

1. *Current Rule 28*

Rule 28. MOTORCYCLES

A. ~~Motorcycles Used for Commercial Purposes~~

~~Refer to Rule 141 in the Special Types Chapter.~~

B. ~~Motorcycles Used for Private Passenger Purposes~~

~~Determine the rating territory and rating band based on the principal place of garaging (Rule 50).~~

C. ~~Bodily Injury and Property Damage Liability Coverage~~

~~1. Apply the appropriate percentage from the table below to the Class 1A Private Passenger rate shown on the rate schedules for the appropriate territory.~~

Engine Size	Operator Under Age 25	All Other Operators
0- 50cc	60%	40%
51- 100	80	50
101- 200	100	60
201- 360	120	75
361- 500	140	90
501- 800	160	105
801- 1,000	180	120
Over 1,000	200	135

~~The above rates contemplate the passenger hazard.~~

~~(i) 2. If additional charges for accidents and convictions apply, refer to Rule 24. Additional charges are not applicable to minimum premium.~~

~~(ii) 3. If a certified risk—financial responsibility filing (Rule 5) is required, the rates determined above are increased by the appropriate dollar amount.~~

(b) ~~D. Uninsured Motorists Coverage~~

~~(i) 1. Bodily Injury~~

~~Charge 200% of the Class 1A rate on the private passenger rates schedules for the rating band determined above.~~

~~(ii) 2. Property~~

Damage

~~Charge 200% of the private passenger rate on the rate schedules.~~

~~(e) E. Medical Payments~~

~~If medical payments are requested, charge the Class 1A rate on the rate schedules for the rating band determined above.~~

Proposed Rule 28

Rule 28. MOTORCYCLES

A. Motorcycles Used for Commercial Purposes

Refer to the Special Types and Operations Chapter (Rule 141).

B. Motorcycles Used for Private Passenger Purposes

1. Determine the rating territory and rating band based on the principal place of garaging (Rule 50).

2. Bodily Injury and Property Damage Liability Coverage

a. Apply the rating factor from the table below to the Class 1A Private Passenger rate shown on the rate schedules for the appropriate territory.

<u>Engine Size</u>	<u>Operator Under Age 25</u>	<u>All Other Operators</u>
<u>0- 50cc</u>	<u>.60</u>	<u>.30</u>
<u>51- 100</u>	<u>.70</u>	<u>.35</u>
<u>101- 200</u>	<u>.80</u>	<u>.40</u>
<u>201- 360</u>	<u>1.10</u>	<u>.60</u>
<u>361- 500</u>	<u>1.25</u>	<u>.70</u>
<u>501- 800</u>	<u>1.45</u>	<u>.75</u>
<u>801- 1,000</u>	<u>1.60</u>	<u>.85</u>
<u>Over 1,000</u>	<u>1.65</u>	<u>.90</u>

Note: The passenger hazard is contemplated in this rating.

b. If additional charges (Private Passenger Chapter, Rule 24) for accidents and convictions apply, increase the rates determined above by the appropriate dollar amount.

c. If a certified risk—financial responsibility filing (Rule 5) is required, increase the rates determined above by the appropriate dollar amount.

3. Uninsured Motorists Coverage

a. Bodily Injury

Apply the following factor to the Class 1A rate on the private passenger rate schedules for the appropriate territory:

Factor
2.00

b. Property Damage

Apply the following factor to the private passenger rate on the rate schedules:

Factor
2.00

4. Medical Payments

If medical payments coverage is requested, charge the Class 1A rate on the rate schedules for the appropriate territory.