

Undertaking # 57

MPI to provide a reconciliation of how motorcycles go from an indicated negative seven point three (7.3) to an experience-based change of negative six point six (6.6).

RESPONSE:

Refer to the attached table which is an excerpt from Volume II, Ratemaking, Appendix D. The table highlights the groups in the Motorcycle Major Class whereby the experience adjustment rules per Volume II, RM.5.1. reduces/limits the indicated rate decrease for the group. Because of the application of these rules, the indicated rate decrease for the Motorcycle Major Class decreased from -7.3% per Column C to -6.6% per Column F.

**Manitoba Public Insurance
BASIC PROGRAM
Transition from Rate Requirement Indicators to Applied For Rate Adjustment**

Major Class	Description	GVW Code	Terr	A		B			C			D			E			F			G			
				Rate Model	Original Rate Model Before Changes	After Classification Changes and CLEAR Adjustments		Indicated Adjustment			Balanced Indicated Adjustment			Capped Indicated Adjustment			Balanced Capped Indicated Adjustment			Applied for Adjustment (Final Rate Model)				
				No. of Vehicles	Average Rate	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium
4	All Purpose Motorcycle (Moterscooter Body Style)	1	1	227	372.52	84,563	381.22	2.34%	86,538	381.13	2.31%	86,517	381.37	2.37%	86,571	394.55	5.91%	89,563	394.55	5.91%	89,563	393.13	5.53%	89,241
4	All Purpose Motorcycle (Moterscooter Body Style)	1	2	53	350.36	18,569	359.42	2.59%	19,049	359.67	2.66%	19,063	359.90	2.72%	19,074	373.72	6.67%	19,807	373.72	6.67%	19,807	372.55	6.33%	19,745
4	All Purpose Motorcycle (Moterscooter Body Style)	1	3	3	323.00	969	321.36	-0.51%	964	302.67	-6.29%	908	302.86	-6.24%	909	317.90	-1.58%	954	317.90	-1.58%	954	317.67	-1.65%	953
4	All Purpose Motorcycle (Moterscooter Body Style)	1	4	5	331.60	1,658	330.45	-0.35%	1,652	330.46	-0.34%	1,652	330.67	-0.28%	1,653	341.30	2.93%	1,707	341.30	2.93%	1,707	341.20	2.90%	1,706
4	All Purpose Motorcycle (Moterscooter Body Style)	1	5	3	422.67	1,268	421.85	-0.19%	1,266	351.38	-16.87%	1,054	351.60	-16.81%	1,055	438.63	3.78%	1,316	438.63	3.78%	1,316	438.33	3.71%	1,315
4	All Purpose Motorcycle (Moterscooter Body Style)	2	1	21	558.33	11,725	556.95	-0.25%	11,696	567.90	1.71%	11,926	568.25	1.78%	11,933	568.25	1.78%	11,933	568.08	1.75%	11,930	568.29	1.78%	11,934
4	All Purpose Motorcycle (Moterscooter Body Style)	2	2	5	386.60	1,933	385.57	-0.27%	1,928	532.10	37.64%	2,660	532.43	37.72%	2,662	443.40	14.69%	2,217	443.27	14.66%	2,216	443.00	14.59%	2,215
4	All Purpose Motorcycle (Moterscooter Body Style)	2	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
4	All Purpose Motorcycle (Moterscooter Body Style)	2	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
4	All Purpose Motorcycle (Moterscooter Body Style)	2	5	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
4	All Purpose Motorcycle (Moterscooter Body Style)	3	1	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	2.03%	0	0.00	2.00%	0	0.00	0.00%	0
4	All Purpose Motorcycle (Moterscooter Body Style)	3	2	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	15.00%	0	0.00	14.97%	0	0.00	0.00%	0
4	All Purpose Motorcycle (Moterscooter Body Style)	3	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
4	All Purpose Motorcycle (Moterscooter Body Style)	3	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
