$100 of value
Comprehensive (\$500 Deductible)	\$3.03 per \$100 of value
Limited Collision (\$500 Deductible)	6.0% of the \$500 Deductible Collision Rate

Determine motorcycle Collision and Comprehensive rates by following procedure:

- Determine the motorcycle's Original Cost New in hundreds of dollars,
- Multiply the value determined in (a) by the rate per \$100,
- Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Factors			
Age Group	Motorcycle Age Based on Model Year	Collision Factor	Comprehensive Factor
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34

The current model year changes October 1, regardless of the actual date the models are introduced.

Waiver of Deductible Charges	Deductibles			
	\$300	\$500	\$1,000	\$2,000
Collision, Lim. Collision	\$12.00	\$18.00	\$24.00	\$36.00

Deductible Charges

Collision	\$56.00	base	0.713	0.571	< Add the \$300 deductible charges to the \$500 base premium.
Limited Collision	\$6.00	base	0.619	0.412	< Apply the \$1000/\$2000 factors to the \$500 deductible base premium.
Comprehensive	\$2.00	base	0.608	0.555	
Fire only:					Charge 5% of the Commercial Motorcycle Comprehensive premium
Fire & Theft only:					Charge 95% of the Commercial Motorcycle Comprehensive premium

Limit Per Person	MedPay Rate
\$500	\$126
\$750	\$134
\$1,000	\$144
\$2,000	\$182
\$5,000	\$263
\$10,000	\$378
\$15,000	\$437
\$20,000	\$482
\$25,000	\$518
\$50,000	\$614

Limit	U-1 Rate	U-2 Rate
20/40	\$33	\$0
20/50	\$33	\$2
25/50	\$35	\$11
35/80	\$39	\$36
50/100	\$42	\$68
100/300	\$48	\$165
250/500	\$62	\$525
500/500	\$77	\$918
500/1000	\$92	\$1,313

Substitute Transportation	Rate
\$15/day - \$450 max	68
\$30/day - \$900 max	135
\$45/day - \$1,350 max	251
\$100/day - \$3,000 max	519

Towing & Labor	Rate
\$50/day per disablement	12
\$100/day per disablement	24