

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

RATING STEPS

STEP 1 - Determine: Rating Territory
Model Year and Symbol
Rate Class

STEP 2 -	Part	Description
	1	Bodily Injury to Others (BI)
	2	Personal Injury Protection (No Fault-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)

- (a) For Parts 1 and 2 select the applicable base rate from the base rate page.
 - (b) For Parts 3, 6, and 10-12, select the applicable flat rate from the ILF and flat rate page.
 - (c) For Part 4, multiply the base rate by the increased limit factor and round to the nearest whole dollar.
 - (d) For Part 5, select the applicable base rate from the appropriate Opt'l BI rate page.
 - (e) For Parts 7 and 9, multiply the base rate by the Model Year/ Symbol factor and round to the nearest whole dollar.
Increase, reduce or eliminate the deductible by the factor/charge shown on the rate pages if applicable.
 - (f) For Part 8, multiply Part 7 rate from (e) by the Limited Collision Factor and round to the nearest whole dollar.
Increase, reduce or eliminate the deductible by the factor/charge shown on the rate pages if applicable.
- *Note for (e) and (f):** Refer to RULE 20 in the rating manual for rating of model years not shown on the rate pages.

STEP 3 - 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.

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

<u>Territory</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	144	236	155	446	243	401	219	136
2	148	264	172	483	266	435	239	149
3	155	280	185	513	303	462	273	150
4	169	295	194	593	342	534	308	166
5	172	297	207	621	364	559	328	167
6	185	336	218	646	399	581	359	187
7	190	322	243	708	406	637	365	178
8	202	367	231	734	446	661	401	191
9	229	391	260	758	455	682	410	243
10	231	460	292	822	531	740	478	222
11	212	498	305	806	534	725	481	244
12	231	482	326	806	563	725	507	235
13	281	516	352	813	578	732	520	277
14	310	531	392	780	596	702	536	306
15	369	599	416	779	644	701	580	334
16	306	612	530	759	620	683	558	298
17	244	480	291	780	451	702	406	246
18	256	617	323	804	566	724	509	258
19	297	588	380	762	582	686	524	315
20	273	607	374	799	586	719	527	286
21	336	621	505	763	628	687	565	465
22	341	607	481	793	650	714	585	426
23	237	562	368	776	579	698	521	248
24	246	500	330	786	513	707	462	249
25	268	574	341	784	589	706	530	268
26	308	613	414	767	654	690	589	279
27	120	219	138	404	210	364	189	128
40	279	566	365	802	570	722	513	300
41	283	542	386	786	601	707	541	297
42	370	625	420	802	652	722	587	352
43	321	596	406	801	644	721	580	340
44	288	623	509	789	632	710	569	284
45	343	589	411	780	644	702	580	337
46	110	208	126	391	201	352	181	119

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>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	34	56	42	105	61	95	55	35
2	35	65	45	114	68	103	61	36
3	38	64	44	123	67	111	60	40
4	39	71	45	135	75	122	68	38
5	41	70	49	142	85	128	77	43
6	46	78	49	158	98	142	88	46
7	46	75	59	163	95	147	86	44
8	47	85	56	170	101	153	91	48
9	59	90	63	175	108	158	97	52
10	55	104	70	184	129	166	116	58
11	54	114	73	181	121	163	109	58
12	58	108	78	181	130	163	117	55
13	70	125	79	192	148	173	133	63
14	76	132	97	185	135	167	122	70
15	88	140	94	178	156	160	140	83
16	79	144	132	177	155	159	140	75
17	56	109	68	180	108	162	97	63
18	64	141	75	182	131	164	118	73
19	69	136	89	188	131	169	118	75
20	65	155	88	190	154	171	139	72
21	87	155	115	181	157	163	141	107
22	83	146	115	191	157	172	141	104
23	58	132	88	192	136	173	122	59
24	60	118	77	177	116	159	104	60
25	60	130	87	179	135	161	122	65
26	72	152	97	189	156	170	140	70
27	31	53	35	95	53	86	48	33
40	68	126	90	184	129	166	116	72
41	69	126	93	181	145	163	131	71
42	94	140	96	179	145	161	131	95
43	80	142	107	189	159	170	143	86
44	75	145	122	186	143	167	129	71
45	89	145	94	186	152	167	137	81
46	31	53	35	95	53	86	48	33

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>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	169	319	217	592	368	533	331	182
2	190	319	226	640	400	576	360	175
3	189	326	225	678	389	610	350	205
4	205	359	243	699	413	629	372	206
5	205	355	245	719	446	647	401	232
6	215	356	252	739	467	665	420	221
7	221	362	250	739	513	665	462	248
8	213	354	266	778	503	700	453	257
9	227	369	274	792	516	713	464	214
10	220	367	252	782	509	704	458	251
11	219	378	272	779	499	701	449	228
12	236	405	296	799	559	719	503	248
13	257	408	304	782	530	704	477	253
14	277	449	304	812	550	731	495	281
15	291	481	333	830	591	747	532	280
16	253	449	319	814	539	733	485	242
17	230	425	272	804	494	724	445	224
18	238	477	328	821	560	739	504	254
19	250	465	307	791	518	712	466	260
20	249	473	299	802	536	722	482	241
21	278	513	351	810	590	729	531	286
22	340	540	401	767	593	690	534	352
23	210	476	311	811	543	730	489	234
24	250	496	324	826	516	743	464	243
25	241	509	310	824	574	742	517	250
26	284	522	429	788	586	709	527	276
27	164	297	193	558	324	502	292	162
40	222	422	288	792	499	713	449	278
41	225	403	320	821	534	739	481	241
42	226	434	311	814	589	733	530	264
43	259	468	313	801	596	721	536	286
44	205	439	300	788	531	709	478	223
45	276	457	336	829	593	746	534	266
46	154	286	187	535	310	482	279	153

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 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	219	539	329	961	514	865	463	219
2	215	511	302	1026	450	923	405	213
3	234	535	309	1103	528	993	475	249
4	247	561	318	1108	501	997	451	241
5	251	569	329	1091	567	982	510	265
6	271	551	323	1110	599	999	539	284
7	263	609	380	1146	576	1031	518	251
8	275	583	366	1149	590	1034	531	318
9	284	556	347	1051	623	946	561	275
10	253	572	365	1101	636	991	572	286
11	292	684	398	1154	610	1039	549	268
12	320	664	453	1024	711	922	640	276
13	331	641	493	1143	727	1029	654	287
14	383	751	447	1170	782	1053	704	326
15	469	769	583	1238	932	1114	839	359
16	423	762	488	1183	736	1065	662	325
17	332	642	358	1071	649	964	584	270
18	379	794	516	1064	802	958	722	317
19	346	739	558	1062	729	956	656	340
20	440	845	552	1056	722	950	650	425
21	463	810	574	1261	894	1135	805	454
22	523	812	574	1167	748	1050	673	557
23	302	821	510	1050	719	945	647	328
24	366	718	509	1096	757	986	681	355
25	325	732	564	1069	717	962	645	357
26	414	723	622	1138	785	1024	707	409
27	199	489	260	1048	449	943	404	215
40	297	644	380	1092	701	983	631	316
41	258	639	445	1070	746	963	671	319
42	300	685	473	1117	746	1005	671	299
43	336	804	446	1199	828	1079	745	386
44	300	690	401	1086	598	977	538	301
45	359	720	448	1012	803	911	723	359
46	199	457	260	895	442	806	398	225

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	106	112	112	123	119	111	107	101
2	102	115	115	123	123	111	111	112
3	112	115	112	135	126	122	113	106
4	107	116	110	130	130	117	117	112
5	115	121	121	139	130	125	117	115
6	119	126	126	144	141	130	127	119
7	123	126	126	147	146	132	131	130
8	128	133	133	154	143	139	129	122
9	127	133	133	150	150	135	135	119
10	110	141	135	157	155	141	140	128
11	133	145	143	174	158	157	142	136
12	140	156	156	180	174	162	157	149
13	162	166	166	202	196	182	176	175
14	156	184	179	206	206	185	185	166
15	214	224	214	257	240	231	216	222
16	336	356	346	406	383	365	345	366
17	124	130	130	143	139	129	125	123
18	207	252	252	286	278	257	250	240
19	228	292	292	312	306	281	275	263
20	206	251	251	282	277	254	249	239
21	280	356	356	400	377	360	339	324
22	316	389	384	433	425	390	383	366
23	190	244	230	266	255	239	230	219
24	147	177	177	205	193	185	174	166
25	241	266	261	295	295	266	266	249
26	256	312	312	368	345	331	311	296
27	97	105	101	113	111	102	100	97
40	146	161	161	180	178	162	160	151
41	132	168	168	188	186	169	167	152
42	160	195	195	219	216	197	194	185
43	171	206	204	250	232	225	209	210
44	274	334	334	379	379	341	341	318
45	177	227	227	255	238	230	214	205
46	81	87	84	94	92	85	83	81

*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	1.280
250,000	1.309

<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	\$32
10,000	44
15,000	56
20,000	61
25,000	67
50,000	81
100,000	96

<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	\$10	\$11	\$12
\$30/\$900	50	55	61
\$45/\$1,350	115	128	141
\$100/\$3,000	238	264	290

<u>Limit</u>	<u>Part 3 (UM) Rate</u>	<u>Part 12 (UIM) Rate</u>
20/40	\$11	\$0
20/50	12	1
25/50	13	3
25/60	14	4
30/70	14	7
35/80	14	11
50/100	15	19
100/100	16	41
100/200	17	41
100/300	17	42
200/400	20	99
250/500	21	118
250/1000	22	127
300/500	24	167
500/500	30	304
500/1000	31	313

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

Sym- bol	Model Year															
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.807	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	0.855	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	0.906	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	0.959	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	1.018	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	1.082	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	1.148	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	1.218	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	1.293	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	1.376	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	1.463	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	1.555	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	1.655	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	1.762	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	1.875	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	1.997	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 symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (for 2008, the 1996 & prior category):

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

*Premium adjustment for deductible changes to Part 7 and 8, apply the following:

COLLISION	
Charge the following percentage of the collision \$500 manual rate to change the deductible to:	
\$300	0.17
\$1,000	0.63
\$2,000	0.48
Waiver of Deductible Charges:	
\$300 Deductible	\$10
\$500 Deductible	\$13
\$1,000 Deductible	\$16
\$2,000 Deductible	\$25

LIMITED COLLISION	
Charge 6% of the collision \$500 deductible manual rate for the same model year and symbol.	
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
Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)

Sym- bol	Model Year															
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.594	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	0.625	0.620	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	0.656	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	0.692	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	0.729	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	0.768	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	0.810	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	0.855	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	0.903	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	0.954	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	1.007	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	1.064	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	1.126	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	1.190	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	1.259	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	1.333	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 symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (for 2008, the 1996 & prior category):

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

COMPREHENSIVE	
Factor applied to change Deductible from \$500 to:	
\$300	1.03
\$1,000	0.75
\$2,000	0.67
Factor applied to otherwise applicable deductible premium to change Glass Deductible from \$0 to \$100:	
0.84	

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	25	27	33	35	44	52	67	94	96	98	160	182	191	223	338	346
2	26	28	35	36	45	54	70	97	99	101	165	188	197	230	348	357
3	27	29	36	38	47	56	73	102	103	105	173	196	205	240	364	373
4	30	32	40	42	52	62	80	112	114	116	189	215	225	263	398	408
5	30	32	40	42	52	62	81	113	115	117	192	218	228	266	404	414
6	32	34	43	45	56	67	86	121	123	125	206	234	245	286	433	444
7	33	35	44	46	58	69	89	124	127	129	211	240	252	294	446	457
8	35	37	47	49	61	73	94	132	135	137	225	255	267	312	473	485
9	40	43	53	56	70	83	107	150	153	156	255	290	304	355	538	551
10	40	43	54	56	70	83	108	151	154	157	257	292	306	357	541	555
11	40	43	53	55	68	80	103	143	146	148	242	274	287	335	506	519
12	41	44	55	57	71	85	109	153	155	158	259	294	308	359	544	558
13	51	54	68	71	88	104	134	187	190	194	317	360	376	439	665	682
14	56	60	74	78	96	115	148	206	210	213	349	396	415	484	733	751
15	68	72	90	94	116	138	177	247	252	256	418	474	496	579	876	898
16	74	78	93	97	116	135	169	230	234	237	378	427	446	519	777	796
17	44	47	58	61	76	90	116	162	165	168	274	312	326	381	577	591
18	56	59	72	75	90	106	134	184	187	190	306	346	362	421	633	649
19	60	64	78	81	99	117	149	206	210	214	346	392	410	478	720	738
20	59	62	76	79	96	112	142	195	198	202	325	368	384	447	673	690
21	79	83	100	104	125	145	183	249	253	257	411	465	486	565	847	868
22	82	86	103	107	129	150	188	255	260	264	420	475	497	577	865	886
23	40	43	54	57	70	84	109	154	156	159	262	298	311	364	552	566
24	42	45	56	59	74	88	114	160	163	166	272	310	324	379	575	589
25	55	58	71	74	91	107	136	187	191	194	313	355	372	433	653	669
26	62	66	81	84	103	121	155	214	217	221	358	406	425	495	747	765
27	23	24	30	32	39	46	59	82	83	84	137	156	163	190	288	295
40	49	52	65	69	85	101	131	183	187	190	311	354	370	433	656	672
41	49	52	66	69	86	102	132	185	188	192	315	358	374	437	663	680
42	66	70	88	92	114	136	175	245	249	253	415	471	493	576	873	894
43	60	64	79	83	102	121	155	216	220	224	365	414	433	506	765	784
44	65	69	83	86	104	121	153	210	213	217	347	393	411	478	718	736
45	64	68	84	88	109	129	166	231	235	239	390	443	463	540	817	837
46	21	22	28	29	35	42	54	75	76	77	126	143	149	174	263	270

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	45	48	59	62	76	90	115	160	163	166	270	306	320	374	565	579
2	52	55	68	71	87	103	131	182	185	188	305	346	362	422	637	652
3	55	58	72	75	92	109	139	192	196	199	323	367	383	447	675	692
4	58	62	76	79	97	114	146	203	206	210	340	386	404	471	711	729
5	60	64	78	81	99	117	149	206	210	214	346	392	410	478	720	738
6	66	70	86	90	110	130	167	231	235	239	388	440	460	536	810	830
7	63	67	82	86	105	125	159	221	225	229	371	421	440	513	775	795
8	71	75	93	97	119	141	181	251	255	259	421	478	500	583	881	903
9	76	81	99	104	127	151	193	267	272	277	450	510	534	622	940	963
10	86	91	113	119	146	173	223	310	315	321	523	594	621	725	1096	1123
11	94	100	124	130	159	189	242	337	343	349	568	645	674	787	1189	1219
12	93	99	122	128	156	185	237	329	335	340	553	628	657	766	1157	1186
13	102	108	133	139	170	201	257	355	362	368	596	677	708	825	1245	1276
14	107	113	139	145	177	209	267	369	375	381	617	700	732	853	1287	1319
15	118	125	154	161	197	233	297	412	419	426	692	785	821	957	1444	1480
16	112	119	148	155	192	228	293	409	416	423	691	785	822	959	1451	1488
17	89	95	117	123	152	180	231	322	328	334	544	618	647	755	1142	1170
18	116	123	153	160	197	233	299	417	424	431	702	798	834	974	1472	1509
19	111	118	146	153	188	223	286	398	405	412	670	761	796	929	1404	1439
20	118	125	154	162	198	234	299	415	423	430	698	792	829	966	1459	1496
21	116	123	153	160	197	234	300	418	426	433	706	801	838	978	1479	1516
22	114	121	150	157	193	229	294	410	417	424	691	785	821	958	1448	1484
23	113	120	147	154	187	221	282	390	397	403	653	741	775	903	1362	1396
24	91	97	121	126	156	186	239	333	339	345	564	641	670	782	1184	1214
25	115	122	149	156	191	225	287	397	404	411	666	756	790	921	1390	1424
26	112	119	148	156	192	228	293	409	417	424	692	786	823	960	1453	1490
27	42	45	55	58	71	84	107	149	152	154	251	285	298	347	525	538
40	109	116	143	150	183	217	278	386	393	399	649	737	771	899	1358	1392
41	108	115	141	147	180	212	271	375	381	388	628	713	745	869	1311	1343
42	123	130	160	168	205	243	310	430	437	445	721	819	856	998	1507	1544
43	117	124	153	160	195	231	295	409	416	424	687	780	816	951	1436	1472
44	114	121	151	158	195	232	298	416	424	431	704	799	836	976	1477	1514
45	119	126	154	161	197	232	296	409	416	423	685	777	813	947	1429	1464
46	40	42	52	55	67	80	102	142	144	147	238	271	283	330	499	511

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	32	34	41	43	53	62	79	109	111	112	182	206	215	251	378	387
2	33	35	43	45	56	66	84	117	119	121	197	224	234	273	412	423
3	36	38	47	49	60	71	91	127	129	131	213	242	253	295	445	456
4	38	40	50	52	64	75	96	133	135	138	224	254	265	309	467	479
5	39	41	51	54	66	78	101	140	142	145	236	268	280	327	494	506
6	42	45	55	58	71	84	107	149	151	154	250	284	297	346	523	536
7	46	49	60	63	78	92	118	164	167	170	277	315	329	384	581	595
8	44	47	58	61	74	88	113	157	160	162	264	300	314	366	553	567
9	51	54	67	70	85	101	129	179	182	185	300	340	356	415	626	642
10	57	60	74	78	95	113	144	200	204	207	336	382	399	465	703	720
11	58	62	76	80	98	116	149	207	210	214	348	396	414	483	730	748
12	63	67	82	86	106	125	160	222	226	230	374	425	444	518	783	802
13	68	72	89	93	114	135	173	240	244	249	404	459	480	559	845	866
14	74	79	97	102	125	149	191	265	270	274	447	507	531	619	936	959
15	80	85	105	110	135	159	204	283	288	293	477	541	566	660	998	1022
16	93	99	124	130	162	193	249	348	355	361	591	672	704	822	1246	1277
17	55	58	72	76	93	110	142	197	200	204	332	377	394	460	695	712
18	61	65	80	84	103	122	157	218	222	226	368	418	437	510	771	791
19	70	75	93	97	120	142	183	255	259	264	430	489	511	597	903	925
20	73	77	95	100	122	145	185	256	261	265	431	489	511	596	900	922
21	97	103	127	133	163	193	248	344	350	356	579	657	687	801	1211	1241
22	97	103	126	132	161	189	242	334	340	346	559	635	663	773	1166	1195
23	67	71	89	93	115	137	176	245	250	254	415	472	493	576	872	894
24	61	65	81	84	104	124	159	221	225	229	374	425	444	518	784	804
25	67	71	87	91	112	132	169	234	238	242	393	446	467	544	822	842
26	74	79	98	103	128	152	196	274	279	284	464	528	552	645	977	1001
27	26	28	34	36	44	52	67	93	95	97	157	179	187	218	329	338
40	70	74	92	96	118	140	179	248	253	257	418	475	496	579	875	897
41	73	78	96	101	123	146	188	261	266	270	440	500	523	610	922	945
42	78	83	103	108	133	158	203	282	287	292	476	541	566	661	999	1024
43	77	82	101	106	130	154	198	275	280	285	463	526	550	642	971	995
44	91	97	121	127	157	187	241	337	343	349	571	649	679	793	1201	1231
45	79	84	104	108	133	157	202	280	285	290	471	535	559	652	986	1010
46	24	26	32	33	41	48	62	86	87	89	144	164	171	200	302	309

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	81	86	107	113	139	165	213	297	302	308	503	571	597	698	1056	1082
2	87	93	116	121	150	178	230	321	326	332	543	617	646	754	1142	1170
3	93	99	123	129	160	190	245	341	348	354	578	657	687	802	1214	1244
4	106	113	141	148	183	218	281	393	400	407	665	756	791	924	1399	1434
5	113	120	150	157	194	230	297	414	421	429	700	796	832	972	1471	1508
6	117	125	155	163	201	239	308	430	437	445	727	827	865	1010	1529	1567
7	128	136	170	178	220	262	337	471	479	487	797	905	947	1106	1675	1716
8	132	141	175	184	227	271	349	487	496	504	825	937	981	1145	1734	1777
9	136	145	181	190	234	279	360	503	511	520	851	967	1012	1182	1790	1835
10	140	150	188	198	246	294	381	534	544	554	910	1035	1083	1266	1920	1968
11	138	147	185	195	242	289	374	525	534	544	893	1016	1063	1242	1884	1932
12	139	148	186	196	243	290	375	526	536	545	895	1018	1065	1245	1887	1935
13	139	149	187	196	244	291	377	529	539	548	901	1024	1072	1253	1900	1948
14	134	143	180	189	235	280	363	509	518	527	865	984	1030	1203	1825	1871
15	135	144	181	190	236	281	364	510	519	528	866	985	1031	1204	1826	1872
16	129	138	173	182	227	271	351	493	502	511	839	955	999	1168	1772	1816
17	139	148	185	194	240	286	369	516	525	534	874	994	1040	1214	1839	1885
18	136	145	183	192	239	286	371	521	531	540	888	1010	1057	1236	1875	1922
19	131	140	176	185	229	274	354	497	506	515	845	961	1006	1176	1783	1828
20	136	145	183	192	239	286	370	519	529	538	884	1006	1052	1230	1866	1913
21	131	140	176	185	229	274	355	498	506	515	846	962	1007	1177	1785	1830
22	136	145	182	192	238	285	368	517	526	535	879	1000	1046	1223	1855	1901
23	130	139	175	184	230	275	357	501	511	520	855	973	1018	1190	1806	1851
24	131	140	177	186	232	278	360	507	516	525	865	984	1030	1204	1827	1873
25	135	144	181	190	236	282	365	512	521	530	870	990	1036	1210	1835	1881
26	132	141	177	186	231	276	357	501	510	519	851	968	1013	1184	1795	1840
27	73	78	97	102	125	149	192	269	273	278	455	517	540	631	955	979
40	137	146	184	193	240	287	372	522	531	541	888	1010	1057	1236	1874	1921
41	134	143	180	189	235	281	364	511	520	530	870	990	1036	1210	1836	1882
42	138	147	185	194	241	288	373	523	533	542	890	1012	1059	1238	1877	1924
43	137	146	184	193	240	287	372	522	531	540	887	1009	1056	1234	1872	1919
44	132	141	178	187	233	279	362	510	519	528	869	989	1035	1210	1836	1882
45	136	145	182	191	237	283	365	512	521	530	869	988	1034	1208	1831	1876
46	70	75	93	98	121	144	185	259	264	268	439	499	522	609	923	946

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	44	47	58	61	76	90	116	162	165	167	274	311	325	380	575	589
2	47	50	63	66	81	97	125	175	178	182	297	338	354	413	626	642
3	55	59	73	76	94	112	145	202	205	209	341	388	406	474	717	735
4	63	67	83	87	108	128	164	229	233	237	387	440	460	537	812	833
5	65	69	86	91	112	134	172	241	245	249	408	464	485	567	859	880
6	72	77	96	100	124	147	190	265	270	275	449	510	534	623	943	967
7	73	78	97	102	126	150	193	269	274	279	456	518	542	633	959	983
8	79	84	105	111	137	163	210	294	300	305	499	567	594	693	1050	1077
9	83	88	110	115	142	169	218	304	309	314	513	583	610	712	1078	1105
10	94	100	125	132	163	194	250	350	357	363	594	675	707	825	1250	1282
11	95	101	126	133	164	196	252	353	359	365	598	680	711	831	1259	1290
12	100	107	133	140	173	206	266	372	378	385	630	717	750	876	1327	1360
13	104	111	138	145	179	213	275	384	390	397	650	738	772	902	1366	1400
14	106	113	141	148	183	218	282	394	401	408	668	759	794	927	1405	1440
15	115	123	153	161	198	236	305	426	434	441	722	821	859	1003	1519	1557
16	111	118	148	155	191	228	294	411	418	425	696	791	827	966	1463	1500
17	80	85	107	112	138	165	213	298	303	308	505	574	600	701	1062	1089
18	101	108	134	141	174	208	268	374	381	388	635	721	755	881	1335	1368
19	103	110	137	144	178	213	274	384	391	398	651	740	774	904	1370	1405
20	102	109	136	143	178	212	274	384	391	398	652	742	776	907	1375	1409
21	112	119	149	156	193	230	297	415	423	430	704	800	837	978	1481	1518
22	116	124	154	162	200	239	308	430	438	445	729	828	867	1012	1533	1571
23	102	109	136	143	177	211	272	381	388	395	647	735	769	899	1362	1396
24	89	95	119	125	155	185	240	336	342	348	571	649	679	793	1203	1233
25	105	112	140	147	181	216	279	390	396	403	660	750	785	917	1389	1424
26	115	123	153	161	200	238	307	430	438	446	730	830	869	1015	1538	1576
27	38	40	50	53	65	78	100	140	142	145	236	269	281	328	497	509
40	102	109	136	142	176	210	270	378	384	391	640	727	761	888	1345	1379
41	107	114	142	149	185	220	284	397	404	411	673	765	801	935	1417	1452
42	116	124	154	162	200	239	308	431	439	446	730	830	869	1015	1537	1575
43	115	123	153	161	198	236	305	426	434	441	722	821	859	1003	1519	1557
44	111	118	148	156	193	230	297	416	423	430	705	802	839	980	1486	1523
45	116	124	154	162	200	238	306	428	435	443	724	823	861	1005	1522	1560
46	36	38	48	50	62	74	95	133	136	138	226	256	268	313	474	486

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	73	78	97	101	125	149	192	267	272	277	452	514	538	628	950	974
2	78	83	104	109	134	160	206	288	293	299	488	555	581	678	1027	1053
3	84	89	111	117	144	171	221	308	313	319	521	592	619	723	1094	1121
4	95	101	126	133	164	196	252	353	359	365	598	680	711	831	1259	1290
5	102	109	135	142	175	208	267	373	380	386	631	717	750	875	1325	1358
6	105	112	139	146	180	215	277	386	393	400	654	743	777	908	1374	1408
7	115	123	153	160	198	235	303	423	431	438	717	814	852	995	1506	1544
8	119	127	158	166	205	244	314	439	447	454	743	844	883	1032	1562	1601
9	122	130	162	170	210	251	323	452	460	468	765	870	910	1063	1609	1650
10	126	135	169	178	221	265	343	481	490	498	819	931	975	1139	1728	1771
11	124	132	166	175	217	260	336	472	481	489	803	914	956	1117	1695	1737
12	125	134	168	176	219	261	338	474	482	491	805	916	958	1120	1698	1740
13	125	134	168	176	219	262	339	476	485	494	811	922	965	1128	1710	1753
14	121	129	162	170	212	253	327	458	467	475	779	886	928	1084	1644	1685
15	122	130	163	171	213	254	328	459	468	476	780	887	929	1085	1645	1686
16	116	124	156	164	204	244	316	444	452	460	755	859	899	1051	1594	1634
17	125	133	166	175	216	257	332	464	472	481	787	894	935	1093	1655	1696
18	122	130	164	173	215	257	334	469	477	486	799	909	951	1112	1687	1729
19	118	126	158	166	206	247	319	448	456	464	761	866	906	1059	1605	1646
20	122	130	164	172	215	257	332	467	475	484	795	904	946	1106	1678	1720
21	118	126	158	166	207	247	319	448	456	464	762	867	907	1060	1607	1648
22	122	130	164	172	214	256	331	465	473	481	791	899	941	1100	1669	1710
23	117	125	158	166	207	247	321	451	459	467	769	875	916	1071	1625	1666
24	118	126	159	168	209	250	324	456	465	473	778	885	927	1083	1644	1686
25	122	130	163	172	213	254	329	461	470	478	784	892	933	1091	1654	1695
26	119	127	159	168	208	248	321	451	459	467	766	871	912	1066	1616	1656
27	66	70	88	92	113	135	174	242	247	251	410	466	487	569	862	883
40	123	131	165	174	216	258	334	469	478	486	799	909	951	1112	1686	1729
41	121	129	162	171	212	253	328	460	469	477	783	891	932	1090	1653	1694
42	124	132	166	175	217	259	336	471	479	488	801	911	953	1114	1689	1731
43	123	131	165	174	216	258	334	469	477	486	798	908	950	1110	1684	1727
44	119	127	160	169	210	252	326	459	467	475	782	890	931	1089	1653	1694
45	122	130	163	171	213	254	328	460	468	476	781	888	930	1086	1646	1688
46	63	67	84	88	109	129	167	233	237	241	395	449	470	549	831	852

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	40	43	53	56	68	81	105	146	149	151	247	281	294	343	519	532
2	42	45	56	59	73	87	112	157	160	163	267	303	317	371	562	576
3	50	53	66	69	86	102	131	182	186	189	308	350	367	428	648	664
4	57	61	75	79	97	115	148	207	210	214	349	396	415	484	732	751
5	59	63	78	82	102	121	156	218	222	225	369	419	438	512	775	794
6	65	69	86	90	112	133	171	239	243	247	404	459	481	561	849	871
7	66	70	88	92	113	135	174	243	247	251	411	467	488	570	863	885
8	71	76	95	99	123	147	189	265	269	274	449	510	534	623	944	968
9	75	80	99	104	128	153	196	274	279	284	463	526	550	642	972	997
10	85	91	113	119	147	175	226	316	321	327	535	609	637	744	1127	1155
11	86	92	114	120	148	177	228	318	324	330	540	613	642	749	1135	1163
12	90	96	120	126	156	186	239	335	341	347	568	645	675	788	1194	1224
13	94	100	125	131	162	192	248	346	352	358	585	665	696	812	1230	1261
14	95	101	127	133	164	196	253	354	360	366	600	682	713	833	1262	1294
15	104	111	138	145	179	213	275	384	391	398	651	740	774	904	1369	1404
16	100	107	133	139	172	205	265	370	376	383	626	712	745	870	1317	1350
17	72	77	96	101	125	148	192	268	273	278	454	517	540	631	956	980
18	91	97	121	127	157	187	241	337	343	349	571	649	679	793	1201	1231
19	93	99	124	130	161	192	247	346	352	358	587	667	698	815	1234	1265
20	92	98	123	129	160	191	247	346	352	358	587	668	699	816	1237	1268
21	101	108	134	141	174	208	268	374	381	387	634	720	754	880	1333	1366
22	104	111	138	145	180	214	276	386	393	400	655	745	779	910	1379	1413
23	92	98	123	129	159	190	245	343	349	356	582	662	693	809	1226	1257
24	80	85	107	113	140	167	216	302	308	313	514	584	611	714	1083	1110
25	95	101	126	133	164	195	251	351	358	364	595	676	708	826	1251	1283
26	104	111	139	146	180	215	277	388	395	402	658	748	783	915	1386	1421
27	34	36	45	47	59	70	90	125	128	130	212	241	253	295	447	458
40	92	98	122	128	159	189	243	340	346	352	576	655	685	800	1211	1242
41	96	102	128	134	166	198	255	357	364	370	606	688	720	841	1274	1306
42	104	111	139	145	180	215	277	387	394	401	657	747	781	912	1382	1417
43	104	111	138	145	179	213	275	384	391	398	651	740	774	904	1369	1404
44	100	107	133	140	174	207	267	374	381	388	635	722	756	883	1338	1371
45	104	111	138	145	179	213	275	384	391	398	651	740	774	904	1369	1404
46	32	34	43	45	55	66	85	119	121	124	202	230	241	281	426	437

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	25	27	33	35	43	51	65	91	93	94	154	175	183	213	323	331
2	27	29	36	38	46	55	71	99	101	103	168	191	199	233	353	361
3	26	28	35	37	45	54	70	98	100	102	167	190	198	232	352	360
4	30	32	40	42	52	61	79	110	112	114	187	212	222	259	393	402
5	31	33	41	43	53	63	81	112	114	116	189	215	225	263	397	407
6	34	36	45	47	58	69	89	125	127	129	211	240	251	293	443	454
7	32	34	43	45	55	66	85	118	120	122	200	227	238	278	421	431
8	35	37	46	49	60	71	92	128	130	132	216	245	256	299	453	464
9	43	46	57	60	74	89	115	160	163	166	272	309	323	378	572	586
10	38	41	51	54	67	80	103	145	147	150	246	280	293	342	519	532
11	45	48	59	62	77	91	117	163	166	169	276	314	328	383	580	594
12	47	50	61	64	78	92	118	163	165	168	273	309	323	377	569	583
13	52	55	68	72	88	105	134	187	190	193	315	358	374	437	661	677
14	55	59	73	77	95	113	145	203	207	210	344	391	409	477	723	741
15	63	67	83	87	107	127	162	226	230	234	381	432	452	527	797	817
16	73	77	92	95	114	132	166	225	229	233	370	418	437	507	759	778
17	44	47	59	61	76	90	117	163	166	169	276	314	328	383	581	595
18	57	60	73	76	92	107	136	186	189	192	309	350	366	426	640	656
19	65	69	84	88	107	126	160	221	225	228	369	418	437	510	768	787
20	65	69	83	86	104	121	153	209	212	216	346	391	409	476	714	732
21	98	104	126	132	160	188	239	329	334	340	548	622	650	757	1140	1168
22	91	96	117	122	148	174	220	303	308	313	505	572	598	696	1047	1073
23	44	47	59	62	76	91	117	164	167	170	278	316	330	386	584	599
24	45	48	60	63	77	92	119	166	168	171	280	318	333	389	589	604
25	54	57	70	73	89	106	135	186	189	192	312	353	370	431	650	666
26	58	61	75	78	95	112	142	196	200	203	328	371	388	452	681	698
27	25	27	33	34	42	49	63	88	89	91	147	167	175	204	308	316
40	52	56	70	73	91	108	140	196	200	203	334	379	397	464	703	721
41	53	57	71	74	92	109	141	197	200	204	333	379	396	463	701	718
42	64	68	85	89	110	131	168	235	239	243	397	451	472	551	834	854
43	64	68	84	88	108	129	165	230	234	238	387	440	460	537	811	832
44	73	77	91	94	112	130	162	219	223	227	359	405	423	491	733	751
45	64	68	84	88	108	128	164	228	232	236	385	437	457	533	806	826
46	23	24	30	32	39	46	59	81	83	84	137	155	162	189	286	293

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 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 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
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 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 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
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).

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SECTION I - GENERAL RULES

RULE 1 - MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in this manual are subject to the provisions of the Safe Driver Insurance Plan and shall be written on the Massachusetts Automobile Insurance Policy. The Safe Driver Insurance Plan does not apply to antique automobiles as described in Rule 40 - Antique Motor Cars and Antique Motorcycles.

Coverage for risks not subject to the Compulsory Law shall be provided under the approved countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99. Such risks are also subject to the provisions of the Safe Driver Insurance Plan and shall be written at rates determined in accordance with this Manual.

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RULE 2 - COVERAGES AND LIMITS

The types of coverages available in the Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person.

Refer to Rule 30 for available deductibles.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$50,000. This coverage is excess over Personal Injury Protection.

Physical Damage Coverages

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. The appropriate endorsement, MPY-0016-S, must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

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The Deductible Savings Benefit (DSB) accumulates \$50 to the policy at each anniversary if no claim has been made in the past year. This benefit is subject to a maximum of \$250. The DSB amount reduces the deductible at the time of a Collision or Comprehensive claim.

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

Part 11 - Towing And Labor

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. The rate for \$50 per disablement is \$8 and the rate for \$100 is \$16. It is available only for private passenger motor vehicles as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Other Coverages Available Are For:

Fire, Theft & Combined Additional Coverages subject to a basic deductible of \$500. Higher deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

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RULE 3 - MANDATORY OFFER OF COVERAGE

Massachusetts law requires the company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Combined Additional Coverages subject to a basic deductible of \$500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

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RULE 4 - STANDARD PROCEDURES

A. Renewals

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by the Massachusetts Renewal Form prescribed by the Commissioner of Insurance.

The Massachusetts Renewal Form must be sent to the policyholder at least once every three years. It is not necessary for the policyholder to return this form to the producer or company representative unless the information contained on the Coverage Selections Page or the Massachusetts Renewal Form is inaccurate or obsolete.

2. The Company may elect to secure payment of a deposit premium.
3. Failure to pay the deposit premium may result in cancellation of the policy or removal of the annual mileage discount. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation."

The amount due shown includes any late payment fees that were previously billed.

B. Non-Renewal

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy. The notice shall be on a standard form prescribed by the Commissioner of Insurance.
 - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
 - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

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C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business from one company to another and the acquiring company waives this requirement.

If the Coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Transfer of Coverage

1. The producer of record must provide information necessary for a company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting the necessary information to the company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, in accordance with Registry of Motor Vehicles procedures.

2. At the same time this transfer information is released to Metropolitan, the producer of record must immediately issue at notice to the former producer of record, if known, or if not known, to the former carrier. The notice must be signed by the producer of record for the new policy or, it must be on the company's letterhead, if it is issued by the new insurer; and the notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.
3. Upon receipt of the notice, Metropolitan shall immediately:
 - a. discontinue coverage as of the date shown on the notice;
 - b. compute the return premium, if any, as of the date shown on the notice; and
 - c. notify the former producer, if any, of the transfer of coverage.

No notice of cancellation is required.

EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business from one carrier to another. In such situations the producer should refer to the former carrier for specific procedures. No notice is required, but the producer of record must provide the new carrier with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

E. Cancellation (Other Than Transfer of Coverage)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law on a form approved by the Commissioner and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

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RULE 5 - RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a NON-RESIDENT of Massachusetts for which Massachusetts registration is required, regularly garaged INSIDE the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such NON-RESIDENT during the period of Massachusetts registration.

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RULE 6 - OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

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RULE 7 - POLICY PERIOD

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

"Recreational-type vehicle" means a land motor vehicle subject to a motor vehicle registration which expires November 30, or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies				
Date Interval*				Percent of
All Other		Motorcycle		Annual Rates
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

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RULE 8 - CHANGES

- A.** All midterm changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.
- B.** Minimum Premiums
1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
 2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
 3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased, at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
 4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

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RULE 9 - MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of Chapter 90, G.L. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or Certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

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 is halved and applied to Part 4 and Part 5 premiums.
- 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 is halved and applied to Part 4 and Part 5 premiums.

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.

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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.

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RULE 11 - PREMIUM CALCULATION RULE

The following step sequence shall be used in rating the policy. The "Manual Rate" includes any premium adjustment as may be necessary to increase limits on Part 4; apply model year and symbol factors and increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9; or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 - Extra Risk Rating to the Manual Rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 - Original Equipment Manufacturer Parts Coverage to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate rating factor under Rule 29 - Years Licensed Rating Factors to the rate for Parts 1, 2, 4, 5, 7, and 8, if applicable.
4. Apply the appropriate rating factor under Rule 26 - Tier Rating Factors to the rate for Parts 1-9 and 11-12.
5. Apply the appropriate discount to the premium developed in Step 4. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) anti-theft, (4) Auto Policy Plus, (5) Good Student, (6) Automatic Payment Discount, (7) class 15. The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.)

6. Apply the appropriate Safe Driver Insurance Plan percentage to the premium developed in step 5.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. The discount is applied to the premium developed in step 6.

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RULE 12 - WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

Exceptions:

- (1) The discount for insureds 65 and older - refer to Rule 19.

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RULE 13 - INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.

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RULE 14 - DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating surcharge during the preceding 24 months, the entire policy premium charges are payable in advance.

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RULE 15 - EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible. The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers' Compensation Act, M-0063-S.

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RULE 16 - DEDUCTIBLES - PARTS 7, 8 AND 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages for applicable factors.

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RULE 17 - SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages page for applicable limits and Private Passenger premiums. The rates applicable to Motorcycles are as follows:

Tiers 1-20

<u>Limit</u>	<u>Motorcycle Rate</u>
\$15/day, \$450 Maximum	\$41
\$30/day, \$900 Maximum	\$81
\$45/day, \$1,350 Maximum	\$150
\$100/day, \$3,000 Maximum	\$311

Tiers 21-37

<u>Limit</u>	<u>Motorcycle Rate</u>
\$15/day, \$450 Maximum	\$45
\$30/day, \$900 Maximum	\$90
\$45/day, \$1,350 Maximum	\$167
\$100/day, \$3,000 Maximum	\$346

Tiers 38-99

<u>Limit</u>	<u>Motorcycle Rate</u>
\$15/day, \$450 Maximum	\$50
\$30/day, \$900 Maximum	\$99
\$45/day, \$1,350 Maximum	\$184
\$100/day, \$3,000 Maximum	\$381

RULE 18 - TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the coverage selections page showing the final approved rates for that policy year.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
 - b. If the insured automobile is repossessed under terms of a financing agreement.
 - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or his spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
 - d. If the insured enters the military service of the United States of America.
 - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
 - f. If an insured cancels a policy issued through the Massachusetts residual market plan because coverage has been obtained in the voluntary market. The return premium should be calculated from the effective date of the newly obtained voluntary policy.
2. Theft of Vehicle or Plates
 - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.

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3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. The amount of deficiency includes any late payment fees that were previously billed. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the said Registrar may require, (plates returned receipt) that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.
NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of appeal or by the Superior Court or Municipal Court of the City of Boston, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by-

- a. sale or transfer of the motor vehicle, or
- b. surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

A receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy of this type is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrator also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrator must be electronically transmitted to the Registry by the company.

F. Instructions For Use of Pro Rata or Short Rate Table

- 1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
- 2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
- 3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

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The following additional provisions apply to policies with policy terms in excess of 12 months:

- a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus pro rata of the annual premium for the second twelve months.
- b. If a policy written for a term in excess of one year, but less than two years is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term
No. of days in policy term 547
No. of days in effect 425
425) 547 = .777 pro rata factor
.777 x total premium = earned premium

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.
2. Add that factor to the following factor:

Policy Period		
Months in Effect		
in	but	
excess of	less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect 2-3 months)	<u>.050</u>
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

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PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

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No. of Days in force								August		September		October		November		December	
	Jan	Feb	Mar	Apr	May	June	July	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force								July		August		September		October		November	
	Dec	Jan	Feb.	Mar	Apr.	May	June	1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													

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271-285	84	90	96
286-300	87	93	100
301-315	90	97	
316-330	94	100	
331-360	99		
361-365	100		

TABLE 2
(All Vehicles with Registration
Expiration of November 30)

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***RULE 19 - DISCOUNTS**

Multi-Car

A discount shall apply to Parts 1, 2, 4, 5, 7, 8 and 9 if two or more vehicles owned by individuals residing in the same household are insured by Metropolitan. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

The discount varies if all individuals residing in the household or listed as customary operators on the policy (including deferred and excluded operators) have a SDIP code of 99, or have a SDIP code of 98 or 99. Only one Multi-Car discount applies to each policy during the first policy term.

- 15% - All individuals have a SDIP code of 99
- 10% - All individuals have a SDIP code of 98 or 99
- 5% - All other

Continued Eligibility

New business must satisfy all of the initial qualification criteria for the first policy term.

For the second and all subsequent policy terms, a vehicle loses the higher level of discount when the driver assigned to that vehicle no longer has a SDIP code of 98 or 99. That vehicle will then need to meet eligibility requirements (i.e. have a SDIP code of 99 or 98) to regain a higher level(s) of discount, not to exceed the highest level of discount applicable to any other vehicle on the policy.

At the start of the second policy term, the highest level of discount applicable to the policy when the renewal processed will apply to any vehicles assigned to drivers that maintained SDIP codes of 99 or 98.

Subsequent greater discount levels are reached by meeting all eligibility criteria on a policy level basis.

Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

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The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A 10% discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Section for a list of approved public transit systems.

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating percentage, including class 15.

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount. Companies have the option of applying this discount in either of two ways:

1. Compute 75% of the class 10 rate for each part and display the exact dollar and cents results for each part.
2. Compute 75% of the class 10 rate for each part and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Safe Driver Insurance Plan percentage.

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Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company.

<u>Annual Mileage</u>	<u>Discount</u>
0 - 5,000	10%
5,001 - 7,500	5%

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the Safe Driver Insurance Plan percentage.

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Good Student Discount

A discount shall be applied to the premiums for Parts 1, 2, 4, 5, 7, and 8 when the vehicle is rated under Rate Classifications 17, 18, 20, 21, 25 and 26, and the assigned driver meets the following criteria.

- a. The operator:
 - (1) is licensed less than 6 years; and
 - (2) is at least a sophomore (10th grade) full-time high school student; or
 - (3) is a full-time student of a college, university or accredited vocational-technical institute; or
 - (4) attended a college, university or accredited vocational-technical institute on a full-time basis.

- b. The student must:
 - (1) rank among the top 20% of the class scholastically; or
 - (2) maintain at least a "B" average, or its equivalent; or
 - (3) maintain at least a 3.0 average in a 4, 3, 2, 1 point system; or
 - (4) be included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement; or
 - (5) have achieved a cumulative scholastic average of "B" or 3.0 or higher if qualified under a.(3) or (4).

- c. Proof of Eligibility consists of any of the following:
 - (1) a report card, transcript or copy of the Dean's List or Honor Roll for the immediately preceding school semester, quarter or other grading period; or
 - (2) the cumulative scholastic record from the appropriate college, university or vocational-technical institute for the immediately preceding school semester, quarter or other grading period.

In order to retain the Good Student Discount, the insured will be required to furnish proof of eligibility annually.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof. However, the discount only applies to a vehicle with a Rate Classification of 17, 18, 20, 21, 25 or 26.

This discount applies to all vehicle types except motorcycles, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

Years Licensed/ Coverage	BI (Parts 1 & 5)	PIP (Part 2)	PDL (Part 4)	COLL (Part 7)	LTD COLL (Part 8)
0 - <3	0.90	0.90	0.90	0.90	0.90
3 - <6	0.90	0.90	0.90	0.90	0.90

Automatic Payment Discount

Policies under the ExpressIt payment plan shall receive a 10% discount off premiums for Parts 1-9 and 12. Policies under the Payroll Deduction payment plan shall receive a 12% discount off premiums for Parts 1-9 and 12.

Those insureds who chose another one of the payment methods will not receive this discount.

This discount applies to all vehicle types.

On those policies where the ExpressIt or Payroll Deduction payment method is discontinued, either by the insured or by the fact that the Group account is no longer eligible, the discount will be lost immediately.

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Auto Policy Plus

1. Auto/Home Multi-Policy Discount

A 2% discount is provided to those insureds who also are the named insureds on a Metropolitan Residential Property Policy (this includes all Homeowners, Renters, Condominium, Landlord, and Mobile Home policy forms).

2. Auto/Life Multi-Policy Discount

A 2% discount is provided when the named insured, spouse, or civil union partner owns or is a named insured under an active individual life insurance policy, individual disability policy, individual long-term care policy or individual annuity with Metropolitan Life Insurance Company or an affiliated company which is domiciled in the United States.

Employee contributed optional group coverage for the above listed products are eligible for the discount (employer paid, basic group coverage does not qualify for this discount).

Life products must be premium paying or must be paid-up with a face value of \$1,000 or more in order to qualify for this discount. Life policies insuring anyone under the age of 18 do not qualify.

The following MetLife® policies are among those that do not qualify for discount eligibility:

- Group Life Insurance (Basic/non-employee paid)
- Industrial Life Insurance
- Dental Insurance
- Health Insurance
- Mutual Funds
- Policies in Nonforfeiture Status
- Life Insurance Insuring Anyone Under the Age of 18
- Any policy issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries

If a policy qualifies for more than one of the above discounts, then the discount amounts should be added together to determine the final discount.

The total combined discount applies to Parts 1-9 and 12. This discount applies to all vehicle types except motorcycles, motor homes, camper bodies, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

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RULE 20 - MODEL YEAR RATING

A. Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

B. Rating of Model Years Not Shown on Rate Pages

1989 and Earlier Model Years:

Apply the appropriate symbol factor shown in the Rate Pages to the earliest model year \$500 deductible rate for the same symbol—displayed in the Rate Pages to obtain the actual cash value premium.

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RULE 21 - FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

B. Stated Amount

Refer to the Rule 41 for any specified peril.

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RULE 22 - NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001- 10000	8001-10000	13751-15000
10	10001- 12500	10001-12500	15001-16250
11	12501- 15000	12501-15000	16251-17500
12	15001- 17500	15001-17500	17501-18750
13	17501- 20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

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B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

Symbol	Model Year 1989& Prior	Model Year 1990 & Subsequent
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

b) Applying this factor to the Symbol 17 symbol factor shown in the Rate Pages for the applicable model year. The resulting factor is the Model Year/Symbol factor to be applied to the base rate for the applicable class and territory in accordance with the Rating Steps section of the Rate Pages. The final premium is rated in accordance with Rule 11.

RULE 23 - HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage, as the case may be.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

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RULE 24 - EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title - Coverage must be refused.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

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RULE 25 - VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

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RULE 26 - TIER RATING FACTORS

At inception each policy shall be assigned a tier using criteria that are objective and mutually exclusive based on the policy characteristics listed below. All inforce policies with original effective dates of 3/31/2010 and prior renewing on or between 4/1/2010 and 3/31/2011 will be assigned to tier 28 at their renewal. At all subsequent renewals (effective on or after 4/1/2011) a policy's tier will be re-evaluated based on the policy's characteristics at the time of renewal.

- The number of vehicles rated on the policy
- The total number of operators on the policy with current license suspensions
- At-fault accidents below the SDIP threshold in the last 3 years: the total number of accidents on the policy where the insured is at-fault (i.e., > 0% negligent), but is not assigned points under the Safe Driver Insurance Plan
- Not-at-fault accidents in the last 3 years: the total number of accidents on the policy where the insured was not-at-fault (i.e., 0% negligent)
- Number of comprehensive claims in the last 3 years (excludes glass only claims)
- Financial responsibility (SR-22)
- No prior insurance: no insurance in the 90 days immediately preceding the policy effective date
- Lapse in coverage: the number of days between the policy effective date and the prior policy's expiration date
- Bodily injury limits
- Payment plan
- Time with prior carrier
- Future effective date: the number of days in advance of the effective date that the policy is quoted
- Presence of a deferred operator
- Maximum number of years licensed of any driver on the policy
- Liability only: no vehicles have both comprehensive and collision coverages
- Presence of Residential Property Insurance: all Owners, Renters, and Condominium policy forms except Dwelling Fire

Tier Rating Factors will apply to all Private Passenger Autos, Motorcycles and any other vehicle types unless the applicable manual rule states that no other rating factors shall apply. Refer to the Rate Pages for Tier Rating Factors.

SECTION II - PRIVATE PASSENGER AUTOMOBILES

***RULE 27 - PRIVATE PASSENGER DEFINITION**

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and other legal business entities with a federal employer identification number, and
1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

***RULE 28 - PRIVATE PASSENGER CLASSIFICATIONS**

A. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and Safe Driver Insurance Plan (SDIP) rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's SDIP rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
 - i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and SDIP rating of that operator; and
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's SDIP rating shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the SDIP rating of such operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If an operator's class and SDIP rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator*). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
 - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and SDIP rating.
 - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and SDIP rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
 - vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators*) are assigned to an automobile.

* An operator is a Deferred Operator if that operator's classification and Safe Driver Insurance Plan code are assigned to and rated on another automobile covered by another Massachusetts private passenger automobile insurance policy.

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- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the standard form approved by the Commissioner of Insurance, MPL-1053-020, Massachusetts Operator Exclusion Form.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operators

Operators will be classified by the amount of use of an insured automobile:

- **Principal Operator** - a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- **Occasional Operator** - a person who has an operator's license and operates the insured automobile less than the principal operator.

B. Operator Classes

Class

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of six clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - (1) A minimum of six clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible state agency, may be counted as part of the required thirty clock hours of classroom instruction.
 - (2) A minimum of three clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of twelve clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

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RULE 29 - PRIVATE PASSENGER YEARS LICENSED RATING FACTORS

The following rating factors apply to Parts 1, 2, 4, 5, 7, and 8 on each vehicle based on the number of years licensed of the operator classified on that vehicle under Rule 28. The number of years licensed is determined as established by the evidence of licensure.

These factors apply to all vehicle types except motorcycles, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

Number of Years Licensed/ Coverage	BI(Parts 1 & 5)	PIP (Part 2)	PD (Part 4)	COLL/LTD COLL (Parts 7 & 8)
0 - <1	1.03	1.03	1.03	1.03
1 - <2	1.00	1.00	1.00	1.00
2 - <3	0.965	0.965	0.965	0.965
3 - <4	1.03	1.03	1.03	1.03
4 - <5	1.00	1.00	1.00	1.00
5 - <6	0.965	0.965	0.965	0.965
6 - <8	1.05	1.05	1.05	1.05
8 - <10	1.04	1.04	1.04	1.04
10 - <12	1.03	1.03	1.03	1.03
12 - <14	1.02	1.02	1.02	1.02
14 - <15	1.01	1.01	1.01	1.01
15 - <21	1.00	1.00	1.00	1.00
21 - <22	0.99	0.99	0.99	0.99
22 - <24	0.98	0.98	0.98	0.98
24 - <25	0.97	0.97	0.97	0.97
25 - <26	0.96	0.96	0.96	0.96
26 - <42	0.95	0.95	0.95	0.95
42 - <45	0.96	0.96	0.96	0.96
45 - <46	0.97	0.97	0.97	0.97
46 - <47	0.98	0.98	0.98	0.98
47 - <48	0.99	0.99	0.99	0.99
48 - <54	1.00	1.00	1.00	1.00
54 - <59	1.01	1.01	1.01	1.01
59 - <62	1.02	1.02	1.02	1.02
62 - <63	1.03	1.03	1.03	1.03
63 - <64	1.04	1.04	1.04	1.04
64+	1.05	1.05	1.05	1.05

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RULE 30 - PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his/her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown:

DEDUCTIBLE:	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$4,000</u>	<u>\$8,000</u>
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%

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RULE 31 - TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

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RULE 32 - PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, those vehicle specifically described above and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27B, premiums are determined as follows:

Liability

100% of the otherwise applicable premium rated in accordance with Rule 11

Physical Damage

Part 7: 60% of the otherwise applicable premium rated in accordance with Rule 11*

Part 8: 100% of the otherwise applicable premium rated in accordance with Rule 11

Part 9: 90% of the otherwise applicable premium rated in accordance with Rule 11

* Reduction not applicable to Waiver of Deductible premium

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

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RULE 33 - TOWING AND LABOR COST

(Private Passenger Automobiles and Motorcycles Only - as defined in Rule 27)

Refer to the Rate Pages for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

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RULE 34 - TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Liability

No Charge

Physical Damage

Parts 7, 8 & 9:

Tiers 1-37: 50% of Manual Rate, using the Latest Model Year shown in Rate Pages;
Territory 1, Class 10 Symbol based on Cost New

Tiers 38-99: 55% of Manual Rate, using the Latest Model Year shown in Rate Pages;
Territory 1, Class 10 Symbol based on Cost New

No other rating factors, discounts or SDIP percentages apply.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

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RULES 35-38 - RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39 - MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Liability

No Charge

Physical Damage

Parts 7 & 8: 50% of the otherwise applicable premium rated in accordance with Rule 11
Part 9: 100% of the otherwise applicable premium rated in accordance with Rule 11

For Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium in accordance with Rule 11 using the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium in accordance with Rule 11 using the symbol determined in item 2 and the model year indicated in the rate section.

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NOTE: All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

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RULE 40 - ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Antique Motor Cars

Parts 1, 2, 4 & 5:	25% of the otherwise applicable Class 10 premium rated in accordance with Rule 11
Parts 3, 6 and 12:	100% of the otherwise applicable premium rated in accordance with Rule 11
Parts 7, 8 and 9:	50% of the otherwise applicable premium rated in accordance with Rule 11 using the Latest Model Year shown in Rate Pages, Territory 1, and Class 10 Symbol based on appraised value parts

Antique Motorcycles

Parts 1, 2, 4 & 5:	25% of otherwise applicable Motorcycle Rate
Parts 3, 6 and 12:	100% of the otherwise applicable Motorcycle Rate
Parts 7, 8 and 9:	50% of the otherwise applicable Territory 1 Motorcycle Rate

Safe Driver Insurance Plan percentages do not apply to vehicles described in this Rule.

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RULE 41 - STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Comprehensive Rating Procedures (\$500 deductible)
 - a. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory and class. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
 - b. Apply the above rate to each \$100 of insured value to determine the stated amount premium. Round to the nearest dollar. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

<u>STATED AMOUNT DIVISORS</u>			
<u>Symbol</u>		<u>Symbol</u>	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

3. Fire Stated Amount Rates (\$500 Deductible)
 - a. Determine the vehicle symbol developed from Rule 22. For Symbol 18 and above, use the Symbol 17.
 - b. Apply the rate below to each \$100 of insured value to determine the fire stated amount premium. Round to the nearest dollar. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	0.24	0.11	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.06

4. Theft Stated Amount Rates (\$500 Deductible)
 - a. Multiply the Comprehensive Stated Amount factor calculated in (2.a.) above (before rounding to the nearest cent) by 70%. Then subtract the Fire Stated Amount Rate factor from the table shown in (3.) above. Round to the nearest cent.

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- b. Apply the rate above to each \$100 of insured value to determine the theft stated amount premium. Round to the nearest dollar. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

Stated Amount C.A.C. with M.M.& V. \$500 Deductible - 15% of the Stated Amount Comprehensive Rate

5. Collision and Limited Collision Rating Procedures (\$500 deductible)

- a. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
- b. Apply the above rate to each \$100 of insured value to determine the stated amount premium. Round to the nearest dollar. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

<u>STATED AMOUNT DIVISORS</u>			
<u>Symbol</u>		<u>Symbol</u>	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible (for Collision) and the applicable factors to change the Deductible (for Comprehensive) are the same as the Actual Cash Value rating.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

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RULE 42 - GOLFMOBILES AND LAWNMOWERS (MOTORIZED)

Coverage for these vehicles is to be provided by a Personal Auto Policy.

Liability

50% of the Class 10 Manual Rate

Physical Damage

Parts 7, 8 & 9: 50% of the Class 10 Manual Rate

No other rating factors, discounts, or SDIP percentages apply.

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RULE 43 - SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

Endorsement M-102-A titled Snowmobiles must be issued with the policy.

<u>Liability</u>		<u>Annual Premiums</u>	
		<u>Tiers 1-37</u>	<u>Tiers 38-99</u>
B.I. (excluding passenger hazard)-	\$20,000/\$40,000	\$36	\$40
B.I. (including passenger hazard)-	\$20,000/\$40,000	\$106	\$117
Uninsured Motorists -	\$20,000/\$40,000	\$7	\$8
Property Damage -	\$5,000	\$10	\$11
Medical Payments -	\$500 per person (no other limits)	\$10	\$11

<u>Physical Damage</u>	<u>Deductible</u>	<u>Rate per 100</u>	
		<u>Tiers 1-37</u>	<u>Tiers 38-99</u>
Comprehensive	\$100	\$2.00	\$2.20
	\$200	\$1.60	\$1.80
Collision	\$200	\$1.75	\$1.93
	\$300	\$1.60	\$1.76

Annual premiums are minimum premiums.

No other rating factors, discounts or SDIP percentages apply.

- NOTE:** a. Only Stated Amount Coverage is available.
- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

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***RULE 44 - MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. Tier Rating Factors shall be applied to the motorcycle policy. The Safe Driver Insurance Plan (SDIP) percentage assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the Class 15 discount for operators age 65 and over, and the operator's SDIP percentage. Any motorcycles remaining after assignment of all operators shall be assigned the classification and SDIP points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any vehicle rated under this rule.

These vehicles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

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Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation - See Rule 17.

Towing and Labor - See Private Passenger Rate Pages for rates.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for the Class 15 discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Motorcycle Rating Section for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45 - AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from Rule 41.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

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RULE 46 - EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. Apply the following rate to each \$100 of valuation.

	<u>Rate per \$100</u>
Tiers 1-20	\$3.60
Tiers 21-37	\$4.00
Tiers 38-99	\$4.40

3. The rate charged is a flat rate. No other rating factors, discounts or SDIP percentages apply, except for the Class 15 discount, if applicable.
4. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

RULE 47 - CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium in accordance with Rule 11 using the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium in accordance with Rule 11 using the symbol determined in Item 2 and the model year indicated in the rate section.

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RULE 48 - ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 15,000 miles under policies written on or before December 31, 2003 or less than 20,000 miles under policies written or renewed on or after January 1, 2004. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Applies to private passenger vehicles as defined in Rule 27.

	Comprehensive	Collision	Limited Collision
Rating Factor	1.01	1.05	1.05

Comprehensive Coverage is subject to a \$1.00 minimum premium.

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SECTION IV - NON-OWNED AUTOMOBILES

RULE 49 - NAMED NON-OWNER POLICY

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use the approved Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the otherwise applicable premium rated in accordance with Rule 11 for Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 60% of the otherwise applicable premium rated in accordance with Rule 11 for Parts 1, 4, 5 and 6 to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the otherwise applicable premium rated in accordance with Rule 11 for Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the otherwise applicable premium rated in accordance with Rule 11 for Parts 1, 4, 5 and 6 to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the otherwise applicable premium rated in accordance with Rule 11 for Part 3 and Part 12.

If an individual is furnished an auto for regular use in the business of the United States Government or the Commonwealth of Massachusetts, the foregoing rates will apply provided coverage is limited in accordance with endorsement M-0049-S, Federal Employees Using Autos They Do Not Own in The Course of Their Employment, or endorsement M-0069-S, Commonwealth of Massachusetts Employees Using Autos They Do Not Own In The Course of Their Employment.

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RULE 50 - USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

The following premiums apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances
 - A. No Primary Insurance - 90% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 100% for individual and household members.
 - B. Primary Insurance - 12% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 13% for individual and household members.
 - C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the premium to be charged shall be 100% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the otherwise applicable premium for the vehicle rated in accordance with Rule 11, using the applicable class, symbol 5, and the latest model year shown in the manual for the territory in which the named individual resides.

Government Workers

If the auto furnished or available for regular use is insured and is used in the business of the United States Government or the Commonwealth of Massachusetts, attach M-0049-S, Federal Employees Using Autos They Do Not Own In The Course Of Their Employment, or M-0069-S, Commonwealth of Massachusetts Employees Using Autos They Do Not Own In The Course Of Their Employment:

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RULES 51-53 - RESERVED FOR FUTURE USE

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SECTION V - SUPPLEMENTAL INFORMATION

RULE 54 - ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

1. Eligibility

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition in the Private Passenger Manual.

2. Coverages

This discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

3. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

4. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

5. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.

Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

Devices qualifying in this category receive 15% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

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(a) Passive Alarm System - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) Armored Cable Hood Lock

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

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RULE 55 - PRE-INSURANCE INSPECTION PROGRAM

The Commissioner of Insurance promulgated regulation 211 CMR 94.00, Mandatory Pre-Insurance Inspection of Private Passenger Motor Vehicles, to be effective March 1, 1989. The following is a general summary of the regulation which was distributed with General Notice No. G-1766, dated June 18, 2002. For specific details about the Program, refer to the regulation. Pre-inspection requirements will be applied uniformly and without regard to whether the policy was insured voluntarily or was assigned to Metropolitan through the MAIP.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.

2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

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RULE 56 - THE SAFE DRIVER INSURANCE PLAN (SDIP)

Driving Record/Experience Period

Each listed operator on a policy is assigned a SDIP code based on the operator's driving history record. The SDIP rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the SDIP code.

The SDIP rating adjustment will be determined based on the SDIP code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Metropolitan receives an authorized inquiry response from the Merit Rating Board indicating the operator's SDIP code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Metropolitan will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Metropolitan and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Metropolitan will submit an SDIP policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's SDIP code.

If an operator's MVR is not electronically available, the policy experience period will begin as of the effective date of the policy until Metropolitan receives an authorized inquiry response from the Merit Rating Board with the operator's actual SDIP code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Metropolitan. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Metropolitan. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Metropolitan will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's SDIP code.

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Determination of SDIP Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An at-fault accident is one in which Metropolitan determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's SDIP code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's SDIP code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period. In no event shall the surcharge points for any single incident be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's SDIP code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's SDIP code is 98.

Calculation of the SDIP Rating Adjustment

The SDIP rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The SDIP rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to Rule 11.

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Safe Driver Insurance Plan

Calculation of SDIP Rating Adjustments

Percentages to Apply to Otherwise Applicable Premiums*

<u>SDIP Code</u>	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
	99	-24.0%	-24.0%	N/A
98	-7.0%	-7.0%	-7.0%	-7.0%
0	0.0%	0.0%	0.0%	0.0%
1	15.0%	15.0%	7.5%	7.5%
2	30.0%	30.0%	15.0%	15.0%
3	45.0%	45.0%	22.5%	22.5%
4	60.0%	60.0%	30.0%	30.0%
5	75.0%	75.0%	37.5%	37.5%
6	90.0%	90.0%	45.0%	45.0%
7	105.0%	105.0%	52.5%	52.5%
8	120.0%	120.0%	60.0%	60.0%
9	135.0%	135.0%	67.5%	67.5%
10	150.0%	150.0%	75.0%	75.0%
Each point over 10**	15.0%	15.0%	7.5%	7.5%

* Total SDIP premium is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

** To determine the applicable SDIP percentage for an SDIP Code greater than 10:
1. subtract 10 from the actual SDIP code,
2. multiply the result in step 1 by the "Each point over 10" percentage, and
3. add the resulting percentage in step 2 to the percentage shown for SDIP Code 10

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INCREASED LIMIT FACTORS

Damage to Someone Else's Property

Refer to the Rate Pages for Increase Limit Factors

Bodily Injury to Others

<u>Limits</u>	<u>Factors</u>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.25
100/100	1.41
100/200	1.42
100/300	1.43
200/400	1.80
250/500	1.93
250/1000	1.98
300/500	2.17
500/500	2.85
500/1000	2.90

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RULE 57 - SURETY BOND RULES AND RATES

1. The rates for Motor Vehicle Surety Bonds shall be 10% of the Statutory (Compulsory) Rates for Motor Vehicle Liability Insurance Policies.
2. No Motor Vehicle Surety Bonds shall be issued unless or until the applicant (owner) has furnished collateral equal to at least 120% of the highest amount of losses incurred in any one year of the most recent five-year experience period. If the experience is not available for the five preceding years, the applicant must satisfy the company that he is able to pay any judgment to the extent of \$40,000 for each motor vehicle to be covered. The minimum premium for a motor vehicle liability bond for Statutory (Compulsory) coverage shall be \$25.
3. The classifications for Motor Vehicle Surety Bonds shall be the same as for Motor Vehicle Liability Insurance Policies.
4. Motor Vehicle Liability Bonds executed on and after January 1, 1971, shall contain, as part of the recitals required by G.L. Chapter 90, Section 34A, the appropriate provisions of St. 1970, Chapter 670, Section 2 and St. 1971, Chapter 978. The term "insurer" as used in these statutes shall include the "obligor" under any Motor Vehicle Liability Bond so executed.