4	All Purpose Motorcycle (Moterscooter Body Style)	3	5	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
4	All Purpose Motorcycle (Other Body Style)	1	1	181	771.84	139,703	770.43	-0.18%	139,448	779.82	1.03%	141,147	780.30	1.10%	141,235	780.30	1.10%	141,235	780.07	1.07%	141,193	779.91	1.05%	141,164
4	All Purpose Motorcycle (Other Body Style)	1	2	38	769.00	29,222	768.31	-0.09%	29,196	727.74	-5.36%	27,654	728.19	-5.31%	27,671	728.19	-5.31%	27,671	727.98	-5.33%	27,663	728.08	-5.32%	27,667
4	All Purpose Motorcycle (Other Body Style)	1	3	2	922.50	1,845	920.56	-0.21%	1,841	589.42	-36.11%	1,179	589.79	-36.07%	1,180	782.47	-15.18%	1,565	782.47	-15.18%	1,565	783.00	-15.12%	1,566
4	All Purpose Motorcycle (Other Body Style)	1	4	1	675.00	675	671.86	-0.47%	672	656.86	-2.69%	657	657.27	-2.63%	657	657.27	-2.63%	657	657.07	-2.66%	657	657.00	-2.67%	657
4	All Purpose Motorcycle (Other Body Style)	1	5	8	718.00	5,744	717.89	-0.02%	5,743	707.62	-1.45%	5,661	708.06	-1.38%	5,664	708.06	-1.38%	5,664	707.85	-1.41%	5,663	707.75	-1.43%	5,662
4	All Purpose Motorcycle (Other Body Style)	2	1	179	1,207.01	216,055	1,210.90	0.32%	216,751	1,233.04	2.16%	220,714	1,233.80	2.22%	220,850	1,233.80	2.22%	220,850	1,233.43	2.19%	220,785	1,233.21	2.17%	220,745
4	All Purpose Motorcycle (Other Body Style)	2	2	133	1,091.08	145,113	1,106.84	1.45%	147,210	1,146.16	5.05%	152,439	1,146.87	5.11%	152,533	1,146.87	5.11%	152,533	1,146.53	5.08%	152,488	1,146.43	5.07%	152,475
4	All Purpose Motorcycle (Other Body Style)	2	3	5	870.60	4,353	868.32	-0.26%	4,342	915.39	5.15%	4,577	915.96	5.21%	4,580	915.69	5.18%	4,578	915.69	5.18%	4,578	916.00	5.21%	4,580
4	All Purpose Motorcycle (Other Body Style)	2	4	4	908.75	3,635	906.49	-0.25%	3,626	1,027.90	13.11%	4,112	1,028.54	13.18%	4,114	1,007.61	10.88%	4,030	1,007.31	10.85%	4,029	1,007.25	10.84%	4,029
4	All Purpose Motorcycle (Other Body Style)	2	5	29	1,115.69	32,355	1,113.12	-0.23%	32,280	1,112.59	-0.28%	32,265	1,113.28	-0.22%	32,285	1,113.28	-0.22%	32,285	1,112.95	-0.25%	32,275	1,153.00	3.34%	33,437
4	All Purpose Motorcycle (Other Body Style)	3	1	259	1,408.85	364,891	1,394.86	-0.99%	361,270	1,432.16	1.65%	370,929	1,433.04	1.72%	371,158	1,433.04	1.72%	371,158	1,432.62	1.69%	371,048	1,432.64	1.69%	371,055
4	All Purpose Motorcycle (Other Body Style)	3	2	209	1,299.12	271,516	1,290.58	-0.66%	269,731	1,329.99	2.38%	277,967	1,330.81	2.44%	278,139	1,337.25	2.93%	279,485	1,336.85	2.90%	279,402	1,336.97	2.91%	279,427
4	All Purpose Motorcycle (Other Body Style)	3	3	19	1,023.79	19,452	1,021.54	-0.22%	19,409	1,058.61	3.40%	20,114	1,059.26	3.46%	20,126	1,077.58	5.25%	20,474	1,077.26	5.22%	20,468	1,077.32	5.23%	20,469
4	All Purpose Motorcycle (Other Body Style)	3	4	15	1,164.80	17,472	1,161.71	-0.26%	17,426	1,190.92	2.24%	17,864	1,191.65	2.31%	17,875	1,291.30	10.86%	19,369	1,290.92	10.83%	19,364	1,290.73	10.81%	19,361
4	All Purpose Motorcycle (Other Body Style)	3	5	61	1,316.75	80,322	1,287.37	-2.23%	78,529	1,290.51	-1.99%	78,721	1,291.30	-1.93%	78,770	1,291.30	-1.93%	78,770	1,290.92	-1.96%	78,746	1,333.57	1.28%	81,348
4	All Purpose Motorcycle (Sport Body Style)	1	1	60	1,199.48	71,969	1,195.63	-0.32%	71,738	1,176.33	-1.93%	70,580	1,177.06	-1.87%	70,623	1,177.06	-1.87%	70,623	1,176.71	-1.90%	70,603	1,176.57	-1.91%	70,594
4	All Purpose Motorcycle (Sport Body Style)	1	2	16	1,091.50	17,464	1,087.86	-0.33%	17,406	1,093.81	0.21%	17,501	1,094.48	0.27%	17,512	1,094.48	0.27%	17,512	1,094.16	0.24%	17,507	1,093.94	0.22%	17,503
