

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

RATING STEPS

- STEP 1 -** For each vehicle determine:
- Rating Territory
 - Model Year and Symbol
 - Rate Class
- STEP 2 -** For BI (Part 1), PIP, PDL, COLL, and COMP select the applicable base rate from the base rate pages.
For LCOLL, select the applicable COLL base rate.
For UMBI, Opt'l BI (Part 5), MED, SUBT, TOW and UIMBI, select the applicable flat rate for the desired limit.
- STEP 3 -** Apply the following rating factors and additive charges, if applicable.
Round to the nearest whole dollar after each calculation.

<u>Coverage</u>	<u>Order of Application:</u>	<u>Rule</u>
PIP	PIP Deductible Factor	30/Rate Pages
PDL	PDL Increased Limit Factor	Rate Pages
COMP, COLL, LCOLL	Model Year/Symbol Factor	Rate Pages
COMP, COLL, LCOLL	Additional Model Years Not Shown Factor	20/Rate Pages
COMP, COLL, LCOLL	Symbol Not Shown Factor	22/Rate Pages
LCOLL	Limited Collision Factor	Rate Pages
COMP, COLL, LCOLL	Flat Dollar Charge (additive) to reduce Deductible Note: Flat Dollar Charge = Charge Factor x Base Rate from STEP 2	Rate Pages
COMP, COLL, LCOLL	Factor to Increase Deductible	Rate Pages
COLL, LCOLL	Waiver of Deductible Charge	Rate Pages
COMP, COLL, LCOLL	Glass Deductible Factor	Rate Pages

- STEP 4 -** Refer to RULE 11 in the rating manual for additional modifications to these premiums.

For rounding purposes, a premium involving \$ 0.50 or more shall be rounded to the next higher dollar amount.

Part	Description
1	Bodily Injury to Others (BI)
2	Personal Injury Protection (PIP)
3	Bodily Injury Caused by an Uninsured Auto (UMBI)
4	Damage to Someone Else's Property (PDL)
5	Optional Bodily Injury to Others (Opt'l BI)
6	Medical Payments (MED)
7	Collision (COLL)
8	Limited Collision (LCOLL)
9	Comprehensive (COMP)
10	Substitute Transportation (SUBT)
11	Towing and Labor (TOW)
12	Bodily Injury Caused by an Underinsured Auto (UIMBI)

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI - Part 1 (A-1)

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	177	297	188	507	248	456	223	155
2	183	304	183	532	296	479	266	163
3	181	312	182	609	302	548	272	164
4	218	316	216	693	302	624	272	173
5	200	357	206	740	328	666	295	176
6	232	338	263	701	365	631	329	193
7	237	362	257	776	374	698	337	196
8	251	391	242	832	429	749	386	192
9	270	390	270	849	414	764	373	246
10	281	472	301	1044	482	940	434	237
11	251	505	278	871	476	784	428	245
12	257	491	289	900	526	810	473	262
13	287	567	323	905	512	815	461	266
14	357	582	419	911	530	820	477	353
15	419	615	448	932	708	839	637	331
16	342	626	508	885	564	797	508	298
17	293	530	294	995	405	896	365	255
18	398	682	422	950	509	855	458	270
19	339	659	372	905	532	815	479	313
20	395	776	395	981	625	883	563	308
21	533	734	530	1019	879	917	791	457
22	555	678	597	1005	718	905	646	447
23	244	622	415	894	539	805	485	266
24	232	592	319	893	486	804	437	247
25	288	646	340	907	544	816	490	263
26	306	610	449	848	606	763	545	280
27	163	253	163	438	194	394	175	145
40	350	600	353	924	544	832	490	305
41	294	523	402	938	584	844	526	304
42	446	633	426	1074	681	967	613	356
43	389	596	418	896	595	806	536	329
44	338	628	509	860	570	774	513	279
45	499	620	469	1006	612	905	551	340
46	130	235	140	474	204	427	184	130
50	130	244	144	407	188	366	169	131
51	161	245	162	451	228	406	205	144
52	166	285	164	475	264	428	238	144
53	163	284	176	501	288	451	259	150
54	211	302	205	651	313	586	282	171
55	171	281	198	610	301	549	271	165
56	205	310	232	618	346	556	311	171
57	202	333	240	697	345	627	311	176

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PIP - Part 2 (A-2)

<u>Territory</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>
	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	51	73	57	136	67	122	60	50
2	50	85	61	149	73	134	66	50
3	54	85	56	152	70	137	63	53
4	60	100	61	175	81	158	73	52
5	57	91	61	151	90	136	81	61
6	71	108	63	189	96	170	86	62
7	71	104	85	193	96	174	86	60
8	82	120	68	203	106	183	95	63
9	94	121	91	213	121	192	109	67
10	92	148	89	238	132	214	119	78
11	93	160	114	236	127	212	114	72
12	82	145	100	226	152	203	137	71
13	114	161	101	274	151	247	136	82
14	143	186	131	246	154	221	139	91
15	135	189	108	249	165	224	149	109
16	169	204	170	231	166	208	149	99
17	79	149	86	241	117	217	105	88
18	124	227	108	228	139	205	125	94
19	115	203	118	259	136	233	122	97
20	151	259	132	280	211	252	190	89
21	198	292	158	256	234	230	211	143
22	195	256	181	273	187	246	168	126
23	85	207	124	245	139	221	125	79
24	86	164	95	227	128	204	115	78
25	88	176	111	229	143	206	129	84
26	118	197	117	249	152	224	137	98
27	43	67	50	119	59	107	53	46
40	138	192	120	226	136	203	122	96
41	102	164	110	234	153	211	138	94
42	182	210	111	246	148	221	133	122
43	169	212	149	261	171	235	154	117
44	140	185	159	230	153	207	138	91
45	197	240	151	255	175	230	158	108
46	48	82	52	134	65	121	59	48
50	38	59	43	98	49	88	44	40
51	44	61	54	112	55	101	50	42
52	47	79	53	118	59	106	53	43
53	44	71	52	128	60	115	54	47
54	58	90	55	174	82	157	74	49
55	48	74	58	122	73	110	66	51
56	55	88	53	153	82	138	74	53
57	57	81	75	155	80	140	72	56

Note: The above rates are applicable to insureds with zero SDIP points.
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Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PDL - Part 4 Basic (\$5000)

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	239	379	282	623	450	561	405	211
2	250	380	279	746	461	671	415	210
3	253	418	264	794	453	715	408	253
4	271	452	293	837	455	753	410	241
5	269	435	296	802	479	722	431	259
6	271	495	321	833	512	750	461	261
7	304	461	288	843	563	759	507	275
8	315	469	334	886	599	797	539	292
9	285	464	341	845	601	761	541	229
10	292	447	328	902	592	812	533	306
11	301	483	307	949	523	854	471	246
12	301	489	337	924	606	832	545	278
13	316	516	360	876	561	788	505	274
14	383	585	350	922	603	830	543	348
15	366	582	438	969	657	872	591	285
16	377	607	344	885	621	797	559	252
17	296	517	311	947	566	852	509	256
18	351	664	410	941	585	847	527	281
19	316	585	363	876	587	788	528	282
20	348	634	336	1029	619	926	557	275
21	396	645	381	982	749	884	674	328
22	458	653	451	960	626	864	563	365
23	276	596	389	888	585	799	527	254
24	279	658	400	923	602	831	542	272
25	288	604	436	923	645	831	581	266
26	327	605	495	847	660	762	594	319
27	238	347	252	627	365	564	329	197
40	276	482	373	843	568	759	511	335
41	261	463	337	933	559	840	503	265
42	288	519	337	882	630	794	567	284
43	331	542	377	911	646	820	581	313
44	304	508	322	804	579	724	521	243
45	400	606	417	1006	670	905	603	281
46	191	336	226	645	356	581	320	182
50	177	280	205	500	285	450	257	169
51	181	312	236	528	337	475	303	179
52	200	336	230	604	353	544	318	175
53	192	324	224	606	358	545	322	213
54	237	409	260	750	417	675	375	221
55	210	351	251	640	388	576	349	216
56	223	403	274	672	412	605	371	213
57	224	383	240	633	457	570	411	239

Note: The above rates are applicable to insureds with zero SDIP points.
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Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COLLISION - Part 7 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	279	504	329	891	476	802	428	278
2	290	494	304	977	425	879	383	291
3	292	500	331	1009	460	908	414	317
4	309	547	339	1004	500	904	450	319
5	297	514	323	965	509	869	458	316
6	332	559	333	997	520	897	468	350
7	345	618	398	1032	548	929	493	306
8	376	586	401	1140	569	1026	512	392
9	330	543	351	939	565	845	509	341
10	343	497	376	1047	595	942	536	345
11	358	601	463	1043	546	939	491	334
12	401	607	429	1024	690	922	621	338
13	402	627	495	1120	630	1008	567	341
14	529	735	443	1137	723	1023	651	412
15	585	695	590	1123	905	1011	815	384
16	594	739	506	1098	689	988	620	382
17	374	597	361	988	595	889	536	328
18	518	839	485	961	687	865	618	338
19	375	631	587	973	679	876	611	372
20	546	744	617	1089	703	980	633	441
21	644	775	559	1293	1035	1164	932	537
22	669	783	591	1216	829	1094	746	581
23	356	766	501	878	633	790	570	387
24	338	707	527	993	801	894	721	450
25	359	768	536	970	643	873	579	403
26	501	719	609	1041	776	937	698	453
27	270	478	265	906	394	815	355	264
40	347	580	399	956	630	860	567	372
41	301	519	399	987	643	888	579	375
42	377	546	433	1016	710	914	639	348
43	496	725	492	1169	718	1052	646	486
44	426	596	431	932	549	839	494	343
45	522	729	500	1088	761	979	685	429
46	230	456	310	813	429	732	386	307
50	216	491	258	868	386	781	347	236
51	238	488	325	859	467	773	420	241
52	250	508	281	962	398	866	358	242
53	249	486	311	961	446	865	401	276
54	299	504	319	1021	481	919	433	283
55	268	501	319	904	483	814	435	279
56	283	551	341	975	512	878	461	306
57	294	615	334	999	512	899	461	272

Note: The above rates are applicable to insureds with zero SDIP points.
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Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COMPREHENSIVE - Part 9 \$500 Deductible

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	141	135	140	141	130	127	117	121
2	121	135	134	135	144	122	130	143
3	137	143	139	156	152	140	137	132
4	134	131	134	157	142	141	128	131
5	129	139	141	153	151	138	136	140
6	134	165	147	151	145	136	131	130
7	143	149	144	166	175	149	158	158
8	144	146	166	180	155	162	140	140
9	139	146	153	184	163	166	147	133
10	123	185	166	177	176	159	158	150
11	128	180	163	184	165	166	149	156
12	144	169	166	193	171	174	154	172
13	170	222	180	203	212	183	191	208
14	168	192	207	231	214	208	193	167
15	226	243	242	283	231	255	208	245
16	281	350	344	426	414	383	373	383
17	120	142	145	159	146	143	131	137
18	205	274	270	291	283	262	255	226
19	189	322	305	336	322	302	290	247
20	199	286	297	301	273	271	246	239
21	240	353	372	346	356	311	320	328
22	258	377	408	455	418	410	376	340
23	181	286	256	256	240	230	216	231
24	129	185	193	198	198	178	178	182
25	195	299	283	301	310	271	279	247
26	214	347	366	381	337	343	303	277
27	118	113	127	133	131	120	118	119
40	138	171	176	228	194	205	175	169
41	140	195	193	202	199	182	179	173
42	145	194	208	194	207	175	186	179
43	185	232	218	262	227	236	204	222
44	228	399	336	371	363	334	327	329
45	188	309	235	278	243	250	219	273
46	101	107	107	120	110	108	99	101
50	101	120	104	114	112	103	101	111
51	116	131	116	137	118	123	106	107
52	101	138	122	129	122	116	110	104
53	108	151	117	149	130	134	117	111
54	109	131	120	153	140	138	126	129
55	102	135	121	151	130	136	117	126
56	114	149	130	150	134	135	121	123
57	116	149	124	154	143	139	129	142

*Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Increased Limits Factors and Flat Rates

<u>Part 4 (Property Damage Liability)</u>	
<u>Limit</u>	<u>Factor</u>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.310
250,000	1.340

<u>Part 11 (Towing)</u>	
<u>Limit</u>	<u>Rate</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

<u>Part 6 (Medical Payments)</u>	
<u>Limit</u>	<u>Rate</u>
5,000	\$33
10,000	49
15,000	62
20,000	68
25,000	75
50,000	91
100,000	107

<u>Part 10 (Substitute Transportation)</u>			
<u>Limit</u>	<u>Tiers 1-20</u>	<u>Tiers 21-37</u>	<u>Tiers 38-99</u>
<u>Per day/Maximum</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
\$15/\$450	\$14	\$16	\$17
\$30/\$900	72	80	87
\$45/\$1,350	165	183	203
\$100/\$3,000	342	380	419

<u>Limit</u>	<u>Part 3 (UM) Rate</u>	<u>Part 12 (UIM) Rate</u>
20/40	\$12	\$0
20/50	13	1
25/50	14	3
25/60	15	4
30/70	15	7
35/80	15	11
50/100	16	19
100/100	17	41
100/200	18	41
100/300	18	42
200/400	21	99
250/500	22	117
250/1000	23	126
300/500	25	167
500/500	31	304
500/1000	32	313

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Model Year / Symbol Factors (2010 & Prior)
Part 7 \$500 Deductible (Collision)