RULE 58 - REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

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ADDITIONAL ITEMS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX JANUARY 1, 2007

<u>TITLE</u>	<u>AIB FORM NO.</u>
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	M-0047-S (Ed. 01-89)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 01-94)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 01-03)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 01-89)
Guest Occupants Exclusion	M-0002-S (Ed. 01-77)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 01-89)
Massachusetts Operator Exclusion Form	MPL - 1053-020 (Ed. 04-01)
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Stated Amount Coverage	MPY-0027-S (Ed. 01-83)

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PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX JANUARY 1, 2007 (Cont'd)

<u>TITLE</u>	<u>AIB FORM NO.</u>
Substitute Transportation Coverage	M-0105-S (Ed. 01-01)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 01-96)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 01-88)
Use of Other Autos Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 01-89)
Waiver of Deductible Endorsement	MPY-0016-S (Ed. 01-83)
Identity Theft Resolution	V-911 (Ed. 03-06)
Snowmobiles	M-102-A (Ed. 01-00)
Massachusetts Endorsement (Substitute Transportation)	M-0104-S (Ed. 01-99)

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**PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)**

Approved for Use January 1, 2006
For Vehicles Not Subject to the Compulsory Law

<u>Form Title</u> <u>Policy</u>	<u>Form Number and</u> <u>Edition Date</u>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY - MASSACHUSETTS	MP 00 99 11 01
Endorsements	
ADDITIONAL INSURED - LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE - TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE - VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 01 04
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

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RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0.....	Barnstable Dukes Nantucket Plymouth	4.....	Franklin Hampden
1.....	Berkshire	5.....	Hampshire
2.....	Bristol	6.....	Middlesex
3.....	Essex	7.....	Norfolk
		8.....	Suffolk
		9.....	Worcester

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CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

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The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Reedville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

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RATING TERRITORIES

City or Town	Rating Territor y	Statistical Code
A		
ABINGTON	8	010
ACTON	27	630
ACUSHNET	7	230
ADAMS	27	110
AGAWAM	7	420
ALFORD	27	170
AMESBURY	2	310
AMHERST	5	510
ANDOVER	3	311
ARLINGTON	4	610
ASHBURNHAM	1	930
ASHBY	1	670
ASHFIELD	27	470
ASHLAND	5	631
ATHOL	3	910
ATTLEBORO	5	210
AUBURN	6	931
AVON	11	730
AYER	3	632
B		
BARNSTABLE	5	021
BARRE	2	932
BECKET	2	171
BEDFORD	2	633
BELCHERTOWN	3	530
BELLINGHAM	3	731
BELMONT	3	611
BERKLEY	6	231
BERLIN	27	933
BERNARDSTON	27	471
BEVERLY	5	312
BILLERICA	5	634
BLACKSTONE	2	934
BLANDFORD	3	490
BOLTON	1	970
BOSTON CENTRAL - (Zip Codes		
02101-		
02118, 02123,	23	821
02133,		
02199,		
02201, 02202,		
02203,		
02210,		
02215, 02241)		
BOURNE	4	050
BOXBOROUGH	27	671
BOXFORD	3	370
BOYLSTON	2	971
BRAINTREE	8	710
BREWSTER	27	080
BRIDGEWATER	6	011
BRIGHTON - Boston (Zip	24	822
Codes		
02134,		
02135, 02163)		
BRIMFIELD	3	491
BROCKTON	45	002
BROOKFIELD	3	935
BROOKLINE	8	702
BUCKLAND	27	430

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BURLINGTON	4	635
C		
CAMBRIDGE	11	600
CANTON	8	711
CARLISLE	27	672
CARVER	7	030
CHARLEMONT	27	472

City or Town	Rating Territory	Statistical Code
CHARLESTOWN -		
Boston (Zip Codes 02128, 02129)	26	824
CHARLTON	4	936
CHATHAM	27	051
CHELMSFORD	2	612
CHELSEA	16	802
CHESHIRE	27	130
CHESTER	1	440
CHESTERFIELD	27	570
CHICOPEE	9	402
CHILMARK	46	081
CLARKSBURG	27	131
CLINTON	6	911
COHASSET	4	732
COLRAIN	1	431
CONCORD	27	613
CONWAY	27	473
CUMMINGTON	27	571
D		
DALTON	27	132
DANVERS	5	313
DARTMOUTH	7	211
DEDHAM	8	712
DEERFIELD	27	432
DENNIS	3	052
DIGHTON	5	232
DORCHESTER -		
Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
DOUGLAS	2	937
DOVER	2	733
DRACUT	6	614
DUDLEY	3	938
DUNSTABLE	1	673
DUXBURY	3	031
E		
EAST BOSTON -		
Boston (Zip Codes 02128, 02129)	26	824
EAST BRIDGEWATER	6	032
EAST BROOKFIELD	2	973
EASTHAM	27	082
EASTHAMPTON	3	511
EAST LONGMEADOW	6	441
EASTON	7	212
EDGARTOWN	46	053
EGREMONT	27	172
ERVING	27	433
ESSEX	2	330
EVERETT	14	602
F		
FAIRHAVEN	7	213
FALL RIVER	13	201

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FALMOUTH	3	054
FITCHBURG	7	902
FLORIDA	2	173
FOXBOROUGH	3	734
FRAMINGHAM	9	615
FRANKLIN	1	713
FREETOWN	5	233

City or Town	Rating Territory	Statistical Code
G		
GARDNER	3	912
GAY HEAD	46	083
GEORGETOWN	3	331
GILL	27	474
GLOUCESTER	5	314
GOSHEN	27	573
GOSNOLD	27	084
GRAFTON	3	913
GRANBY	4	574
GRANVILLE	2	492
GREAT BARRINGTON	1	111
GREENFIELD	3	410
GROTON	27	636
GROVELAND	3	332
H		
HADLEY	27	531
HALIFAX	5	070
HAMILTON	1	333
HAMPDEN	5	493
HANCOCK	27	174
HANOVER	4	033
HANSON	5	034
HARDWICK	27	939
HARVARD	27	974
HARWICH	1	055
HATFIELD	27	532
HAVERHILL	8	302
HAWLEY	27	475
HEATH	2	476
HINGHAM	4	012
HINSDALE	2	133
HOLBROOK	11	735
HOLDEN	3	940
HOLLAND	1	494
HOLLISTON	2	637
HOLYOKE	40	403
HOPEDALE	2	941
HOPKINTON	27	638
HUBBARDSTON	1	942
HUDSON	3	616
HULL	9	035
HUNTINGTON	2	533
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818
I		
IPSWICH	2	315
J		
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817
K		
KINGSTON	4	036
L		
LAKEVILLE	5	037
LANCASTER	2	943
LANESBOROUGH	1	134
LAWRENCE	44	303

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LEE	27	135
LEICESTER	7	944
LENOX	27	136
LEOMINSTER	5	914
LEVERETT	1	477
LEXINGTON	2	617
LEYDEN	1	478

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City or Town	Rating Territory	Statistical Code
LINCOLN	1	639
LITTLETON	27	640
LONGMEADOW	4	442
LOWELL	41	601
LUDLOW	7	421
LUNENBURG	1	945
LYNN	43	300
LYNNFIELD	7	334
M		
MALDEN	14	603
MANCHESTER	27	335
MANSFIELD	3	214
MARBLEHEAD	4	316
MARION	3	038
MARLBOROUGH	5	618
MARSHFIELD	7	039
MASHPEE	5	085
MATTAPOISETT	3	040
MAYNARD	27	620
MEDFIELD	27	736
MEDFORD	12	604
MEDWAY	27	737
MELROSE	6	619
MENDON	27	946
MERRIMAC	3	336
METHUEN	10	317
MIDDLEBOROUGH	6	013
MIDDLEFIELD	1	576
MIDDLETON	6	337
MILFORD	5	915
MILLBURY	4	916
MILLIS	27	738
MILLVILLE	1	947
MILTON	11	714
MONROE	1	479
MONSON	3	422
MONTAGUE	27	411
MONTEREY	27	175
MONTGOMERY	27	495
MOUNT WASHINGTON	27	176
N		
NAHANT	8	338
NANTUCKET	27	056
NATICK	3	621
NEEDHAM	2	715
NEW ASHFORD	1	177
NEW BEDFORD	13	200
NEW BRAINTREE	27	975
NEWBURY	1	339
NEWBURYPORT	1	318
NEW MARLBOROUGH	27	178
NEW SALEM	27	480
NEWTON	6	605
NORFOLK	1	739
NORTH ADAMS	2	112
NORTHAMPTON	3	512
NORTH ANDOVER	5	319
NORTH ATTLEBORO	3	215
NORTHBOROUGH	27	949
NORTH BROOKFIELD	3	948
NORTHBRIDGE	3	917
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

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City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434
NORTH READING	5	641
NORTON	5	234
NORWELL	3	041
NORWOOD	7	716
O		
OAK BLUFFS	46	057
OAKHAM	1	976
ORANGE	2	412
ORLEANS	27	058
OTIS	27	179
OXFORD	5	950
P		
PALMER	4	423
PAXTON	5	977
PEABODY	10	320
PELHAM	27	577
PEMBROKE	6	042
PEPPERELL	27	642
PERU	1	180
PETERSHAM	27	978
PHILLIPSTON	1	979
PITTSFIELD	4	102
PLAINFIELD	27	578
PLAINVILLE	4	740
PLYMOUTH	7	014
PLYMPTON	6	071
PRINCETON	27	980
PROVINCETOWN	27	059
Q		
QUINCY	12	703
R		
RANDOLPH	14	717
RAYNHAM	6	235
READING	3	622
REHOBOTH	4	236
REVERE	15	803
RICHMOND	27	181
ROCHESTER	3	043
ROCKLAND	9	015
ROCKPORT	2	340
ROSLINDALE - Boston (Zip Code 02131)	18	816
ROWE	27	481
ROWLEY	3	341
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820
ROYALSTON	1	981
RUSSELL	3	443
RUTLAND	3	951
S		
SALEM	12	304
SALISBURY	5	342
SANDISFIELD	27	182
SANDWICH	3	060
SAUGUS	12	321
SAVOY	27	183
SCITUATE	6	044
SEEKONK	4	237
SHARON	6	741
SHEFFIELD	27	137
SHELBURNE	1	435
SHERBORN	1	674
SHIRLEY	2	643

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AUTOMOBILE MANUAL
MASSACHUSETTS

City or Town	Rating Territory	Statistical Code
SHREWSBURY	5	918
SHUTESBURY	2	482
SOMERSET	6	238
SOMERVILLE	12	606
SOUTHAMPTON	1	580
SOUTHBOROUGH	27	952
SOUTH BOSTON - Boston (Zip Code 02127)	25	823
SOUTHBRIDGE	6	919
SOUTH HADLEY	4	513
SOUTHWICK	4	444
SPENCER	6	920
SPRINGFIELD	42	400
STERLING	27	953
STOCKBRIDGE	1	138
STONEHAM	8	623
STOUGHTON	12	718
STOW	27	644
STURBRIDGE	1	954
SUDBURY	27	645
SUNDERLAND	3	436
SUTTON	27	955
SWAMPSCOTT	9	322
SWANSEA	5	239
T		
TAUNTON	9	202
TEMPLETON	27	956
TEWKSBURY	5	646
TISBURY	46	061
TOLLAND	1	496
TOPSFIELD	4	371
TOWNSEND	27	647
TRURO	1	086
TYNGSBOROUGH	3	648
TYRINGHAM	27	184
U		
UPTON	27	957
UXBRIDGE	27	921
W		
WAKEFIELD	6	624
WALES	2	497
WALPOLE	4	719
WALTHAM	7	607
WARE	3	514
WAREHAM	8	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	27	185
WATERTOWN	7	608
WAYLAND	2	649
WEBSTER	7	922
WELLESLEY	1	720
WELLFLEET	27	087
WENDELL	27	484
WENHAM	2	343
WESTBOROUGH	2	923
WEST BOYLSTON	2	959
WEST BRIDGEWATER	8	045
WEST BROOKFIELD	27	960
WESTFIELD	6	424
WESTFORD	27	650
WESTHAMPTON	27	581
WESTMINSTER	1	961
WEST NEWBURY	27	344

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City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	46	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
Y		
YARMOUTH	4	062

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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RATE SECTION

Memorandum

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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MASSACHUSETTS

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60
46	\$8	\$8	\$13	\$12

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$6	\$5
16	\$4	\$4	\$7	\$6
17	\$4	\$3	\$6	\$5
18	\$4	\$3	\$6	\$5
19	\$4	\$3	\$6	\$5
20	\$4	\$3	\$6	\$5
21	\$4	\$3	\$6	\$5
22	\$4	\$3	\$6	\$5
23	\$4	\$3	\$6	\$5
24	\$4	\$3	\$6	\$5
25	\$4	\$3	\$6	\$5
26	\$4	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$4	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5
46	\$1	\$1	\$1	\$1

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.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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MOTORCYCLE RATES

Part 5 - Optional BI
Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17
2	\$12	\$11	\$18	\$15
3	\$13	\$12	\$20	\$16
4	\$17	\$15	\$27	\$22
5	\$16	\$14	\$25	\$20
6	\$18	\$16	\$29	\$23
7	\$17	\$15	\$27	\$22
8	\$17	\$15	\$27	\$22
9	\$18	\$16	\$29	\$23
10	\$24	\$21	\$38	\$31
11	\$23	\$20	\$37	\$30
12	\$24	\$22	\$39	\$32
13	\$26	\$23	\$42	\$34
14	\$28	\$25	\$42	\$36
15	\$31	\$31	\$42	\$42
16	\$31	\$31	\$42	\$42
17	\$31	\$31	\$42	\$42
18	\$31	\$31	\$42	\$42
19	\$31	\$31	\$42	\$42
20	\$31	\$31	\$42	\$42
21	\$31	\$31	\$42	\$42
22	\$31	\$31	\$42	\$42
23	\$31	\$31	\$42	\$42
24	\$31	\$31	\$42	\$42
25	\$31	\$31	\$42	\$42
26	\$31	\$31	\$42	\$42
27	\$10	\$9	\$16	\$13
40	\$25	\$23	\$41	\$33
41	\$28	\$25	\$42	\$36
42	\$31	\$31	\$42	\$42
43	\$31	\$31	\$42	\$42
44	\$31	\$31	\$42	\$42
45	\$31	\$31	\$42	\$42
46	\$10	\$9	\$16	\$13

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	\$2	\$3	\$4	\$5
3	\$2	\$3	\$4	\$5
4	\$3	\$4	\$6	\$7
5	\$3	\$4	\$5	\$7
6	\$3	\$5	\$6	\$8
7	\$3	\$5	\$6	\$8
8	\$3	\$4	\$6	\$7
9	\$3	\$5	\$6	\$8
10	\$4	\$7	\$9	\$11
11	\$4	\$6	\$8	\$10
12	\$5	\$7	\$9	\$11
13	\$5	\$7	\$10	\$12
14	\$5	\$8	\$10	\$13
15	\$9	\$13	\$17	\$22
16	\$10	\$15	\$20	\$25
17	\$9	\$13	\$18	\$22
18	\$9	\$13	\$18	\$22
19	\$9	\$13	\$18	\$22
20	\$9	\$13	\$18	\$22
21	\$9	\$13	\$18	\$22
22	\$9	\$13	\$18	\$22
23	\$9	\$13	\$18	\$22
24	\$9	\$13	\$18	\$22
25	\$9	\$13	\$18	\$22
26	\$9	\$13	\$18	\$22
27	\$2	\$2	\$3	\$4
40	\$5	\$7	\$9	\$12
41	\$5	\$8	\$10	\$13
42	\$9	\$13	\$17	\$22
43	\$9	\$13	\$18	\$22
44	\$10	\$15	\$20	\$24
45	\$9	\$13	\$17	\$21
46	\$2	\$2	\$3	\$4

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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
B	c.c. 351 c.c. to 650
C	c.c.
D	651 c.c. and over

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MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34
46	\$9	\$9	\$16	\$14

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$62
\$1,000	\$68
\$2,000	\$92
\$5,000	\$149
\$10,000	\$241
\$15,000	\$296
\$20,000	\$339
\$25,000	\$360
\$50,000	\$378

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$20
25/50	\$20
25/60	\$21
30/70	\$22
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

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**Part 12 - Underinsured
Motorists
Rates by limit**

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.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
25/60	\$8
30/70	\$15
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

Notes: (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

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MOTORCYCLE RATES

Part 7 - Collision
Rates at \$500 deductible

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$2.12
2	\$2.01
3	\$2.39
4	\$2.63
5	\$2.74
6	\$2.76
7	\$2.94
8	\$3.36
9	\$3.06
10	\$3.58
11	\$3.16
12	\$4.12
13	\$4.29
14	\$5.98
15	\$6.98
16	\$7.67
17	\$7.17
18	\$7.17
19	\$7.17
20	\$7.17
21	\$7.17
22	\$7.17
23	\$7.17
24	\$7.17
25	\$7.17
26	\$7.17
27	\$1.80
40	\$4.55
41	\$4.54
42	\$6.19
43	\$6.99
44	\$6.43
45	\$6.85
46	\$1.80

Part 7 - Collision
Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52 66.9% of \$500 deductible premium
\$1,000	53.2% of \$500 deductible premium
\$2,000	

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 - Limited Collision

\$500 deductible base premium (Part 8)
= (6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

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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.

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MOTORCYCLE RATES

**Part 9 - Comprehensive
Rates at \$500
deductible**

Territory	Rate per \$100 of value*
	All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61
46	\$0.81

Part 9 - Comprehensive

Other deductibles

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$477.7% of \$500 deductible premium
\$1,000	70.3% of \$500 deductible premium
\$2,000	

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.

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- (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.

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**Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

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Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	<u>Approved As Of</u>
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

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SYMBOL AND IDENTIFICATION SECTION

Notice to Manual Holders

This section contains all symbols available at the time of printing. Further Symbol and Identification information may become available as it develops. Carry forward from the 2006 Manual, the Symbol and Identification Section for 2005 and prior years.

NOTE: For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made. If there is no corresponding model, refer to Rule 22 of the Manual.

(1990 & Subsequent Model Years) Abbreviation Key

APV	All-Purpose Vehicle	Lftgt	Liftgate
AWD	All-Wheel Drive	Ltd	Limited
Cabri	Cabriolet	L	Liter
Conv or Con	Convertible	L/B	Long Bed
Cntry	Country	Lux	Luxury
Cpe	Coupe	LE	Luxury Edition/Limited Edition
CC	Cubic Centimeter	MPV	Multi-Purpose Vehicle
CI	Cubic Inch	Pass	Passenger
CID	Cubic Inch Displacement	Perf	Performance
Cus	Custom	Pkp	Pickup
Cyl	Cylinder	Sed	Sedan
Dlx	Deluxe	S/B	Short Bed
Dsl	Diesel	SOHC	Single Overhead Camshaft
Disp	Displacement	SE	Special Edition
Dr	Door	Spt	Sport(s)
DOHC	Double Overhead Camshaft	Std	Standard
Eng	Engine	Super	Supercharged
Fstbk	Fastback	Sym	Symbol
4WD or 4x4	Four-Wheel Drive	Trk	Truck
Hdtp	Hardtop	Turbo	Turbocharged
Hchbk or Hbk	Hatchback	2WD or 4x2	Two-Wheel Drive
HD	Heavy Duty	Utl	Utility
HO	High Output	Veh	Vehicle
HP	Horsepower	VIN	Vehicle Identification Number
IIN	ISO Identification Number	Wag	Wagon
Lftbk	Liftback	WB	Wheelbase

PERFORMANCE VEHICLE IDENTIFICATION:

i - Intermediate h - High s - Sports p - Sports Premium

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SYMBOL DEFINITIONS:

Price New Symbol - Reflects a vehicle's Manufacturers Suggested Retail Price (MSRP), including widely-used options. Do not use this symbol for rating policies. This symbol is for reference only.

Rating Symbol - Developed by adjusting the Price New Symbol of each vehicle either upward or downward to reflect its physical damage loss experience in accordance with the Vehicle Series Rating (VSR) Program. Use this symbol for rating policies.

Metropolitan Property & Casualty Insurance Company

Massachusetts Automobile Rate Revision

Introduction and Actuarial Memorandum

Metropolitan Property and Casualty Insurance Company's current Private Passenger Automobile rates and rules were approved by the Massachusetts Division of Insurance effective August 15, 2009.

With this revision, Metropolitan Property and Casualty Insurance Company is proposing an overall rate change of 4.8%.

Summary of Changes

1. Base Rates have been revised by coverage, territory, and class in compliance with Bulletin 2009-13.
2. A new tier rating program is introduced. (Refer to new Manual Rule 26 – Tier Rating Factors)
 - § New business will be assigned one of 99 potential tiers based on the policy characteristics listed in the Tier Rating Factors manual rule. To ensure that the new business rates are in compliance with the residual market threshold outlined in Bulletin 2009-13, separate tier factors will apply to all vehicles with both a minimum BI limit of 20/40 and a minimum Property Damage limit of \$5,000. The tier factors for such vehicles will be capped at 1.00 for Bodily Injury, Personal Injury Protection, Property Damage and Uninsured Motorist Bodily Injury coverages. (Refer to the tier factors in the Rate Pages)
 - § Renewal customers' rates will not be impacted by the introduction of the new tiering program. As they renew into the program they will be mapped to the neutral tier, Tier 28.
3. The Automatic Payment Discount has been revised from 10% to 12% for those policies under the Payroll Deduction payment plan. (Refer to Manual Rule 19)
4. The Passive Restraint Discount has been eliminated to be consistent with the MAIP rating structure. (Refer to Manual Rule 19)
5. Territory definitions have been revised. A new territory, 46, has been created and consists of several towns previously in territory 27.
6. Model Year/Symbol Factors have been added to the Rate Rages for model year 2011. (Refer to the Rate Pages)

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7. The rate manual has been updated as follows:

- § Rule 11 – Premium Calculation Rule; Tier Rating Factors are added to the rating steps, and the passive restraint discount is deleted from the rating steps.
- § Rule 17 – Substitute Transportation; base rates will now vary by tier.
- § Rule 18 – Termination of Insurance, A.1., has been updated to reflect 211 CMR 97.05.
- § Rule 19 – Discounts; the Multi-Car discount rule is clarified.
- § Rule 34 – Trailers Designed for use with Private Passenger Motor Vehicles; rating factors will vary by tier.
- § Rule 43 – Snowmobiles; rates will vary by tier.
- § Rule 44 – Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles; Tier Rating Factors will apply.
- § Rule 46 – Excess Electronic Equipment; rates will vary by tier.

Summary of Rate Impacts

<u>Change</u>	<u>Rate Impact (all coverages combined)</u>
Base Rates	4.7%
Passive Restraint	0.9%
Automatic Payment Discount	-0.7%
Total	4.8.%

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Rate Indication Methodology

Rate indications were computed on Massachusetts Metropolitan Property & Casualty Insurance Company voluntary data (CAR ID codes 0, 1 and 8) using the loss ratio method. Experience for Parts 1 and 5 (Bodily Injury), 9 and 11 (Comprehensive and Towing), and 7 and 8 (Collision and Limited Collision) were combined for ratemaking purposes. Data includes three accident years ending June 30, 2009; weights were applied to each accident year's experience.

Earned Premiums are gross of any Group rate deviations and have been on-leveled using the parallelogram method. Comprehensive and Collision premiums were trended for model year and symbol drift. The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year, and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period.

Incurred Losses exclude loss adjustment expenses and were developed to ultimate using the link ratio method on incurred loss data. Comprehensive losses exclude catastrophes; a catastrophe provision has been incorporated into the Comprehensive rate indication. Frequency and severity loss trends were selected. The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year, and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period.

A Claims Adjustment Expense Factor is applied to Incurred Losses. This accounts for both Direct Cost and Containment and Adjusting and Other Expenses.

The standard for full credibility used is 1082 claims. Partial credibility is calculated as the square root of (Claim Counts / 1082).

The complement of credibility is the permissible loss ratio. The permissible loss ratio is calculated as $[1.00 - \text{Variable Expenses} - \text{Flat Expenses} - \text{Residual Market Expense Load (where applicable)}]$. Variable Expenses include Direct Commissions and Brokerage; Taxes, Licenses and Fees; and an Underwriting Profit Provision that reflects a 12% return on equity. Flat Expenses include Other Acquisition Expenses, General Expenses, and Guaranty Fund Assessments not recouped. A Flat Expense Trend is applied.

A Residual Market Expense Load was calculated by projecting the dollar loss per voluntary exposure.

The rate indication is calculated as $[\text{Credibility Weighted Loss and LAE Ratio} + (\text{Flat Expenses} * \text{Flat Expense Trend})] / [1 - (\text{Variable Expenses} + \text{Residual Market Expense Load (where applicable)})] - 1$.

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Territorial indications were computed by Rate Class for Bodily Injury (Parts 1 and 5), Property Damage Liability (Part 4), Personal Injury Protection (Part 2), Comprehensive and Towing (Parts 9 and 11) and Collision and Limited Collision (Parts 7 and 8). Data for classes 10 and 15, classes 20 and 25, and classes 21 and 26 was combined for purposes of determining proposed territorial relativities. In accordance with Bulletin 2009-13 the rate for the coverage package and operator criteria described does not exceed the proposed MAIP premium*, and no coverage premium applicable to any in-force risk for bodily injury, personal injury protection, property damage liability, collision or comprehensive is more than 25% higher than the coverage premium that would have applied to the same risk 12 months prior.

* Since Metropolitan is filing rates before the MAIP filing has been submitted to the DOI, the assumed proposed MAIP rates underlying this filing for BI, PD, PIP and UM were set equal to the maximum allowed rates described in Bulletin 2009-12 for comparison purposes. Once the MAIP filing has been placed on file, Metropolitan will revise base rates accordingly to ensure continued compliance with the residual market threshold outlined in Bulletin 2009-13.

Metropolitan Property Casualty Insurance Company
 Massachusetts Automobile

Base Rate Change by Territory

Territory	1&5 BI	2 PIP	3 UMBI	4 PD	6 MED	7&8 COLL	9 COMP	10 SUB T	11 TOW	12 UIMBI	Total
1	9.0%	-8.2%	-8.8%	6.5%	33.3%	0.2%	21.8%	0.0%	0.0%	0.0%	5.7%
2	7.6%	-8.1%	-8.8%	4.5%	33.3%	0.6%	21.4%	0.0%	0.0%	0.0%	4.9%
3	8.9%	-9.5%	-8.8%	6.8%	33.3%	1.0%	21.8%	0.0%	0.0%	0.0%	5.9%
4	6.9%	-9.3%	-8.8%	5.1%	33.3%	0.7%	21.6%	0.0%	0.0%	0.0%	4.8%
5	6.7%	-9.0%	-8.8%	5.5%	33.3%	1.0%	22.3%	0.0%	0.0%	0.0%	5.1%
6	6.7%	-9.8%	-8.8%	5.9%	33.3%	0.0%	21.5%	0.0%	0.0%	0.0%	4.7%
7	5.7%	-9.7%	-8.8%	6.5%	33.3%	0.5%	21.8%	0.0%	0.0%	0.0%	4.9%
8	9.2%	-9.5%	-8.8%	6.7%	33.3%	0.7%	22.0%	0.0%	0.0%	0.0%	5.8%
9	6.4%	-9.2%	-8.8%	4.8%	33.3%	-0.2%	22.1%	0.0%	0.0%	0.0%	4.3%
10	7.7%	-8.5%	-8.8%	5.4%	33.3%	1.7%	22.2%	0.0%	0.0%	0.0%	5.4%
11	3.3%	-8.6%	-8.8%	6.8%	33.3%	0.7%	22.0%	0.0%	0.0%	0.0%	4.2%
12	1.6%	-9.4%	-8.8%	4.1%	33.3%	0.4%	21.8%	0.0%	0.0%	0.0%	2.9%
13	6.1%	-9.1%	-8.8%	4.0%	33.3%	1.3%	21.8%	0.0%	0.0%	0.0%	4.5%
14	5.8%	-9.4%	-8.8%	4.5%	33.3%	-0.4%	21.9%	0.0%	0.0%	0.0%	3.8%
15	6.3%	-9.2%	-8.8%	3.1%	33.3%	1.9%	21.6%	0.0%	0.0%	0.0%	4.4%
16	5.8%	-9.2%	-8.8%	3.9%	33.3%	3.7%	21.8%	0.0%	0.0%	0.0%	5.8%
17	9.4%	-9.5%	-8.8%	7.0%	33.3%	1.3%	21.6%	0.0%	0.0%	0.0%	5.9%
18	8.6%	-8.6%	-8.8%	2.2%	33.3%	0.5%	21.8%	0.0%	0.0%	0.0%	4.7%
19	8.1%	-9.3%	-8.8%	2.7%	33.3%	0.0%	21.9%	0.0%	0.0%	0.0%	5.0%
20	5.4%	-9.6%	-8.8%	5.1%	33.3%	0.8%	21.9%	0.0%	0.0%	0.0%	4.3%
21	5.8%	-7.8%	-8.8%	3.9%	33.3%	1.9%	21.8%	0.0%	0.0%	0.0%	5.0%
22	7.7%	-8.1%	-8.8%	0.7%	33.3%	3.4%	22.0%	0.0%	0.0%	0.0%	5.2%
23	1.3%	-9.4%	-8.8%	3.1%	33.3%	0.1%	21.8%	0.0%	0.0%	0.0%	3.1%
24	4.0%	-9.1%	-8.8%	1.5%	33.3%	-0.4%	21.6%	0.0%	0.0%	0.0%	2.6%
25	7.6%	-9.2%	-8.8%	2.3%	33.3%	-2.6%	21.7%	0.0%	0.0%	0.0%	4.1%
26	7.1%	-8.9%	-8.8%	1.0%	33.3%	-1.6%	21.9%	0.0%	0.0%	0.0%	3.6%
27	9.2%	-8.7%	-8.8%	6.7%	33.3%	1.3%	21.2%	0.0%	0.0%	0.0%	6.0%
40	4.0%	-9.3%	-8.8%	1.8%	33.3%	-1.7%	21.6%	0.0%	0.0%	0.0%	2.5%
41	1.5%	-9.3%	-8.8%	1.2%	33.3%	-0.5%	22.2%	0.0%	0.0%	0.0%	1.8%
42	4.2%	-7.3%	-8.8%	1.3%	33.3%	-1.0%	22.1%	0.0%	0.0%	0.0%	2.8%
43	4.2%	-9.1%	-8.8%	1.1%	33.3%	-1.8%	22.1%	0.0%	0.0%	0.0%	2.3%
44	3.9%	-9.5%	-8.8%	1.2%	33.3%	-2.3%	21.8%	0.0%	0.0%	0.0%	3.1%
45	7.2%	-9.2%	-8.8%	5.0%	33.3%	1.8%	22.1%	0.0%	0.0%	0.0%	5.1%
46	0.8%	-8.7%	-8.8%	0.7%	33.3%	0.1%	1.1%	0.0%	0.0%	0.0%	0.3%
TOTAL	6.4%	-9.1%	-8.8%	5.1%	33.3%	0.6%	21.8%	0.0%	0.0%	0.0%	4.7%

Metropolitan Property Casualty Insurance Company
 Massachusetts Automobile

Overall Rate Change by Territory

Territory	1&5 BI	2 PIP	3 UMBI	4 PD	6 MED	7&8 COLL	9 COMP	10 SUB T	11 TOW	12 UIMBI	Total
1	8.2%	1.0%	0.3%	5.8%	46.7%	-0.5%	20.9%	0.0%	0.0%	10.0%	5.8%
2	6.9%	1.1%	0.3%	3.7%	46.7%	-0.1%	20.6%	0.0%	0.0%	10.0%	5.0%
3	8.1%	-0.4%	0.3%	6.1%	46.7%	0.2%	20.9%	0.0%	0.0%	10.0%	6.0%
4	6.1%	-0.2%	0.3%	4.3%	46.7%	0.0%	20.7%	0.0%	0.0%	10.0%	4.9%
5	5.9%	0.1%	0.3%	4.8%	46.7%	0.3%	21.5%	0.0%	0.0%	10.0%	5.2%
6	6.0%	-0.7%	0.3%	5.1%	46.7%	-0.7%	20.7%	0.0%	0.0%	10.0%	4.8%
7	5.0%	-0.6%	0.3%	5.8%	46.7%	-0.2%	21.0%	0.0%	0.0%	10.0%	5.0%
8	8.4%	-0.5%	0.3%	5.9%	46.7%	0.0%	21.2%	0.0%	0.0%	10.0%	5.9%
9	5.6%	-0.1%	0.3%	4.0%	46.7%	-0.9%	21.2%	0.0%	0.0%	10.0%	4.4%
10	6.9%	0.7%	0.3%	4.7%	46.7%	1.0%	21.3%	0.0%	0.0%	10.0%	5.5%
11	2.6%	0.6%	0.3%	6.0%	46.7%	0.0%	21.1%	0.0%	0.0%	10.0%	4.3%
12	0.9%	-0.3%	0.3%	3.4%	46.7%	-0.3%	20.9%	0.0%	0.0%	10.0%	3.0%
13	5.3%	0.0%	0.3%	3.3%	46.7%	0.6%	21.0%	0.0%	0.0%	10.0%	4.6%
14	5.0%	-0.4%	0.3%	3.8%	46.7%	-1.1%	21.0%	0.0%	0.0%	10.0%	3.8%
15	5.5%	-0.1%	0.3%	2.4%	46.7%	1.2%	20.7%	0.0%	0.0%	10.0%	4.4%
16	5.1%	-0.2%	0.3%	3.2%	46.7%	3.0%	20.9%	0.0%	0.0%	10.0%	5.8%
17	8.6%	-0.5%	0.3%	6.2%	46.7%	0.6%	20.8%	0.0%	0.0%	10.0%	5.9%
18	7.8%	0.5%	0.3%	1.5%	46.7%	-0.2%	20.9%	0.0%	0.0%	10.0%	4.7%
19	7.4%	-0.2%	0.3%	2.0%	46.7%	-0.7%	21.0%	0.0%	0.0%	10.0%	5.0%
20	4.6%	-0.5%	0.3%	4.4%	46.7%	0.0%	21.0%	0.0%	0.0%	10.0%	4.3%
21	5.1%	1.5%	0.3%	3.2%	46.7%	1.2%	20.9%	0.0%	0.0%	10.0%	5.0%
22	6.9%	1.1%	0.3%	0.0%	46.7%	2.7%	21.1%	0.0%	0.0%	10.0%	5.1%
23	0.6%	-0.3%	0.3%	2.3%	46.7%	-0.7%	20.9%	0.0%	0.0%	10.0%	3.2%
24	3.3%	0.0%	0.3%	0.8%	46.7%	-1.1%	20.7%	0.0%	0.0%	10.0%	2.6%
25	6.8%	-0.1%	0.3%	1.6%	46.7%	-3.3%	20.9%	0.0%	0.0%	10.0%	4.1%
26	6.3%	0.2%	0.3%	0.3%	46.7%	-2.3%	21.1%	0.0%	0.0%	10.0%	3.6%
27	8.5%	0.5%	0.3%	6.0%	46.7%	0.6%	20.4%	0.0%	0.0%	10.0%	6.2%
40	3.2%	-0.2%	0.3%	1.1%	46.7%	-2.4%	20.8%	0.0%	0.0%	10.0%	2.7%
41	0.8%	-0.2%	0.3%	0.5%	46.7%	-1.2%	21.3%	0.0%	0.0%	10.0%	1.9%
42	3.5%	2.0%	0.3%	0.5%	46.7%	-1.7%	21.3%	0.0%	0.0%	10.0%	3.0%
43	3.5%	0.0%	0.3%	0.4%	46.7%	-2.5%	21.2%	0.0%	0.0%	10.0%	2.3%
44	3.1%	-0.4%	0.3%	0.5%	46.7%	-3.0%	20.9%	0.0%	0.0%	10.0%	3.2%
45	6.4%	-0.1%	0.3%	4.3%	46.7%	1.0%	21.2%	0.0%	0.0%	10.0%	5.2%
46	0.1%	0.5%	0.3%	0.0%	46.7%	-0.6%	0.4%	0.0%	0.0%	10.0%	1.0%
TOTAL	5.6%	0.0%	0.3%	4.3%	46.7%	-0.1%	20.9%	0.0%	0.0%	10.0%	4.8%

Metropolitan Property Casualty Insurance Company
Massachusetts Automobile

Base Rate Change by Class

<u>Class</u>	1&5	2	3	4	6	7&8	9	10	11	12	Total
	BI	PIP	UMBI	PD	MED	COLL	COMP	SUB T	TOW	UIMBI	
10	6.5%	-9.1%	-8.8%	5.2%	33.3%	-0.3%	21.7%	0.0%	0.0%	0.0%	4.6%
17	6.1%	-9.1%	-8.8%	4.4%	33.3%	4.7%	22.0%	0.0%	0.0%	0.0%	5.1%
18	6.5%	-9.1%	-8.8%	5.2%	33.3%	0.7%	21.9%	0.0%	0.0%	0.0%	4.6%
20	5.1%	-9.1%	-8.8%	3.7%	33.3%	16.4%	21.8%	0.0%	0.0%	0.0%	6.8%
21	6.2%	-9.1%	-8.8%	5.2%	33.3%	0.5%	21.7%	0.0%	0.0%	0.0%	4.1%
25	5.3%	-9.0%	-8.8%	4.1%	33.3%	15.6%	21.8%	0.0%	0.0%	0.0%	6.8%
26	6.4%	-9.1%	-8.8%	5.2%	33.3%	0.7%	21.7%	0.0%	0.0%	0.0%	4.2%
30	6.4%	-9.1%	-8.8%	5.2%	33.3%	0.1%	21.3%	0.0%	0.0%	0.0%	4.7%
15	6.9%	-9.1%	-8.8%	5.3%	33.3%	-0.3%	21.8%	0.0%	0.0%	0.0%	5.0%
TOTAL	6.4%	-9.1%	-8.8%	5.1%	33.3%	0.6%	21.8%	0.0%	0.0%	0.0%	4.7%

Overall Rate Change by Class

<u>Class</u>	1&5	2	3	4	6	7&8	9	10	11	12	Total
	BI	PIP	UMBI	PD	MED	COLL	COMP	SUB T	TOW	UIMBI	
10	5.7%	0.0%	0.3%	4.4%	46.7%	-1.0%	20.9%	0.0%	0.0%	10.0%	4.7%
17	5.4%	0.0%	0.3%	3.6%	46.7%	4.0%	21.1%	0.0%	0.0%	10.0%	5.1%
18	5.8%	0.0%	0.3%	4.5%	46.7%	0.0%	21.1%	0.0%	0.0%	10.0%	4.6%
20	4.4%	0.0%	0.3%	3.0%	46.7%	15.5%	20.9%	0.0%	0.0%	10.0%	6.8%
21	5.4%	0.0%	0.3%	4.5%	46.7%	-0.2%	20.9%	0.0%	0.0%	10.0%	4.1%
25	4.5%	0.1%	0.3%	3.4%	46.7%	14.8%	20.9%	0.0%	0.0%	10.0%	6.7%
26	5.7%	0.0%	0.3%	4.5%	46.7%	-0.1%	20.9%	0.0%	0.0%	10.0%	4.2%
30	5.7%	0.0%	0.3%	4.4%	46.7%	-0.6%	20.5%	0.0%	0.0%	10.0%	5.0%
15	6.1%	0.0%	0.3%	4.5%	46.7%	-1.0%	20.9%	0.0%	0.0%	10.0%	5.2%
TOTAL	5.6%	0.0%	0.3%	4.3%	46.7%	-0.1%	20.9%	0.0%	0.0%	10.0%	4.8%
10&15	5.7%	0.0%	0.3%	4.4%	46.7%	-1.0%	20.9%	0.0%	0.0%	10.0%	4.7%
20&25	4.5%	0.1%	0.3%	3.3%	46.7%	15.0%	20.9%	0.0%	0.0%	10.0%	6.7%
21&26	5.6%	0.0%	0.3%	4.5%	46.7%	-0.1%	20.9%	0.0%	0.0%	10.0%	4.1%

Private Passenger Automobile

MASSACHUSETTS

SUMMARY OF RATE LEVEL INDICATIONS

	Acc Yr Ending 06/2009 Trended Onlevel	Projected Loss & LAE Ratio	Indicated Rate Change	Proposed Rate Change
<u>Coverage</u>	<u>Earn Prem.</u>	<u>LAE Ratio</u>	<u>Change</u>	<u>Change</u>
Bodily Injury (Parts 1 & 5)	64,892,316	84.9%	13.2%	5.6%
Property Damage	60,683,599	80.7%	8.4%	4.3%
Medical Payments	1,362,598	139.4%	47.5%	46.7%
Uninsured Motorist Bodily Injury	3,054,121	61.8%	-7.5%	0.3%
Underinsured Motorist Bodily Injury	3,315,114	119.6%	17.1%	10.0%
No Fault	11,199,051	72.6%	-0.8%	0.0%
Comprehensive and Towing	19,675,930	95.3%	26.8%	20.9%
Collision and Limited Collision	67,245,806	68.5%	-4.2%	-0.1%
Substitute Transportation	3,950,717	77.4%	6.2%	0.0%
Total	235,379,252	80.3%	7.3%	4.8%
Cumpulsory Coverages			9.6%	4.5%

Private Passenger Automobile

MASSACHUSETTS

BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2007	06/2008	06/2009
1)	Earned Premium	84,826,148	74,124,536	65,172,582
2)	On Level Factors	0.824	0.937	0.996
3)	Historical MY/Symbol Drift Factors	1.000	1.000	1.000
4)	Projected MY/Symbol Drift Factors	1.000	1.000	1.000
5)	Current On-Level Trended Earned Premium 1x2x3x4	69,937,129	69,465,275	64,892,316
6)	Incurred Loss	35,414,340	35,059,084	30,323,886
7)	Development Factors	1.087	1.163	1.221
8)	Historical Loss Trend Factors	1.020	1.010	1.000
9)	Projected Loss Trend Factors	1.140	1.140	1.140
10)	Ultimate Trended Incurred Loss 6x7x8x9	44,768,402	46,952,141	42,218,969
11)	Projected Loss Ratios 10/5	64.0%	67.6%	65.1%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss Ratio 11x12			65.6%
14)	Claims Adjustment Expense Factor			1.294
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			84.9%
17)	Credibility			100.0%
18)	Complement of Credibility Permissible Loss & LAE Ratio *			73.8%
19)	Credibility Weighted Loss & LAE Ratio 16x15+(1-16)x17			84.9%
20)	Indicated Rate Change			13.2%

* Includes Residual Market Expense Load

Private Passenger Automobile

MASSACHUSETTS

PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2007	06/2008	06/2009
1)	Earned Premium	68,875,217	66,507,513	60,936,603
2)	On Level Factors	0.955	0.979	0.996
3)	Historical MY/Symbol Drift Factors	1.000	1.000	1.000
4)	Projected MY/Symbol Drift Factors	1.000	1.000	1.000
5)	Current On-Level Trended Earned Premium 1x2x3x4	65,780,677	65,128,889	60,683,599
6)	Incurred Loss	35,879,636	35,246,732	32,764,411
7)	Development Factors	1.004	1.014	1.105
8)	Historical Loss Trend Factors	1.020	1.010	1.000
9)	Projected Loss Trend Factors	1.093	1.093	1.093
10)	Ultimate Trended Incurred Loss 6x7x8x9	40,163,480	39,455,011	39,581,368
11)	Projected Loss Ratios 10/5	61.1%	60.6%	65.2%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss Ratio 11x12			62.3%
14)	Claims Adjustment Expense Factor			1.294
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			80.7%
17)	Credibility			100.0%
18)	Complement of Credibility Permissible Loss & LAE Ratio *			73.8%
19)	Credibility Weighted Loss & LAE Ratio 16x15+(1-16)x17			80.7%
20)	Indicated Rate Change			8.4%

* Includes Residual Market Expense Load

Private Passenger Automobile

MASSACHUSETTS

MEDICAL EXPENSE RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2007	06/2008	06/2009
1)	Earned Premium	818,380	1,015,401	969,504
2)	On Level Factors	1.706	1.486	1.405
3)	Historical MY/Symbol Drift Factors	1.000	1.000	1.000
4)	Projected MY/Symbol Drift Factors	1.000	1.000	1.000
5)	Current On-Level Trended Earned Premium 1x2x3x4	1,395,981	1,508,892	1,362,598
6)	Incurred Loss	621,941	884,423	729,806
7)	Development Factors	1.082	1.212	2.060
8)	Historical Loss Trend Factors	1.210	1.100	1.000
9)	Projected Loss Trend Factors	1.290	1.290	1.290
10)	Ultimate Trended Incurred Loss 6x7x8x9	1,050,897	1,521,585	1,940,438
11)	Projected Loss Ratios 10/5	75.3%	100.8%	142.4%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss Ratio 11x12			
14)	Claims Adjustment Expense Factor			
15)	Catastrophe Provision			
16)	Projected Loss & LAE Ratio 13x14x15			
17)	Credibility			
18)	Complement of Credibility Permissible Loss & LAE Ratio			
19)	Credibility Weighted Loss & LAE Ratio 16x15+(1-16)x17			
20)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Private Passenger Automobile

MASSACHUSETTS

NO FAULT RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2007	06/2008	06/2009
1)	Earned Premium	17,911,093	15,157,574	11,793,706
2)	On Level Factors	0.670	0.789	0.950
3)	Historical MY/Symbol Drift Factors	1.000	1.000	1.000
4)	Projected MY/Symbol Drift Factors	1.000	1.000	1.000
5)	Current On-Level Trended Earned Premium 1x2x3x4	11,991,625	11,955,506	11,199,051
6)	Incurred Loss	6,080,490	7,435,967	12,431,423
7)	Development Factors	0.919	0.781	0.531
8)	Historical Loss Trend Factors	1.040	1.020	1.000
9)	Projected Loss Trend Factors	1.069	1.069	1.069
10)	Ultimate Trended Incurred Loss 6x7x8x9	6,212,162	6,330,827	7,055,902
11)	Projected Loss Ratios 10/5	51.8%	53.0%	63.0%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss Ratio 11x12			56.1%
14)	Claims Adjustment Expense Factor			1.294
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			72.6%
17)	Credibility			100.0%
18)	Complement of Credibility Permissible Loss & LAE Ratio *			73.8%
19)	Credibility Weighted Loss & LAE Ratio 16x15+(1-16)x17			72.6%
20)	Indicated Rate Change			-0.8%

* Includes Residual Market Expense Load

Private Passenger Automobile

MASSACHUSETTS

UNINSURED MOTORIST BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2007	06/2008	06/2009
1)	Earned Premium	4,269,109	3,632,447	3,137,070
2)	On Level Factors	0.766	0.899	0.974
3)	Historical MY/Symbol Drift Factors	1.000	1.000	1.000
4)	Projected MY/Symbol Drift Factors	1.000	1.000	1.000
5)	Current On-Level Trended Earned Premium 1x2x3x4	3,271,797	3,266,091	3,054,121
6)	Incurred Loss	1,452,516	1,346,170	1,044,616
7)	Development Factors	1.050	1.103	1.324
8)	Historical Loss Trend Factors	0.953	0.976	1.000
9)	Projected Loss Trend Factors	1.069	1.069	1.069
10)	Ultimate Trended Incurred Loss 6x7x8x9	1,553,313	1,548,736	1,477,630
11)	Projected Loss Ratios 10/5	47.5%	47.4%	48.4%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss Ratio 11x12			47.8%
14)	Claims Adjustment Expense Factor			1.294
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			61.8%
17)	Credibility			59.1%
18)	Complement of Credibility Permissible Loss & LAE Ratio *			73.8%
19)	Credibility Weighted Loss & LAE Ratio 16x15+(1-16)x17			66.7%
20)	Indicated Rate Change			-7.5%

* Includes Residual Market Expense Load

Private Passenger Automobile

MASSACHUSETTS

UNDERINSURED MOTORIST BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2007	06/2008	06/2009
1)	Earned Premium	3,773,421	3,523,813	3,262,584
2)	On Level Factors	0.823	0.945	1.016
3)	Historical MY/Symbol Drift Factors	1.000	1.000	1.000
4)	Projected MY/Symbol Drift Factors	1.000	1.000	1.000
5)	Current On-Level Trended Earned Premium 1x2x3x4	3,105,870	3,330,477	3,315,114
6)	Incurred Loss	816,362	1,347,739	1,386,283
7)	Development Factors	1.429	1.715	2.915
8)	Historical Loss Trend Factors	1.124	1.060	1.000
9)	Projected Loss Trend Factors	1.140	1.140	1.140
10)	Ultimate Trended Incurred Loss 6x7x8x9	1,494,383	2,792,932	4,607,331
11)	Projected Loss Ratios 10/5	48.1%	83.9%	139.0%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss Ratio 11x12			92.4%
14)	Claims Adjustment Expense Factor			1.294
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			119.6%
17)	Credibility			33.7%
18)	Complement of Credibility Permissible Loss & LAE Ratio			75.6%
19)	Credibility Weighted Loss & LAE Ratio 16x15+(1-16)x17			90.4%
20)	Indicated Rate Change			17.1%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Private Passenger Automobile

MASSACHUSETTS

COMPREHENSIVE AND TOWING RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2007	06/2008	06/2009
1)	Earned Premium	26,937,708	24,870,240	20,323,921
2)	On Level Factors	0.734	0.800	0.940
3)	Historical MY/Symbol Drift Factors	1.026	1.013	1.000
4)	Projected MY/Symbol Drift Factors	1.029	1.029	1.029
5)	Current On-Level Trended Earned Premium 1x2x3x4	20,877,572	20,758,122	19,675,930
6)	Incurred Loss	12,011,348	12,634,833	12,473,883
7)	Development Factors	1.001	1.002	1.075
8)	Historical Loss Trend Factors	1.000	1.000	1.000
9)	Projected Loss Trend Factors	1.240	1.240	1.240
10)	Ultimate Trended Incurred Loss 6x7x8x9	14,911,270	15,700,969	16,632,531
11)	Projected Loss Ratios 10/5	71.4%	75.6%	84.5%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss Ratio 11x12			77.5%
14)	Claims Adjustment Expense Factor			1.207
15)	Catastrophe Provision			1.019
16)	Projected Loss & LAE Ratio 13x14x15			95.3%
17)	Credibility			100.0%
18)	Complement of Credibility Permissible Loss & LAE Ratio			72.6%
19)	Credibility Weighted Loss & LAE Ratio 16x15+(1-16)x17			95.3%
20)	Indicated Rate Change			26.8%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Private Passenger Automobile

MASSACHUSETTS

COLLISION AND LIMITED COLLISION RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2007	06/2008	06/2009
1)	Earned Premium	76,422,836	71,803,317	63,418,362
2)	On Level Factors	0.779	0.868	0.967
3)	Historical MY/Symbol Drift Factors	1.086	1.042	1.000
4)	Projected MY/Symbol Drift Factors	1.097	1.097	1.097
5)	Current On-Level Trended Earned Premium 1x2x3x4	70,932,207	71,276,394	67,245,806
6)	Incurred Loss	39,212,875	40,111,930	43,738,934
7)	Development Factors	1.000	0.990	0.851
8)	Historical Loss Trend Factors	1.000	1.000	1.000
9)	Projected Loss Trend Factors	1.023	1.023	1.023
10)	Ultimate Trended Incurred Loss 6x7x8x9	40,100,684	40,609,893	38,082,454
11)	Projected Loss Ratios 10/5	56.5%	57.0%	56.6%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss Ratio 11x12			56.7%
14)	Claims Adjustment Expense Factor			1.207
15)	Catastrophe Provision			1.000
16)	Projected Loss & LAE Ratio 13x14x15			68.5%
17)	Credibility			100.0%
18)	Complement of Credibility Permissible Loss & LAE Ratio			72.6%
19)	Credibility Weighted Loss & LAE Ratio 16x15+(1-16)x17			68.5%
20)	Indicated Rate Change			-4.2%

Private Passenger Automobile

MASSACHUSETTS

SUBSTITUTE TRANSPORTATION RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2007	06/2008	06/2009
1)	Earned Premium	4,929,012	4,684,361	4,092,547
2)	On Level Factors	0.793	0.862	0.965
3)	Historical MY/Symbol Drift Factors	1.000	1.000	1.000
4)	Projected MY/Symbol Drift Factors	1.000	1.000	1.000
5)	Current On-Level Trended Earned Premium 1x2x3x4	3,908,367	4,039,332	3,950,717
6)	Incurred Loss	2,065,107	2,376,645	3,526,247
7)	Development Factors	0.995	0.980	0.720
8)	Historical Loss Trend Factors	1.061	1.030	1.000
9)	Projected Loss Trend Factors	1.069	1.069	1.069
10)	Ultimate Trended Incurred Loss 6x7x8x9	2,329,828	2,564,157	2,714,833
11)	Projected Loss Ratios 10/5	59.6%	63.5%	68.7%
12)	Yearly Weight	30.0%	35.0%	35.0%
13)	Projected Loss Ratio 11x12			
14)	Claims Adjustment Expense Factor			
15)	Catastrophe Provision			
16)	Projected Loss & LAE Ratio 13x14x15			
17)	Credibility			
18)	Complement of Credibility Permissible Loss & LAE Ratio			
19)	Credibility Weighted Loss & LAE Ratio 16x15+(1-16)x17			
20)	Indicated Rate Change			

Massachusetts Private Passenger Motor Vehicle Insurance
Earned Premium and Exposures
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

Historical Earned Premiums									
Experience Period	Bodily Injury	Personal Injury Protection	Property Damage Liability	Uninsured Motorists	Underinsured Motorists	Medical Payments	Collision and Ltd Coll	Comprehensive and Towing	Substitute Transportation
YE 6/30/07	\$84,826,148	\$17,911,093	\$68,875,217	\$4,269,109	\$3,773,421	\$818,380	\$76,422,836	\$26,937,708	\$4,929,012
YE 6/30/08	\$74,124,536	\$15,157,574	\$66,507,513	\$3,632,447	\$3,523,813	\$1,015,401	\$71,803,317	\$24,870,240	\$4,684,361
YE 6/30/09	\$65,172,582	\$11,793,706	\$60,936,603	\$3,137,070	\$3,262,584	\$969,504	\$63,418,362	\$20,323,921	\$4,092,547

Historical Earned Exposure									
Experience Period	Bodily Injury	Personal Injury Protection	Property Damage Liability	Uninsured Motorists	Underinsured Motorists	Medical Payments	Collision and Ltd Coll	Comprehensive and Towing	Substitute Transportation
YE 6/30/07	269,467	269,440	266,880	269,465	265,366	57,500	217,270	237,242	97,308
YE 6/30/08	263,566	263,822	261,697	263,824	260,331	61,043	214,241	232,689	97,140
YE 6/30/09	245,057	245,855	244,144	245,875	243,044	56,920	202,093	219,762	93,490

1/ Excludes data for motorcycles and other miscellaneous vehicle types. Premiums are gross of group discounts.

Massachusetts Private Passenger Motor Vehicle Insurance
Calculation of Model Year & Rate Symbol Drift Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

The 2009 Model Year and Symbol Factors were weighted with earned exposure years ending second quarter 2007, 2008, and 2009 to calculate the average relativity for each year.

The 2009 average was divided by the 2007 average. The square root of this is the annualized drift. This annualized drift was selected and projected to the midpoint of the proposed period (4/1/2011).

Coverage	2007 Average MY/SYM Rel. (1)	2008 Average MY/SYM Rel. (2)	2009 Average MY/SYM Rel. (3)	Annual Shift $((3)/(1))^{0.5}$
COMP	1.040	1.056	1.067	1.013
COLL	1.086	1.135	1.180	1.042

Trend From Date	Historical Trend To Date	Number of Years Trend	Historical Trend Factor	Projected Trend To Date	Number of Years Trend	Projected Trend Factor
12/31/06	12/30/08	2.0	1.026	04/01/11	2.3	1.029
12/31/07	12/30/08	1.0	1.013	04/01/11	2.3	1.029
12/31/08	12/30/08	0.0	1.000	04/01/11	2.3	1.029

Trend From Date	Historical Trend To Date	Number of Years Trend	Historical Trend Factor	Projected Trend To Date	Number of Years Trend	Projected Trend Factor
12/31/06	12/30/08	2.0	1.086	04/01/11	2.3	1.097
12/31/07	12/30/08	1.0	1.042	04/01/11	2.3	1.097
12/31/08	12/30/08	0.0	1.000	04/01/11	2.3	1.097

^{1/} Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Calculation of Model Year & Rate Symbol Drift Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

Model Year / Symbol Factors
Part 7 \$500 Deductible (Comprehensive)

Symbols	Model Year															1989 &
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	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	0.126
2	0.620	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	0.154
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	0.186
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	0.220
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	0.263
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	0.311
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	0.377
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	0.451
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	0.539
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	0.643
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	0.776
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	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	1.121
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	1.342
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	1.616
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	1.941
18	1.428	1.416	1.405	1.393	1.381	1.371	1.360	1.349	1.337	1.326	1.315	1.306	1.295	1.285	1.255	
19	1.520	1.508	1.496	1.484	1.471	1.459	1.448	1.436	1.424	1.412	1.401	1.390	1.379	1.369	1.336	
20	1.653	1.639	1.626	1.613	1.599	1.586	1.574	1.561	1.548	1.535	1.523	1.511	1.499	1.488	1.453	
21	1.785	1.770	1.756	1.742	1.727	1.713	1.700	1.686	1.671	1.658	1.644	1.632	1.619	1.607	1.569	
22	1.917	1.902	1.886	1.871	1.855	1.840	1.826	1.811	1.795	1.781	1.766	1.753	1.739	1.726	1.685	
23	2.049	2.033	2.017	2.000	1.982	1.967	1.951	1.936	1.919	1.903	1.888	1.874	1.858	1.845	1.801	
24	2.247	2.229	2.212	2.193	2.174	2.157	2.140	2.123	2.105	2.088	2.071	2.055	2.038	2.023	1.975	
25	2.446	2.426	2.407	2.387	2.366	2.348	2.329	2.311	2.290	2.272	2.253	2.237	2.218	2.202	2.150	
26	2.644	2.623	2.602	2.580	2.558	2.538	2.518	2.498	2.476	2.456	2.436	2.418	2.398	2.380	2.324	
27	2.842	2.820	2.797	2.774	2.750	2.728	2.707	2.685	2.662	2.640	2.619	2.599	2.578	2.559	2.498	

20092 Comprehensive Exposures		Average Factor: 1.067														
Symbols	Model Year															1989 &
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	Prior
1		1	14	2	8	13	7	13	11	9	14	8	11	11	29	56
2			0			0	1	1	1	0	0	3	0	0	106	30
3					0		0	0	9			13	20	15	329	39
4		0	1	1			1	0	0	0	1	235	167	50	679	81
5		2	13	9	24	1	8	13	30	46	77	284	125	194	1022	120
6		1	19	93	55	136	53	104	134	137	333	751	494	472	1052	97
7		9	289	360	131	261	217	347	343	304	475	210	343	410	1038	187
8		57	539	447	715	932	1250	1252	935	1123	1320	536	409	426	2000	355
10		404	738	1616	700	1020	870	1157	1345	1475	1110	797	952	1104	1992	391
11		107	794	1044	1742	1449	1996	2111	1638	1370	1218	1059	390	517	1587	235
12		248	1234	1596	1941	2542	2922	2841	2984	1691	2504	2098	2149	964	1263	183
13		262	1376	2116	2037	2937	2111	2327	2474	1653	1922	1238	1085	886	866	130
14		434	2115	3162	2515	2148	1872	1863	1836	1866	1772	1357	927	730	945	151
15		819	2104	2298	2063	2389	2604	2385	2073	2237	1125	811	788	480	797	70
16		347	1296	1270	1652	2008	2255	1854	1413	1006	1175	912	693	469	624	73
17		170	794	960	1392	1784	1760	1268	993	1135	615	732	377	380	669	96
18		174	906	701	1211	937	1118	854	730	1088	899	527	371	291	529	66
19		123	571	588	636	616	867	387	616	759	468	260	288	151	296	60
20		106	567	575	506	482	423	379	503	515	594	551	139	105	221	35
21		88	413	451	362	232	234	205	322	287	310	159	77	86	217	57
22		38	194	150	164	144	260	180	107	125	240	140	98	22	175	0
23		13	84	94	50	149	106	49	54	161	71	76	79	44	173	1
24		21	48	61	74	64	115	52	76	34	24	52	41	57	107	0
25		7	26	27	29	13	37	33	35	65	27	36	18	26	61	
26		3	6	18	24	25	28	18	12	28	13	27	33	50	63	0
27		6	32	41	25	13	20	32	13	9	8	6	5	5	33	

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Calculation of Model Year & Rate Symbol Drift Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company
Part 7 \$500 Deductible (Comprehensive)

20082 Comprehensive Exposures		Average Factor: 1.056														
		Model Year														
Symbols	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior
1			8	10	6	7	5	8	9	8	11	8	6	7	38	64
2					0	0	0	2	1	1	0	2	1	0	149	29
3					0	0		1	10	1		17	32	22	456	47
4			0	1		0		1	1	1	2	282	212	62	921	82
5			5	6	6	1	11	18	40	55	102	376	168	254	1407	134
6			7	111	94	156	54	117	143	171	399	909	638	609	1376	110
7		0	75	360	105	282	244	368	390	346	563	263	434	507	1379	228
8		0	128	495	699	1019	1328	1355	1050	1282	1596	634	478	542	2580	433
10		2	200	1498	750	1086	919	1255	1521	1747	1300	997	1141	1395	2527	518
11		3	221	786	1292	1518	2102	2366	1805	1617	1475	1288	494	667	2023	323
12		14	340	1464	2232	2704	3130	3120	3341	1937	2943	2506	2535	1208	1645	241
13		6	352	2110	2089	3067	2268	2550	2812	1898	2211	1457	1319	1110	1122	162
14		13	666	2762	3313	2330	2039	2098	2083	2120	2070	1691	1142	901	1220	171
15		32	644	2126	1880	2478	2947	2601	2323	2556	1345	999	994	608	989	83
16		5	356	1126	1563	2146	2392	2057	1605	1207	1431	1086	866	569	804	83
17		2	282	1039	1401	1883	1870	1467	1123	1327	734	967	473	490	835	111
18		4	274	713	1325	990	1151	963	829	1287	1093	647	455	362	695	79
19		1	208	558	729	631	827	410	726	932	557	331	372	195	387	72
20		2	203	573	599	497	445	432	563	605	684	657	170	125	281	40
21		0	153	599	396	255	263	237	373	361	360	199	85	104	280	64
22		1	84	214	246	144	290	195	121	154	290	161	117	26	212	1
23		1	46	112	78	158	103	56	61	195	82	98	97	53	207	
24			33	75	61	70	123	64	83	34	30	60	48	71	130	
25		0	11	31	25	11	38	43	41	71	32	38	23	33	67	
26			5	21	31	28	23	21	15	30	16	30	37	54	75	
27			12	37	26	8	17	27	17	5	9	8	5	8	37	

20072 Comprehensive Exposures		Average Factor: 1.040														
		Model Year														
Symbols	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior
1				5	3	1	1	0	3	4	8	3	4	3	38	66
2					1	0	0	2	2	1	1	4			211	35
3					1	1		0	14	1	1	24	42	26	642	52
4				0		1	1	1	1	1	5	345	272	79	1247	93
5			0	7	1	2	12	19	46	72	130	458	203	340	1912	136
6				44	90	177	48	121	147	200	440	1053	772	746	1801	127
7				84	138	291	255	397	437	382	641	307	548	614	1844	285
8			0	166	589	1073	1393	1444	1145	1392	1773	736	579	661	3345	547
10			0	365	795	1118	957	1336	1649	1908	1479	1164	1369	1686	3180	686
11			1	225	1165	1579	2170	2485	1942	1766	1669	1459	602	831	2553	404
12			0	488	2067	2848	3189	3263	3615	2099	3235	2856	3013	1388	2088	299
13			0	531	1972	3189	2368	2634	2956	2097	2464	1711	1491	1296	1408	202
14			7	591	2120	2454	2142	2285	2251	2323	2316	1966	1370	1043	1549	215
15			1	609	1901	2622	3080	2747	2509	2812	1525	1169	1213	725	1228	100
16			1	362	1489	2239	2493	2111	1778	1346	1637	1231	1014	663	1036	99
17			1	328	1485	1922	1928	1509	1280	1493	807	1090	583	587	1067	133
18			1	257	1031	1014	1142	1010	898	1387	1207	766	542	427	890	101
19			0	228	874	570	799	427	801	1036	630	381	429	224	483	74
20			0	198	522	506	446	453	596	658	773	759	206	145	367	52
21			2	166	399	254	264	237	390	411	399	233	100	121	348	69
22			2	103	211	148	299	213	121	181	325	189	135	31	230	1
23			2	65	111	160	109	56	65	197	96	114	117	58	242	
24			1	48	71	79	123	63	91	45	35	66	51	82	157	
25			0	19	34	18	33	44	41	86	36	43	22	36	75	
26			0	9	29	29	21	23	14	31	17	36	41	61	88	
27			0	18	28	8	17	25	16	6	10	8	5	7	41	

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Calculation of Model Year & Rate Symbol Drift Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)

Symbols	Model Year														1989 & Prior	
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997		1996-1990
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	0.117
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	0.135
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	0.161
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	0.193
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	0.228
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	0.266
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	0.314
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	0.372
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	0.436
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	0.520
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	0.612
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	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	0.865
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	1.021
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	1.214
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	1.444
18	2.060	1.968	1.879	1.792	1.710	1.631	1.556	1.485	1.417	1.353	1.292	1.234	1.179	1.126	0.994	
19	2.193	2.095	2.001	1.908	1.820	1.737	1.657	1.581	1.509	1.441	1.375	1.314	1.256	1.199	1.058	
20	2.384	2.277	2.175	2.074	1.979	1.888	1.801	1.719	1.640	1.566	1.495	1.429	1.365	1.304	1.150	
21	2.574	2.459	2.349	2.240	2.137	2.039	1.945	1.856	1.771	1.692	1.615	1.543	1.474	1.408	1.242	
22	2.765	2.642	2.523	2.406	2.295	2.190	2.089	1.994	1.902	1.817	1.734	1.657	1.583	1.512	1.334	
23	2.956	2.824	2.697	2.571	2.454	2.341	2.234	2.131	2.034	1.942	1.854	1.772	1.693	1.617	1.426	
24	3.242	3.097	2.958	2.820	2.691	2.567	2.450	2.338	2.230	2.130	2.033	1.943	1.856	1.773	1.564	
25	3.528	3.370	3.219	3.069	2.929	2.794	2.666	2.544	2.427	2.318	2.213	2.115	2.020	1.930	1.702	
26	3.814	3.644	3.480	3.318	3.166	3.020	2.882	2.750	2.624	2.506	2.392	2.286	2.184	2.086	1.840	
27	4.100	3.917	3.741	3.567	3.403	3.247	3.098	2.956	2.821	2.694	2.571	2.457	2.348	2.242	1.978	

20092 Collision Exposures		Model Year														1989 & Prior
Average Factor:		1.180														
Symbols	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	
1		1	14	2	8	13	6	13	11	8	12	7	8	11	17	32
2			0			0	1	1	1	0	0	3	0		57	20
3					0		0		9	0		11	18	12	181	16
4		0	1	1			1	0	0	0	1	206	135	36	378	40
5		2	13	9	24	1	8	13	30	41	71	249	93	149	580	69
6		1	19	90	56	133	53	101	125	125	307	665	388	348	651	41
7		9	288	358	131	260	213	343	328	287	429	181	286	299	606	89
8		57	539	447	711	927	1235	1226	910	1073	1210	466	328	326	1284	162
10		404	736	1616	699	1013	868	1139	1314	1426	1043	717	830	915	1346	173
11		106	793	1043	1737	1444	1981	2095	1607	1317	1109	915	304	388	1078	125
12		248	1232	1597	1938	2535	2903	2815	2936	1641	2348	1890	1870	763	827	104
13		264	1374	2113	2030	2924	2098	2299	2418	1588	1805	1114	949	743	584	82
14		436	2112	3157	2507	2142	1864	1831	1794	1815	1677	1249	816	601	653	84
15		819	2103	2293	2059	2380	2590	2361	2029	2154	1058	748	692	370	559	39
16		347	1294	1267	1645	2001	2237	1833	1374	966	1101	855	607	374	413	48
17		170	792	958	1389	1778	1752	1257	971	1091	588	680	320	312	489	56
18		174	904	700	1210	936	1114	840	715	1062	865	505	318	248	400	37
19		123	568	586	633	612	862	382	604	742	451	243	263	126	199	39
20		106	566	575	505	481	419	377	498	506	575	525	130	90	168	25
21		88	413	450	362	232	230	205	318	280	301	149	73	77	162	43
22		38	194	149	163	143	259	178	104	122	232	133	92	19	142	1
23		13	83	94	49	147	106	48	54	154	67	73	76	41	131	
24		21	48	60	73	63	112	50	75	34	23	47	37	47	79	0
25		7	26	27	29	13	36	32	34	61	26	33	18	25	55	
26		3	6	18	24	25	28	16	12	26	13	25	28	47	56	0
27		6	32	41	25	13	20	31	13	9	8	5	5	5	28	