4	All Purpose Motorcycle (Sport Body Style)	1	3	1	1,074.00	1,074	1,071.20	-0.26%	1,071	874.61	-18.57%	875	875.15	-18.52%	875	934.44	-12.99%	934	934.16	-13.02%	934	934.00	-13.04%	934
4	All Purpose Motorcycle (Sport Body Style)	1	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
4	All Purpose Motorcycle (Sport Body Style)	1	5	6	1,031.00	6,186	1,027.69	-0.32%	6,166	1,061.92	3.00%	6,372	1,062.57	3.06%	6,375	1,062.57	3.06%	6,375	1,062.26	3.03%	6,374	1,062.00	3.01%	6,372
4	All Purpose Motorcycle (Sport Body Style)	2	1	72	1,885.75	135,774	1,860.32	-1.35%	133,943	1,894.55	0.47%	136,408	1,895.72	0.53%	136,492	1,895.72	0.53%	136,492	1,895.16	0.50%	136,451	1,895.07	0.49%	136,445
4	All Purpose Motorcycle (Sport Body Style)	2	2	36	1,765.19	63,547	1,669.90	-5.40%	60,116	1,756.87	-0.47%	63,247	1,757.96	-0.41%	63,286	1,757.96	-0.41%	63,286	1,757.44	-0.44%	63,268	1,757.39	-0.44%	63,266
4	All Purpose Motorcycle (Sport Body Style)	2	3	1	1,314.00	1,314	1,311.45	-0.19%	1,311	1,391.18	5.87%	1,391	1,392.04	5.94%	1,392	1,392.04	5.94%	1,392	1,391.62	5.91%	1,392	1,391.00	5.86%	1,391
4	All Purpose Motorcycle (Sport Body Style)	2	4	1	1,233.00	1,233	1,241.99	0.73%	1,242	1,569.47	27.29%	1,569	1,570.44	27.37%	1,570	1,428.29	15.84%	1,428	1,427.86	15.80%	1,428	1,428.00	15.82%	1,428
4	All Purpose Motorcycle (Sport Body Style)	2	5	11	1,682.00	18,502	1,679.21	-0.17%	18,471	1,703.67	1.29%	18,740	1,704.72	1.35%	18,752	1,704.72	1.35%	18,752	1,704.22	1.32%	18,746	1,767.27	5.07%	19,440
4	All Purpose Motorcycle (Sport Body Style)	3	1	5	2,088.80	10,444	2,086.81	-0.10%	10,434	2,210.09	5.81%	11,057	2,211.46	5.87%	11,057	2,211.46	5.87%	11,057	2,210.80	5.84%	11,054	2,210.60	5.83%	11,053
4	All Purpose Motorcycle (Sport Body Style)	3	2	3	1,995.00	5,985	1,990.19	-0.24%	5,971	2,048.18	2.67%	6,145	2,049.45	2.73%	6,148	2,095.14	5.02%	6,285	2,094.52	4.99%	6,284	2,094.33	4.98%	6,283

Major Class	Description	GWW Code	Terr	A		B		C				D				E				F				G			
				Rate Model	Original Rate Model	After Classification Changes and CLEAR Adjustments		Indicated Adjustment		Balanced Indicated Adjustment		Capped Indicated Adjustment		Capped Indicated Adjustment		Balanced		Applied for Adjustment									
				Before Changes	Before Changes	Average Rate	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium	Average Rate	% Change	Premium		
4	All Purpose Motorcycle (Sport Body Style)	3	3	1	1,813.00	1,813	1,808.32	-0.26%	1,808	1,618.13	-10.75%	1,618	1,619.13	-0.69%	1,619	1,919.44	5.87%	1,919	1,918.87	5.84%	1,919	1,919.00	5.85%	1,919			
4	All Purpose Motorcycle (Sport Body Style)	3	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	15.00%	0	0.00	14.97%	0	0.00	0.00%	0			
4	All Purpose Motorcycle (Sport Body Style)	3	5	1	1,903.00	1,903	1,899.26	-0.20%	1,899	1,985.62	4.34%	1,986	1,986.85	4.41%	1,987	1,986.85	4.41%	1,987	1,986.26	4.38%	1,986	1,999.00	5.04%	1,999			
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	1	1	1,215.00	1,215	1,212.64	-0.19%	1,213	827.44	-31.90%	827	827.95	-31.86%	828	1,030.74	-15.17%	1,031	1,030.74	-15.17%	1,031	1,031.00	-15.14%	1,031			
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	2	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	5	1	1,041.00	1,041	1,038.65	-0.23%	1,039	750.17	-27.94%	750	750.63	-27.89%	751	882.85	-15.19%	883	882.85	-15.19%	883	1,039.00	-0.19%	1,039			