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.771	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.466	0.448	0.403
2	0.817	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.471	0.423
3	0.865	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.518	0.497	0.446
4	0.916	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.547	0.524	0.470
5	0.972	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.554	0.495
6	1.033	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.609	0.585	0.522
7	1.096	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.645	0.618	0.551
8	1.163	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.682	0.654	0.581
10	1.235	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.722	0.691	0.614
11	1.314	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.765	0.732	0.650
12	1.397	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.810	0.776	0.688
13	1.485	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.859	0.823	0.728
14	1.581	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.912	0.872	0.772
15	1.683	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.967	0.925	0.817
16	1.791	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.027	0.982	0.867
17	1.907	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.092	1.043	0.920

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

Symbol	Model Years	
	1989 & Prior	1990 - 2010
18	1.150	1.080
19	1.300	1.150
20	1.450	1.250
21	1.600	1.350
22		1.450
23		1.550
24		1.700
25		1.850
26		2.000
27		*

* Increase the symbol 26 factor by 0.15 for each \$10,000 or portion of \$10,000 above \$80,000.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Model Year / Symbol Factors (2010 & Prior)
Part 9 \$500 Deductible (Comprehensive)

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536	0.524
2	0.62	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563	0.551
3	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592	0.580
4	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623	0.610
5	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656	0.642
6	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690	0.676
7	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728	0.712
8	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767	0.751
10	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809	0.792
11	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855	0.835
12	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902	0.882
13	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953	0.932
14	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.983
15	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064	1.040
16	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125	1.099
17	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190	1.162

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

Symbol	Model Years	
	1989 & Prior	1990 - 2010
18	1.150	1.080
19	1.300	1.150
20	1.450	1.250
21	1.600	1.350
22		1.450
23		1.550
24		1.700
25		1.850
26		2.000
27		*

* Increase the symbol 26 factor by 0.15 for each \$10,000 or portion of \$10,000 above \$80,000.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Model Year / Symbol Factors (2011 & Subsequent)
Part 9 \$500 Deductible (Comprehensive)

Model Year										Model Year									
Symbol	2011	2012	2013	2014	2015	2016	2017	2018	2019	Symbol	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	0.594	0.599	0.604	0.609	0.621	0.633	0.646	0.659	0.672	46	1.875	1.890	1.905	1.920	1.958	1.997	2.037	2.078	2.120
2	0.605	0.610	0.615	0.620	0.632	0.645	0.658	0.671	0.684	47	1.915	1.930	1.945	1.961	2.000	2.040	2.081	2.123	2.165
3	0.625	0.630	0.635	0.640	0.653	0.666	0.679	0.693	0.707	48	1.945	1.961	1.977	1.993	2.033	2.074	2.115	2.157	2.200
4	0.655	0.660	0.665	0.670	0.683	0.697	0.711	0.725	0.740	49	1.986	2.002	2.018	2.034	2.075	2.117	2.159	2.202	2.246
5	0.696	0.702	0.708	0.714	0.728	0.743	0.758	0.773	0.788	50	2.016	2.032	2.048	2.064	2.105	2.147	2.190	2.234	2.279
6	0.726	0.732	0.738	0.744	0.759	0.774	0.789	0.805	0.821	51	2.046	2.062	2.078	2.095	2.137	2.180	2.224	2.268	2.313
7	0.756	0.762	0.768	0.774	0.789	0.805	0.821	0.837	0.854	52	2.087	2.104	2.121	2.138	2.181	2.225	2.270	2.315	2.361
8	0.786	0.792	0.798	0.804	0.820	0.836	0.853	0.870	0.887	53	2.117	2.134	2.151	2.168	2.211	2.255	2.300	2.346	2.393
10	0.827	0.834	0.841	0.848	0.865	0.882	0.900	0.918	0.936	54	2.167	2.184	2.201	2.219	2.263	2.308	2.354	2.401	2.449
11	0.857	0.864	0.871	0.878	0.896	0.914	0.932	0.951	0.970	55	2.228	2.246	2.264	2.282	2.328	2.375	2.423	2.471	2.520
12	0.887	0.894	0.901	0.908	0.926	0.945	0.964	0.983	1.003	56	2.288	2.306	2.324	2.343	2.390	2.438	2.487	2.537	2.588
13	0.917	0.924	0.931	0.938	0.957	0.976	0.996	1.016	1.036	57	2.339	2.358	2.377	2.396	2.444	2.493	2.543	2.594	2.646
14	0.937	0.944	0.952	0.960	0.979	0.999	1.019	1.039	1.060	58	2.419	2.438	2.458	2.478	2.528	2.579	2.631	2.684	2.738
15	0.968	0.976	0.984	0.992	1.012	1.032	1.053	1.074	1.095	59	2.520	2.540	2.560	2.580	2.632	2.685	2.739	2.794	2.850
16	0.998	1.006	1.014	1.022	1.042	1.063	1.084	1.106	1.128	60	2.611	2.632	2.653	2.674	2.727	2.782	2.838	2.895	2.953
17	1.018	1.026	1.034	1.042	1.063	1.084	1.106	1.128	1.151	61	2.712	2.734	2.756	2.778	2.834	2.891	2.949	3.008	3.068
18	1.048	1.056	1.064	1.073	1.094	1.116	1.138	1.161	1.184	62	2.812	2.834	2.857	2.880	2.938	2.997	3.057	3.118	3.180
19	1.079	1.088	1.097	1.106	1.128	1.151	1.174	1.197	1.221	63	2.913	2.936	2.959	2.983	3.043	3.104	3.166	3.229	3.294
20	1.099	1.108	1.117	1.126	1.149	1.172	1.195	1.219	1.243	64	3.014	3.038	3.062	3.086	3.148	3.211	3.275	3.341	3.408
21	1.119	1.128	1.137	1.146	1.169	1.192	1.216	1.240	1.265	65	3.115	3.140	3.165	3.190	3.254	3.319	3.385	3.453	3.522
22	1.139	1.148	1.157	1.166	1.189	1.213	1.237	1.262	1.287	66	3.266	3.292	3.318	3.345	3.412	3.480	3.550	3.621	3.693
23	1.159	1.168	1.177	1.186	1.210	1.234	1.259	1.284	1.310	67	3.468	3.496	3.524	3.552	3.623	3.695	3.769	3.844	3.921
24	1.179	1.188	1.198	1.208	1.232	1.257	1.282	1.308	1.334	68	3.669	3.698	3.728	3.758	3.833	3.910	3.988	4.068	4.149
25	1.210	1.220	1.230	1.240	1.265	1.290	1.316	1.342	1.369	69	3.861	3.892	3.923	3.954	4.033	4.114	4.196	4.280	4.366
26	1.230	1.240	1.250	1.260	1.285	1.311	1.337	1.364	1.391	70	4.062	4.094	4.127	4.160	4.243	4.328	4.415	4.503	4.593
27	1.250	1.260	1.270	1.280	1.306	1.332	1.359	1.386	1.414	76	4.415	4.450	4.486	4.522	4.612	4.704	4.798	4.894	4.992
28	1.270	1.280	1.290	1.300	1.326	1.353	1.380	1.408	1.436	77	4.909	4.948	4.988	5.028	5.129	5.232	5.337	5.444	5.553
29	1.290	1.300	1.310	1.320	1.346	1.373	1.400	1.428	1.457	78	5.413	5.456	5.500	5.544	5.655	5.768	5.883	6.001	6.121
30	1.320	1.331	1.342	1.353	1.380	1.408	1.436	1.465	1.494	79	5.917	5.964	6.012	6.060	6.181	6.305	6.431	6.560	6.691
31	1.341	1.352	1.363	1.374	1.401	1.429	1.458	1.487	1.517	80	6.411	6.462	6.514	6.566	6.697	6.831	6.968	7.107	7.249
32	1.371	1.382	1.393	1.404	1.432	1.461	1.490	1.520	1.550	81	6.915	6.970	7.026	7.082	7.224	7.368	7.515	7.665	7.818
33	1.411	1.422	1.433	1.444	1.473	1.502	1.532	1.563	1.594	82	7.409	7.468	7.528	7.588	7.740	7.895	8.053	8.214	8.378
34	1.441	1.453	1.465	1.477	1.507	1.537	1.568	1.599	1.631	83	7.913	7.976	8.040	8.104	8.266	8.431	8.600	8.772	8.947
35	1.462	1.474	1.486	1.498	1.528	1.559	1.590	1.622	1.654	84	8.417	8.484	8.552	8.620	8.792	8.968	9.147	9.330	9.517
36	1.492	1.504	1.516	1.528	1.559	1.590	1.622	1.654	1.687	85	8.911	8.982	9.054	9.126	9.309	9.495	9.685	9.879	10.077
37	1.532	1.544	1.556	1.568	1.599	1.631	1.664	1.697	1.731	86	9.657	9.734	9.812	9.890	10.088	10.290	10.496	10.706	10.920
38	1.572	1.585	1.598	1.611	1.643	1.676	1.710	1.744	1.779	87	9.661	9.738	9.816	9.895	10.093	10.295	10.501	10.711	10.925
39	1.623	1.636	1.649	1.662	1.695	1.729	1.764	1.799	1.835										
40	1.663	1.676	1.689	1.703	1.737	1.772	1.807	1.843	1.880	71*	4.355	4.390	4.425	4.460	4.549	4.640	4.733	4.828	4.925
41	1.704	1.718	1.732	1.746	1.781	1.817	1.853	1.890	1.928	72*	4.647	4.684	4.721	4.759	4.854	4.951	5.050	5.151	5.254
42	1.744	1.758	1.772	1.786	1.822	1.858	1.895	1.933	1.972	73*	4.939	4.979	5.019	5.059	5.160	5.263	5.368	5.475	5.585
43	1.784	1.798	1.812	1.826	1.863	1.900	1.938	1.977	2.017	74*	5.232	5.274	5.316	5.359	5.466	5.575	5.687	5.801	5.917
44	1.814	1.829	1.844	1.859	1.896	1.934	1.973	2.012	2.052	75*	5.524	5.568	5.613	5.658	5.771	5.886	6.004	6.124	6.246
45	1.845	1.860	1.875	1.890	1.928	1.967	2.006	2.046	2.087										

* FOOTNOTE: Starting with model year 2011, ISO has 70 symbols with corresponding price ranges assigned. These additional five symbols allow for the full indicated upsymbolling adjustment to vehicles in the higher ranges of the symbol table.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Deductibles

PERSONAL INJURY PROTECTION		
Factor applied to change Deductible to:		
	Policyholder	Policyholder Including Household
<u>Deductible</u>	<u>Alone</u>	<u>Members</u>
\$100	0.98	0.98
\$250	0.96	0.95
\$500	0.92	0.90
\$1,000	0.86	0.81
\$2,000	0.74	0.65
\$4,000	0.63	0.52
\$8,000	0.55	0.41

COMPREHENSIVE	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.03
Factor applied to change Deductible from \$500 to:	
\$1,000	0.82
\$2,000	0.67
Factor applied to change Glass Deductible from \$0 to \$100:	
	0.84

COLLISION	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.17
Factor applied to change Deductible from \$500 to:	
\$1,000	0.70
\$2,000	0.50
Waiver of Deductible Charges:	
\$300 Deductible	\$10
\$500 Deductible	\$13
\$1,000 Deductible	\$16
\$2,000 Deductible	\$25

LIMITED COLLISION	
Limited Collision Factor:	
	0.06
Charge to reduce Deductible from \$500 to:	
\$300	\$5
\$0	\$8
Factor applied to change Deductible from \$500 to:	
\$1,000	0.54
\$2,000	0.32

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 10

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	31	33	41	46	54	64	87	110	112	114	189	216	227	266	403	414
2	31	33	42	46	55	65	89	112	114	117	194	221	232	273	414	425
3	31	33	42	46	54	65	88	112	114	116	192	220	230	271	410	421
4	37	40	50	55	65	78	106	134	136	139	231	264	277	325	493	506
5	36	38	48	53	62	74	100	126	128	130	215	246	258	303	458	470
6	41	44	55	60	71	85	115	145	147	150	248	284	298	349	530	543
7	41	44	55	60	72	85	116	147	149	152	252	288	302	355	539	553
8	42	45	57	63	74	89	121	153	156	159	265	303	317	373	566	581
9	47	50	63	69	82	98	133	167	171	174	288	329	345	405	614	630
10	48	51	64	71	84	101	137	173	176	180	298	341	357	420	637	653
11	46	49	61	67	79	94	126	159	162	165	272	310	325	382	578	592
12	43	46	58	64	76	91	124	157	160	163	271	310	325	382	580	595
13	54	57	71	78	92	109	146	184	187	190	313	357	375	439	664	681
14	62	66	83	91	108	129	175	221	225	230	380	435	456	535	812	833
15	75	80	100	110	129	154	208	263	268	273	450	515	539	633	959	984
16	82	86	103	112	129	150	196	243	247	252	404	459	481	561	841	862
17	53	56	70	77	91	108	146	184	188	191	316	361	378	444	672	690
18	80	85	104	113	133	156	209	262	266	271	443	505	529	620	936	960
19	71	75	92	100	116	137	182	227	231	235	383	436	456	534	805	825
20	85	90	109	119	138	162	215	267	272	277	450	512	536	627	944	968
21	115	121	147	160	186	219	290	361	368	374	607	692	724	847	1275	1307
22	119	126	153	166	193	227	301	375	382	389	631	719	753	881	1325	1359
23	43	46	57	63	75	89	120	152	155	158	261	298	313	367	557	571
24	42	45	56	61	72	86	116	146	149	152	250	286	300	352	532	546
25	62	66	80	87	101	118	157	195	199	202	328	374	391	458	689	706
26	62	66	80	88	102	121	161	202	206	209	342	390	408	478	721	739
27	28	30	38	41	49	59	80	101	102	104	173	198	208	244	370	379
40	61	65	82	90	106	127	172	217	221	225	373	427	447	525	797	817
41	51	54	68	75	89	106	144	182	186	189	313	358	375	441	669	686
42	79	84	105	116	137	163	221	279	284	289	478	546	573	672	1019	1045
43	74	79	97	106	125	148	199	250	255	259	426	486	509	597	903	926
44	67	71	87	95	112	132	176	221	225	229	375	427	448	525	792	812
45	89	95	118	130	154	183	248	312	318	324	536	612	642	753	1142	1171
46	23	25	31	34	40	47	64	81	83	84	139	159	167	196	297	305
50	23	25	31	34	40	47	64	81	83	84	139	159	167	196	297	305
51	27	29	36	40	48	57	78	98	100	102	170	194	204	239	364	373
52	28	30	38	42	49	59	80	102	104	106	175	201	210	247	375	385
53	28	30	38	41	49	59	80	101	102	104	173	198	208	244	370	379
54	37	39	49	54	64	77	104	131	134	136	225	258	270	317	481	493
55	30	32	40	44	52	62	84	106	108	110	183	209	219	257	390	400
56	36	38	48	53	63	75	101	128	130	132	219	250	263	308	467	479
57	35	37	47	52	61	73	99	125	127	130	215	246	258	303	459	471

