State:	*Rhode Island*	**Filing Company:**	*Markel American Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0002 Motorcycle*		
Product Name:	*Per Mile Motorcycle*		
Project Name/Number:	*/*		

It is our intention to use the rates and factors of the Progressive program, filed for Progressive's use in SERFF PRGS-133823152, with minimal modifications for our business model and offsets for expense structures to allow motorcyclists to provide another competitive option for insurance in Rhode Island.

Progressive has a similar motorcycle program with the exception of the optional/non-mandatory coverages. The provisions for mandatory and core coverages such as liability, comprehensive, collision, medical payments, uninsured or underinsured motorists are essentially similar in intent and provide the same level of protection to Rhode Island policyholders. Our target markets are also similar in that most motorcycles are accepted in the program; however, our Per Mile program is targeted toward riders that ride less than the average motorcyclist and our program looks to charge appropriately for that risk by adding in Per Mile features to the Rate Calculation and Rules PM01, PM02, PM03, PM04.

We look to provide value and differentiation by utilizing the Financial Responsibility levels as previously submitted under SERFF Tracking #MRKA-133440336. We do this as Progressive's Financial Responsibility model is proprietary and we have confidence in the credit scoring model utilized by Markel's existing motorcycle and offroad recreational vehicle program in other states.

We remove the following 'self-contained' coverages. These have no impact on the overall rate level; all are 100% optional and are not impacted by other rating factors so no rate adjustment has been applied.
"Roadside Assistance/Trip Interruption" coverage
“Transport Trailer” coverage
"Carried Contents ®" coverage
Additional Changes:
•Renamed "Total Loss Coverage" to "Replacement Cost" settlement to match Markel's existing forms.
•Renamed "Disappearing Deductibles" to "Diminishing Deductible" to match Markel's existing forms.
•C09 - Combined Accessory and Safety Apparel coverages to match Markel's existing forms.
•Removed stand-alone Safety Apparel coverage (C38).
•G02 - Updated with Markel's existing fees.
•GM01 - Added rule for computing changes as not located in the Progressive filing.
•GM02 - Added rule for cancellations as not located in the Progressive filing.
•PM01 - Added rules specific to the "Per Mile" program.
•PM02 - Added rules specific to the "Per Mile" program.
•PM03 - Added rules specific to the "Per Mile" program.
•PM04 - Added rules specific to the "Per Mile" program.
•S03/S04 - removed as the Foreign/International & Unverifiable Driver's License Surcharge rating variable is removed.
•S05/S10 - removed as Special Hazard Surcharge and Unacceptable Risk Surcharge rating variables have been removed.

All other changes are marked.

We include new Declarations Page MT7000-0221 to accommodate changes submitted in filing.

Additionally, it is our intention to use a selection of our previously approved forms. The Forms Listing supplied under the Supporting Documentation tab indicates the corresponding approved filing for each form.
•MT4001-0201 Motorcycle Insurance Policy
•MT4006-1095 Agreed Value Endorsement
•MT4085-0501 Rhode Island Uninsured/Underinsured Motorists Coverage Property Damage Endorsement
•MT4086-0710 Rhode Island Uninsured/Underinsured Motorists Coverage - Bodily Injury