

RULE 10 - CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a Financial Responsibility Law of any state, or province of the Dominion of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured for an additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the Financial Responsibility Laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums computed as follows:

1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan. The resulting additional premium amount is halved and applied to Part 4 and Part 5 premiums. Deleted: surcharge
- b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan. The resulting additional premium amount is halved and applied to Part 4 and Part 5 premiums. Deleted: surcharge

2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Broad Form Coverage Section of the Use of Other Automobiles Rule, the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury rate for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

RULE 10 - CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This ~~additional premium is to be applied~~ for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

Deleted: surcharge

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

RULE 10 - CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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 - c. Homicide or assault arising out of the operation of a motor vehicle.
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 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c. 101 c.c. to 350 c.c.
B	351 c.c. to 650 c.c.
C	c.c.
D	651 c.c. and over

Deleted: Rates at Increased limits

Deleted: The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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Group	Vehicle size
A	0 c.c. to 100 c.c. 101 c.c. to 350
B	c.c. 351 c.c. to 650
C	c.c.
D	651 c.c. and over

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

dollars.

(b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means the current Average Retail Value as expressed on NADA.com;
a minimum value of \$1,800 applies to vehicle sizes 651
c.c. and over.

Deleted: in the current "Blue Book" or "Red Book"

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means the current Average Retail Value as expressed on NADA.com;
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

(b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means the current Average Retail Value as expressed on NADA.com;
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

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Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for Part 9 are the same for experienced and inexperienced operators.

(3) Rates are per \$100 of insured value.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

(b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means the current Average Retail Value as expressed on NADA.com;
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for Part 9 are the same for experienced and inexperienced operators.

(3) Rates are per \$100 of insured value.