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	1	24	1,218.17	29,236	1,215.56	-0.21%	29,173	1,312.48	7.74%	31,499	1,313.29	7.81%	31,519	1,313.29	7.81%	31,519	1,312.90	7.78%	31,510	1,312.88	7.77%	31,509			
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	2	14	1,180.43	16,526	1,177.85	-0.22%	16,490	1,219.50	3.31%	17,073	1,220.25	3.37%	17,084	1,220.25	3.37%	17,084	1,219.89	3.34%	17,078	1,219.79	3.33%	17,077			
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	4	1	1,012.00	1,012	1,007.87	-0.41%	1,008	1,092.94	8.00%	1,093	1,093.61	8.06%	1,094	1,093.61	8.06%	1,094	1,093.29	8.03%	1,093	1,093.00	8.00%	1,093			
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	5	3	1,149.33	3,448	1,146.06	-0.29%	3,438	1,183.57	2.98%	3,551	1,184.30	3.04%	3,553	1,184.30	3.04%	3,553	1,183.95	3.01%	3,552	1,187.00	3.28%	3,561			
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	1	15	1,413.07	21,196	1,409.89	-0.22%	21,148	1,525.58	7.96%	22,884	1,526.52	8.03%	22,898	1,526.52	8.03%	22,898	1,526.07	8.00%	22,891	1,525.80	7.98%	22,887			
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	2	5	1,479.80	7,399	1,476.37	-0.23%	7,382	1,416.23	-4.30%	7,081	1,417.11	-4.24%	7,086	1,529.52	3.36%	7,648	1,529.06	3.33%	7,645	1,529.00	3.32%	7,645			
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	8.51%	0	0.00	8.48%	0	0.00	0.00%	0			
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	5	5	1,438.40	7,192	1,434.77	-0.25%	7,174	1,373.98	-4.48%	6,870	1,374.83	-4.42%	6,874	1,482.65	3.08%	7,413	1,482.21	3.05%	7,411	1,485.80	3.30%	7,429			
4	All Purpose Motorcycle (Touring Body Style)	1	1	5	729.40	3,647	727.19	-0.30%	3,636	753.52	3.31%	3,768	753.99	3.37%	3,770	753.99	3.37%	3,770	753.77	3.34%	3,769	753.80	3.35%	3,769			
4	All Purpose Motorcycle (Touring Body Style)	1	2	1	936.00	936	932.38	-0.39%	932	703.47	-24.84%	703	703.90	-24.80%	704	794.06	-15.16%	794	793.83	-15.19%	794	794.00	-15.17%	794			
4	All Purpose Motorcycle (Touring Body Style)	1	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	All Purpose Motorcycle (Touring Body Style)	1	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	All Purpose Motorcycle (Touring Body Style)	1	5	1	989.00	989	985.66	-0.34%	986	684.12	-30.83%	684	684.55	-30.78%	685	837.81	-15.29%	838	837.81	-15.29%	838	839.00	-15.17%	839			
4	All Purpose Motorcycle (Touring Body Style)	2	1	36	1,169.92	42,117	1,167.36	-0.22%	42,025	1,189.17	1.65%	42,810	1,189.90	1.71%	42,837	1,189.90	1.71%	42,837	1,189.55	1.68%	42,824	1,189.75	1.70%	42,831			
4	All Purpose Motorcycle (Touring Body Style)	2	2	20	1,142.75	22,855	1,139.71	-0.27%	22,794	1,105.66	-3.25%	22,113	1,106.34	-3.19%	22,127	1,106.34	-3.19%	22,127	1,106.01	-3.21%	22,120	1,105.90	-3.22%	22,118			
4	All Purpose Motorcycle (Touring Body Style)	2	3	1	947.00	947	945.30	-0.18%	945	883.84	-6.67%	884	884.39	-6.61%	884	884.39	-6.61%	884	884.12	-6.64%	884	884.00	-6.65%	884			
4	All Purpose Motorcycle (Touring Body Style)	2	4	2	978.50	1,957	975.94	-0.26%	1,952	991.99	1.38%	1,984	992.60	1.44%	1,985	992.60	1.44%	1,985	992.31	1.41%	1,985	992.50	1.43%	1,985			
4	All Purpose Motorcycle (Touring Body Style)	2	5	2	982.50	1,965	979.10	-0.35%	1,958	1,073.39	9.25%	2,147	1,074.05	9.32%	2,148	1,074.05	9.32%	2,148	1,073.73	9.29%	2,147	1,074.00	9.31%	2,148			
4	All Purpose Motorcycle (Touring Body Style)	3	1	260	1,350.12	351,030	1,356.99	0.51%	352,818	1,380.56	2.26%	358,947	1,381.42	2.32%	359,169	1,383.19	2.45%	359,630	1,382.78	2.42%	359,523	1,382.81	2.42%	359,531			