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 17

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	57	61	75	82	96	114	153	192	195	199	326	372	390	457	691	708
2	59	63	77	84	99	117	157	197	201	204	335	382	400	469	709	727
3	59	63	78	85	100	118	159	200	204	207	341	389	408	478	723	742
4	63	67	82	90	105	124	165	207	211	215	351	400	419	491	741	760
5	74	78	96	104	121	143	190	238	242	246	402	458	479	561	845	867
6	66	70	86	94	110	131	175	220	224	228	373	426	446	523	789	809
7	67	71	88	97	114	136	183	230	234	239	393	449	470	552	835	856
8	79	84	103	112	131	154	206	258	262	267	436	497	521	610	920	944
9	79	84	102	112	131	154	206	257	262	267	435	496	520	609	919	942
10	93	99	121	133	155	183	246	308	313	319	522	596	624	731	1104	1133
11	100	106	130	142	167	197	263	330	336	342	560	638	669	784	1183	1213
12	101	107	131	142	166	196	261	326	332	338	551	628	657	770	1161	1190
13	114	121	148	162	189	223	298	373	380	386	632	720	754	884	1333	1367
14	122	129	157	171	199	235	312	390	397	404	657	749	784	918	1382	1417
15	124	131	161	176	205	242	324	405	412	420	686	782	819	959	1447	1484
16	119	126	156	171	201	238	320	402	410	417	685	782	819	961	1453	1490
17	100	106	132	144	169	201	270	339	346	352	579	661	692	812	1228	1259
18	126	134	166	183	215	255	344	433	441	449	740	845	886	1039	1572	1613
19	125	133	164	180	211	250	337	423	431	439	721	823	862	1011	1528	1568
20	145	154	191	209	246	292	394	495	504	513	845	965	1011	1186	1794	1840
21	139	148	183	200	235	279	375	471	479	488	802	916	960	1125	1702	1745
22	129	137	169	185	218	258	347	436	444	452	742	847	888	1041	1574	1614
23	130	138	168	183	213	250	333	416	423	431	702	799	837	980	1476	1514
24	100	107	135	148	176	211	287	363	370	377	626	716	750	882	1339	1373
25	133	141	172	188	219	258	343	429	437	445	725	826	865	1013	1527	1566
26	116	123	152	167	196	232	312	392	399	406	668	762	798	936	1416	1452
27	48	51	63	69	81	96	129	162	165	168	277	316	331	388	587	602
40	117	124	153	167	196	232	311	389	397	404	662	755	791	927	1400	1436
41	111	117	143	155	181	212	282	352	358	365	593	675	707	827	1246	1278
42	126	134	164	179	209	247	331	414	422	430	703	802	839	984	1485	1523
43	121	128	157	171	200	236	315	393	401	408	666	759	795	931	1404	1440
44	117	124	154	169	199	236	318	400	408	415	683	780	817	959	1451	1488
45	127	134	164	179	209	247	329	411	418	426	695	792	829	971	1464	1501
46	45	48	59	65	76	90	121	151	154	157	258	294	308	361	546	560
50	46	49	61	66	78	92	124	156	159	162	266	304	319	374	565	580
51	47	50	62	67	79	94	126	158	161	164	269	307	321	377	570	584
52	55	58	72	79	92	109	147	184	188	191	313	358	375	439	664	681
53	54	57	71	78	91	108	145	182	186	189	311	355	372	436	659	676
54	61	65	79	86	101	119	159	199	203	206	337	384	402	471	711	729
55	58	61	75	82	95	112	150	187	190	194	316	360	377	441	665	682
56	61	65	80	87	102	120	161	202	206	209	343	391	410	480	725	744
57	63	67	83	91	107	126	170	213	217	221	364	415	435	510	772	792

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 18

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	38	40	49	54	63	74	99	124	126	128	210	239	250	293	443	454
2	35	37	46	50	59	70	94	118	120	122	201	229	240	281	425	436
3	37	39	48	52	61	72	96	120	122	125	203	232	243	284	429	440
4	42	45	55	60	70	83	112	140	143	145	238	272	285	334	504	517
5	38	40	50	55	65	77	104	131	133	136	223	255	267	314	475	487
6	49	52	65	71	83	99	133	168	171	174	286	327	342	402	607	623
7	52	55	67	74	86	101	135	169	173	176	287	327	342	401	605	621
8	46	49	60	66	78	92	124	155	158	161	265	302	317	371	562	576
9	53	56	69	76	89	105	140	176	179	182	298	340	357	418	631	647
10	63	67	81	88	103	121	161	201	205	209	340	387	405	474	715	733
11	56	59	73	79	93	109	146	183	186	190	310	353	370	433	654	671
12	60	63	77	84	98	116	154	193	196	200	325	371	388	454	685	702
13	66	70	85	93	109	128	171	214	218	222	362	412	432	506	762	782
14	81	86	106	116	136	161	216	271	276	281	461	526	551	646	976	1001
15	84	89	111	121	143	169	228	286	291	297	488	557	584	685	1036	1063
16	91	97	121	133	157	187	253	319	325	331	546	624	654	768	1163	1193
17	56	60	74	81	95	112	151	189	193	196	322	368	385	452	683	700
18	77	82	102	112	132	157	212	267	272	277	456	521	546	641	970	995
19	70	74	92	101	119	141	189	238	242	247	406	463	485	569	861	883
20	80	85	104	113	132	156	208	261	265	270	441	503	527	617	930	954
21	104	110	136	148	174	205	275	345	351	358	586	668	700	820	1239	1271
22	122	129	158	172	201	237	316	395	402	410	668	762	798	934	1409	1445
23	72	77	96	106	126	150	203	257	262	267	442	505	530	622	944	968
24	60	64	79	87	102	121	162	204	208	212	348	397	416	488	738	757
25	69	73	89	98	114	134	179	224	229	233	380	433	453	531	801	822
26	79	84	105	116	137	163	222	280	285	290	480	549	575	676	1024	1051
27	30	32	40	44	51	61	82	103	105	107	177	202	211	248	375	385
40	69	73	90	99	115	137	183	229	234	238	390	445	466	546	824	845
41	77	82	101	111	130	154	206	259	264	269	441	503	527	618	934	958
42	79	84	104	114	135	160	215	271	276	281	463	528	554	650	983	1008
43	78	83	103	113	133	157	212	266	271	276	455	519	544	638	966	991
44	92	98	122	134	158	188	254	320	326	332	549	627	657	771	1168	1198
45	91	97	119	130	153	181	242	304	309	315	517	589	617	724	1093	1121
46	26	28	34	38	44	53	71	89	91	92	152	174	182	214	323	331
50	26	28	35	38	45	53	72	91	92	94	155	177	186	218	330	339
51	33	35	43	47	54	64	86	107	109	111	181	207	216	253	382	392
52	31	33	41	45	52	62	84	105	107	109	179	205	214	251	380	390
53	36	38	47	51	59	70	93	117	119	121	197	225	235	276	415	426
54	40	42	52	57	67	79	106	133	136	138	226	258	270	317	479	491
55	37	39	49	53	63	75	100	126	129	131	216	246	258	303	458	469
56	44	47	58	63	74	88	119	149	152	154	254	290	303	356	538	552
57	49	52	63	69	81	95	127	159	162	165	269	306	321	376	566	581

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 20

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	90	96	120	132	156	186	251	317	323	329	544	621	651	765	1159	1188
2	92	98	123	136	161	192	260	329	335	342	566	647	679	797	1209	1240
3	106	113	142	156	185	220	299	378	385	392	649	742	778	914	1386	1422
4	119	127	160	176	208	249	338	428	436	444	736	842	882	1037	1572	1613
5	131	140	175	192	227	270	366	462	471	479	793	906	950	1115	1690	1734
6	124	132	165	182	215	256	347	438	446	454	751	858	900	1056	1601	1642
7	138	147	184	202	239	284	385	485	494	504	833	951	997	1171	1774	1820
8	147	157	196	216	255	304	411	519	529	539	891	1018	1067	1253	1899	1948
9	148	158	198	218	258	308	417	527	537	547	906	1035	1085	1275	1933	1982
10	173	185	234	258	307	368	502	635	648	660	1098	1256	1317	1548	2351	2412
11	144	154	195	215	256	306	418	530	540	550	915	1047	1098	1291	1961	2012
12	151	162	204	225	267	319	435	550	561	571	950	1086	1139	1339	2032	2085
13	144	154	196	217	259	312	427	543	553	564	941	1078	1130	1329	2022	2074
14	151	162	204	225	268	321	438	555	565	576	958	1096	1149	1351	2052	2105
15	157	168	211	233	277	331	451	571	582	593	985	1126	1181	1388	2106	2161
16	145	155	197	217	258	310	423	536	547	557	928	1062	1113	1309	1989	2040
17	172	184	230	254	300	359	487	615	627	639	1059	1211	1269	1491	2261	2319
18	156	167	211	233	278	333	455	576	587	598	997	1140	1196	1406	2136	2191
19	150	161	203	224	266	319	435	551	561	572	952	1089	1142	1342	2038	2091
20	162	173	219	242	288	345	471	596	608	619	1031	1179	1236	1454	2208	2265
21	169	181	228	252	300	359	490	620	632	644	1072	1226	1286	1511	2296	2355
22	168	180	227	250	297	356	485	614	625	637	1059	1212	1271	1493	2268	2326
23	145	155	197	218	259	311	426	540	550	561	935	1070	1122	1319	2005	2057
24	143	153	195	216	257	309	423	537	547	557	930	1065	1117	1314	1997	2049
25	151	162	204	225	267	320	437	553	564	574	955	1093	1146	1347	2045	2098
26	141	151	190	210	250	299	408	517	527	537	893	1021	1071	1259	1911	1961
27	76	81	102	112	133	158	215	271	276	282	467	533	559	657	996	1022
40	151	162	205	226	269	323	441	560	570	581	968	1108	1162	1366	2075	2129
41	155	166	210	232	275	330	450	570	581	592	986	1128	1182	1390	2111	2166
42	177	190	240	265	315	377	515	652	665	677	1128	1290	1353	1591	2416	2479
43	147	157	199	220	262	314	429	543	554	564	940	1075	1127	1326	2014	2066
44	139	149	189	209	249	299	409	519	529	539	898	1028	1078	1268	1927	1977
45	168	180	227	250	297	356	485	614	626	638	1060	1213	1272	1495	2269	2328
46	83	89	111	122	144	172	233	295	300	306	506	579	607	712	1080	1108
50	71	76	95	104	124	147	200	253	257	262	434	496	520	611	927	951
51	80	85	107	117	138	165	223	282	287	292	484	553	579	680	1030	1057
52	83	89	111	122	144	172	234	295	301	306	507	580	608	714	1082	1110
53	87	93	116	128	152	181	246	310	316	322	534	610	640	751	1140	1169
54	112	120	150	165	196	234	318	402	410	417	692	791	829	974	1478	1516
55	109	116	145	159	188	224	303	382	389	397	655	749	785	921	1396	1432
56	109	116	145	160	189	225	305	385	393	400	662	756	792	931	1410	1447
57	124	132	165	181	214	255	346	436	444	452	748	855	896	1052	1594	1635