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Calculation of Model Year & Rate Symbol Drift Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company
Part 7 \$500 Deductible (Collision)

20082 Collision Exposures		Average Factor: 1.135														
		Model Year														
Symbols	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior
1			8	10	6	7	5	8	9	8	10	8	6	7	22	39
2					0	0	0	2	1	1	0	2	1		82	21
3					0	0			10	1		15	31	15	261	24
4			0	1		0		1	1	1	2	252	174	51	550	41
5			5	6	6	1	11	18	41	49	93	339	140	206	865	76
6			7	110	94	154	54	115	139	155	374	841	534	478	900	46
7		0	74	357	105	282	241	367	382	335	523	237	379	398	878	101
8		0	128	495	696	1017	1322	1337	1032	1250	1499	570	410	438	1762	202
10		2	200	1496	747	1082	916	1241	1493	1709	1254	929	1025	1204	1803	234
11		3	220	785	1288	1515	2093	2354	1782	1573	1389	1156	416	530	1463	153
12		15	339	1465	2228	2696	3113	3104	3310	1897	2796	2329	2290	1015	1151	141
13		6	353	2107	2084	3056	2260	2529	2775	1849	2118	1345	1202	978	793	102
14		13	665	2761	3308	2325	2033	2071	2055	2079	1987	1591	1042	787	891	97
15		32	643	2120	1877	2474	2940	2586	2297	2489	1286	935	906	495	736	49
16		5	356	1125	1559	2141	2378	2044	1572	1168	1369	1044	784	481	583	51
17		2	282	1038	1398	1876	1863	1457	1106	1294	711	920	430	408	644	69
18		4	274	710	1323	989	1149	954	821	1271	1066	626	413	321	547	46
19		1	207	558	725	629	826	404	715	916	540	312	344	175	290	46
20		2	203	573	599	496	442	430	557	594	666	635	162	115	227	34
21		0	153	598	395	255	261	236	370	355	356	186	80	93	220	48
22		1	84	213	242	144	288	194	118	150	279	157	112	24	172	1
23		1	46	111	78	156	103	54	61	190	78	95	93	52	167	
24			33	74	61	70	121	60	82	34	30	58	44	59	100	
25		0	11	31	25	11	38	42	40	68	32	35	20	33	60	
26			5	21	31	28	23	19	14	28	16	29	32	51	67	
27			12	37	26	8	17	27	17	4	8	8	5	8	34	

20072 Collision Exposures		Average Factor: 1.086														
		Model Year														
Symbols	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior
1				5	3	1	1	0	3	4	6	3	4	4	18	41
2					1	0	0	2	2	1	1	4			129	24
3					1	1		0	14	1	1	22	38	21	381	27
4				0		1	1	1	1	1	5	313	234	69	787	48
5			0	7	1	2	12	19	45	65	122	423	179	288	1261	78
6				44	90	177	48	120	145	190	422	992	693	624	1218	62
7			0	83	138	291	253	397	432	372	611	283	498	511	1245	131
8			0	166	587	1072	1387	1434	1134	1372	1700	694	508	568	2422	267
10			0	365	794	1118	955	1326	1633	1878	1432	1113	1254	1505	2385	321
11			1	225	1162	1575	2163	2473	1925	1732	1603	1346	527	697	1906	199
12			0	488	2061	2840	3178	3253	3594	2064	3120	2724	2805	1215	1534	171
13			0	532	1970	3183	2363	2620	2932	2057	2394	1613	1391	1170	1050	129
14			7	593	2117	2448	2136	2268	2223	2290	2260	1877	1280	947	1196	121
15			1	608	1898	2621	3069	2738	2492	2755	1484	1118	1126	624	951	57
16			1	361	1484	2234	2481	2101	1757	1318	1590	1206	949	586	791	64
17			1	329	1485	1920	1922	1503	1265	1471	785	1048	538	511	864	82
18			1	257	1030	1012	1138	1004	891	1376	1187	750	506	395	740	62
19			0	227	872	568	799	424	791	1022	615	365	404	204	389	54
20			0	200	520	505	445	452	591	646	755	742	200	141	310	40
21			2	167	397	253	262	234	386	406	395	222	94	113	282	54
22			2	103	209	147	298	212	118	176	317	182	133	29	192	1
23			2	65	110	160	109	55	65	194	92	113	114	57	202	
24			1	48	72	79	119	61	91	43	35	65	46	75	127	
25			0	19	33	18	33	42	39	82	35	41	19	36	68	
26			0	9	29	29	21	20	13	30	17	33	36	58	79	
27			0	19	27	8	17	24	16	6	10	8	4	6	38	

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

Rate Change Effective Date	Percentage Rate Change								
	Bodily Injury	Personal Injury Protection	Property Damage Liability	Uninsured Motorists	Underinsured Motorists	Medical Payments	Collision and Ltd Coll	Comprehensive and Towing	Substitute Transportation
1/1/2004	4.0%	-3.2%	3.4%	17.7%	-2.8%	-14.7%	4.9%	-4.6%	1.8%
1/1/2005	3.9%	-7.3%	1.8%	-13.2%	1.3%	-7.8%	-8.4%	-6.3%	-5.2%
1/1/2006	-10.2%	-8.0%	-5.1%	-19.6%	-14.2%	29.4%	-9.4%	-10.6%	-5.0%
4/1/2007	-15.4%	-19.7%	-3.1%	-17.4%	-15.9%	16.8%	-14.2%	-10.2%	-10.3%
4/1/2008	-1.4%	-16.0%	-1.3%	-3.1%	-3.1%	0.2%	-9.1%	-18.1%	-11.3%
4/1/2009	0.0%	0.0%	0.0%	-1.8%	2.6%	42.3%	-0.6%	0.0%	0.0%

Experience Period Ending	On Level Factors								
	Bodily Injury	Personal Injury Protection	Property Damage Liability	Uninsured Motorists	Underinsured Motorists	Medical Payments	Collision and Ltd Coll	Comprehensive and Towing	Substitute Transportation
6/30/2007	0.824	0.670	0.955	0.766	0.823	1.706	0.779	0.734	0.793
6/30/2008	0.937	0.789	0.979	0.899	0.945	1.486	0.868	0.800	0.862
6/30/2009	0.996	0.950	0.996	0.974	1.016	1.405	0.967	0.940	0.965

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Bodily Injury - Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

<u>Rate Change Effective Date</u>	<u>Percent Rate Change</u>	<u>Factor</u>	<u>Cumulative Factor</u>
1/1/2004	n.a.	1.000	1.000
1/1/2005	3.9%	1.039	1.039
1/1/2006	-10.2%	0.898	0.933
4/1/2007	-15.4%	0.846	0.789
4/1/2008	-1.4%	0.986	0.778
4/1/2009	0.0%	1.000	0.778

<u>(1) Accident Year</u>	<u>(2) Rate Level</u>	<u>(3) Earned Weight</u>	<u>(4) Average Rate Level</u>	<u>(5) On-Level Factor</u>
6/07	1.039	0.126	0.942	0.824
	0.933	0.842		
	0.789	0.031		
6/08	0.933	0.280	0.829	0.937
	0.789	0.689		
	0.778	0.031		
6/09	0.789	0.282	0.781	0.996
	0.778	0.687		
	0.778	0.031		

- (1) Accident Year
- (2) Rate Level at which premium is being earned
- (3) The weight of the rate level at which the premium is being earned
- (4) = sum of each respective (2) x (3)
- (5) = 0.778 / (4)

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Personal Injury Protection - Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

<u>Rate Change Effective Date</u>	<u>Percent Rate Change</u>	<u>Factor</u>	<u>Cumulative Factor</u>
1/1/2004	n.a	1.000	1.000
1/1/2005	-7.3%	0.927	0.927
1/1/2006	-8.0%	0.920	0.853
4/1/2007	-19.7%	0.803	0.685
4/1/2008	-16.0%	0.840	0.575
4/1/2009	0.0%	1.000	0.575

<u>(1) Accident Year</u>	<u>(2) Rate Level</u>	<u>(3) Earned Weight</u>	<u>(4) Average Rate Level</u>	<u>(5) On-Level Factor</u>
6/07	0.927	0.126	0.857	0.670
	0.853	0.842		
	0.685	0.031		
6/08	0.853	0.280	0.728	0.789
	0.685	0.689		
	0.575	0.031		
6/09	0.685	0.282	0.606	0.950
	0.575	0.687		
	0.575	0.031		

- (1) Accident Year
- (2) Rate Level at which premium is being earned
- (3) The weight of the rate level at which the premium is being earned
- (4) = sum of each respective (2) x (3)
- (5) = 0.575 / (4)

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Property Damage Liability - Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

<u>Rate Change Effective Date</u>	<u>Percent Rate Change</u>	<u>Factor</u>	<u>Cumulative Factor</u>
1/1/2004	n.a	1.000	1.000
1/1/2005	1.8%	1.018	1.018
1/1/2006	-5.1%	0.949	0.966
4/1/2007	-3.1%	0.969	0.936
4/1/2008	-1.3%	0.987	0.924
4/1/2009	0.0%	1.000	0.924

<u>(1) Accident Year</u>	<u>(2) Rate Level</u>	<u>(3) Earned Weight</u>	<u>(4) Average Rate Level</u>	<u>(5) On-Level Factor</u>
6/07	1.018	0.126	0.972	0.955
	0.966	0.842		
	0.936	0.031		
6/08	0.966	0.280	0.944	0.979
	0.936	0.689		
	0.924	0.031		
6/09	0.936	0.282	0.927	0.996
	0.924	0.687		
	0.924	0.031		

- (1) Accident Year
- (2) Rate Level at which premium is being earned
- (3) The weight of the rate level at which the premium is being earned
- (4) = sum of each respective (2) x (3)
- (5) = 0.924 / (4)

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Uninsured Motorist - Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

<u>Rate Change Effective Date</u>	<u>Percent Rate Change</u>	<u>Factor</u>	<u>Cumulative Factor</u>
1/1/2004	n.a	1.000	1.000
1/1/2005	-13.2%	0.868	0.868
1/1/2006	-19.6%	0.804	0.698
4/1/2007	-17.4%	0.826	0.576
4/1/2008	-3.1%	0.969	0.559
4/1/2009	-1.8%	0.982	0.549

<u>(1) Accident Year</u>	<u>(2) Rate Level</u>	<u>(3) Earned Weight</u>	<u>(4) Average Rate Level</u>	<u>(5) On-Level Factor</u>
6/07	0.868	0.126	0.716	0.766
	0.698	0.842		
	0.576	0.031		
6/08	0.698	0.280	0.610	0.899
	0.576	0.689		
	0.559	0.031		
6/09	0.576	0.282	0.563	0.974
	0.559	0.687		
	0.549	0.031		

- (1) Accident Year
- (2) Rate Level at which premium is being earned
- (3) The weight of the rate level at which the premium is being earned
- (4) = sum of each respective (2) x (3)
- (5) = 0.549 / (4)

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Underinsured Motorist - Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

<u>Rate Change Effective Date</u>	<u>Percent Rate Change</u>	<u>Factor</u>	<u>Cumulative Factor</u>
1/1/2004	n.a	1.000	1.000
1/1/2005	1.3%	1.013	1.013
1/1/2006	-14.2%	0.858	0.869
4/1/2007	-15.9%	0.841	0.731
4/1/2008	-3.1%	0.969	0.708
4/1/2009	2.6%	1.026	0.727

<u>(1) Accident Year</u>	<u>(2) Rate Level</u>	<u>(3) Earned Weight</u>	<u>(4) Average Rate Level</u>	<u>(5) On-Level Factor</u>
6/07	1.013	0.126	0.883	0.823
	0.869	0.842		
	0.731	0.031		
6/08	0.869	0.280	0.769	0.945
	0.731	0.689		
	0.708	0.031		
6/09	0.731	0.282	0.715	1.016
	0.708	0.687		
	0.727	0.031		

- (1) Accident Year
- (2) Rate Level at which premium is being earned
- (3) The weight of the rate level at which the premium is being earned
- (4) = sum of each respective (2) x (3)
- (5) = 0.727 / (4)

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Medical Payments - Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

<u>Rate Change Effective Date</u>	<u>Percent Rate Change</u>	<u>Factor</u>	<u>Cumulative Factor</u>
1/1/2004	n.a	1.000	1.000
1/1/2005	-7.8%	0.922	0.922
1/1/2006	29.4%	1.294	1.193
4/1/2007	16.8%	1.168	1.394
4/1/2008	0.2%	1.002	1.396
4/1/2009	42.3%	1.423	1.987

<u>(1) Accident Year</u>	<u>(2) Rate Level</u>	<u>(3) Earned Weight</u>	<u>(4) Average Rate Level</u>	<u>(5) On-Level Factor</u>
6/07	0.922	0.126	1.165	1.706
	1.193	0.842		
	1.394	0.031		
6/08	1.193	0.280	1.337	1.486
	1.394	0.689		
	1.396	0.031		
6/09	1.394	0.282	1.414	1.405
	1.396	0.687		
	1.987	0.031		

- (1) Accident Year
- (2) Rate Level at which premium is being earned
- (3) The weight of the rate level at which the premium is being earned
- (4) = sum of each respective (2) x (3)
- (5) = 1.987 / (4)

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Collision and Limited Collision - Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

<u>Rate Change Effective Date</u>	<u>Percent Rate Change</u>	<u>Factor</u>	<u>Cumulative Factor</u>
1/1/2004	n.a	1.000	1.000
1/1/2005	-8.4%	0.916	0.916
1/1/2006	-9.4%	0.906	0.830
4/1/2007	-14.2%	0.858	0.712
4/1/2008	-9.1%	0.909	0.647
4/1/2009	-0.6%	0.994	0.643

<u>(1) Accident Year</u>	<u>(2) Rate Level</u>	<u>(3) Earned Weight</u>	<u>(4) Average Rate Level</u>	<u>(5) On-Level Factor</u>
6/07	0.916	0.126	0.837	0.779
	0.830	0.842		
	0.712	0.031		
6/08	0.830	0.280	0.743	0.868
	0.712	0.689		
	0.647	0.031		
6/09	0.712	0.282	0.665	0.967
	0.647	0.687		
	0.643	0.031		

- (1) Accident Year
- (2) Rate Level at which premium is being earned
- (3) The weight of the rate level at which the premium is being earned
- (4) = sum of each respective (2) x (3)
- (5) = 0.643 / (4)

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Comprehensive and Towing- Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

<u>Rate Change Effective Date</u>	<u>Percent Rate Change</u>	<u>Factor</u>	<u>Cumulative Factor</u>
1/1/2004	n.a	1.000	1.000
1/1/2005	-6.3%	0.937	0.937
1/1/2006	-10.6%	0.894	0.838
4/1/2007	-10.2%	0.898	0.752
4/1/2008	-18.1%	0.819	0.616
4/1/2009	0.0%	1.000	0.616

<u>(1) Accident Year</u>	<u>(2) Rate Level</u>	<u>(3) Earned Weight</u>	<u>(4) Average Rate Level</u>	<u>(5) On-Level Factor</u>
6/07	0.937	0.126	0.848	0.734
	0.838	0.842		
	0.752	0.031		
6/08	0.838	0.280	0.772	0.800
	0.752	0.689		
	0.616	0.031		
6/09	0.752	0.282	0.654	0.940
	0.616	0.687		
	0.616	0.031		

- (1) Accident Year
- (2) Rate Level at which premium is being earned
- (3) The weight of the rate level at which the premium is being earned
- (4) = sum of each respective (2) x (3)
- (5) = 0.616 / (4)

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

Massachusetts Private Passenger Motor Vehicle Insurance
Substitute Transportation - Calculation of On-Level Premium Factors
Private Passenger Vehicle Types^{1/}
Metropolitan Property and Casualty Insurance Company

On level premium factors were determined using the parallelogram method.

<u>Rate Change Effective Date</u>	<u>Percent Rate Change</u>	<u>Factor</u>	<u>Cumulative Factor</u>
1/1/2004	n.a	1.000	1.000
1/1/2005	-5.2%	0.948	0.948
1/1/2006	-5.0%	0.950	0.901
4/1/2007	-10.3%	0.897	0.808
4/1/2008	-11.3%	0.887	0.717
4/1/2009	0.0%	1.000	0.717

<u>(1) Accident Year</u>	<u>(2) Rate Level</u>	<u>(3) Earned Weight</u>	<u>(4) Average Rate Level</u>	<u>(5) On-Level Factor</u>
6/07	0.948	0.126	0.904	0.793
	0.901	0.842		
	0.808	0.031		
6/08	0.901	0.280	0.831	0.862
	0.808	0.689		
	0.717	0.031		
6/09	0.808	0.282	0.742	0.965
	0.717	0.687		
	0.717	0.031		

- (1) Accident Year
- (2) Rate Level at which premium is being earned
- (3) The weight of the rate level at which the premium is being earned
- (4) = sum of each respective (2) x (3)
- (5) = 0.717 / (4)

1/ Excludes data for motorcycles and other miscellaneous vehicle types.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

MASSACHUSETTS

BODILY INJURY

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-01	28,932,972	36,324,387	41,573,228	44,944,267	45,906,361	46,397,481
Jun-02	27,925,092	35,846,784	40,696,385	42,850,078	43,917,753	44,560,921
Jun-03	32,927,922	39,073,319	42,408,362	44,412,204	45,807,091	46,255,878
Jun-04	34,679,591	38,448,102	41,414,432	43,256,072	43,972,361	44,150,897
Jun-05	32,638,748	35,658,297	37,279,868	38,856,752	39,970,641	
Jun-06	33,155,889	33,751,420	36,120,031	38,074,508		
Jun-07	34,504,101	34,288,205	36,872,962			
Jun-08	33,688,233	35,667,644				
Jun-09	30,405,645					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Jun-01				1.021	1.011
Jun-02			1.053	1.025	1.015
Jun-03		1.085	1.047	1.031	1.010
Jun-04	1.109	1.077	1.044	1.017	1.004
Jun-05	1.093	1.045	1.042	1.029	
Jun-06	1.018	1.070	1.054		
Jun-07	0.994	1.075			
Jun-08	1.059				
FIVE YR AVG	1.054	1.071	1.048	1.025	1.010
THREE YR AVG	1.023	1.064	1.047	1.026	1.010
AVG EX HI/LO	1.056	1.074	1.048	1.025	1.010
WEIGHTED AVG	1.054	1.071	1.048	1.025	1.010

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
MA Selected Factor	1.050	1.070	1.050	1.025	1.010
MA To Ultimate	1.221	1.163	1.087	1.035	1.010

Note: Incurred losses include allocated loss adjustment expenses

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

MASSACHUSETTS

PROPERTY DAMAGE
Total Limits Incurred Losses

Accident Year	Months of Development						
	<u>Ending</u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-01	27,741,561	33,707,938	35,103,380	35,391,911	35,387,730	35,392,228	
Jun-02	27,851,523	33,261,699	34,297,593	34,511,450	34,481,163	34,486,671	
Jun-03	34,177,047	37,943,835	38,389,553	38,424,652	38,379,956	38,387,692	
Jun-04	35,178,149	35,459,782	35,392,848	35,526,507	35,530,361	35,546,692	
Jun-05	35,753,354	36,963,113	37,271,139	37,483,608	37,579,316		
Jun-06	30,942,005	33,800,398	34,336,998	34,445,929			
Jun-07	32,747,393	35,753,334	36,062,288				
Jun-08	32,693,973	35,516,787					
Jun-09	32,970,854						
		Development Factors					
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>	
Jun-01					1.000	1.000	
Jun-02				1.006	0.999	1.000	
Jun-03			1.012	1.001	0.999	1.000	
Jun-04		1.008	0.998	1.004	1.000	1.000	
Jun-05		1.034	1.008	1.006	1.003		
Jun-06		1.092	1.016	1.003			
Jun-07		1.092	1.009				
Jun-08		1.086					
FIVE YR AVG		1.062	1.009	1.004	1.000	1.000	
THREE YR AVG		1.090	1.011	1.004	1.000	1.000	
AVG EX HI/LO		1.071	1.010	1.004	1.000	1.000	
WEIGHTED AVG		1.061	1.009	1.004	1.000	1.000	
		Selected Factors					
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>	
MA Selected Factor		1.090	1.010	1.004	1.000	1.000	
MA To Ultimate		1.105	1.014	1.004	1.000	1.000	

Note: Incurred losses include allocated loss adjustment expenses

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

MASSACHUSETTS

MEDICAL PAYMENTS

Total Limits Incurred Losses

Accident Year	Months of Development						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>	
Jun-01	162,119	338,964	421,987	434,972	441,885	446,005	
Jun-02	189,669	362,784	403,915	445,159	450,953	462,134	
Jun-03	221,445	395,608	483,191	505,236	526,826	556,239	
Jun-04	233,448	447,172	464,459	484,448	486,448	488,444	
Jun-05	211,044	365,523	415,001	429,347	456,896		
Jun-06	299,380	423,280	489,056	492,745			
Jun-07	305,980	590,182	623,406				
Jun-08	565,791	891,992					
Jun-09	732,378						
		Development Factors					
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>	
Jun-01					1.016	1.009	
Jun-02				1.102	1.013	1.025	
Jun-03			1.221	1.046	1.043	1.056	
Jun-04		1.916	1.039	1.043	1.004	1.004	
Jun-05		1.732	1.135	1.035	1.064		
Jun-06		1.414	1.155	1.008			
Jun-07		1.929	1.056				
Jun-08		1.577					
FIVE YR AVG		1.713	1.121	1.047	1.028	1.024	
THREE YR AVG		1.640	1.116	1.028	1.037	1.028	
AVG EX HI/LO		1.741	1.116	1.041	1.024	1.017	
WEIGHTED AVG		1.682	1.114	1.045	1.028	1.025	
		Selected Factors					
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>	
MA Selected Factor		1.700	1.120	1.030	1.025	1.025	
MA To Ultimate		2.060	1.212	1.082	1.051	1.025	

Note: Incurred losses include allocated loss adjustment expenses

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

MASSACHUSETTS

NO FAULT

Total Limits Incurred Losses

Accident Year	Months of Development						
	<u>Ending</u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-01	15,265,905	11,163,848	9,652,185	8,899,191	8,796,243	9,003,908	
Jun-02	13,559,241	10,572,770	8,802,645	7,754,337	7,551,489	7,554,361	
Jun-03	14,727,344	11,241,331	9,505,798	8,373,968	8,260,388	8,271,319	
Jun-04	13,746,123	11,113,758	9,290,630	8,411,469	8,279,859	8,341,160	
Jun-05	13,505,671	9,954,681	8,163,999	7,432,556	7,386,139		
Jun-06	12,075,016	10,217,341	9,294,264	10,066,079			
Jun-07	13,920,499	8,304,688	7,047,564				
Jun-08	13,662,479	8,218,318					
Jun-09	12,799,246						
		Development Factors					
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>	
Jun-01					0.988	1.024	
Jun-02				0.881	0.974	1.000	
Jun-03			0.846	0.881	0.986	1.001	
Jun-04		0.809	0.836	0.905	0.984	1.007	
Jun-05		0.737	0.820	0.910	0.994		
Jun-06		0.846	0.910	1.083			
Jun-07		0.597	0.849				
Jun-08		0.602					
FIVE YR AVG		0.718	0.852	0.932	0.985	1.008	
THREE YR AVG		0.681	0.859	0.966	0.988	1.003	
AVG EX HI/LO		0.716	0.843	0.899	0.986	1.004	
WEIGHTED AVG		0.715	0.852	0.933	0.985	1.009	
		Selected Factors					
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>	
MA Selected Factor		0.680	0.850	0.930	0.985	1.003	
MA To Ultimate		0.531	0.781	0.919	0.988	1.003	

Note: Incurred losses include allocated loss adjustment expenses

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

MASSACHUSETTS

COMPREHENSIVE/TOWING
Incurred Losses

Accident Year	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-04	14,854,723	15,583,637	15,594,451	15,607,562	15,607,688	15,600,410
Jun-05	14,284,395	15,392,665	15,416,649	15,418,756	15,413,749	
Jun-06	12,176,304	13,060,209	13,089,646	13,112,155		
Jun-07	11,437,650	12,233,137	12,241,857			
Jun-08	11,939,860	12,846,881				
Jun-09	12,648,244					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Jun-04	1.049	1.001	1.001	1.000	1.000
Jun-05	1.078	1.002	1.000	1.000	
Jun-06	1.073	1.002	1.002		
Jun-07	1.070	1.001			
Jun-08	1.076				
FIVE YR AVG	1.069	1.001	1.001	1.000	1.000
THREE YR AVG	1.073	1.002	1.001	1.000	1.000
AVG EX HI/LO	1.073	1.001	1.001	1.000	1.000
WEIGHTED AVG	1.068	1.001	1.001	1.000	1.000

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
MA Selected Factor	1.073	1.001	1.001	1.000	1.000
MA To Ultimate	1.075	1.002	1.001	1.000	1.000

Note: Incurred losses include allocated loss adjustment expenses

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

MASSACHUSETTS

COLLISION/LIMITED COLLISION
Incurred Losses

Accident Year	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-04	56,621,037	46,893,626	46,388,473	46,306,534	46,295,145	46,301,397
Jun-05	54,484,747	45,520,910	45,045,720	44,935,251	44,909,669	
Jun-06	47,711,614	41,016,907	40,747,469	40,714,186		
Jun-07	46,646,885	39,949,469	39,808,466			
Jun-08	46,688,403	40,849,379				
Jun-09	44,434,375					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Jun-04	0.828	0.989	0.998	1.000	1.000
Jun-05	0.835	0.990	0.998	0.999	
Jun-06	0.860	0.993	0.999		
Jun-07	0.856	0.996			
Jun-08	0.875				
FIVE YR AVG	0.851	0.992	0.998	1.000	1.000
THREE YR AVG	0.864	0.993	0.998	1.000	1.000
AVG EX HI/LO	0.851	0.991	0.998	1.000	1.000
WEIGHTED AVG	0.850	0.992	0.998	1.000	1.000

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
MA Selected Factor	0.860	0.990	1.000	1.000	1.000
MA To Ultimate	0.851	0.990	1.000	1.000	1.000

Note: Incurred losses include allocated loss adjustment expenses

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

MASSACHUSETTS

SUBSTITUTE TRANSPORTATION
Incurred Losses

Accident Year	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-04	3,305,156	2,469,904	2,454,352	2,443,031	2,442,427	2,433,610
Jun-05	3,427,325	2,586,504	2,507,834	2,497,934	2,497,934	
Jun-06	2,789,604	2,034,546	2,030,970	2,020,110		
Jun-07	2,866,963	2,112,241	2,067,963			
Jun-08	3,229,907	2,384,196				
Jun-09	3,532,668					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Jun-04	0.747	0.994	0.995	1.000	0.996
Jun-05	0.755	0.970	0.996	1.000	
Jun-06	0.729	0.998	0.995		
Jun-07	0.737	0.979			
Jun-08	0.738				
FIVE YR AVG	0.741	0.985	0.995	1.000	0.996
THREE YR AVG	0.735	0.982	0.995	1.000	0.996
AVG EX HI/LO	0.741	0.986	0.995	1.000	0.996
WEIGHTED AVG	0.742	0.985	0.995	1.000	0.996

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
MA Selected Factor	0.735	0.985	0.995	1.000	1.000
MA To Ultimate	0.720	0.980	0.995	1.000	1.000

Note: Incurred losses include allocated loss adjustment expenses

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**Personal Automobile
MASSACHUSETTS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

Bodily Injury				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-05	1.72	8,730	150.21	N/A
Dec-05	1.63	8,955	146.04	N/A
Mar-06	1.62	8,773	141.74	N/A
Jun-06	1.57	8,734	137.21	N/A
Sep-06	1.51	8,828	133.27	-0.113
Dec-06	1.52	8,685	132.12	-0.095
Mar-07	1.50	9,044	135.26	-0.046
Jun-07	1.46	9,308	135.95	-0.009
Sep-07	1.49	9,381	139.80	0.049
Dec-07	1.46	9,416	137.57	0.041
Mar-08	1.44	9,619	138.53	0.024
Jun-08	1.43	9,596	137.27	0.010
Sep-08	1.42	9,710	138.18	-0.012
Dec-08	1.41	9,988	140.67	0.023
Mar-09	1.44	9,829	141.25	0.020
Jun-09	1.47	10,256	150.96	0.100
	Fit	Fit	Fit	R-Squared
2 points	10.0%	18.6%	30.5%	1.000
3 points	9.2%	5.5%	15.2%	0.798
4 points	5.0%	6.1%	11.4%	0.808
6 points	1.3%	4.9%	6.3%	0.665
8 points	-1.1%	4.7%	3.5%	0.465
12 points	-2.0%	5.4%	3.2%	0.707
16 points	-4.1%	4.3%	0.1%	0.001
Hist. Selected	0.0%	1.0%	1.0%	
Proj. Selected	1.0%	5.0%	6.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**Personal Automobile
MASSACHUSETTS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

Property Damage				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-05	6.31	2,146	135.38	N/A
Dec-05	6.29	2,179	136.96	N/A
Mar-06	6.22	2,211	137.61	N/A
Jun-06	6.00	2,203	132.19	N/A
Sep-06	5.89	2,210	130.05	-0.039
Dec-06	5.77	2,244	129.47	-0.055
Mar-07	5.75	2,249	129.28	-0.060
Jun-07	5.73	2,284	131.00	-0.009
Sep-07	5.83	2,310	134.79	0.036
Dec-07	5.88	2,306	135.69	0.048
Mar-08	5.89	2,298	135.40	0.047
Jun-08	5.94	2,284	135.77	0.036
Sep-08	5.86	2,276	133.29	-0.011
Dec-08	5.93	2,313	137.16	0.011
Mar-09	5.95	2,344	139.42	0.030
Jun-09	5.98	2,426	145.00	0.068
	Fit	Fit	Fit	R-Squared
2 points	2.1%	14.6%	17.0%	1.000
3 points	1.6%	10.0%	11.7%	0.949
4 points	2.6%	8.5%	11.4%	0.977
6 points	1.0%	4.3%	5.3%	0.661
8 points	1.1%	2.1%	3.2%	0.544
12 points	1.2%	2.2%	3.4%	0.797
16 points	-1.2%	2.4%	1.2%	0.217
Hist. Selected	0.0%	1.0%	1.0%	
Proj. Selected	1.0%	3.0%	4.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**Personal Automobile
MASSACHUSETTS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

Medical Expenses				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-05	0.22	4,222	9.24	N/A
Dec-05	0.20	4,258	8.54	N/A
Mar-06	0.22	4,073	8.77	N/A
Jun-06	0.20	3,892	7.92	N/A
Sep-06	0.21	4,146	8.55	-0.075
Dec-06	0.21	3,726	7.96	-0.069
Mar-07	0.22	3,742	8.24	-0.060
Jun-07	0.24	3,626	8.64	0.091
Sep-07	0.23	3,666	8.57	0.003
Dec-07	0.25	3,947	10.05	0.263
Mar-08	0.26	4,222	11.12	0.350
Jun-08	0.29	4,919	14.34	0.660
Sep-08	0.34	4,886	16.82	0.963
Dec-08	0.37	4,898	17.96	0.788
Mar-09	0.40	4,558	18.43	0.657
Jun-09	0.40	4,888	19.75	0.377
	Fit	Fit	Fit	R-Squared
2 points	-0.4%	32.3%	31.8%	1.000
3 points	21.4%	-0.4%	20.9%	0.938
4 points	26.1%	-2.8%	22.6%	0.975
6 points	43.9%	6.0%	52.4%	0.870
8 points	41.6%	16.3%	64.7%	0.942
12 points	30.9%	11.8%	46.3%	0.911
16 points	21.3%	5.5%	28.0%	0.747
Hist. Selected	10.0%	0.0%	10.0%	
Proj. Selected	12.0%	0.0%	12.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**Personal Automobile
MASSACHUSETTS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

No Fault				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-05	2.36	2,731	64.37	N/A
Dec-05	2.32	2,706	62.68	N/A
Mar-06	2.23	2,755	61.53	N/A
Jun-06	2.11	2,784	58.66	N/A
Sep-06	2.04	2,774	56.48	-0.123
Dec-06	1.98	2,763	54.77	-0.126
Mar-07	1.97	2,739	53.94	-0.123
Jun-07	1.92	2,765	53.17	-0.094
Sep-07	1.95	2,749	53.57	-0.051
Dec-07	1.99	2,759	54.95	0.003
Mar-08	2.02	2,857	57.74	0.070
Jun-08	2.05	2,861	58.57	0.102
Sep-08	2.06	2,908	59.82	0.117
Dec-08	2.02	2,979	60.20	0.095
Mar-09	2.01	2,926	58.78	0.018
Jun-09	2.01	3,016	60.57	0.034
	Fit	Fit	Fit	R-Squared
2 points	-0.2%	13.0%	12.7%	1.000
3 points	-1.3%	2.5%	1.2%	0.041
4 points	-3.1%	3.8%	0.5%	0.019
6 points	-1.2%	4.2%	3.0%	0.559
8 points	1.2%	5.3%	6.6%	0.782
12 points	0.9%	3.5%	4.4%	0.652
16 points	-3.1%	2.5%	-0.7%	0.022
Hist. Selected	0.0%	2.0%	2.0%	
Proj. Selected	0.0%	3.0%	3.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**Personal Automobile
MASSACHUSETTS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

Uninsured Motorist Bodily Injury				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-05	0.10	8,097	8.11	N/A
Dec-05	0.09	9,058	8.51	N/A
Mar-06	0.08	9,317	7.81	N/A
Jun-06	0.08	9,488	7.12	N/A
Sep-06	0.07	10,334	6.85	-0.154
Dec-06	0.06	9,460	5.89	-0.307
Mar-07	0.07	9,624	6.32	-0.191
Jun-07	0.07	9,307	6.29	-0.117
Sep-07	0.07	8,015	5.55	-0.191
Dec-07	0.06	8,859	5.63	-0.045
Mar-08	0.06	8,717	5.50	-0.130
Jun-08	0.06	8,432	5.05	-0.197
Sep-08	0.06	8,399	4.68	-0.157
Dec-08	0.06	8,217	5.30	-0.059
Mar-09	0.06	10,320	6.05	0.100
Jun-09	0.06	12,512	7.53	0.492
	Fit	Fit	Fit	R-Squared
2 points	11.2%	116.1%	140.3%	1.000
3 points	-12.9%	131.8%	102.0%	0.982
4 points	5.7%	76.7%	86.7%	0.980
6 points	-1.7%	31.4%	29.2%	0.509
8 points	-6.4%	19.3%	11.6%	0.226
12 points	-4.3%	2.0%	-2.4%	0.028
16 points	-11.1%	2.1%	-9.3%	0.424
Hist. Selected	-2.4%	0.0%	-2.4%	
Proj. Selected	0.0%	3.0%	3.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**Personal Automobile
MASSACHUSETTS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

Underinsured Motorist Bodily Injury				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-05	0.01	20,078	3.00	N/A
Dec-05	0.02	23,925	4.66	N/A
Mar-06	0.02	26,638	5.01	N/A
Jun-06	0.02	30,324	6.62	N/A
Sep-06	0.02	29,940	6.43	1.148
Dec-06	0.02	28,140	6.37	0.367
Mar-07	0.02	23,800	5.74	0.146
Jun-07	0.02	22,396	4.64	-0.299
Sep-07	0.02	21,610	4.65	-0.277
Dec-07	0.02	26,140	5.25	-0.175
Mar-08	0.02	32,268	6.14	0.070
Jun-08	0.02	32,779	6.55	0.411
Sep-08	0.02	35,352	6.88	0.479
Dec-08	0.02	29,138	5.53	0.053
Mar-09	0.02	28,770	5.46	-0.111
Jun-09	0.02	29,376	6.65	0.015
	Fit	Fit	Fit	R-Squared
2 points	102.6%	8.7%	120.2%	1.000
3 points	41.9%	1.6%	44.3%	0.699
4 points	19.8%	-20.3%	-4.6%	0.015
6 points	8.2%	-11.3%	-4.1%	0.040
8 points	0.1%	12.1%	12.2%	0.271
12 points	-4.5%	7.5%	2.6%	0.031
16 points	1.8%	7.3%	9.3%	0.249
Hist. Selected	0.0%	6.0%	6.0%	
Proj. Selected	0.0%	6.0%	6.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**Personal Automobile
MASSACHUSETTS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

Comprehensive/Towing				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-05	14.03	457	64.07	N/A
Dec-05	14.00	458	64.15	N/A
Mar-06	13.29	469	62.36	N/A
Jun-06	11.96	481	57.55	N/A
Sep-06	11.33	494	56.00	-0.126
Dec-06	10.83	495	53.57	-0.165
Mar-07	10.30	504	51.87	-0.168
Jun-07	10.70	494	52.90	-0.081
Sep-07	10.49	492	51.62	-0.078
Dec-07	10.54	487	51.30	-0.042
Mar-08	11.07	482	53.37	0.029
Jun-08	11.05	494	54.60	0.032
Sep-08	11.16	513	57.24	0.109
Dec-08	11.15	531	59.20	0.154
Mar-09	11.49	528	60.69	0.137
Jun-09	11.66	536	62.48	0.144
	Fit	Fit	Fit	R-Squared
2 points	5.8%	6.1%	12.3%	1.000
3 points	9.3%	1.9%	11.4%	0.999
4 points	6.7%	5.2%	12.2%	0.997
6 points	4.4%	9.1%	13.9%	0.991
8 points	5.9%	6.5%	12.8%	0.976
12 points	2.6%	2.9%	5.5%	0.537
16 points	-4.6%	3.6%	-1.2%	0.030
Hist. Selected	0.0%	0.0%	0.0%	
Proj. Selected	5.0%	4.8%	10.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**Personal Automobile
MASSACHUSETTS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

Collision/Limited Collision				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-05	12.91	2,553	329.54	N/A
Dec-05	12.86	2,583	332.20	N/A
Mar-06	12.25	2,591	317.33	N/A
Jun-06	11.87	2,599	308.60	N/A
Sep-06	11.60	2,611	302.79	-0.081
Dec-06	11.41	2,629	300.02	-0.097
Mar-07	11.41	2,608	297.57	-0.062
Jun-07	11.44	2,635	301.54	-0.023
Sep-07	11.50	2,642	303.88	0.004
Dec-07	11.55	2,636	304.55	0.015
Mar-08	11.80	2,679	316.16	0.062
Jun-08	11.65	2,687	313.07	0.038
Sep-08	11.59	2,703	313.18	0.031
Dec-08	11.54	2,689	310.32	0.019
Mar-09	11.63	2,661	309.39	-0.021
Jun-09	11.76	2,680	315.25	0.007
	Fit	Fit	Fit	R-Squared
2 points	4.7%	2.9%	7.8%	1.000
3 points	3.9%	-0.6%	3.2%	0.618
4 points	2.1%	-1.4%	0.7%	0.065
6 points	-0.3%	-0.4%	-0.7%	0.139
8 points	0.5%	0.8%	1.3%	0.303
12 points	0.7%	1.1%	1.9%	0.659
16 points	-1.9%	1.3%	-0.7%	0.064
Hist. Selected	0.0%	0.0%	0.0%	
Proj. Selected	1.0%	0.0%	1.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**Personal Automobile
MASSACHUSETTS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

Substitute Transportation				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-05	8.92	412	36.77	N/A
Dec-05	8.66	409	35.42	N/A
Mar-06	8.17	404	32.98	N/A
Jun-06	7.73	400	30.88	N/A
Sep-06	7.52	402	30.21	-0.178
Dec-06	7.44	399	29.71	-0.161
Mar-07	7.47	400	29.85	-0.095
Jun-07	7.45	402	29.91	-0.031
Sep-07	7.54	402	30.30	0.003
Dec-07	7.60	406	30.86	0.039
Mar-08	7.96	424	33.79	0.132
Jun-08	8.09	438	35.40	0.184
Sep-08	8.10	448	36.28	0.197
Dec-08	8.16	452	36.88	0.195
Mar-09	8.18	450	36.81	0.089
Jun-09	8.30	447	37.08	0.047
	Fit	Fit	Fit	R-Squared
2 points	5.7%	-2.6%	3.0%	1.000
3 points	3.3%	-2.2%	1.1%	0.517
4 points	3.0%	-0.4%	2.6%	0.777
6 points	2.9%	4.1%	7.1%	0.813
8 points	5.4%	7.2%	13.1%	0.850
12 points	4.6%	5.7%	10.6%	0.880
16 points	-0.3%	3.4%	3.1%	0.160
Hist. Selected	0.0%	3.0%	3.0%	
Proj. Selected	3.0%	0.0%	3.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

MASSACHUSETTS Personal Automobile

Determination of Statewide Trend

<u>Coverage</u>	<u>Accident Year Ending</u>	<u>Historical Trend Factor</u>			<u>Projected Trend Factor</u>		
		<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
Bodily Injury	6/30/2005	1.000	1.041	1.041	1.022	1.116	1.140
	6/30/2006	1.000	1.030	1.030	1.022	1.116	1.140
	6/30/2007	1.000	1.020	1.020	1.022	1.116	1.140
	6/30/2008	1.000	1.010	1.010	1.022	1.116	1.140
	6/30/2009	1.000	1.000	1.000	1.022	1.116	1.140
	Selected Annual Rate	0.0%	1.0%	1.0%	1.0%	5.0%	6.0%
Property Damage	6/30/2005	1.000	1.041	1.041	1.023	1.069	1.093
	6/30/2006	1.000	1.030	1.030	1.023	1.069	1.093
	6/30/2007	1.000	1.020	1.020	1.023	1.069	1.093
	6/30/2008	1.000	1.010	1.010	1.023	1.069	1.093
	6/30/2009	1.000	1.000	1.000	1.023	1.069	1.093
	Selected Annual Rate	0.0%	1.0%	1.0%	1.0%	3.0%	4.0%
Medical Expenses	6/30/2005	1.464	1.000	1.464	1.290	1.000	1.290
	6/30/2006	1.331	1.000	1.331	1.290	1.000	1.290
	6/30/2007	1.210	1.000	1.210	1.290	1.000	1.290
	6/30/2008	1.100	1.000	1.100	1.290	1.000	1.290
	6/30/2009	1.000	1.000	1.000	1.290	1.000	1.290
	Selected Annual Rate	10.0%	0.0%	10.0%	12.0%	0.0%	12.0%
No Fault	6/30/2005	1.000	1.082	1.082	1.000	1.069	1.069
	6/30/2006	1.000	1.061	1.061	1.000	1.069	1.069
	6/30/2007	1.000	1.040	1.040	1.000	1.069	1.069
	6/30/2008	1.000	1.020	1.020	1.000	1.069	1.069
	6/30/2009	1.000	1.000	1.000	1.000	1.069	1.069
	Selected Annual Rate	0.0%	2.0%	2.0%	0.0%	3.0%	3.0%
Uninsured Motorist Bodily Injury	6/30/2005	0.907	1.000	0.907	1.000	1.069	1.069
	6/30/2006	0.930	1.000	0.930	1.000	1.069	1.069
	6/30/2007	0.953	1.000	0.953	1.000	1.069	1.069
	6/30/2008	0.976	1.000	0.976	1.000	1.069	1.069
	6/30/2009	1.000	1.000	1.000	1.000	1.069	1.069
	Selected Annual Rate	-2.4%	0.0%	-2.4%	0.0%	3.0%	3.0%
Underinsured Motorist Bodily Injury	6/30/2005	1.000	1.262	1.262	1.000	1.140	1.140
	6/30/2006	1.000	1.191	1.191	1.000	1.140	1.140
	6/30/2007	1.000	1.124	1.124	1.000	1.140	1.140
	6/30/2008	1.000	1.060	1.060	1.000	1.140	1.140
	6/30/2009	1.000	1.000	1.000	1.000	1.140	1.140
	Selected Annual Rate	0.0%	6.0%	6.0%	0.0%	6.0%	6.0%
Comprehensive and Towing	6/30/2005	1.000	1.000	1.000	1.116	1.111	1.240
	6/30/2006	1.000	1.000	1.000	1.116	1.111	1.240
	6/30/2007	1.000	1.000	1.000	1.116	1.111	1.240
	6/30/2008	1.000	1.000	1.000	1.116	1.111	1.240
	6/30/2009	1.000	1.000	1.000	1.116	1.111	1.240
	Selected Annual Rate	0.0%	0.0%	0.0%	5.0%	4.8%	10.0%
Collision and Limited Collision	6/30/2005	1.000	1.000	1.000	1.023	1.000	1.023
	6/30/2006	1.000	1.000	1.000	1.023	1.000	1.023
	6/30/2007	1.000	1.000	1.000	1.023	1.000	1.023
	6/30/2008	1.000	1.000	1.000	1.023	1.000	1.023
	6/30/2009	1.000	1.000	1.000	1.023	1.000	1.023
	Selected Annual Rate	0.0%	0.0%	0.0%	1.0%	0.0%	1.0%
Substitute Transportation	6/30/2005	1.000	1.126	1.126	1.069	1.000	1.069
	6/30/2006	1.000	1.093	1.093	1.069	1.000	1.069
	6/30/2007	1.000	1.061	1.061	1.069	1.000	1.069
	6/30/2008	1.000	1.030	1.030	1.069	1.000	1.069
	6/30/2009	1.000	1.000	1.000	1.069	1.000	1.069
	Selected Annual Rate	0.0%	3.0%	3.0%	3.0%	0.0%	3.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (12/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (4/1/2011).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Determination of Catastrophe Allowance
MASSACHUSETTS
Comprehensive

Loss Data as of: 06/2009

Accident Year	A Comprehensive Loss and ALAE <u>excl Catastrophe</u>	B Comprehensive Catastrophe Loss and ALAE	C Comprehensive Loss and ALAE <u>incl Catastrophe</u>	D=1+(B/A) Cat/Non-Cat <u>Provision</u>
20022	\$18,033,027	\$11,317	\$18,044,344	1.001
20032	\$19,012,287	\$36,669	\$19,048,956	1.002
20042	\$15,600,670	\$112,853	\$15,713,523	1.007
20052	\$15,414,000	\$57,251	\$15,471,251	1.004
20062	\$13,112,392	\$723,684	\$13,836,077	1.055
20072	\$12,242,090	\$241,711	\$12,483,800	1.020
20082	\$12,847,128	\$6,924	\$12,854,053	1.001
20092	\$12,648,407	\$1,091,914	\$13,740,322	1.086
			8 Year Average:	1.019
			Selected Catastrophe Provision:	1.019

MASSACHUSETTS Automobile

Expense History and Selections

1. Variable Expenses - vary directly with premium.

	2006 (000's)	2007 (000's)	2008 (000's)	Liability	Selection Phys. Dam.
a. Direct Premiums Written	\$304,630	\$276,632	\$242,765		
b. Direct Commission & Brokerage	\$25,747 8.5%	\$22,454 8.1%	\$18,826 7.8%	8.0%	8.0%
c. Taxes, Licenses, and Fees	\$7,644 2.51%	\$6,770 2.45%	\$6,305 2.60%	2.6%	2.6%
d. Underwriting Profit Provision				0.0%	3.0%
e. Statewide Variable Expense Provision (b + c + d)				10.6%	13.6%

2. Flat Expenses - do not vary directly with losses or premiums. They are primarily policy issuance costs as well as Home Office and Service Office overhead. These expenses are considered as a flat cost per unit of exposure. We also trend these expenses by 3.5% in our indications to reflect anticipated future costs.

	2006 (000's)	2007 (000's)	2008 (000's)	Selection
a. Direct Premiums Earned	\$314,967	\$293,466	\$259,243	
b. Other Acquisition	\$33,418 10.6%	\$31,576 10.8%	\$28,342 10.9%	10.8%
c. General Expense	\$8,060 2.6%	\$8,218 2.8%	\$7,907 3.1%	3.0%
d. Guaranty Fund Assessment not recouped	\$0	\$0	-\$19	-\$19 0.0%
e. Flat Expense Provision (b + c + d)				13.8%

MASSACHUSETTS Automobile

Expense History and Selections

3. Loss Adjustment Expenses (LAE) - claim settlement expenses which can be broken down into two categories, Direct Cost & Containment and Adjusting and Other Expenses.

	<u>Liability</u>		2008 <u>(000's)</u>	<u>Phys. Dam.</u>		2008 <u>(000's)</u>
	2006 <u>(000's)</u>	2007 <u>(000's)</u>		2006 <u>(000's)</u>	2007 <u>(000's)</u>	
(1) Direct Losses Incurred	\$82,056	\$90,243	\$77,290	\$54,084	\$61,558	\$57,296
(2) DCC [(2) / (1)]	\$4,273 5.2%	\$5,733 6.4%	\$4,360 5.6%	\$274 0.5%	\$271 0.4%	\$311 0.5%
(3) AOE [(3) / (1)]	\$20,387 24.8%	\$22,031 24.4%	\$16,689 21.6%	\$12,588 23.3%	\$12,325 20.0%	\$11,040 19.3%
(4) Total Loss Adjustment Expenses [(4) / (1)]	\$24,660 30.1%	\$27,764 30.8%	\$21,049 27.2%	\$12,862 23.8%	\$12,596 20.5%	\$11,351 19.8%
(5) Selected Claims Adjustment Expense Factor			1.294			1.207

4. Development of Statewide Permissible Loss Ratio

	<u>Liability</u>	<u>Phys. Dam.</u>
a. Variable Expense Provision (1.e.)	10.6%	13.6%
b. Flat Expense Provision (2.e.)	13.8%	13.8%
c. Permissible Loss and LAE Ratio (100% - a - b)	75.6%	72.6%
d. LAE Factor (3.(5))	1.294	1.207
e. Permissible Loss and ALAE Ratio (c / d)	58.4%	60.1%

Data Sources:

- 1.a Statutory Page 14 Direct Premiums Written
- 1.b Statutory Page 14 Commissions and Brokerage Expenses
- 1.c Statutory Page 14 Taxes, License and Fees
- 2.a Statutory Page 14 Direct Premiums Earned
- 2.b Countrywide Insurance Expense Exhibit allocated to MA based on Exposures
- 2.c Countrywide Insurance Expense Exhibit allocated to MA based on Exposures
- 3.(1) Statutory Page 14
- 3.(2) Countrywide Insurance Expense Exhibit allocated to MA based on a 50%/50% weight of Reported Claims and Incurred Losses
- 3.(3) Countrywide Insurance Expense Exhibit allocated to MA based on a 50%/50% weight of Reported Claims and Incurred Losses

Metropolitan Property and Casualty Insurance Company
Massachusetts Automobile
Estimates of Expenses*

<u>Countrywide Direct IEE</u>				<u>Massachusetts Statutory Page 14</u>			
	2006	2006	2006		2006	2006	2006
	<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>		<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>
W Prem	1,233,709	877,525	2,111,234	W Prem	191,010	113,620	304,630
E Prem	1,234,640	873,821	2,108,461	E Prem	198,357	116,610	314,967
Inc Loss	634,918	410,026	1,044,944	Inc Loss	82,038	54,102	136,140
DCC Inc	41,278	1,281	42,559	DCC Inc	4,273	274	4,547
AOE Inc	115,310	74,531	189,841	AOE Inc	20387	12588	32,975
Acq	173,815	121,167	294,982	Acq	19,728	13,691	33,418
General	40,267	30,890	71,157	General	4,570	3,490	8,060
				C/B	16,417	9,330	25,747
				Taxes	4,793	2,851	7,644
				DCC/Los	5.21%	0.51%	3.34%
				AOE/Los	24.85%	23.27%	24.22%
				CAE/Los	30.06%	23.77%	27.56%
				Acq/EP	9.95%	11.74%	10.61%
				Gen/EP	2.30%	2.99%	2.56%
				CB/WP	8.59%	8.21%	8.45%
				Tax/WP	2.51%	2.51%	2.51%
	<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>		<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>
E Expos	2,594,348	2,165,979	2,594,348	E Expos	294,452	244,735	294,452
Rpt Clms	207,102	366,696		Rpt Clms	46,474	75,480	121,954

<u>Countrywide Direct IEE</u>				<u>Massachusetts Statutory Page 14</u>			
	2007	2007	2007		2007	2007	2007
	<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>		<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>
W Prem	1,229,273	888,785	2,118,058	W Prem	171,388	105,244	276,632
E Prem	1,230,109	882,405	2,112,514	E Prem	183,155	110,311	293,466
Inc Loss	673,628	420,435	1,094,063	Inc Loss	90,243	61,558	151,801
DCC Inc	46,491	1,928	48,419	DCC Inc	5,733	271	6,004
AOE Inc	124,225	71,990	196,215	AOE Inc	22031	12325	34,357
Acq	168,909	119,800	288,709	Acq	18,546	13,030	31,576
General	42,450	32,706	75,156	General	4,661	3,557	8,218
				C/B	14,264	8,190	22,454
				Taxes	4,194	2,576	6,770
				DCC/Los	6.35%	0.44%	3.96%
				AOE/Los	24.41%	20.02%	22.63%
				CAE/Los	30.77%	20.46%	26.59%
				Acq/EP	10.13%	11.81%	10.76%
				Gen/EP	2.54%	3.22%	2.80%
				CB/WP	8.32%	7.78%	8.12%
				Tax/WP	2.45%	2.45%	2.45%
	<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>		<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>
E Expos	2,633,924	2,209,586	2,633,924	E Expos	289,207	240,318	289,207
Rpt Clms	214,069	379,168		Rpt Clms	47,253	74,317	121,570

Metropolitan Property and Casualty Insurance Company
Massachusetts Automobile
Estimates of Expenses*

<u>Countrywide Direct IEE</u>				<u>Massachusetts Statutory Page 14</u>			
	2008	2008	2008		2008	2008	2008
	<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>		<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>
W Prem	1,209,292	875,787	2,085,079	W Prem	151,973	90,792	242,765
E Prem	1,216,032	882,649	2,098,681	E Prem	160,865	98,378	259,243
Inc Loss	639,843	440,766	1,080,609	Inc Loss	77,290	57,296	134,586
DCC Inc	31,258	1,506	32,764	DCC Inc	4,360	311	4,671
AOE Inc	102,189	69,595	171,784	AOE Inc	16,689	11,040	27,728
Acq	159,274	113,973	273,247	Acq	16,546	11,796	28,342
General	44,664	31,568	76,232	General	4,640	3,267	7,907
				C/B	11,943	6,883	18,826
				Taxes	3,947	2,358	6,305
DCC/Los	4.89%	0.34%	3.03%	DCC/Los	5.64%	0.54%	3.47%
AOE/Los	15.97%	15.79%	15.90%	AOE/Los	21.59%	19.27%	20.60%
				CAE/Los	27.23%	19.81%	24.07%
Acq/EP	13.10%	12.91%	13.02%	Acq/EP	10.29%	11.99%	10.93%
Gen/EP	3.67%	3.58%	3.63%	Gen/EP	2.88%	3.32%	3.05%
				CB/WP	7.86%	7.58%	7.75%
				Tax/WP	2.60%	2.60%	2.60%
	<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>		<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>
E Expos	2,644,325	2,233,241	2,644,325	E Expos	274,696	231,136	274,696
Rpt Clms	209,156	389,974	599,130	Rpt Clms	43,050	73,028	116,078

<u>Countrywide Direct IEE</u>				<u>Massachusetts Statutory Page 14</u>			
	2006-08	2006-08	2006-08		2006-08	2006-08	2006-08
	<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>		<u>Liability</u>	<u>Phys Dam</u>	<u>Total</u>
W Prem	3,672,274	2,642,097	6,314,371	W Prem	514,371	309,656	824,027
E Prem	3,680,781	2,638,875	6,319,656	E Prem	542,377	325,299	867,676
Inc Loss	1,948,389	1,271,227	3,219,616	Inc Loss	249,571	172,956	422,527
DCC Inc	119,027	4,715	123,742	DCC Inc	14,366	856	15,222
AOE Inc	341,724	216,116	557,840	AOE Inc	59,108	35,953	95,060
Acq	501,998	354,940	856,938	Acq	54,820	38,516	93,336
General	127,381	95,164	222,545	General	13,871	10,315	24,186
				C/B	42,624	24,403	67,027
				Taxes	12,934	7,785	20,719
				DCC/Los	5.76%	0.49%	3.60%
				AOE/Los	23.68%	20.79%	22.50%
				CAE/Los	29.44%	21.28%	26.10%
				Acq/EP	10.11%	11.84%	10.76%
				Gen/EP	2.56%	3.17%	2.79%
				CB/WP	8.29%	7.88%	8.13%
				Tax/WP	2.51%	2.51%	2.51%

Notes:

* Excludes data for motorcycles or other miscellaneous vehicles

** Liability corresponds to lines 19.1 and 19.2 on the annual statement. Physical damage corresponds to line 21.1.

*** Countrywide Insurance Expense Exhibit allocated to MA based on a 50%/50% weight of reported claims and incurred losses.

MASSACHUSETTS AUTOMOBILE
Calculation of Residual Market Expense Load

Residual Market Load Calculation

1 Average Monthly MAIP Assignments (April - Aug 2009)		8,500
2 Full Year MAIP Assignments	= (1) x 12	102,000
3 Metropolitan's share of MAIP		7.0%
4 Full Year Metropolitan Assignments	= (2) x (3)	7,140
5 Average MAIP Premium		\$ 1,400
6 Metropolitan MAIP Premium	= (4) x (5)	9,996,000
7 Underwriting Loss		-25.0%
8 Metropolitan MAIP Underwriting Loss	= (6) x (7)	\$ (2,499,000)
9 Metropolitan Voluntary Exposures (YE 6/30/09)		245,057
10 Metropolitan Residual Market UW Loss per Voluntary Expo:		\$ (10.20)
11 Metropolitan Selected Residual Market Load per Expo:		\$ (10.20)

Residual Market Load allocated to Compulsory Coverages

	Current Average Rate Per Exposure	Residual Market Load Per Exposure	Residual Market Load as % of Premium
Bodily Injury (Part 1)	\$ 264.81	\$ 4.73	1.8%
Property Damage Liability	\$ 248.56	\$ 4.44	1.8%
Bodily Injury Caused by an Uninsured Auto	\$ 12.42	\$ 0.22	1.8%
Personal Injury Protection	\$ 45.55	\$ 0.81	1.8%
Total	\$ 571.34	\$ 10.20	1.8%

Metropolitan Property and Casualty Insurance Company and Affiliates

Countrywide Flat Expense Trend

<u>Year</u>	<u>Other Acq. (000's)</u>	<u>Other Exp. (000's)</u>	<u>Total Written Policies Insured</u>	<u>Fixed Expense Per Policy</u>	<u>Percent Change</u>
1997	160,562	50,313	2,268,057	\$92.98	4.2%
1998	187,688	42,463	2,321,933	\$99.12	6.6%
1999	211,057	39,916	2,440,207	\$102.85	3.8%
2000	218,692	49,257	2,648,396	\$101.17	-1.6%
2001	221,827	58,597	2,699,497	\$103.88	2.7%
2002	251,530	66,939	2,923,084	\$108.95	4.9%
2003	242,517	66,752	2,893,817	\$106.87	-1.9%
2004	258,817	61,726	2,922,133	\$109.69	2.6%
2005	300,866	70,513	2,985,108	\$124.41	13.4%
2006	335,956	76,135	3,125,574	\$131.84	6.0%
2007	340,779	84,009	3,307,353	\$128.44	-2.6%
Average:					3.5%
Selected:					3.5%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

MASSACHUSETTS Automobile

Profit Provision Summary

Insurance companies, like most companies, must compete for capital in the competitive market place. In order to compete for capital, an insurance company must provide a return on equity that is commensurate with the risk assumed. According to the Actuarial Standard of Practice No. 30 - Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking, "Property/casualty insurance rates should provide for all expected costs, including an appropriate cost of capital associated with the specific risk transfer." Metropolitan reflects the cost of capital in the ratemaking process in the selection of the underwriting profit provision.

Metropolitan incorporates an Underwriting Profit Provision in the rate-making process using the Total Financial Needs Model. This model develops an underwriting profit provision such that the sum of underwriting profit, miscellaneous income (non-investment), investment income from insurance operations and investment income on capital, after income taxes, equals the target cost of capital. In the following model, Metropolitan calculates the underwriting profit which will ensure that the anticipated income from all sources produces net income after taxes that is commensurate with the risk assumed in the property-casualty insurance business.

Metropolitan targets a 15.0% return on equity based on the variability of industry property and casualty insurance results. After taking investment income and miscellaneous income into account, the selected underwriting profit provisions of 0% for Personal Automobile Liability and 3% for Personal Automobile Physical Damage achieve a 12% cost of capital.

It should be noted that Metropolitan includes Investment Income from Equity in the Profit Provision model. The assumed premium-to-equity ratio is 1.5 to 1.0. This represents a conservative and prudent pricing strategy.

1. Assumptions

a. Premium		\$100
b. Premium-to-Equity Ratio		1.50
c. GAAP Equity		\$66.67
d. Return on Investment (Pre-Tax)		5.3%
e. Return on Investment (After-Tax)	[5.3% x (1 - Tax Rate on Investment Income)]	4.8%
f. Tax Rate on Underwriting Profit		35.0%

2. Profit Provision Calculation

	<u>Liability</u>	<u>Physical Damage</u>
a. Investment Income From UPR and Loss Reserve	\$6.20	\$0.50
b. Investment Income From Equity [1.c. x 1.e.]	\$3.20	\$3.20
c. Underwriting Profit (After Tax) [100 x 2.h. x (1 - 1.f.)]	\$0.00	\$1.95
d. Overall Profit [a + b+ c]	\$9.40	\$5.65
e. Weights	62.1%	37.9%
f. Combined Auto Coverages		7.98
g. Expected Return on Equity		12.0%
h. Underwriting Profit Provision (Pre-Tax)	0.0%	3.0%

Note: Target Combined Auto Coverages Return is (as % of Equity)	15.0%
Target Combined Auto Coverages Return is (as \$ Per \$100 of Premium)	\$10.00

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

MASSACHUSETTS

AUTOMOBILE LIABILITY

**ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

A. Unearned Premium Reserve		
1. Direct Earned Premium for Calendar Year 2008		\$160,865,198
2. Mean Unearned Premium	(1) x 0.347	\$55,770,470
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.0%
Taxes, Licenses, and Fees		2.6%
50% of Statewide Flat Expense		6.9%
Total		17.5%
4. (2) x (3) Total		\$9,774,568
5. Net Subject to Invest (2) - (4)		\$45,995,902
B. Delayed Remission of Premium (Agents' Balances)		
1. Direct Earned Premium (A.1.)		\$160,865,198
2. Average Agents' Balances		22.8%
3. Delayed Remission (1) x (2)		\$36,754,249
C. Loss Reserve		
1. Direct Earned Premium (A.1.)		\$160,865,198
2. Expected Incurred Loss and Loss Adjustment Expense		\$121,577,340
(1) x 75.6%	(permissible loss ratio)	
3. Expected Mean Loss Reserves		\$199,629,992
(2) x 1.642		
D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.)		\$208,871,645
E. Average Rate of Return		5.3%
F. Investment Earnings on Net Subject to Investment (D) x (E)		\$11,070,197
G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.)		6.9%
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x (1 - 0.095)		6.2%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

MASSACHUSETTS

AUTOMOBILE PHYSICAL DAMAGE

**ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year 2008		\$98,378,121
2. Mean Unearned Premium	(1) x 0.343	\$33,745,133
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.0%
Taxes, Licenses, and Fees		2.6%
50% of Statewide Flat Expense		6.9%
Total		17.5%
4. (2) x (3) Total		\$5,914,314
5. Net Subject to Invest (2) - (4)		\$27,830,818

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A.1.)		\$98,378,121
2. Average Agents' Balances (includes Outstanding Written Premium)		22.8%
3. Delayed Remission (1) x (2)		\$22,477,292

C. Loss Reserve

1. Direct Earned Premium (A.1.)		\$98,378,121
2. Expected Incurred Loss and Loss Adjustment Expense		\$71,400,041
(1) x 72.6%	(permissible loss ratio)	
3. Expected Mean Loss Reserves		\$4,926,603
(2) x 0.069		

D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.) \$10,280,129

E. Average Rate of Return 5.3%

F. Investment Earnings on Net Subject to Investment (D) x (E) \$544,847

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.) 0.6%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) x (1 - 0.095) 0.5%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**PRIVATE PASSENGER AUTOMOBILE INSURANCE
ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line A.1.

Liability: Direct earned premiums for Private Passenger Liability and No-Fault (if applicable) for the calendar year ending December 31, 2008.

Physical Damage: Direct earned premiums for Private Passenger Physical Damage for the calendar year ending December 31, 2008.

Line A.2.

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line A.1 by the countrywide ratio of the mean unearned premium reserve to the direct earned premium for 2008 for Private Passenger Automobile Liability and Physical Damage insurance.

IN THOUSANDS OF DOLLARS

	<u>Liability</u>	<u>Physical Damage</u>
1. Direct Earned Premium for Calendar Year 2008	\$1,216,032	\$ 882,649.00
2. Direct Unearned Premium Reserve as of 12/31/2007	\$ 424,957.00	\$ 306,193.00
3. Direct Unearned Premium Reserve as of 12/31/2008	\$ 418,217.00	\$ 299,330.00
4. Mean Unearned Premium Reserve [(2)+(3)]/2	\$ 421,587.00	\$ 302,761.50
5. Ratio (4) / (1)	0.347	0.343

Line A.3.

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Automobile insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**PRIVATE PASSENGER AUTOMOBILE INSURANCE
ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line B.2.

Delayed Remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50 to 75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Agents' balances for premiums due less than 90 days are added to the agents balances charged off or uncollected premiums overdue for more than 90 days.

IN THOUSANDS OF DOLLARS

1. Automobile Direct Earned Premium for Calendar Year 2008	\$	2,098,681.00
2. Automobile Direct Agents' Balances as of 12/31/2007	\$	468,150.00
3. Automobile Direct Agents' Balances as of 12/31/2008	\$	474,979.00
4. Mean Agents' Balances [(2)+(3)]/2	\$	471,564.50
5. Ratio [(4)/(1)]		0.225
6. All Lines Net Earned Premium for Calendar Year 2008		\$2,984,213
7. All Lines Agents' Balances Charged Off as of 12/31/2007	\$	8,950.00
8. All Lines Agents' Balances Charged Off as of 12/31/2008	\$	13,628.00
9. Mean Agents' Balances Charged Off [(7)+(8)]/2	\$	11,289.00
10. Ratio [(9)/(6)]		0.004
11. Total [(5) + (10)]		0.228

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE INSURANCE
ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line C.2.

The expected loss and loss adjustment expense ratio reflects the expense provisions used in the filing.

Line C.3.

The expected mean loss reserve is determined by multiplying the expected incurred losses in line C.2 by the average countrywide ratio of the mean loss and loss adjustment expense reserves to the incurred losses and loss adjustment expenses of 2004 through 2008 (excluding high and low).