4	All Purpose Motorcycle (Touring Body Style)	3	2	166	1,226.93	203,671	1,229.57	0.21%	204,108	1,282.36	4.52%	212,871	1,283.15	4.58%	213,003	1,283.15	4.58%	213,003	1,282.77	4.55%	212,939	1,282.72	4.55%	212,931			
4	All Purpose Motorcycle (Touring Body Style)	3	3	15	1,200.27	18,004	1,196.50	-0.31%	17,948	1,021.50	-14.89%	15,323	1,022.13	-14.84%	15,332	1,119.40	-6.74%	16,791	1,119.07	-6.76%	16,786	1,119.07	-6.77%	16,786			
4	All Purpose Motorcycle (Touring Body Style)	3	4	7	1,187.00	8,309	1,183.13	-0.33%	8,282	1,148.68	-3.23%	8,041	1,149.39	-3.17%	8,046	1,203.33	1.38%	8,423	1,202.97	1.35%	8,421	1,203.29	1.37%	8,423			
4	All Purpose Motorcycle (Touring Body Style)	3	5	52	1,189.08	61,832	1,214.89	2.17%	63,174	1,244.41	4.65%	64,709	1,245.18	4.72%	64,749	1,332.72	12.08%	69,301	1,332.32	12.05%	69,281	1,332.48	12.06%	69,289			
4	Pleasure Motorcycle (Motorscooter Body Style)	1	1	204	313.17	63,887	318.70	1.77%	65,016	276.59	-11.68%	56,425	276.76	-11.63%	56,460	284.69	-9.10%	58,076	284.69	-9.10%	58,076	284.47	-9.17%	58,031			
4	Pleasure Motorcycle (Motorscooter Body Style)	1	2	119	294.06	34,993	298.75	1.60%	35,552	263.16	-10.51%	31,316	263.32	-10.45%	31,335	268.43	-8.71%	31,944	268.43	-8.71%	31,944	268.32	-8.75%	31,930			
4	Pleasure Motorcycle (Motorscooter Body Style)	1	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	-10.80%	0	0.00	-10.80%	0	0.00	0.00%	0			
4	Pleasure Motorcycle (Motorscooter Body Style)	1	4	5	268.00	1,340	266.55	-0.54%	1,333	244.88	-8.63%	1,224	245.03	-8.57%	1,225	244.38	-8.81%	1,222	244.38	-8.81%	1,222	244.00	-8.96%	1,220			
4	Pleasure Motorcycle (Motorscooter Body Style)	2	1	33	447.82	14,778	446.87	-0.21%	14,747	393.49	-12.13%	12,985	393.73	-12.08%	12,993	399.37	-10.82%	13,179	399.25	-10.85%	13,175	399.06	-10.89%	13,169			
4	Pleasure Motorcycle (Motorscooter Body Style)	2	2	19	397.05	7,544	396.24	-0.20%	7,529	371.08	-6.54%	7,051	371.31	-6.48%	7,055	371.31	-6.48%	7,055	371.20	-6.51%	7,053	371.32	-6.48%	7,055			
4	Pleasure Motorcycle (Motorscooter Body Style)	2	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	Pleasure Motorcycle (Motorscooter Body Style)	2	4	1	387.00	387	386.92	-0.02%	387	340.58	-11.99%	341	340.79	-11.94%	341	345.75	-10.66%	346	345.65	-10.69%	346	346.00	-10.59%	346			
4	Pleasure Motorcycle (Motorscooter Body Style)	3	1	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	Pleasure Motorcycle (Motorscooter Body Style)	3	2	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	Pleasure Motorcycle (Motorscooter Body Style)	3	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0			
4	Pleasure Motorcycle (Motorscooter Body Style)	3	4	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%										

Major Class	Description	GWW Code	Terr	A		B		C		D		E		F		G								
				Rate Model	Original Rate Model	After Classification Changes and CLEAR Adjustments		Indicated Adjustment		Balanced Indicated Adjustment		Capped Indicated Adjustment		Balanced Capped Indicated Adjustment		Applied for Adjustment (Final Rate Model)								
				No. of Vehicles	Average Rate	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium			
4	Pleasure Motorcycle (Other Body Style)	1	1	217	619.12	134,350	616.12	-0.49%	133,698	526.13	-15.02%	114,171	526.46	-14.97%	114,241	545.16	-11.95%	118,299	545.00	-11.97%	118,264	545.01	-11.97%	118,268