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 21

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	43	46	58	63	75	90	122	154	156	159	264	302	317	372	564	578
2	47	50	64	71	85	102	140	177	181	184	308	352	369	435	661	678
3	54	58	72	79	93	111	150	189	193	196	325	371	389	456	691	709
4	58	62	76	83	98	116	155	195	198	202	332	378	396	465	702	720
5	62	66	82	89	105	124	167	210	214	218	358	409	429	503	760	780
6	69	73	91	99	117	138	186	234	238	243	399	455	477	559	846	868
7	71	75	93	102	120	142	191	240	245	249	409	467	489	574	868	890
8	76	81	101	111	132	157	212	268	273	278	460	525	551	647	980	1005
9	78	83	103	112	132	157	211	265	270	275	452	516	540	634	959	983
10	89	95	118	129	152	180	243	306	312	317	523	597	626	734	1111	1140
11	90	96	118	130	152	181	243	305	311	316	520	594	622	730	1103	1131
12	97	103	128	141	166	197	265	334	340	346	570	651	683	801	1212	1243
13	95	101	125	137	162	192	259	326	332	338	556	635	666	781	1182	1212
14	98	104	129	142	167	198	268	337	343	349	575	657	688	808	1222	1254
15	113	121	154	170	203	244	335	425	433	441	737	844	885	1041	1583	1624
16	106	113	140	153	180	213	287	361	367	374	615	702	736	863	1305	1339
17	75	80	99	109	128	152	205	257	262	267	440	502	526	617	934	958
18	94	100	124	136	160	190	257	323	329	335	552	631	661	775	1173	1204
19	98	104	130	142	167	199	268	337	344	350	577	659	690	810	1226	1257
20	114	121	151	166	195	232	314	395	402	410	676	772	809	949	1437	1474
21	138	148	189	209	250	301	413	524	535	545	911	1043	1094	1287	1958	2009
22	134	143	177	194	228	270	364	458	466	475	782	892	935	1097	1659	1702
23	100	106	132	145	170	202	273	343	349	356	586	669	701	822	1244	1276
24	88	94	117	128	151	180	243	306	312	318	524	599	628	737	1115	1144
25	100	106	132	145	171	203	274	345	351	358	589	673	705	828	1253	1285
26	113	120	149	163	192	228	307	386	393	401	659	753	789	925	1400	1436
27	36	38	48	52	61	73	98	123	126	128	211	241	252	296	448	459
40	94	100	126	139	164	196	266	336	343	349	579	662	694	815	1236	1268
41	101	108	135	149	176	211	286	361	368	375	622	711	745	875	1327	1361
42	109	117	149	164	196	235	322	409	417	425	709	812	852	1002	1523	1563
43	109	116	144	158	186	222	299	377	384	391	644	736	771	905	1369	1404
44	106	113	140	153	180	214	289	363	370	376	620	708	741	870	1316	1350
45	118	125	155	169	198	235	315	395	403	410	673	768	804	943	1425	1461
46	37	39	49	54	64	76	102	129	131	133	220	251	264	309	468	480
50	34	36	45	50	58	70	94	118	121	123	203	232	243	285	431	442
51	40	43	53	59	69	83	112	142	145	147	244	279	292	343	520	533
52	43	46	58	64	77	92	126	160	163	166	276	316	332	390	593	608
53	52	55	69	76	89	106	144	181	185	188	310	355	372	436	661	678
54	60	64	79	86	101	120	161	202	205	209	343	392	411	481	728	746
55	57	61	75	82	96	114	154	193	197	200	329	376	394	462	698	716
56	66	70	87	95	111	132	177	223	227	231	379	433	453	532	803	824
57	66	70	87	95	111	132	177	222	226	230	378	432	452	530	802	822

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 25

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	81	86	108	119	140	167	226	285	290	296	489	559	586	688	1042	1069
2	83	89	111	122	145	173	235	297	302	308	510	583	611	718	1089	1117
3	95	101	127	140	166	198	269	339	346	352	584	667	699	822	1246	1278
4	107	114	144	158	187	224	304	385	392	399	663	758	794	933	1415	1452
5	118	126	157	173	204	243	330	416	424	432	714	816	855	1004	1521	1561
6	112	119	149	164	194	231	313	394	402	409	677	773	810	952	1442	1479
7	124	132	165	182	214	256	346	436	445	453	749	856	897	1053	1595	1636
8	132	141	176	194	229	273	370	467	476	484	802	916	960	1128	1709	1753
9	133	142	178	196	232	277	375	474	483	492	815	931	976	1147	1739	1783
10	156	167	211	233	277	331	452	572	583	594	989	1131	1186	1394	2118	2173
11	130	139	176	194	231	276	377	477	486	496	825	943	989	1163	1766	1812
12	136	145	183	202	240	287	391	495	505	514	855	978	1025	1205	1829	1877
13	130	139	177	196	234	281	385	489	499	508	848	971	1018	1198	1822	1869
14	136	146	184	203	241	289	394	499	509	518	863	987	1035	1216	1847	1895
15	141	151	190	210	249	298	406	513	523	533	886	1013	1062	1248	1895	1944
16	131	140	177	196	233	279	382	484	493	502	836	957	1003	1180	1792	1839
17	155	166	208	229	271	323	439	554	565	575	954	1090	1143	1343	2036	2089
18	140	150	190	210	249	299	409	518	528	538	896	1026	1075	1264	1921	1971
19	135	145	183	202	240	287	392	496	506	515	857	981	1028	1209	1836	1883
20	146	156	197	218	259	311	424	537	547	558	928	1062	1113	1309	1988	2039
21	152	163	205	227	270	323	441	558	569	580	964	1103	1157	1360	2066	2119
22	151	162	204	225	267	320	436	552	563	573	954	1091	1144	1344	2041	2094
23	131	140	178	197	234	281	384	487	496	505	842	964	1011	1189	1806	1853
24	129	138	176	194	232	278	381	484	493	502	838	959	1006	1183	1799	1846
25	136	146	184	203	241	288	393	498	507	517	860	983	1031	1212	1840	1888
26	127	136	172	189	225	269	367	465	474	483	803	919	964	1133	1720	1765
27	68	73	91	100	119	142	193	244	248	253	419	479	502	590	895	918
40	136	146	184	204	242	291	397	504	514	523	872	998	1046	1230	1869	1917
41	140	150	189	209	248	297	406	514	524	534	888	1016	1065	1252	1901	1951
42	159	170	215	238	283	339	463	587	598	609	1015	1161	1217	1431	2175	2231
43	132	141	179	198	235	282	385	488	498	507	845	967	1014	1192	1811	1858
44	125	134	170	188	224	269	368	467	476	485	808	925	970	1141	1734	1779
45	151	162	204	225	267	320	436	552	563	573	954	1091	1144	1344	2041	2094
46	75	80	100	110	130	155	211	266	271	276	457	522	547	642	974	999
50	64	68	86	94	111	133	180	227	232	236	391	447	468	550	834	855
51	72	77	96	105	125	148	201	254	258	263	435	497	521	612	928	952
52	75	80	100	110	130	155	211	266	271	276	457	523	548	643	975	1001
53	78	83	104	115	136	163	221	279	284	290	480	549	575	676	1025	1051
54	101	108	135	149	177	211	286	362	369	376	623	712	747	877	1331	1365
55	98	104	130	143	169	202	273	344	350	357	590	674	706	829	1256	1288
56	98	105	131	144	170	203	275	347	353	360	595	680	713	837	1269	1301
57	112	119	149	164	193	230	312	393	400	408	674	770	807	947	1435	1472

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 26

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	39	42	52	57	68	81	110	139	141	144	238	272	285	335	508	521
2	42	45	57	64	76	91	125	159	162	165	276	316	332	390	593	609
3	49	52	65	71	84	100	136	171	174	177	293	335	351	412	624	640
4	52	55	68	75	88	104	139	175	178	182	298	340	357	418	632	648
5	56	60	74	81	95	112	151	189	193	196	323	368	386	453	684	702
6	62	66	82	89	105	125	168	211	214	218	359	410	430	504	762	781
7	64	68	84	92	108	128	172	216	220	224	369	421	441	517	782	802
8	68	73	91	100	118	141	191	241	245	250	413	472	495	581	881	903
9	70	74	92	101	119	141	190	238	243	247	407	464	486	571	863	885
10	80	85	106	116	137	162	219	275	280	286	471	537	563	661	1000	1026
11	81	86	106	117	137	162	218	274	280	285	468	534	559	656	992	1018
12	87	93	115	126	149	177	238	300	305	311	513	585	613	720	1089	1117
13	86	91	113	124	146	174	234	294	299	305	502	573	600	704	1065	1092
14	88	94	116	128	150	178	241	303	308	314	517	591	619	726	1099	1128
15	102	109	139	154	183	220	302	383	390	398	664	760	797	937	1425	1462
16	95	101	125	137	161	191	258	324	330	336	553	632	662	776	1174	1205
17	68	72	90	98	116	137	185	233	237	241	397	453	475	557	843	865
18	85	90	112	123	145	172	232	291	297	302	498	568	595	699	1057	1084
19	88	94	116	128	150	179	241	303	309	315	519	593	621	729	1103	1131
20	103	110	136	150	176	210	283	356	363	369	609	696	729	856	1295	1328
21	124	133	170	188	225	270	371	472	481	490	819	938	984	1158	1762	1808
22	121	129	159	175	205	244	328	412	420	428	704	804	842	988	1494	1532
23	90	96	119	130	153	182	245	309	314	320	527	602	631	740	1119	1148
24	79	84	105	115	136	162	218	275	280	285	471	538	564	662	1003	1028
25	90	96	119	131	154	183	247	310	316	322	531	606	635	745	1128	1157
26	102	108	134	147	173	206	277	348	354	361	594	678	710	833	1260	1292
27	32	34	42	46	55	65	88	111	113	115	189	216	227	266	403	413
40	85	91	114	125	148	177	240	304	309	315	522	597	626	735	1114	1143
41	91	97	122	134	159	190	258	325	332	338	560	640	671	788	1195	1226
42	98	105	134	148	176	212	290	368	375	382	638	731	766	901	1371	1406
43	98	104	130	142	168	199	269	339	345	352	580	662	694	814	1233	1265
44	95	101	125	138	162	192	259	326	332	338	557	636	667	782	1183	1214
45	106	113	139	152	178	211	283	356	362	369	605	691	724	848	1282	1315
46	33	35	44	48	57	68	92	115	118	120	198	226	237	278	421	432
50	31	33	41	45	53	63	85	107	109	111	183	209	219	257	389	399
51	36	38	48	53	63	75	101	128	130	132	219	250	263	308	467	479
52	39	42	53	58	69	83	114	144	147	150	250	286	299	352	535	549
53	47	50	62	68	81	96	130	163	166	169	280	319	335	393	595	610
54	54	57	71	78	91	108	145	182	185	188	309	353	370	434	655	672
55	51	54	67	74	86	103	138	173	177	180	296	338	354	415	627	643
56	59	63	78	85	100	118	159	200	203	207	340	388	407	477	721	740
57	59	63	78	85	100	118	159	200	203	207	340	388	407	477	721	740

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 30

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	27	29	36	40	47	56	76	96	98	100	165	189	198	233	353	362
2	28	30	38	41	49	59	80	101	102	104	173	198	208	244	370	379
3	27	29	37	40	48	58	79	100	101	103	172	197	207	243	369	378
4	30	32	40	44	52	62	85	107	109	111	184	211	221	259	393	404
5	31	33	41	45	54	64	87	110	112	114	188	215	226	265	402	412
6	35	37	46	51	60	71	97	122	124	126	208	238	249	293	443	455
7	35	37	47	51	60	72	97	123	125	127	211	241	252	296	448	460
8	35	37	46	51	60	71	96	121	124	126	208	237	248	292	441	453
9	44	47	59	64	76	90	122	154	157	160	264	302	317	372	563	578
10	39	42	53	58	69	83	114	144	147	149	249	285	298	351	533	547
11	45	48	60	65	77	91	123	155	158	161	265	303	318	373	564	579
12	49	52	65	71	83	99	133	167	170	173	285	326	341	400	606	621
13	50	53	66	72	85	101	135	170	173	176	290	331	347	407	616	631
14	63	67	84	92	109	130	175	221	225	229	379	433	454	533	808	828
15	61	65	81	88	104	124	167	210	214	218	359	410	429	504	763	782
16	71	75	89	97	112	130	171	211	215	219	351	399	418	488	732	750
17	46	49	61	67	79	94	127	160	163	166	275	314	329	386	585	600
18	59	62	75	82	95	112	148	184	187	191	309	352	368	431	648	664
19	64	68	83	90	105	124	166	207	211	215	351	400	418	490	739	758
20	71	75	90	98	113	132	173	215	219	223	359	408	427	499	749	768
21	95	101	123	134	156	183	244	305	310	316	515	586	614	719	1083	1111
22	92	97	119	130	151	178	238	297	302	308	502	572	599	701	1057	1084
23	46	49	62	68	80	96	130	165	168	171	283	324	339	399	604	620
24	45	48	60	65	77	92	124	156	159	162	267	305	319	375	568	582
25	53	56	69	75	88	104	138	173	176	179	293	334	350	410	619	634
26	58	61	75	82	95	112	149	186	190	193	315	359	376	440	663	680
27	27	29	36	39	46	55	73	92	94	96	158	180	189	221	335	343
40	54	58	72	79	93	111	151	190	194	198	327	374	391	460	697	715
41	53	57	71	78	92	110	149	189	192	196	324	371	389	456	692	710
42	62	66	83	91	108	129	175	221	225	229	380	434	455	534	810	831
43	60	64	79	87	103	122	165	208	212	216	356	406	426	500	756	776
44	71	75	89	96	110	127	166	204	208	211	337	383	400	467	698	715
45	64	68	84	92	108	129	173	218	222	226	371	424	444	521	787	807
46	25	27	33	36	42	50	67	84	85	87	143	163	171	200	302	310
50	24	26	32	35	41	49	66	83	84	86	142	162	170	199	301	309
51	24	26	32	36	42	51	69	88	90	91	152	174	182	214	325	333
52	25	27	33	37	44	52	71	89	91	93	153	175	184	216	328	336
53	25	27	34	37	44	53	72	92	93	95	158	181	190	223	338	347
54	30	32	40	44	52	62	84	106	108	110	183	209	219	257	390	400
55	29	31	39	43	50	60	81	103	105	107	176	202	211	248	376	386
56	31	33	41	45	53	63	86	108	110	112	185	211	221	259	393	403
57	31	33	41	45	54	64	87	110	112	114	188	215	226	265	402	412