	IN THOUSANDS OF DOLLARS	
	Liability	Physical Damage
1. Incurred Losses for Calendar Year 2004	\$ 1,039,270.00	\$ 490,921.00
2. Incurred Losses for Calendar Year 2005	\$ 922,955.00	\$ 538,295.00
3. Incurred Losses for Calendar Year 2006	\$ 791,506.00	\$ 485,838.00
4. Incurred Losses for Calendar Year 2007	\$ 844,344.00	\$ 494,353.00
5. Incurred Losses for Calendar Year 2008	\$ 773,290.00	\$ 511,867.00
6. Loss Reserves as of 12/31/2003	\$ 1,203,694.00	\$ 22,719.00
7. Loss Reserves as of 12/31/2004	\$ 1,381,799.00	\$ 22,329.00
8. Loss Reserves as of 12/31/2005	\$ 1,482,707.00	\$ 50,247.00
9. Loss Reserves as of 12/31/2006	\$ 1,434,654.00	\$ 44,494.00
10. Loss Reserves as of 12/31/2007	\$ 1,384,739.00	\$ 34,953.00
11. Loss Reserves as of 12/31/2008	\$ 1,250,571.00	\$ 26,605.00
12. Mean Loss Reserve: 2004 [(6)+(7)]/2	\$ 1,292,746.50	\$ 22,524.00
13. Mean Loss Reserve: 2005 [(7)+(8)]/2	\$ 1,432,253.00	\$ 36,288.00
14. Mean Loss Reserve: 2006 [(8)+(9)]/2	\$ 1,458,680.50	\$ 47,370.50
15. Mean Loss Reserve: 2007 [(9)+(10)]/2	\$ 1,409,696.50	\$ 39,723.50
16. Mean Loss Reserve: 2008 [(10)+(11)]/2	\$ 1,317,655.00	\$ 30,779.00
17. 2004 Ratio (12) / (1)	1.244	0.046
18. 2005 Ratio (13) / (2)	1.552	0.067
19. 2006 Ratio (14) / (3)	1.843	0.098
20. 2007 Ratio (15) / (4)	1.670	0.080
21. 2008 Ratio (16) / (5)	1.704	0.060
22. Average of 2004 through 2008 ratios (excluding high and low)	1.642	0.069
23. Selected Ratio	1.642	0.069

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE INSURANCE
ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is based on the ratio of net investment income earned and net realized capital gains (or losses) to mean cash and invested assets for 2008. For informational purposes, corresponding rates of return for the last five years are shown in the following chart.

IN THOUSANDS OF DOLLARS

Year	Invested Assets	Mean Cash & Invested Assets	Net Investment Income Earned	Rate of Return	Net Realized Capital Gains (or Losses)	Rate of Return	Total Rate of Return
2003	\$ 4,065,696.00						
2004	\$4,213,697	\$ 4,139,696.50	\$234,054	5.7%	(\$2,637)	-0.1%	5.6%
2005	\$4,272,769	\$ 4,243,233.00	\$227,103	5.4%	(\$6,801)	-0.2%	5.2%
2006	\$4,282,877	\$ 4,277,823.00	\$240,225	5.6%	\$935	0.0%	5.6%
2007	\$4,291,345	\$ 4,287,111.00	\$243,737	5.7%	(\$888)	0.0%	5.7%
2008	\$3,705,126	\$3,998,236	\$228,793	5.7%	(\$81,347)	-2.0%	3.7%
		Selected Rate of Return:		5.50%		-0.2%	5.3%

Line H

The average rate of federal income tax was determined by applying current tax rates to the distribution of investment income earned for 2008.

	Investment Income Earned (IN THOUSANDS OF DOLLARS)	Federal Income Tax Rate
Bonds		
Taxable	\$24,757	35%
Non-Taxable	\$177,142	5.25%
Total	\$201,899	9%
Stocks		
Preferred	\$26,524	14% *
Common	\$1,032	14.2% *
All Other		
Mortgage Loans on Real Estate	\$0	
Real Estate	\$1,871	
Cash/Short-term Investments	\$200	
All Other	\$1,074	
Total	\$3,145	35%
Total	\$232,600	10%
Investment Deductions	\$3,519	35%
Net Investment Income Earned	\$229,081	10%

* 85% of 70% of dividend income on stock is not subject to the full corporate income tax rate of 35%. The applicable tax rate is 14.2% $(.35 \times (1 - (.70 \times .85)) = .142)$.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
MASSACHUSETTS Private Passenger Automobile

Territorial Indication Calculations

- (A) Current Base Rate (Classes 10, 20, and 21 for Classes 10 & 15, 20 & 25, and 21 & 26, respectively)
- (B) Earned Exposures for one accident year ending 6/30/09
- (C) = (A) / Current Weighted Average Base Rate
- (D) Earned Premium for one accident year ending 6/30/09
- (E) Onlevel, Trended, Developed Loss & LAE Ratio for three accident years ending 6/30/09
- (F) Partial Credibility = (Claim Counts / 1082) ^ 0.5
- (G) = [(F) x (E)] + [1 - (F)] x (E Total)
- (H) Territorial Flat Expense % = [Terr. Earned Exposures / Terr. Earned Premium] x Average Statewide Flat Expenses

Calculation of Flat Expense Provisions by Coverage

Coverage	Onlevel Earned Premium	Earned Exposures	Average Earned Premium	Statewide Flat Expense %	Average Flat Expense
BI	64,892,316	245,057	264.81	13.8%	36.54
PD	60,683,599	244,144	248.56	13.8%	34.30
PIP	11,199,051	245,855	45.55	13.8%	6.29
COMP	19,675,930	219,762	89.53	13.8%	12.36
COLL	67,245,806	202,093	332.75	13.8%	45.92
Total	235,379,252	245,875	957.31	13.8%	132.11

- (I) = (G) + (H)
- (J) = (I) / (I Total)
- (K) = (C) x (J)
- (M) = (L) / Proposed Weighted Average Base Rate
- (N) = [(M) / (C)] - 1.0
- (O) = [(L) / (A)] - 1.0
- (P) Rate impact from other rating variable changes (non-base rate)
- (Q) = [(1.0 + (O)) x [1.0 + (P)]] - 1.0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 10 & 15

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Bodily Injury - Parts 1 & 5

	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Overall
Territory	Base Rate	Earned Exposures	Base Rate Relativity	Onlevel Prem Dist	Onlevel, Trended & LAE Ratio	Weighted Ratio	Flat Expenses	& LAE Ratio w/ Flat Expenses	Loss & LAE Ratio w/ FE Relativity	Base Rate Relativity	Base Rate Relativity	Base Rate Relativity	Base Rate Relativity	Base Rate Relativity	Non-Base Rate Change	Proposed Rate Change	
	(A)	(B)	(C)	(D)	(E)	(F)	(H)	(I)=(G)+(H)	(J)=(I)/96.3%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	154	7658	0.70	2.6%	87.4%	0.42	84.7%	21.2%	105.9%	1.10	0.76	169	0.72	3.6%	9.7%	-0.7%	9.0%
2	161	12181	0.73	4.2%	79.6%	0.53	81.0%	19.8%	100.8%	1.05	0.76	174	0.74	1.8%	8.1%	-0.7%	7.3%
3	166	22809	0.75	8.1%	83.6%	0.72	83.4%	19.1%	102.4%	1.06	0.80	182	0.77	2.8%	9.6%	-0.7%	8.9%
4	186	13612	0.84	5.3%	77.6%	0.65	79.4%	17.8%	97.3%	1.01	0.85	199	0.84	0.1%	7.0%	-0.7%	6.2%
5	189	28178	0.85	11.1%	83.8%	0.88	83.7%	17.6%	101.3%	1.05	0.90	202	0.86	0.8%	6.9%	-0.7%	6.1%
6	203	14986	0.92	6.4%	90.1%	0.77	88.4%	16.1%	104.5%	1.08	0.99	217	0.92	0.4%	6.9%	-0.7%	6.1%
7	211	16210	0.95	7.0%	82.6%	0.65	82.6%	16.1%	98.7%	1.02	0.98	223	0.95	-0.3%	5.7%	-0.7%	4.9%
8	216	8934	0.97	4.1%	95.2%	0.56	89.7%	14.9%	104.5%	1.09	1.06	237	1.00	2.6%	9.7%	-0.7%	8.9%
9	253	9394	1.14	4.8%	93.8%	0.66	90.0%	13.3%	103.4%	1.07	1.23	269	1.14	-0.2%	6.3%	-0.7%	5.6%
10	251	5330	1.13	2.7%	75.4%	0.42	79.7%	13.4%	93.1%	0.97	1.09	271	1.15	1.5%	8.0%	-0.7%	7.2%
11	246	3764	1.11	2.0%	64.8%	0.40	75.6%	12.7%	88.3%	0.92	1.02	252	1.07	-3.6%	2.4%	-0.7%	1.7%
12	270	10400	1.22	5.8%	70.2%	0.72	73.7%	12.1%	85.8%	0.89	1.09	272	1.15	-5.6%	0.7%	-0.7%	0.0%
13	313	11644	1.41	7.1%	81.4%	0.65	81.9%	11.3%	93.2%	0.97	1.37	332	1.41	-0.2%	6.1%	-0.7%	5.3%
14	346	4454	1.56	3.1%	81.2%	0.63	81.8%	9.8%	91.6%	0.95	1.48	366	1.55	-0.8%	5.8%	-0.7%	5.0%
15	411	1731	1.86	1.4%	84.8%	0.63	84.1%	8.4%	92.5%	0.96	1.78	437	1.85	-0.3%	6.3%	-0.7%	5.6%
16	359	647	1.62	0.4%	87.3%	0.29	84.0%	10.0%	94.1%	0.98	1.58	380	1.61	-0.6%	5.8%	-0.7%	5.1%
17	262	754	1.18	0.4%	106.0%	0.20	87.3%	11.9%	99.2%	1.03	1.22	288	1.22	3.2%	9.9%	-0.7%	9.1%
18	286	799	1.29	0.5%	162.6%	0.26	103.5%	11.4%	114.9%	1.19	1.54	312	1.32	2.3%	9.1%	-0.7%	8.3%
19	329	748	1.49	0.5%	94.8%	0.17	84.8%	9.6%	94.3%	0.98	1.45	357	1.51	1.7%	8.5%	-0.7%	7.7%
20	315	1041	1.42	0.7%	137.3%	0.32	100.2%	10.8%	111.0%	1.15	1.64	332	1.41	-0.8%	5.4%	-0.7%	4.6%
21	392	3197	1.77	2.5%	117.8%	0.57	102.7%	9.0%	111.7%	1.16	2.05	415	1.76	-0.5%	5.9%	-0.7%	5.1%
22	392	1092	1.77	0.8%	122.5%	0.31	95.1%	9.4%	104.5%	1.08	1.92	423	1.79	1.2%	7.9%	-0.7%	7.1%
23	275	2160	1.24	1.3%	47.2%	0.29	72.4%	11.1%	83.5%	0.87	1.08	277	1.17	-5.7%	0.7%	-0.7%	0.0%
24	278	1325	1.25	0.8%	62.7%	0.24	78.0%	11.5%	89.5%	0.93	1.17	288	1.22	-2.8%	3.6%	-0.7%	2.9%
25	300	865	1.35	0.6%	161.5%	0.20	98.8%	10.9%	109.7%	1.14	1.54	323	1.37	1.2%	7.7%	-0.7%	6.9%
26	345	1119	1.56	0.8%	83.8%	0.24	83.0%	9.6%	92.6%	0.96	1.50	370	1.57	0.8%	7.2%	-0.7%	6.5%
27	130	19740	0.59	5.6%	67.1%	0.56	74.0%	24.4%	98.3%	1.02	0.60	143	0.61	4.0%	10.0%	-0.7%	9.2%
40	317	850	1.43	0.5%	50.3%	0.17	77.4%	12.0%	89.4%	0.93	1.33	328	1.39	-2.9%	3.5%	-0.7%	2.7%
41	330	3504	1.49	2.2%	54.8%	0.27	75.3%	10.6%	85.9%	0.89	1.33	332	1.41	-5.3%	0.6%	-0.7%	-0.1%
42	419	2694	1.89	2.1%	77.2%	0.32	80.9%	8.9%	89.9%	0.93	1.76	436	1.85	-2.2%	4.1%	-0.7%	3.3%
43	367	2137	1.66	1.5%	74.4%	0.29	80.3%	9.4%	89.7%	0.93	1.54	381	1.62	-2.2%	3.8%	-0.7%	3.1%
44	342	1655	1.54	1.1%	65.6%	0.24	78.7%	10.4%	89.1%	0.92	1.43	353	1.50	-2.8%	3.2%	-0.7%	2.5%
45	378	2333	1.71	1.7%	100.2%	0.34	88.7%	9.3%	98.1%	1.02	1.74	407	1.73	1.4%	7.7%	-0.7%	6.9%
46	130	1226	0.59	0.4%	56.5%	0.10	80.1%	21.9%	102.0%	1.06	0.62	131	0.56	-4.6%	0.8%	-0.7%	0.1%
Total		219172	1.00	100.0%	82.7%		82.7%	13.6%	96.3%			1.00		6.5%	-0.7%	5.7%	

221.54 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 235.82

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 10 & 15

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Property Damage

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall											
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended													Weighted	Loss & LAE	Projected	Loss & LAE	Loss & LAE	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed
	Rate	Exposures	Relativity	Prem Dist	& LAE Ratio													Ratio	Flat	w/ Flat Expenses	Ratio w/ FE	Relativity	Base Rate	Base Rate	Base Rate	Base Rate	Change	Change
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/92.9%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)												
1	158	7680	0.78	2.6%	79.6%	0.98	79.6%	20.4%	100.0%	1.08	0.84	169	0.79	1.0%	7.0%	-0.7%	6.2%											
2	182	12214	0.90	4.8%	75.6%	1.00	75.6%	18.7%	94.3%	1.01	0.91	190	0.89	-1.2%	4.4%	-0.7%	3.7%											
3	176	22875	0.87	8.8%	80.9%	1.00	80.9%	18.1%	99.0%	1.07	0.93	189	0.89	2.2%	7.4%	-0.7%	6.6%											
4	195	13642	0.97	5.7%	78.3%	1.00	78.3%	17.4%	95.6%	1.03	0.99	205	0.96	-0.5%	5.1%	-0.7%	4.4%											
5	194	28243	0.96	12.1%	78.8%	1.00	78.8%	16.7%	95.6%	1.03	0.99	205	0.96	0.0%	5.7%	-0.7%	4.9%											
6	203	15035	1.00	6.8%	80.8%	1.00	80.8%	15.8%	96.6%	1.04	1.04	215	1.01	0.5%	5.9%	-0.7%	5.2%											
7	207	16280	1.02	7.5%	82.2%	1.00	82.2%	15.3%	97.5%	1.05	1.07	221	1.04	1.5%	6.8%	-0.7%	6.0%											
8	199	8973	0.98	4.0%	81.1%	1.00	81.1%	15.0%	96.1%	1.03	1.02	213	1.00	1.5%	7.0%	-0.7%	6.3%											
9	217	9435	1.07	4.7%	89.0%	1.00	89.0%	14.2%	103.2%	1.11	1.19	227	1.07	-0.4%	4.6%	-0.7%	3.9%											
10	208	5347	1.03	2.4%	77.8%	0.85	78.0%	15.0%	93.1%	1.00	1.03	220	1.03	0.1%	5.8%	-0.7%	5.0%											
11	204	3783	1.01	1.8%	82.3%	0.81	81.7%	14.3%	96.0%	1.03	1.04	219	1.03	2.0%	7.4%	-0.7%	6.6%											
12	227	10446	1.12	5.5%	77.7%	1.00	77.7%	12.8%	90.6%	0.97	1.10	236	1.11	-1.2%	4.0%	-0.7%	3.2%											
13	247	11683	1.22	6.9%	83.1%	1.00	83.1%	11.9%	95.0%	1.02	1.25	257	1.21	-1.0%	4.0%	-0.7%	3.3%											
14	265	4476	1.31	2.9%	82.1%	1.00	82.1%	11.3%	93.3%	1.00	1.32	277	1.30	-0.9%	4.5%	-0.7%	3.8%											
15	283	1749	1.40	1.2%	80.2%	1.00	80.2%	10.5%	90.7%	0.98	1.37	291	1.37	-2.2%	2.8%	-0.7%	2.1%											
16	242	650	1.20	0.4%	87.4%	0.49	83.3%	11.9%	95.3%	1.03	1.23	253	1.19	-0.6%	4.5%	-0.7%	3.8%											
17	214	757	1.06	0.4%	91.8%	0.36	83.9%	13.5%	97.4%	1.05	1.11	230	1.08	2.0%	7.5%	-0.7%	6.7%											
18	234	804	1.16	0.5%	74.8%	0.40	77.5%	11.3%	88.8%	0.96	1.11	238	1.12	-3.3%	1.7%	-0.7%	1.0%											
19	244	752	1.21	0.4%	73.5%	0.35	77.3%	11.7%	89.0%	0.96	1.16	250	1.18	-2.3%	2.5%	-0.7%	1.7%											
20	236	1049	1.17	0.6%	111.5%	0.49	95.2%	11.9%	107.1%	1.15	1.35	249	1.17	0.2%	5.5%	-0.7%	4.8%											
21	267	3215	1.32	2.1%	85.3%	0.87	84.5%	10.1%	94.7%	1.02	1.35	278	1.31	-0.9%	4.1%	-0.7%	3.4%											
22	338	1101	1.67	0.9%	76.7%	0.48	78.0%	8.0%	86.1%	0.93	1.55	340	1.60	-4.4%	0.6%	-0.7%	-0.1%											
23	204	2180	1.01	1.0%	72.7%	0.57	75.5%	14.0%	89.5%	0.96	0.97	210	0.99	-1.9%	2.9%	-0.7%	2.2%											
24	248	1332	1.23	0.8%	70.2%	0.48	74.9%	11.3%	86.3%	0.93	1.14	250	1.18	-3.9%	0.8%	-0.7%	0.1%											
25	236	872	1.17	0.5%	74.9%	0.36	77.8%	11.7%	89.5%	0.96	1.12	241	1.13	-3.3%	2.1%	-0.7%	1.4%											
26	282	1125	1.40	0.8%	71.8%	0.45	75.9%	10.0%	85.9%	0.92	1.29	284	1.34	-4.0%	0.7%	-0.7%	0.0%											
27	153	19775	0.76	6.5%	75.3%	1.00	75.3%	21.3%	96.6%	1.04	0.79	164	0.77	1.7%	7.2%	-0.7%	6.4%											
40	219	853	1.08	0.4%	58.3%	0.27	73.6%	14.2%	87.8%	0.94	1.02	222	1.04	-4.0%	1.4%	-0.7%	0.7%											
41	223	3514	1.10	1.8%	56.5%	0.54	66.9%	13.2%	80.1%	0.86	0.95	225	1.06	-4.0%	0.9%	-0.7%	0.2%											
42	224	2699	1.11	1.4%	62.3%	0.52	70.4%	13.3%	83.6%	0.90	1.00	226	1.06	-4.4%	0.9%	-0.7%	0.2%											
43	257	2145	1.27	1.3%	71.2%	0.54	75.0%	10.8%	85.8%	0.92	1.17	259	1.22	-4.1%	0.8%	-0.7%	0.1%											
44	204	1660	1.01	0.8%	61.4%	0.39	72.4%	14.3%	86.7%	0.93	0.94	205	0.96	-4.9%	0.5%	-0.7%	-0.2%											
45	261	2348	1.29	1.4%	105.3%	0.53	93.2%	11.0%	104.3%	1.12	1.45	276	1.30	0.6%	5.7%	-0.7%	5.0%											
46	153	1229	0.76	0.4%	42.8%	0.30	68.3%	20.4%	88.8%	0.96	0.72	154	0.72	-4.9%	0.7%	-0.7%	-0.1%											
Total		219920	1.00	100.0%	79.3%		79.3%	13.6%	92.9%			0.99		5.2%	-0.7%	4.5%												

202.06 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 212.65

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 10 & 15

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
No Fault

	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Overall
Territory	Base Rate	Exposed	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	& LAE Ratio	Loss & LAE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed	Rate
	(A)	(B)	(C)	(D)	(E)	(F)	(H)	(I)=(G)+(H)	(J)=(I)/84.5%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(Q)
	Rate	Exposures	Relativity	Prem Dist	Developed Loss	Ratio	Expenses	w/ Flat Expenses	Ratio w/ FE	Relativity	Relativity	Relativity	Relativity	Change	Change	Change	Change
1	37	7676	0.69	2.3%	50.5%	0.46	61.5%	22.1%	83.6%	0.99	0.68	34	0.69	0.4%	-8.1%	10.0%	1.1%
2	38	12216	0.71	3.7%	63.9%	0.67	66.2%	20.9%	87.1%	1.03	0.73	35	0.71	0.6%	-7.9%	10.0%	1.3%
3	42	22869	0.78	7.8%	69.0%	0.88	69.3%	18.7%	87.9%	1.04	0.81	38	0.78	0.0%	-9.5%	10.0%	-0.5%
4	43	13643	0.80	4.6%	76.1%	0.76	74.9%	18.5%	93.3%	1.10	0.88	39	0.80	0.2%	-9.3%	10.0%	-0.2%
5	45	28233	0.84	10.5%	74.7%	1.00	74.7%	17.0%	91.7%	1.08	0.91	41	0.84	0.5%	-8.9%	10.0%	0.2%
6	51	15032	0.95	6.3%	68.1%	0.89	68.4%	15.8%	84.2%	1.00	0.94	46	0.94	-0.7%	-9.8%	10.0%	-0.8%
7	51	16276	0.95	6.9%	66.8%	0.78	67.7%	15.3%	83.0%	0.98	0.93	46	0.94	-0.7%	-9.8%	10.0%	-0.8%
8	52	8973	0.97	3.9%	70.2%	0.63	70.5%	14.4%	84.9%	1.00	0.97	47	0.96	-0.6%	-9.6%	10.0%	-0.6%
9	65	9434	1.21	5.3%	72.2%	0.78	71.9%	12.2%	84.0%	0.99	1.20	59	1.20	-0.6%	-9.2%	10.0%	-0.1%
10	60	5344	1.11	2.6%	73.8%	0.52	72.4%	13.1%	85.5%	1.01	1.13	55	1.12	0.5%	-8.3%	10.0%	0.8%
11	59	3784	1.10	1.9%	64.3%	0.48	67.7%	12.3%	80.1%	0.95	1.04	54	1.10	0.4%	-8.5%	10.0%	0.7%
12	64	10448	1.19	5.7%	76.7%	0.91	76.2%	11.6%	87.8%	1.04	1.23	58	1.18	-0.7%	-9.4%	10.0%	-0.3%
13	77	11674	1.43	8.1%	84.1%	0.81	81.6%	9.7%	91.3%	1.08	1.54	70	1.43	0.0%	-9.1%	10.0%	0.0%
14	84	4475	1.56	3.4%	91.6%	0.78	87.0%	8.7%	95.8%	1.13	1.77	76	1.55	-0.6%	-9.5%	10.0%	-0.5%
15	97	1747	1.80	1.5%	87.0%	0.81	83.9%	7.4%	91.3%	1.08	1.95	88	1.80	-0.1%	-9.3%	10.0%	-0.2%
16	87	649	1.62	0.5%	130.1%	0.39	93.9%	8.6%	102.5%	1.21	1.96	79	1.61	-0.3%	-9.2%	10.0%	-0.1%
17	62	757	1.15	0.4%	43.6%	0.20	65.6%	11.9%	77.5%	0.92	1.06	56	1.14	-1.0%	-9.7%	10.0%	-0.6%
18	70	803	1.30	0.5%	109.6%	0.31	82.8%	10.5%	93.3%	1.10	1.43	64	1.31	0.8%	-8.6%	10.0%	0.6%
19	76	753	1.41	0.5%	40.1%	0.20	64.7%	9.4%	74.1%	0.88	1.24	69	1.41	-0.1%	-9.2%	10.0%	-0.1%
20	72	1047	1.34	0.7%	150.8%	0.41	103.3%	9.7%	113.0%	1.34	1.79	65	1.33	-0.5%	-9.7%	10.0%	-0.7%
21	94	3215	1.75	2.8%	129.6%	0.73	113.8%	7.9%	121.7%	1.44	2.51	87	1.78	2.0%	-7.4%	10.0%	1.8%
22	90	1100	1.67	0.9%	167.8%	0.43	112.5%	8.1%	120.5%	1.43	2.38	83	1.69	1.1%	-7.8%	10.0%	1.5%
23	64	2185	1.19	1.2%	72.8%	0.33	71.5%	11.4%	82.9%	0.98	1.17	58	1.18	-0.7%	-9.4%	10.0%	-0.3%
24	66	1333	1.23	0.8%	57.7%	0.29	67.1%	10.7%	77.8%	0.92	1.13	60	1.23	0.4%	-9.1%	10.0%	0.0%
25	66	873	1.23	0.5%	82.3%	0.22	73.4%	10.7%	84.1%	1.00	1.22	60	1.23	0.4%	-9.1%	10.0%	0.0%
26	79	1126	1.47	0.8%	100.7%	0.29	79.6%	9.0%	88.5%	1.05	1.54	72	1.47	0.2%	-8.9%	10.0%	0.3%
27	34	19773	0.63	5.2%	51.2%	0.69	57.4%	25.8%	83.2%	0.98	0.62	31	0.63	-0.2%	-8.8%	10.0%	0.3%
40	75	853	1.39	0.5%	147.0%	0.25	89.7%	10.0%	99.7%	1.18	1.64	68	1.39	-0.2%	-9.3%	10.0%	-0.3%
41	76	3510	1.41	2.3%	154.6%	0.36	101.4%	9.7%	111.0%	1.31	1.85	69	1.41	-0.1%	-9.2%	10.0%	-0.1%
42	101	2699	1.88	2.3%	295.9%	0.45	171.7%	7.8%	179.5%	2.12	3.98	94	1.92	2.4%	-6.9%	10.0%	2.4%
43	88	2145	1.63	1.7%	78.4%	0.40	73.9%	8.3%	82.2%	0.97	1.59	80	1.63	-0.3%	-9.1%	10.0%	0.0%
44	83	1660	1.54	1.2%	182.4%	0.31	105.2%	9.5%	114.7%	1.36	2.09	75	1.53	-0.7%	-9.6%	10.0%	-0.6%
45	98	2347	1.82	2.0%	136.9%	0.41	97.8%	8.2%	106.1%	1.25	2.28	89	1.82	0.0%	-9.2%	10.0%	-0.1%
46	34	1231	0.63	0.4%	28.8%	0.11	66.3%	23.5%	89.8%	1.06	0.67	31	0.63	-0.2%	-8.8%	10.0%	0.3%
Total		219883	1.00	100.0%	70.9%		70.9%	13.6%	84.5%			1.00		-9.1%	10.0%	0.0%	

53.85 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 48.97

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 10 & 15

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Comprehensive

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	& LAE Ratio	Loss & LAE		Base Rate	Base Rate	Base Rate	Base Rate			Non-Base Rate
	Rate	Exposures	Relativity	Prem Dist	Developed Loss	Ratio	Expenses	w/ Flat Expenses	Ratio w/ FE		Base Rate	Base Rate	Relativity	Relativity Change			Change
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/104.8%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	87	7147	0.82	3.1%	95.6%	1.00	95.6%	15.8%	111.4%	1.06	0.88	106	0.82	-0.4%	21.8%	-0.7%	21.0%
2	84	11454	0.80	4.6%	86.9%	1.00	86.9%	15.9%	102.8%	0.98	0.78	102	0.79	-0.7%	21.4%	-0.7%	20.6%
3	92	21026	0.87	9.4%	95.6%	1.00	95.6%	15.4%	110.9%	1.06	0.92	112	0.87	-0.1%	21.7%	-0.7%	20.9%
4	88	12454	0.83	5.3%	99.0%	1.00	99.0%	15.7%	114.7%	1.09	0.91	107	0.83	-0.4%	21.6%	-0.7%	20.7%
5	94	25301	0.89	11.5%	89.8%	1.00	89.8%	15.1%	104.9%	1.00	0.89	115	0.89	0.0%	22.3%	-0.7%	21.5%
6	98	13858	0.93	6.5%	93.0%	1.00	93.0%	14.5%	107.5%	1.03	0.95	119	0.93	0.2%	21.4%	-0.7%	20.6%
7	101	14545	0.96	7.1%	103.9%	1.00	103.9%	14.0%	117.9%	1.12	1.08	123	0.96	0.4%	21.8%	-0.7%	20.9%
8	105	8287	0.99	4.2%	88.6%	1.00	88.6%	13.7%	102.2%	0.98	0.97	128	1.00	0.6%	21.9%	-0.7%	21.0%
9	104	8180	0.98	4.1%	94.8%	1.00	94.8%	13.7%	108.5%	1.04	1.02	127	0.99	0.6%	22.1%	-0.7%	21.2%
10	90	4972	0.85	2.1%	106.2%	1.00	106.2%	13.3%	119.4%	1.14	0.97	110	0.86	0.9%	22.2%	-0.7%	21.4%
11	109	3390	1.03	1.8%	93.0%	1.00	93.0%	12.1%	105.1%	1.00	1.03	133	1.03	-0.2%	22.0%	-0.7%	21.2%
12	115	9494	1.09	5.2%	98.4%	1.00	98.4%	11.9%	110.3%	1.05	1.15	140	1.09	0.1%	21.7%	-0.7%	20.9%
13	133	9629	1.26	6.1%	104.5%	1.00	104.5%	10.5%	115.0%	1.10	1.38	162	1.26	0.1%	21.8%	-0.7%	20.9%
14	128	3878	1.21	2.4%	85.7%	1.00	85.7%	10.1%	95.9%	0.91	1.11	156	1.21	-0.1%	21.9%	-0.7%	21.0%
15	176	1397	1.67	1.2%	83.1%	1.00	83.1%	8.2%	91.3%	0.87	1.45	214	1.66	-0.4%	21.6%	-0.7%	20.7%
16	276	515	2.61	0.7%	83.0%	0.63	86.0%	5.1%	91.1%	0.87	2.27	336	2.61	-0.1%	21.7%	-0.7%	20.9%
17	102	705	0.97	0.3%	99.3%	0.44	94.7%	14.3%	109.0%	1.04	1.00	124	0.96	-0.6%	21.6%	-0.7%	20.7%
18	170	706	1.61	0.6%	80.6%	0.47	86.3%	7.0%	93.3%	0.89	1.43	207	1.61	0.0%	21.8%	-0.7%	20.9%
19	187	676	1.77	0.6%	83.9%	0.49	87.6%	6.6%	94.3%	0.90	1.59	228	1.77	0.0%	21.9%	-0.7%	21.1%
20	169	920	1.60	0.7%	79.0%	0.50	85.1%	7.1%	92.2%	0.88	1.41	206	1.60	0.0%	21.9%	-0.7%	21.0%
21	230	2759	2.18	2.9%	78.6%	1.00	78.6%	5.3%	83.9%	0.80	1.74	280	2.18	0.1%	21.7%	-0.7%	20.9%
22	259	918	2.45	1.1%	78.7%	0.55	84.3%	4.7%	89.0%	0.85	2.08	316	2.46	0.3%	22.0%	-0.7%	21.1%
23	156	2012	1.48	1.6%	88.1%	0.94	88.3%	7.1%	95.4%	0.91	1.34	190	1.48	0.2%	21.8%	-0.7%	20.9%
24	121	1203	1.15	0.7%	84.6%	0.60	87.3%	10.0%	97.3%	0.93	1.06	147	1.14	-0.5%	21.5%	-0.7%	20.6%
25	198	789	1.87	0.8%	114.5%	0.59	105.0%	6.6%	111.6%	1.06	2.00	241	1.87	-0.2%	21.7%	-0.7%	20.9%
26	210	965	1.99	0.9%	85.4%	0.66	87.3%	5.8%	93.1%	0.89	1.77	256	1.99	0.1%	21.9%	-0.7%	21.0%
27	80	18442	0.76	7.2%	87.8%	1.00	87.8%	16.9%	104.7%	1.00	0.76	97	0.75	-1.0%	21.3%	-0.7%	20.4%
40	120	652	1.14	0.4%	84.1%	0.35	88.7%	11.2%	99.8%	0.95	1.08	146	1.14	0.4%	21.7%	-0.7%	20.8%
41	108	3139	1.02	1.6%	92.0%	0.74	91.8%	11.2%	103.1%	0.98	1.01	132	1.03	0.7%	22.2%	-0.7%	21.4%
42	131	2228	1.24	1.3%	88.1%	0.60	89.3%	9.7%	99.0%	0.94	1.17	160	1.24	0.0%	22.1%	-0.7%	21.3%
43	140	1790	1.33	1.2%	93.6%	0.56	92.5%	8.8%	101.3%	0.97	1.28	171	1.33	0.4%	22.1%	-0.7%	21.3%
44	225	1354	2.13	1.4%	78.3%	0.57	83.8%	5.6%	89.4%	0.85	1.82	274	2.13	0.0%	21.8%	-0.7%	20.9%
45	145	2043	1.37	1.4%	87.5%	0.71	88.6%	8.4%	96.9%	0.92	1.27	177	1.38	0.5%	22.1%	-0.7%	21.2%
46	80	866	0.76	0.3%	116.8%	0.43	102.3%	16.7%	119.0%	1.14	0.86	81	0.63	-16.8%	1.3%	-0.7%	0.5%
Total		197693	1.00	100.0%	91.2%		91.2%	13.6%	104.8%			1.00			21.7%	-0.7%	20.9%

105.64 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 128.60

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 10 & 15

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Collision (& Limited Collision)

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	& LAE Ratio	Loss & LAE		Base Rate	Base Rate	Base Rate	Base Rate			Non-Base Rate
	Rate	Exposures	Relativity	Prem Dist	Developed Loss	Ratio	Expensess	w/ Flat Expenses	Ratio w/ FE		Base Rate	Base Rate	Relativity	Relativity Change			Change
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/80.5%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	222	6682	0.82	3.0%	61.5%	1.00	61.5%	17.7%	79.2%	0.98	0.81	219	0.81	-1.5%	-1.4%	-0.7%	-2.1%
2	216	10857	0.80	4.6%	64.3%	1.00	64.3%	17.3%	81.6%	1.01	0.81	215	0.80	0.0%	-0.5%	-0.7%	-1.2%
3	235	19658	0.87	9.2%	65.2%	1.00	65.2%	17.0%	82.2%	1.02	0.89	234	0.87	0.0%	-0.4%	-0.7%	-1.1%
4	246	11711	0.91	5.6%	68.1%	1.00	68.1%	16.6%	84.7%	1.05	0.96	247	0.92	1.0%	0.4%	-0.7%	-0.3%
5	251	23619	0.93	11.7%	67.0%	1.00	67.0%	16.1%	83.1%	1.03	0.96	251	0.93	0.0%	0.0%	-0.7%	-0.7%
6	273	12992	1.01	7.1%	65.8%	1.00	65.8%	14.9%	80.7%	1.00	1.01	271	1.01	-0.1%	-0.7%	-0.7%	-1.4%
7	264	13491	0.98	7.1%	68.2%	1.00	68.2%	14.2%	82.4%	1.02	1.00	263	0.98	0.2%	-0.4%	-0.7%	-1.1%
8	275	7821	1.02	4.3%	69.4%	1.00	69.4%	13.7%	83.1%	1.03	1.05	275	1.02	0.2%	0.0%	-0.7%	-0.7%
9	286	7559	1.06	4.3%	67.2%	1.00	67.2%	13.8%	81.0%	1.01	1.07	284	1.05	-0.9%	-0.7%	-0.7%	-1.4%
10	248	4611	0.92	2.2%	75.5%	1.00	75.5%	14.8%	90.2%	1.12	1.03	253	0.94	2.3%	2.0%	-0.7%	1.3%
11	292	3201	1.08	1.9%	70.3%	1.00	70.3%	12.9%	83.2%	1.03	1.12	292	1.08	-0.1%	0.0%	-0.7%	-0.7%
12	320	8941	1.19	5.8%	71.6%	1.00	71.6%	11.7%	83.3%	1.03	1.23	320	1.19	0.4%	0.0%	-0.7%	-0.7%
13	331	8806	1.23	6.1%	72.3%	1.00	72.3%	11.3%	83.6%	1.04	1.27	331	1.23	0.3%	0.0%	-0.7%	-0.7%
14	390	3615	1.44	3.0%	67.3%	1.00	67.3%	10.1%	77.4%	0.96	1.39	383	1.42	-1.7%	-1.8%	-0.7%	-2.5%
15	466	1283	1.73	1.2%	77.2%	1.00	77.2%	8.5%	85.7%	1.06	1.84	469	1.74	0.8%	0.6%	-0.7%	-0.1%
16	412	462	1.53	0.4%	91.0%	0.67	83.0%	9.6%	92.6%	1.15	1.75	423	1.57	2.9%	2.7%	-0.7%	1.9%
17	328	671	1.21	0.5%	81.3%	0.56	74.9%	12.1%	86.9%	1.08	1.31	332	1.23	1.3%	1.2%	-0.7%	0.5%
18	381	681	1.41	0.6%	74.8%	0.60	71.7%	9.5%	81.2%	1.01	1.42	379	1.41	-0.1%	-0.5%	-0.7%	-1.2%
19	350	627	1.30	0.4%	71.0%	0.52	69.0%	9.9%	79.0%	0.98	1.27	346	1.29	-0.5%	-1.1%	-0.7%	-1.8%
20	441	880	1.63	0.8%	76.9%	0.71	74.0%	8.5%	82.5%	1.02	1.67	440	1.63	-0.2%	-0.2%	-0.7%	-0.9%
21	462	2598	1.71	2.5%	75.2%	1.00	75.2%	8.7%	83.9%	1.04	1.78	463	1.72	0.5%	0.2%	-0.7%	-0.5%
22	511	866	1.89	0.9%	89.5%	0.74	83.5%	8.0%	91.6%	1.14	2.15	523	1.94	2.5%	2.3%	-0.7%	1.6%
23	303	1911	1.12	1.3%	72.0%	0.91	71.5%	10.5%	82.0%	1.02	1.14	302	1.12	-0.2%	-0.3%	-0.7%	-1.0%
24	370	1140	1.37	0.9%	70.1%	0.75	69.3%	10.0%	79.3%	0.99	1.35	366	1.36	-0.8%	-1.1%	-0.7%	-1.8%
25	335	762	1.24	0.5%	59.8%	0.53	63.2%	9.6%	72.8%	0.90	1.12	325	1.21	-2.5%	-3.0%	-0.7%	-3.7%
26	425	903	1.57	0.8%	65.7%	0.64	66.1%	8.4%	74.5%	0.93	1.46	414	1.54	-2.2%	-2.6%	-0.7%	-3.3%
27	199	17246	0.74	6.8%	64.4%	1.00	64.4%	19.1%	83.5%	1.04	0.76	199	0.74	0.4%	0.0%	-0.7%	-0.7%
40	305	542	1.13	0.3%	52.3%	0.33	62.1%	12.6%	74.7%	0.93	1.05	297	1.10	-2.6%	-2.6%	-0.7%	-3.3%
41	262	2905	0.97	1.5%	65.5%	0.74	65.9%	12.8%	78.7%	0.98	0.95	258	0.96	-1.1%	-1.5%	-0.7%	-2.2%
42	304	1926	1.13	1.1%	68.5%	0.65	68.0%	11.2%	79.2%	0.98	1.11	300	1.11	-1.4%	-1.3%	-0.7%	-2.0%
43	349	1627	1.29	1.2%	58.1%	0.70	60.7%	9.9%	70.6%	0.88	1.13	336	1.25	-3.3%	-3.7%	-0.7%	-4.4%
44	310	1166	1.15	0.7%	53.4%	0.49	60.3%	11.6%	71.9%	0.89	1.03	300	1.11	-3.3%	-3.2%	-0.7%	-3.9%
45	354	1881	1.31	1.3%	83.5%	0.69	78.3%	9.7%	88.0%	1.09	1.43	359	1.33	1.4%	1.4%	-0.7%	0.7%
46	199	765	0.74	0.3%	61.3%	0.35	65.0%	18.8%	83.8%	1.04	0.77	199	0.74	0.4%	0.0%	-0.7%	-0.7%
Total		184407	1.00	100.0%	66.9%		66.9%	13.6%	80.5%			1.00		-0.3%	-0.7%		-1.0%

270.01 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 269.22

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 17

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Bodily Injury - Parts 1 & 5

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio
	Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Ratio	Expenses	& LAE Ratio	Ratio w/ FE	Relativity	Base Rate	Base Rate	Base Rate	Base Rate	Change	Change	Rate
	(A)	(B)	(C)	(D)	(E)	(F)	(H)	(I)=(G)+(H)	(J)=(I)/119.3%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	267	253	0.61	2.2%	48.7%	0.11	99.2%	9.9%	109.1%	0.92	0.56	281	0.61	-0.8%	5.2%	-0.7%	4.5%
2	298	340	0.69	3.2%	76.6%	0.14	101.5%	9.4%	110.9%	0.93	0.64	316	0.69	0.5%	6.0%	-0.7%	5.3%
3	314	699	0.72	6.9%	117.6%	0.23	108.4%	9.1%	117.5%	0.99	0.71	335	0.73	1.0%	6.7%	-0.7%	5.9%
4	340	410	0.78	4.3%	100.3%	0.17	104.7%	8.3%	113.0%	0.95	0.74	353	0.77	-1.7%	3.8%	-0.7%	3.1%
5	342	1007	0.79	10.3%	114.4%	0.28	108.1%	8.6%	116.7%	0.98	0.77	357	0.77	-2.2%	4.4%	-0.7%	3.6%
6	376	469	0.87	5.3%	73.6%	0.20	99.1%	7.7%	106.9%	0.90	0.78	402	0.87	0.5%	6.9%	-0.7%	6.2%
7	371	606	0.85	6.5%	74.6%	0.19	99.8%	8.2%	108.0%	0.91	0.77	385	0.84	-1.7%	3.8%	-0.7%	3.0%
8	406	277	0.93	3.3%	127.5%	0.15	109.0%	7.3%	116.3%	0.97	0.91	438	0.95	1.6%	7.9%	-0.7%	7.1%
9	431	473	0.99	6.0%	105.7%	0.22	105.7%	6.8%	112.5%	0.94	0.94	467	1.01	1.8%	8.4%	-0.7%	7.6%
10	504	201	1.16	3.0%	181.6%	0.20	120.6%	5.9%	126.5%	1.06	1.23	546	1.18	1.7%	8.3%	-0.7%	7.6%
11	547	109	1.26	1.6%	34.5%	0.07	100.4%	5.7%	106.1%	0.89	1.12	592	1.28	1.6%	8.2%	-0.7%	7.5%
12	552	390	1.27	5.9%	127.6%	0.22	110.5%	6.0%	116.5%	0.98	1.24	575	1.25	-1.7%	4.2%	-0.7%	3.4%
13	584	522	1.34	8.0%	162.1%	0.25	119.6%	5.8%	125.4%	1.05	1.41	618	1.34	-0.4%	5.8%	-0.7%	5.1%
14	610	215	1.40	3.4%	96.9%	0.20	103.9%	5.5%	109.4%	0.92	1.29	638	1.38	-1.8%	4.6%	-0.7%	3.8%
15	665	100	1.53	1.8%	91.4%	0.23	102.4%	4.9%	107.4%	0.90	1.38	717	1.56	1.9%	7.8%	-0.7%	7.1%
16	672	38	1.55	0.6%	46.8%	0.11	99.2%	5.4%	104.6%	0.88	1.36	724	1.57	1.5%	7.7%	-0.7%	7.0%
17	530	16	1.22	0.3%	199.1%	0.07	112.0%	5.9%	117.9%	0.99	1.21	569	1.23	0.8%	7.4%	-0.7%	6.6%
18	680	33	1.57	0.6%	126.2%	0.09	107.4%	5.2%	112.6%	0.94	1.48	733	1.59	1.5%	7.8%	-0.7%	7.0%
19	652	28	1.50	0.5%	24.8%	0.04	102.2%	4.8%	107.0%	0.90	1.35	699	1.52	1.2%	7.2%	-0.7%	6.4%
20	681	55	1.57	1.0%	128.8%	0.11	108.1%	4.9%	113.0%	0.95	1.49	725	1.57	0.1%	6.5%	-0.7%	5.7%
21	684	212	1.58	3.8%	138.9%	0.20	112.3%	5.0%	117.3%	0.98	1.55	737	1.60	1.6%	7.7%	-0.7%	7.0%
22	669	83	1.54	1.5%	144.2%	0.12	110.4%	4.9%	115.2%	0.97	1.49	721	1.56	1.3%	7.8%	-0.7%	7.0%
23	623	42	1.43	0.8%	227.8%	0.12	120.0%	4.8%	124.8%	1.05	1.50	675	1.46	1.8%	8.3%	-0.7%	7.6%
24	548	45	1.26	0.6%	29.2%	0.04	102.4%	6.3%	108.7%	0.91	1.15	591	1.28	1.4%	7.8%	-0.7%	7.1%
25	639	21	1.47	0.4%	61.2%	0.03	104.3%	4.9%	109.2%	0.92	1.35	689	1.49	1.3%	7.8%	-0.7%	7.1%
26	673	60	1.55	1.0%	37.4%	0.07	101.0%	5.1%	106.1%	0.89	1.38	725	1.57	1.3%	7.7%	-0.7%	7.0%
27	246	625	0.57	5.1%	102.5%	0.17	105.1%	10.8%	115.9%	0.97	0.55	261	0.57	0.6%	6.1%	-0.7%	5.3%
40	640	36	1.47	0.6%	39.1%	0.03	103.6%	5.9%	109.5%	0.92	1.35	675	1.46	-0.9%	5.5%	-0.7%	4.7%
41	603	131	1.39	2.2%	6.2%	0.03	102.6%	5.3%	107.9%	0.90	1.26	650	1.41	1.5%	7.8%	-0.7%	7.0%
42	705	136	1.62	2.5%	207.0%	0.12	118.0%	5.0%	122.9%	1.03	1.67	748	1.62	-0.2%	6.1%	-0.7%	5.3%
43	668	118	1.54	2.1%	49.6%	0.11	99.5%	4.9%	104.4%	0.88	1.35	713	1.55	0.8%	6.7%	-0.7%	6.0%
44	684	131	1.58	2.2%	28.8%	0.08	99.5%	5.2%	104.7%	0.88	1.38	737	1.60	1.6%	7.7%	-0.7%	7.0%
45	665	115	1.53	2.1%	471.3%	0.16	162.3%	4.9%	167.3%	1.40	2.15	708	1.54	0.6%	6.5%	-0.7%	5.7%
46	246	52	0.57	0.4%	60.5%	0.05	103.3%	10.5%	113.8%	0.95	0.54	248	0.54	-4.7%	0.8%	-0.7%	0.1%
Total		8048	1.00	100.0%	105.7%		105.7%	13.6%	119.3%			1.00		6.1%	-0.7%	5.4%	

434.25 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 460.90

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 17

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Property Damage

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Ratio	Expenses	w/ Flat Expenses	Ratio w/ FE	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Rate		
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/98.5%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	301	253	0.84	2.6%	97.1%	0.23	87.7%	9.2%	96.9%	0.98	0.82	319	0.85	1.6%	6.0%	-0.7%	5.2%
2	307	342	0.85	3.5%	79.1%	0.32	83.0%	8.9%	91.9%	0.93	0.80	319	0.85	-0.4%	3.9%	-0.7%	3.2%
3	311	701	0.86	7.6%	81.3%	0.41	83.4%	8.3%	91.7%	0.93	0.81	326	0.87	0.6%	4.8%	-0.7%	4.1%
4	339	410	0.94	4.8%	98.7%	0.36	89.9%	8.1%	98.0%	0.99	0.94	359	0.96	1.8%	5.9%	-0.7%	5.1%
5	337	1012	0.94	11.8%	92.8%	0.54	89.1%	8.0%	97.1%	0.99	0.92	355	0.95	1.4%	5.3%	-0.7%	4.6%
6	331	468	0.92	5.3%	105.8%	0.41	93.4%	7.8%	101.3%	1.03	0.95	356	0.95	3.2%	7.6%	-0.7%	6.8%
7	337	604	0.94	7.1%	107.2%	0.41	94.1%	7.7%	101.8%	1.03	0.97	362	0.96	2.4%	7.4%	-0.7%	6.7%
8	341	278	0.95	3.3%	76.3%	0.29	82.4%	7.2%	89.6%	0.91	0.86	354	0.94	-0.9%	3.8%	-0.7%	3.1%
9	348	473	0.97	5.5%	83.5%	0.38	84.3%	7.3%	91.7%	0.93	0.90	369	0.98	1.3%	6.0%	-0.7%	5.3%
10	353	203	0.98	2.5%	82.1%	0.26	84.2%	6.9%	91.1%	0.92	0.91	367	0.98	-0.2%	4.0%	-0.7%	3.2%
11	375	109	1.04	1.4%	46.2%	0.18	77.7%	6.8%	84.5%	0.86	0.89	378	1.01	-3.1%	0.8%	-0.7%	0.1%
12	389	393	1.08	5.2%	87.7%	0.40	86.0%	6.6%	92.6%	0.94	1.02	405	1.08	-0.2%	4.1%	-0.7%	3.4%
13	391	527	1.09	7.2%	94.6%	0.40	88.7%	6.4%	95.1%	0.97	1.05	408	1.09	0.3%	4.3%	-0.7%	3.6%
14	433	216	1.20	3.2%	98.4%	0.33	89.3%	6.1%	95.4%	0.97	1.17	449	1.20	-0.3%	3.7%	-0.7%	3.0%
15	459	100	1.28	1.6%	85.2%	0.36	85.0%	5.5%	90.5%	0.92	1.17	481	1.28	0.3%	4.8%	-0.7%	4.0%
16	446	38	1.24	0.6%	51.3%	0.16	79.5%	5.8%	85.3%	0.87	1.07	449	1.20	-3.2%	0.7%	-0.7%	0.0%
17	414	16	1.15	0.2%	46.8%	0.06	82.6%	6.3%	88.9%	0.90	1.04	425	1.13	-1.8%	2.7%	-0.7%	1.9%
18	465	33	1.29	0.5%	68.9%	0.11	83.1%	5.5%	88.6%	0.90	1.16	477	1.27	-1.8%	2.6%	-0.7%	1.9%
19	457	28	1.27	0.5%	45.0%	0.06	82.5%	5.4%	87.9%	0.89	1.13	465	1.24	-2.4%	1.8%	-0.7%	1.0%
20	455	55	1.27	0.9%	81.3%	0.16	84.3%	5.5%	89.8%	0.91	1.15	473	1.26	-0.4%	4.0%	-0.7%	3.2%
21	501	213	1.39	3.7%	80.3%	0.31	83.5%	4.9%	88.4%	0.90	1.25	513	1.37	-1.7%	2.4%	-0.7%	1.7%
22	536	84	1.49	1.6%	50.3%	0.18	78.8%	4.6%	83.3%	0.85	1.26	540	1.44	-3.4%	0.7%	-0.7%	0.0%
23	467	44	1.30	0.7%	70.7%	0.17	82.5%	5.5%	88.0%	0.89	1.16	476	1.27	-2.2%	1.9%	-0.7%	1.2%
24	467	45	1.30	0.7%	100.2%	0.13	86.9%	5.8%	92.6%	0.94	1.22	496	1.32	1.6%	6.2%	-0.7%	5.5%
25	505	21	1.40	0.4%	35.1%	0.07	81.5%	4.7%	86.2%	0.88	1.23	509	1.36	-3.2%	0.8%	-0.7%	0.1%
26	518	60	1.44	1.0%	49.7%	0.14	80.1%	5.0%	85.1%	0.86	1.24	522	1.39	-3.5%	0.8%	-0.7%	0.1%
27	284	626	0.79	6.1%	74.7%	0.34	81.4%	9.5%	90.9%	0.92	0.73	297	0.79	0.0%	4.6%	-0.7%	3.8%
40	413	36	1.15	0.5%	10.9%	0.04	81.7%	6.5%	88.3%	0.90	1.03	422	1.12	-2.5%	2.2%	-0.7%	1.5%
41	400	132	1.11	1.8%	25.9%	0.14	76.7%	6.2%	82.9%	0.84	0.94	403	1.07	-3.8%	0.8%	-0.7%	0.0%
42	431	136	1.20	2.0%	44.4%	0.15	78.9%	5.7%	84.6%	0.86	1.03	434	1.16	-3.2%	0.7%	-0.7%	0.0%
43	465	118	1.29	2.0%	70.0%	0.17	82.3%	5.4%	87.7%	0.89	1.15	468	1.25	-3.3%	0.6%	-0.7%	-0.1%
44	436	131	1.21	1.9%	53.8%	0.16	80.0%	5.8%	85.8%	0.87	1.06	439	1.17	-3.5%	0.7%	-0.7%	0.0%
45	454	116	1.26	1.9%	65.9%	0.17	81.6%	5.4%	87.1%	0.88	1.12	457	1.22	-3.4%	0.7%	-0.7%	-0.1%
46	284	54	0.79	0.5%	51.1%	0.11	81.3%	9.8%	91.1%	0.93	0.73	286	0.76	-3.8%	0.7%	-0.7%	0.0%
Total		8075	1.00	100.0%	84.9%		84.9%	13.6%	98.5%			1.00		4.4%	-0.7%	3.6%	

359.61 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 375.38

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 17

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
No Fault

	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed	
Territory	Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Expenses	w/ Flat Expenses	Ratio w/ FE	Relativity	Base Rate	Base Rate	Relativity Change	Change	Change	Rate	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/94.2%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	62	253	0.62	1.9%	47.3%	0.13	76.4%	10.6%	87.0%	0.92	0.57	56	0.62	0.2%	-9.7%	10.0%	-0.6%
2	71	342	0.71	2.9%	57.1%	0.16	76.8%	9.7%	86.5%	0.92	0.65	65	0.71	0.2%	-8.5%	10.0%	0.7%
3	70	701	0.70	6.1%	68.8%	0.22	78.0%	9.0%	87.0%	0.92	0.65	64	0.70	0.2%	-8.6%	10.0%	0.6%
4	78	410	0.78	3.9%	63.2%	0.18	77.5%	8.2%	85.7%	0.91	0.71	71	0.78	0.2%	-9.0%	10.0%	0.1%
5	78	1012	0.78	9.7%	60.6%	0.23	76.0%	8.3%	84.3%	0.89	0.70	70	0.77	-1.1%	-10.3%	10.0%	-1.3%
6	86	467	0.86	4.9%	73.9%	0.21	79.2%	7.5%	86.7%	0.92	0.79	78	0.86	0.2%	-9.3%	10.0%	-0.2%
7	83	603	0.83	6.3%	83.4%	0.24	81.3%	7.6%	88.9%	0.94	0.78	75	0.82	-1.0%	-9.6%	10.0%	-0.6%
8	93	278	0.93	3.3%	91.5%	0.17	82.5%	6.8%	89.3%	0.95	0.88	85	0.93	0.2%	-8.6%	10.0%	0.5%
9	99	473	0.99	5.7%	84.3%	0.22	81.4%	6.6%	88.0%	0.93	0.92	90	0.99	0.2%	-9.1%	10.0%	0.0%
10	114	202	1.14	2.9%	77.8%	0.18	80.1%	5.5%	85.6%	0.91	1.03	104	1.14	0.2%	-8.8%	10.0%	0.4%
11	125	109	1.25	1.6%	84.6%	0.15	81.2%	5.2%	86.4%	0.92	1.14	114	1.25	0.2%	-8.8%	10.0%	0.3%
12	119	393	1.19	5.7%	99.7%	0.28	86.0%	5.4%	91.4%	0.97	1.15	108	1.19	0.2%	-9.2%	10.0%	-0.2%
13	137	526	1.37	9.2%	114.6%	0.24	88.7%	4.6%	93.3%	0.99	1.36	125	1.37	0.2%	-8.8%	10.0%	0.4%
14	145	216	1.45	3.8%	81.9%	0.25	80.9%	4.6%	85.5%	0.91	1.31	132	1.45	0.2%	-9.0%	10.0%	0.2%
15	154	100	1.54	1.9%	102.2%	0.28	86.7%	4.1%	90.8%	0.96	1.48	140	1.54	0.2%	-9.1%	10.0%	0.0%
16	160	39	1.60	0.8%	41.5%	0.09	77.0%	4.1%	81.1%	0.86	1.38	144	1.58	-1.1%	-10.0%	10.0%	-1.0%
17	120	16	1.20	0.2%	93.3%	0.05	81.3%	5.7%	87.0%	0.92	1.11	109	1.20	0.2%	-9.2%	10.0%	-0.1%
18	155	33	1.55	0.6%	145.3%	0.10	87.1%	4.3%	91.4%	0.97	1.50	141	1.55	0.2%	-9.0%	10.0%	0.1%
19	151	28	1.51	0.5%	19.5%	0.08	75.7%	4.2%	79.8%	0.85	1.28	136	1.49	-1.2%	-9.9%	10.0%	-0.9%
20	170	55	1.70	1.2%	236.7%	0.18	109.1%	4.0%	113.1%	1.20	2.04	155	1.70	0.2%	-8.8%	10.0%	0.3%
21	170	213	1.70	4.6%	127.4%	0.27	93.1%	4.0%	97.1%	1.03	1.75	155	1.70	0.2%	-8.8%	10.0%	0.3%
22	161	84	1.61	1.7%	157.0%	0.16	93.1%	3.9%	97.0%	1.03	1.66	146	1.60	-0.5%	-9.3%	10.0%	-0.2%
23	145	44	1.45	0.8%	128.0%	0.12	86.4%	4.5%	90.9%	0.96	1.40	132	1.45	0.2%	-9.0%	10.0%	0.2%
24	131	45	1.31	0.7%	8.2%	0.09	74.4%	5.6%	79.9%	0.85	1.11	118	1.30	-0.6%	-9.9%	10.0%	-0.9%
25	145	21	1.45	0.4%	-6.7%	0.05	76.0%	4.1%	80.1%	0.85	1.23	130	1.43	-1.2%	-10.3%	10.0%	-1.4%
26	167	60	1.67	1.2%	89.6%	0.11	81.5%	4.1%	85.7%	0.91	1.52	152	1.67	0.2%	-9.0%	10.0%	0.1%
27	58	628	0.58	4.4%	45.6%	0.17	74.7%	11.4%	86.1%	0.91	0.53	53	0.58	0.2%	-8.6%	10.0%	0.5%
40	140	36	1.40	0.6%	25.2%	0.05	77.7%	4.6%	82.3%	0.87	1.22	126	1.38	-1.3%	-10.0%	10.0%	-1.0%
41	140	131	1.40	2.3%	46.8%	0.09	77.5%	4.5%	82.0%	0.87	1.22	126	1.38	-1.3%	-10.0%	10.0%	-1.0%
42	154	136	1.54	2.7%	133.5%	0.15	88.3%	4.0%	92.3%	0.98	1.51	140	1.54	0.2%	-9.1%	10.0%	0.0%
43	156	118	1.56	2.3%	300.4%	0.13	108.9%	4.1%	113.0%	1.20	1.87	142	1.56	0.2%	-9.0%	10.0%	0.1%
44	159	131	1.59	2.4%	110.4%	0.15	85.1%	4.2%	89.4%	0.95	1.51	145	1.59	0.2%	-8.8%	10.0%	0.3%
45	159	116	1.59	2.4%	109.2%	0.16	85.1%	4.1%	89.2%	0.95	1.50	145	1.59	0.2%	-8.8%	10.0%	0.3%
46	58	54	0.58	0.4%	19.6%	0.03	78.7%	11.3%	90.1%	0.96	0.55	53	0.58	0.2%	-8.6%	10.0%	0.5%
Total		8072	1.00	100.0%	80.6%		80.6%	13.6%	94.2%				0.99		-9.1%	10.0%	0.0%

100.16 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 91.00

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 17

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Comprehensive

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted		Projected Loss	Loss & LAE								Loss & LAE
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Ratio	Flat	& LAE Ratio	Ratio w/ FE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/148.3%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	92	221	0.75	2.6%	102.3%	0.28	125.8%	16.2%	141.9%	0.96	0.71	112	0.75	0.4%	21.7%	-0.7%	20.9%
2	94	281	0.76	3.3%	71.8%	0.34	113.1%	15.7%	128.8%	0.87	0.66	115	0.77	0.9%	22.3%	-0.7%	21.5%
3	94	590	0.76	6.9%	135.8%	0.44	135.2%	15.6%	150.9%	1.02	0.78	115	0.77	0.9%	22.3%	-0.7%	21.5%
4	95	351	0.77	4.1%	146.1%	0.38	139.1%	15.9%	155.0%	1.04	0.81	116	0.77	-0.2%	22.1%	-0.7%	21.2%
5	99	816	0.80	10.1%	127.6%	0.55	130.8%	15.3%	146.1%	0.98	0.79	121	0.81	0.7%	22.2%	-0.7%	21.4%
6	103	385	0.84	4.8%	120.7%	0.43	128.6%	15.0%	143.6%	0.97	0.81	126	0.84	0.4%	22.3%	-0.7%	21.5%
7	103	490	0.84	6.3%	101.5%	0.38	122.0%	14.1%	136.1%	0.92	0.77	126	0.84	0.4%	22.3%	-0.7%	21.5%
8	109	225	0.89	3.0%	139.5%	0.32	136.2%	13.8%	150.0%	1.01	0.90	133	0.89	0.5%	22.0%	-0.7%	21.2%
9	109	386	0.89	5.3%	142.6%	0.42	138.1%	13.6%	151.6%	1.02	0.90	133	0.89	0.5%	22.0%	-0.7%	21.2%
10	116	166	0.94	2.4%	222.0%	0.26	157.5%	13.0%	170.5%	1.15	1.08	141	0.94	-0.2%	21.6%	-0.7%	20.7%
11	119	90	0.97	1.3%	128.4%	0.21	133.4%	12.6%	146.0%	0.98	0.95	145	0.97	0.4%	21.8%	-0.7%	21.0%
12	128	336	1.04	5.3%	143.9%	0.41	138.5%	11.9%	150.4%	1.01	1.05	156	1.04	0.0%	21.9%	-0.7%	21.0%
13	136	393	1.10	7.0%	138.6%	0.37	138.6%	10.0%	146.2%	0.99	1.09	166	1.11	0.5%	22.1%	-0.7%	21.2%
14	151	171	1.23	3.2%	156.2%	0.36	142.4%	10.0%	152.5%	1.03	1.26	184	1.23	0.3%	21.9%	-0.7%	21.0%
15	184	67	1.49	1.7%	218.4%	0.38	166.6%	7.6%	174.2%	1.17	1.76	224	1.49	-0.3%	21.7%	-0.7%	20.9%
16	292	26	2.37	1.0%	132.8%	0.19	134.4%	4.6%	138.9%	0.94	2.22	356	2.37	-0.1%	21.9%	-0.7%	21.1%
17	107	14	0.87	0.2%	48.6%	0.05	130.2%	12.6%	142.8%	0.96	0.84	130	0.87	0.1%	21.5%	-0.7%	20.6%
18	207	26	1.68	0.7%	133.9%	0.11	134.6%	6.8%	141.4%	0.95	1.60	252	1.68	-0.1%	21.7%	-0.7%	20.9%
19	240	24	1.95	0.6%	99.5%	0.11	130.7%	7.0%	137.7%	0.93	1.81	292	1.94	-0.5%	21.7%	-0.7%	20.8%
20	206	48	1.67	1.3%	125.7%	0.17	133.2%	6.8%	140.0%	0.94	1.58	251	1.67	-0.2%	21.8%	-0.7%	21.0%
21	292	169	2.37	6.2%	118.1%	0.34	129.1%	5.1%	134.2%	0.90	2.15	356	2.37	-0.1%	21.9%	-0.7%	21.1%
22	319	66	2.59	2.5%	127.8%	0.18	133.5%	4.9%	138.4%	0.93	2.42	389	2.59	0.0%	21.9%	-0.7%	21.1%
23	200	37	1.62	0.8%	233.1%	0.19	153.2%	8.2%	161.4%	1.09	1.77	244	1.62	-0.3%	22.0%	-0.7%	21.1%
24	145	39	1.18	0.7%	153.9%	0.12	137.1%	10.4%	147.5%	0.99	1.17	177	1.18	0.2%	22.1%	-0.7%	21.2%
25	218	20	1.77	0.6%	204.4%	0.12	142.9%	6.6%	149.5%	1.01	1.78	266	1.77	0.0%	22.0%	-0.7%	21.2%
26	256	46	2.08	1.3%	147.3%	0.15	136.6%	6.2%	142.7%	0.96	2.00	312	2.08	0.0%	21.9%	-0.7%	21.0%
27	86	536	0.70	5.6%	124.5%	0.42	130.4%	17.8%	148.2%	1.00	0.70	105	0.70	0.2%	22.1%	-0.7%	21.2%
40	132	15	1.07	0.3%	104.8%	0.09	132.0%	9.4%	141.4%	0.95	1.02	161	1.07	-0.2%	22.0%	-0.7%	21.1%
41	138	105	1.12	1.8%	24.1%	0.12	121.7%	11.1%	132.8%	0.90	1.00	168	1.12	-0.1%	21.7%	-0.7%	20.9%
42	160	89	1.30	1.6%	77.0%	0.15	126.3%	10.0%	136.3%	0.92	1.19	195	1.30	0.0%	21.9%	-0.7%	21.0%
43	169	85	1.37	1.8%	107.0%	0.15	130.5%	8.5%	139.1%	0.94	1.29	206	1.37	-0.2%	21.9%	-0.7%	21.0%
44	274	93	2.23	3.1%	161.8%	0.23	140.9%	5.4%	146.3%	0.99	2.19	334	2.22	-0.2%	21.9%	-0.7%	21.0%
45	186	95	1.51	2.2%	216.2%	0.22	152.6%	8.1%	160.7%	1.08	1.64	227	1.51	0.0%	22.0%	-0.7%	21.2%
46	86	39	0.70	0.4%	195.3%	0.11	141.6%	16.2%	157.9%	1.06	0.74	87	0.58	-17.0%	1.2%	-0.7%	0.4%
Total		6539	1.00	100.0%	134.7%		134.7%	13.6%	148.3%			1.00		22.0%	-0.7%	21.1%	

123.12 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 150.16

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 17

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Collision (& Limited Collision)