4	Pleasure Motorcycle (Other Body Style)	1	2	216	559.73	120,901	559.29	-0.08%	120,807	493.54	-11.83%	106,604	493.84	-11.77%	106,670	500.19	-10.64%	108,041	500.04	-10.66%	108,009	500.04	-10.66%	108,009
4	Pleasure Motorcycle (Other Body Style)	1	3	10	480.40	4,804	479.44	-0.20%	4,794	406.96	-15.29%	4,070	407.21	-15.23%	4,072	423.40	-11.86%	4,234	423.28	-11.89%	4,233	423.20	-11.91%	4,232
4	Pleasure Motorcycle (Other Body Style)	1	4	8	516.50	4,132	516.25	-0.05%	4,130	449.17	-13.04%	3,593	449.45	-12.98%	3,596	459.57	-11.02%	3,677	459.43	-11.05%	3,675	459.25	-11.08%	3,674
4	Pleasure Motorcycle (Other Body Style)	2	1	639	924.00	590,434	922.30	-0.18%	589,351	809.81	-12.36%	517,466	810.31	-12.30%	517,786	823.48	-10.88%	526,206	823.24	-10.90%	526,050	823.12	-10.92%	525,971
4	Pleasure Motorcycle (Other Body Style)	2	2	716	835.81	598,437	834.14	-0.20%	597,244	755.43	-9.62%	540,886	755.89	-9.56%	541,220	755.89	-9.56%	541,220	755.67	-9.59%	541,060	755.45	-9.61%	540,901
4	Pleasure Motorcycle (Other Body Style)	2	3	21	746.67	15,680	745.24	-0.19%	15,650	610.99	-18.17%	12,831	611.37	-18.12%	12,839	650.93	-12.82%	13,670	650.74	-12.85%	13,666	650.76	-12.84%	13,666
4	Pleasure Motorcycle (Other Body Style)	2	4	28	758.54	21,239	757.12	-0.19%	21,199	681.41	-10.17%	19,079	681.83	-10.11%	19,091	681.83	-10.11%	19,091	681.63	-10.14%	19,086	681.46	-10.16%	19,081
4	Pleasure Motorcycle (Other Body Style)	3	1	1,158	1,047.44	1,212,936	1,041.21	-0.59%	1,205,726	934.44	-10.79%	1,082,077	935.01	-10.73%	1,082,746	936.40	-10.60%	1,084,351	936.12	-10.63%	1,084,029	936.17	-10.62%	1,084,081
4	Pleasure Motorcycle (Other Body Style)	3	2	1,996	957.76	1,911,694	952.98	-0.50%	1,902,146	870.49	-9.11%	1,737,491	871.02	-9.06%	1,738,565	871.02	-9.06%	1,738,565	870.77	-9.08%	1,738,049	870.79	-9.08%	1,738,088
4	Pleasure Motorcycle (Other Body Style)	3	3	71	861.41	61,160	848.61	-1.49%	60,251	700.63	-18.66%	49,745	701.06	-18.61%	49,775	742.85	-13.76%	52,742	742.63	-13.79%	52,727	742.63	-13.79%	52,727
4	Pleasure Motorcycle (Other Body Style)	3	4	85	885.95	75,306	883.45	-0.28%	75,093	783.44	-11.57%	66,593	783.93	-11.52%	66,634	795.60	-10.20%	67,626	795.36	-10.23%	67,606	795.35	-10.23%	67,605
4	Pleasure Motorcycle (Sport Body Style)	1	1	89	881.69	78,470	879.11	-0.29%	78,241	774.31	-12.18%	68,914	774.79	-12.12%	68,956	785.73	-10.88%	69,930	785.50	-10.91%	69,909	785.63	-10.89%	69,921
4	Pleasure Motorcycle (Sport Body Style)	1	2	56	810.36	45,380	807.80	-0.32%	45,237	722.66	-10.82%	40,469	723.11	-10.77%	40,494	725.71	-10.45%	40,640	725.50	-10.47%	40,628	725.45	-10.48%	40,625
4	Pleasure Motorcycle (Sport Body Style)	1	3	1	663.00	663	662.01	-0.15%	662	585.46	-11.70%	585	585.82	-11.64%	586	592.48	-10.64%	592	592.30	-10.66%	592	592.00	-10.71%	592
4	Pleasure Motorcycle (Sport Body Style)	1	4	2	760.00	1,520	758.84	-0.15%	1,518	652.35	-14.16%	1,305	652.76	-14.11%	1,306	672.89	-11.46%	1,346	672.69	-11.49%	1,345	672.50	-11.51%	1,345
4	Pleasure Motorcycle (Sport Body Style)	2	1	278	1,413.42	392,932	1,410.64	-0.20%	392,158	1,223.85	-13.41%	340,231	1,224.61	-13.36%	340,441	1,254.59	-11.24%	348,775	1,254.21	-11.26%	348,672	1,254.33	-11.26%	348,703
4	Pleasure Motorcycle (Sport Body Style)	2	2	238	1,228.64	292,417	1,221.23	-0.60%	290,653	1,137.68	-7.40%	270,767	1,138.38	-7.35%	270,934	1,138.38	-7.35%	270,934	1,138.04	-7.37%	270,854	1,137.79	-7.39%	270,794