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.03	1.03	1.03	1.03	1.03
30	1.00	1.00	1.00	1.00	1.06	1.06	1.06	1.06	1.06
31	1.00	1.00	1.00	1.00	1.09	1.09	1.09	1.09	1.09
32	1.00	1.00	1.00	1.00	1.12	1.12	1.12	1.12	1.12
33	1.00	1.00	1.00	1.00	1.15	1.15	1.15	1.15	1.15
34	1.00	1.00	1.00	1.00	1.18	1.18	1.18	1.18	1.18
35	1.00	1.00	1.00	1.00	1.22	1.22	1.22	1.22	1.22
36	1.00	1.00	1.00	1.00	1.26	1.26	1.26	1.26	1.26
37	1.00	1.00	1.00	1.00	1.30	1.30	1.30	1.30	1.30
38	1.00	1.00	1.00	1.00	1.34	1.34	1.34	1.34	1.34
39	1.00	1.00	1.00	1.00	1.38	1.38	1.38	1.38	1.38
40	1.00	1.00	1.00	1.00	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors (Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
Tier	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
41	1.00	1.00	1.00	1.00	1.46	1.46	1.46	1.46	1.46
42	1.00	1.00	1.00	1.00	1.50	1.50	1.50	1.50	1.50
43	1.00	1.00	1.00	1.00	1.55	1.55	1.55	1.55	1.55
44	1.00	1.00	1.00	1.00	1.60	1.60	1.60	1.60	1.60
45	1.00	1.00	1.00	1.00	1.65	1.65	1.65	1.65	1.65
46	1.00	1.00	1.00	1.00	1.70	1.70	1.70	1.70	1.70
47	1.00	1.00	1.00	1.00	1.75	1.75	1.75	1.75	1.75
48	1.00	1.00	1.00	1.00	1.80	1.80	1.80	1.80	1.80
49	1.00	1.00	1.00	1.00	1.85	1.85	1.85	1.85	1.85
50	1.00	1.00	1.00	1.00	1.91	1.91	1.91	1.91	1.91
51	1.00	1.00	1.00	1.00	1.97	1.97	1.97	1.97	1.97
52	1.00	1.00	1.00	1.00	2.03	2.03	2.03	2.03	2.03
53	1.00	1.00	1.00	1.00	2.09	2.09	2.09	2.09	2.09
54	1.00	1.00	1.00	1.00	2.15	2.15	2.15	2.15	2.15
55	1.00	1.00	1.00	1.00	2.21	2.21	2.21	2.21	2.21
56	1.00	1.00	1.00	1.00	2.28	2.28	2.28	2.28	2.28
57	1.00	1.00	1.00	1.00	2.35	2.35	2.35	2.35	2.35
58	1.00	1.00	1.00	1.00	2.42	2.42	2.42	2.42	2.42
59	1.00	1.00	1.00	1.00	2.49	2.49	2.49	2.49	2.49
60	1.00	1.00	1.00	1.00	2.56	2.56	2.56	2.56	2.56
61	1.00	1.00	1.00	1.00	2.64	2.64	2.64	2.64	2.64
62	1.00	1.00	1.00	1.00	2.72	2.72	2.72	2.72	2.72
63	1.00	1.00	1.00	1.00	2.80	2.80	2.80	2.80	2.80
64	1.00	1.00	1.00	1.00	2.88	2.88	2.88	2.88	2.88
65	1.00	1.00	1.00	1.00	2.97	2.97	2.97	2.97	2.97
66	1.00	1.00	1.00	1.00	3.06	3.06	3.06	3.06	3.06
67	1.00	1.00	1.00	1.00	3.15	3.15	3.15	3.15	3.15
68	1.00	1.00	1.00	1.00	3.24	3.24	3.24	3.24	3.24
69	1.00	1.00	1.00	1.00	3.34	3.34	3.34	3.34	3.34
70	1.00	1.00	1.00	1.00	3.44	3.44	3.44	3.44	3.44
71	1.00	1.00	1.00	1.00	3.54	3.54	3.54	3.54	3.54
72	1.00	1.00	1.00	1.00	3.65	3.65	3.65	3.65	3.65
73	1.00	1.00	1.00	1.00	3.76	3.76	3.76	3.76	3.76
74	1.00	1.00	1.00	1.00	3.87	3.87	3.87	3.87	3.87
75-99	1.00	1.00	1.00	1.00	3.99	3.99	3.99	3.99	3.99

* The above tier factors apply to vehicles with minimum limits (20/40) for part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits**)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
30	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
31	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
32	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
33	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
34	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22
36	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
37	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
38	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
39	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38
40	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits**)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
Tier	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
41	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46
42	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
43	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
44	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
45	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65
46	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70
47	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
48	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91
51	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
52	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
54	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15
55	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
56	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28
57	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35
58	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42
59	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
60	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56
61	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64
62	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
63	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80
64	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88
65	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97
66	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06
67	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15
68	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24
69	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34
70	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44
71	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54
72	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65
73	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76
74	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87
75-99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99

** The above tier factors apply to all vehicles **except** those with minimum limits (20/40) for Part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

RATING STEPS

- STEP 1 -** For each vehicle determine:
- Rating Territory
 - Model Year and Symbol
 - Rate Class
- STEP 2 -** For BI (Part 1), PIP, PDL, COLL, and COMP select the applicable base rate from the base rate pages.
For LCOLL, select the applicable COLL base rate.
For UMBI, Opt'l BI (Part 5), MED, SUBT, TOW and UIMBI, select the applicable flat rate for the desired limit.

- STEP 3 -** Apply the following rating factors and additive charges, if applicable.
Round to the nearest whole dollar after each calculation.

<u>Coverage</u>	<u>Order of Application:</u>	<u>Rule</u>
PIP	PIP Deductible Factor	30/Rate Pages
PDL	PDL Increased Limit Factor	Rate Pages
COMP, COLL, LCOLL	Model Year/Symbol Factor	Rate Pages
COMP, COLL, LCOLL	Additional Model Years Not Shown Factor	20/Rate Pages
COMP, COLL, LCOLL	Symbol Not Shown Factor	22/Rate Pages
LCOLL	Limited Collision Factor	Rate Pages
COMP, COLL, LCOLL	Flat Dollar Charge (additive) to reduce Deductible	Rate Pages
	Note: Flat Dollar Charge = Charge Factor x Base Rate from STEP 2	
COMP, COLL, LCOLL	Factor to Increase Deductible	Rate Pages
COLL, LCOLL	Waiver of Deductible Charge	Rate Pages
COMP, COLL, LCOLL	Glass Deductible Factor	Rate Pages

- STEP 4 -** Refer to RULE 11 in the rating manual for additional modifications to these premiums.

For rounding purposes, a premium involving \$ 0.50 or more shall be rounded to the next higher dollar amount.

Part	Description
1	Bodily Injury to Others (BI)
2	Personal Injury Protection (PIP)
3	Bodily Injury Caused by an Uninsured Auto (UMBI)
4	Damage to Someone Else's Property (PDL)
5	Optional Bodily Injury to Others (Opt'l BI)
6	Medical Payments (MED)
7	Collision (COLL)
8	Limited Collision (LCOLL)
9	Comprehensive (COMP)
10	Substitute Transportation (SUBT)
11	Towing and Labor (TOW)
12	Bodily Injury Caused by an Underinsured Auto (UIMBI)

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI - Part 1 (A-1)

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	177	282	188	507	248	456	223	155
2	184	305	183	532	296	479	266	163
3	182	312	182	609	302	548	272	164
4	211	314	216	693	302	624	272	173
5	194	340	206	740	328	666	295	176
6	233	337	263	701	365	631	329	193
7	239	361	257	776	374	698	337	196
8	250	391	242	832	429	749	386	192
9	271	391	270	849	414	764	373	246
10	281	472	301	1044	482	940	434	237
11	241	505	278	871	476	784	428	245
12	257	500	289	900	526	810	473	262
13	291	559	323	905	512	815	461	266
14	378	568	419	911	530	820	477	353
15	420	614	448	932	708	839	637	331
16	348	626	508	885	564	797	508	298
17	283	530	294	995	405	896	365	255
18	411	685	422	950	509	855	458	270
19	341	659	372	905	532	815	479	313
20	419	789	395	981	625	883	563	308
21	557	754	530	1019	879	917	791	457
22	582	694	597	1005	718	905	646	447
23	244	622	415	894	539	805	485	266
24	232	592	319	893	486	804	437	247
25	286	632	340	907	544	816	490	263
26	310	610	449	848	606	763	545	280
27	158	253	163	438	194	394	175	145
40	359	602	353	924	544	832	490	305
41	296	523	402	938	584	844	526	304
42	459	634	426	1074	681	967	613	356
43	397	597	418	896	595	806	536	329
44	340	630	509	860	570	774	513	279
45	527	645	469	1006	612	905	551	340
46	128	233	140	474	204	427	184	130
50	130	230	144	407	188	366	169	131
51	157	239	162	451	228	406	205	144
52	166	286	164	475	264	428	238	144
53	163	283	176	501	288	451	259	150
54	208	301	205	651	313	586	282	171
55	169	280	198	610	301	549	271	165
56	204	305	232	618	346	556	311	171
57	199	331	240	697	345	627	311	176

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PIP - Part 2 (A-2)

<u>Territory</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>	<u>Class</u>
	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	52	72	57	136	67	122	60	50
2	50	86	61	149	73	134	66	50
3	55	84	56	152	70	137	63	53
4	61	99	61	175	81	158	73	52
5	58	92	61	151	90	136	81	61
6	71	109	63	189	96	170	86	62
7	71	104	85	193	96	174	86	60
8	84	120	68	203	106	183	95	63
9	96	120	91	213	121	192	109	67
10	93	146	89	238	132	214	119	78
11	87	162	114	236	127	212	114	72
12	84	143	100	226	152	203	137	71
13	113	159	101	274	151	247	136	82
14	150	190	131	246	154	221	139	91
15	138	191	108	249	165	224	149	109
16	164	202	170	231	166	208	149	99
17	82	148	86	241	117	217	105	88
18	130	238	108	228	139	205	125	94
19	117	201	118	259	136	233	122	97
20	156	268	132	280	211	252	190	89
21	201	304	158	256	234	230	211	143
22	202	273	181	273	187	246	168	126
23	87	202	124	245	139	221	125	79
24	87	163	95	227	128	204	115	78
25	89	175	111	229	143	206	129	84
26	121	199	117	249	152	224	137	98
27	43	67	50	119	59	107	53	46
40	136	192	120	226	136	203	122	96
41	104	163	110	234	153	211	138	94
42	184	212	111	246	148	221	133	122
43	169	215	149	261	171	235	154	117
44	142	187	159	230	153	207	138	91
45	205	244	151	255	175	230	158	108
46	49	81	52	134	65	121	59	48
50	36	58	43	98	49	88	44	40
51	44	60	54	112	55	101	50	42
52	44	80	53	118	59	106	53	43
53	44	70	52	128	60	115	54	47
54	57	89	55	174	82	157	74	49
55	48	73	58	122	73	110	66	51
56	54	89	53	153	82	138	74	53
57	56	80	75	155	80	140	72	56

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PDL - Part 4 Basic (\$5000)

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	229	372	282	623	450	561	405	211
2	243	376	279	746	461	671	415	210
3	248	416	264	794	453	715	408	253
4	271	448	293	837	455	753	410	241
5	275	433	296	802	479	722	431	259
6	269	491	321	833	512	750	461	261
7	292	462	288	843	563	759	507	275
8	318	466	334	886	599	797	539	292
9	284	470	341	845	601	761	541	229
10	304	445	328	902	592	812	533	306
11	299	478	307	949	523	854	471	246
12	299	485	337	924	606	832	545	278
13	329	512	360	876	561	788	505	274
14	412	589	350	922	603	830	543	348
15	364	580	438	969	657	872	591	285
16	397	603	344	885	621	797	559	252
17	297	512	311	947	566	852	509	256
18	377	664	410	941	585	847	527	281
19	316	581	363	876	587	788	528	282
20	374	656	336	1029	619	926	557	275
21	431	662	381	982	749	884	674	328
22	499	677	451	960	626	864	563	365
23	268	598	389	888	585	799	527	254
24	279	661	400	923	602	831	542	272
25	285	601	436	923	645	831	581	266
26	340	614	495	847	660	762	594	319
27	230	343	252	627	365	564	329	197
40	287	484	373	843	568	759	511	335
41	264	460	337	933	559	840	503	265
42	305	532	337	882	630	794	567	284
43	351	549	377	911	646	820	581	313
44	299	510	322	804	579	724	521	243
45	440	615	417	1006	670	905	603	281
46	192	335	226	645	356	581	320	182
50	170	277	205	500	285	450	257	169
51	174	309	236	528	337	475	303	179
52	195	318	230	604	353	544	318	175
53	187	326	224	606	358	545	322	213
54	230	406	260	750	417	675	375	221
55	198	349	251	640	388	576	349	216
56	213	390	274	672	412	605	371	213
57	219	381	240	633	457	570	411	239

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COLLISION - Part 7 \$500 Deductible

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	282	513	329	891	476	802	428	278
2	290	497	304	977	425	879	383	291
3	292	503	331	1009	460	908	414	317
4	312	547	339	1004	500	904	450	319
5	300	518	323	965	509	869	458	316
6	332	559	333	997	520	897	468	350
7	345	631	398	1032	548	929	493	306
8	372	601	401	1140	569	1026	512	392
9	330	556	351	939	565	845	509	341
10	341	499	376	1047	595	942	536	345
11	362	601	463	1043	546	939	491	334
12	401	612	429	1024	690	922	621	338
13	397	628	495	1120	630	1008	567	341
14	521	728	443	1137	723	1023	651	412
15	597	699	590	1123	905	1011	815	384
16	585	744	506	1098	689	988	620	382
17	382	600	361	988	595	889	536	328
18	515	829	485	961	687	865	618	338
19	375	647	587	973	679	876	611	372
20	546	744	617	1089	703	980	633	441
21	654	772	559	1293	1035	1164	932	537
22	663	796	591	1216	829	1094	746	581
23	360	736	501	878	633	790	570	387
24	341	693	527	993	801	894	721	450
25	359	757	536	970	643	873	579	403
26	501	728	609	1041	776	937	698	453
27	270	458	265	906	394	815	355	264
40	347	580	399	956	630	860	567	372
41	296	519	399	987	643	888	579	375
42	374	551	433	1016	710	914	639	348
43	496	737	492	1169	718	1052	646	486
44	423	598	431	932	549	839	494	343
45	520	729	500	1088	761	979	685	429
46	235	450	310	813	429	732	386	307
50	216	515	258	868	386	781	347	236
51	238	512	325	859	467	773	420	241
52	251	508	281	962	398	866	358	242
53	250	512	311	961	446	865	401	276
54	301	526	319	1021	481	919	433	283
55	268	526	319	904	483	814	435	279
56	286	551	341	975	512	878	461	306
57	291	650	334	999	512	899	461	272