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Ratio	Expenses	w/ Flat Expenses	Ratio w/ FE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/90.9%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	500	170	0.87	2.7%	83.9%	0.27	79.1%	7.4%	86.6%	0.95	0.83	539	0.89	2.6%	7.8%	-0.7%	7.0%
2	484	239	0.84	3.4%	71.8%	0.35	75.4%	7.8%	83.2%	0.92	0.77	511	0.85	1.2%	5.6%	-0.7%	4.8%
3	504	486	0.87	7.6%	75.9%	0.48	76.7%	7.1%	83.7%	0.92	0.80	535	0.89	1.8%	6.2%	-0.7%	5.4%
4	527	301	0.91	4.9%	76.8%	0.43	77.1%	6.8%	83.9%	0.92	0.84	561	0.93	1.7%	6.5%	-0.7%	5.7%
5	536	680	0.93	11.4%	76.5%	0.56	76.9%	6.8%	83.6%	0.92	0.85	569	0.94	1.1%	6.2%	-0.7%	5.4%
6	552	318	0.96	5.4%	65.5%	0.43	72.3%	6.4%	78.7%	0.87	0.83	551	0.91	-5.0%	-0.2%	-0.7%	-0.9%
7	565	412	0.98	7.3%	99.2%	0.46	87.3%	6.1%	93.5%	1.03	1.01	609	1.01	3.1%	7.8%	-0.7%	7.0%
8	559	183	0.97	3.2%	73.6%	0.36	76.0%	6.2%	82.2%	0.90	0.88	583	0.97	0.0%	4.3%	-0.7%	3.6%
9	558	324	0.97	5.7%	64.1%	0.41	71.9%	6.2%	78.2%	0.86	0.83	556	0.92	-5.0%	-0.4%	-0.7%	-1.1%
10	571	136	0.99	2.6%	62.4%	0.28	73.2%	5.7%	78.9%	0.87	0.86	572	0.95	-4.1%	0.2%	-0.7%	-0.5%
11	638	80	1.11	1.5%	84.5%	0.26	79.2%	5.7%	84.9%	0.93	1.03	684	1.13	2.1%	7.2%	-0.7%	6.4%
12	661	299	1.15	6.5%	70.6%	0.48	74.1%	5.1%	79.2%	0.87	1.00	664	1.10	-4.1%	0.5%	-0.7%	-0.3%
13	595	351	1.03	7.2%	110.0%	0.44	91.7%	5.3%	97.0%	1.07	1.10	641	1.06	2.7%	7.7%	-0.7%	7.0%
14	703	155	1.22	3.4%	83.4%	0.47	80.2%	5.3%	85.5%	0.94	1.15	751	1.24	1.7%	6.8%	-0.7%	6.1%
15	720	62	1.25	1.5%	85.2%	0.45	80.9%	4.6%	85.6%	0.94	1.17	769	1.27	1.7%	6.8%	-0.7%	6.0%
16	707	25	1.23	0.6%	132.0%	0.25	90.8%	4.9%	95.7%	1.05	1.29	762	1.26	2.7%	7.8%	-0.7%	7.0%
17	629	14	1.09	0.3%	55.0%	0.12	74.7%	5.8%	80.5%	0.89	0.97	642	1.06	-2.9%	2.1%	-0.7%	1.3%
18	744	27	1.29	0.6%	99.2%	0.19	81.6%	4.8%	86.4%	0.95	1.23	794	1.31	1.5%	6.7%	-0.7%	6.0%
19	709	22	1.23	0.4%	67.2%	0.10	76.3%	5.9%	82.2%	0.90	1.11	739	1.22	-0.8%	4.2%	-0.7%	3.5%
20	795	45	1.38	1.1%	99.2%	0.25	82.8%	4.9%	87.7%	0.96	1.33	845	1.40	1.5%	6.3%	-0.7%	5.5%
21	762	155	1.32	3.8%	83.9%	0.44	80.2%	4.7%	84.9%	0.93	1.23	810	1.34	1.4%	6.3%	-0.7%	5.5%
22	761	59	1.32	1.3%	90.9%	0.22	80.3%	5.4%	85.8%	0.94	1.24	812	1.34	1.5%	6.7%	-0.7%	5.9%
23	773	34	1.34	0.7%	107.1%	0.23	84.1%	5.6%	89.7%	0.99	1.32	821	1.36	1.4%	6.2%	-0.7%	5.5%
24	686	33	1.19	0.7%	77.4%	0.16	77.4%	5.2%	82.6%	0.91	1.08	718	1.19	0.0%	4.7%	-0.7%	3.9%
25	734	19	1.27	0.5%	48.5%	0.11	74.1%	4.2%	78.3%	0.86	1.10	732	1.21	-5.0%	-0.3%	-0.7%	-1.0%
26	721	35	1.25	0.7%	52.0%	0.14	73.8%	5.2%	79.0%	0.87	1.09	723	1.20	-4.1%	0.3%	-0.7%	-0.4%
27	454	424	0.79	5.8%	77.5%	0.40	77.4%	8.1%	85.5%	0.94	0.74	489	0.81	2.9%	7.7%	-0.7%	6.9%
40	640	11	1.11	0.3%	36.7%	0.07	74.3%	5.0%	79.3%	0.87	0.97	644	1.07	-3.6%	0.6%	-0.7%	-0.1%
41	641	84	1.11	1.8%	40.6%	0.18	70.8%	5.2%	76.0%	0.84	0.93	639	1.06	-4.7%	-0.3%	-0.7%	-1.0%
42	687	69	1.19	1.5%	31.4%	0.18	68.9%	5.0%	73.9%	0.81	0.97	685	1.13	-5.2%	-0.3%	-0.7%	-1.0%
43	753	74	1.31	1.8%	117.9%	0.22	86.4%	5.0%	91.4%	1.01	1.31	804	1.33	1.8%	6.8%	-0.7%	6.0%
44	687	67	1.19	1.4%	60.6%	0.20	74.0%	5.2%	79.2%	0.87	1.04	690	1.14	-4.3%	0.4%	-0.7%	-0.3%
45	722	86	1.25	2.1%	49.1%	0.23	71.0%	4.7%	75.6%	0.83	1.04	720	1.19	-5.0%	-0.3%	-0.7%	-1.0%
46	454	30	0.79	0.4%	75.9%	0.06	77.3%	7.6%	84.9%	0.93	0.74	457	0.76	-3.5%	0.7%	-0.7%	-0.1%
Total		5506	1.00	100.0%	77.3%		77.3%	13.6%	90.9%			1.00		4.7%	-0.7%	4.0%	

576.48 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 603.90

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 18

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Bodily Injury - Parts 1 & 5

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio w/ FE
	Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Ratio	Expenses	w/ Flat Expenses	Ratio w/ FE	Relativity	Base Rate	Base Rate	Base Rate	Base Rate	Change	Change	Rate
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/85.5%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	176	170	0.66	2.9%	89.1%	0.10	73.6%	14.7%	88.3%	1.03	0.68	187	0.66	0.2%	6.3%	-0.7%	5.5%
2	192	305	0.72	5.2%	48.9%	0.14	68.6%	14.2%	82.8%	0.97	0.70	205	0.72	0.2%	6.8%	-0.7%	6.0%
3	203	527	0.76	9.6%	76.7%	0.16	72.7%	13.1%	85.8%	1.00	0.76	221	0.78	2.7%	8.9%	-0.7%	8.1%
4	216	259	0.81	5.0%	100.9%	0.10	74.7%	12.7%	87.4%	1.02	0.83	232	0.82	1.4%	7.4%	-0.7%	6.6%
5	233	608	0.87	12.2%	37.0%	0.13	67.5%	11.8%	79.3%	0.93	0.81	246	0.86	-1.4%	5.6%	-0.7%	4.8%
6	244	307	0.91	6.6%	141.9%	0.12	80.4%	11.6%	92.1%	1.08	0.98	260	0.91	-0.4%	6.6%	-0.7%	5.8%
7	268	289	1.00	6.6%	69.5%	0.11	71.7%	10.9%	82.5%	0.97	0.97	289	1.02	1.7%	7.8%	-0.7%	7.1%
8	262	175	0.98	4.0%	35.6%	0.09	68.6%	10.2%	78.9%	0.92	0.90	275	0.97	-1.1%	5.0%	-0.7%	4.2%
9	299	164	1.12	4.3%	47.6%	0.11	69.3%	9.0%	78.3%	0.92	1.02	311	1.09	-2.6%	4.0%	-0.7%	3.3%
10	335	102	1.25	2.9%	12.6%	0.03	70.1%	8.3%	78.4%	0.92	1.15	349	1.23	-1.9%	4.2%	-0.7%	3.4%
11	346	77	1.30	2.3%	40.8%	0.05	70.3%	8.5%	78.8%	0.92	1.19	363	1.28	-1.2%	4.9%	-0.7%	4.2%
12	369	189	1.38	5.7%	67.0%	0.13	71.3%	8.0%	79.3%	0.93	1.28	389	1.37	-0.8%	5.4%	-0.7%	4.7%
13	388	203	1.45	6.1%	132.3%	0.12	79.3%	7.9%	87.1%	1.02	1.48	420	1.48	1.9%	8.2%	-0.7%	7.5%
14	434	89	1.62	2.8%	100.2%	0.11	74.9%	7.5%	82.4%	0.96	1.56	466	1.64	1.0%	7.4%	-0.7%	6.6%
15	471	24	1.76	0.9%	200.4%	0.08	82.3%	6.7%	89.0%	1.04	1.83	496	1.74	-1.3%	5.3%	-0.7%	4.6%
16	588	13	2.20	0.6%	125.2%	0.04	74.2%	5.5%	79.7%	0.93	2.05	623	2.19	-0.5%	6.0%	-0.7%	5.2%
17	321	13	1.20	0.4%	100.2%	0.03	72.8%	8.4%	81.1%	0.95	1.14	346	1.22	1.5%	7.8%	-0.7%	7.0%
18	370	17	1.38	0.5%	105.1%	0.04	73.4%	8.7%	82.1%	0.96	1.33	384	1.35	-2.5%	3.8%	-0.7%	3.0%
19	427	12	1.60	0.4%	0.0%	0.00	71.9%	7.3%	79.3%	0.93	1.48	450	1.58	-1.1%	5.4%	-0.7%	4.6%
20	420	21	1.57	0.7%	382.4%	0.09	98.6%	7.8%	106.4%	1.24	1.96	447	1.57	-0.1%	6.4%	-0.7%	5.7%
21	575	66	2.15	2.8%	128.2%	0.12	78.5%	5.8%	84.3%	0.99	2.12	602	2.12	-1.5%	4.7%	-0.7%	4.0%
22	539	21	2.02	0.9%	202.5%	0.07	80.8%	5.4%	86.2%	1.01	2.03	578	2.03	0.6%	7.2%	-0.7%	6.5%
23	426	23	1.59	0.8%	1.1%	0.03	69.8%	6.9%	76.7%	0.90	1.43	435	1.53	-4.0%	2.1%	-0.7%	1.4%
24	372	15	1.39	0.4%	22.4%	0.03	70.4%	8.6%	79.0%	0.92	1.29	391	1.37	-1.6%	5.1%	-0.7%	4.4%
25	385	9	1.44	0.3%	0.0%	0.00	71.9%	7.7%	79.6%	0.93	1.34	408	1.43	-0.8%	6.0%	-0.7%	5.2%
26	472	19	1.77	0.7%	64.4%	0.05	71.5%	6.4%	77.9%	0.91	1.61	488	1.72	-2.6%	3.4%	-0.7%	2.7%
27	149	487	0.56	6.6%	5.3%	0.04	69.1%	18.3%	87.3%	1.02	0.57	164	0.58	4.0%	10.1%	-0.7%	9.3%
40	405	8	1.52	0.2%	138.5%	0.03	74.0%	7.9%	81.9%	0.96	1.45	435	1.53	0.9%	7.4%	-0.7%	6.6%
41	435	49	1.63	1.6%	-0.1%	0.00	71.9%	7.4%	79.3%	0.93	1.51	459	1.61	-1.1%	5.5%	-0.7%	4.8%
42	468	42	1.75	1.5%	96.2%	0.06	73.4%	6.6%	80.0%	0.93	1.64	498	1.75	-0.1%	6.4%	-0.7%	5.7%
43	459	39	1.72	1.3%	0.0%	0.00	71.9%	7.2%	79.2%	0.93	1.59	483	1.70	-1.1%	5.2%	-0.7%	4.5%
44	595	35	2.23	1.5%	19.3%	0.03	70.3%	5.4%	75.8%	0.89	1.97	600	2.11	-5.3%	0.8%	-0.7%	0.1%
45	455	44	1.70	1.5%	118.4%	0.07	75.1%	6.8%	81.8%	0.96	1.63	490	1.72	1.0%	7.7%	-0.7%	6.9%
46	149	26	0.56	0.4%	-0.6%	0.00	71.9%	17.7%	89.6%	1.05	0.58	150	0.53	-5.0%	0.7%	-0.7%	0.0%
Total		4448	1.00		100.0%		71.9%	13.6%	85.5%			1.00		6.5%	-0.7%	5.8%	

267.16 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 284.52

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 18

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Property Damage

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio w/ FE
	Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Expenses	& LAE Ratio	Ratio w/ FE	Relativity	Base Rate	Base Rate	Base Rate	Base Rate	Change	Change	Rate
	(A)	(B)	(C)	(D)	(E)	(F)	(H)	(I)=(G)+(H)	(J)=(I)/100.7%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	204	170	0.85	3.2%	106.9%	0.18	90.7%	13.3%	104.0%	1.03	0.88	217	0.86	1.1%	6.4%	-0.7%	5.6%
2	214	305	0.89	6.0%	89.4%	0.24	87.6%	13.2%	100.8%	1.00	0.89	226	0.90	0.8%	5.6%	-0.7%	4.9%
3	211	526	0.88	10.3%	89.3%	0.31	87.8%	12.2%	99.9%	0.99	0.87	225	0.89	1.1%	6.6%	-0.7%	5.9%
4	233	259	0.97	5.6%	84.9%	0.25	86.5%	12.0%	98.5%	0.98	0.95	243	0.96	-1.2%	4.3%	-0.7%	3.6%
5	227	607	0.95	12.9%	95.7%	0.34	90.0%	12.0%	102.1%	1.01	0.96	245	0.97	2.4%	7.9%	-0.7%	7.2%
6	242	306	1.01	7.0%	85.9%	0.26	86.8%	11.2%	98.0%	0.97	0.98	252	1.00	-1.0%	4.1%	-0.7%	3.4%
7	239	289	1.00	6.6%	79.2%	0.22	85.4%	10.5%	95.9%	0.95	0.95	250	0.99	-0.7%	4.6%	-0.7%	3.9%
8	252	175	1.05	4.1%	87.2%	0.19	87.1%	10.5%	97.6%	0.97	1.02	266	1.05	-0.1%	5.6%	-0.7%	4.8%
9	257	163	1.07	4.1%	100.3%	0.22	89.9%	10.2%	100.2%	0.99	1.07	274	1.09	1.7%	6.6%	-0.7%	5.9%
10	244	101	1.02	2.4%	50.8%	0.12	82.7%	10.2%	92.9%	0.92	0.94	252	1.00	-1.8%	3.3%	-0.7%	2.5%
11	261	77	1.09	1.8%	66.0%	0.12	84.6%	10.5%	95.1%	0.94	1.03	272	1.08	-0.8%	4.2%	-0.7%	3.5%
12	286	189	1.19	5.0%	73.2%	0.24	83.7%	9.7%	93.4%	0.93	1.11	296	1.17	-1.9%	3.5%	-0.7%	2.8%
13	288	203	1.20	5.7%	121.4%	0.21	94.4%	9.2%	103.7%	1.03	1.24	304	1.20	-0.1%	5.6%	-0.7%	4.8%
14	282	90	1.18	2.3%	133.5%	0.19	95.9%	9.2%	105.0%	1.04	1.23	304	1.20	2.0%	7.8%	-0.7%	7.0%
15	322	24	1.34	0.7%	136.2%	0.14	93.9%	8.6%	102.5%	1.02	1.37	333	1.32	-1.7%	3.4%	-0.7%	2.7%
16	311	13	1.30	0.4%	35.2%	0.08	82.9%	8.2%	91.1%	0.91	1.17	319	1.26	-2.9%	2.6%	-0.7%	1.8%
17	260	13	1.08	0.3%	47.9%	0.04	85.4%	10.3%	95.7%	0.95	1.03	272	1.08	-0.4%	4.6%	-0.7%	3.9%
18	312	17	1.30	0.5%	204.6%	0.08	96.5%	8.9%	105.4%	1.05	1.36	328	1.30	-0.1%	5.1%	-0.7%	4.4%
19	294	12	1.23	0.3%	62.5%	0.04	86.0%	9.3%	95.3%	0.95	1.16	307	1.22	-0.5%	4.4%	-0.7%	3.7%
20	291	21	1.21	0.5%	160.0%	0.10	94.1%	9.9%	104.0%	1.03	1.25	299	1.19	-2.0%	2.7%	-0.7%	2.0%
21	338	66	1.41	2.2%	124.9%	0.16	93.2%	7.7%	100.8%	1.00	1.41	351	1.39	-1.4%	3.8%	-0.7%	3.1%
22	393	21	1.64	0.8%	21.2%	0.04	84.2%	6.0%	90.3%	0.90	1.47	401	1.59	-3.0%	2.0%	-0.7%	1.3%
23	301	23	1.26	0.7%	60.5%	0.09	84.7%	8.5%	93.1%	0.93	1.16	311	1.23	-2.0%	3.3%	-0.7%	2.6%
24	302	15	1.26	0.4%	179.4%	0.07	93.9%	8.8%	102.7%	1.02	1.29	324	1.28	1.6%	7.3%	-0.7%	6.5%
25	298	9	1.24	0.3%	43.9%	0.03	85.8%	8.5%	94.2%	0.94	1.16	310	1.23	-1.1%	4.0%	-0.7%	3.3%
26	407	19	1.70	0.7%	221.7%	0.09	99.4%	7.0%	106.4%	1.06	1.79	429	1.70	0.1%	5.4%	-0.7%	4.7%
27	186	487	0.78	8.3%	60.1%	0.25	80.5%	15.0%	95.5%	0.95	0.74	193	0.76	-2.1%	3.8%	-0.7%	3.0%
40	283	8	1.18	0.2%	0.0%	0.00	87.1%	8.6%	95.7%	0.95	1.12	288	1.14	-3.4%	1.8%	-0.7%	1.0%
41	305	49	1.27	1.4%	0.0%	0.00	87.1%	9.3%	96.3%	0.96	1.22	320	1.27	-0.2%	4.9%	-0.7%	4.2%
42	303	42	1.26	1.3%	42.4%	0.07	83.7%	8.0%	91.8%	0.91	1.15	311	1.23	-2.7%	2.6%	-0.7%	1.9%
43	303	39	1.26	1.1%	36.7%	0.05	84.4%	8.4%	92.8%	0.92	1.17	313	1.24	-1.9%	3.3%	-0.7%	2.6%
44	292	35	1.22	1.0%	13.8%	0.05	83.2%	8.5%	91.7%	0.91	1.11	300	1.19	-2.3%	2.7%	-0.7%	2.0%
45	324	44	1.35	1.4%	76.1%	0.09	86.1%	8.4%	94.5%	0.94	1.27	336	1.33	-1.6%	3.7%	-0.7%	3.0%
46	186	26	0.78	0.4%	25.7%	0.03	85.2%	15.6%	100.9%	1.00	0.78	187	0.74	-4.6%	0.5%	-0.7%	-0.2%
Total		4444	1.00	100.0%	87.1%		87.1%	13.6%	100.7%			0.99		5.2%	-0.7%	4.5%	

239.70 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 252.30

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 18

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
No Fault

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility		Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Loss & LAE	Flat	Projected Loss	Loss & LAE							
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Ratio	Expenses	w/ Flat Expenses	Ratio w/ FE	Relativity	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Rate	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/94.4%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	46	170	0.73	2.8%	33.2%	0.09	76.4%	16.2%	92.6%	0.98	0.72	42	0.73	-0.1%	-8.7%	10.0%	0.4%
2	50	305	0.79	5.2%	98.3%	0.14	83.2%	15.4%	98.6%	1.04	0.83	45	0.79	-0.5%	-10.0%	10.0%	-1.0%
3	48	525	0.76	8.8%	33.6%	0.14	74.1%	14.1%	88.2%	0.93	0.71	44	0.77	1.0%	-8.3%	10.0%	0.8%
4	50	259	0.79	4.5%	33.0%	0.12	75.2%	13.6%	88.7%	0.94	0.75	45	0.79	-0.5%	-10.0%	10.0%	-1.0%
5	54	607	0.86	11.8%	77.5%	0.15	80.3%	11.9%	92.2%	0.98	0.84	49	0.86	0.3%	-9.3%	10.0%	-0.2%
6	54	306	0.86	5.9%	34.1%	0.15	73.8%	12.1%	85.9%	0.91	0.78	49	0.86	0.3%	-9.3%	10.0%	-0.2%
7	65	289	1.03	6.8%	127.4%	0.13	87.0%	10.8%	97.8%	1.04	1.07	59	1.03	-0.2%	-9.2%	10.0%	-0.1%
8	62	175	0.98	3.8%	3.4%	0.07	75.5%	10.9%	86.4%	0.92	0.90	56	0.98	-0.5%	-9.7%	10.0%	-0.6%
9	69	163	1.10	4.1%	76.4%	0.10	80.3%	9.2%	89.6%	0.95	1.04	63	1.10	0.4%	-8.7%	10.0%	0.4%
10	77	101	1.22	2.8%	32.9%	0.06	77.9%	8.3%	86.2%	0.91	1.12	70	1.22	-0.2%	-9.1%	10.0%	0.0%
11	80	77	1.27	2.2%	107.6%	0.07	82.8%	8.7%	91.5%	0.97	1.23	73	1.27	0.0%	-8.8%	10.0%	0.4%
12	86	189	1.37	5.7%	87.7%	0.16	81.9%	8.1%	90.0%	0.95	1.30	78	1.36	-0.4%	-9.3%	10.0%	-0.2%
13	87	203	1.38	6.6%	75.1%	0.14	80.0%	7.0%	87.0%	0.92	1.27	79	1.38	-0.1%	-9.2%	10.0%	-0.1%
14	107	90	1.70	3.4%	192.5%	0.13	94.8%	6.7%	101.5%	1.08	1.83	97	1.69	-0.5%	-9.3%	10.0%	-0.3%
15	103	24	1.64	0.9%	226.6%	0.11	96.8%	6.4%	103.2%	1.09	1.79	94	1.64	0.3%	-8.7%	10.0%	0.4%
16	145	13	2.30	0.7%	306.3%	0.06	94.5%	4.7%	99.2%	1.05	2.42	132	2.31	0.3%	-9.0%	10.0%	0.2%
17	75	13	1.19	0.4%	81.9%	0.03	80.8%	9.0%	89.8%	0.95	1.13	68	1.19	-0.1%	-9.3%	10.0%	-0.3%
18	82	17	1.30	0.5%	-1.3%	0.00	80.8%	7.8%	88.5%	0.94	1.22	75	1.31	0.6%	-8.5%	10.0%	0.6%
19	98	12	1.56	0.4%	71.5%	0.03	80.5%	7.0%	87.4%	0.93	1.44	89	1.55	-0.4%	-9.2%	10.0%	-0.1%
20	97	21	1.54	0.7%	1554.1%	0.09	207.5%	7.3%	214.8%	2.28	3.50	88	1.54	0.0%	-9.3%	10.0%	-0.2%
21	126	66	2.00	3.1%	111.3%	0.11	84.0%	4.8%	88.8%	0.94	1.88	115	2.01	0.5%	-8.7%	10.0%	0.4%
22	126	21	2.00	1.0%	84.0%	0.05	80.9%	4.8%	85.7%	0.91	1.82	115	2.01	0.5%	-8.7%	10.0%	0.4%
23	97	23	1.54	0.8%	32.3%	0.04	78.7%	6.6%	85.3%	0.90	1.39	88	1.54	0.0%	-9.3%	10.0%	-0.2%
24	85	15	1.35	0.5%	-4.3%	0.05	76.3%	7.8%	84.1%	0.89	1.20	77	1.34	-0.7%	-9.4%	10.0%	-0.3%
25	96	9	1.52	0.3%	0.0%	0.00	80.8%	7.5%	88.3%	0.94	1.43	87	1.52	-0.3%	-9.4%	10.0%	-0.3%
26	107	19	1.70	0.8%	83.6%	0.06	80.9%	5.9%	86.9%	0.92	1.56	97	1.69	-0.5%	-9.3%	10.0%	-0.3%
27	38	487	0.60	6.3%	44.3%	0.11	76.9%	20.0%	96.9%	1.03	0.62	35	0.61	1.1%	-7.9%	10.0%	1.3%
40	99	8	1.57	0.3%	-89.0%	0.03	75.6%	6.5%	82.1%	0.87	1.37	90	1.57	-0.1%	-9.1%	10.0%	0.0%
41	102	49	1.62	1.8%	33.7%	0.00	80.8%	6.5%	87.3%	0.92	1.50	93	1.62	0.0%	-8.8%	10.0%	0.3%
42	106	42	1.68	1.7%	67.2%	0.08	79.7%	5.8%	85.4%	0.91	1.52	96	1.68	-0.2%	-9.4%	10.0%	-0.4%
43	118	39	1.87	1.6%	117.0%	0.06	83.0%	6.1%	89.1%	0.94	1.77	107	1.87	-0.2%	-9.3%	10.0%	-0.2%
44	135	35	2.14	1.7%	19.9%	0.06	77.1%	4.8%	81.8%	0.87	1.86	122	2.13	-0.6%	-9.6%	10.0%	-0.6%
45	103	44	1.64	1.7%	138.7%	0.08	85.4%	6.1%	91.5%	0.97	1.59	94	1.64	0.3%	-8.7%	10.0%	0.4%
46	38	26	0.60	0.4%	0.0%	0.00	80.8%	19.2%	100.0%	1.06	0.64	35	0.61	1.1%	-7.9%	10.0%	1.3%
Total		4442	1.00	100.0%	80.8%		80.8%	13.6%	94.4%			1.00		-9.1%	10.0%	0.0%	

62.98 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 57.26

Class 18

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Comprehensive

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base Rate	Earned	Base Rate	Onlevel Earned	Onlevel, Trended Developed Loss	Weighted Loss & LAE	Flat Expenses	Projected Loss & LAE Ratio	Loss & LAE Ratio w/ FE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed Rate	
	(A)	(B)	(C)	(D)	(E)	(F)	(H)	(I)=(G)+(H)	(J)=(I)/111.2%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	92	160	0.82	3.4%	95.5%	0.23	97.1%	15.5%	112.6%	1.01	0.83	112	0.82	-0.1%	21.7%	-0.7%	20.9%
2	94	287	0.84	6.1%	125.8%	0.29	105.6%	15.3%	120.9%	1.09	0.91	115	0.84	0.2%	22.3%	-0.7%	21.5%
3	92	482	0.82	10.1%	78.7%	0.36	90.9%	14.8%	105.6%	0.95	0.78	112	0.82	-0.1%	21.7%	-0.7%	20.9%
4	90	241	0.80	4.9%	91.4%	0.29	95.8%	15.1%	110.9%	1.00	0.80	110	0.80	-0.4%	22.2%	-0.7%	21.4%
5	99	524	0.88	11.9%	98.5%	0.40	97.9%	14.3%	112.3%	1.01	0.89	121	0.89	0.8%	22.2%	-0.7%	21.4%
6	103	280	0.92	6.7%	119.1%	0.35	105.1%	13.5%	118.7%	1.07	0.98	126	0.92	0.1%	22.3%	-0.7%	21.5%
7	103	252	0.92	5.8%	81.9%	0.25	93.7%	13.6%	107.2%	0.96	0.89	126	0.92	0.1%	22.3%	-0.7%	21.5%
8	109	159	0.97	3.8%	91.3%	0.22	96.2%	13.2%	109.4%	0.98	0.96	133	0.97	-0.3%	22.0%	-0.7%	21.2%
9	109	132	0.97	3.2%	133.3%	0.22	105.5%	13.4%	118.9%	1.07	1.04	133	0.97	-0.3%	22.0%	-0.7%	21.2%
10	111	91	0.99	2.3%	83.0%	0.15	95.5%	12.2%	107.7%	0.97	0.96	135	0.99	0.0%	21.6%	-0.7%	20.8%
11	117	70	1.04	1.9%	53.2%	0.14	91.6%	11.4%	103.0%	0.93	0.97	143	1.05	0.6%	22.2%	-0.7%	21.4%
12	128	171	1.14	4.7%	107.0%	0.30	100.4%	11.9%	112.4%	1.01	1.15	156	1.14	-0.2%	21.9%	-0.7%	21.0%
13	136	178	1.21	5.6%	94.4%	0.25	96.8%	9.8%	106.7%	0.96	1.16	166	1.21	-0.3%	22.1%	-0.7%	21.2%
14	147	79	1.31	2.5%	93.1%	0.18	96.8%	10.0%	106.8%	0.96	1.26	179	1.31	-0.1%	21.8%	-0.7%	20.9%
15	176	20	1.57	0.7%	170.5%	0.17	110.1%	8.7%	118.8%	1.07	1.68	214	1.57	0.0%	21.6%	-0.7%	20.7%
16	284	13	2.53	0.7%	24.0%	0.09	90.9%	5.5%	96.4%	0.87	2.20	346	2.53	-0.2%	21.8%	-0.7%	21.0%
17	107	12	0.95	0.3%	260.1%	0.05	106.2%	13.1%	119.3%	1.07	1.02	130	0.95	-0.5%	21.5%	-0.7%	20.6%
18	207	15	1.85	0.6%	120.4%	0.05	98.8%	7.6%	106.4%	0.96	1.77	252	1.84	-0.4%	21.7%	-0.7%	20.9%
19	240	11	2.14	0.5%	247.0%	0.06	106.7%	6.8%	113.5%	1.02	2.19	292	2.14	-0.1%	21.7%	-0.7%	20.8%
20	206	18	1.84	0.8%	50.1%	0.09	93.3%	6.5%	99.8%	0.90	1.65	251	1.84	0.1%	21.8%	-0.7%	21.0%
21	292	60	2.61	3.8%	98.1%	0.14	97.7%	5.0%	102.7%	0.92	2.41	356	2.61	0.2%	21.9%	-0.7%	21.1%
22	315	18	2.81	1.1%	222.2%	0.08	107.6%	5.1%	112.7%	1.01	2.85	384	2.81	0.0%	21.9%	-0.7%	21.0%
23	189	22	1.69	1.0%	41.9%	0.09	92.5%	6.6%	99.1%	0.89	1.50	230	1.68	-0.4%	21.7%	-0.7%	20.8%
24	145	12	1.29	0.4%	66.5%	0.09	94.9%	9.5%	104.5%	0.94	1.22	177	1.30	0.5%	22.1%	-0.7%	21.2%
25	214	8	1.91	0.4%	143.2%	0.06	100.4%	6.9%	107.3%	0.96	1.84	261	1.91	0.0%	22.0%	-0.7%	21.1%
26	256	19	2.28	1.0%	70.0%	0.07	95.5%	5.9%	101.5%	0.91	2.08	312	2.28	-0.2%	21.9%	-0.7%	21.0%
27	83	459	0.74	8.8%	67.9%	0.34	87.5%	16.1%	103.6%	0.93	0.69	101	0.74	-0.1%	21.7%	-0.7%	20.8%
40	132	5	1.18	0.2%	64.8%	0.04	96.2%	11.2%	107.4%	0.97	1.14	161	1.18	0.2%	22.0%	-0.7%	21.1%
41	138	40	1.23	1.1%	339.7%	0.11	124.1%	11.1%	135.3%	1.22	1.50	168	1.23	-0.1%	21.7%	-0.7%	20.9%
42	160	38	1.43	1.4%	214.2%	0.07	105.5%	8.6%	114.1%	1.03	1.46	195	1.43	0.2%	21.9%	-0.7%	21.0%
43	167	27	1.49	0.9%	21.7%	0.07	92.0%	8.7%	100.7%	0.91	1.35	204	1.49	0.0%	22.2%	-0.7%	21.3%
44	274	28	2.44	1.7%	33.0%	0.10	91.1%	5.1%	96.2%	0.86	2.11	334	2.44	-0.2%	21.9%	-0.7%	21.0%
45	186	39	1.66	1.6%	246.2%	0.12	115.7%	8.1%	123.8%	1.11	1.85	227	1.66	0.0%	22.0%	-0.7%	21.2%
46	83	19	0.74	0.4%	101.0%	0.07	97.8%	16.0%	113.8%	1.02	0.76	84	0.61	-17.6%	1.2%	-0.7%	0.5%
Total		3991	1.00	100.0%	97.6%		97.6%	13.6%	111.2%			1.00			21.9%	-0.7%	21.1%

112.08 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 136.65

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 18

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Collision (& Limited Collision)

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base Rate	Earned Exposures	Base Rate	Onlevel Earned	Onlevel, Trended Developed Loss	Weighted Loss & LAE Ratio	Flat Expenses	Projected Loss & LAE Ratio	Loss & LAE Ratio w/ FE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed Rate	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/83.3%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	310	148	0.88	3.5%	95.1%	0.23	75.6%	11.8%	87.4%	1.05	0.92	329	0.93	5.7%	6.1%	-0.7%	5.4%
2	297	274	0.84	6.1%	73.5%	0.29	70.8%	12.0%	82.8%	0.99	0.84	302	0.85	0.9%	1.7%	-0.7%	1.0%
3	304	447	0.86	10.3%	66.9%	0.34	68.7%	11.2%	79.9%	0.96	0.83	309	0.87	0.9%	1.6%	-0.7%	0.9%
4	311	224	0.88	5.3%	66.2%	0.29	68.7%	11.1%	79.8%	0.96	0.85	318	0.90	2.0%	2.3%	-0.7%	1.5%
5	330	478	0.94	12.3%	63.6%	0.36	67.5%	10.4%	77.9%	0.94	0.88	329	0.93	-0.7%	-0.3%	-0.7%	-1.0%
6	323	258	0.92	6.7%	66.1%	0.32	68.5%	9.5%	78.0%	0.94	0.86	323	0.91	-0.7%	0.0%	-0.7%	-0.7%
7	374	234	1.06	6.6%	71.9%	0.27	70.3%	9.4%	79.6%	0.96	1.01	380	1.07	0.8%	1.6%	-0.7%	0.9%
8	374	148	1.06	4.2%	60.9%	0.24	67.6%	8.9%	76.4%	0.92	0.97	366	1.03	-2.9%	-2.1%	-0.7%	-2.8%
9	341	120	0.97	3.2%	72.1%	0.21	70.2%	9.2%	79.4%	0.95	0.92	347	0.98	1.3%	1.8%	-0.7%	1.0%
10	376	85	1.07	2.6%	51.8%	0.16	66.8%	8.9%	75.7%	0.91	0.97	365	1.03	-3.4%	-2.9%	-0.7%	-3.6%
11	393	62	1.11	1.8%	85.1%	0.16	72.2%	8.7%	80.9%	0.97	1.08	398	1.12	0.5%	1.3%	-0.7%	0.6%
12	448	159	1.27	5.4%	72.8%	0.34	70.7%	8.2%	78.9%	0.95	1.20	453	1.28	0.7%	1.1%	-0.7%	0.4%
13	466	166	1.32	6.3%	106.6%	0.28	79.9%	7.2%	87.1%	1.05	1.38	493	1.39	5.1%	5.8%	-0.7%	5.0%
14	444	73	1.26	2.4%	95.5%	0.26	76.4%	7.1%	83.5%	1.00	1.26	447	1.26	0.0%	0.7%	-0.7%	0.0%
15	573	18	1.63	0.7%	84.1%	0.23	72.9%	7.1%	80.1%	0.96	1.56	583	1.64	0.9%	1.7%	-0.7%	1.0%
16	482	12	1.37	0.4%	86.3%	0.11	71.6%	7.5%	79.0%	0.95	1.30	488	1.38	0.9%	1.2%	-0.7%	0.5%
17	375	12	1.06	0.3%	19.7%	0.07	65.9%	8.5%	74.5%	0.89	0.95	358	1.01	-5.1%	-4.5%	-0.7%	-5.2%
18	497	14	1.41	0.5%	149.0%	0.10	77.3%	8.1%	85.4%	1.03	1.45	516	1.45	2.8%	3.8%	-0.7%	3.1%
19	554	11	1.57	0.4%	111.9%	0.06	72.2%	7.8%	80.1%	0.96	1.51	558	1.57	-0.1%	0.7%	-0.7%	0.0%
20	545	17	1.55	0.7%	112.0%	0.13	75.0%	6.3%	81.3%	0.98	1.51	552	1.56	0.9%	1.3%	-0.7%	0.6%
21	567	56	1.61	2.5%	91.6%	0.20	74.1%	5.5%	79.6%	0.96	1.54	574	1.62	0.7%	1.2%	-0.7%	0.5%
22	583	16	1.65	0.7%	87.3%	0.11	71.6%	5.3%	76.9%	0.92	1.53	574	1.62	-2.1%	-1.5%	-0.7%	-2.2%
23	547	19	1.55	0.9%	51.6%	0.12	67.5%	5.3%	72.7%	0.87	1.36	510	1.44	-7.2%	-6.8%	-0.7%	-7.4%
24	505	13	1.43	0.5%	129.8%	0.09	75.2%	6.6%	81.8%	0.98	1.41	509	1.43	-0.2%	0.8%	-0.7%	0.1%
25	578	7	1.64	0.3%	76.1%	0.07	70.1%	6.1%	76.2%	0.92	1.50	564	1.59	-3.0%	-2.4%	-0.7%	-3.1%
26	618	16	1.75	0.8%	131.5%	0.11	76.7%	5.4%	82.1%	0.99	1.73	622	1.75	-0.2%	0.6%	-0.7%	-0.1%
27	258	431	0.73	8.4%	56.6%	0.31	65.6%	13.1%	78.7%	0.94	0.69	260	0.73	-0.3%	0.8%	-0.7%	0.1%
40	415	4	1.18	0.2%	-20.0%	0.04	65.8%	4.8%	70.6%	0.85	1.00	380	1.07	-9.1%	-8.4%	-0.7%	-9.1%
41	471	37	1.34	1.2%	2.9%	0.05	66.2%	7.7%	73.8%	0.89	1.18	445	1.25	-6.5%	-5.5%	-0.7%	-6.2%
42	516	35	1.46	1.3%	18.1%	0.10	64.7%	6.4%	71.1%	0.85	1.25	473	1.33	-9.1%	-8.3%	-0.7%	-9.0%
43	487	25	1.38	0.9%	5.4%	0.08	64.5%	6.9%	71.4%	0.86	1.18	446	1.26	-8.8%	-8.4%	-0.7%	-9.1%
44	426	24	1.21	0.9%	26.2%	0.07	66.7%	6.9%	73.6%	0.88	1.07	401	1.13	-6.5%	-5.9%	-0.7%	-6.5%
45	484	35	1.37	1.2%	28.2%	0.10	65.5%	6.8%	72.3%	0.87	1.19	448	1.26	-8.2%	-7.4%	-0.7%	-8.1%
46	258	15	0.73	0.3%	37.5%	0.06	67.7%	14.4%	82.1%	0.99	0.72	260	0.73	-0.3%	0.8%	-0.7%	0.1%
Total		3695	1.00	100.0%	69.7%		69.7%	13.6%	83.3%			1.00		0.7%	-0.7%	0.0%	

352.49 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 354.86

Class 20 & 25

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Bodily Injury - Parts 1 & 5

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base Rate	Earned Exposures	Base Rate	Onlevel Earned	Onlevel, Trended Developed Loss	Weighted Loss & LAE	Flat Expenses	& LAE Ratio	Loss & LAE Ratio w/ FE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed Rate	
	(A)	(B)	(C)	(D)	(E)	(F)	(H)	(I)=(G)+(H)	(J)=(I)/113.5%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	504	202	0.70	3.1%	50.3%	0.14	93.2%	6.3%	99.5%	0.88	0.62	527	0.70	-0.3%	4.6%	-0.7%	3.8%
2	551	290	0.77	4.8%	142.6%	0.20	108.6%	5.9%	114.5%	1.01	0.77	570	0.75	-2.3%	3.4%	-0.7%	2.7%
3	588	535	0.82	9.1%	97.0%	0.25	99.2%	5.6%	104.8%	0.92	0.76	606	0.80	-2.4%	3.1%	-0.7%	2.3%
4	652	291	0.91	5.5%	90.3%	0.21	97.9%	5.1%	103.0%	0.91	0.82	699	0.93	2.4%	7.2%	-0.7%	6.4%
5	685	646	0.95	12.6%	56.6%	0.25	89.1%	4.9%	94.0%	0.83	0.79	734	0.97	1.6%	7.2%	-0.7%	6.4%
6	735	304	1.02	6.2%	105.9%	0.24	101.4%	4.7%	106.0%	0.93	0.96	763	1.01	-1.4%	3.8%	-0.7%	3.1%
7	780	348	1.09	7.4%	82.3%	0.18	96.7%	4.5%	101.2%	0.89	0.97	836	1.11	2.1%	7.2%	-0.7%	6.4%
8	820	179	1.14	4.1%	86.4%	0.14	98.1%	4.2%	102.3%	0.90	1.03	866	1.15	0.6%	5.6%	-0.7%	4.9%
9	854	197	1.19	4.6%	124.0%	0.22	105.2%	4.1%	109.2%	0.96	1.14	894	1.18	-0.8%	4.7%	-0.7%	3.9%
10	898	105	1.25	2.6%	46.2%	0.12	93.4%	3.9%	97.3%	0.86	1.07	962	1.27	1.5%	7.1%	-0.7%	6.4%
11	883	58	1.23	1.4%	73.6%	0.13	96.6%	3.8%	100.5%	0.88	1.09	944	1.25	1.6%	6.9%	-0.7%	6.1%
12	885	184	1.23	4.5%	83.3%	0.18	96.9%	3.9%	100.8%	0.89	1.09	945	1.25	1.4%	6.8%	-0.7%	6.0%
13	901	304	1.26	6.9%	149.5%	0.23	111.5%	4.3%	115.8%	1.02	1.28	952	1.26	0.4%	5.7%	-0.7%	4.9%
14	877	112	1.22	2.5%	88.0%	0.16	98.1%	4.3%	102.4%	0.90	1.10	914	1.21	-1.0%	4.2%	-0.7%	3.5%
15	882	48	1.23	1.0%	168.7%	0.24	116.4%	4.5%	120.9%	1.06	1.31	914	1.21	-1.5%	3.6%	-0.7%	2.9%
16	855	19	1.19	0.4%	111.8%	0.13	101.5%	4.1%	105.6%	0.93	1.11	888	1.18	-1.0%	3.9%	-0.7%	3.1%
17	868	7	1.21	0.2%	-0.1%	0.00	99.9%	3.0%	102.9%	0.91	1.10	919	1.22	0.9%	5.9%	-0.7%	5.1%
18	884	12	1.23	0.3%	33.9%	0.03	97.9%	4.5%	102.4%	0.90	1.11	940	1.24	0.7%	6.3%	-0.7%	5.6%
19	851	18	1.19	0.4%	92.2%	0.05	99.5%	4.2%	103.7%	0.91	1.08	893	1.18	-0.5%	4.9%	-0.7%	4.2%
20	900	24	1.25	0.6%	186.8%	0.09	107.4%	3.9%	111.3%	0.98	1.23	935	1.24	-1.1%	3.9%	-0.7%	3.2%
21	864	105	1.20	2.3%	272.1%	0.23	139.1%	4.4%	143.5%	1.26	1.52	894	1.18	-2.0%	3.5%	-0.7%	2.7%
22	877	47	1.22	1.1%	188.0%	0.12	110.6%	4.3%	114.9%	1.01	1.24	929	1.23	0.7%	5.9%	-0.7%	5.2%
23	861	32	1.20	0.8%	76.4%	0.07	98.2%	4.0%	102.2%	0.90	1.08	906	1.20	0.0%	5.2%	-0.7%	4.5%
24	865	16	1.21	0.4%	23.4%	0.04	96.6%	4.2%	100.8%	0.89	1.07	917	1.21	0.4%	6.0%	-0.7%	5.3%
25	870	10	1.21	0.2%	-0.8%	0.00	99.9%	4.2%	104.1%	0.92	1.11	919	1.22	0.6%	5.6%	-0.7%	4.9%
26	851	27	1.19	0.6%	131.2%	0.08	102.5%	4.6%	107.0%	0.94	1.12	899	1.19	0.4%	5.6%	-0.7%	4.9%
27	458	484	0.64	6.6%	83.9%	0.19	96.9%	7.2%	104.0%	0.92	0.58	477	0.63	-1.3%	4.1%	-0.7%	3.4%
40	886	23	1.23	0.5%	95.6%	0.07	99.6%	4.3%	103.9%	0.92	1.13	939	1.24	0.4%	6.0%	-0.7%	5.2%
41	883	95	1.23	2.3%	218.4%	0.10	111.9%	4.0%	115.9%	1.02	1.26	920	1.22	-0.8%	4.2%	-0.7%	3.5%
42	906	75	1.26	1.7%	123.5%	0.11	102.6%	4.3%	106.9%	0.94	1.19	940	1.24	-1.8%	3.8%	-0.7%	3.0%
43	893	60	1.24	1.4%	298.3%	0.11	122.5%	4.1%	126.6%	1.12	1.39	938	1.24	-0.3%	5.0%	-0.7%	4.3%
44	890	81	1.24	1.8%	49.9%	0.09	95.6%	4.5%	100.1%	0.88	1.09	921	1.22	-1.6%	3.5%	-0.7%	2.7%
45	885	75	1.23	1.8%	96.3%	0.10	99.6%	4.2%	103.7%	0.91	1.13	916	1.21	-1.9%	3.5%	-0.7%	2.8%
46	458	17	0.64	0.3%	8.3%	0.03	97.2%	6.1%	103.2%	0.91	0.58	461	0.61	-4.4%	0.7%	-0.7%	-0.1%
Total		5031	1.00	100.0%	99.9%		99.9%	13.6%	113.5%			1.00		5.2%	-0.7%	4.5%	

717.64 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 755.15

Class 20 & 25

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Property Damage

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility		Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Loss & LAE	Flat	Projected Loss	Loss & LAE							
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Ratio	Expenses	w/ Flat Expenses	Ratio w/ FE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Rate	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/99.6%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	574	203	0.83	3.2%	74.1%	0.28	82.6%	5.7%	88.3%	0.89	0.74	592	0.82	-1.1%	3.1%	-0.7%	2.4%
2	616	292	0.89	4.9%	103.5%	0.40	92.9%	5.3%	98.2%	0.99	0.88	640	0.89	0.0%	3.9%	-0.7%	3.2%
3	648	541	0.94	9.7%	89.1%	0.48	87.5%	5.0%	92.5%	0.93	0.87	678	0.94	0.4%	4.6%	-0.7%	3.9%
4	670	293	0.97	5.4%	78.7%	0.40	83.1%	4.7%	87.8%	0.88	0.85	699	0.97	0.2%	4.3%	-0.7%	3.6%
5	685	659	0.99	12.5%	84.9%	0.56	85.4%	4.5%	89.9%	0.90	0.89	719	1.00	1.0%	5.0%	-0.7%	4.2%
6	713	306	1.03	6.2%	96.3%	0.49	91.0%	4.4%	95.4%	0.96	0.99	739	1.03	0.0%	3.6%	-0.7%	2.9%
7	709	355	1.02	7.1%	70.3%	0.40	79.8%	4.3%	84.0%	0.84	0.86	739	1.03	0.5%	4.2%	-0.7%	3.5%
8	740	182	1.07	3.8%	99.8%	0.31	90.3%	4.2%	94.5%	0.95	1.01	778	1.08	1.0%	5.1%	-0.7%	4.4%
9	762	204	1.10	4.4%	73.3%	0.35	81.5%	4.1%	85.6%	0.86	0.95	792	1.10	-0.1%	3.9%	-0.7%	3.2%
10	752	105	1.09	2.2%	74.3%	0.24	83.1%	4.1%	87.2%	0.88	0.95	782	1.09	0.3%	4.0%	-0.7%	3.3%
11	749	58	1.08	1.3%	83.4%	0.20	85.4%	3.9%	89.3%	0.90	0.97	779	1.08	-0.2%	4.0%	-0.7%	3.3%
12	762	189	1.10	4.2%	85.2%	0.41	85.7%	3.9%	89.6%	0.90	0.99	799	1.11	0.8%	4.9%	-0.7%	4.1%
13	771	306	1.11	6.9%	94.8%	0.40	89.5%	3.9%	93.3%	0.94	1.04	782	1.09	-2.2%	1.4%	-0.7%	0.7%
14	790	114	1.14	2.7%	95.8%	0.35	89.4%	3.8%	93.2%	0.94	1.07	812	1.13	-1.0%	2.8%	-0.7%	2.1%
15	801	48	1.16	1.1%	115.6%	0.36	96.5%	3.7%	100.3%	1.01	1.17	830	1.15	-0.6%	3.6%	-0.7%	2.9%
16	788	19	1.14	0.5%	67.2%	0.18	82.6%	3.6%	86.2%	0.87	0.99	814	1.13	-0.8%	3.3%	-0.7%	2.6%
17	761	10	1.10	0.2%	41.8%	0.07	83.0%	4.0%	87.0%	0.87	0.96	804	1.12	1.9%	5.7%	-0.7%	4.9%
18	779	13	1.13	0.3%	113.6%	0.09	88.5%	3.7%	92.1%	0.93	1.04	821	1.14	1.3%	5.4%	-0.7%	4.6%
19	755	18	1.09	0.4%	38.2%	0.07	82.4%	3.8%	86.2%	0.87	0.94	791	1.10	0.8%	4.8%	-0.7%	4.0%
20	776	24	1.12	0.6%	83.2%	0.14	85.6%	3.7%	89.2%	0.90	1.01	802	1.11	-1.0%	3.4%	-0.7%	2.6%
21	781	108	1.13	2.6%	118.2%	0.34	97.0%	3.6%	100.6%	1.01	1.14	810	1.13	0.1%	3.7%	-0.7%	3.0%
22	758	48	1.10	1.1%	70.3%	0.16	83.4%	3.6%	87.0%	0.87	0.96	767	1.07	-2.3%	1.2%	-0.7%	0.5%
23	772	32	1.12	0.7%	49.3%	0.12	81.5%	3.7%	85.2%	0.86	0.95	811	1.13	1.3%	5.1%	-0.7%	4.3%
24	780	17	1.13	0.4%	83.6%	0.10	85.7%	3.9%	89.6%	0.90	1.01	826	1.15	2.0%	5.9%	-0.7%	5.1%
25	778	10	1.12	0.2%	67.1%	0.07	84.7%	3.7%	88.3%	0.89	1.00	824	1.14	1.4%	5.9%	-0.7%	5.2%
26	758	27	1.10	0.6%	71.9%	0.15	83.9%	3.9%	87.8%	0.88	0.97	788	1.09	-0.5%	4.0%	-0.7%	3.2%
27	531	491	0.77	7.1%	81.1%	0.41	84.0%	6.0%	90.0%	0.90	0.69	558	0.78	1.7%	5.1%	-0.7%	4.3%
40	761	24	1.10	0.5%	59.8%	0.08	83.9%	3.8%	87.7%	0.88	0.97	792	1.10	0.0%	4.1%	-0.7%	3.3%
41	798	97	1.15	2.2%	109.6%	0.20	90.8%	3.9%	94.7%	0.95	1.10	821	1.14	-1.1%	2.9%	-0.7%	2.2%
42	781	75	1.13	1.7%	89.2%	0.15	86.4%	3.7%	90.2%	0.91	1.02	814	1.13	0.1%	4.2%	-0.7%	3.5%
43	784	61	1.13	1.4%	70.7%	0.17	83.4%	3.6%	87.0%	0.87	0.99	801	1.11	-2.0%	2.2%	-0.7%	1.4%
44	760	81	1.10	1.8%	57.8%	0.15	81.9%	3.9%	85.7%	0.86	0.95	788	1.09	-0.7%	3.7%	-0.7%	2.9%
45	798	75	1.15	1.8%	69.6%	0.15	83.5%	3.8%	87.3%	0.88	1.01	829	1.15	-0.3%	3.9%	-0.7%	3.1%
46	531	17	0.77	0.2%	72.7%	0.09	84.7%	6.2%	90.9%	0.91	0.70	535	0.74	-3.6%	0.8%	-0.7%	0.0%
Total		5103	1.00	100.0%	86.0%		86.0%	13.6%	99.6%			1.00		4.0%	-0.7%	3.3%	

692.04 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 720.00

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 20 & 25

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications

No Fault

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio w/ FE
	Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Ratio	Expenses	w/ Flat Expenses	Relativity	Base Rate	Base Rate	Relativity Change	Change	Change	Rate	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/99.4%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	116	203	0.70	2.6%	72.7%	0.16	83.7%	7.0%	90.7%	0.91	0.64	105	0.70	-0.6%	-9.5%	10.0%	-0.4%
2	125	292	0.76	4.1%	59.6%	0.18	81.1%	6.4%	87.5%	0.88	0.67	114	0.76	0.2%	-8.8%	10.0%	0.3%
3	135	541	0.82	8.4%	70.2%	0.24	82.0%	5.8%	87.8%	0.88	0.72	123	0.82	0.1%	-8.9%	10.0%	0.2%
4	149	292	0.90	4.9%	62.7%	0.21	80.9%	5.3%	86.2%	0.87	0.78	135	0.90	-0.5%	-9.4%	10.0%	-0.3%
5	157	658	0.95	12.0%	33.3%	0.25	72.7%	4.9%	77.6%	0.78	0.74	142	0.95	-0.3%	-9.6%	10.0%	-0.5%
6	174	306	1.06	6.3%	75.3%	0.23	83.4%	4.6%	87.9%	0.88	0.93	158	1.06	0.4%	-9.2%	10.0%	-0.1%
7	179	355	1.09	7.5%	78.8%	0.19	84.5%	4.2%	88.7%	0.89	0.97	163	1.09	0.3%	-8.9%	10.0%	0.2%
8	187	182	1.14	3.9%	52.2%	0.16	80.6%	4.1%	84.7%	0.85	0.97	170	1.14	0.4%	-9.1%	10.0%	0.0%
9	193	204	1.17	4.7%	56.0%	0.19	80.0%	3.9%	83.9%	0.84	0.99	175	1.17	-0.1%	-9.3%	10.0%	-0.2%
10	202	105	1.23	2.5%	51.3%	0.12	81.6%	3.7%	85.3%	0.86	1.05	184	1.23	0.3%	-8.9%	10.0%	0.2%
11	199	58	1.21	1.5%	43.9%	0.11	81.4%	3.6%	84.9%	0.85	1.03	181	1.21	0.2%	-9.0%	10.0%	0.1%
12	199	189	1.21	4.5%	60.9%	0.20	80.7%	3.8%	84.5%	0.85	1.03	181	1.21	0.2%	-9.0%	10.0%	0.1%
13	211	305	1.28	8.0%	86.5%	0.25	85.9%	3.6%	89.6%	0.90	1.15	192	1.28	-0.1%	-9.0%	10.0%	0.1%
14	203	114	1.23	2.9%	164.8%	0.23	103.6%	3.7%	107.2%	1.08	1.33	185	1.24	0.6%	-8.9%	10.0%	0.3%
15	196	48	1.19	1.2%	210.4%	0.26	118.4%	3.7%	122.0%	1.23	1.46	178	1.19	0.0%	-9.2%	10.0%	-0.1%
16	195	19	1.18	0.5%	47.8%	0.09	82.3%	3.5%	85.8%	0.86	1.02	177	1.18	-0.3%	-9.2%	10.0%	-0.1%
17	198	10	1.20	0.2%	-23.9%	0.07	78.3%	3.9%	82.2%	0.83	0.99	180	1.20	-0.2%	-9.1%	10.0%	0.0%
18	200	13	1.21	0.3%	-16.5%	0.07	78.1%	3.6%	81.7%	0.82	1.00	182	1.22	0.5%	-9.0%	10.0%	0.1%
19	207	18	1.26	0.5%	234.8%	0.10	100.1%	3.8%	103.9%	1.05	1.31	188	1.26	0.3%	-9.2%	10.0%	-0.1%
20	209	24	1.27	0.7%	247.3%	0.14	107.7%	3.5%	111.2%	1.12	1.42	190	1.27	0.1%	-9.1%	10.0%	0.0%
21	199	107	1.21	2.9%	293.0%	0.28	142.8%	3.4%	146.3%	1.47	1.78	181	1.21	0.2%	-9.0%	10.0%	0.1%
22	210	48	1.27	1.3%	430.4%	0.20	155.3%	3.5%	158.8%	1.60	2.04	191	1.28	0.4%	-9.0%	10.0%	0.1%
23	211	32	1.28	0.9%	163.5%	0.14	96.6%	3.7%	100.3%	1.01	1.29	192	1.28	-0.1%	-9.0%	10.0%	0.1%
24	195	17	1.18	0.4%	64.5%	0.05	84.6%	3.9%	88.5%	0.89	1.05	177	1.18	-0.3%	-9.2%	10.0%	-0.1%
25	197	10	1.20	0.2%	-3.8%	0.00	85.8%	3.5%	89.3%	0.90	1.07	179	1.20	0.4%	-9.1%	10.0%	0.0%
26	208	27	1.26	0.7%	264.7%	0.11	106.1%	3.8%	109.9%	1.11	1.40	189	1.26	-0.2%	-9.1%	10.0%	0.0%
27	104	491	0.63	5.8%	76.2%	0.19	83.9%	7.7%	91.6%	0.92	0.58	95	0.63	-0.2%	-8.7%	10.0%	0.5%
40	202	24	1.23	0.6%	12.7%	0.03	83.5%	3.5%	87.0%	0.88	1.07	184	1.23	0.3%	-8.9%	10.0%	0.2%
41	199	97	1.21	2.3%	66.4%	0.09	84.0%	3.7%	87.7%	0.88	1.07	181	1.21	0.2%	-9.0%	10.0%	0.1%
42	197	75	1.20	1.9%	105.1%	0.11	87.8%	3.6%	91.4%	0.92	1.10	179	1.20	0.4%	-9.1%	10.0%	0.0%
43	208	61	1.26	1.6%	65.0%	0.12	83.2%	3.6%	86.8%	0.87	1.10	189	1.26	-0.2%	-9.1%	10.0%	0.0%
44	205	81	1.24	2.0%	33.7%	0.11	79.8%	3.8%	83.6%	0.84	1.05	186	1.24	-0.3%	-9.3%	10.0%	-0.2%
45	205	75	1.24	1.9%	-43.4%	0.09	74.7%	3.7%	78.3%	0.79	0.98	186	1.24	-0.3%	-9.3%	10.0%	-0.2%
46	104	17	0.63	0.2%	99.7%	0.08	86.9%	7.4%	94.3%	0.95	0.60	95	0.63	-0.2%	-8.7%	10.0%	0.5%
Total		5099	1.00	100.0%	85.8%		85.8%	13.6%	99.4%			1.00		-9.1%	10.0%	0.0%	

164.75 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 149.74

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 20 & 25

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Comprehensive

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base Rate	Earned Exposures	Base Rate	Onlevel Earned	Onlevel, Trended Developed Loss	Weighted Loss & LAE	Flat Expenses	Loss & LAE Ratio	Loss & LAE Ratio w/ FE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed Rate	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/134.7%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	101	169	0.75	3.0%	91.3%	0.24	114.0%	17.8%	131.8%	0.98	0.73	123	0.75	0.0%	21.8%	-0.7%	20.9%
2	101	241	0.75	4.4%	63.9%	0.28	104.9%	17.0%	121.9%	0.91	0.68	123	0.75	0.0%	21.8%	-0.7%	20.9%
3	111	452	0.82	9.2%	123.9%	0.39	122.2%	16.5%	138.7%	1.03	0.85	135	0.82	-0.5%	21.6%	-0.7%	20.8%
4	107	228	0.79	4.4%	150.0%	0.34	130.9%	16.9%	147.9%	1.10	0.87	130	0.79	-0.6%	21.5%	-0.7%	20.6%
5	114	502	0.85	10.2%	115.6%	0.42	118.8%	16.8%	135.6%	1.01	0.85	139	0.85	0.4%	21.9%	-0.7%	21.1%
6	118	242	0.88	5.1%	98.5%	0.33	113.7%	15.9%	129.6%	0.96	0.84	144	0.88	0.4%	22.0%	-0.7%	21.2%
7	121	279	0.90	6.2%	95.2%	0.33	112.6%	15.0%	127.6%	0.95	0.85	147	0.90	0.1%	21.5%	-0.7%	20.6%
8	126	139	0.94	3.2%	150.2%	0.26	128.7%	14.7%	143.3%	1.06	1.00	154	0.94	0.5%	22.2%	-0.7%	21.4%
9	123	159	0.91	3.6%	100.7%	0.28	115.5%	14.9%	130.3%	0.97	0.88	150	0.92	0.7%	22.0%	-0.7%	21.1%
10	129	82	0.96	1.9%	103.5%	0.20	117.5%	14.5%	132.0%	0.98	0.94	157	0.96	0.2%	21.7%	-0.7%	20.8%
11	143	46	1.06	1.3%	84.2%	0.17	114.9%	13.0%	127.8%	0.95	1.01	174	1.06	-0.2%	21.7%	-0.7%	20.8%
12	148	146	1.10	4.0%	208.8%	0.34	150.7%	12.6%	163.3%	1.21	1.33	180	1.10	0.1%	21.6%	-0.7%	20.8%
13	166	213	1.23	6.8%	134.4%	0.30	125.1%	10.8%	135.8%	1.01	1.24	202	1.23	-0.2%	21.7%	-0.7%	20.8%
14	169	80	1.26	2.7%	175.6%	0.27	135.8%	10.1%	145.9%	1.08	1.36	206	1.26	0.4%	21.9%	-0.7%	21.0%
15	211	31	1.57	1.3%	125.8%	0.25	122.3%	8.3%	130.5%	0.97	1.52	257	1.57	0.2%	21.8%	-0.7%	20.9%
16	333	13	2.47	1.0%	422.7%	0.19	177.6%	4.8%	182.5%	1.35	3.35	406	2.48	0.3%	21.9%	-0.7%	21.1%
17	117	9	0.87	0.2%	20.5%	0.03	118.0%	14.3%	132.3%	0.98	0.85	143	0.87	0.1%	22.2%	-0.7%	21.4%
18	235	10	1.75	0.5%	86.1%	0.09	117.9%	7.0%	124.9%	0.93	1.62	286	1.74	-0.3%	21.7%	-0.7%	20.8%
19	256	12	1.90	0.8%	228.9%	0.07	129.1%	5.1%	134.2%	1.00	1.89	312	1.90	-0.1%	21.9%	-0.7%	21.0%
20	231	18	1.72	0.9%	61.9%	0.09	116.0%	6.7%	122.8%	0.91	1.56	282	1.72	0.3%	22.1%	-0.7%	21.2%
21	328	83	2.44	5.5%	132.2%	0.30	124.4%	5.2%	129.6%	0.96	2.34	400	2.44	0.2%	22.0%	-0.7%	21.1%
22	355	33	2.64	2.4%	79.5%	0.14	115.3%	4.6%	119.9%	0.89	2.35	433	2.64	0.1%	22.0%	-0.7%	21.1%
23	218	26	1.62	1.2%	126.6%	0.13	121.8%	7.5%	129.3%	0.96	1.55	266	1.62	0.1%	22.0%	-0.7%	21.2%
24	168	12	1.25	0.4%	84.8%	0.07	118.4%	10.1%	128.5%	0.95	1.19	205	1.25	0.2%	22.0%	-0.7%	21.2%
25	242	7	1.80	0.3%	59.3%	0.06	117.3%	7.8%	125.1%	0.93	1.67	295	1.80	0.1%	21.9%	-0.7%	21.0%
26	302	18	2.24	1.1%	143.2%	0.12	123.8%	5.7%	129.5%	0.96	2.16	368	2.24	-0.1%	21.9%	-0.7%	21.0%
27	93	418	0.69	7.2%	95.2%	0.35	112.2%	18.2%	130.3%	0.97	0.67	113	0.69	-0.1%	21.5%	-0.7%	20.6%
40	148	15	1.10	0.5%	77.1%	0.06	118.4%	9.7%	128.2%	0.95	1.05	180	1.10	0.1%	21.6%	-0.7%	20.8%
41	154	74	1.14	2.1%	63.1%	0.16	112.1%	11.6%	123.7%	0.92	1.05	188	1.15	0.5%	22.1%	-0.7%	21.2%
42	180	53	1.34	1.6%	57.6%	0.12	113.6%	10.9%	124.5%	0.92	1.24	219	1.34	0.2%	21.7%	-0.7%	20.8%
43	205	40	1.52	1.7%	282.2%	0.13	141.3%	8.4%	149.7%	1.11	1.69	250	1.53	0.5%	22.0%	-0.7%	21.1%
44	311	51	2.31	2.9%	50.2%	0.14	111.5%	5.9%	117.4%	0.87	2.01	379	2.31	0.0%	21.9%	-0.7%	21.0%
45	209	56	1.55	2.2%	183.4%	0.15	130.4%	8.7%	139.0%	1.03	1.60	255	1.56	0.5%	22.0%	-0.7%	21.1%
46	93	10	0.69	0.2%	50.9%	0.04	118.1%	17.9%	135.9%	1.01	0.70	94	0.57	-17.5%	1.1%	-0.7%	0.4%
Total		3967	1.00	100.0%	121.1%		121.1%	13.6%	134.7%			1.00			21.8%	-0.7%	20.9%

134.65 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 163.93

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 20 & 25

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Collision (& Limited Collision)

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base Rate	Earned Exposures	Base Rate Relativity	Onlevel Earned	Onlevel, Trended Developed Loss	Weighted Loss & LAE	Flat Expenses	Projected Loss & LAE Ratio	Loss & LAE Ratio w/ FE	Base Rate Relativity	Base Rate Relativity	Base Rate Relativity	Base Rate Relativity	Base Rate Relativity	Non-Base Rate	Proposed Rate	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/102%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	860	119	0.91	3.6%	69.8%	0.25	83.8%	5.8%	89.6%	0.88	0.80	961	0.88	-3.3%	11.7%	-0.7%	11.0%
2	871	175	0.92	5.4%	85.3%	0.34	87.3%	5.5%	92.8%	0.91	0.84	1026	0.94	1.9%	17.8%	-0.7%	17.0%
3	932	311	0.99	10.4%	84.2%	0.42	86.6%	5.4%	92.0%	0.90	0.89	1103	1.01	2.4%	18.3%	-0.7%	17.5%
4	978	149	1.04	5.0%	77.9%	0.34	84.8%	5.4%	90.2%	0.88	0.92	1108	1.01	-2.4%	13.3%	-0.7%	12.5%
5	961	340	1.02	11.6%	81.2%	0.45	85.1%	5.2%	90.3%	0.89	0.90	1091	1.00	-1.7%	13.5%	-0.7%	12.7%
6	942	158	1.00	5.3%	92.6%	0.39	90.0%	5.0%	95.0%	0.93	0.93	1110	1.02	2.3%	17.8%	-0.7%	17.0%
7	1025	199	1.09	7.6%	72.8%	0.33	83.2%	4.8%	88.0%	0.86	0.94	1146	1.05	-3.2%	11.8%	-0.7%	11.0%
8	975	94	1.03	3.4%	109.9%	0.29	94.5%	4.9%	99.4%	0.97	1.01	1149	1.05	1.7%	17.8%	-0.7%	17.0%
9	933	116	0.99	3.9%	76.5%	0.29	85.0%	5.0%	90.0%	0.88	0.87	1051	0.96	-2.8%	12.6%	-0.7%	11.8%
10	976	52	1.03	1.9%	71.5%	0.18	85.4%	4.7%	90.1%	0.88	0.91	1101	1.01	-2.2%	12.8%	-0.7%	12.0%
11	984	31	1.04	1.3%	83.1%	0.22	87.2%	4.4%	91.6%	0.90	0.94	1154	1.06	1.8%	17.3%	-0.7%	16.4%
12	916	106	0.97	4.0%	76.7%	0.38	83.9%	4.4%	88.4%	0.87	0.84	1024	0.94	-3.1%	11.8%	-0.7%	11.0%
13	970	155	1.03	6.4%	98.8%	0.36	92.1%	4.3%	96.4%	0.94	0.97	1143	1.05	2.3%	17.8%	-0.7%	17.0%
14	993	67	1.05	2.7%	88.1%	0.35	88.3%	4.6%	92.8%	0.91	0.96	1170	1.07	1.8%	17.8%	-0.7%	17.0%
15	1033	24	1.09	1.1%	121.2%	0.35	99.9%	4.2%	104.1%	1.02	1.12	1238	1.13	3.3%	19.8%	-0.7%	19.0%
16	1013	13	1.07	0.6%	123.0%	0.18	94.8%	3.9%	98.7%	0.97	1.04	1183	1.08	0.7%	16.8%	-0.7%	16.0%
17	937	6	0.99	0.2%	10.2%	0.04	85.0%	5.6%	90.6%	0.89	0.88	1071	0.98	-1.2%	14.3%	-0.7%	13.5%
18	907	8	0.96	0.4%	93.9%	0.14	89.1%	3.7%	92.8%	0.91	0.87	1064	0.97	1.0%	17.3%	-0.7%	16.5%
19	897	11	0.95	0.5%	86.0%	0.13	88.1%	4.1%	92.2%	0.90	0.86	1062	0.97	2.2%	18.4%	-0.7%	17.6%
20	928	16	0.98	0.7%	73.3%	0.15	86.1%	4.3%	90.4%	0.89	0.87	1056	0.97	-1.3%	13.8%	-0.7%	13.0%
21	1022	74	1.08	3.4%	151.4%	0.41	114.4%	4.2%	118.6%	1.16	1.26	1261	1.15	6.3%	23.4%	-0.7%	22.5%
22	946	27	1.00	1.2%	171.6%	0.19	104.0%	4.2%	108.2%	1.06	1.06	1167	1.07	6.8%	23.4%	-0.7%	22.5%
23	939	22	0.99	1.1%	73.9%	0.17	85.9%	3.6%	89.5%	0.88	0.87	1050	0.96	-3.4%	11.8%	-0.7%	11.0%
24	936	10	0.99	0.4%	71.2%	0.09	86.9%	4.7%	91.6%	0.90	0.89	1096	1.00	0.9%	17.1%	-0.7%	16.3%
25	935	6	0.99	0.2%	57.2%	0.08	85.9%	4.7%	90.6%	0.89	0.88	1069	0.98	-1.0%	14.3%	-0.7%	13.5%
26	966	16	1.02	0.7%	126.9%	0.17	94.9%	4.2%	99.1%	0.97	0.99	1138	1.04	1.7%	17.8%	-0.7%	17.0%
27	889	289	0.94	9.2%	91.7%	0.40	89.7%	5.9%	95.6%	0.94	0.88	1048	0.96	2.0%	17.9%	-0.7%	17.0%
40	950	8	1.01	0.3%	57.6%	0.06	86.5%	4.3%	90.8%	0.89	0.90	1092	1.00	-0.6%	14.9%	-0.7%	14.1%
41	916	56	0.97	2.2%	82.3%	0.20	87.2%	4.3%	91.5%	0.90	0.87	1070	0.98	1.1%	16.8%	-0.7%	16.0%
42	967	33	1.02	1.2%	73.3%	0.14	86.3%	4.7%	91.0%	0.89	0.91	1117	1.02	-0.4%	15.5%	-0.7%	14.7%
43	1037	33	1.10	1.4%	77.3%	0.16	86.6%	4.5%	91.1%	0.89	0.98	1199	1.10	0.2%	15.6%	-0.7%	14.8%
44	971	26	1.03	1.0%	63.5%	0.14	85.0%	4.5%	89.5%	0.88	0.90	1086	0.99	-3.7%	11.8%	-0.7%	11.0%
45	905	45	0.96	1.6%	49.6%	0.17	81.9%	4.7%	86.6%	0.85	0.81	1012	0.93	-2.9%	11.8%	-0.7%	11.0%
46	889	7	0.94	0.2%	165.2%	0.07	93.6%	5.2%	98.8%	0.97	0.91	895	0.82	-12.9%	0.7%	-0.7%	0.0%
Total		2801	1.00	100.0%	88.4%		88.4%	13.6%	102.0%				1.00		15.8%	-0.7%	15.0%