4	Pleasure Motorcycle (Sport Body Style)	2	3	9	1,028.00	9,252	1,024.99	-0.29%	9,225	908.79	-11.60%	8,179	909.35	-11.54%	8,184	918.11	-10.69%	8,263	917.84	-10.72%	8,261	917.67	-10.73%	8,259
4	Pleasure Motorcycle (Sport Body Style)	2	4	7	1,123.29	7,863	1,120.32	-0.26%	7,842	1,020.38	-9.16%	7,143	1,021.01	-9.10%	7,147	1,021.01	-9.10%	7,147	1,020.71	-9.13%	7,145	1,020.57	-9.14%	7,144
4	Pleasure Motorcycle (Sport Body Style)	3	1	40	1,657.13	66,285	1,711.22	3.26%	68,449	1,421.35	-14.23%	56,854	1,422.23	-14.17%	56,889	1,521.92	-8.16%	60,877	1,521.47	-8.19%	60,859	1,521.73	-8.17%	60,869
4	Pleasure Motorcycle (Sport Body Style)	3	2	47	1,462.02	68,715	1,458.25	-0.26%	68,538	1,320.01	-9.71%	62,041	1,320.83	-9.66%	62,079	1,359.32	-7.02%	63,888	1,358.92	-7.05%	63,869	1,358.70	-7.07%	63,859
4	Pleasure Motorcycle (Sport Body Style)	3	3	1	1,484.00	1,484	1,480.81	-0.21%	1,481	1,050.84	-29.19%	1,051	1,051.49	-29.15%	1,051	1,326.40	-10.62%	1,326	1,326.01	-10.65%	1,326	1,326.00	-10.65%	1,326
4	Pleasure Motorcycle (Sport Body Style)	3	4	2	1,521.50	3,043	1,518.07	-0.23%	3,036	1,182.07	-22.31%	2,364	1,182.80	-22.26%	2,366	1,383.50	-9.07%	2,767	1,383.09	-9.10%	2,766	1,383.00	-9.10%	2,766
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	1	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	2	2	674.00	1,348	675.66	0.25%	1,351	521.05	-22.69%	1,042	521.37	-22.64%	1,043	579.18	-14.07%	1,158	579.01	-14.09%	1,158	579.00	-14.09%	1,158
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	3	0	0.00	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	4	1	657.00	657	655.73	-0.19%	656	473.57	-27.92%	474	473.86	-27.87%	474	557.37	-15.16%	557	557.37	-15.16%	557	557.00	-15.22%	557
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	1	51	932.78	47,572	950.56	1.91%	48,479	859.53	-7.85%	43,836	860.06	-7.80%	43,863	860.06	-7.80%	43,863	859.80	-7.82%	43,850	859.49	-7.86%	43,834
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	2	70	861.39	60,297	871.87	1.22%	61,031	801.33	-6.97%	56,093	801.83	-6.91%	56,128	801.83	-6.91%	56,128	801.59	-6.94%	56,111	801.57	-6.94%	56,110
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	3	5	746.20	3,731	744.28	-0.26%	3,721	646.75	-13.33%	3,234	647.15	-13.27%	3,236	662.29	-11.25%	3,311	662.09	-11.27%	3,310	662.00	-11.28%	3,310
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	4	1	1,092.00	1,092	1,089.46	-0.23%	1,089	722.12	-33.87%	722	722.56	-33.83%	723	926.04	-15.20%	926	926.04	-15.20%	926	926.00	-15.20%	926
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	1	64	1,113.97	71,294	1,088.08	-2.32%	69,637	992.91	-10.87%	63,546	993.52	-10.81%	63,585	993.52	-10.81%	63,585	993.23	-10.84%	63,567	993.25	-10.84%	63,568
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	2	63	996.79	62,798	994.59	-0.22%	62,659	924.47	-7.26%	58,242	925.04	-7.20%	58,278	925.04	-7.20%	58,278	924.77	-7.23%	58,260	924.65	-7.24%	58,253
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	3	1	800.00	800	798.55	-0.18%	799	742.68	-7.16%	743	743.14	-7.11%	743	743.14	-7.11%	743	742.92	-7.13%	743	743.00	-7.13%	743
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	4	3	1,068.00	3,204	1,065.09	-0.27%	3,195	831.31	-22.16%	2,494	831.83	-22.11%	2,495	916.33	-14.20%	2,749	916.06	-14.23%	2,748	915.67	-14.26%	2,747
4	Pleasure Motorcycle (Touring Body Style)	1	1	8	546.25	4,370	633.39	15.95%	5,067	509.67	-6.70%	4,077	509.99	-6.64%	4,080	550.03	0.69%	4,400	549.87	0.66%	4,399	550.00	0.69%	4,400