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COMPREHENSIVE - Part 9 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	138	134	140	141	130	127	117	121
2	120	132	134	135	144	122	130	143
3	135	144	139	156	152	140	137	132
4	132	133	134	157	142	141	128	131
5	129	140	141	153	151	138	136	140
6	133	163	147	151	145	136	131	130
7	142	151	144	166	175	149	158	158
8	144	147	166	180	155	162	140	140
9	139	149	153	184	163	166	147	133
10	123	186	166	177	176	159	158	150
11	129	176	163	184	165	166	149	156
12	143	166	166	193	171	174	154	172
13	169	223	180	203	212	183	191	208
14	167	193	207	231	214	208	193	167
15	224	248	242	283	231	255	208	245
16	280	352	344	426	414	383	373	383
17	120	143	145	159	146	143	131	137
18	208	279	270	291	283	262	255	226
19	188	323	305	336	322	302	290	247
20	202	293	297	301	273	271	246	239
21	243	362	372	346	356	311	320	328
22	264	387	408	455	418	410	376	340
23	179	276	256	256	240	230	216	231
24	128	188	193	198	198	178	178	182
25	190	298	283	301	310	271	279	247
26	214	351	366	381	337	343	303	277
27	117	109	127	133	131	120	118	119
40	139	162	176	228	194	205	175	169
41	140	192	193	202	199	182	179	173
42	147	199	208	194	207	175	186	179
43	186	235	218	262	227	236	204	222
44	228	399	336	371	363	334	327	329
45	189	315	235	278	243	250	219	273
46	99	102	107	120	110	108	99	101
50	99	120	104	114	112	103	101	111
51	116	134	116	137	118	123	106	107
52	101	140	122	129	122	116	110	104
53	110	153	117	149	130	134	117	111
54	113	136	120	153	140	138	126	129
55	104	138	121	151	130	136	117	126
56	116	152	130	150	134	135	121	123
57	120	152	124	154	143	139	129	142

*Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Increased Limits Factors and Flat Rates

<u>Part 4 (Property Damage Liability)</u>	
<u>Limit</u>	<u>Factor</u>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.310
250,000	1.340

<u>Part 11 (Towing)</u>	
<u>Limit</u>	<u>Rate</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

<u>Part 6 (Medical Payments)</u>	
<u>Limit</u>	<u>Rate</u>
5,000	\$33
10,000	49
15,000	62
20,000	68
25,000	75
50,000	91
100,000	107

<u>Part 10 (Substitute Transportation)</u>			
<u>Limit</u>	<u>Tiers 1-20</u>	<u>Tiers 21-37</u>	<u>Tiers 38-99</u>
<u>Per day/Maximum</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
\$15/\$450	\$14	\$16	\$17
\$30/\$900	72	80	87
\$45/\$1,350	165	183	203
\$100/\$3,000	342	380	419

<u>Limit</u>	<u>Part 3 (UM) Rate</u>	<u>Part 12 (UIM) Rate</u>
20/40	\$12	\$0
20/50	13	1
25/50	14	3
25/60	15	4
30/70	15	7
35/80	15	11
50/100	16	19
100/100	17	41
100/200	18	41
100/300	18	42
200/400	21	99
250/500	22	117
250/1000	23	126
300/500	25	167
500/500	31	304
500/1000	32	313

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Model Year / Symbol Factors (2010 & Prior)
Part 7 \$500 Deductible (Collision)

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.771	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.466	0.448	0.403
2	0.817	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.471	0.423
3	0.865	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.518	0.497	0.446
4	0.916	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.547	0.524	0.470
5	0.972	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.554	0.495
6	1.033	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.609	0.585	0.522
7	1.096	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.645	0.618	0.551
8	1.163	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.682	0.654	0.581
10	1.235	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.722	0.691	0.614
11	1.314	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.765	0.732	0.650
12	1.397	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.810	0.776	0.688
13	1.485	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.859	0.823	0.728
14	1.581	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.912	0.872	0.772
15	1.683	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.967	0.925	0.817
16	1.791	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.027	0.982	0.867
17	1.907	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.092	1.043	0.920

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

Symbol	Model Years	
	1989 & Prior	1990 - 2010
18	1.150	1.080
19	1.300	1.150
20	1.450	1.250
21	1.600	1.350
22		1.450
23		1.550
24		1.700
25		1.850
26		2.000
27		*

* Increase the symbol 26 factor by 0.15 for each \$10,000 or portion of \$10,000 above \$80,000.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Model Year / Symbol Factors (2010 & Prior)
Part 9 \$500 Deductible (Comprehensive)

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536	0.524
2	0.62	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563	0.551
3	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592	0.580
4	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623	0.610
5	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656	0.642
6	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690	0.676
7	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728	0.712
8	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767	0.751
10	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809	0.792
11	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855	0.835
12	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902	0.882
13	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953	0.932
14	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.983
15	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064	1.040
16	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125	1.099
17	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190	1.162

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

Symbol	Model Years	
	1989 & Prior	1990 - 2010
18	1.150	1.080
19	1.300	1.150
20	1.450	1.250
21	1.600	1.350
22		1.450
23		1.550
24		1.700
25		1.850
26		2.000
27		*

* Increase the symbol 26 factor by 0.15 for each \$10,000 or portion of \$10,000 above \$80,000.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Deductibles

PERSONAL INJURY PROTECTION		
Factor applied to change Deductible to:		
	Policyholder	Policyholder Including Household
<u>Deductible</u>	<u>Alone</u>	<u>Members</u>
\$100	0.98	0.98
\$250	0.96	0.95
\$500	0.92	0.90
\$1,000	0.86	0.81
\$2,000	0.74	0.65
\$4,000	0.63	0.52
\$8,000	0.55	0.41

COMPREHENSIVE	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.03
Factor applied to change Deductible from \$500 to:	
\$1,000	0.82
\$2,000	0.67
Factor applied to change Glass Deductible from \$0 to \$100:	
	0.84

COLLISION	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.17
Factor applied to change Deductible from \$500 to:	
\$1,000	0.70
\$2,000	0.50
Waiver of Deductible Charges:	
\$300 Deductible	\$10
\$500 Deductible	\$13
\$1,000 Deductible	\$16
\$2,000 Deductible	\$25

LIMITED COLLISION	
Limited Collision Factor:	
	0.06
Charge to reduce Deductible from \$500 to:	
\$300	\$5
\$0	\$8
Factor applied to change Deductible from \$500 to:	
\$1,000	0.54
\$2,000	0.32

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 10

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	31	33	41	46	54	64	87	110	112	114	189	216	227	266	403	414
2	31	33	42	46	55	65	89	113	115	117	194	222	233	274	416	427
3	31	33	42	46	54	65	89	112	114	116	193	221	231	272	412	423
4	36	38	48	53	63	76	103	130	132	135	224	256	268	315	478	490
5	35	37	46	51	60	72	97	122	124	127	209	239	250	294	445	456
6	41	44	55	60	71	85	115	145	148	151	249	285	299	351	531	545
7	41	44	55	61	72	86	117	147	150	153	254	290	304	357	542	556
8	41	44	56	61	73	88	120	152	154	157	262	300	315	370	562	576
9	48	51	64	70	83	99	134	169	172	176	290	332	348	408	619	635
10	48	51	64	71	84	101	137	173	176	180	298	341	357	420	637	653
11	45	48	59	65	76	91	122	154	157	159	262	300	314	368	557	571
12	43	46	58	64	76	91	124	157	160	163	271	310	325	382	580	595
13	54	57	71	78	92	109	147	185	189	192	316	361	378	444	672	689
14	66	70	88	97	115	137	186	235	239	244	403	461	483	568	861	883
15	75	80	100	110	129	154	209	263	268	273	451	516	540	634	961	986
16	84	88	106	114	132	153	201	248	252	257	412	468	490	572	857	879
17	52	55	69	75	89	106	142	179	183	186	307	350	367	431	652	668
18	83	88	108	118	137	162	216	271	276	281	458	523	547	641	967	992
19	71	75	92	100	116	137	182	228	232	236	384	438	458	537	808	829
20	90	95	115	126	146	171	227	283	289	294	477	543	568	665	1001	1027
21	120	127	154	167	194	228	303	377	384	391	635	723	756	885	1332	1366
22	125	132	160	174	203	238	316	394	401	408	662	754	790	924	1391	1426
23	43	46	57	63	75	89	120	152	155	158	261	298	313	367	557	571
24	42	45	56	61	72	86	116	146	149	152	250	286	300	352	532	546
25	62	65	79	86	100	118	156	194	198	201	326	372	389	455	685	702
26	63	67	82	89	104	123	164	205	208	212	346	395	414	484	731	749
27	27	29	36	40	47	57	77	97	99	101	168	192	201	236	358	367
40	62	66	83	91	108	129	176	222	226	230	382	437	458	538	816	837
41	51	54	68	75	89	107	145	183	186	190	315	360	377	443	672	689
42	81	86	108	119	140	167	227	286	292	297	491	562	589	691	1048	1075
43	75	80	99	108	127	151	202	254	259	264	434	495	519	608	920	943
44	67	71	87	95	112	132	177	222	226	230	376	429	450	527	796	816
45	94	100	125	137	162	193	262	330	336	342	566	647	678	796	1206	1237
46	23	25	31	34	40	47	64	80	82	83	138	157	165	194	293	301
50	22	24	30	33	39	46	63	80	81	83	138	157	165	194	294	302
51	27	29	36	40	47	56	77	97	99	101	167	191	200	235	356	366
52	28	30	38	42	49	59	80	102	104	106	175	201	210	247	375	385
53	27	29	37	40	48	57	78	99	101	103	171	196	206	242	367	377
54	36	38	48	53	63	75	102	129	131	134	221	253	265	312	473	485
55	30	32	40	44	52	62	84	106	108	110	181	207	217	255	386	396
56	36	38	48	53	62	74	101	127	130	132	218	250	262	307	466	478
57	35	37	47	51	61	72	98	124	126	129	213	243	255	299	454	466

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 17

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	54	57	71	78	91	108	145	182	185	188	309	353	370	434	655	672
2	59	63	77	84	99	117	157	197	201	205	336	383	401	470	711	729
3	59	63	78	85	100	118	159	200	204	207	341	389	408	478	723	742
4	62	66	81	88	103	122	164	205	209	212	348	397	415	487	735	754
5	71	75	92	100	116	137	182	227	231	235	383	437	457	535	807	827
6	65	69	85	93	109	129	174	218	222	226	371	423	443	519	785	805
7	67	71	88	97	114	135	183	230	234	238	392	448	469	551	833	855
8	78	83	101	111	130	153	205	256	261	266	434	495	519	608	918	941
9	79	84	103	112	131	154	206	258	262	267	436	497	521	610	920	944
10	93	99	121	133	155	183	246	308	313	319	522	596	624	731	1104	1133
11	100	106	130	142	167	197	263	330	336	342	560	638	669	784	1183	1213
12	103	109	133	145	169	199	266	332	338	344	561	640	670	784	1182	1213
13	113	120	147	160	187	221	294	368	375	382	624	711	745	872	1316	1349
14	119	126	153	167	195	229	304	380	387	394	641	730	765	895	1349	1383
15	123	130	160	175	204	241	322	403	410	418	683	779	816	956	1442	1479
16	119	126	156	171	201	238	320	402	410	417	685	782	819	961	1453	1490
17	100	106	132	144	169	201	270	339	346	352	579	661	692	812	1228	1259
18	126	134	167	183	215	256	345	434	442	450	742	848	888	1042	1578	1618
19	125	133	164	180	211	250	337	423	431	439	721	823	862	1011	1528	1568
20	147	156	194	213	250	297	400	503	512	521	858	980	1027	1205	1822	1869
21	143	152	188	206	242	287	385	484	493	502	825	941	986	1157	1749	1793
22	132	140	173	190	223	264	355	446	454	462	760	867	908	1065	1611	1652
23	130	138	168	183	213	250	333	416	423	431	702	799	837	980	1476	1514
24	100	107	135	148	176	211	287	363	370	377	626	716	750	882	1339	1373
25	130	138	168	183	214	252	336	420	427	435	709	808	846	991	1494	1532
26	116	123	152	167	196	232	312	392	399	406	668	762	798	936	1416	1452
27	48	51	63	69	81	96	129	162	165	168	277	316	331	388	587	602
40	118	125	154	168	197	233	312	392	399	406	665	759	795	932	1407	1443
41	111	117	143	155	181	212	282	352	358	365	593	675	707	827	1246	1278
42	126	134	164	179	210	248	331	415	422	430	704	802	840	985	1486	1524
43	121	128	157	171	200	236	315	394	401	408	667	760	796	932	1406	1442
44	117	124	154	169	199	237	319	401	408	416	685	782	819	961	1454	1491
45	132	140	171	186	217	256	342	427	435	443	723	824	862	1010	1523	1562
46	45	48	59	64	76	89	120	151	153	156	256	292	306	359	543	557
50	43	46	57	62	73	87	117	147	149	152	250	286	300	351	532	545
51	45	48	59	65	76	90	122	153	156	159	261	298	312	366	553	568
52	55	58	72	79	93	110	147	185	188	191	314	358	376	440	665	682
53	54	57	71	78	91	108	145	182	185	189	310	354	371	435	657	674
54	60	64	78	85	100	118	157	197	201	204	334	381	399	468	706	724
55	58	61	75	82	95	112	149	186	190	193	315	359	376	440	663	680
56	60	64	78	86	100	118	159	199	202	206	337	385	403	472	713	732
57	62	66	82	90	105	125	168	211	215	219	361	412	431	506	765	785