944.63 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 1093.36

Class 21 & 26

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Bodily Injury - Parts 1 & 5

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Ratio	Loss & LAE	Expenses	& LAE Ratio	Ratio w/ FE	Relativity	Base Rate	Relativity	Relativity Change	Change	Change	Rate	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/98.8%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	266	283	0.62	2.9%	51.2%	0.12	81.2%	11.6%	92.7%	0.94	0.58	287	0.63	1.6%	7.9%	-0.7%	7.1%
2	291	466	0.68	5.1%	68.5%	0.16	82.6%	10.3%	92.9%	0.94	0.64	313	0.69	1.7%	7.6%	-0.7%	6.8%
3	337	826	0.79	10.4%	110.6%	0.22	90.7%	9.7%	100.4%	1.02	0.80	358	0.78	-0.7%	6.2%	-0.7%	5.5%
4	375	431	0.87	5.9%	42.5%	0.15	78.7%	8.5%	87.2%	0.88	0.77	405	0.89	1.8%	8.0%	-0.7%	7.2%
5	408	845	0.95	12.3%	149.8%	0.23	99.9%	8.2%	108.1%	1.09	1.04	429	0.94	-1.2%	5.1%	-0.7%	4.4%
6	441	473	1.03	7.5%	42.7%	0.17	78.1%	7.1%	85.2%	0.86	0.89	471	1.03	0.2%	6.8%	-0.7%	6.0%
7	449	460	1.05	7.1%	54.2%	0.13	81.1%	7.3%	88.4%	0.90	0.94	479	1.05	0.3%	6.7%	-0.7%	5.9%
8	483	264	1.13	4.5%	63.3%	0.14	82.1%	6.6%	88.6%	0.90	1.01	525	1.15	2.1%	8.7%	-0.7%	7.9%
9	505	215	1.18	3.7%	94.0%	0.15	86.5%	6.6%	93.1%	0.94	1.11	538	1.18	0.2%	6.5%	-0.7%	5.8%
10	601	147	1.40	3.2%	140.5%	0.13	92.3%	5.4%	97.7%	0.99	1.39	625	1.37	-2.2%	4.0%	-0.7%	3.3%
11	584	116	1.36	2.5%	69.2%	0.11	83.4%	5.3%	88.6%	0.90	1.22	629	1.38	1.4%	7.7%	-0.7%	6.9%
12	627	254	1.46	5.4%	66.0%	0.16	82.0%	5.4%	87.4%	0.88	1.29	663	1.45	-0.8%	5.7%	-0.7%	5.0%
13	643	295	1.50	5.9%	69.1%	0.15	82.8%	5.7%	88.5%	0.90	1.34	682	1.50	0.1%	6.1%	-0.7%	5.3%
14	651	126	1.52	2.7%	115.6%	0.16	90.1%	5.2%	95.3%	0.96	1.46	702	1.54	1.5%	7.8%	-0.7%	7.1%
15	704	36	1.64	0.8%	94.0%	0.15	86.5%	5.3%	91.8%	0.93	1.52	759	1.66	1.2%	7.8%	-0.7%	7.0%
16	694	17	1.62	0.4%	90.2%	0.04	85.4%	5.5%	90.9%	0.92	1.49	731	1.60	-1.1%	5.3%	-0.7%	4.6%
17	509	22	1.19	0.4%	67.7%	0.04	84.4%	6.9%	91.3%	0.92	1.10	531	1.16	-2.2%	4.3%	-0.7%	3.6%
18	627	20	1.46	0.4%	10.9%	0.04	82.0%	5.4%	87.4%	0.88	1.29	667	1.46	-0.1%	6.4%	-0.7%	5.6%
19	636	14	1.48	0.3%	0.0%	0.00	85.2%	5.3%	90.5%	0.92	1.36	685	1.50	1.2%	7.7%	-0.7%	6.9%
20	662	26	1.54	0.6%	76.8%	0.05	84.7%	5.3%	90.0%	0.91	1.41	688	1.51	-2.1%	3.9%	-0.7%	3.2%
21	715	76	1.67	1.8%	104.8%	0.12	87.5%	4.9%	92.4%	0.94	1.56	740	1.62	-2.8%	3.5%	-0.7%	2.8%
22	719	20	1.68	0.5%	464.2%	0.11	128.3%	4.9%	133.2%	1.35	2.26	766	1.68	0.2%	6.5%	-0.7%	5.8%
23	645	19	1.50	0.4%	33.2%	0.03	83.6%	5.1%	88.7%	0.90	1.35	681	1.49	-0.9%	5.6%	-0.7%	4.8%
24	559	22	1.30	0.4%	82.1%	0.05	85.0%	6.0%	91.0%	0.92	1.20	602	1.32	1.3%	7.7%	-0.7%	6.9%
25	644	10	1.50	0.2%	61.8%	0.03	84.5%	5.1%	89.6%	0.91	1.36	694	1.52	1.3%	7.8%	-0.7%	7.0%
26	727	21	1.69	0.5%	457.8%	0.10	121.0%	5.1%	126.1%	1.28	2.16	769	1.69	-0.3%	5.8%	-0.7%	5.0%
27	235	798	0.55	7.1%	51.7%	0.16	80.0%	13.8%	93.8%	0.95	0.52	248	0.54	-1.4%	5.5%	-0.7%	4.8%
40	624	18	1.45	0.3%	5.5%	0.03	82.8%	6.2%	89.0%	0.90	1.31	672	1.47	1.1%	7.7%	-0.7%	6.9%
41	672	79	1.57	1.7%	116.5%	0.09	88.0%	5.4%	93.5%	0.95	1.48	708	1.55	-1.0%	5.4%	-0.7%	4.6%
42	740	52	1.72	1.2%	39.8%	0.05	82.8%	5.3%	88.1%	0.89	1.54	768	1.68	-2.6%	3.8%	-0.7%	3.0%
43	715	49	1.67	1.1%	43.2%	0.05	83.0%	5.0%	88.0%	0.89	1.49	759	1.66	-0.4%	6.2%	-0.7%	5.4%
44	689	51	1.61	1.1%	28.2%	0.04	82.7%	5.1%	87.8%	0.89	1.43	743	1.63	1.5%	7.8%	-0.7%	7.1%
45	727	67	1.69	1.5%	202.1%	0.11	97.5%	5.1%	102.6%	1.04	1.76	760	1.67	-1.5%	4.5%	-0.7%	3.8%
46	235	30	0.55	0.3%	0.0%	0.00	85.2%	12.4%	97.6%	0.99	0.54	237	0.52	-5.1%	0.9%	-0.7%	0.1%
Total		6645	1.00	100.0%	85.2%		85.2%	13.6%	98.8%			1.00		6.3%	-0.7%	5.6%	

429.00 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 456.08

Class 21 & 26

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Property Damage

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio
	Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Expenses	w/ Flat Expenses	Ratio w/ FE	Relativity	Base Rate	Base Rate	Relativity Change	Change	Change	Rate	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/99.2%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	347	281	0.81	3.4%	88.4%	0.27	86.4%	9.4%	95.8%	0.97	0.78	368	0.82	0.8%	6.1%	-0.7%	5.3%
2	377	467	0.88	6.1%	81.1%	0.34	84.1%	8.7%	92.8%	0.94	0.83	400	0.89	0.7%	6.1%	-0.7%	5.3%
3	373	829	0.87	10.7%	84.0%	0.48	84.8%	8.6%	93.5%	0.94	0.82	389	0.87	-0.5%	4.3%	-0.7%	3.5%
4	394	427	0.92	5.9%	71.7%	0.35	80.8%	8.0%	88.8%	0.89	0.83	413	0.92	-0.4%	4.8%	-0.7%	4.1%
5	432	849	1.01	13.0%	81.9%	0.47	83.8%	7.4%	91.3%	0.92	0.93	446	0.99	-2.2%	3.2%	-0.7%	2.5%
6	435	472	1.02	7.2%	103.0%	0.40	92.6%	7.3%	99.9%	1.01	1.03	467	1.04	2.0%	7.4%	-0.7%	6.6%
7	486	462	1.14	7.9%	81.7%	0.33	84.3%	6.7%	91.1%	0.92	1.05	513	1.14	0.1%	5.6%	-0.7%	4.8%
8	471	265	1.10	4.3%	93.1%	0.30	87.8%	6.9%	94.7%	0.95	1.05	503	1.12	1.4%	6.8%	-0.7%	6.0%
9	486	213	1.14	3.6%	86.0%	0.28	85.7%	6.7%	92.4%	0.93	1.06	516	1.15	0.9%	6.2%	-0.7%	5.4%
10	487	147	1.14	2.6%	87.8%	0.22	86.1%	6.5%	92.6%	0.93	1.07	509	1.13	-1.0%	4.5%	-0.7%	3.8%
11	465	116	1.09	1.9%	108.7%	0.24	91.2%	6.7%	97.9%	0.99	1.08	499	1.11	1.8%	7.3%	-0.7%	6.5%
12	526	256	1.23	4.8%	82.7%	0.33	84.6%	6.2%	90.8%	0.92	1.13	559	1.25	1.4%	6.3%	-0.7%	5.5%
13	499	296	1.17	5.3%	87.8%	0.28	86.2%	6.2%	92.4%	0.93	1.09	530	1.18	0.9%	6.2%	-0.7%	5.5%
14	515	127	1.21	2.4%	81.4%	0.26	84.5%	5.8%	90.4%	0.91	1.10	550	1.23	1.9%	6.8%	-0.7%	6.0%
15	564	36	1.32	0.7%	59.4%	0.25	79.0%	5.4%	84.4%	0.85	1.13	591	1.32	-0.2%	4.8%	-0.7%	4.0%
16	527	16	1.24	0.3%	92.0%	0.11	86.4%	5.7%	92.1%	0.93	1.15	539	1.20	-2.9%	2.3%	-0.7%	1.6%
17	474	22	1.11	0.4%	161.4%	0.09	92.1%	7.1%	99.2%	1.00	1.11	494	1.10	-1.0%	4.2%	-0.7%	3.5%
18	525	20	1.23	0.4%	84.4%	0.10	85.5%	6.1%	91.6%	0.92	1.14	560	1.25	1.6%	6.7%	-0.7%	5.9%
19	483	14	1.13	0.2%	68.2%	0.08	84.2%	6.6%	90.8%	0.91	1.04	518	1.15	1.6%	7.2%	-0.7%	6.5%
20	514	27	1.20	0.5%	125.1%	0.07	88.6%	6.2%	94.8%	0.96	1.15	536	1.19	-1.2%	4.3%	-0.7%	3.5%
21	562	76	1.32	1.6%	146.9%	0.18	97.0%	5.2%	102.2%	1.03	1.36	590	1.31	-0.6%	5.0%	-0.7%	4.2%
22	588	20	1.38	0.5%	58.6%	0.10	82.9%	4.7%	87.6%	0.88	1.22	593	1.32	-4.2%	0.9%	-0.7%	0.1%
23	515	20	1.21	0.4%	91.0%	0.10	86.1%	5.9%	92.0%	0.93	1.12	543	1.21	0.2%	5.4%	-0.7%	4.7%
24	488	22	1.14	0.4%	50.8%	0.09	82.4%	6.0%	88.4%	0.89	1.02	516	1.15	0.5%	5.7%	-0.7%	5.0%
25	538	10	1.26	0.2%	62.9%	0.06	84.2%	5.6%	89.9%	0.91	1.14	574	1.28	1.5%	6.7%	-0.7%	5.9%
26	576	21	1.35	0.4%	64.3%	0.10	83.6%	5.2%	88.8%	0.90	1.21	586	1.31	-3.0%	1.7%	-0.7%	1.0%
27	308	797	0.72	8.5%	78.6%	0.39	82.8%	10.5%	93.4%	0.94	0.68	324	0.72	-0.3%	5.2%	-0.7%	4.4%
40	476	18	1.12	0.3%	37.7%	0.06	82.7%	6.5%	89.2%	0.90	1.00	499	1.11	-0.5%	4.8%	-0.7%	4.1%
41	522	79	1.22	1.5%	85.7%	0.14	85.6%	6.2%	91.8%	0.93	1.13	534	1.19	-2.8%	2.3%	-0.7%	1.6%
42	568	52	1.33	1.1%	143.5%	0.11	92.0%	5.6%	97.6%	0.98	1.31	589	1.31	-1.6%	3.7%	-0.7%	3.0%
43	569	49	1.33	1.0%	74.8%	0.11	84.4%	5.3%	89.8%	0.90	1.21	596	1.33	-0.3%	4.7%	-0.7%	4.0%
44	500	52	1.17	0.9%	49.6%	0.08	82.7%	6.0%	88.7%	0.89	1.05	531	1.18	0.7%	6.2%	-0.7%	5.4%
45	575	67	1.35	1.4%	897.2%	0.14	196.0%	5.6%	201.6%	2.03	2.74	593	1.32	-2.1%	3.1%	-0.7%	2.4%
46	308	30	0.72	0.3%	97.4%	0.07	86.5%	10.2%	96.7%	0.97	0.70	310	0.69	-4.4%	0.6%	-0.7%	-0.1%
Total		6652	1.00	100.0%	85.6%		85.6%	13.6%	99.2%			1.00		5.2%	-0.7%	4.5%	

426.59 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 448.88

Class 21 & 26

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
No Fault

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility		Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Loss & LAE	Flat	Projected Loss	Loss & LAE							
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Ratio	Expenses	w/ Flat Expenses	Ratio w/ FE	Ratio	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Rate	Change
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/86.3%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(Q)
1	67	282	0.66	2.7%	62.6%	0.12	71.4%	12.8%	84.3%	0.98	0.65	61	0.67	0.9%	-9.0%	10.0%	0.2%
2	75	467	0.74	5.0%	40.4%	0.15	67.8%	11.8%	79.5%	0.92	0.69	68	0.74	-0.5%	-9.3%	10.0%	-0.3%
3	74	827	0.73	8.9%	65.3%	0.23	71.0%	10.9%	81.9%	0.95	0.70	67	0.73	-0.5%	-9.5%	10.0%	-0.4%
4	83	427	0.82	5.2%	90.1%	0.18	75.9%	9.3%	85.2%	0.99	0.81	75	0.82	-0.3%	-9.6%	10.0%	-0.6%
5	93	848	0.92	11.7%	76.6%	0.25	73.6%	8.7%	82.3%	0.95	0.88	85	0.93	0.9%	-8.6%	10.0%	0.5%
6	108	471	1.07	7.4%	59.5%	0.21	69.9%	7.7%	77.6%	0.90	0.96	98	1.07	-0.1%	-9.3%	10.0%	-0.2%
7	104	462	1.03	7.2%	73.3%	0.18	72.8%	7.4%	80.2%	0.93	0.96	95	1.04	0.9%	-8.7%	10.0%	0.5%
8	111	265	1.10	4.3%	47.5%	0.15	68.9%	7.1%	76.0%	0.88	0.97	101	1.10	0.0%	-9.0%	10.0%	0.1%
9	119	214	1.18	3.8%	73.0%	0.15	72.7%	6.6%	79.3%	0.92	1.08	108	1.18	0.0%	-9.2%	10.0%	-0.2%
10	142	147	1.41	3.1%	105.1%	0.13	77.0%	5.7%	82.7%	0.96	1.35	129	1.41	0.2%	-9.2%	10.0%	-0.1%
11	133	116	1.32	2.3%	83.5%	0.14	74.1%	5.7%	79.9%	0.93	1.22	121	1.32	0.1%	-9.0%	10.0%	0.1%
12	143	256	1.42	5.5%	39.8%	0.16	67.5%	5.3%	72.8%	0.84	1.20	130	1.42	0.2%	-9.1%	10.0%	0.0%
13	163	297	1.62	7.5%	91.2%	0.18	76.0%	5.1%	81.2%	0.94	1.52	148	1.61	-0.4%	-9.2%	10.0%	-0.1%
14	149	127	1.48	2.9%	110.9%	0.21	80.7%	5.0%	85.7%	0.99	1.47	135	1.47	-0.5%	-9.4%	10.0%	-0.3%
15	172	36	1.71	1.0%	85.4%	0.19	75.1%	4.6%	79.8%	0.92	1.58	156	1.70	-0.3%	-9.3%	10.0%	-0.2%
16	170	16	1.69	0.4%	202.5%	0.09	84.5%	4.7%	89.2%	1.03	1.74	155	1.69	0.3%	-8.8%	10.0%	0.3%
17	119	22	1.18	0.4%	0.0%	0.00	72.7%	6.7%	79.3%	0.92	1.09	108	1.18	0.0%	-9.2%	10.0%	-0.2%
18	144	20	1.43	0.4%	53.4%	0.03	72.1%	5.1%	77.2%	0.89	1.28	131	1.43	0.2%	-9.0%	10.0%	0.1%
19	144	14	1.43	0.3%	58.5%	0.04	72.1%	5.2%	77.2%	0.90	1.28	131	1.43	0.2%	-9.0%	10.0%	0.1%
20	169	27	1.68	0.7%	120.4%	0.07	76.2%	5.0%	81.2%	0.94	1.58	154	1.68	0.3%	-8.9%	10.0%	0.2%
21	173	76	1.71	2.1%	143.3%	0.16	83.6%	4.5%	88.1%	1.02	1.75	157	1.71	-0.3%	-9.2%	10.0%	-0.2%
22	173	20	1.71	0.6%	216.0%	0.10	87.1%	4.4%	91.5%	1.06	1.82	157	1.71	-0.3%	-9.2%	10.0%	-0.2%
23	150	20	1.49	0.5%	161.6%	0.07	78.7%	5.0%	83.7%	0.97	1.44	136	1.48	-0.5%	-9.3%	10.0%	-0.3%
24	128	22	1.27	0.4%	0.4%	0.04	69.6%	5.6%	75.1%	0.87	1.11	116	1.26	-0.7%	-9.4%	10.0%	-0.3%
25	149	10	1.48	0.2%	60.6%	0.03	72.3%	5.1%	77.4%	0.90	1.33	135	1.47	-0.5%	-9.4%	10.0%	-0.3%
26	172	21	1.71	0.6%	144.9%	0.09	79.3%	4.7%	84.0%	0.97	1.66	156	1.70	-0.3%	-9.3%	10.0%	-0.2%
27	58	797	0.57	6.5%	59.0%	0.19	70.1%	15.5%	85.5%	0.99	0.57	53	0.58	0.9%	-8.6%	10.0%	0.5%
40	142	18	1.41	0.4%	-44.6%	0.03	69.1%	5.2%	74.3%	0.86	1.21	129	1.41	0.2%	-9.2%	10.0%	-0.1%
41	160	79	1.59	1.9%	110.7%	0.09	76.1%	5.2%	81.3%	0.94	1.50	145	1.58	-0.4%	-9.4%	10.0%	-0.3%
42	159	52	1.58	1.3%	131.8%	0.08	77.4%	4.6%	82.1%	0.95	1.50	145	1.58	0.2%	-8.8%	10.0%	0.3%
43	175	49	1.73	1.4%	39.9%	0.06	70.7%	4.5%	75.2%	0.87	1.51	159	1.73	-0.3%	-9.1%	10.0%	0.0%
44	157	52	1.56	1.3%	20.9%	0.05	69.9%	4.7%	74.6%	0.86	1.35	143	1.56	0.2%	-8.9%	10.0%	0.2%
45	167	66	1.66	1.7%	138.9%	0.13	81.0%	4.8%	85.8%	0.99	1.65	152	1.66	0.3%	-9.0%	10.0%	0.1%
46	58	30	0.57	0.3%	0.0%	0.00	72.7%	13.9%	86.6%	1.00	0.58	53	0.58	0.9%	-8.6%	10.0%	0.5%
Total		6650	1.00	100.0%	72.7%		72.7%	13.6%	86.3%			1.00		-9.1%	10.0%	0.0%	

100.87 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 91.72

Class 21 & 26

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Comprehensive

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted		Loss & LAE	Loss & LAE								Ratio w/ FE
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Ratio	Loss & LAE	Flat	& LAE Ratio	Ratio w/ FE	Base Rate	Base Rate	Base Rate	Base Rate	Change	Change	Rate	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/107%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	98	262	0.81	3.6%	89.6%	0.32	92.2%	14.5%	106.7%	1.00	0.80	119	0.80	-0.7%	21.4%	-0.7%	20.6%
2	101	450	0.83	6.2%	69.9%	0.37	84.6%	14.6%	99.3%	0.93	0.77	123	0.83	-0.1%	21.8%	-0.7%	20.9%
3	103	774	0.85	11.0%	79.5%	0.49	86.7%	14.3%	101.0%	0.94	0.80	126	0.85	0.4%	22.3%	-0.7%	21.5%
4	107	398	0.88	5.7%	95.3%	0.40	94.2%	14.8%	109.0%	1.02	0.90	130	0.88	0.0%	21.5%	-0.7%	20.6%
5	107	768	0.88	11.2%	98.2%	0.46	95.6%	14.1%	109.8%	1.03	0.90	130	0.88	0.0%	21.5%	-0.7%	20.6%
6	116	440	0.95	6.8%	122.9%	0.42	105.9%	13.8%	119.6%	1.12	1.07	141	0.95	-0.4%	21.6%	-0.7%	20.7%
7	120	415	0.99	6.8%	110.1%	0.36	99.4%	13.1%	112.5%	1.05	1.04	146	0.99	0.3%	21.7%	-0.7%	20.8%
8	117	247	0.96	3.8%	89.2%	0.32	92.1%	13.0%	105.1%	0.98	0.95	143	0.97	0.8%	22.2%	-0.7%	21.4%
9	123	191	1.01	3.1%	90.5%	0.26	92.7%	13.2%	105.8%	0.99	1.00	150	1.01	-0.1%	22.0%	-0.7%	21.1%
10	127	137	1.04	2.2%	136.4%	0.21	102.5%	12.8%	115.3%	1.08	1.13	155	1.05	0.5%	22.0%	-0.7%	21.2%
11	130	110	1.07	1.9%	98.2%	0.23	94.5%	11.4%	105.9%	0.99	1.06	158	1.07	0.1%	21.5%	-0.7%	20.7%
12	143	229	1.18	4.2%	133.1%	0.32	106.1%	11.7%	117.8%	1.10	1.29	174	1.18	0.3%	21.7%	-0.7%	20.8%
13	161	260	1.32	5.5%	106.0%	0.27	96.8%	10.2%	107.0%	1.00	1.32	196	1.32	-0.3%	21.7%	-0.7%	20.9%
14	169	118	1.39	2.5%	133.8%	0.27	104.5%	10.1%	114.6%	1.07	1.49	206	1.39	0.0%	21.9%	-0.7%	21.0%
15	197	31	1.62	0.8%	113.3%	0.21	97.5%	8.1%	105.6%	0.99	1.60	240	1.62	0.0%	21.8%	-0.7%	21.0%
16	314	13	2.58	0.6%	162.9%	0.13	102.6%	4.7%	107.3%	1.00	2.59	383	2.59	0.3%	22.0%	-0.7%	21.1%
17	114	20	0.94	0.3%	12.1%	0.05	89.1%	13.8%	102.9%	0.96	0.90	139	0.94	0.3%	21.9%	-0.7%	21.1%
18	228	19	1.87	0.5%	52.2%	0.06	90.9%	6.9%	97.8%	0.91	1.71	278	1.88	0.3%	21.9%	-0.7%	21.1%
19	251	12	2.06	0.4%	68.2%	0.07	91.7%	6.6%	98.3%	0.92	1.90	306	2.07	0.3%	21.9%	-0.7%	21.0%
20	227	21	1.87	0.6%	21.3%	0.07	88.0%	6.9%	94.9%	0.89	1.66	277	1.87	0.2%	22.0%	-0.7%	21.2%
21	309	66	2.54	2.7%	38.0%	0.16	84.8%	5.0%	89.8%	0.84	2.13	377	2.55	0.4%	22.0%	-0.7%	21.1%
22	349	18	2.87	0.8%	53.7%	0.10	89.4%	4.4%	93.8%	0.88	2.52	425	2.87	0.0%	21.8%	-0.7%	20.9%
23	209	18	1.72	0.5%	31.0%	0.09	88.0%	6.9%	95.0%	0.89	1.53	255	1.72	0.1%	22.0%	-0.7%	21.1%
24	158	20	1.30	0.4%	36.4%	0.07	89.5%	10.6%	100.1%	0.94	1.22	193	1.30	0.1%	22.2%	-0.7%	21.3%
25	242	8	1.99	0.2%	163.1%	0.08	99.0%	7.1%	106.1%	0.99	1.97	295	1.99	0.0%	21.9%	-0.7%	21.0%
26	283	16	2.33	0.5%	25.3%	0.09	87.2%	6.0%	93.2%	0.87	2.03	345	2.33	0.1%	21.9%	-0.7%	21.0%
27	91	766	0.75	9.9%	78.5%	0.43	87.0%	15.3%	102.3%	0.96	0.72	111	0.75	0.2%	22.0%	-0.7%	21.1%
40	146	14	1.20	0.3%	135.0%	0.07	96.5%	10.8%	107.3%	1.00	1.20	178	1.20	-0.1%	21.9%	-0.7%	21.1%
41	153	67	1.26	1.4%	104.7%	0.11	94.6%	10.3%	104.9%	0.98	1.23	186	1.26	0.1%	21.6%	-0.7%	20.7%
42	177	41	1.46	1.0%	1045.0%	0.11	201.6%	8.6%	210.3%	1.96	2.86	216	1.46	0.3%	22.0%	-0.7%	21.2%
43	190	42	1.56	1.0%	30.8%	0.08	88.4%	8.4%	96.8%	0.90	1.41	232	1.57	0.5%	22.1%	-0.7%	21.2%
44	311	42	2.56	1.6%	12.0%	0.07	87.3%	5.5%	92.8%	0.87	2.22	379	2.56	0.1%	21.9%	-0.7%	21.0%
45	195	60	1.60	1.5%	81.9%	0.15	91.7%	8.3%	100.0%	0.93	1.50	238	1.61	0.4%	22.1%	-0.7%	21.2%
46	91	24	0.75	0.3%	110.5%	0.08	94.8%	14.2%	109.0%	1.02	0.76	92	0.62	-17.1%	1.1%	-0.7%	0.4%
Total		6118	1.00	100.0%	93.4%		93.4%	13.6%	107.0%			1.00			21.7%	-0.7%	20.9%

121.61 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 148.06

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 21 & 26

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Collision (& Limited Collision)

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio
	Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Ratio	Expenses	& LAE Ratio	Ratio w/ FE	Relativity	Base Rate	Base Rate	Relativity Change	Change	Change	Rate	
	(A)	(B)	(C)	(D)	(E)	(F)	(H)	(I)=(G)+(H)	(J)=(I)/82.7%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	500	252	0.88	4.0%	77.5%	0.32	71.8%	7.9%	79.7%	0.96	0.85	514	0.90	2.4%	2.8%	-0.7%	2.1%
2	453	433	0.80	6.2%	61.7%	0.42	66.0%	8.1%	74.1%	0.90	0.71	450	0.79	-0.8%	-0.7%	-0.7%	-1.4%
3	509	739	0.90	11.3%	72.0%	0.52	70.6%	8.1%	78.7%	0.95	0.85	528	0.92	2.8%	3.7%	-0.7%	3.0%
4	542	375	0.95	6.3%	51.3%	0.43	61.4%	7.4%	68.8%	0.83	0.79	501	0.88	-7.7%	-7.6%	-0.7%	-8.2%
5	549	717	0.97	12.2%	73.9%	0.53	71.7%	7.0%	78.6%	0.95	0.92	567	0.99	2.5%	3.3%	-0.7%	2.5%
6	585	406	1.03	7.2%	70.1%	0.49	69.6%	6.8%	76.4%	0.92	0.95	599	1.05	2.1%	2.4%	-0.7%	1.7%
7	592	382	1.04	6.9%	61.4%	0.39	66.1%	6.4%	72.5%	0.88	0.91	576	1.01	-3.0%	-2.7%	-0.7%	-3.4%
8	590	234	1.04	4.0%	65.1%	0.36	67.7%	6.9%	74.6%	0.90	0.94	590	1.03	-0.7%	0.0%	-0.7%	-0.7%
9	628	180	1.10	3.2%	62.7%	0.31	67.1%	6.8%	74.0%	0.89	0.99	623	1.09	-1.3%	-0.8%	-0.7%	-1.5%
10	665	124	1.17	2.5%	52.1%	0.24	65.0%	6.3%	71.3%	0.86	1.01	636	1.11	-5.1%	-4.4%	-0.7%	-5.0%
11	616	105	1.08	2.0%	63.3%	0.28	67.5%	6.2%	73.7%	0.89	0.97	610	1.07	-1.2%	-1.0%	-0.7%	-1.7%
12	692	216	1.22	4.4%	74.2%	0.42	71.2%	5.9%	77.1%	0.93	1.13	711	1.24	1.9%	2.7%	-0.7%	2.0%
13	729	234	1.28	5.2%	67.5%	0.31	68.6%	5.6%	74.3%	0.90	1.15	727	1.27	-0.9%	-0.3%	-0.7%	-1.0%
14	769	111	1.35	2.6%	84.8%	0.37	74.9%	5.4%	80.3%	0.97	1.31	782	1.37	1.3%	1.7%	-0.7%	1.0%
15	849	29	1.49	0.7%	136.5%	0.31	89.8%	5.6%	95.4%	1.15	1.72	932	1.63	9.2%	9.8%	-0.7%	9.0%
16	724	13	1.27	0.3%	113.7%	0.13	75.0%	5.4%	80.4%	0.97	1.24	736	1.29	1.3%	1.7%	-0.7%	0.9%
17	638	19	1.12	0.4%	135.1%	0.12	77.1%	6.3%	83.4%	1.01	1.13	649	1.13	0.7%	1.7%	-0.7%	1.0%
18	788	16	1.39	0.4%	117.7%	0.13	75.2%	5.6%	80.8%	0.98	1.35	802	1.40	1.0%	1.8%	-0.7%	1.1%
19	717	10	1.26	0.2%	116.3%	0.13	75.0%	7.2%	82.2%	0.99	1.25	729	1.27	0.7%	1.7%	-0.7%	1.0%
20	715	22	1.26	0.5%	74.6%	0.13	69.8%	5.4%	75.2%	0.91	1.14	722	1.26	0.2%	1.0%	-0.7%	0.3%
21	883	62	1.55	1.8%	97.2%	0.26	76.4%	4.4%	80.8%	0.98	1.52	894	1.56	0.5%	1.2%	-0.7%	0.5%
22	785	16	1.38	0.4%	50.3%	0.12	66.8%	4.2%	71.0%	0.86	1.18	748	1.31	-5.1%	-4.7%	-0.7%	-5.4%
23	742	18	1.30	0.4%	58.2%	0.15	67.5%	4.8%	72.3%	0.87	1.14	719	1.26	-3.4%	-3.1%	-0.7%	-3.8%
24	737	20	1.30	0.5%	86.0%	0.11	71.0%	5.5%	76.5%	0.92	1.20	757	1.32	1.9%	2.7%	-0.7%	2.0%
25	745	9	1.31	0.2%	27.6%	0.07	66.0%	5.7%	71.8%	0.87	1.14	717	1.25	-4.6%	-3.8%	-0.7%	-4.4%
26	792	14	1.39	0.3%	67.4%	0.11	68.9%	4.9%	73.8%	0.89	1.24	785	1.37	-1.6%	-0.9%	-0.7%	-1.6%
27	442	729	0.78	10.3%	64.9%	0.46	67.2%	8.5%	75.7%	0.92	0.71	449	0.78	0.4%	1.6%	-0.7%	0.9%
40	682	10	1.20	0.2%	90.9%	0.07	70.6%	6.0%	76.6%	0.93	1.11	701	1.22	1.7%	2.8%	-0.7%	2.1%
41	750	66	1.32	1.4%	64.5%	0.15	68.4%	5.7%	74.1%	0.90	1.18	746	1.30	-1.4%	-0.5%	-0.7%	-1.2%
42	797	34	1.40	0.8%	33.2%	0.13	64.6%	5.1%	69.8%	0.84	1.18	746	1.30	-7.2%	-6.4%	-0.7%	-7.1%
43	814	37	1.43	1.0%	104.8%	0.12	73.3%	4.8%	78.1%	0.94	1.35	828	1.45	1.3%	1.7%	-0.7%	1.0%
44	633	36	1.11	0.7%	26.4%	0.11	64.4%	6.0%	70.4%	0.85	0.95	598	1.04	-6.6%	-5.5%	-0.7%	-6.2%
45	745	57	1.31	1.2%	143.7%	0.17	81.9%	5.5%	87.5%	1.06	1.39	803	1.40	6.9%	7.8%	-0.7%	7.0%
46	442	22	0.78	0.3%	24.7%	0.07	65.8%	8.6%	74.4%	0.90	0.70	442	0.77	-0.9%	0.0%	-0.7%	-0.7%
Total		5748	1.00	100.0%	69.1%		69.1%	13.6%	82.7%			1.00		0.7%	-0.7%	-0.1%	

568.68 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 572.53

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 30

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Bodily Injury - Parts 1 & 5

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Loss & LAE	Ratio	Expenses	& LAE Ratio	Ratio w/ FE	Relativity	Base Rate	Base Rate	Relativity Change	Change	Change	Rate	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/82.6%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	147	70	0.68	3.0%	50.7%	0.04	68.2%	18.8%	87.0%	1.05	0.72	161	0.70	2.9%	9.5%	-0.7%	8.7%
2	158	91	0.73	4.0%	6.3%	0.05	65.7%	18.1%	83.8%	1.01	0.74	176	0.76	4.0%	11.4%	-0.7%	10.6%
3	167	193	0.77	9.1%	59.6%	0.07	68.3%	17.1%	85.4%	1.03	0.80	176	0.76	-1.6%	5.4%	-0.7%	4.6%
4	174	102	0.80	4.9%	123.5%	0.04	71.3%	16.2%	87.6%	1.06	0.85	196	0.85	5.6%	12.6%	-0.7%	11.8%
5	184	253	0.85	12.8%	60.9%	0.10	68.2%	15.5%	83.7%	1.01	0.86	198	0.86	1.0%	7.6%	-0.7%	6.8%
6	206	98	0.95	5.7%	182.1%	0.11	81.4%	14.2%	95.6%	1.16	1.10	221	0.96	0.7%	7.3%	-0.7%	6.5%
7	197	127	0.91	7.0%	25.7%	0.03	67.7%	14.2%	81.9%	0.99	0.90	210	0.91	-0.1%	6.6%	-0.7%	5.8%
8	214	68	0.99	3.7%	25.5%	0.03	67.7%	14.6%	82.2%	1.00	0.99	226	0.98	-1.0%	5.6%	-0.7%	4.9%
9	268	65	1.24	4.6%	174.2%	0.07	76.1%	12.2%	88.4%	1.07	1.33	286	1.24	0.0%	6.7%	-0.7%	6.0%
10	254	36	1.17	2.5%	18.0%	0.04	66.8%	11.5%	78.3%	0.95	1.11	260	1.13	-3.8%	2.4%	-0.7%	1.6%
11	278	30	1.29	2.5%	0.0%	0.00	69.0%	9.3%	78.3%	0.95	1.22	289	1.26	-2.0%	4.0%	-0.7%	3.2%
12	268	68	1.24	5.0%	64.1%	0.07	68.7%	10.5%	79.2%	0.96	1.19	282	1.23	-0.8%	5.2%	-0.7%	4.5%
13	300	68	1.39	5.2%	145.4%	0.06	73.6%	10.2%	83.9%	1.02	1.41	329	1.43	3.0%	9.7%	-0.7%	8.9%
14	335	44	1.55	4.1%	133.4%	0.09	74.5%	8.4%	82.9%	1.00	1.56	361	1.57	1.3%	7.8%	-0.7%	7.0%
15	394	16	1.82	1.8%	8.1%	0.05	65.8%	7.0%	72.8%	0.88	1.61	397	1.73	-5.1%	0.8%	-0.7%	0.0%
16	368	6	1.70	0.6%	0.0%	0.00	69.0%	7.0%	76.0%	0.92	1.57	371	1.61	-5.4%	0.8%	-0.7%	0.1%
17	276	5	1.28	0.4%	0.0%	0.00	69.0%	10.3%	79.3%	0.96	1.23	290	1.26	-1.3%	5.1%	-0.7%	4.3%
18	310	8	1.43	0.7%	46.5%	0.04	68.0%	8.5%	76.5%	0.93	1.33	315	1.37	-4.5%	1.6%	-0.7%	0.9%
19	366	9	1.69	0.8%	0.0%	0.00	69.0%	9.2%	78.2%	0.95	1.60	380	1.65	-2.5%	3.8%	-0.7%	3.1%
20	342	5	1.58	0.4%	0.0%	0.00	69.0%	8.4%	77.4%	0.94	1.48	351	1.53	-3.3%	2.6%	-0.7%	1.9%
21	534	20	2.47	2.4%	173.0%	0.07	76.1%	6.6%	82.7%	1.00	2.47	563	2.45	-0.8%	5.4%	-0.7%	4.7%
22	505	4	2.34	0.4%	0.0%	0.00	69.0%	8.2%	77.2%	0.93	2.18	517	2.25	-3.7%	2.4%	-0.7%	1.6%
23	279	21	1.29	1.7%	0.0%	0.00	69.0%	10.0%	79.0%	0.96	1.23	292	1.27	-1.6%	4.7%	-0.7%	3.9%
24	282	9	1.30	0.8%	0.0%	0.00	69.0%	9.6%	78.6%	0.95	1.24	294	1.28	-1.9%	4.3%	-0.7%	3.5%
25	309	5	1.43	0.4%	0.0%	0.00	69.0%	9.5%	78.5%	0.95	1.36	322	1.40	-2.1%	4.2%	-0.7%	3.5%
26	334	7	1.55	0.7%	-0.6%	0.00	69.0%	7.1%	76.0%	0.92	1.42	337	1.46	-5.5%	0.9%	-0.7%	0.2%
27	141	129	0.65	5.2%	20.6%	0.03	67.5%	21.1%	88.6%	1.07	0.70	153	0.66	1.2%	8.5%	-0.7%	7.7%
40	333	3	1.54	0.2%	0.0%	0.00	69.0%	10.8%	79.8%	0.97	1.49	352	1.53	-0.7%	5.7%	-0.7%	5.0%
41	338	15	1.56	1.3%	0.0%	0.00	69.0%	9.0%	78.0%	0.94	1.48	350	1.52	-2.8%	3.6%	-0.7%	2.8%
42	413	14	1.91	1.8%	0.0%	0.00	69.0%	6.1%	75.1%	0.91	1.74	416	1.81	-5.3%	0.7%	-0.7%	0.0%
43	395	18	1.83	1.7%	76.4%	0.04	69.3%	7.9%	77.2%	0.93	1.71	404	1.76	-3.7%	2.3%	-0.7%	1.6%
44	354	4	1.64	0.4%	35.6%	0.03	68.0%	7.5%	75.5%	0.91	1.50	357	1.55	-5.3%	0.8%	-0.7%	0.1%
45	394	16	1.82	1.6%	0.0%	0.00	69.0%	7.7%	76.7%	0.93	1.69	401	1.74	-4.5%	1.8%	-0.7%	1.1%
46	141	61	0.65	2.5%	0.0%	0.00	69.0%	20.4%	89.4%	1.08	0.71	142	0.62	-4.9%	0.7%	-0.7%	0.0%
Total		1686	1.00	100.0%	69.0%		69.0%	13.6%	82.6%			0.98		6.4%	-0.7%	5.7%	

216.17 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 230.09

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 30

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Property Damage

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Ratio	Loss & LAE	Expenses	& LAE Ratio	Ratio w/ FE	Relativity	Base Rate	Base Rate	Base Rate	Base Rate	Change	Rate	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/103%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	172	70	0.82	3.2%	50.8%	0.11	85.3%	18.1%	103.4%	1.00	0.82	182	0.82	0.3%	5.8%	-0.7%	5.1%
2	169	91	0.80	4.4%	44.4%	0.14	83.3%	15.9%	99.2%	0.96	0.77	175	0.79	-1.7%	3.6%	-0.7%	2.8%
3	192	193	0.91	9.8%	124.6%	0.20	96.4%	16.2%	112.6%	1.09	1.00	205	0.93	1.9%	6.8%	-0.7%	6.0%
4	198	101	0.94	5.4%	56.6%	0.13	85.3%	14.6%	99.9%	0.97	0.91	206	0.93	-1.2%	4.0%	-0.7%	3.3%
5	221	253	1.05	15.3%	89.4%	0.23	89.4%	14.0%	103.5%	1.00	1.06	232	1.05	-0.1%	5.0%	-0.7%	4.2%
6	212	97	1.01	6.2%	97.8%	0.16	90.7%	12.6%	103.3%	1.00	1.01	221	1.00	-0.8%	4.2%	-0.7%	3.5%
7	230	127	1.09	8.0%	147.1%	0.14	97.6%	13.2%	110.8%	1.08	1.18	248	1.12	2.4%	7.8%	-0.7%	7.1%
8	242	69	1.15	4.3%	134.1%	0.12	94.7%	13.3%	108.0%	1.05	1.21	257	1.16	0.8%	6.2%	-0.7%	5.4%
9	207	65	0.98	3.9%	50.3%	0.07	86.8%	12.6%	99.4%	0.96	0.95	214	0.97	-1.4%	3.4%	-0.7%	2.6%
10	229	37	1.09	2.1%	188.1%	0.09	97.9%	14.9%	112.8%	1.09	1.19	251	1.13	3.8%	9.6%	-0.7%	8.8%
11	214	30	1.02	1.9%	124.3%	0.11	93.2%	12.2%	105.4%	1.02	1.04	228	1.03	1.2%	6.5%	-0.7%	5.8%
12	236	69	1.12	4.6%	98.8%	0.15	90.9%	11.8%	102.7%	1.00	1.12	248	1.12	-0.2%	5.1%	-0.7%	4.3%
13	243	68	1.16	4.9%	88.0%	0.13	89.2%	11.2%	100.4%	0.97	1.13	253	1.14	-1.3%	4.1%	-0.7%	3.4%
14	261	44	1.24	3.7%	145.8%	0.15	98.0%	9.6%	107.6%	1.04	1.30	281	1.27	2.4%	7.7%	-0.7%	6.9%
15	275	16	1.31	1.5%	62.5%	0.11	86.6%	8.7%	95.3%	0.92	1.21	280	1.27	-2.9%	1.8%	-0.7%	1.1%
16	237	6	1.13	0.6%	28.3%	0.03	87.6%	8.0%	95.5%	0.93	1.04	242	1.09	-3.3%	2.1%	-0.7%	1.4%
17	214	5	1.02	0.3%	0.0%	0.00	89.4%	11.9%	101.3%	0.98	1.00	224	1.01	-0.7%	4.7%	-0.7%	3.9%
18	241	8	1.15	0.7%	156.2%	0.06	93.5%	9.2%	102.7%	1.00	1.14	254	1.15	0.4%	5.4%	-0.7%	4.6%
19	246	9	1.17	0.5%	105.1%	0.03	89.9%	13.8%	103.7%	1.01	1.18	260	1.17	0.0%	5.7%	-0.7%	4.9%
20	234	5	1.11	0.4%	0.0%	0.00	89.4%	8.5%	97.9%	0.95	1.06	241	1.09	-2.0%	3.0%	-0.7%	2.3%
21	276	20	1.31	1.6%	162.1%	0.07	94.8%	10.2%	105.0%	1.02	1.34	286	1.29	-1.7%	3.6%	-0.7%	2.9%
22	340	4	1.62	0.3%	62.4%	0.04	88.3%	10.4%	98.7%	0.96	1.55	352	1.59	-1.6%	3.5%	-0.7%	2.8%
23	223	21	1.06	1.3%	0.0%	0.00	89.4%	12.7%	102.1%	0.99	1.05	234	1.06	0.0%	4.9%	-0.7%	4.2%
24	237	9	1.13	0.7%	31.0%	0.04	86.9%	9.8%	96.8%	0.94	1.06	243	1.10	-2.4%	2.5%	-0.7%	1.8%
25	244	5	1.16	0.4%	6.2%	0.03	86.9%	9.8%	96.7%	0.94	1.09	250	1.13	-2.6%	2.5%	-0.7%	1.7%
26	272	7	1.29	0.7%	16.8%	0.03	87.2%	7.3%	94.5%	0.92	1.19	276	1.25	-3.3%	1.5%	-0.7%	0.8%
27	152	129	0.72	5.4%	66.1%	0.13	86.4%	19.2%	105.6%	1.03	0.74	162	0.73	1.0%	6.6%	-0.7%	5.8%
40	264	3	1.26	0.2%	0.0%	0.00	89.4%	13.7%	103.1%	1.00	1.26	278	1.26	0.4%	5.3%	-0.7%	4.6%
41	232	15	1.10	0.9%	8.6%	0.03	87.0%	12.8%	99.8%	0.97	1.07	241	1.09	-1.2%	3.9%	-0.7%	3.1%
42	259	14	1.23	1.2%	44.1%	0.06	86.7%	9.0%	95.6%	0.93	1.14	264	1.19	-3.4%	1.9%	-0.7%	1.2%
43	274	18	1.30	1.5%	113.3%	0.07	91.2%	9.3%	100.5%	0.98	1.27	286	1.29	-1.0%	4.4%	-0.7%	3.6%
44	215	4	1.02	0.3%	30.1%	0.03	87.6%	12.2%	99.8%	0.97	0.99	223	1.01	-1.2%	3.7%	-0.7%	3.0%
45	262	16	1.25	1.3%	19.1%	0.05	85.7%	9.1%	94.8%	0.92	1.15	266	1.20	-3.7%	1.5%	-0.7%	0.8%
46	152	61	0.72	2.5%	60.9%	0.07	87.5%	19.6%	107.1%	1.04	0.75	153	0.69	-4.5%	0.7%	-0.7%	-0.1%
Total		1687	1.00	100.0%	89.4%		89.4%	13.6%	103.0%			0.98		5.2%	-0.7%	4.4%	

210.35 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 221.32

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 30

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
No Fault

	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
Territory	Base Rate	Exposed	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed Rate	
	(A)	(B)	(C)	Prem Dist	& LAE Ratio	Credibility	Expenses	w/ Flat Expenses	Ratio w/ FE	Relativity	Base Rate	Relativity	Relativity Change	Change	Change	Change	
				(D)	(E)	(F)	(H)	(I)=(G)+(H)	(J)=(I)/70.6%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	39	70	0.74	2.9%	0.0%	0.03	55.2%	19.9%	75.2%	1.07	0.79	35	0.73	-1.5%	-10.3%	10.0%	-1.3%
2	40	91	0.76	4.1%	40.1%	0.04	56.2%	18.1%	74.3%	1.05	0.80	36	0.75	-1.3%	-10.0%	10.0%	-1.0%
3	44	193	0.84	8.9%	62.8%	0.09	57.5%	17.9%	75.3%	1.07	0.89	40	0.84	0.5%	-9.1%	10.0%	0.0%
4	42	101	0.80	4.7%	70.1%	0.03	57.4%	16.5%	73.9%	1.05	0.84	38	0.79	-1.0%	-9.5%	10.0%	-0.5%
5	47	252	0.89	12.9%	-2.8%	0.07	52.5%	15.6%	68.1%	0.96	0.86	43	0.90	0.8%	-8.5%	10.0%	0.7%
6	51	96	0.97	6.0%	134.6%	0.07	62.2%	13.2%	75.5%	1.07	1.04	46	0.96	-0.9%	-9.8%	10.0%	-0.8%
7	48	127	0.91	6.6%	-7.2%	0.03	55.0%	14.9%	69.9%	0.99	0.90	44	0.92	0.9%	-8.3%	10.0%	0.8%
8	53	69	1.01	3.8%	100.0%	0.07	60.2%	14.6%	74.8%	1.06	1.07	48	1.00	-0.7%	-9.4%	10.0%	-0.4%
9	57	65	1.08	4.4%	15.1%	0.03	55.7%	11.2%	66.9%	0.95	1.03	52	1.09	0.6%	-8.8%	10.0%	0.4%
10	64	37	1.22	2.3%	188.3%	0.05	63.9%	13.1%	76.9%	1.09	1.33	58	1.21	-0.5%	-9.4%	10.0%	-0.3%
11	64	30	1.22	2.2%	2.6%	0.03	55.3%	10.5%	65.8%	0.93	1.13	58	1.21	-0.5%	-9.4%	10.0%	-0.3%
12	61	69	1.16	4.7%	105.0%	0.06	59.9%	11.2%	71.1%	1.01	1.17	55	1.15	-0.8%	-9.8%	10.0%	-0.8%
13	69	68	1.31	5.7%	29.0%	0.07	55.1%	9.1%	64.1%	0.91	1.19	63	1.32	0.7%	-8.7%	10.0%	0.4%
14	77	44	1.46	4.2%	26.9%	0.06	55.1%	7.9%	63.1%	0.89	1.31	70	1.46	-0.2%	-9.1%	10.0%	0.0%
15	91	16	1.73	1.9%	100.6%	0.08	60.5%	6.5%	67.0%	0.95	1.64	83	1.73	0.1%	-8.8%	10.0%	0.3%
16	82	6	1.56	0.8%	0.0%	0.00	57.0%	5.8%	62.8%	0.89	1.39	75	1.57	0.8%	-8.5%	10.0%	0.6%
17	69	5	1.31	0.4%	658.0%	0.03	75.2%	9.7%	84.9%	1.20	1.58	63	1.32	0.7%	-8.7%	10.0%	0.4%
18	80	8	1.52	0.9%	633.8%	0.04	81.8%	7.4%	89.2%	1.26	1.92	73	1.53	0.7%	-8.8%	10.0%	0.4%
19	83	9	1.58	0.7%	0.0%	0.00	57.0%	10.0%	67.0%	0.95	1.50	75	1.57	-0.4%	-9.6%	10.0%	-0.6%
20	79	5	1.50	0.6%	0.0%	0.00	57.0%	6.0%	62.9%	0.89	1.34	72	1.50	-0.1%	-8.9%	10.0%	0.3%
21	118	20	2.24	2.6%	39.7%	0.04	56.2%	5.8%	62.0%	0.88	1.97	107	2.24	-0.1%	-9.3%	10.0%	-0.2%
22	114	4	2.17	0.5%	0.0%	0.00	57.0%	6.9%	63.9%	0.91	1.96	104	2.17	0.2%	-8.8%	10.0%	0.4%
23	65	21	1.24	1.5%	0.0%	0.00	57.0%	10.6%	67.6%	0.96	1.18	59	1.23	-0.4%	-9.2%	10.0%	-0.1%
24	66	9	1.25	0.8%	-12.5%	0.03	54.8%	8.9%	63.8%	0.90	1.13	60	1.25	-0.3%	-9.1%	10.0%	0.0%
25	72	5	1.37	0.4%	-18.8%	0.03	54.7%	8.9%	63.5%	0.90	1.23	65	1.36	-0.6%	-9.7%	10.0%	-0.7%
26	77	7	1.46	0.8%	-38.8%	0.04	52.8%	6.9%	59.7%	0.85	1.24	70	1.46	-0.2%	-9.1%	10.0%	0.0%
27	36	128	0.68	4.9%	0.0%	0.00	57.0%	21.8%	78.8%	1.12	0.76	33	0.69	0.9%	-8.3%	10.0%	0.8%
40	79	3	1.50	0.2%	0.0%	0.00	57.0%	10.6%	67.6%	0.96	1.44	72	1.50	-0.1%	-8.9%	10.0%	0.3%
41	78	15	1.48	1.1%	0.0%	0.00	57.0%	10.1%	67.0%	0.95	1.41	71	1.48	-0.1%	-9.0%	10.0%	0.1%
42	105	14	2.00	1.9%	143.4%	0.05	61.5%	6.3%	67.8%	0.96	1.92	95	1.99	-0.3%	-9.5%	10.0%	-0.5%
43	95	18	1.81	2.1%	219.7%	0.07	69.1%	6.6%	75.7%	1.07	1.94	86	1.80	-0.3%	-9.5%	10.0%	-0.4%
44	78	4	1.48	0.4%	0.0%	0.00	57.0%	7.3%	64.3%	0.91	1.35	71	1.48	-0.1%	-9.0%	10.0%	0.1%
45	89	16	1.69	1.8%	52.3%	0.03	56.8%	6.7%	63.5%	0.90	1.52	81	1.69	-0.1%	-9.0%	10.0%	0.1%
46	36	61	0.68	2.3%	0.0%	0.00	57.0%	21.6%	78.6%	1.11	0.76	33	0.69	0.9%	-8.3%	10.0%	0.8%
Total		1683	1.00	100.0%	57.0%		57.0%	13.6%	70.6%			0.98		-9.1%	10.0%	0.0%	

52.63 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 47.85

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 30

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Comprehensive

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE								Ratio w/ FE
Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Ratio	Loss & LAE	Expenses	& LAE Ratio	Ratio w/ FE	Relativity	Relativity	Relativity	Relativity	Change	Change	Change	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/121.6%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	
1	83	65	0.77	3.6%	55.5%	0.13	101.1%	15.7%	116.8%	0.96	0.74	101	0.78	0.8%	21.7%	-0.7%	20.8%
2	92	81	0.86	4.5%	93.7%	0.21	105.0%	16.6%	121.6%	1.00	0.86	112	0.86	0.3%	21.7%	-0.7%	20.9%
3	87	172	0.81	9.6%	119.0%	0.27	111.0%	15.3%	126.2%	1.04	0.84	106	0.81	-0.1%	21.8%	-0.7%	21.0%
4	92	86	0.86	5.5%	173.7%	0.19	120.5%	14.4%	134.8%	1.11	0.95	112	0.86	0.3%	21.7%	-0.7%	20.9%
5	94	196	0.88	12.2%	111.4%	0.30	109.0%	14.5%	123.6%	1.02	0.89	115	0.88	0.4%	22.3%	-0.7%	21.5%
6	98	81	0.91	5.4%	129.0%	0.27	113.6%	13.5%	127.1%	1.04	0.95	119	0.91	-0.4%	21.4%	-0.7%	20.6%
7	107	112	1.00	7.8%	136.3%	0.20	113.7%	13.6%	127.3%	1.05	1.04	130	1.00	0.2%	21.5%	-0.7%	20.6%
8	100	63	0.93	3.8%	71.3%	0.14	102.8%	14.1%	116.9%	0.96	0.90	122	0.94	0.8%	22.0%	-0.7%	21.1%
9	98	52	0.91	3.4%	91.4%	0.18	105.1%	13.0%	118.0%	0.97	0.89	119	0.91	-0.4%	21.4%	-0.7%	20.6%
10	105	33	0.98	2.3%	148.0%	0.11	112.6%	12.4%	125.0%	1.03	1.01	128	0.98	0.1%	21.9%	-0.7%	21.0%
11	112	26	1.04	1.9%	112.2%	0.14	108.6%	11.9%	120.5%	0.99	1.03	136	1.05	0.6%	21.4%	-0.7%	20.6%
12	122	65	1.14	5.0%	114.0%	0.18	109.1%	11.9%	121.0%	0.99	1.13	149	1.14	0.2%	22.1%	-0.7%	21.3%
13	144	56	1.34	5.2%	161.2%	0.16	116.4%	10.4%	126.8%	1.04	1.40	175	1.34	-0.2%	21.5%	-0.7%	20.7%
14	136	32	1.27	2.6%	35.2%	0.12	99.4%	10.5%	109.9%	0.90	1.15	166	1.28	1.0%	22.1%	-0.7%	21.2%
15	182	13	1.70	1.5%	50.2%	0.12	101.0%	7.9%	108.8%	0.90	1.52	222	1.71	0.8%	22.0%	-0.7%	21.1%
16	300	3	2.80	0.6%	243.4%	0.07	117.2%	5.2%	122.4%	1.01	2.82	366	2.81	0.5%	22.0%	-0.7%	21.1%
17	101	5	0.94	0.3%	26.0%	0.03	105.5%	12.3%	117.9%	0.97	0.91	123	0.95	0.9%	21.8%	-0.7%	20.9%
18	197	6	1.84	0.9%	62.1%	0.07	104.9%	5.8%	110.7%	0.91	1.67	240	1.84	0.2%	21.8%	-0.7%	21.0%
19	216	8	2.01	1.2%	59.5%	0.08	104.1%	5.8%	109.9%	0.90	1.82	263	2.02	0.3%	21.8%	-0.7%	20.9%
20	196	4	1.83	0.5%	118.0%	0.03	108.3%	6.6%	114.9%	0.95	1.73	239	1.84	0.7%	21.9%	-0.7%	21.1%
21	266	17	2.48	3.0%	64.5%	0.07	105.1%	4.8%	109.9%	0.90	2.24	324	2.49	0.4%	21.8%	-0.7%	20.9%
22	300	3	2.80	0.5%	23.0%	0.04	104.4%	4.8%	109.1%	0.90	2.51	366	2.81	0.5%	22.0%	-0.7%	21.1%
23	180	20	1.68	2.8%	97.4%	0.11	106.9%	6.2%	113.1%	0.93	1.56	219	1.68	0.1%	21.7%	-0.7%	20.8%
24	136	9	1.27	0.8%	33.6%	0.04	104.8%	10.1%	114.9%	0.94	1.20	166	1.28	1.0%	22.1%	-0.7%	21.2%
25	204	5	1.90	0.6%	0.0%	0.00	108.0%	7.1%	115.1%	0.95	1.80	249	1.91	0.4%	22.1%	-0.7%	21.2%
26	243	5	2.27	0.7%	33.4%	0.07	102.9%	6.9%	109.9%	0.90	2.05	296	2.27	0.2%	21.8%	-0.7%	20.9%
27	80	116	0.75	6.3%	109.7%	0.17	108.3%	16.0%	124.3%	1.02	0.76	97	0.75	0.6%	21.3%	-0.7%	20.4%
40	124	3	1.16	0.2%	0.0%	0.00	108.0%	10.0%	118.1%	0.97	1.12	151	1.16	0.3%	21.8%	-0.7%	20.9%
41	125	13	1.17	0.9%	65.1%	0.07	105.1%	11.9%	117.0%	0.96	1.12	152	1.17	0.4%	21.6%	-0.7%	20.7%
42	152	12	1.42	1.1%	34.9%	0.06	103.6%	9.0%	112.6%	0.93	1.31	185	1.42	0.2%	21.7%	-0.7%	20.8%
43	172	11	1.60	1.3%	184.7%	0.08	114.2%	8.3%	122.5%	1.01	1.62	210	1.61	0.4%	22.1%	-0.7%	21.2%
44	261	3	2.43	0.5%	113.9%	0.05	108.3%	5.9%	114.2%	0.94	2.29	318	2.44	0.3%	21.8%	-0.7%	21.0%
45	168	11	1.57	1.2%	85.1%	0.07	106.3%	7.9%	114.2%	0.94	1.47	205	1.58	0.9%	22.0%	-0.7%	21.2%
46	80	44	0.75	2.3%	21.2%	0.06	102.7%	16.9%	119.7%	0.98	0.73	81	0.62	-16.9%	1.3%	-0.7%	0.5%
Total		1432	1.00	100.0%	108.0%		108.0%	13.6%	121.6%			0.98			21.3%	-0.7%	20.5%

107.27 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 130.14

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Class 30

Private Passenger Automobile

MASSACHUSETTS

Territorial Indications
Collision (& Limited Collision)

Territory	Current	1 YR	Current Avg	1 YR	3 YR Weighted	Credibility	Projected	Cred Weighted	Cred Weighted	Indicated	Proposed	Proposed	Proposed	Proposed	Proposed	Overall	
	Base Rate	Earned	Base Rate	Onlevel	Onlevel, Trended	Weighted	Flat	Projected Loss	Loss & LAE	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Non-Base Rate	Proposed Rate	
	Rate	Exposures	Relativity	Prem Dist	& LAE Ratio	Credibility	Expenses	w/ Flat Expenses	Ratio w/ FE	Relativity	Base Rate	Base Rate	Relativity Change	Change	Change	Change	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)=(G)+(H)	(J)=(I)/78.8%	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
1	220	64	0.83	3.9%	45.0%	0.13	62.6%	17.3%	79.9%	1.01	0.84	219	0.82	-0.7%	-0.5%	-0.7%	-1.2%
2	217	75	0.81	4.5%	47.8%	0.17	62.2%	16.6%	78.9%	1.00	0.81	213	0.80	-1.8%	-1.8%	-0.7%	-2.5%
3	246	156	0.92	10.6%	62.8%	0.20	64.8%	16.5%	81.3%	1.03	0.95	249	0.93	0.7%	1.2%	-0.7%	0.5%
4	237	82	0.89	5.2%	65.9%	0.17	65.4%	16.1%	81.5%	1.03	0.92	241	0.90	1.2%	1.7%	-0.7%	1.0%
5	251	185	0.94	13.0%	85.1%	0.26	70.4%	15.2%	85.6%	1.09	1.02	265	0.99	5.1%	5.6%	-0.7%	4.8%
6	271	77	1.02	6.5%	97.8%	0.18	71.2%	12.9%	84.0%	1.07	1.08	284	1.06	4.2%	4.8%	-0.7%	4.1%
7	256	101	0.96	7.1%	61.8%	0.14	64.8%	14.0%	78.7%	1.00	0.96	251	0.94	-2.2%	-2.0%	-0.7%	-2.6%
8	301	61	1.13	4.4%	114.1%	0.14	72.2%	15.8%	88.0%	1.12	1.26	318	1.19	5.4%	5.6%	-0.7%	4.9%
9	270	46	1.01	3.6%	91.1%	0.13	68.6%	13.0%	81.6%	1.04	1.05	275	1.03	1.7%	1.9%	-0.7%	1.1%
10	271	31	1.02	2.3%	125.1%	0.09	70.7%	13.9%	84.6%	1.07	1.09	286	1.07	5.2%	5.5%	-0.7%	4.8%
11	278	25	1.04	1.9%	53.5%	0.10	64.1%	13.0%	77.1%	0.98	1.02	268	1.00	-4.1%	-3.6%	-0.7%	-4.3%
12	289	59	1.08	4.8%	42.7%	0.17	61.5%	11.4%	72.9%	0.92	1.00	276	1.03	-5.0%	-4.5%	-0.7%	-5.2%
13	300	49	1.13	4.4%	2.4%	0.09	59.5%	10.7%	70.2%	0.89	1.00	287	1.07	-5.0%	-4.3%	-0.7%	-5.0%
14	341	28	1.28	2.9%	47.4%	0.15	62.5%	9.3%	71.9%	0.91	1.17	326	1.22	-4.7%	-4.4%	-0.7%	-5.1%
15	376	12	1.41	1.5%	41.8%	0.12	62.4%	7.2%	69.6%	0.88	1.25	359	1.34	-5.0%	-4.5%	-0.7%	-5.2%
16	340	3	1.28	0.5%	68.7%	0.06	65.5%	6.0%	71.5%	0.91	1.16	325	1.22	-4.4%	-4.4%	-0.7%	-5.1%
17	283	5	1.06	0.5%	0.0%	0.04	62.4%	8.6%	71.1%	0.90	0.96	270	1.01	-4.9%	-4.6%	-0.7%	-5.3%
18	332	6	1.25	0.8%	22.5%	0.05	63.0%	7.3%	70.3%	0.89	1.11	317	1.19	-4.5%	-4.5%	-0.7%	-5.2%
19	356	8	1.34	0.7%	0.9%	0.04	62.5%	11.1%	73.6%	0.93	1.25	340	1.27	-4.9%	-4.5%	-0.7%	-5.2%
20	412	4	1.55	0.3%	127.3%	0.06	69.0%	13.6%	82.6%	1.05	1.62	425	1.59	2.8%	3.2%	-0.7%	2.4%
21	475	17	1.78	2.1%	76.8%	0.07	66.0%	7.5%	73.5%	0.93	1.66	454	1.70	-4.6%	-4.4%	-0.7%	-5.1%
22	583	1	2.19	0.2%	9.6%	0.03	63.6%	5.3%	68.8%	0.87	1.91	557	2.09	-4.5%	-4.5%	-0.7%	-5.1%
23	343	20	1.29	2.2%	26.1%	0.07	62.6%	8.7%	71.3%	0.90	1.16	328	1.23	-4.4%	-4.4%	-0.7%	-5.1%
24	336	8	1.26	0.6%	173.8%	0.07	72.6%	13.0%	85.7%	1.09	1.37	355	1.33	5.5%	5.7%	-0.7%	4.9%
25	373	4	1.40	0.4%	25.3%	0.03	64.0%	11.0%	75.0%	0.95	1.33	357	1.34	-4.3%	-4.3%	-0.7%	-5.0%
26	428	5	1.61	0.7%	27.8%	0.07	62.7%	5.9%	68.6%	0.87	1.40	409	1.53	-4.7%	-4.4%	-0.7%	-5.1%
27	223	108	0.84	7.1%	27.0%	0.14	60.0%	17.2%	77.2%	0.98	0.82	215	0.81	-3.2%	-3.6%	-0.7%	-4.3%
40	331	2	1.24	0.2%	0.0%	0.03	63.3%	12.6%	75.8%	0.96	1.19	316	1.18	-5.0%	-4.5%	-0.7%	-5.2%
41	324	12	1.22	1.0%	80.2%	0.08	66.5%	12.6%	79.0%	1.00	1.22	319	1.19	-2.1%	-1.5%	-0.7%	-2.2%
42	313	13	1.17	1.2%	5.6%	0.07	60.8%	9.5%	70.3%	0.89	1.05	299	1.12	-4.6%	-4.5%	-0.7%	-5.2%
43	384	11	1.44	1.2%	135.0%	0.09	71.2%	9.3%	80.5%	1.02	1.47	386	1.45	0.6%	0.5%	-0.7%	-0.2%
44	315	3	1.18	0.3%	0.0%	0.03	63.3%	11.0%	74.3%	0.94	1.11	301	1.13	-4.4%	-4.4%	-0.7%	-5.1%
45	374	11	1.40	1.2%	115.9%	0.07	68.7%	8.7%	77.4%	0.98	1.38	359	1.34	-4.5%	-4.0%	-0.7%	-4.7%
46	223	39	0.84	2.1%	132.6%	0.10	71.7%	21.1%	92.8%	1.18	0.99	225	0.84	0.4%	0.9%	-0.7%	0.2%
Total		1331	1.00	100.0%	65.2%		65.2%	13.6%	78.8%			0.97		0.1%		-0.7%	-0.6%