4	Pleasure Motorcycle (Touring Body Style)	1	2	16	610.06	9,761	609.04	-0.17%	9,745	478.34	-21.59%	7,653	478.64	-21.54%	7,658	524.97	-13.95%	8,400	524.81	-13.97%	8,397	524.81	-13.97%	8,397
4	Pleasure Motorcycle (Touring Body Style)	1	3	2	744.50	1,489	742.09	-0.32%	1,484	395.12	-46.93%	790	395.37	-46.89%	791	630.77	-15.28%	1,262	630.77	-15.28%	1,262	631.00	-15.25%	1,262
4	Pleasure Motorcycle (Touring Body Style)	1	4	2	505.50	1,011	504.25	-0.25%	1,008	435.70	-13.81%	871	435.97	-13.76%	872	447.87	-11.40%	896	447.74	-11.43%	895	447.50	-11.47%	895
4	Pleasure Motorcycle (Touring Body Style)	2	1	106	892.90	94,647	882.37	-1.18%	93,532	782.35	-12.38%	82,929	782.83	-12.33%	82,980	790.37	-11.48%	83,779	790.13	-11.51%	83,754	790.29	-11.49%	83,771
4	Pleasure Motorcycle (Touring Body Style)	2	2	201	805.59	161,924	803.85	-0.22%	161,574	730.08	-9.37%	146,745	730.53	-9.32%	146,836	730.53	-9.32%	146,836	730.31	-9.34%	146,793	730.13	-9.37%	146,757
4	Pleasure Motorcycle (Touring Body Style)	2	3	4	640.50	2,562	639.32	-0.19%	2,557	591.24														

Major Class	Description	GWW Code	Terr	No. of Vehicles	A		B			C			D			E			F			G		
					Rate Model	Original Rate Model Before Changes	After Classification Changes and CLEAR Adjustments		Indicated Adjustment			Balanced Indicated Adjustment			Capped Indicated Adjustment			Balanced Capped Indicated Adjustment			Applied for Adjustment (Final Rate Model)			
					Average Rate	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium	Average Rate	% Change	Average Premium
4	Pleasure Motorcycle (Touring Body Style)	3	3	55	799.02	43,946	809.07	1.26%	44,499	677.40	-15.22%	37,257	677.82	-15.17%	37,280	748.70	-6.30%	41,178	748.48	-6.33%	41,166	748.44	-6.33%	41,164
4	Pleasure Motorcycle (Touring Body Style)	3	4	89	870.07	77,436	867.10	-0.34%	77,172	757.01	-12.99%	67,374	757.47	-12.94%	67,415	772.75	-11.18%	68,775	772.52	-11.21%	68,755	772.56	-11.21%	68,758
4	All Purpose Moped	N/A	1	840	355.65	298,743	368.49	3.61%	309,528	381.13	7.17%	320,153	381.37	7.23%	320,350	381.37	7.23%	320,350	381.26	7.20%	320,255	379.75	6.78%	318,990
4	All Purpose Moped	N/A	2	297	330.65	98,202	346.13	4.68%	102,799	359.67	8.78%	106,823	359.90	8.85%	106,889	359.90	8.85%	106,889	359.79	8.81%	106,857	358.24	8.35%	106,398
4	All Purpose Moped	N/A	3	8	300.00	2,400	306.16	2.05%	2,449	302.67	0.89%	2,421	302.86	0.95%	2,423	302.86	0.95%	2,423	302.77	0.92%	2,422	302.63	0.88%	2,421
4	All Purpose Moped	N/A	4	4	322.00	1,288	320.15	-0.57%	1,281	330.46	2.63%	1,322	330.67	2.69%	1,323	330.67	2.69%	1,323	330.57	2.66%	1,322	330.00	2.48%	1,320
4	Pleasure Moped	N/A	1	705	305.00	215,022	314.58	3.14%	221,775	276.59	-9.31%	194,998	276.76	-9.26%	195,118	281.00	-7.87%	198,105	280.92	-7.90%	198,046	280.81	-7.93%	197,970
4	Pleasure Moped	N/A	2	439	288.52	126,660	294.04	1.91%	129,082	263.16	-8.79%	115,528	263.32	-8.73%	115,599	264.20	-8.43%	115,982	264.12	-8.46%	115,948	264.15	-8.45%	115,961
4	Pleasure Moped	N/A	3	7	261.29	1,829	259.86	-0.54%	1,819	227.48	-12.94%	1,592	227.62	-12.88%	1,593	231.79	-11.29%	1,623	231.72	-11.31%	1,622	232.00	-11.21%	1,624
4	Pleasure Moped	N/A	4	8	266.38	2,131	267.26	0.33%	2,138	244.88	-8.07%	1,959	245.03	-8.01%	1,960	245.03	-8.01%	1,960	244.96	-8.04%	1,960	244.75	-8.12%	1,958
r Class Total				14,453	863.85	12,485,273	863.78	-0.01%	12,484,224	801.15	-7.26%	11,578,955	801.64	-7.20%	11,586,111	807.41	-6.53%	11,669,474	807.17	-6.56%	11,666,074	807.31	-6.55%	11,668,091