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 18

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	38	40	49	54	63	74	99	124	126	128	210	239	250	293	443	454
2	35	37	46	50	59	70	94	118	120	122	201	229	240	281	425	436
3	37	39	48	52	61	72	96	120	122	125	203	232	243	284	429	440
4	42	45	55	60	70	83	112	140	143	145	238	272	285	334	504	517
5	38	40	50	55	65	77	104	131	133	136	223	255	267	314	475	487
6	49	52	65	71	83	99	133	168	171	174	286	327	342	402	607	623
7	52	55	67	74	86	101	135	169	173	176	287	327	342	401	605	621
8	46	49	60	66	78	92	124	155	158	161	265	302	317	371	562	576
9	53	56	69	76	89	105	140	176	179	182	298	340	357	418	631	647
10	63	67	81	88	103	121	161	201	205	209	340	387	405	474	715	733
11	56	59	73	79	93	109	146	183	186	190	310	353	370	433	654	671
12	60	63	77	84	98	116	154	193	196	200	325	371	388	454	685	702
13	66	70	85	93	109	128	171	214	218	222	362	412	432	506	762	782
14	81	86	106	116	136	161	216	271	276	281	461	526	551	646	976	1001
15	84	89	111	121	143	169	228	286	291	297	488	557	584	685	1036	1063
16	91	97	121	133	157	187	253	319	325	331	546	624	654	768	1163	1193
17	56	60	74	81	95	112	151	189	193	196	322	368	385	452	683	700
18	77	82	102	112	132	157	212	267	272	277	456	521	546	641	970	995
19	70	74	92	101	119	141	189	238	242	247	406	463	485	569	861	883
20	80	85	104	113	132	156	208	261	265	270	441	503	527	617	930	954
21	104	110	136	148	174	205	275	345	351	358	586	668	700	820	1239	1271
22	122	129	158	172	201	237	316	395	402	410	668	762	798	934	1409	1445
23	72	77	96	106	126	150	203	257	262	267	442	505	530	622	944	968
24	60	64	79	87	102	121	162	204	208	212	348	397	416	488	738	757
25	69	73	89	98	114	134	179	224	229	233	380	433	453	531	801	822
26	79	84	105	116	137	163	222	280	285	290	480	549	575	676	1024	1051
27	30	32	40	44	51	61	82	103	105	107	177	202	211	248	375	385
40	69	73	90	99	115	137	183	229	234	238	390	445	466	546	824	845
41	77	82	101	111	130	154	206	259	264	269	441	503	527	618	934	958
42	79	84	104	114	135	160	215	271	276	281	463	528	554	650	983	1008
43	78	83	103	113	133	157	212	266	271	276	455	519	544	638	966	991
44	92	98	122	134	158	188	254	320	326	332	549	627	657	771	1168	1198
45	91	97	119	130	153	181	242	304	309	315	517	589	617	724	1093	1121
46	26	28	34	38	44	53	71	89	91	92	152	174	182	214	323	331
50	26	28	35	38	45	53	72	91	92	94	155	177	186	218	330	339
51	33	35	43	47	54	64	86	107	109	111	181	207	216	253	382	392
52	31	33	41	45	52	62	84	105	107	109	179	205	214	251	380	390
53	36	38	47	51	59	70	93	117	119	121	197	225	235	276	415	426
54	40	42	52	57	67	79	106	133	136	138	226	258	270	317	479	491
55	37	39	49	53	63	75	100	126	129	131	216	246	258	303	458	469
56	44	47	58	63	74	88	119	149	152	154	254	290	303	356	538	552
57	49	52	63	69	81	95	127	159	162	165	269	306	321	376	566	581

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 20

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	90	96	120	132	156	186	251	317	323	329	544	621	651	765	1159	1188
2	92	98	123	136	161	192	260	329	335	342	566	647	679	797	1209	1240
3	106	113	142	156	185	220	299	378	385	392	649	742	778	914	1386	1422
4	119	127	160	176	208	249	338	428	436	444	736	842	882	1037	1572	1613
5	131	140	175	192	227	270	366	462	471	479	793	906	950	1115	1690	1734
6	124	132	165	182	215	256	347	438	446	454	751	858	900	1056	1601	1642
7	138	147	184	202	239	284	385	485	494	504	833	951	997	1171	1774	1820
8	147	157	196	216	255	304	411	519	529	539	891	1018	1067	1253	1899	1948
9	148	158	198	218	258	308	417	527	537	547	906	1035	1085	1275	1933	1982
10	173	185	234	258	307	368	502	635	648	660	1098	1256	1317	1548	2351	2412
11	144	154	195	215	256	306	418	530	540	550	915	1047	1098	1291	1961	2012
12	151	162	204	225	267	319	435	550	561	571	950	1086	1139	1339	2032	2085
13	144	154	196	217	259	312	427	543	553	564	941	1078	1130	1329	2022	2074
14	151	162	204	225	268	321	438	555	565	576	958	1096	1149	1351	2052	2105
15	157	168	211	233	277	331	451	571	582	593	985	1126	1181	1388	2106	2161
16	145	155	197	217	258	310	423	536	547	557	928	1062	1113	1309	1989	2040
17	172	184	230	254	300	359	487	615	627	639	1059	1211	1269	1491	2261	2319
18	156	167	211	233	278	333	455	576	587	598	997	1140	1196	1406	2136	2191
19	150	161	203	224	266	319	435	551	561	572	952	1089	1142	1342	2038	2091
20	162	173	219	242	288	345	471	596	608	619	1031	1179	1236	1454	2208	2265
21	169	181	228	252	300	359	490	620	632	644	1072	1226	1286	1511	2296	2355
22	168	180	227	250	297	356	485	614	625	637	1059	1212	1271	1493	2268	2326
23	145	155	197	218	259	311	426	540	550	561	935	1070	1122	1319	2005	2057
24	143	153	195	216	257	309	423	537	547	557	930	1065	1117	1314	1997	2049
25	151	162	204	225	267	320	437	553	564	574	955	1093	1146	1347	2045	2098
26	141	151	190	210	250	299	408	517	527	537	893	1021	1071	1259	1911	1961
27	76	81	102	112	133	158	215	271	276	282	467	533	559	657	996	1022
40	151	162	205	226	269	323	441	560	570	581	968	1108	1162	1366	2075	2129
41	155	166	210	232	275	330	450	570	581	592	986	1128	1182	1390	2111	2166
42	177	190	240	265	315	377	515	652	665	677	1128	1290	1353	1591	2416	2479
43	147	157	199	220	262	314	429	543	554	564	940	1075	1127	1326	2014	2066
44	139	149	189	209	249	299	409	519	529	539	898	1028	1078	1268	1927	1977
45	168	180	227	250	297	356	485	614	626	638	1060	1213	1272	1495	2269	2328
46	83	89	111	122	144	172	233	295	300	306	506	579	607	712	1080	1108
50	71	76	95	104	124	147	200	253	257	262	434	496	520	611	927	951
51	80	85	107	117	138	165	223	282	287	292	484	553	579	680	1030	1057
52	83	89	111	122	144	172	234	295	301	306	507	580	608	714	1082	1110
53	87	93	116	128	152	181	246	310	316	322	534	610	640	751	1140	1169
54	112	120	150	165	196	234	318	402	410	417	692	791	829	974	1478	1516
55	109	116	145	159	188	224	303	382	389	397	655	749	785	921	1396	1432
56	109	116	145	160	189	225	305	385	393	400	662	756	792	931	1410	1447
57	124	132	165	181	214	255	346	436	444	452	748	855	896	1052	1594	1635

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 21

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	43	46	58	63	75	90	122	154	156	159	264	302	317	372	564	578
2	47	50	64	71	85	102	140	177	181	184	308	352	369	435	661	678
3	54	58	72	79	93	111	150	189	193	196	325	371	389	456	691	709
4	58	62	76	83	98	116	155	195	198	202	332	378	396	465	702	720
5	62	66	82	89	105	124	167	210	214	218	358	409	429	503	760	780
6	69	73	91	99	117	138	186	234	238	243	399	455	477	559	846	868
7	71	75	93	102	120	142	191	240	245	249	409	467	489	574	868	890
8	76	81	101	111	132	157	212	268	273	278	460	525	551	647	980	1005
9	78	83	103	112	132	157	211	265	270	275	452	516	540	634	959	983
10	89	95	118	129	152	180	243	306	312	317	523	597	626	734	1111	1140
11	90	96	118	130	152	181	243	305	311	316	520	594	622	730	1103	1131
12	97	103	128	141	166	197	265	334	340	346	570	651	683	801	1212	1243
13	95	101	125	137	162	192	259	326	332	338	556	635	666	781	1182	1212
14	98	104	129	142	167	198	268	337	343	349	575	657	688	808	1222	1254
15	113	121	154	170	203	244	335	425	433	441	737	844	885	1041	1583	1624
16	106	113	140	153	180	213	287	361	367	374	615	702	736	863	1305	1339
17	75	80	99	109	128	152	205	257	262	267	440	502	526	617	934	958
18	94	100	124	136	160	190	257	323	329	335	552	631	661	775	1173	1204
19	98	104	130	142	167	199	268	337	344	350	577	659	690	810	1226	1257
20	114	121	151	166	195	232	314	395	402	410	676	772	809	949	1437	1474
21	138	148	189	209	250	301	413	524	535	545	911	1043	1094	1287	1958	2009
22	134	143	177	194	228	270	364	458	466	475	782	892	935	1097	1659	1702
23	100	106	132	145	170	202	273	343	349	356	586	669	701	822	1244	1276
24	88	94	117	128	151	180	243	306	312	318	524	599	628	737	1115	1144
25	100	106	132	145	171	203	274	345	351	358	589	673	705	828	1253	1285
26	113	120	149	163	192	228	307	386	393	401	659	753	789	925	1400	1436
27	36	38	48	52	61	73	98	123	126	128	211	241	252	296	448	459
40	94	100	126	139	164	196	266	336	343	349	579	662	694	815	1236	1268
41	101	108	135	149	176	211	286	361	368	375	622	711	745	875	1327	1361
42	109	117	149	164	196	235	322	409	417	425	709	812	852	1002	1523	1563
43	109	116	144	158	186	222	299	377	384	391	644	736	771	905	1369	1404
44	106	113	140	153	180	214	289	363	370	376	620	708	741	870	1316	1350
45	118	125	155	169	198	235	315	395	403	410	673	768	804	943	1425	1461
46	37	39	49	54	64	76	102	129	131	133	220	251	264	309	468	480
50	34	36	45	50	58	70	94	118	121	123	203	232	243	285	431	442
51	40	43	53	59	69	83	112	142	145	147	244	279	292	343	520	533
52	43	46	58	64	77	92	126	160	163	166	276	316	332	390	593	608
53	52	55	69	76	89	106	144	181	185	188	310	355	372	436	661	678
54	60	64	79	86	101	120	161	202	205	209	343	392	411	481	728	746
55	57	61	75	82	96	114	154	193	197	200	329	376	394	462	698	716
56	66	70	87	95	111	132	177	223	227	231	379	433	453	532	803	824
57	66	70	87	95	111	132	177	222	226	230	378	432	452	530	802	822

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 25

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	81	86	108	119	140	167	226	285	290	296	489	559	586	688	1042	1069
2	83	89	111	122	145	173	235	297	302	308	510	583	611	718	1089	1117
3	95	101	127	140	166	198	269	339	346	352	584	667	699	822	1246	1278
4	107	114	144	158	187	224	304	385	392	399	663	758	794	933	1415	1452
5	118	126	157	173	204	243	330	416	424	432	714	816	855	1004	1521	1561
6	112	119	149	164	194	231	313	394	402	409	677	773	810	952	1442	1479
7	124	132	165	182	214	256	346	436	445	453	749	856	897	1053	1595	1636
8	132	141	176	194	229	273	370	467	476	484	802	916	960	1128	1709	1753
9	133	142	178	196	232	277	375	474	483	492	815	931	976	1147	1739	1783
10	156	167	211	233	277	331	452	572	583	594	989	1131	1186	1394	2118	2173
11	130	139	176	194	231	276	377	477	486	496	825	943	989	1163	1766	1812
12	136	145	183	202	240	287	391	495	505	514	855	978	1025	1205	1829	1877
13	130	139	177	196	234	281	385	489	499	508	848	971	1018	1198	1822	1869
14	136	146	184	203	241	289	394	499	509	518	863	987	1035	1216	1847	1895
15	141	151	190	210	249	298	406	513	523	533	886	1013	1062	1248	1895	1944
16	131	140	177	196	233	279	382	484	493	502	836	957	1003	1180	1792	1839
17	155	166	208	229	271	323	439	554	565	575	954	1090	1143	1343	2036	2089
18	140	150	190	210	249	299	409	518	528	538	896	1026	1075	1264	1921	1971
19	135	145	183	202	240	287	392	496	506	515	857	981	1028	1209	1836	1883
20	146	156	197	218	259	311	424	537	547	558	928	1062	1113	1309	1988	2039
21	152	163	205	227	270	323	441	558	569	580	964	1103	1157	1360	2066	2119
22	151	162	204	225	267	320	436	552	563	573	954	1091	1144	1344	2041	2094
23	131	140	178	197	234	281	384	487	496	505	842	964	1011	1189	1806	1853
24	129	138	176	194	232	278	381	484	493	502	838	959	1006	1183	1799	1846
25	136	146	184	203	241	288	393	498	507	517	860	983	1031	1212	1840	1888
26	127	136	172	189	225	269	367	465	474	483	803	919	964	1133	1720	1765
27	68	73	91	100	119	142	193	244	248	253	419	479	502	590	895	918
40	136	146	184	204	242	291	397	504	514	523	872	998	1046	1230	1869	1917
41	140	150	189	209	248	297	406	514	524	534	888	1016	1065	1252	1901	1951
42	159	170	215	238	283	339	463	587	598	609	1015	1161	1217	1431	2175	2231
43	132	141	179	198	235	282	385	488	498	507	845	967	1014	1192	1811	1858
44	125	134	170	188	224	269	368	467	476	485	808	925	970	1141	1734	1779
45	151	162	204	225	267	320	436	552	563	573	954	1091	1144	1344	2041	2094
46	75	80	100	110	130	155	211	266	271	276	457	522	547	642	974	999
50	64	68	86	94	111	133	180	227	232	236	391	447	468	550	834	855
51	72	77	96	105	125	148	201	254	258	263	435	497	521	612	928	952
52	75	80	100	110	130	155	211	266	271	276	457	523	548	643	975	1001
53	78	83	104	115	136	163	221	279	284	290	480	549	575	676	1025	1051
54	101	108	135	149	177	211	286	362	369	376	623	712	747	877	1331	1365
55	98	104	130	143	169	202	273	344	350	357	590	674	706	829	1256	1288
56	98	105	131	144	170	203	275	347	353	360	595	680	713	837	1269	1301
57	112	119	149	164	193	230	312	393	400	408	674	770	807	947	1435	1472