266.47 = Curr. Weighted Avg Base Rate

Proposed Weighted Avg Base Rate = 267.04

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI Part 1 + Part 5

Earned Exposures (AY ending 6-30-09)

<u>Territory</u>	<u>Class</u> <u>10 & 15</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20 & 25</u>	<u>Class</u> <u>21 & 26</u>	<u>Class</u> <u>30</u>
1	7,658	253	170	202	283	70
2	12,181	340	305	290	466	91
3	22,809	699	527	535	826	193
4	13,612	410	259	291	431	102
5	28,178	1,007	608	646	845	253
6	14,986	469	307	304	473	98
7	16,210	606	289	348	460	127
8	8,934	277	175	179	264	68
9	9,394	473	164	197	215	65
10	5,330	201	102	105	147	36
11	3,764	109	77	58	116	30
12	10,400	390	189	184	254	68
13	11,644	522	203	304	295	68
14	4,454	215	89	112	126	44
15	1,731	100	24	48	36	16
16	647	38	13	19	17	6
17	754	16	13	7	22	5
18	799	33	17	12	20	8
19	748	28	12	18	14	9
20	1,041	55	21	24	26	5
21	3,197	212	66	105	76	20
22	1,092	83	21	47	20	4
23	2,160	42	23	32	19	21
24	1,325	45	15	16	22	9
25	865	21	9	10	10	5
26	1,119	60	19	27	21	7
27	19,740	625	487	484	798	129
40	850	36	8	23	18	3
41	3,504	131	49	95	79	15
42	2,694	136	42	75	52	14
43	2,137	118	39	60	49	18
44	1,655	131	35	81	51	4
45	2,333	115	44	75	67	16
46	1,226	52	26	17	30	61

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI Part 1 + Part 5

Present Base Rates

<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>	<u>Class 15</u>
1	154	267	176	504	266	453	240	147	115
2	161	298	192	551	291	496	262	158	120
3	166	314	203	588	337	529	304	167	123
4	186	340	216	652	375	587	337	174	139
5	189	342	233	685	408	617	367	184	141
6	203	376	244	735	441	662	397	206	151
7	211	371	268	780	449	702	404	197	158
8	216	406	262	820	483	739	435	214	162
9	253	431	299	854	505	769	454	268	189
10	251	504	335	898	601	808	541	254	187
11	246	547	346	883	584	795	525	278	184
12	270	552	369	885	627	797	565	268	201
13	313	584	388	901	643	811	579	300	234
14	346	610	434	877	651	789	586	335	258
15	411	665	471	882	704	794	633	394	308
16	359	672	588	855	694	770	625	368	268
17	262	530	321	868	509	781	458	276	196
18	286	680	370	884	627	795	565	310	214
19	329	652	427	851	636	766	572	366	246
20	315	681	420	900	662	810	596	342	236
21	392	684	575	864	715	777	643	534	293
22	392	669	539	877	719	789	647	505	294
23	275	623	426	861	645	775	580	279	206
24	278	548	372	865	559	779	503	282	207
25	300	639	385	870	644	783	579	309	224
26	345	673	472	851	727	766	654	334	258
27	130	246	149	458	235	412	211	141	96
40	317	640	405	886	624	797	562	333	237
41	330	603	435	883	672	795	605	338	246
42	419	705	468	906	740	816	666	413	314
43	367	668	459	893	715	804	643	395	274
44	342	684	595	890	689	801	620	354	256
45	378	665	455	885	727	797	654	394	283
46	130	246	149	458	235	412	211	141	96
Wtd Avg	221.54	434.25	267.16	717.64	429.00			216.17	

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI Part 1 + Part 5

Current Rate Relativities

<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>	<u>Class 15</u>
1	0.70	0.61	0.66	0.70	0.62	0.70	0.62	0.68	0.70
2	0.73	0.69	0.72	0.77	0.68	0.77	0.68	0.73	0.73
3	0.75	0.72	0.76	0.82	0.79	0.82	0.79	0.77	0.75
4	0.84	0.78	0.81	0.91	0.87	0.91	0.87	0.80	0.84
5	0.85	0.79	0.87	0.95	0.95	0.95	0.95	0.85	0.85
6	0.92	0.87	0.91	1.02	1.03	1.02	1.03	0.95	0.92
7	0.95	0.85	1.00	1.09	1.05	1.09	1.05	0.91	0.95
8	0.97	0.93	0.98	1.14	1.13	1.14	1.13	0.99	0.97
9	1.14	0.99	1.12	1.19	1.18	1.19	1.18	1.24	1.14
10	1.13	1.16	1.25	1.25	1.40	1.25	1.40	1.17	1.13
11	1.11	1.26	1.30	1.23	1.36	1.23	1.36	1.29	1.11
12	1.22	1.27	1.38	1.23	1.46	1.23	1.46	1.24	1.22
13	1.41	1.34	1.45	1.26	1.50	1.26	1.50	1.39	1.41
14	1.56	1.40	1.62	1.22	1.52	1.22	1.52	1.55	1.56
15	1.86	1.53	1.76	1.23	1.64	1.23	1.64	1.82	1.86
16	1.62	1.55	2.20	1.19	1.62	1.19	1.62	1.70	1.62
17	1.18	1.22	1.20	1.21	1.19	1.21	1.19	1.28	1.18
18	1.29	1.57	1.38	1.23	1.46	1.23	1.46	1.43	1.29
19	1.49	1.50	1.60	1.19	1.48	1.19	1.48	1.69	1.49
20	1.42	1.57	1.57	1.25	1.54	1.25	1.54	1.58	1.42
21	1.77	1.58	2.15	1.20	1.67	1.20	1.67	2.47	1.77
22	1.77	1.54	2.02	1.22	1.68	1.22	1.68	2.34	1.77
23	1.24	1.43	1.59	1.20	1.50	1.20	1.50	1.29	1.24
24	1.25	1.26	1.39	1.21	1.30	1.21	1.30	1.30	1.25
25	1.35	1.47	1.44	1.21	1.50	1.21	1.50	1.43	1.35
26	1.56	1.55	1.77	1.19	1.69	1.19	1.69	1.55	1.56
27	0.59	0.57	0.56	0.64	0.55	0.64	0.55	0.65	0.59
40	1.43	1.47	1.52	1.23	1.45	1.23	1.45	1.54	1.43
41	1.49	1.39	1.63	1.23	1.57	1.23	1.57	1.56	1.49
42	1.89	1.62	1.75	1.26	1.72	1.26	1.72	1.91	1.89
43	1.66	1.54	1.72	1.24	1.67	1.24	1.67	1.83	1.66
44	1.54	1.58	2.23	1.24	1.61	1.24	1.61	1.64	1.54
45	1.71	1.53	1.70	1.23	1.69	1.23	1.69	1.82	1.71
46	0.59	0.57	0.56	0.64	0.55	0.64	0.55	0.65	0.59

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI Part 1 + Part 5

Proposed Base Rates

<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>	<u>Class 15</u>
1	169	281	187	527	287	474	259	161	126
2	174	316	205	570	313	513	281	176	130
3	182	335	221	606	358	546	323	176	136
4	199	353	232	699	405	629	365	196	148
5	202	357	246	734	429	661	387	198	151
6	217	402	260	763	471	686	424	221	162
7	223	385	289	836	479	752	431	210	166
8	237	438	275	866	525	780	472	226	177
9	269	467	311	894	538	804	485	286	201
10	271	546	349	962	625	866	563	260	203
11	252	592	363	944	629	849	567	289	189
12	272	575	389	945	663	850	597	282	203
13	332	618	420	952	682	857	614	329	248
14	366	638	466	914	702	823	631	361	274
15	437	717	496	914	759	823	684	397	327
16	380	724	623	888	731	799	658	371	284
17	288	569	346	919	531	827	478	290	216
18	312	733	384	940	667	846	600	315	234
19	357	699	450	893	685	804	617	380	267
20	332	725	447	935	688	841	619	351	248
21	415	737	602	894	740	805	666	563	311
22	423	721	578	929	766	836	689	517	316
23	277	675	435	906	681	815	613	292	207
24	288	591	391	917	602	825	542	294	215
25	323	689	408	919	694	828	625	322	242
26	370	725	488	899	769	809	693	337	277
27	143	261	164	477	248	430	223	153	107
40	328	675	435	939	672	845	605	352	245
41	332	650	459	920	708	828	637	350	248
42	436	748	498	940	768	846	691	416	326
43	381	713	483	938	759	844	684	404	285
44	353	737	600	921	743	829	669	357	264
45	407	708	490	916	760	824	684	401	305
46	131	248	150	461	237	415	213	142	97
Wtd Avg	235.82	460.90	284.52	755.15	456.08			230.09	

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI Part 1 + Part 5

Proposed Rate Relativities

<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>	<u>Class 15</u>
1	0.72	0.61	0.66	0.70	0.63	0.70	0.63	0.70	0.72
2	0.74	0.69	0.72	0.75	0.69	0.75	0.69	0.76	0.74
3	0.77	0.73	0.78	0.80	0.78	0.80	0.78	0.76	0.77
4	0.84	0.77	0.82	0.93	0.89	0.93	0.89	0.85	0.84
5	0.86	0.77	0.86	0.97	0.94	0.97	0.94	0.86	0.86
6	0.92	0.87	0.91	1.01	1.03	1.01	1.03	0.96	0.92
7	0.95	0.84	1.02	1.11	1.05	1.11	1.05	0.91	0.95
8	1.00	0.95	0.97	1.15	1.15	1.15	1.15	0.98	1.00
9	1.14	1.01	1.09	1.18	1.18	1.18	1.18	1.24	1.14
10	1.15	1.18	1.23	1.27	1.37	1.27	1.37	1.13	1.15
11	1.07	1.28	1.28	1.25	1.38	1.25	1.38	1.26	1.07
12	1.15	1.25	1.37	1.25	1.45	1.25	1.45	1.23	1.15
13	1.41	1.34	1.48	1.26	1.50	1.26	1.50	1.43	1.41
14	1.55	1.38	1.64	1.21	1.54	1.21	1.54	1.57	1.55
15	1.85	1.56	1.74	1.21	1.66	1.21	1.66	1.73	1.85
16	1.61	1.57	2.19	1.18	1.60	1.18	1.60	1.61	1.61
17	1.22	1.23	1.22	1.22	1.16	1.22	1.16	1.26	1.22
18	1.32	1.59	1.35	1.24	1.46	1.24	1.46	1.37	1.32
19	1.51	1.52	1.58	1.18	1.50	1.18	1.50	1.65	1.51
20	1.41	1.57	1.57	1.24	1.51	1.24	1.51	1.53	1.41
21	1.76	1.60	2.12	1.18	1.62	1.18	1.62	2.45	1.76
22	1.79	1.56	2.03	1.23	1.68	1.23	1.68	2.25	1.79
23	1.17	1.46	1.53	1.20	1.49	1.20	1.49	1.27	1.17
24	1.22	1.28	1.37	1.21	1.32	1.21	1.32	1.28	1.22
25	1.37	1.49	1.43	1.22	1.52	1.22	1.52	1.40	1.37
26	1.57	1.57	1.72	1.19	1.69	1.19	1.69	1.46	1.57
27	0.61	0.57	0.58	0.63	0.54	0.63	0.54	0.66	0.61
40	1.39	1.46	1.53	1.24	1.47	1.24	1.47	1.53	1.39
41	1.41	1.41	1.61	1.22	1.55	1.22	1.55	1.52	1.41
42	1.85	1.62	1.75	1.24	1.68	1.24	1.68	1.81	1.85
43	1.62	1.55	1.70	1.24	1.66	1.24	1.66	1.76	1.62
44	1.50	1.60	2.11	1.22	1.63	1.22	1.63	1.55	1.50
45	1.73	1.54	1.72	1.21	1.67	1.21	1.67	1.74	1.73
46	0.56	0.54	0.53	0.61	0.52	0.61	0.52	0.62	0.56

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI Part 1 + Part 5

Change in Rate Relativities

<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>	<u>Class 15</u>
1	3.6%	-0.8%	0.2%	-0.3%	1.6%	-0.3%	1.6%	2.9%	3.6%
2	1.8%	0.5%	0.2%	-2.3%	1.7%	-2.3%	1.7%	4.0%	1.8%
3	2.8%	1.0%	2.7%	-2.4%	-0.7%	-2.4%	-0.7%	-1.6%	2.8%
4	0.1%	-1.7%	1.4%	2.4%	1.8%	2.4%	1.8%	5.6%	0.1%
5	0.8%	-2.2%	-1.4%	1.6%	-1.2%	1.6%	-1.2%	1.0%	0.8%
6	0.4%	0.5%	-0.4%	-1.4%	0.2%	-1.4%	0.2%	0.7%	0.4%
7	-0.3%	-1.7%	1.7%	2.1%	0.3%	2.1%	0.3%	-0.1%	-0.3%
8	2.6%	1.6%	-1.1%	0.6%	2.1%	0.6%	2.1%	-1.0%	2.6%
9	-0.2%	1.8%	-2.6%	-0.8%	0.2%	-0.8%	0.2%	0.0%	-0.2%
10	1.5%	1.7%	-1.9%	1.5%	-2.2%	1.5%	-2.2%	-3.8%	1.5%
11	-3.6%	1.6%	-1.2%	1.6%	1.4%	1.6%	1.4%	-2.0%	-3.6%
12	-5.6%	-1.7%	-0.8%	1.4%	-0.8%	1.4%	-0.8%	-0.8%	-5.6%
13	-0.2%	-0.4%	1.9%	0.4%	0.1%	0.4%	0.1%	3.0%	-0.2%
14	-0.8%	-1.8%	1.0%	-1.0%	1.5%	-1.0%	1.5%	1.3%	-0.8%
15	-0.3%	1.9%	-1.3%	-1.5%	1.2%	-1.5%	1.2%	-5.1%	-0.3%
16	-0.6%	1.5%	-0.5%	-1.0%	-1.1%	-1.0%	-1.1%	-5.4%	-0.6%
17	3.2%	0.8%	1.5%	0.9%	-2.2%	0.9%	-2.2%	-1.3%	3.2%
18	2.3%	1.5%	-2.5%	0.7%	-0.1%	0.7%	-0.1%	-4.5%	2.3%
19	1.7%	1.2%	-1.1%	-0.5%	1.2%	-0.5%	1.2%	-2.5%	1.7%
20	-0.8%	0.1%	-0.1%	-1.1%	-2.1%	-1.1%	-2.1%	-3.3%	-0.8%
21	-0.5%	1.6%	-1.5%	-2.0%	-2.8%	-2.0%	-2.8%	-0.8%	-0.5%
22	1.2%	1.3%	0.6%	0.7%	0.2%	0.7%	0.2%	-3.7%	1.2%
23	-5.7%	1.8%	-4.0%	0.0%	-0.9%	0.0%	-0.9%	-1.6%	-5.7%
24	-2.8%	1.4%	-1.6%	0.4%	1.3%	0.4%	1.3%	-1.9%	-2.8%
25	1.2%	1.3%	-0.8%	0.6%	1.3%	0.6%	1.3%	-2.1%	1.2%
26	0.8%	1.3%	-2.6%	0.4%	-0.3%	0.4%	-0.3%	-5.5%	0.8%
27	4.0%	0.6%	4.0%	-1.3%	-1.4%	-1.3%	-1.4%	1.2%	4.0%
40	-2.9%	-0.9%	0.9%	0.4%	1.1%	0.4%	1.1%	-0.7%	-2.9%
41	-5.3%	1.5%	-1.1%	-0.8%	-1.0%	-0.8%	-1.0%	-2.8%	-5.3%
42	-2.2%	-0.2%	-0.1%	-1.8%	-2.6%	-1.8%	-2.6%	-5.3%	-2.2%
43	-2.2%	0.8%	-1.1%	-0.3%	-0.4%	-0.3%	-0.4%	-3.7%	-2.2%
44	-2.8%	1.6%	-5.3%	-1.6%	1.5%	-1.6%	1.5%	-5.3%	-2.8%
45	1.4%	0.6%	1.0%	-1.9%	-1.5%	-1.9%	-1.5%	-4.5%	1.4%
46	-4.6%	-4.7%	-5.0%	-4.4%	-5.1%	-4.4%	-5.1%	-4.9%	-4.6%

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI Part 1 + Part 5

Base Rate Change

<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>	<u>Class 15</u>
1	9.7%	5.2%	6.3%	4.6%	7.9%	4.6%	7.9%	9.5%	9.6%
2	8.1%	6.0%	6.8%	3.4%	7.6%	3.4%	7.3%	11.4%	8.3%
3	9.6%	6.7%	8.9%	3.1%	6.2%	3.2%	6.3%	5.4%	10.6%
4	7.0%	3.8%	7.4%	7.2%	8.0%	7.2%	8.3%	12.6%	6.5%
5	6.9%	4.4%	5.6%	7.2%	5.1%	7.1%	5.4%	7.6%	7.1%
6	6.9%	6.9%	6.6%	3.8%	6.8%	3.6%	6.8%	7.3%	7.3%
7	5.7%	3.8%	7.8%	7.2%	6.7%	7.1%	6.7%	6.6%	5.1%
8	9.7%	7.9%	5.0%	5.6%	8.7%	5.5%	8.5%	5.6%	9.3%
9	6.3%	8.4%	4.0%	4.7%	6.5%	4.6%	6.8%	6.7%	6.3%
10	8.0%	8.3%	4.2%	7.1%	4.0%	7.2%	4.1%	2.4%	8.6%
11	2.4%	8.2%	4.9%	6.9%	7.7%	6.8%	8.0%	4.0%	2.7%
12	0.7%	4.2%	5.4%	6.8%	5.7%	6.6%	5.7%	5.2%	1.0%
13	6.1%	5.8%	8.2%	5.7%	6.1%	5.7%	6.0%	9.7%	6.0%
14	5.8%	4.6%	7.4%	4.2%	7.8%	4.3%	7.7%	7.8%	6.2%
15	6.3%	7.8%	5.3%	3.6%	7.8%	3.7%	8.1%	0.8%	6.2%
16	5.8%	7.7%	6.0%	3.9%	5.3%	3.8%	5.3%	0.8%	6.0%
17	9.9%	7.4%	7.8%	5.9%	4.3%	5.9%	4.4%	5.1%	10.2%
18	9.1%	7.8%	3.8%	6.3%	6.4%	6.4%	6.2%	1.6%	9.3%
19	8.5%	7.2%	5.4%	4.9%	7.7%	5.0%	7.9%	3.8%	8.5%
20	5.4%	6.5%	6.4%	3.9%	3.9%	3.8%	3.9%	2.6%	5.1%
21	5.9%	7.7%	4.7%	3.5%	3.5%	3.6%	3.6%	5.4%	6.1%
22	7.9%	7.8%	7.2%	5.9%	6.5%	6.0%	6.5%	2.4%	7.5%
23	0.7%	8.3%	2.1%	5.2%	5.6%	5.2%	5.7%	4.7%	0.5%
24	3.6%	7.8%	5.1%	6.0%	7.7%	5.9%	7.8%	4.3%	3.9%
25	7.7%	7.8%	6.0%	5.6%	7.8%	5.7%	7.9%	4.2%	8.0%
26	7.2%	7.7%	3.4%	5.6%	5.8%	5.6%	6.0%	0.9%	7.4%
27	10.0%	6.1%	10.1%	4.1%	5.5%	4.4%	5.7%	8.5%	11.5%
40	3.5%	5.5%	7.4%	6.0%	7.7%	6.0%	7.7%	5.7%	3.4%
41	0.6%	7.8%	5.5%	4.2%	5.4%	4.2%	5.3%	3.6%	0.8%
42	4.1%	6.1%	6.4%	3.8%	3.8%	3.7%	3.8%	0.7%	3.8%
43	3.8%	6.7%	5.2%	5.0%	6.2%	5.0%	6.4%	2.3%	4.0%
44	3.2%	7.7%	0.8%	3.5%	7.8%	3.5%	7.9%	0.8%	3.1%
45	7.7%	6.5%	7.7%	3.5%	4.5%	3.4%	4.6%	1.8%	7.8%
46	0.8%	0.8%	0.7%	0.7%	0.9%	0.7%	0.9%	0.7%	1.0%

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

Earned Exposures (AY ending 6-30-09)

<u>Territory</u>	<u>Class</u> <u>10 & 15</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20 & 25</u>	<u>Class</u> <u>21 & 26</u>	<u>Class</u> <u>30</u>
1	7,676	253	170	203	282	70
2	12,216	342	305	292	467	91
3	22,869	701	525	541	827	193
4	13,643	410	259	292	427	101
5	28,233	1,012	607	658	848	252
6	15,032	467	306	306	471	96
7	16,276	603	289	355	462	127
8	8,973	278	175	182	265	69
9	9,434	473	163	204	214	65
10	5,344	202	101	105	147	37
11	3,784	109	77	58	116	30
12	10,448	393	189	189	256	69
13	11,674	526	203	305	297	68
14	4,475	216	90	114	127	44
15	1,747	100	24	48	36	16
16	649	39	13	19	16	6
17	757	16	13	10	22	5
18	803	33	17	13	20	8
19	753	28	12	18	14	9
20	1,047	55	21	24	27	5
21	3,215	213	66	107	76	20
22	1,100	84	21	48	20	4
23	2,185	44	23	32	20	21
24	1,333	45	15	17	22	9
25	873	21	9	10	10	5
26	1,126	60	19	27	21	7
27	19,773	628	487	491	797	128
40	853	36	8	24	18	3
41	3,510	131	49	97	79	15
42	2,699	136	42	75	52	14
43	2,145	118	39	61	49	18
44	1,660	131	35	81	52	4
45	2,347	116	44	75	66	16
46	1,231	54	26	17	30	61

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

Present Base Rates

<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>	<u>Class 15</u>
1	37	62	46	116	67	104	60	39	27
2	38	71	50	125	75	113	68	40	28
3	42	70	48	135	74	122	67	44	31
4	43	78	50	149	83	134	75	42	32
5	45	78	54	157	93	141	84	47	33
6	51	86	54	174	108	157	97	51	38
7	51	83	65	179	104	161	94	48	38
8	52	93	62	187	111	168	100	53	39
9	65	99	69	193	119	174	107	57	48
10	60	114	77	202	142	182	128	64	45
11	59	125	80	199	133	179	120	64	44
12	64	119	86	199	143	179	129	61	48
13	77	137	87	211	163	190	147	69	57
14	84	145	107	203	149	183	134	77	63
15	97	154	103	196	172	176	155	91	72
16	87	160	145	195	170	176	153	82	65
17	62	120	75	198	119	178	107	69	46
18	70	155	82	200	144	180	130	80	52
19	76	151	98	207	144	186	130	83	57
20	72	170	97	209	169	188	152	79	54
21	94	170	126	199	173	179	156	118	70
22	90	161	126	210	173	189	156	114	67
23	64	145	97	211	150	190	135	65	48
24	66	131	85	195	128	176	115	66	49
25	66	145	96	197	149	177	134	72	49
26	79	167	107	208	172	187	155	77	59
27	34	58	38	104	58	94	52	36	25
40	75	140	99	202	142	182	128	79	56
41	76	140	102	199	160	179	144	78	57
42	101	154	106	197	159	177	143	105	75
43	88	156	118	208	175	187	158	95	66
44	83	159	135	205	157	185	141	78	62
45	98	159	103	205	167	185	150	89	73
46	34	58	38	104	58	94	52	36	25
Wtd Avg	53.85	100.16	62.98	164.75	100.87			52.63	

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

Current Rate Relativities

<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>	<u>Class 15</u>
1	0.69	0.62	0.73	0.70	0.66	0.70	0.66	0.74	0.69
2	0.71	0.71	0.79	0.76	0.74	0.76	0.74	0.76	0.71
3	0.78	0.70	0.76	0.82	0.73	0.82	0.73	0.84	0.78
4	0.80	0.78	0.79	0.90	0.82	0.90	0.82	0.80	0.80
5	0.84	0.78	0.86	0.95	0.92	0.95	0.92	0.89	0.84
6	0.95	0.86	0.86	1.06	1.07	1.06	1.07	0.97	0.95
7	0.95	0.83	1.03	1.09	1.03	1.09	1.03	0.91	0.95
8	0.97	0.93	0.98	1.14	1.10	1.14	1.10	1.01	0.97
9	1.21	0.99	1.10	1.17	1.18	1.17	1.18	1.08	1.21
10	1.11	1.14	1.22	1.23	1.41	1.23	1.41	1.22	1.11
11	1.10	1.25	1.27	1.21	1.32	1.21	1.32	1.22	1.10
12	1.19	1.19	1.37	1.21	1.42	1.21	1.42	1.16	1.19
13	1.43	1.37	1.38	1.28	1.62	1.28	1.62	1.31	1.43
14	1.56	1.45	1.70	1.23	1.48	1.23	1.48	1.46	1.56
15	1.80	1.54	1.64	1.19	1.71	1.19	1.71	1.73	1.80
16	1.62	1.60	2.30	1.18	1.69	1.18	1.69	1.56	1.62
17	1.15	1.20	1.19	1.20	1.18	1.20	1.18	1.31	1.15
18	1.30	1.55	1.30	1.21	1.43	1.21	1.43	1.52	1.30
19	1.41	1.51	1.56	1.26	1.43	1.26	1.43	1.58	1.41
20	1.34	1.70	1.54	1.27	1.68	1.27	1.68	1.50	1.34
21	1.75	1.70	2.00	1.21	1.71	1.21	1.71	2.24	1.75
22	1.67	1.61	2.00	1.27	1.71	1.27	1.71	2.17	1.67
23	1.19	1.45	1.54	1.28	1.49	1.28	1.49	1.24	1.19
24	1.23	1.31	1.35	1.18	1.27	1.18	1.27	1.25	1.23
25	1.23	1.45	1.52	1.20	1.48	1.20	1.48	1.37	1.23
26	1.47	1.67	1.70	1.26	1.71	1.26	1.71	1.46	1.47
27	0.63	0.58	0.60	0.63	0.57	0.63	0.57	0.68	0.63
40	1.39	1.40	1.57	1.23	1.41	1.23	1.41	1.50	1.39
41	1.41	1.40	1.62	1.21	1.59	1.21	1.59	1.48	1.41
42	1.88	1.54	1.68	1.20	1.58	1.20	1.58	2.00	1.88
43	1.63	1.56	1.87	1.26	1.73	1.26	1.73	1.81	1.63
44	1.54	1.59	2.14	1.24	1.56	1.24	1.56	1.48	1.54
45	1.82	1.59	1.64	1.24	1.66	1.24	1.66	1.69	1.82
46	0.63	0.58	0.60	0.63	0.57	0.63	0.57	0.68	0.63

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

Proposed Base Rates

<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>	<u>Class 15</u>
1	34	56	42	105	61	95	55	35	25
2	35	65	45	114	68	103	61	36	26
3	38	64	44	123	67	111	60	40	28
4	39	71	45	135	75	122	68	38	29
5	41	70	49	142	85	128	77	43	30
6	46	78	49	158	98	142	88	46	34
7	46	75	59	163	95	147	86	44	34
8	47	85	56	170	101	153	91	48	35
9	59	90	63	175	108	158	97	52	44
10	55	104	70	184	129	166	116	58	41
11	54	114	73	181	121	163	109	58	40
12	58	108	78	181	130	163	117	55	43
13	70	125	79	192	148	173	133	63	52
14	76	132	97	185	135	167	122	70	57
15	88	140	94	178	156	160	140	83	66
16	79	144	132	177	155	159	140	75	59
17	56	109	68	180	108	162	97	63	42
18	64	141	75	182	131	164	118	73	48
19	69	136	89	188	131	169	118	75	51
20	65	155	88	190	154	171	139	72	48
21	87	155	115	181	157	163	141	107	65
22	83	146	115	191	157	172	141	104	62
23	58	132	88	192	136	173	122	59	43
24	60	118	77	177	116	159	104	60	45
25	60	130	87	179	135	161	122	65	45
26	72	152	97	189	156	170	140	70	54
27	31	53	35	95	53	86	48	33	23
40	68	126	90	184	129	166	116	72	51
41	69	126	93	181	145	163	131	71	51
42	94	140	96	179	145	161	131	95	70
43	80	142	107	189	159	170	143	86	60
44	75	145	122	186	143	167	129	71	56
45	89	145	94	186	152	167	137	81	66
46	31	53	35	95	53	86	48	33	23
Wtd Avg	48.97	91.00	57.26	149.74	91.72			47.85	

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

Proposed Rate Relativities

<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>	<u>Class 15</u>
1	0.69	0.62	0.73	0.70	0.67	0.70	0.67	0.73	0.69
2	0.71	0.71	0.79	0.76	0.74	0.76	0.74	0.75	0.71
3	0.78	0.70	0.77	0.82	0.73	0.82	0.73	0.84	0.78
4	0.80	0.78	0.79	0.90	0.82	0.90	0.82	0.79	0.80
5	0.84	0.77	0.86	0.95	0.93	0.95	0.93	0.90	0.84
6	0.94	0.86	0.86	1.06	1.07	1.06	1.07	0.96	0.94
7	0.94	0.82	1.03	1.09	1.04	1.09	1.04	0.92	0.94
8	0.96	0.93	0.98	1.14	1.10	1.14	1.10	1.00	0.96
9	1.20	0.99	1.10	1.17	1.18	1.17	1.18	1.09	1.20
10	1.12	1.14	1.22	1.23	1.41	1.23	1.41	1.21	1.12
11	1.10	1.25	1.27	1.21	1.32	1.21	1.32	1.21	1.10
12	1.18	1.19	1.36	1.21	1.42	1.21	1.42	1.15	1.18
13	1.43	1.37	1.38	1.28	1.61	1.28	1.61	1.32	1.43
14	1.55	1.45	1.69	1.24	1.47	1.24	1.47	1.46	1.55
15	1.80	1.54	1.64	1.19	1.70	1.19	1.70	1.73	1.80
16	1.61	1.58	2.31	1.18	1.69	1.18	1.69	1.57	1.61
17	1.14	1.20	1.19	1.20	1.18	1.20	1.18	1.32	1.14
18	1.31	1.55	1.31	1.22	1.43	1.22	1.43	1.53	1.31
19	1.41	1.49	1.55	1.26	1.43	1.26	1.43	1.57	1.41
20	1.33	1.70	1.54	1.27	1.68	1.27	1.68	1.50	1.33
21	1.78	1.70	2.01	1.21	1.71	1.21	1.71	2.24	1.78
22	1.69	1.60	2.01	1.28	1.71	1.28	1.71	2.17	1.69
23	1.18	1.45	1.54	1.28	1.48	1.28	1.48	1.23	1.18
24	1.23	1.30	1.34	1.18	1.26	1.18	1.26	1.25	1.23
25	1.23	1.43	1.52	1.20	1.47	1.20	1.47	1.36	1.23
26	1.47	1.67	1.69	1.26	1.70	1.26	1.70	1.46	1.47
27	0.63	0.58	0.61	0.63	0.58	0.63	0.58	0.69	0.63
40	1.39	1.38	1.57	1.23	1.41	1.23	1.41	1.50	1.39
41	1.41	1.38	1.62	1.21	1.58	1.21	1.58	1.48	1.41
42	1.92	1.54	1.68	1.20	1.58	1.20	1.58	1.99	1.92
43	1.63	1.56	1.87	1.26	1.73	1.26	1.73	1.80	1.63
44	1.53	1.59	2.13	1.24	1.56	1.24	1.56	1.48	1.53
45	1.82	1.59	1.64	1.24	1.66	1.24	1.66	1.69	1.82
46	0.63	0.58	0.61	0.63	0.58	0.63	0.58	0.69	0.63

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

Change in Rate Relativities

<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>	<u>Class 15</u>
1	0.4%	0.2%	-0.1%	-0.6%	0.9%	-0.6%	0.9%	-1.5%	0.4%
2	0.6%	0.2%	-0.5%	0.2%	-0.5%	0.2%	-0.5%	-1.3%	0.6%
3	0.0%	0.2%	1.0%	0.1%	-0.5%	0.1%	-0.5%	0.5%	0.0%
4	0.2%	0.2%	-0.5%	-0.5%	-0.3%	-0.5%	-0.3%	-1.0%	0.2%
5	0.5%	-1.1%	0.3%	-0.3%	0.9%	-0.3%	0.9%	0.8%	0.5%
6	-0.7%	0.2%	0.3%	0.4%	-0.1%	0.4%	-0.1%	-0.9%	-0.7%
7	-0.7%	-1.0%	-0.2%	0.3%	0.9%	0.3%	0.9%	0.9%	-0.7%
8	-0.6%	0.2%	-0.5%	0.4%	0.0%	0.4%	0.0%	-0.7%	-0.6%
9	-0.6%	0.2%	0.4%	-0.1%	0.0%	-0.1%	0.0%	0.6%	-0.6%
10	0.5%	0.2%	-0.2%	0.3%	0.2%	0.3%	0.2%	-0.5%	0.5%
11	0.4%	0.2%	0.0%	0.2%	0.1%	0.2%	0.1%	-0.5%	0.4%
12	-0.7%	0.2%	-0.4%	0.2%	0.2%	0.2%	0.2%	-0.8%	-0.7%
13	0.0%	0.2%	-0.1%	-0.1%	-0.4%	-0.1%	-0.4%	0.7%	0.0%
14	-0.6%	0.2%	-0.5%	0.6%	-0.5%	0.6%	-0.5%	-0.2%	-0.6%
15	-0.1%	0.2%	0.3%	0.0%	-0.3%	0.0%	-0.3%	0.1%	-0.1%
16	-0.3%	-1.1%	0.3%	-0.3%	0.3%	-0.3%	0.3%	0.8%	-0.3%
17	-1.0%	0.2%	-0.1%	-0.2%	0.0%	-0.2%	0.0%	0.7%	-1.0%
18	0.8%	0.2%	0.6%	0.5%	0.2%	0.5%	0.2%	0.7%	0.8%
19	-0.1%	-1.2%	-0.4%	0.3%	0.2%	0.3%	0.2%	-0.4%	-0.1%
20	-0.5%	0.2%	0.0%	0.1%	0.3%	0.1%	0.3%	-0.1%	-0.5%
21	2.0%	0.2%	0.5%	0.2%	-0.3%	0.2%	-0.3%	-0.1%	2.0%
22	1.1%	-0.5%	0.5%	0.4%	-0.3%	0.4%	-0.3%	0.2%	1.1%
23	-0.7%	0.2%	0.0%	-0.1%	-0.5%	-0.1%	-0.5%	-0.4%	-0.7%
24	0.4%	-0.6%	-0.7%	-0.3%	-0.7%	-0.3%	-0.7%	-0.3%	0.4%
25	0.4%	-1.2%	-0.3%	0.4%	-0.5%	0.4%	-0.5%	-0.6%	0.4%
26	0.2%	0.2%	-0.5%	-0.2%	-0.3%	-0.2%	-0.3%	-0.2%	0.2%
27	-0.2%	0.2%	1.1%	-0.2%	0.9%	-0.2%	0.9%	0.9%	-0.2%
40	-0.2%	-1.3%	-0.1%	0.3%	0.2%	0.3%	0.2%	-0.1%	-0.2%
41	-0.1%	-1.3%	0.0%	0.2%	-0.4%	0.2%	-0.4%	-0.1%	-0.1%
42	2.4%	0.2%	-0.2%	0.4%	0.2%	0.4%	0.2%	-0.3%	2.4%
43	-0.3%	0.2%	-0.2%	-0.2%	-0.3%	-0.2%	-0.3%	-0.3%	-0.3%
44	-0.7%	0.2%	-0.6%	-0.3%	0.2%	-0.3%	0.2%	-0.1%	-0.7%
45	0.0%	0.2%	0.3%	-0.3%	0.3%	-0.3%	0.3%	-0.1%	0.0%
46	-0.2%	0.2%	1.1%	-0.2%	0.9%	-0.2%	0.9%	0.9%	-0.2%

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

Base Rate Change

<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>	<u>Class 15</u>
1	-8.1%	-9.7%	-8.7%	-9.5%	-9.0%	-8.7%	-8.3%	-10.3%	-7.4%
2	-7.9%	-8.5%	-10.0%	-8.8%	-9.3%	-8.8%	-10.3%	-10.0%	-7.1%
3	-9.5%	-8.6%	-8.3%	-8.9%	-9.5%	-9.0%	-10.4%	-9.1%	-9.7%
4	-9.3%	-9.0%	-10.0%	-9.4%	-9.6%	-9.0%	-9.3%	-9.5%	-9.4%
5	-8.9%	-10.3%	-9.3%	-9.6%	-8.6%	-9.2%	-8.3%	-8.5%	-9.1%
6	-9.8%	-9.3%	-9.3%	-9.2%	-9.3%	-9.6%	-9.3%	-9.8%	-10.5%
7	-9.8%	-9.6%	-9.2%	-8.9%	-8.7%	-8.7%	-8.5%	-8.3%	-10.5%
8	-9.6%	-8.6%	-9.7%	-9.1%	-9.0%	-8.9%	-9.0%	-9.4%	-10.3%
9	-9.2%	-9.1%	-8.7%	-9.3%	-9.2%	-9.2%	-9.3%	-8.8%	-8.3%
10	-8.3%	-8.8%	-9.1%	-8.9%	-9.2%	-8.8%	-9.4%	-9.4%	-8.9%
11	-8.5%	-8.8%	-8.8%	-9.0%	-9.0%	-8.9%	-9.2%	-9.4%	-9.1%
12	-9.4%	-9.2%	-9.3%	-9.0%	-9.1%	-8.9%	-9.3%	-9.8%	-10.4%
13	-9.1%	-8.8%	-9.2%	-9.0%	-9.2%	-8.9%	-9.5%	-8.7%	-8.8%
14	-9.5%	-9.0%	-9.3%	-8.9%	-9.4%	-8.7%	-9.0%	-9.1%	-9.5%
15	-9.3%	-9.1%	-8.7%	-9.2%	-9.3%	-9.1%	-9.7%	-8.8%	-8.3%
16	-9.2%	-10.0%	-9.0%	-9.2%	-8.8%	-9.7%	-8.5%	-8.5%	-9.2%
17	-9.7%	-9.2%	-9.3%	-9.1%	-9.2%	-9.0%	-9.3%	-8.7%	-8.7%
18	-8.6%	-9.0%	-8.5%	-9.0%	-9.0%	-8.9%	-9.2%	-8.8%	-7.7%
19	-9.2%	-9.9%	-9.2%	-9.2%	-9.0%	-9.1%	-9.2%	-9.6%	-10.5%
20	-9.7%	-8.8%	-9.3%	-9.1%	-8.9%	-9.0%	-8.6%	-8.9%	-11.1%
21	-7.4%	-8.8%	-8.7%	-9.0%	-9.2%	-8.9%	-9.6%	-9.3%	-7.1%
22	-7.8%	-9.3%	-8.7%	-9.0%	-9.2%	-9.0%	-9.6%	-8.8%	-7.5%
23	-9.4%	-9.0%	-9.3%	-9.0%	-9.3%	-8.9%	-9.6%	-9.2%	-10.4%
24	-9.1%	-9.9%	-9.4%	-9.2%	-9.4%	-9.7%	-9.6%	-9.1%	-8.2%
25	-9.1%	-10.3%	-9.4%	-9.1%	-9.4%	-9.0%	-9.0%	-9.7%	-8.2%
26	-8.9%	-9.0%	-9.3%	-9.1%	-9.3%	-9.1%	-9.7%	-9.1%	-8.5%
27	-8.8%	-8.6%	-7.9%	-8.7%	-8.6%	-8.5%	-7.7%	-8.3%	-8.0%
40	-9.3%	-10.0%	-9.1%	-8.9%	-9.2%	-8.8%	-9.4%	-8.9%	-8.9%
41	-9.2%	-10.0%	-8.8%	-9.0%	-9.4%	-8.9%	-9.0%	-9.0%	-10.5%
42	-6.9%	-9.1%	-9.4%	-9.1%	-8.8%	-9.0%	-8.4%	-9.5%	-6.7%
43	-9.1%	-9.0%	-9.3%	-9.1%	-9.1%	-9.1%	-9.5%	-9.5%	-9.1%
44	-9.6%	-8.8%	-9.6%	-9.3%	-8.9%	-9.7%	-8.5%	-9.0%	-9.7%
45	-9.2%	-8.8%	-8.7%	-9.3%	-9.0%	-9.7%	-8.7%	-9.0%	-9.6%
46	-8.8%	-8.6%	-7.9%	-8.7%	-8.6%	-8.5%	-7.7%	-8.3%	-8.0%

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

Earned Exposures (AY ending 6-30-09)

<u>Territory</u>	<u>Class</u> <u>10 & 15</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20 & 25</u>	<u>Class</u> <u>21 & 26</u>	<u>Class</u> <u>30</u>
1	7,680	253	170	203	281	70
2	12,214	342	305	292	467	91
3	22,875	701	526	541	829	193
4	13,642	410	259	293	427	101
5	28,243	1,012	607	659	849	253
6	15,035	468	306	306	472	97
7	16,280	604	289	355	462	127
8	8,973	278	175	182	265	69
9	9,435	473	163	204	213	65
10	5,347	203	101	105	147	37
11	3,783	109	77	58	116	30
12	10,446	393	189	189	256	69
13	11,683	527	203	306	296	68
14	4,476	216	90	114	127	44
15	1,749	100	24	48	36	16
16	650	38	13	19	16	6
17	757	16	13	10	22	5
18	804	33	17	13	20	8
19	752	28	12	18	14	9
20	1,049	55	21	24	27	5
21	3,215	213	66	108	76	20
22	1,101	84	21	48	20	4
23	2,180	44	23	32	20	21
24	1,332	45	15	17	22	9
25	872	21	9	10	10	5
26	1,125	60	19	27	21	7
27	19,775	626	487	491	797	129
40	853	36	8	24	18	3
41	3,514	132	49	97	79	15
42	2,699	136	42	75	52	14
43	2,145	118	39	61	49	18
44	1,660	131	35	81	52	4
45	2,348	116	44	75	67	16
46	1,229	54	26	17	30	61

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

Present Base Rates

<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>	<u>Class 15</u>
1	158	301	204	574	347	517	312	172	118
2	182	307	214	616	377	554	339	169	136
3	176	311	211	648	373	583	336	192	132
4	195	339	233	670	394	603	355	198	146
5	194	337	227	685	432	617	389	221	145
6	203	331	242	713	435	642	392	212	152
7	207	337	239	709	486	638	437	230	155
8	199	341	252	740	471	666	424	242	149
9	217	348	257	762	486	686	437	207	162
10	208	353	244	752	487	677	438	229	156
11	204	375	261	749	465	674	419	214	153
12	227	389	286	762	526	686	473	236	170
13	247	391	288	771	499	694	449	243	185
14	265	433	282	790	515	711	464	261	198
15	283	459	322	801	564	721	508	275	212
16	242	446	311	788	527	709	474	237	181
17	214	414	260	761	474	685	427	214	160
18	234	465	312	779	525	701	473	241	175
19	244	457	294	755	483	680	435	246	183
20	236	455	291	776	514	698	463	234	177
21	267	501	338	781	562	703	506	276	200
22	338	536	393	758	588	682	529	340	253
23	204	467	301	772	515	695	464	223	153
24	248	467	302	780	488	702	439	237	186
25	236	505	298	778	538	700	484	244	177
26	282	518	407	758	576	682	518	272	211
27	153	284	186	531	308	478	277	152	114
40	219	413	283	761	476	685	428	264	164
41	223	400	305	798	522	718	470	232	167
42	224	431	303	781	568	703	511	259	168
43	257	465	303	784	569	706	512	274	192
44	204	436	292	760	500	684	450	215	153
45	261	454	324	798	575	718	518	262	195
46	153	284	186	531	308	478	277	152	114
Wtd Avg	202.06	359.61	239.70	692.04	426.59			210.35	

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

Current Rate Relativities

<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>	<u>Class 15</u>
1	0.78	0.84	0.85	0.83	0.81	0.83	0.81	0.82	0.78
2	0.90	0.85	0.89	0.89	0.88	0.89	0.88	0.80	0.90
3	0.87	0.86	0.88	0.94	0.87	0.94	0.87	0.91	0.87
4	0.97	0.94	0.97	0.97	0.92	0.97	0.92	0.94	0.97
5	0.96	0.94	0.95	0.99	1.01	0.99	1.01	1.05	0.96
6	1.00	0.92	1.01	1.03	1.02	1.03	1.02	1.01	1.00
7	1.02	0.94	1.00	1.02	1.14	1.02	1.14	1.09	1.02
8	0.98	0.95	1.05	1.07	1.10	1.07	1.10	1.15	0.98
9	1.07	0.97	1.07	1.10	1.14	1.10	1.14	0.98	1.07
10	1.03	0.98	1.02	1.09	1.14	1.09	1.14	1.09	1.03
11	1.01	1.04	1.09	1.08	1.09	1.08	1.09	1.02	1.01
12	1.12	1.08	1.19	1.10	1.23	1.10	1.23	1.12	1.12
13	1.22	1.09	1.20	1.11	1.17	1.11	1.17	1.16	1.22
14	1.31	1.20	1.18	1.14	1.21	1.14	1.21	1.24	1.31
15	1.40	1.28	1.34	1.16	1.32	1.16	1.32	1.31	1.40
16	1.20	1.24	1.30	1.14	1.24	1.14	1.24	1.13	1.20
17	1.06	1.15	1.08	1.10	1.11	1.10	1.11	1.02	1.06
18	1.16	1.29	1.30	1.13	1.23	1.13	1.23	1.15	1.16
19	1.21	1.27	1.23	1.09	1.13	1.09	1.13	1.17	1.21
20	1.17	1.27	1.21	1.12	1.20	1.12	1.20	1.11	1.17
21	1.32	1.39	1.41	1.13	1.32	1.13	1.32	1.31	1.32
22	1.67	1.49	1.64	1.10	1.38	1.10	1.38	1.62	1.67
23	1.01	1.30	1.26	1.12	1.21	1.12	1.21	1.06	1.01
24	1.23	1.30	1.26	1.13	1.14	1.13	1.14	1.13	1.23
25	1.17	1.40	1.24	1.12	1.26	1.12	1.26	1.16	1.17
26	1.40	1.44	1.70	1.10	1.35	1.10	1.35	1.29	1.40
27	0.76	0.79	0.78	0.77	0.72	0.77	0.72	0.72	0.76
40	1.08	1.15	1.18	1.10	1.12	1.10	1.12	1.26	1.08
41	1.10	1.11	1.27	1.15	1.22	1.15	1.22	1.10	1.10
42	1.11	1.20	1.26	1.13	1.33	1.13	1.33	1.23	1.11
43	1.27	1.29	1.26	1.13	1.33	1.13	1.33	1.30	1.27
44	1.01	1.21	1.22	1.10	1.17	1.10	1.17	1.02	1.01
45	1.29	1.26	1.35	1.15	1.35	1.15	1.35	1.25	1.29
46	0.76	0.79	0.78	0.77	0.72	0.77	0.72	0.72	0.76

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

Proposed Base Rates

<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>	<u>Class 15</u>
1	169	319	217	592	368	533	331	182	126
2	190	319	226	640	400	576	360	175	142
3	189	326	225	678	389	610	350	205	141
4	205	359	243	699	413	629	372	206	153
5	205	355	245	719	446	647	401	232	153
6	215	356	252	739	467	665	420	221	161
7	221	362	250	739	513	665	462	248	165
8	213	354	266	778	503	700	453	257	159
9	227	369	274	792	516	713	464	214	170
10	220	367	252	782	509	704	458	251	165
11	219	378	272	779	499	701	449	228	164
12	236	405	296	799	559	719	503	248	177
13	257	408	304	782	530	704	477	253	192
14	277	449	304	812	550	731	495	281	207
15	291	481	333	830	591	747	532	280	218
16	253	449	319	814	539	733	485	242	189
17	230	425	272	804	494	724	445	224	172
18	238	477	328	821	560	739	504	254	178
19	250	465	307	791	518	712	466	260	187
20	249	473	299	802	536	722	482	241	186
21	278	513	351	810	590	729	531	286	208
22	340	540	401	767	593	690	534	352	255
23	210	476	311	811	543	730	489	234	157
24	250	496	324	826	516	743	464	243	187
25	241	509	310	824	574	742	517	250	180
26	284	522	429	788	586	709	527	276	213
27	164	297	193	558	324	502	292	162	123
40	222	422	288	792	499	713	449	278	166
41	225	403	320	821	534	739	481	241	168
42	226	434	311	814	589	733	530	264	169
43	259	468	313	801	596	721	536	286	194
44	205	439	300	788	531	709	478	223	153
45	276	457	336	829	593	746	534	266	207
46	154	286	187	535	310	482	279	153	115
Wtd Avg	212.65	375.38	252.30	720.00	448.88			221.32	

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

Proposed Rate Relativities

<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>	<u>Class 15</u>
1	0.79	0.85	0.86	0.82	0.82	0.82	0.82	0.82	0.79
2	0.89	0.85	0.90	0.89	0.89	0.89	0.89	0.79	0.89
3	0.89	0.87	0.89	0.94	0.87	0.94	0.87	0.93	0.89
4	0.96	0.96	0.96	0.97	0.92	0.97	0.92	0.93	0.96
5	0.96	0.95	0.97	1.00	0.99	1.00	0.99	1.05	0.96
6	1.01	0.95	1.00	1.03	1.04	1.03	1.04	1.00	1.01
7	1.04	0.96	0.99	1.03	1.14	1.03	1.14	1.12	1.04
8	1.00	0.94	1.05	1.08	1.12	1.08	1.12	1.16	1.00
9	1.07	0.98	1.09	1.10	1.15	1.10	1.15	0.97	1.07
10	1.03	0.98	1.00	1.09	1.13	1.09	1.13	1.13	1.03
11	1.03	1.01	1.08	1.08	1.11	1.08	1.11	1.03	1.03
12	1.11	1.08	1.17	1.11	1.25	1.11	1.25	1.12	1.11
13	1.21	1.09	1.20	1.09	1.18	1.09	1.18	1.14	1.21
14	1.30	1.20	1.20	1.13	1.23	1.13	1.23	1.27	1.30
15	1.37	1.28	1.32	1.15	1.32	1.15	1.32	1.27	1.37
16	1.19	1.20	1.26	1.13	1.20	1.13	1.20	1.09	1.19
17	1.08	1.13	1.08	1.12	1.10	1.12	1.10	1.01	1.08
18	1.12	1.27	1.30	1.14	1.25	1.14	1.25	1.15	1.12
19	1.18	1.24	1.22	1.10	1.15	1.10	1.15	1.17	1.18
20	1.17	1.26	1.19	1.11	1.19	1.11	1.19	1.09	1.17
21	1.31	1.37	1.39	1.13	1.31	1.13	1.31	1.29	1.31
22	1.60	1.44	1.59	1.07	1.32	1.07	1.32	1.59	1.60
23	0.99	1.27	1.23	1.13	1.21	1.13	1.21	1.06	0.99
24	1.18	1.32	1.28	1.15	1.15	1.15	1.15	1.10	1.18
25	1.13	1.36	1.23	1.14	1.28	1.14	1.28	1.13	1.13
26	1.34	1.39	1.70	1.09	1.31	1.09	1.31	1.25	1.34
27	0.77	0.79	0.76	0.78	0.72	0.78	0.72	0.73	0.77
40	1.04	1.12	1.14	1.10	1.11	1.10	1.11	1.26	1.04
41	1.06	1.07	1.27	1.14	1.19	1.14	1.19	1.09	1.06
42	1.06	1.16	1.23	1.13	1.31	1.13	1.31	1.19	1.06
43	1.22	1.25	1.24	1.11	1.33	1.11	1.33	1.29	1.22
44	0.96	1.17	1.19	1.09	1.18	1.09	1.18	1.01	0.96
45	1.30	1.22	1.33	1.15	1.32	1.15	1.32	1.20	1.30
46	0.72	0.76	0.74	0.74	0.69	0.74	0.69	0.69	0.72

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

Change in Rate Relativities

<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>	<u>Class 15</u>
1	1.0%	1.6%	1.1%	-1.1%	0.8%	-1.1%	0.8%	0.3%	1.0%
2	-1.2%	-0.4%	0.8%	0.0%	0.7%	0.0%	0.7%	-1.7%	-1.2%
3	2.2%	0.6%	1.1%	0.4%	-0.5%	0.4%	-0.5%	1.9%	2.2%
4	-0.5%	1.8%	-1.2%	0.2%	-0.4%	0.2%	-0.4%	-1.2%	-0.5%
5	0.0%	1.4%	2.4%	1.0%	-2.2%	1.0%	-2.2%	-0.1%	0.0%
6	0.5%	3.2%	-1.0%	0.0%	2.0%	0.0%	2.0%	-0.8%	0.5%
7	1.5%	2.4%	-0.7%	0.5%	0.1%	0.5%	0.1%	2.4%	1.5%
8	1.5%	-0.9%	-0.1%	1.0%	1.4%	1.0%	1.4%	0.8%	1.5%
9	-0.4%	1.3%	1.7%	-0.1%	0.9%	-0.1%	0.9%	-1.4%	-0.4%
10	0.1%	-0.2%	-1.8%	0.3%	-1.0%	0.3%	-1.0%	3.8%	0.1%
11	2.0%	-3.1%	-0.8%	-0.2%	1.8%	-0.2%	1.8%	1.2%	2.0%
12	-1.2%	-0.2%	-1.9%	0.8%	1.4%	0.8%	1.4%	-0.2%	-1.2%
13	-1.0%	0.3%	-0.1%	-2.2%	0.9%	-2.2%	0.9%	-1.3%	-1.0%
14	-0.9%	-0.3%	2.0%	-1.0%	1.9%	-1.0%	1.9%	2.4%	-0.9%
15	-2.2%	0.3%	-1.7%	-0.6%	-0.2%	-0.6%	-0.2%	-2.9%	-2.2%
16	-0.6%	-3.2%	-2.9%	-0.8%	-2.9%	-0.8%	-2.9%	-3.3%	-0.6%
17	2.0%	-1.8%	-0.4%	1.9%	-1.0%	1.9%	-1.0%	-0.7%	2.0%
18	-3.3%	-1.8%	-0.1%	1.3%	1.6%	1.3%	1.6%	0.4%	-3.3%
19	-2.3%	-2.4%	-0.5%	0.8%	1.6%	0.8%	1.6%	0.0%	-2.3%
20	0.2%	-0.4%	-2.0%	-1.0%	-1.2%	-1.0%	-1.2%	-2.0%	0.2%
21	-0.9%	-1.7%	-1.4%	0.1%	-0.6%	0.1%	-0.6%	-1.7%	-0.9%
22	-4.4%	-3.4%	-3.0%	-2.3%	-4.2%	-2.3%	-4.2%	-1.6%	-4.4%
23	-1.9%	-2.2%	-2.0%	1.3%	0.2%	1.3%	0.2%	0.0%	-1.9%
24	-3.9%	1.6%	1.6%	2.0%	0.5%	2.0%	0.5%	-2.4%	-3.9%
25	-3.3%	-3.2%	-1.1%	1.4%	1.5%	1.4%	1.5%	-2.6%	-3.3%
26	-4.0%	-3.5%	0.1%	-0.5%	-3.0%	-0.5%	-3.0%	-3.3%	-4.0%
27	1.7%	0.0%	-2.1%	1.7%	-0.3%	1.7%	-0.3%	1.0%	1.7%
40	-4.0%	-2.5%	-3.4%	0.0%	-0.5%	0.0%	-0.5%	0.4%	-4.0%
41	-4.0%	-3.8%	-0.2%	-1.1%	-2.8%	-1.1%	-2.8%	-1.2%	-4.0%
42	-4.4%	-3.2%	-2.7%	0.1%	-1.6%	0.1%	-1.6%	-3.4%	-4.4%
43	-4.1%	-3.3%	-1.9%	-2.0%	-0.3%	-2.0%	-0.3%	-1.0%	-4.1%
44	-4.9%	-3.5%	-2.3%	-0.7%	0.7%	-0.7%	0.7%	-1.2%	-4.9%
45	0.6%	-3.4%	-1.6%	-0.3%	-2.1%	-0.3%	-2.1%	-3.7%	0.6%
46	-4.9%	-3.8%	-4.6%	-3.6%	-4.4%	-3.6%	-4.4%	-4.5%	-4.9%

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

Base Rate Change

<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>	<u>Class 15</u>
1	7.0%	6.0%	6.4%	3.1%	6.1%	3.1%	6.1%	5.8%	6.8%
2	4.4%	3.9%	5.6%	3.9%	6.1%	4.0%	6.2%	3.6%	4.4%
3	7.4%	4.8%	6.6%	4.6%	4.3%	4.6%	4.2%	6.8%	6.8%
4	5.1%	5.9%	4.3%	4.3%	4.8%	4.3%	4.8%	4.0%	4.8%
5	5.7%	5.3%	7.9%	5.0%	3.2%	4.9%	3.1%	5.0%	5.5%
6	5.9%	7.6%	4.1%	3.6%	7.4%	3.6%	7.1%	4.2%	5.9%
7	6.8%	7.4%	4.6%	4.2%	5.6%	4.2%	5.7%	7.8%	6.5%
8	7.0%	3.8%	5.6%	5.1%	6.8%	5.1%	6.8%	6.2%	6.7%
9	4.6%	6.0%	6.6%	3.9%	6.2%	3.9%	6.2%	3.4%	4.9%
10	5.8%	4.0%	3.3%	4.0%	4.5%	4.0%	4.6%	9.6%	5.8%
11	7.4%	0.8%	4.2%	4.0%	7.3%	4.0%	7.2%	6.5%	7.2%
12	4.0%	4.1%	3.5%	4.9%	6.3%	4.8%	6.3%	5.1%	4.1%
13	4.0%	4.3%	5.6%	1.4%	6.2%	1.4%	6.2%	4.1%	3.8%
14	4.5%	3.7%	7.8%	2.8%	6.8%	2.8%	6.7%	7.7%	4.5%
15	2.8%	4.8%	3.4%	3.6%	4.8%	3.6%	4.7%	1.8%	2.8%
16	4.5%	0.7%	2.6%	3.3%	2.3%	3.4%	2.3%	2.1%	4.4%
17	7.5%	2.7%	4.6%	5.7%	4.2%	5.7%	4.2%	4.7%	7.5%
18	1.7%	2.6%	5.1%	5.4%	6.7%	5.4%	6.6%	5.4%	1.7%
19	2.5%	1.8%	4.4%	4.8%	7.2%	4.7%	7.1%	5.7%	2.2%
20	5.5%	4.0%	2.7%	3.4%	4.3%	3.4%	4.1%	3.0%	5.1%
21	4.1%	2.4%	3.8%	3.7%	5.0%	3.7%	4.9%	3.6%	4.0%
22	0.6%	0.7%	2.0%	1.2%	0.9%	1.2%	0.9%	3.5%	0.8%
23	2.9%	1.9%	3.3%	5.1%	5.4%	5.0%	5.4%	4.9%	2.6%
24	0.8%	6.2%	7.3%	5.9%	5.7%	5.8%	5.7%	2.5%	0.5%
25	2.1%	0.8%	4.0%	5.9%	6.7%	6.0%	6.8%	2.5%	1.7%
26	0.7%	0.8%	5.4%	4.0%	1.7%	4.0%	1.7%	1.5%	0.9%
27	7.2%	4.6%	3.8%	5.1%	5.2%	5.0%	5.4%	6.6%	7.9%
40	1.4%	2.2%	1.8%	4.1%	4.8%	4.1%	4.9%	5.3%	1.2%
41	0.9%	0.8%	4.9%	2.9%	2.3%	2.9%	2.3%	3.9%	0.6%
42	0.9%	0.7%	2.6%	4.2%	3.7%	4.3%	3.7%	1.9%	0.6%
43	0.8%	0.6%	3.3%	2.2%	4.7%	2.1%	4.7%	4.4%	1.0%
44	0.5%	0.7%	2.7%	3.7%	6.2%	3.7%	6.2%	3.7%	0.0%
45	5.7%	0.7%	3.7%	3.9%	3.1%	3.9%	3.1%	1.5%	6.2%
46	0.7%	0.7%	0.5%	0.8%	0.6%	0.8%	0.7%	0.7%	0.9%

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

Earned Exposures (AY ending 6-30-09)

<u>Territory</u>	<u>Class</u> <u>10 & 15</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20 & 25</u>	<u>Class</u> <u>21 & 26</u>	<u>Class</u> <u>30</u>
1	6,682	170	148	119	252	64
2	10,857	239	274	175	433	75
3	19,658	486	447	311	739	156
4	11,711	301	224	149	375	82
5	23,619	680	478	340	717	185
6	12,992	318	258	158	406	77
7	13,491	412	234	199	382	101
8	7,821	183	148	94	234	61
9	7,559	324	120	116	180	46
10	4,611	136	85	52	124	31
11	3,201	80	62	31	105	25
12	8,941	299	159	106	216	59
13	8,806	351	166	155	234	49
14	3,615	155	73	67	111	28
15	1,283	62	18	24	29	12
16	462	25	12	13	13	3
17	671	14	12	6	19	5
18	681	27	14	8	16	6
19	627	22	11	11	10	8
20	880	45	17	16	22	4
21	2,598	155	56	74	62	17
22	866	59	16	27	16	1
23	1,911	34	19	22	18	20
24	1,140	33	13	10	20	8
25	762	19	7	6	9	4
26	903	35	16	16	14	5
27	17,246	424	431	289	729	108
40	542	11	4	8	10	2
41	2,905	84	37	56	66	12
42	1,926	69	35	33	34	13
43	1,627	74	25	33	37	11
44	1,166	67	24	26	36	3
45	1,881	86	35	45	57	11
46	765	30	15	7	22	39

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

Present Base Rates

<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>	<u>Class 15</u>
1	222	500	310	860	500	774	450	220	166
2	216	484	297	871	453	784	408	217	162
3	235	504	304	932	509	839	458	246	176
4	246	527	311	978	542	880	488	237	184
5	251	536	330	961	549	865	494	251	188
6	273	552	323	942	585	848	527	271	204
7	264	565	374	1,025	592	923	533	256	198
8	275	559	374	975	590	878	531	301	206
9	286	558	341	933	628	840	565	270	214
10	248	571	376	976	665	878	599	271	186
11	292	638	393	984	616	886	554	278	219
12	320	661	448	916	692	824	623	289	240
13	331	595	466	970	729	873	656	300	248
14	390	703	444	993	769	894	692	341	292
15	466	720	573	1,033	849	930	764	376	349
16	412	707	482	1,013	724	912	652	340	309
17	328	629	375	937	638	843	574	283	246
18	381	744	497	907	788	816	709	332	285
19	350	709	554	897	717	807	645	356	262
20	441	795	545	928	715	835	644	412	330
21	462	762	567	1,022	883	920	795	475	346
22	511	761	583	946	785	851	707	583	383
23	303	773	547	939	742	845	668	343	227
24	370	686	505	936	737	842	663	336	277
25	335	734	578	935	745	842	671	373	251
26	425	721	618	966	792	869	713	428	318
27	199	454	258	889	442	800	398	223	149
40	305	640	415	950	682	855	614	331	228
41	262	641	471	916	750	824	675	324	196
42	304	687	516	967	797	870	717	313	228
43	349	753	487	1,037	814	933	733	384	261
44	310	687	426	971	633	874	570	315	232
45	354	722	484	905	745	815	671	374	265
46	199	454	258	889	442	800	398	223	149
Wtd Avg	270.01	576.48	352.49	944.63	568.68			266.47	

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

Current Rate Relativities

<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>	<u>Class 15</u>
1	0.82	0.87	0.88	0.91	0.88	0.91	0.88	0.83	0.82
2	0.80	0.84	0.84	0.92	0.80	0.92	0.80	0.81	0.80
3	0.87	0.87	0.86	0.99	0.90	0.99	0.90	0.92	0.87
4	0.91	0.91	0.88	1.04	0.95	1.04	0.95	0.89	0.91
5	0.93	0.93	0.94	1.02	0.97	1.02	0.97	0.94	0.93
6	1.01	0.96	0.92	1.00	1.03	1.00	1.03	1.02	1.01
7	0.98	0.98	1.06	1.09	1.04	1.09	1.04	0.96	0.98
8	1.02	0.97	1.06	1.03	1.04	1.03	1.04	1.13	1.02
9	1.06	0.97	0.97	0.99	1.10	0.99	1.10	1.01	1.06
10	0.92	0.99	1.07	1.03	1.17	1.03	1.17	1.02	0.92
11	1.08	1.11	1.11	1.04	1.08	1.04	1.08	1.04	1.08
12	1.19	1.15	1.27	0.97	1.22	0.97	1.22	1.08	1.19
13	1.23	1.03	1.32	1.03	1.28	1.03	1.28	1.13	1.23
14	1.44	1.22	1.26	1.05	1.35	1.05	1.35	1.28	1.44
15	1.73	1.25	1.63	1.09	1.49	1.09	1.49	1.41	1.73
16	1.53	1.23	1.37	1.07	1.27	1.07	1.27	1.28	1.53
17	1.21	1.09	1.06	0.99	1.12	0.99	1.12	1.06	1.21
18	1.41	1.29	1.41	0.96	1.39	0.96	1.39	1.25	1.41
19	1.30	1.23	1.57	0.95	1.26	0.95	1.26	1.34	1.30
20	1.63	1.38	1.55	0.98	1.26	0.98	1.26	1.55	1.63
21	1.71	1.32	1.61	1.08	1.55	1.08	1.55	1.78	1.71
22	1.89	1.32	1.65	1.00	1.38	1.00	1.38	2.19	1.89
23	1.12	1.34	1.55	0.99	1.30	0.99	1.30	1.29	1.12
24	1.37	1.19	1.43	0.99	1.30	0.99	1.30	1.26	1.37
25	1.24	1.27	1.64	0.99	1.31	0.99	1.31	1.40	1.24
26	1.57	1.25	1.75	1.02	1.39	1.02	1.39	1.61	1.57
27	0.74	0.79	0.73	0.94	0.78	0.94	0.78	0.84	0.74
40	1.13	1.11	1.18	1.01	1.20	1.01	1.20	1.24	1.13
41	0.97	1.11	1.34	0.97	1.32	0.97	1.32	1.22	0.97
42	1.13	1.19	1.46	1.02	1.40	1.02	1.40	1.17	1.13
43	1.29	1.31	1.38	1.10	1.43	1.10	1.43	1.44	1.29
44	1.15	1.19	1.21	1.03	1.11	1.03	1.11	1.18	1.15
45	1.31	1.25	1.37	0.96	1.31	0.96	1.31	1.40	1.31
46	0.74	0.79	0.73	0.94	0.78	0.94	0.78	0.84	0.74

