

**Commonwealth Automobile Reinsurers  
Massachusetts Commercial Automobile**

**Commercial Motorcycle Rates**

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	A	B	C	D
A-1	\$32.00	\$26.00	\$41.00	\$38.00
A-2	\$3.00	\$3.00	\$5.00	\$5.00
B (excluding guest)	\$11.00	\$9.00	\$14.00	\$12.00
B (including guest)	\$38.00	\$30.00	\$48.00	\$45.00
PDL	\$36.00	\$29.00	\$45.00	\$42.00

Collision (\$500 Deductible)	\$4.77 per \$100 of value
Comprehensive (\$500 Deductible)	\$2.45 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:

- (a) Determine the motorcycle's Original Cost New in hundreds of dollars,
- (b) Multiply the value determined in (a) by the rate per \$100,
- (c) 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	\$9.00	\$12.00	\$17.00	\$24.00

Deductible Charges

Collision	\$38.00	base	0.713	0.571	< Add the \$300 deductible charges to the \$500 base premium.
Limited Collision	\$8.00	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	\$132
\$750	\$140
\$1,000	\$147
\$2,000	\$176
\$5,000	\$245
\$10,000	\$333
\$15,000	\$383
\$20,000	\$422
\$25,000	\$455
\$50,000	\$581

Limit	U-1 Rate	U-2 Rate
20/40	\$35	\$0
20/50	\$35	\$2
25/50	\$41	\$8
35/80	\$44	\$24
50/100	\$50	\$47
100/300	\$56	\$125
250/500	\$60	\$452
500/500	\$75	\$819
500/1000	\$90	\$1,188

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

Electric Motorcycles:

For Electric Motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.