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 26

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	39	42	52	57	68	81	110	139	141	144	238	272	285	335	508	521
2	42	45	57	64	76	91	125	159	162	165	276	316	332	390	593	609
3	49	52	65	71	84	100	136	171	174	177	293	335	351	412	624	640
4	52	55	68	75	88	104	139	175	178	182	298	340	357	418	632	648
5	56	60	74	81	95	112	151	189	193	196	323	368	386	453	684	702
6	62	66	82	89	105	125	168	211	214	218	359	410	430	504	762	781
7	64	68	84	92	108	128	172	216	220	224	369	421	441	517	782	802
8	68	73	91	100	118	141	191	241	245	250	413	472	495	581	881	903
9	70	74	92	101	119	141	190	238	243	247	407	464	486	571	863	885
10	80	85	106	116	137	162	219	275	280	286	471	537	563	661	1000	1026
11	81	86	106	117	137	162	218	274	280	285	468	534	559	656	992	1018
12	87	93	115	126	149	177	238	300	305	311	513	585	613	720	1089	1117
13	86	91	113	124	146	174	234	294	299	305	502	573	600	704	1065	1092
14	88	94	116	128	150	178	241	303	308	314	517	591	619	726	1099	1128
15	102	109	139	154	183	220	302	383	390	398	664	760	797	937	1425	1462
16	95	101	125	137	161	191	258	324	330	336	553	632	662	776	1174	1205
17	68	72	90	98	116	137	185	233	237	241	397	453	475	557	843	865
18	85	90	112	123	145	172	232	291	297	302	498	568	595	699	1057	1084
19	88	94	116	128	150	179	241	303	309	315	519	593	621	729	1103	1131
20	103	110	136	150	176	210	283	356	363	369	609	696	729	856	1295	1328
21	124	133	170	188	225	270	371	472	481	490	819	938	984	1158	1762	1808
22	121	129	159	175	205	244	328	412	420	428	704	804	842	988	1494	1532
23	90	96	119	130	153	182	245	309	314	320	527	602	631	740	1119	1148
24	79	84	105	115	136	162	218	275	280	285	471	538	564	662	1003	1028
25	90	96	119	131	154	183	247	310	316	322	531	606	635	745	1128	1157
26	102	108	134	147	173	206	277	348	354	361	594	678	710	833	1260	1292
27	32	34	42	46	55	65	88	111	113	115	189	216	227	266	403	413
40	85	91	114	125	148	177	240	304	309	315	522	597	626	735	1114	1143
41	91	97	122	134	159	190	258	325	332	338	560	640	671	788	1195	1226
42	98	105	134	148	176	212	290	368	375	382	638	731	766	901	1371	1406
43	98	104	130	142	168	199	269	339	345	352	580	662	694	814	1233	1265
44	95	101	125	138	162	192	259	326	332	338	557	636	667	782	1183	1214
45	106	113	139	152	178	211	283	356	362	369	605	691	724	848	1282	1315
46	33	35	44	48	57	68	92	115	118	120	198	226	237	278	421	432
50	31	33	41	45	53	63	85	107	109	111	183	209	219	257	389	399
51	36	38	48	53	63	75	101	128	130	132	219	250	263	308	467	479
52	39	42	53	58	69	83	114	144	147	150	250	286	299	352	535	549
53	47	50	62	68	81	96	130	163	166	169	280	319	335	393	595	610
54	54	57	71	78	91	108	145	182	185	188	309	353	370	434	655	672
55	51	54	67	74	86	103	138	173	177	180	296	338	354	415	627	643
56	59	63	78	85	100	118	159	200	203	207	340	388	407	477	721	740
57	59	63	78	85	100	118	159	200	203	207	340	388	407	477	721	740

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 30

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	27	29	36	40	47	56	76	96	98	100	165	189	198	233	353	362
2	28	30	38	41	49	59	80	101	102	104	173	198	208	244	370	379
3	27	29	37	40	48	58	79	100	101	103	172	197	207	243	369	378
4	30	32	40	44	52	62	85	107	109	111	184	211	221	259	393	404
5	31	33	41	45	54	64	87	110	112	114	188	215	226	265	402	412
6	35	37	46	51	60	71	97	122	124	126	208	238	249	293	443	455
7	35	37	47	51	60	72	97	123	125	127	211	241	252	296	448	460
8	35	37	46	51	60	71	96	121	124	126	208	237	248	292	441	453
9	44	47	59	64	76	90	122	154	157	160	264	302	317	372	563	578
10	39	42	53	58	69	83	114	144	147	149	249	285	298	351	533	547
11	45	48	60	65	77	91	123	155	158	161	265	303	318	373	564	579
12	49	52	65	71	83	99	133	167	170	173	285	326	341	400	606	621
13	50	53	66	72	85	101	135	170	173	176	290	331	347	407	616	631
14	63	67	84	92	109	130	175	221	225	229	379	433	454	533	808	828
15	61	65	81	88	104	124	167	210	214	218	359	410	429	504	763	782
16	71	75	89	97	112	130	171	211	215	219	351	399	418	488	732	750
17	46	49	61	67	79	94	127	160	163	166	275	314	329	386	585	600
18	59	62	75	82	95	112	148	184	187	191	309	352	368	431	648	664
19	64	68	83	90	105	124	166	207	211	215	351	400	418	490	739	758
20	71	75	90	98	113	132	173	215	219	223	359	408	427	499	749	768
21	95	101	123	134	156	183	244	305	310	316	515	586	614	719	1083	1111
22	92	97	119	130	151	178	238	297	302	308	502	572	599	701	1057	1084
23	46	49	62	68	80	96	130	165	168	171	283	324	339	399	604	620
24	45	48	60	65	77	92	124	156	159	162	267	305	319	375	568	582
25	53	56	69	75	88	104	138	173	176	179	293	334	350	410	619	634
26	58	61	75	82	95	112	149	186	190	193	315	359	376	440	663	680
27	27	29	36	39	46	55	73	92	94	96	158	180	189	221	335	343
40	54	58	72	79	93	111	151	190	194	198	327	374	391	460	697	715
41	53	57	71	78	92	110	149	189	192	196	324	371	389	456	692	710
42	62	66	83	91	108	129	175	221	225	229	380	434	455	534	810	831
43	60	64	79	87	103	122	165	208	212	216	356	406	426	500	756	776
44	71	75	89	96	110	127	166	204	208	211	337	383	400	467	698	715
45	64	68	84	92	108	129	173	218	222	226	371	424	444	521	787	807
46	25	27	33	36	42	50	67	84	85	87	143	163	171	200	302	310
50	24	26	32	35	41	49	66	83	84	86	142	162	170	199	301	309
51	24	26	32	36	42	51	69	88	90	91	152	174	182	214	325	333
52	25	27	33	37	44	52	71	89	91	93	153	175	184	216	328	336
53	25	27	34	37	44	53	72	92	93	95	158	181	190	223	338	347
54	30	32	40	44	52	62	84	106	108	110	183	209	219	257	390	400
55	29	31	39	43	50	60	81	103	105	107	176	202	211	248	376	386
56	31	33	41	45	53	63	86	108	110	112	185	211	221	259	393	403
57	31	33	41	45	54	64	87	110	112	114	188	215	226	265	402	412

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

**Tier Factors
(Minimum Bodily Injury and Property Damage Limits*)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.03	1.03	1.03	1.03	1.03
30	1.00	1.00	1.00	1.00	1.06	1.06	1.06	1.06	1.06
31	1.00	1.00	1.00	1.00	1.09	1.09	1.09	1.09	1.09
32	1.00	1.00	1.00	1.00	1.12	1.12	1.12	1.12	1.12
33	1.00	1.00	1.00	1.00	1.15	1.15	1.15	1.15	1.15
34	1.00	1.00	1.00	1.00	1.18	1.18	1.18	1.18	1.18
35	1.00	1.00	1.00	1.00	1.22	1.22	1.22	1.22	1.22
36	1.00	1.00	1.00	1.00	1.26	1.26	1.26	1.26	1.26
37	1.00	1.00	1.00	1.00	1.30	1.30	1.30	1.30	1.30
38	1.00	1.00	1.00	1.00	1.34	1.34	1.34	1.34	1.34
39	1.00	1.00	1.00	1.00	1.38	1.38	1.38	1.38	1.38
40	1.00	1.00	1.00	1.00	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors (Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
Tier	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
41	1.00	1.00	1.00	1.00	1.46	1.46	1.46	1.46	1.46
42	1.00	1.00	1.00	1.00	1.50	1.50	1.50	1.50	1.50
43	1.00	1.00	1.00	1.00	1.55	1.55	1.55	1.55	1.55
44	1.00	1.00	1.00	1.00	1.60	1.60	1.60	1.60	1.60
45	1.00	1.00	1.00	1.00	1.65	1.65	1.65	1.65	1.65
46	1.00	1.00	1.00	1.00	1.70	1.70	1.70	1.70	1.70
47	1.00	1.00	1.00	1.00	1.75	1.75	1.75	1.75	1.75
48	1.00	1.00	1.00	1.00	1.80	1.80	1.80	1.80	1.80
49	1.00	1.00	1.00	1.00	1.85	1.85	1.85	1.85	1.85
50	1.00	1.00	1.00	1.00	1.91	1.91	1.91	1.91	1.91
51	1.00	1.00	1.00	1.00	1.97	1.97	1.97	1.97	1.97
52	1.00	1.00	1.00	1.00	2.03	2.03	2.03	2.03	2.03
53	1.00	1.00	1.00	1.00	2.09	2.09	2.09	2.09	2.09
54	1.00	1.00	1.00	1.00	2.15	2.15	2.15	2.15	2.15
55	1.00	1.00	1.00	1.00	2.21	2.21	2.21	2.21	2.21
56	1.00	1.00	1.00	1.00	2.28	2.28	2.28	2.28	2.28
57	1.00	1.00	1.00	1.00	2.35	2.35	2.35	2.35	2.35
58	1.00	1.00	1.00	1.00	2.42	2.42	2.42	2.42	2.42
59	1.00	1.00	1.00	1.00	2.49	2.49	2.49	2.49	2.49
60	1.00	1.00	1.00	1.00	2.56	2.56	2.56	2.56	2.56
61	1.00	1.00	1.00	1.00	2.64	2.64	2.64	2.64	2.64
62	1.00	1.00	1.00	1.00	2.72	2.72	2.72	2.72	2.72
63	1.00	1.00	1.00	1.00	2.80	2.80	2.80	2.80	2.80
64	1.00	1.00	1.00	1.00	2.88	2.88	2.88	2.88	2.88
65	1.00	1.00	1.00	1.00	2.97	2.97	2.97	2.97	2.97
66	1.00	1.00	1.00	1.00	3.06	3.06	3.06	3.06	3.06
67	1.00	1.00	1.00	1.00	3.15	3.15	3.15	3.15	3.15
68	1.00	1.00	1.00	1.00	3.24	3.24	3.24	3.24	3.24
69	1.00	1.00	1.00	1.00	3.34	3.34	3.34	3.34	3.34
70	1.00	1.00	1.00	1.00	3.44	3.44	3.44	3.44	3.44
71	1.00	1.00	1.00	1.00	3.54	3.54	3.54	3.54	3.54
72	1.00	1.00	1.00	1.00	3.65	3.65	3.65	3.65	3.65
73	1.00	1.00	1.00	1.00	3.76	3.76	3.76	3.76	3.76
74	1.00	1.00	1.00	1.00	3.87	3.87	3.87	3.87	3.87
75-99	1.00	1.00	1.00	1.00	3.99	3.99	3.99	3.99	3.99

* The above tier factors apply to vehicles with minimum limits (20/40) for part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits**)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
30	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
31	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
32	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
33	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
34	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22
36	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
37	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
38	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
39	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38
40	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits**)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
Tier	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
41	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46
42	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
43	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
44	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
45	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65
46	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70
47	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
48	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91
51	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
52	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
54	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15
55	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
56	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28
57	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35
58	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42
59	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
60	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56
61	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64
62	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
63	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80
64	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88
65	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97
66	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06
67	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15
68	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24
69	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34
70	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44
71	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54
72	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65
73	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76
74	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87
75-99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99

** The above tier factors apply to all vehicles **except** those with minimum limits (20/40) for Part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).