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

Proposed Base Rates

<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>	<u>Class 15</u>
1	219	539	329	961	514	865	463	219	164
2	215	511	302	1,026	450	923	405	213	161
3	234	535	309	1,103	528	993	475	249	175
4	247	561	318	1,108	501	997	451	241	185
5	251	569	329	1,091	567	982	510	265	188
6	271	551	323	1,110	599	999	539	284	203
7	263	609	380	1,146	576	1,031	518	251	197
8	275	583	366	1,149	590	1,034	531	318	206
9	284	556	347	1,051	623	946	561	275	213
10	253	572	365	1,101	636	991	572	286	189
11	292	684	398	1,154	610	1,039	549	268	219
12	320	664	453	1,024	711	922	640	276	240
13	331	641	493	1,143	727	1,029	654	287	248
14	383	751	447	1,170	782	1,053	704	326	287
15	469	769	583	1,238	932	1,114	839	359	351
16	423	762	488	1,183	736	1,065	662	325	317
17	332	642	358	1,071	649	964	584	270	249
18	379	794	516	1,064	802	958	722	317	284
19	346	739	558	1,062	729	956	656	340	259
20	440	845	552	1,056	722	950	650	425	330
21	463	810	574	1,261	894	1,135	805	454	347
22	523	812	574	1,167	748	1,050	673	557	392
23	302	821	510	1,050	719	945	647	328	226
24	366	718	509	1,096	757	986	681	355	274
25	325	732	564	1,069	717	962	645	357	243
26	414	723	622	1,138	785	1,024	707	409	310
27	199	489	260	1,048	449	943	404	215	149
40	297	644	380	1,092	701	983	631	316	222
41	258	639	445	1,070	746	963	671	319	193
42	300	685	473	1,117	746	1,005	671	299	225
43	336	804	446	1,199	828	1,079	745	386	252
44	300	690	401	1,086	598	977	538	301	225
45	359	720	448	1,012	803	911	723	359	269
46	199	457	260	895	442	806	398	225	149
Wtd Avg	269.22	603.90	354.86	1093.36	572.53			267.04	

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

Proposed Rate Relativities

<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>	<u>Class 15</u>
1	0.81	0.89	0.93	0.88	0.90	0.88	0.90	0.82	0.81
2	0.80	0.85	0.85	0.94	0.79	0.94	0.79	0.80	0.80
3	0.87	0.89	0.87	1.01	0.92	1.01	0.92	0.93	0.87
4	0.92	0.93	0.90	1.01	0.88	1.01	0.88	0.90	0.92
5	0.93	0.94	0.93	1.00	0.99	1.00	0.99	0.99	0.93
6	1.01	0.91	0.91	1.02	1.05	1.02	1.05	1.06	1.01
7	0.98	1.01	1.07	1.05	1.01	1.05	1.01	0.94	0.98
8	1.02	0.97	1.03	1.05	1.03	1.05	1.03	1.19	1.02
9	1.05	0.92	0.98	0.96	1.09	0.96	1.09	1.03	1.05
10	0.94	0.95	1.03	1.01	1.11	1.01	1.11	1.07	0.94
11	1.08	1.13	1.12	1.06	1.07	1.06	1.07	1.00	1.08
12	1.19	1.10	1.28	0.94	1.24	0.94	1.24	1.03	1.19
13	1.23	1.06	1.39	1.05	1.27	1.05	1.27	1.07	1.23
14	1.42	1.24	1.26	1.07	1.37	1.07	1.37	1.22	1.42
15	1.74	1.27	1.64	1.13	1.63	1.13	1.63	1.34	1.74
16	1.57	1.26	1.38	1.08	1.29	1.08	1.29	1.22	1.57
17	1.23	1.06	1.01	0.98	1.13	0.98	1.13	1.01	1.23
18	1.41	1.31	1.45	0.97	1.40	0.97	1.40	1.19	1.41
19	1.29	1.22	1.57	0.97	1.27	0.97	1.27	1.27	1.29
20	1.63	1.40	1.56	0.97	1.26	0.97	1.26	1.59	1.63
21	1.72	1.34	1.62	1.15	1.56	1.15	1.56	1.70	1.72
22	1.94	1.34	1.62	1.07	1.31	1.07	1.31	2.09	1.94
23	1.12	1.36	1.44	0.96	1.26	0.96	1.26	1.23	1.12
24	1.36	1.19	1.43	1.00	1.32	1.00	1.32	1.33	1.36
25	1.21	1.21	1.59	0.98	1.25	0.98	1.25	1.34	1.21
26	1.54	1.20	1.75	1.04	1.37	1.04	1.37	1.53	1.54
27	0.74	0.81	0.73	0.96	0.78	0.96	0.78	0.81	0.74
40	1.10	1.07	1.07	1.00	1.22	1.00	1.22	1.18	1.10
41	0.96	1.06	1.25	0.98	1.30	0.98	1.30	1.19	0.96
42	1.11	1.13	1.33	1.02	1.30	1.02	1.30	1.12	1.11
43	1.25	1.33	1.26	1.10	1.45	1.10	1.45	1.45	1.25
44	1.11	1.14	1.13	0.99	1.04	0.99	1.04	1.13	1.11
45	1.33	1.19	1.26	0.93	1.40	0.93	1.40	1.34	1.33
46	0.74	0.76	0.73	0.82	0.77	0.82	0.77	0.84	0.74

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

Change in Rate Relativities

<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>	<u>Class 15</u>
1	-1.5%	2.6%	5.7%	-3.3%	2.4%	-3.3%	2.4%	-0.7%	-1.5%
2	0.0%	1.2%	0.9%	1.9%	-0.8%	1.9%	-0.8%	-1.8%	0.0%
3	0.0%	1.8%	0.9%	2.4%	2.8%	2.4%	2.8%	0.7%	0.0%
4	1.0%	1.7%	2.0%	-2.4%	-7.7%	-2.4%	-7.7%	1.2%	1.0%
5	0.0%	1.1%	-0.7%	-1.7%	2.5%	-1.7%	2.5%	5.1%	0.0%
6	-0.1%	-5.0%	-0.7%	2.3%	2.1%	2.3%	2.1%	4.2%	-0.1%
7	0.2%	3.1%	0.8%	-3.2%	-3.0%	-3.2%	-3.0%	-2.2%	0.2%
8	0.2%	0.0%	-2.9%	1.7%	-0.7%	1.7%	-0.7%	5.4%	0.2%
9	-0.9%	-5.0%	1.3%	-2.8%	-1.3%	-2.8%	-1.3%	1.7%	-0.9%
10	2.3%	-4.1%	-3.4%	-2.2%	-5.1%	-2.2%	-5.1%	5.2%	2.3%
11	-0.1%	2.1%	0.5%	1.8%	-1.2%	1.8%	-1.2%	-4.1%	-0.1%
12	0.4%	-4.1%	0.7%	-3.1%	1.9%	-3.1%	1.9%	-5.0%	0.4%
13	0.3%	2.7%	5.1%	2.3%	-0.9%	2.3%	-0.9%	-5.0%	0.3%
14	-1.7%	1.7%	0.0%	1.8%	1.3%	1.8%	1.3%	-4.7%	-1.7%
15	0.8%	1.7%	0.9%	3.3%	9.2%	3.3%	9.2%	-5.0%	0.8%
16	2.9%	2.7%	0.9%	0.7%	1.3%	0.7%	1.3%	-4.4%	2.9%
17	1.3%	-2.9%	-5.1%	-1.2%	0.7%	-1.2%	0.7%	-4.9%	1.3%
18	-0.1%	1.5%	2.8%	1.0%	1.0%	1.0%	1.0%	-4.5%	-0.1%
19	-0.5%	-0.8%	-0.1%	2.2%	0.7%	2.2%	0.7%	-4.9%	-0.5%
20	-0.2%	1.5%	0.9%	-1.3%	0.2%	-1.3%	0.2%	2.8%	-0.2%
21	0.5%	1.4%	0.7%	6.3%	0.5%	6.3%	0.5%	-4.6%	0.5%
22	2.5%	1.5%	-2.1%	6.8%	-5.1%	6.8%	-5.1%	-4.5%	2.5%
23	-0.2%	1.4%	-7.2%	-3.4%	-3.4%	-3.4%	-3.4%	-4.4%	-0.2%
24	-0.8%	0.0%	-0.2%	0.9%	1.9%	0.9%	1.9%	5.5%	-0.8%
25	-2.5%	-5.0%	-3.0%	-1.0%	-4.6%	-1.0%	-4.6%	-4.3%	-2.5%
26	-2.2%	-4.1%	-0.2%	1.7%	-1.6%	1.7%	-1.6%	-4.7%	-2.2%
27	0.4%	2.9%	-0.3%	2.0%	0.4%	2.0%	0.4%	-3.2%	0.4%
40	-2.6%	-3.6%	-9.1%	-0.6%	1.7%	-0.6%	1.7%	-5.0%	-2.6%
41	-1.1%	-4.7%	-6.5%	1.1%	-1.4%	1.1%	-1.4%	-2.1%	-1.1%
42	-1.4%	-5.2%	-9.1%	-0.4%	-7.2%	-0.4%	-7.2%	-4.6%	-1.4%
43	-3.3%	1.8%	-8.8%	0.2%	1.3%	0.2%	1.3%	0.6%	-3.3%
44	-3.3%	-4.3%	-6.5%	-3.7%	-6.6%	-3.7%	-6.6%	-4.4%	-3.3%
45	1.4%	-5.0%	-8.2%	-2.9%	6.9%	-2.9%	6.9%	-4.5%	1.4%
46	0.4%	-3.5%	-0.3%	-12.9%	-0.9%	-12.9%	-0.9%	0.4%	0.4%

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

Base Rate Change

<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>	<u>Class 15</u>
1	-1.4%	7.8%	6.1%	11.7%	2.8%	11.8%	2.9%	-0.5%	-1.2%
2	-0.5%	5.6%	1.7%	17.8%	-0.7%	17.7%	-0.7%	-1.8%	-0.6%
3	-0.4%	6.2%	1.6%	18.3%	3.7%	18.4%	3.7%	1.2%	-0.6%
4	0.4%	6.5%	2.3%	13.3%	-7.6%	13.3%	-7.6%	1.7%	0.5%
5	0.0%	6.2%	-0.3%	13.5%	3.3%	13.5%	3.2%	5.6%	0.0%
6	-0.7%	-0.2%	0.0%	17.8%	2.4%	17.8%	2.3%	4.8%	-0.5%
7	-0.4%	7.8%	1.6%	11.8%	-2.7%	11.7%	-2.8%	-2.0%	-0.5%
8	0.0%	4.3%	-2.1%	17.8%	0.0%	17.8%	0.0%	5.6%	0.0%
9	-0.7%	-0.4%	1.8%	12.6%	-0.8%	12.6%	-0.7%	1.9%	-0.5%
10	2.0%	0.2%	-2.9%	12.8%	-4.4%	12.9%	-4.5%	5.5%	1.6%
11	0.0%	7.2%	1.3%	17.3%	-1.0%	17.3%	-0.9%	-3.6%	0.0%
12	0.0%	0.5%	1.1%	11.8%	2.7%	11.9%	2.7%	-4.5%	0.0%
13	0.0%	7.7%	5.8%	17.8%	-0.3%	17.9%	-0.3%	-4.3%	0.0%
14	-1.8%	6.8%	0.7%	17.8%	1.7%	17.8%	1.7%	-4.4%	-1.7%
15	0.6%	6.8%	1.7%	19.8%	9.8%	19.8%	9.8%	-4.5%	0.6%
16	2.7%	7.8%	1.2%	16.8%	1.7%	16.8%	1.5%	-4.4%	2.6%
17	1.2%	2.1%	-4.5%	14.3%	1.7%	14.4%	1.7%	-4.6%	1.2%
18	-0.5%	6.7%	3.8%	17.3%	1.8%	17.4%	1.8%	-4.5%	-0.4%
19	-1.1%	4.2%	0.7%	18.4%	1.7%	18.5%	1.7%	-4.5%	-1.1%
20	-0.2%	6.3%	1.3%	13.8%	1.0%	13.8%	0.9%	3.2%	0.0%
21	0.2%	6.3%	1.2%	23.4%	1.2%	23.4%	1.3%	-4.4%	0.3%
22	2.3%	6.7%	-1.5%	23.4%	-4.7%	23.4%	-4.8%	-4.5%	2.3%
23	-0.3%	6.2%	-6.8%	11.8%	-3.1%	11.8%	-3.1%	-4.4%	-0.4%
24	-1.1%	4.7%	0.8%	17.1%	2.7%	17.1%	2.7%	5.7%	-1.1%
25	-3.0%	-0.3%	-2.4%	14.3%	-3.8%	14.3%	-3.9%	-4.3%	-3.2%
26	-2.6%	0.3%	0.6%	17.8%	-0.9%	17.8%	-0.8%	-4.4%	-2.5%
27	0.0%	7.7%	0.8%	17.9%	1.6%	17.9%	1.5%	-3.6%	0.0%
40	-2.6%	0.6%	-8.4%	14.9%	2.8%	15.0%	2.8%	-4.5%	-2.6%
41	-1.5%	-0.3%	-5.5%	16.8%	-0.5%	16.9%	-0.6%	-1.5%	-1.5%
42	-1.3%	-0.3%	-8.3%	15.5%	-6.4%	15.5%	-6.4%	-4.5%	-1.3%
43	-3.7%	6.8%	-8.4%	15.6%	1.7%	15.6%	1.6%	0.5%	-3.4%
44	-3.2%	0.4%	-5.9%	11.8%	-5.5%	11.8%	-5.6%	-4.4%	-3.0%
45	1.4%	-0.3%	-7.4%	11.8%	7.8%	11.8%	7.7%	-4.0%	1.5%
46	0.0%	0.7%	0.8%	0.7%	0.0%	0.8%	0.0%	0.9%	0.0%

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

Earned Exposures (AY ending 6-30-09)

<u>Territory</u>	<u>Class</u> <u>10 & 15</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20 & 25</u>	<u>Class</u> <u>21 & 26</u>	<u>Class</u> <u>30</u>
1	7,147	221	160	169	262	65
2	11,454	281	287	241	450	81
3	21,026	590	482	452	774	172
4	12,454	351	241	228	398	86
5	25,301	816	524	502	768	196
6	13,858	385	280	242	440	81
7	14,545	490	252	279	415	112
8	8,287	225	159	139	247	63
9	8,180	386	132	159	191	52
10	4,972	166	91	82	137	33
11	3,390	90	70	46	110	26
12	9,494	336	171	146	229	65
13	9,629	393	178	213	260	56
14	3,878	171	79	80	118	32
15	1,397	67	20	31	31	13
16	515	26	13	13	13	3
17	705	14	12	9	20	5
18	706	26	15	10	19	6
19	676	24	11	12	12	8
20	920	48	18	18	21	4
21	2,759	169	60	83	66	17
22	918	66	18	33	18	3
23	2,012	37	22	26	18	20
24	1,203	39	12	12	20	9
25	789	20	8	7	8	5
26	965	46	19	18	16	5
27	18,442	536	459	418	766	116
40	652	15	5	15	14	3
41	3,139	105	40	74	67	13
42	2,228	89	38	53	41	12
43	1,790	85	27	40	42	11
44	1,354	93	28	51	42	3
45	2,043	95	39	56	60	11
46	866	39	19	10	24	44

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

Present Base Rates

<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>	<u>Class 15</u>
1	87	92	92	101	98	91	88	83	65
2	84	94	94	101	101	91	91	92	63
3	92	94	92	111	103	100	93	87	69
4	88	95	90	107	107	96	96	92	66
5	94	99	99	114	107	103	96	94	70
6	98	103	103	118	116	106	104	98	73
7	101	103	103	121	120	109	108	107	75
8	105	109	109	126	117	113	105	100	78
9	104	109	109	123	123	111	111	98	78
10	90	116	111	129	127	116	114	105	67
11	109	119	117	143	130	129	117	112	81
12	115	128	128	148	143	133	129	122	86
13	133	136	136	166	161	149	145	144	99
14	128	151	147	169	169	152	152	136	96
15	176	184	176	211	197	190	177	182	132
16	276	292	284	333	314	300	283	300	207
17	102	107	107	117	114	105	103	101	76
18	170	207	207	235	228	212	205	197	127
19	187	240	240	256	251	230	226	216	140
20	169	206	206	231	227	208	204	196	126
21	230	292	292	328	309	295	278	266	172
22	259	319	315	355	349	320	314	300	194
23	156	200	189	218	209	196	188	180	117
24	121	145	145	168	158	151	142	136	90
25	198	218	214	242	242	218	218	204	148
26	210	256	256	302	283	272	255	243	157
27	80	86	83	93	91	84	82	80	60
40	120	132	132	148	146	133	131	124	90
41	108	138	138	154	153	139	138	125	81
42	131	160	160	180	177	162	159	152	98
43	140	169	167	205	190	185	171	172	105
44	225	274	274	311	311	280	280	261	168
45	145	186	186	209	195	188	176	168	108
46	80	86	83	93	91	84	82	80	60
Wtd Avg	105.64	123.12	112.08	134.65	121.61			107.27	

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

Current Rate Relativities

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>	Class <u>15</u>
1	0.82	0.75	0.82	0.75	0.81	0.75	0.81	0.77	0.82
2	0.80	0.76	0.84	0.75	0.83	0.75	0.83	0.86	0.80
3	0.87	0.76	0.82	0.82	0.85	0.82	0.85	0.81	0.87
4	0.83	0.77	0.80	0.79	0.88	0.79	0.88	0.86	0.83
5	0.89	0.80	0.88	0.85	0.88	0.85	0.88	0.88	0.89
6	0.93	0.84	0.92	0.88	0.95	0.88	0.95	0.91	0.93
7	0.96	0.84	0.92	0.90	0.99	0.90	0.99	1.00	0.96
8	0.99	0.89	0.97	0.94	0.96	0.94	0.96	0.93	0.99
9	0.98	0.89	0.97	0.91	1.01	0.91	1.01	0.91	0.98
10	0.85	0.94	0.99	0.96	1.04	0.96	1.04	0.98	0.85
11	1.03	0.97	1.04	1.06	1.07	1.06	1.07	1.04	1.03
12	1.09	1.04	1.14	1.10	1.18	1.10	1.18	1.14	1.09
13	1.26	1.10	1.21	1.23	1.32	1.23	1.32	1.34	1.26
14	1.21	1.23	1.31	1.26	1.39	1.26	1.39	1.27	1.21
15	1.67	1.49	1.57	1.57	1.62	1.57	1.62	1.70	1.67
16	2.61	2.37	2.53	2.47	2.58	2.47	2.58	2.80	2.61
17	0.97	0.87	0.95	0.87	0.94	0.87	0.94	0.94	0.97
18	1.61	1.68	1.85	1.75	1.87	1.75	1.87	1.84	1.61
19	1.77	1.95	2.14	1.90	2.06	1.90	2.06	2.01	1.77
20	1.60	1.67	1.84	1.72	1.87	1.72	1.87	1.83	1.60
21	2.18	2.37	2.61	2.44	2.54	2.44	2.54	2.48	2.18
22	2.45	2.59	2.81	2.64	2.87	2.64	2.87	2.80	2.45
23	1.48	1.62	1.69	1.62	1.72	1.62	1.72	1.68	1.48
24	1.15	1.18	1.29	1.25	1.30	1.25	1.30	1.27	1.15
25	1.87	1.77	1.91	1.80	1.99	1.80	1.99	1.90	1.87
26	1.99	2.08	2.28	2.24	2.33	2.24	2.33	2.27	1.99
27	0.76	0.70	0.74	0.69	0.75	0.69	0.75	0.75	0.76
40	1.14	1.07	1.18	1.10	1.20	1.10	1.20	1.16	1.14
41	1.02	1.12	1.23	1.14	1.26	1.14	1.26	1.17	1.02
42	1.24	1.30	1.43	1.34	1.46	1.34	1.46	1.42	1.24
43	1.33	1.37	1.49	1.52	1.56	1.52	1.56	1.60	1.33
44	2.13	2.23	2.44	2.31	2.56	2.31	2.56	2.43	2.13
45	1.37	1.51	1.66	1.55	1.60	1.55	1.60	1.57	1.37
46	0.76	0.70	0.74	0.69	0.75	0.69	0.75	0.75	0.76

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

Proposed Base Rates

<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>	<u>Class 15</u>
1	106	112	112	123	119	111	107	101	79
2	102	115	115	123	123	111	111	112	76
3	112	115	112	135	126	122	113	106	84
4	107	116	110	130	130	117	117	112	80
5	115	121	121	139	130	125	117	115	86
6	119	126	126	144	141	130	127	119	89
7	123	126	126	147	146	132	131	130	92
8	128	133	133	154	143	139	129	122	96
9	127	133	133	150	150	135	135	119	95
10	110	141	135	157	155	141	140	128	82
11	133	145	143	174	158	157	142	136	99
12	140	156	156	180	174	162	157	149	105
13	162	166	166	202	196	182	176	175	121
14	156	184	179	206	206	185	185	166	117
15	214	224	214	257	240	231	216	222	160
16	336	356	346	406	383	365	345	366	252
17	124	130	130	143	139	129	125	123	93
18	207	252	252	286	278	257	250	240	155
19	228	292	292	312	306	281	275	263	171
20	206	251	251	282	277	254	249	239	154
21	280	356	356	400	377	360	339	324	210
22	316	389	384	433	425	390	383	366	237
23	190	244	230	266	255	239	230	219	142
24	147	177	177	205	193	185	174	166	110
25	241	266	261	295	295	266	266	249	180
26	256	312	312	368	345	331	311	296	192
27	97	105	101	113	111	102	100	97	72
40	146	161	161	180	178	162	160	151	109
41	132	168	168	188	186	169	167	152	99
42	160	195	195	219	216	197	194	185	120
43	171	206	204	250	232	225	209	210	128
44	274	334	334	379	379	341	341	318	205
45	177	227	227	255	238	230	214	205	132
46	81	87	84	94	92	85	83	81	60
Wtd Avg	128.60	150.16	136.65	163.93	148.06			130.14	

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

Proposed Rate Relativities

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>	Class <u>15</u>
1	0.82	0.75	0.82	0.75	0.80	0.75	0.80	0.78	0.82
2	0.79	0.77	0.84	0.75	0.83	0.75	0.83	0.86	0.79
3	0.87	0.77	0.82	0.82	0.85	0.82	0.85	0.81	0.87
4	0.83	0.77	0.80	0.79	0.88	0.79	0.88	0.86	0.83
5	0.89	0.81	0.89	0.85	0.88	0.85	0.88	0.88	0.89
6	0.93	0.84	0.92	0.88	0.95	0.88	0.95	0.91	0.93
7	0.96	0.84	0.92	0.90	0.99	0.90	0.99	1.00	0.96
8	1.00	0.89	0.97	0.94	0.97	0.94	0.97	0.94	1.00
9	0.99	0.89	0.97	0.92	1.01	0.92	1.01	0.91	0.99
10	0.86	0.94	0.99	0.96	1.05	0.96	1.05	0.98	0.86
11	1.03	0.97	1.05	1.06	1.07	1.06	1.07	1.05	1.03
12	1.09	1.04	1.14	1.10	1.18	1.10	1.18	1.14	1.09
13	1.26	1.11	1.21	1.23	1.32	1.23	1.32	1.34	1.26
14	1.21	1.23	1.31	1.26	1.39	1.26	1.39	1.28	1.21
15	1.66	1.49	1.57	1.57	1.62	1.57	1.62	1.71	1.66
16	2.61	2.37	2.53	2.48	2.59	2.48	2.59	2.81	2.61
17	0.96	0.87	0.95	0.87	0.94	0.87	0.94	0.95	0.96
18	1.61	1.68	1.84	1.74	1.88	1.74	1.88	1.84	1.61
19	1.77	1.94	2.14	1.90	2.07	1.90	2.07	2.02	1.77
20	1.60	1.67	1.84	1.72	1.87	1.72	1.87	1.84	1.60
21	2.18	2.37	2.61	2.44	2.55	2.44	2.55	2.49	2.18
22	2.46	2.59	2.81	2.64	2.87	2.64	2.87	2.81	2.46
23	1.48	1.62	1.68	1.62	1.72	1.62	1.72	1.68	1.48
24	1.14	1.18	1.30	1.25	1.30	1.25	1.30	1.28	1.14
25	1.87	1.77	1.91	1.80	1.99	1.80	1.99	1.91	1.87
26	1.99	2.08	2.28	2.24	2.33	2.24	2.33	2.27	1.99
27	0.75	0.70	0.74	0.69	0.75	0.69	0.75	0.75	0.75
40	1.14	1.07	1.18	1.10	1.20	1.10	1.20	1.16	1.14
41	1.03	1.12	1.23	1.15	1.26	1.15	1.26	1.17	1.03
42	1.24	1.30	1.43	1.34	1.46	1.34	1.46	1.42	1.24
43	1.33	1.37	1.49	1.53	1.57	1.53	1.57	1.61	1.33
44	2.13	2.22	2.44	2.31	2.56	2.31	2.56	2.44	2.13
45	1.38	1.51	1.66	1.56	1.61	1.56	1.61	1.58	1.38
46	0.63	0.58	0.61	0.57	0.62	0.57	0.62	0.62	0.63

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

Change in Rate Relativities

<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>	<u>Class 15</u>
1	-0.4%	0.4%	-0.1%	0.0%	-0.7%	0.0%	-0.7%	0.8%	-0.4%
2	-0.7%	0.9%	0.2%	0.0%	-0.1%	0.0%	-0.1%	0.3%	-0.7%
3	-0.1%	0.9%	-0.1%	-0.5%	0.4%	-0.5%	0.4%	-0.1%	-0.1%
4	-0.4%	-0.2%	-0.4%	-0.6%	0.0%	-0.6%	0.0%	0.3%	-0.4%
5	0.0%	0.7%	0.8%	0.4%	0.0%	0.4%	0.0%	0.4%	0.0%
6	0.2%	0.4%	0.1%	0.4%	-0.4%	0.4%	-0.4%	-0.4%	0.2%
7	0.4%	0.4%	0.1%	0.1%	0.3%	0.1%	0.3%	0.2%	0.4%
8	0.6%	0.5%	-0.3%	0.5%	0.8%	0.5%	0.8%	0.8%	0.6%
9	0.6%	0.5%	-0.3%	0.7%	-0.1%	0.7%	-0.1%	-0.4%	0.6%
10	0.9%	-0.2%	0.0%	0.2%	0.5%	0.2%	0.5%	0.1%	0.9%
11	-0.2%	0.4%	0.6%	-0.2%	0.1%	-0.2%	0.1%	0.6%	-0.2%
12	0.1%	0.0%	-0.2%	0.1%	0.3%	0.1%	0.3%	0.2%	0.1%
13	0.1%	0.5%	-0.3%	-0.2%	-0.3%	-0.2%	-0.3%	-0.2%	0.1%
14	-0.1%	0.3%	-0.1%	0.4%	0.0%	0.4%	0.0%	1.0%	-0.1%
15	-0.4%	-0.3%	0.0%	0.2%	0.0%	0.2%	0.0%	0.8%	-0.4%
16	-0.1%	-0.1%	-0.2%	0.3%	0.3%	0.3%	0.3%	0.5%	-0.1%
17	-0.6%	0.1%	-0.5%	0.1%	0.3%	0.1%	0.3%	0.9%	-0.6%
18	0.0%	-0.1%	-0.4%	-0.3%	0.3%	-0.3%	0.3%	0.2%	0.0%
19	0.0%	-0.5%	-0.1%	-0.1%	0.3%	-0.1%	0.3%	0.3%	0.0%
20	0.0%	-0.2%	0.1%	0.3%	0.2%	0.3%	0.2%	0.7%	0.0%
21	0.1%	-0.1%	0.2%	0.2%	0.4%	0.2%	0.4%	0.4%	0.1%
22	0.3%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.5%	0.3%
23	0.2%	-0.3%	-0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
24	-0.5%	0.2%	0.5%	0.2%	0.1%	0.2%	0.1%	1.0%	-0.5%
25	-0.2%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.4%	-0.2%
26	0.1%	0.0%	-0.2%	-0.1%	0.1%	-0.1%	0.1%	0.2%	0.1%
27	-1.0%	0.2%	-0.1%	-0.1%	0.2%	-0.1%	0.2%	0.6%	-1.0%
40	0.4%	-0.2%	0.2%	0.1%	-0.1%	0.1%	-0.1%	0.3%	0.4%
41	0.7%	-0.1%	-0.1%	0.5%	0.1%	0.5%	0.1%	0.4%	0.7%
42	0.0%	0.0%	0.2%	0.2%	0.3%	0.2%	0.3%	0.2%	0.0%
43	0.4%	-0.2%	0.0%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%
44	0.0%	-0.2%	-0.2%	0.0%	0.1%	0.0%	0.1%	0.3%	0.0%
45	0.5%	0.0%	0.0%	0.5%	0.4%	0.5%	0.4%	0.9%	0.5%
46	-16.8%	-17.0%	-17.6%	-17.5%	-17.1%	-17.5%	-17.1%	-16.9%	-16.8%

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

Base Rate Change

<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>	<u>Class 15</u>
1	21.8%	21.7%	21.7%	21.8%	21.4%	22.0%	21.6%	21.7%	21.5%
2	21.4%	22.3%	22.3%	21.8%	21.8%	22.0%	22.0%	21.7%	20.6%
3	21.7%	22.3%	21.7%	21.6%	22.3%	22.0%	21.5%	21.8%	21.7%
4	21.6%	22.1%	22.2%	21.5%	21.5%	21.9%	21.9%	21.7%	21.2%
5	22.3%	22.2%	22.2%	21.9%	21.5%	21.4%	21.9%	22.3%	22.9%
6	21.4%	22.3%	22.3%	22.0%	21.6%	22.6%	22.1%	21.4%	21.9%
7	21.8%	22.3%	22.3%	21.5%	21.7%	21.1%	21.3%	21.5%	22.7%
8	21.9%	22.0%	22.0%	22.2%	22.2%	23.0%	22.9%	22.0%	23.1%
9	22.1%	22.0%	22.0%	22.0%	22.0%	21.6%	21.6%	21.4%	21.8%
10	22.2%	21.6%	21.6%	21.7%	22.0%	21.6%	22.8%	21.9%	22.4%
11	22.0%	21.8%	22.2%	21.7%	21.5%	21.7%	21.4%	21.4%	22.2%
12	21.7%	21.9%	21.9%	21.6%	21.7%	21.8%	21.7%	22.1%	22.1%
13	21.8%	22.1%	22.1%	21.7%	21.7%	22.1%	21.4%	21.5%	22.2%
14	21.9%	21.9%	21.8%	21.9%	21.9%	21.7%	21.7%	22.1%	21.9%
15	21.6%	21.7%	21.6%	21.8%	21.8%	21.6%	22.0%	22.0%	21.2%
16	21.7%	21.9%	21.8%	21.9%	22.0%	21.7%	21.9%	22.0%	21.7%
17	21.6%	21.5%	21.5%	22.2%	21.9%	22.9%	21.4%	21.8%	22.4%
18	21.8%	21.7%	21.7%	21.7%	21.9%	21.2%	22.0%	21.8%	22.0%
19	21.9%	21.7%	21.7%	21.9%	21.9%	22.2%	21.7%	21.8%	22.1%
20	21.9%	21.8%	21.8%	22.1%	22.0%	22.1%	22.1%	21.9%	22.2%
21	21.7%	21.9%	21.9%	22.0%	22.0%	22.0%	21.9%	21.8%	22.1%
22	22.0%	21.9%	21.9%	22.0%	21.8%	21.9%	22.0%	22.0%	22.2%
23	21.8%	22.0%	21.7%	22.0%	22.0%	21.9%	22.3%	21.7%	21.4%
24	21.5%	22.1%	22.1%	22.0%	22.2%	22.5%	22.5%	22.1%	22.2%
25	21.7%	22.0%	22.0%	21.9%	21.9%	22.0%	22.0%	22.1%	21.6%
26	21.9%	21.9%	21.9%	21.9%	21.9%	21.7%	22.0%	21.8%	22.3%
27	21.3%	22.1%	21.7%	21.5%	22.0%	21.4%	22.0%	21.3%	20.0%
40	21.7%	22.0%	22.0%	21.6%	21.9%	21.8%	22.1%	21.8%	21.1%
41	22.2%	21.7%	21.7%	22.1%	21.6%	21.6%	21.0%	21.6%	22.2%
42	22.1%	21.9%	21.9%	21.7%	22.0%	21.6%	22.0%	21.7%	22.4%
43	22.1%	21.9%	22.2%	22.0%	22.1%	21.6%	22.2%	22.1%	21.9%
44	21.8%	21.9%	21.9%	21.9%	21.9%	21.8%	21.8%	21.8%	22.0%
45	22.1%	22.0%	22.0%	22.0%	22.1%	22.3%	21.6%	22.0%	22.2%
46	1.3%	1.2%	1.2%	1.1%	1.1%	1.2%	1.2%	1.3%	0.0%

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

PART 3 - UMBI

Limit	Base Rate		Rate Change	20092Q Premium Distribution
	PRESENT	PROPOSED		
20/40	12	11	-8.3%	38.1%
20/50	13	12	-7.7%	1.9%
25/50	14	13	-7.1%	4.8%
25/60	15	14	-6.7%	0.9%
30/70	15	14	-6.7%	0.2%
35/80	15	14	-6.7%	0.4%
50/100	16	15	-6.3%	11.8%
100/100	17	16	-5.9%	0.0%
100/200	18	17	-5.6%	0.1%
100/300	19	17	-10.5%	38.6%
200/400	22	20	-9.1%	0.1%
250/500	23	21	-8.7%	3.0%
250/1000	24	22	-8.3%	0.0%
300/500	26	24	-7.7%	0.0%
500/500	33	30	-9.1%	0.1%
500/1000	34	31	-8.8%	0.0%
Total			-8.8%	100.0%

PART 6 - MED

Limit	Base Rate		Base Rate Change	20092Q Premium Distribution
	PRESENT	PROPOSED		
5,000	24	32	33.3%	62.6%
10,000	33	44	33.3%	10.9%
15,000	42	56	33.3%	1.4%
20,000	46	61	32.6%	1.2%
25,000	50	67	34.0%	11.5%
50,000	61	81	32.8%	6.2%
100,000	72	96	33.3%	6.2%
Total			33.4%	100.0%

PART 12 - UIMBI

Limit	Base Rate		Rate Change	20092Q Premium Distribution
	PRESENT	PROPOSED		
20/40	0	0	0.0%	0.0%
20/50	1	1	0.0%	0.2%
25/50	3	3	0.0%	0.8%
25/60	4	4	0.0%	0.2%
30/70	7	7	0.0%	0.1%
35/80	11	11	0.0%	0.3%
50/100	19	19	0.0%	13.2%
100/100	41	41	0.0%	0.1%
100/200	41	41	0.0%	0.1%
100/300	42	42	0.0%	71.8%
200/400	99	99	0.0%	0.2%
250/500	118	118	0.0%	12.3%
250/1000	127	127	0.0%	0.0%
300/500	167	167	0.0%	0.0%
500/500	304	304	0.0%	0.5%
500/1000	313	313	0.0%	0.2%
Total			0.0%	100.0%

PART 10 - SUB T

Limit	Base Rate		Rate Change	20092Q Premium Distribution
	PRESENT	PROPOSED		
\$15	11	11	0.0%	7.5%
\$30	55	55	0.0%	87.5%
\$45	128	128	0.0%	4.8%
\$100	264	264	0.0%	0.2%
Total			0.0%	100.0%

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Automatic Payment Plan Discount

(Data is 3 Accident Years ending 6/30/09)

Pay Plan	1 Year	1 Year	Claim Counts	3 Year	Loss Ratio	Credibility*	Indicated Change	Current Factor	Renormalized		Rate Change
	Earn Prem	BI Earn Expos		Loss Ratio	Relativity				Indicated Factor	Selected Factor	
Other	85,737,225	97,680	9,365	63.1%	1.15	100.0%	14.9%	1.00	1.00	1.00	0.0%
ExpressIT	67,516,379	72,693	7,500	53.5%	0.98	100.0%	-2.4%	0.90	0.76	0.90	0.0%
Payroll Deduct	71,701,300	74,684	6,809	45.0%	0.82	100.0%	-18.0%	0.90	0.64	0.88	-2.2%
Total	224,954,904	245,057	23,674	54.9%	1.00	100.0%					-0.7%

* Credibility = (claim counts/1082)^0.5

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

**Passive Restraint Discount
PIP, MED, UM, UIM**

<u>Discount</u>	<u>20092 Earn Prem</u>	<u>Current Factor</u>	<u>Selected Factor</u>	<u>Rate Change</u>
Yes	17,979,293	0.90	1.00	11.1%
No	515,489	1.00	1.00	0.0%
Total	18,494,782			10.8%

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Rate Impacts by Coverage

<u>RATING VARIABLE</u>	Parts 1&5 Total BI	Part 2 PIP	Part 3 UMBI	Part 4 PD	Part 6 Med	Part 7&8 Coll	Part 9 Comp	Part 10 Sub T	Part 11 Tow	Part 12 UIMBI	TOTAL
PayDed/Expresslt	-0.71%	-0.71%	-0.71%	-0.71%	-0.71%	-0.71%	-0.71%			-0.71%	-0.7%
Passive Restraint		10.80%	10.80%		10.80%					10.80%	0.9%
Total Rating Variable Impact	-0.7%	10.0%	10.0%	-0.7%	10.0%	-0.7%	-0.7%	0.0%	0.0%	10.0%	0.2%
Base Rate Change	6.4%	-9.1%	-8.8%	5.1%	33.3%	0.6%	21.8%	0.0%	0.0%	0.0%	4.7%
Overall Rate Change	5.6%	0.0%	0.3%	4.3%	46.7%	-0.1%	20.9%	0.0%	0.0%	10.0%	4.8%

Metropolitan Property & Casualty Insurance Company

Determination of Statewide Credibility

Private Passenger Automobile

Massachusetts

06/30/09 Claim Data, as of 06/30/09

COVERAGE	EXPERIENCE YEARS	INCURRED CLAIMS	CREDIBILITY
BODILY INJURY LIABILITY	3	10,956	100.0%
PROPERTY DAMAGE LIABILITY	3	44,546	100.0%
MEDICAL PAYMENTS	3	469	65.8%
PERSONAL INJURY PROTECTION	3	15,649	100.0%
UNINSURED MOTORISTS	3	378	59.1%
UNDERINSURED MOTORISTS	3	123	33.7%
COMPREHENSIVE AND TOWING	3	74,354	100.0%
COLLISION AND LIMITE COLLISION	3	73,605	100.0%
SUBSTITUTE TRANSPORTATION	3	23,195	100.0%

Partial credibility is calculated as the square root of (Incurred Claims / 1082)

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Territory Definitions

Tax Town	City or Town Name	Current Territory	Proposed Territory
2	Brockton	45	45
10	Abington	8	8
11	Bridgewater	6	6
12	Hingham	4	4
13	Middleborough	6	6
14	Plymouth	7	7
15	Rockland	9	9
16	Wareham	8	8
17	Whitman	8	8
21	Barnstable	5	5
30	Carver	7	7
31	Duxbury	3	3
32	East Bridgewater	6	6
33	Hanover	4	4
34	Hanson	5	5
35	Hull	9	9
36	Kingston	4	4
37	Lakeville	5	5
38	Marion	3	3
39	Marshfield	7	7
40	Mattapoisett	3	3
41	Norwell	3	3
42	Pembroke	6	6
43	Rochester	3	3
44	Scituate	6	6
45	West Bridgewater	8	8
50	Bourne	4	4
51	Chatham	27	27
52	Dennis	3	3
53	Edgartown	27	46
54	Falmouth	3	3
55	Harwich	1	1
56	Nantucket	27	27
57	Oak Bluffs	27	46
58	Orleans	27	27
59	Provincetown	27	27
60	Sandwich	3	3
61	Tisbury	27	46
62	Yarmouth	4	4
70	Halifax	5	5
71	Plympton	6	6
80	Brewster	27	27
81	Chilmark	27	46
82	Eastham	27	27
83	Gay Head	27	46

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Territory Definitions

Tax Town	City or Town Name	Current Territory	Proposed Territory
84	Gosnold	27	27
85	Mashpee	5	5
86	Truro	1	1
87	Wellfleet	27	27
88	West Tisbury	27	46
102	Pittsfield	4	4
110	Adams	27	27
111	Great Barrington	1	1
112	North Adams	2	2
130	Cheshire	27	27
131	Clarksburg	27	27
132	Dalton	27	27
133	Hinsdale	2	2
134	Lanesborough	1	1
135	Lee	27	27
136	Lenox	27	27
137	Sheffield	27	27
138	Stockbridge	1	1
139	West Stockbridge	1	1
140	Williamstown	27	27
170	Alford	27	27
171	Becket	2	2
172	Egremont	27	27
173	Florida	2	2
174	Hancock	27	27
175	Monterey	27	27
176	Mount Washington	27	27
177	New Ashford	1	1
178	New Marlborough	27	27
179	Otis	27	27
180	Peru	1	1
181	Richmond	27	27
182	Sandisfield	27	27
183	Savoy	27	27
184	Tyringham	27	27
185	Washington	27	27
186	Windsor	1	1
200	New Bedford	13	13
201	Fall River	13	13
202	Taunton	9	9
210	Attleboro	5	5
211	Dartmouth	7	7
212	Easton	7	7
213	Fairhaven	7	7
214	Mansfield	3	3

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Territory Definitions

Tax Town	City or Town Name	Current Territory	Proposed Territory
215	North Attleboro	3	3
230	Acushnet	7	7
231	Berkley	6	6
232	Dighton	5	5
233	Freetown	5	5
234	Norton	5	5
235	Raynham	6	6
236	Rehoboth	4	4
237	Seekonk	4	4
238	Somerset	6	6
239	Swansea	5	5
240	Westport	5	5
300	Lynn	43	43
302	Haverhill	8	8
303	Lawrence	44	44
304	Salem	12	12
310	Amesbury	2	2
311	Andover	3	3
312	Beverly	5	5
313	Danvers	5	5
314	Gloucester	5	5
315	Ipswich	2	2
316	Marblehead	4	4
317	Methuen	10	10
318	Newburyport	1	1
319	North Andover	5	5
320	Peabody	10	10
321	Saugus	12	12
322	Swampscott	9	9
330	Essex	2	2
331	Georgetown	3	3
332	Groveland	3	3
333	Hamilton	1	1
334	Lynnfield	7	7
335	Manchester	27	27
336	Merrimac	3	3
337	Middletown	6	6
338	Nahant	8	8
339	Newbury	1	1
340	Rockport	2	2
341	Rowley	3	3
342	Salisbury	5	5
343	Wenham	2	2
344	West Newbury	27	27
370	Boxford	3	3

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Territory Definitions

Tax Town	City or Town Name	Current Territory	Proposed Territory
371	Topsfield	4	4
400	Springfield	42	42
402	Chicopee	9	9
403	Holyoke	40	40
410	Greenfield	3	3
411	Montague	27	27
412	Orange	2	2
420	Agawam	7	7
421	Ludlow	7	7
422	Monson	3	3
423	Palmer	4	4
424	Westfield	6	6
425	West Springfield	10	10
430	Buckland	27	27
431	Colrain	1	1
432	Deerfield	27	27
433	Erving	27	27
434	Northfield	27	27
435	Shelburne	1	1
436	Sunderland	3	3
437	Whately	27	27
440	Chester	1	1
441	East Longmeadow	6	6
442	Longmeadow	4	4
443	Russell	3	3
444	Southwick	4	4
445	Wilbraham	5	5
470	Ashfield	27	27
471	Bernardston	27	27
472	Charlemont	27	27
473	Conway	27	27
474	Gill	27	27
475	Hawley	27	27
476	Heath	2	2
477	Leverett	1	1
478	Leyden	1	1
479	Monroe	1	1
480	New Salem	27	27
481	Rowe	27	27
482	Shutesbury	2	2
483	Warwick	27	27
484	Wendell	27	27
490	Blandford	3	3
491	Brimfield	3	3
492	Granville	2	2

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Territory Definitions

Tax Town	City or Town Name	Current Territory	Proposed Territory
493	Hampden	5	5
494	Holland	1	1
495	Montgomery	27	27
496	Tolland	1	1
497	Wales	2	2
510	Amherst	5	5
511	Easthampton	3	3
512	Northampton	3	3
513	South Hadley	4	4
514	Ware	3	3
530	Belchertown	3	3
531	Hadley	27	27
532	Hatfield	27	27
533	Huntington	2	2
534	Williamsburg	27	27
570	Chesterfield	27	27
571	Cummington	27	27
573	Goshen	27	27
574	Granby	4	4
576	Middlefield	1	1
577	Pelham	27	27
578	Plainfield	27	27
580	Southampton	1	1
581	Westhampton	27	27
582	Worthington	1	1
600	Cambridge	11	11
601	Lowell	41	41
602	Everett	14	14
603	Malden	14	14
604	Medford	12	12
605	Newton	6	6
606	Somerville	12	12
607	Waltham	7	7
608	Watertown	7	7
610	Arlington	4	4
611	Belmont	3	3
612	Chelmsford	2	2
613	Concord	27	27
614	Dracut	6	6
615	Framingham	9	9
616	Hudson	3	3
617	Lexington	2	2
618	Marlborough	5	5
619	Melrose	6	6
620	Maynard	27	27

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Territory Definitions

Tax Town	City or Town Name	Current Territory	Proposed Territory
621	Natick	3	3
622	Reading	3	3
623	Stoneham	8	8
624	Wakefield	6	6
625	Winchester	3	3
626	Woburn	7	7
630	Acton	27	27
631	Ashland	5	5
632	Ayer	3	3
633	Bedford	2	2
634	Billerica	5	5
635	Burlington	4	4
636	Groton	27	27
637	Holliston	2	2
638	Hopkinton	27	27
639	Lincoln	1	1
640	Littleton	27	27
641	North Reading	5	5
642	Pepperell	27	27
643	Shirley	2	2
644	Stow	27	27
645	Sudbury	27	27
646	Tewksbury	5	5
647	Townsend	27	27
648	Tyngsborough	3	3
649	Wayland	2	2
650	Westford	27	27
651	Weston	3	3
652	Wilmington	4	4
670	Ashby	1	1
671	Boxborough	27	27
672	Carlisle	27	27
673	Dunstable	1	1
674	Sherborn	1	1
702	Brookline	8	8
703	Quincy	12	12
710	Braintree	8	8
711	Canton	8	8
712	Dedham	8	8
713	Franklin	1	1
714	Milton	11	11
715	Needham	2	2
716	Norwood	7	7
717	Randolph	14	14
718	Stoughton	12	12

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Territory Definitions

Tax Town	City or Town Name	Current Territory	Proposed Territory
719	Walpole	4	4
720	Wellesley	1	1
721	Weymouth	9	9
730	Avon	11	11
731	Bellingham	3	3
732	Cohasset	4	4
733	Dover	2	2
734	Foxborough	3	3
735	Holbrook	11	11
736	Medfield	27	27
737	Medway	27	27
738	Millis	27	27
739	Norfolk	1	1
740	Plainville	4	4
741	Sharon	6	6
742	Westwood	4	4
743	Wrentham	2	2
802	Chelsea	16	16
803	Revere	15	15
810	Winthrop	13	13
815	West Roxbury (Bos)	17	17
816	Roslindale (Boston)	18	18
817	Jamaica Plain (Boston)	19	19
818	Hyde Park (Boston)	20	20
819	Dorchester (Boston)	21	21
820	Roxbury (Boston)	22	22
821	Boston (Central)	23	23
822	Brighton (Boston)	24	24
823	South Boston (Boston)	25	25
824	Charlestown (Boston)	26	26
900	Worcester	13	13
902	Fitchburg	7	7
910	Athol	3	3
911	Clinton	6	6
912	Gardner	3	3
913	Grafton	3	3
914	Leominster	5	5
915	Milford	5	5
916	Millbury	4	4
917	Northbridge	3	3
918	Shrewsbury	5	5
919	Southbridge	6	6
920	Spencer	6	6
921	Uxbridge	27	27
922	Webster	7	7

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Territory Definitions

Tax Town	City or Town Name	Current Territory	Proposed Territory
923	Westborough	2	2
924	Winchedon	3	3
930	Ashburnham	1	1
931	Auburn	6	6
932	Barre	2	2
933	Berlin	27	27
934	Blackstone	2	2
935	Brookfield	3	3
936	Charlton	4	4
937	Douglas	2	2
938	Dudley	3	3
939	Hardwick	27	27
940	Holden	3	3
941	Hopedale	2	2
942	Hubbardston	1	1
943	Lancaster	2	2
944	Leicester	7	7
945	Lunenburg	1	1
946	Mendon	27	27
947	Millville	1	1
948	North Brookfield	3	3
949	Northborough	27	27
950	Oxford	5	5
951	Rutland	3	3
952	Southborough	27	27
953	Sterling	27	27
954	Sturbridge	1	1
955	Sutton	27	27
956	Templeton	27	27
957	Upton	27	27
958	Warren	3	3
959	West Boylston	2	2
960	West Brookfield	27	27
961	Westminster	1	1
970	Bolton	1	1
971	Boylston	2	2
973	East Brookfield	2	2
974	Harvard	27	27
975	New Braintree	27	27
976	Oakham	1	1
977	Paxton	5	5
978	Petersham	27	27
979	Phillipston	1	1
980	Princeton	27	27
981	Royalston	1	1

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Territory Definitions

Tax Town	City or Town Name	Current Territory	Proposed Territory
991	Connecticut	9	9
992	Maine	9	9
993	New Hampshire	9	9
994	New York	9	9
995	Rhode Island	9	9
996	Vermont	9	9
999	Other	9	9

**Metropolitan Property & Casualty Insurance Company
Massachusetts Automobile**

Support for Territory Definition Changes

The following towns that were previously in territory 27, will be defined as territory 46 as supported by the loss experience shown below.

Tax Town	Town or City Name
53	Edgartown
57	Oak Bluffs
61	Tisbury
81	Chilmark
83	Gay Head
88	West Tisbury

Territory	1 Year Onlevel and Trended Earned Premium	Developed, Onlevel, & Trended Loss Ratios*			
		2007	2008	2009	3-Yr
Current 27	\$ 16,346,429	52.0%	57.1%	52.1%	53.8%
Proposed 27	\$ 15,424,239	52.4%	57.6%	53.4%	54.5%
Proposed 46	\$ 922,190	43.7%	48.8%	30.4%	40.8%

*Note: Three accident years ending 6/30/2009.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Private Passenger Automobile

Sample Premiums 4-1-10

MASSACHUSETTS

Premium Change for New Business Policy # 1

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at</u>	<u>Average Annual Premium at</u>	<u>% Change</u>
	<u>NB Current Rates</u>	<u>NB Filed Rates</u>	
Petersham	353	425	20.4%
Sturbridge	386	464	20.2%
Northampton	424	511	20.5%
Foxborough	424	511	20.5%
Pittsfield	466	551	18.2%
Attleboro	469	558	19.0%
Bridgewater	502	591	17.7%
Plymouth	515	606	17.7%
Dedham	510	610	19.6%
Framingham	579	679	17.3%
Methuen	561	668	19.1%
Cambridge	550	647	17.6%
Quincy	605	694	14.7%
New Bedford	684	801	17.1%
Worcester	684	801	17.1%
Randolph	743	872	17.4%
Revere	841	979	16.4%
Chelsea	732	858	17.2%
West Roxbury	581	700	20.5%
Roslindale	638	747	17.1%
Jamaica Plain	696	818	17.5%
Hyde Park	668	784	17.4%
Dorchester	802	937	16.8%
Roxbury	884	1025	16.0%
Boston Central	583	664	13.9%
Brighton	641	733	14.4%
South Boston	648	758	17.0%
E. Boston/Charlestown	760	883	16.2%
Holyoke	653	746	14.2%
Lowell	670	755	12.7%
Springfield	780	899	15.3%
Lynn	758	868	14.5%
Lawrence	664	758	14.2%
Brockton	783	929	18.6%
Barnstable	469	558	19.0%
North Adams	421	499	18.5%
Fall River	684	801	17.1%
Taunton	579	679	17.3%
Beverly	469	558	19.0%
Gloucester	469	558	19.0%
Haverhill	510	610	19.6%
Newburyport	386	464	20.2%
Peabody	561	668	19.1%
Salem	605	694	14.7%
Chicopee	579	679	17.3%
Westfield	502	591	17.7%
Everett	743	872	17.4%
Malden	743	872	17.4%
Marlborough	469	558	19.0%
Medford	605	694	14.7%
Melrose	502	591	17.7%
Newton	502	591	17.7%
Somerville	605	694	14.7%
Waltham	515	606	17.7%
Woburn	515	606	17.7%
Fitchburg	515	606	17.7%
Gardner	424	511	20.5%
Leominster	469	558	19.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Private Passenger Automobile

Sample Premiums 4-1-10

MASSACHUSETTS

Premium Change for New Business Policy # 2

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at NB Current Rates</u>	<u>Average Annual Premium at NB Filed Rates</u>	<u>% Change</u>
Petersham	467	446	-4.5%
Sturbridge	507	479	-5.5%
Northampton	540	512	-5.2%
Foxborough	540	512	-5.2%
Pittsfield	572	537	-6.1%
Attleborough	580	547	-5.7%
Bridgewater	613	577	-5.9%
Plymouth	619	583	-5.8%
Dedham	628	596	-5.1%
Framingham	677	634	-6.4%
Methuen	638	603	-5.5%
Cambridge	668	621	-7.0%
Quincy	722	666	-7.8%
New Bedford	790	738	-6.6%
Worcester	790	738	-6.6%
Randolph	859	797	-7.2%
Revere	996	928	-6.8%
Chelsea	961	914	-4.9%
West Roxbury	703	666	-5.3%
Roslindale	811	758	-6.5%
Jamaica Plain	843	794	-5.8%
Hyde Park	865	810	-6.4%
Dorchester	1003	941	-6.2%
Roxbury	1093	1029	-5.9%
Boston Central	728	671	-7.8%
Brighton	773	708	-8.4%
South Boston	812	759	-6.5%
E. Boston/Charlestown	938	872	-7.0%
Holyoke	750	688	-8.3%
Lowell	732	669	-8.6%
Springfield	847	781	-7.8%
Lynn	855	783	-8.4%
Lawrence	833	771	-7.4%
Brockton	877	829	-5.5%
Barnstable	580	547	-5.7%
North Adams	523	493	-5.7%
Fall River	790	738	-6.6%
Taunton	677	634	-6.4%
Beverly	580	547	-5.7%
Gloucester	580	547	-5.7%
Haverhill	628	596	-5.1%
Newburyport	507	479	-5.5%
Peabody	638	603	-5.5%
Salem	722	666	-7.8%
Chicopee	677	634	-6.4%
Westfield	613	577	-5.9%
Everett	859	797	-7.2%
Malden	859	797	-7.2%
Marlborough	580	547	-5.7%
Medford	722	666	-7.8%
Melrose	613	577	-5.9%
Newton	613	577	-5.9%
Somerville	722	666	-7.8%
Waltham	619	583	-5.8%
Woburn	619	583	-5.8%
Fitchburg	619	583	-5.8%
Gardner	540	512	-5.2%
Leominster	580	547	-5.7%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Private Passenger Automobile

Sample Premiums 4-1-10

MASSACHUSETTS

Premium Change for New Business Policy # 3

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at NB Current Rates</u>	<u>Average Annual Premium at NB Filed Rates</u>	<u>% Change</u>
Petersham	2004	1983	-1.0%
Sturbridge	2217	2210	-0.3%
Northampton	2408	2399	-0.4%
Foxborough	2408	2399	-0.4%
Pittsfield	2583	2513	-2.7%
Attleborough	2695	2659	-1.3%
Bridgewater	2846	2834	-0.4%
Plymouth	2936	2891	-1.5%
Dedham	2973	2972	0.0%
Framingham	3155	3107	-1.5%
Methuen	3297	3214	-2.5%
Cambridge	3213	3185	-0.9%
Quincy	3518	3471	-1.3%
New Bedford	3681	3624	-1.5%
Worcester	3681	3624	-1.5%
Randolph	3841	3807	-0.9%
Revere	4270	4286	0.4%
Chelsea	4079	4032	-1.2%
West Roxbury	3171	3135	-1.1%
Roslindale	3777	3750	-0.7%
Jamaica Plain	3749	3740	-0.2%
Hyde Park	3825	3757	-1.8%
Dorchester	4387	4310	-1.8%
Roxbury	4476	4368	-2.4%
Boston Central	3629	3535	-2.6%
Brighton	3494	3442	-1.5%
South Boston	3794	3739	-1.4%
E. Boston/Charlestown	4222	4128	-2.2%
Holyoke	3505	3456	-1.4%
Lowell	3703	3587	-3.1%
Springfield	4083	3926	-3.8%
Lynn	4082	4004	-1.9%
Lawrence	3787	3720	-1.8%
Brockton	4063	4044	-0.5%
Barnstable	2695	2659	-1.3%
North Adams	2281	2256	-1.1%
Fall River	3681	3624	-1.5%
Taunton	3155	3107	-1.5%
Beverly	2695	2659	-1.3%
Gloucester	2695	2659	-1.3%
Haverhill	2973	2972	0.0%
Newburyport	2217	2210	-0.3%
Peabody	3297	3214	-2.5%
Salem	3518	3471	-1.3%
Chicopee	3155	3107	-1.5%
Westfield	2846	2834	-0.4%
Everett	3841	3807	-0.9%
Malden	3841	3807	-0.9%
Marlborough	2695	2659	-1.3%
Medford	3518	3471	-1.3%
Melrose	2846	2834	-0.4%
Newton	2846	2834	-0.4%
Somerville	3518	3471	-1.3%
Waltham	2936	2891	-1.5%
Woburn	2936	2891	-1.5%
Fitchburg	2936	2891	-1.5%
Gardner	2408	2399	-0.4%
Leominster	2695	2659	-1.3%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Private Passenger Automobile

Sample Premiums 4-1-10

MASSACHUSETTS

Premium Change for New Business Policy # 4

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at NB Current Rates</u>	<u>Average Annual Premium at NB Filed Rates</u>	<u>% Change</u>
Petersham	792	1020	28.8%
Sturbridge	863	1115	29.2%
Northampton	938	1212	29.2%
Foxborough	938	1212	29.2%
Pittsfield	1017	1287	26.5%
Attleborough	1030	1309	27.1%
Bridgewater	1090	1387	27.2%
Plymouth	1121	1424	27.0%
Dedham	1120	1443	28.8%
Framingham	1250	1577	26.2%
Methuen	1200	1528	27.3%
Cambridge	1204	1517	26.0%
Quincy	1318	1627	23.4%
New Bedford	1488	1876	26.1%
Worcester	1488	1876	26.1%
Randolph	1596	2008	25.8%
Revere	1846	2322	25.8%
Chelsea	1773	2265	27.7%
West Roxbury	1253	1619	29.2%
Roslindale	1443	1840	27.5%
Jamaica Plain	1584	2016	27.3%
Hyde Park	1508	1912	26.8%
Dorchester	1840	2339	27.1%
Roxbury	2025	2564	26.6%
Boston Central	1333	1652	23.9%
Brighton	1390	1709	22.9%
South Boston	1509	1917	27.0%
E. Boston/Charlestown	1730	2183	26.2%
Holyoke	1415	1748	23.5%
Lowell	1437	1747	21.6%
Springfield	1681	2083	23.9%
Lynn	1642	2029	23.6%
Lawrence	1586	1976	24.6%
Brockton	1692	2156	27.4%
Barnstable	1030	1309	27.1%
North Adams	922	1173	27.2%
Fall River	1488	1876	26.1%
Taunton	1250	1577	26.2%
Beverly	1030	1309	27.1%
Gloucester	1030	1309	27.1%
Haverhill	1120	1443	28.8%
Newburyport	863	1115	29.2%
Peabody	1200	1528	27.3%
Salem	1318	1627	23.4%
Chicopee	1250	1577	26.2%
Westfield	1090	1387	27.2%
Everett	1596	2008	25.8%
Malden	1596	2008	25.8%
Marlborough	1030	1309	27.1%
Medford	1318	1627	23.4%
Melrose	1090	1387	27.2%
Newton	1090	1387	27.2%
Somerville	1318	1627	23.4%
Waltham	1121	1424	27.0%
Woburn	1121	1424	27.0%
Fitchburg	1121	1424	27.0%
Gardner	938	1212	29.2%
Leominster	1030	1309	27.1%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Private Passenger Automobile

Sample Premiums 4-1-10

MASSACHUSETTS

Premium Change for Renewal Business Policy # 1

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at</u>	<u>Average Annual Premium at</u>	<u>% Change</u>
	<u>NB Current Rates</u>	<u>RB Filed Rates</u>	
Petersham	353	313	-11.3%
Sturbridge	386	341	-11.7%
Northampton	424	374	-11.8%
Foxborough	424	374	-11.8%
Pittsfield	466	405	-13.1%
Attleborough	469	410	-12.6%
Bridgewater	502	433	-13.7%
Plymouth	515	445	-13.6%
Dedham	510	448	-12.2%
Framingham	579	497	-14.2%
Methuen	561	490	-12.7%
Cambridge	550	472	-14.2%
Quincy	605	509	-15.9%
New Bedford	684	587	-14.2%
Worcester	684	587	-14.2%
Randolph	743	639	-14.0%
Revere	841	717	-14.7%
Chelsea	732	628	-14.2%
West Roxbury	581	514	-11.5%
Roslindale	638	547	-14.3%
Jamaica Plain	696	600	-13.8%
Hyde Park	668	574	-14.1%
Dorchester	802	686	-14.5%
Roxbury	884	751	-15.0%
Boston Central	583	486	-16.6%
Brighton	641	537	-16.2%
South Boston	648	556	-14.2%
E. Boston/Charlestown	760	645	-15.1%
Holyoke	653	547	-16.2%
Lowell	670	554	-17.3%
Springfield	780	658	-15.6%
Lynn	758	636	-16.1%
Lawrence	664	557	-16.1%
Brockton	783	681	-13.0%
Barnstable	469	410	-12.6%
North Adams	421	366	-13.1%
Fall River	684	587	-14.2%
Taunton	579	497	-14.2%
Beverly	469	410	-12.6%
Gloucester	469	410	-12.6%
Haverhill	510	448	-12.2%
Newburyport	386	341	-11.7%
Peabody	561	490	-12.7%
Salem	605	509	-15.9%
Chicopee	579	497	-14.2%
Westfield	502	433	-13.7%
Everett	743	639	-14.0%
Malden	743	639	-14.0%
Marlborough	469	410	-12.6%
Medford	605	509	-15.9%
Melrose	502	433	-13.7%
Newton	502	433	-13.7%
Somerville	605	509	-15.9%
Waltham	515	445	-13.6%
Woburn	515	445	-13.6%
Fitchburg	515	445	-13.6%
Gardner	424	374	-11.8%
Leominster	469	410	-12.6%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Private Passenger Automobile

Sample Premiums 4-1-10

MASSACHUSETTS

Premium Change for Renewal Business Policy # 2

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at</u>	<u>Average Annual Premium at</u>	<u>%</u>
	<u>NB Current Rates</u>	<u>RB Filed Rates</u>	<u>Change</u>
Petersham	467	498	6.6%
Sturbridge	507	539	6.3%
Northampton	540	577	6.9%
Foxborough	540	577	6.9%
Pittsfield	572	605	5.8%
Attleborough	580	614	5.9%
Bridgewater	613	649	5.9%
Plymouth	619	653	5.5%
Dedham	628	670	6.7%
Framingham	677	713	5.3%
Methuen	638	680	6.6%
Cambridge	668	700	4.8%
Quincy	722	750	3.9%
New Bedford	790	834	5.6%
Worcester	790	834	5.6%
Randolph	859	899	4.7%
Revere	996	1050	5.4%
Chelsea	961	1029	7.1%
West Roxbury	703	751	6.8%
Roslindale	811	858	5.8%
Jamaica Plain	843	896	6.3%
Hyde Park	865	911	5.3%
Dorchester	1003	1061	5.8%
Roxbury	1093	1163	6.4%
Boston Central	728	757	4.0%
Brighton	773	797	3.1%
South Boston	812	855	5.3%
E. Boston/Charlestown	938	983	4.8%
Holyoke	750	777	3.6%
Lowell	732	751	2.6%
Springfield	847	881	4.0%
Lynn	855	884	3.4%
Lawrence	833	870	4.4%
Brockton	877	935	6.6%
Barnstable	580	614	5.9%
North Adams	523	553	5.7%
Fall River	790	834	5.6%
Taunton	677	713	5.3%
Beverly	580	614	5.9%
Gloucester	580	614	5.9%
Haverhill	628	670	6.7%
Newburyport	507	539	6.3%
Peabody	638	680	6.6%
Salem	722	750	3.9%
Chicopee	677	713	5.3%
Westfield	613	649	5.9%
Everett	859	899	4.7%
Malden	859	899	4.7%
Marlborough	580	614	5.9%
Medford	722	750	3.9%
Melrose	613	649	5.9%
Newton	613	649	5.9%
Somerville	722	750	3.9%
Waltham	619	653	5.5%
Woburn	619	653	5.5%
Fitchburg	619	653	5.5%
Gardner	540	577	6.9%
Leominster	580	614	5.9%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Private Passenger Automobile

Sample Premiums 4-1-10

MASSACHUSETTS

Premium Change for Renewal Business Policy # 3

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at</u>	<u>Average Annual Premium at</u>	<u>% Change</u>
	<u>NB Current Rates</u>	<u>RB Filed Rates</u>	
Petersham	2004	2060	2.8%
Sturbridge	2217	2291	3.3%
Northampton	2408	2488	3.3%
Foxborough	2408	2488	3.3%
Pittsfield	2583	2607	0.9%
Attleborough	2695	2756	2.3%
Bridgewater	2846	2936	3.2%
Plymouth	2936	2991	1.9%
Dedham	2973	3071	3.3%
Framingham	3155	3222	2.1%
Methuen	3297	3326	0.9%
Cambridge	3213	3293	2.5%
Quincy	3518	3594	2.2%
New Bedford	3681	3761	2.2%
Worcester	3681	3761	2.2%
Randolph	3841	3955	3.0%
Revere	4270	4454	4.3%
Chelsea	4079	4198	2.9%
West Roxbury	3171	3250	2.5%
Roslindale	3777	3894	3.1%
Jamaica Plain	3749	3891	3.8%
Hyde Park	3825	3904	2.1%
Dorchester	4387	4491	2.4%
Roxbury	4476	4548	1.6%
Boston Central	3629	3667	1.0%
Brighton	3494	3575	2.3%
South Boston	3794	3882	2.3%
E. Boston/Charlestown	4222	4288	1.6%
Holyoke	3505	3585	2.3%
Lowell	3703	3714	0.3%
Springfield	4083	4071	-0.3%
Lynn	4082	4150	1.7%
Lawrence	3787	3865	2.1%
Brockton	4063	4198	3.3%
Barnstable	2695	2756	2.3%
North Adams	2281	2340	2.6%
Fall River	3681	3761	2.2%
Taunton	3155	3222	2.1%
Beverly	2695	2756	2.3%
Gloucester	2695	2756	2.3%
Haverhill	2973	3071	3.3%
Newburyport	2217	2291	3.3%
Peabody	3297	3326	0.9%
Salem	3518	3594	2.2%
Chicopee	3155	3222	2.1%
Westfield	2846	2936	3.2%
Everett	3841	3955	3.0%
Malden	3841	3955	3.0%
Marlborough	2695	2756	2.3%
Medford	3518	3594	2.2%
Melrose	2846	2936	3.2%
Newton	2846	2936	3.2%
Somerville	3518	3594	2.2%
Waltham	2936	2991	1.9%
Woburn	2936	2991	1.9%
Fitchburg	2936	2991	1.9%
Gardner	2408	2488	3.3%
Leominster	2695	2756	2.3%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Private Passenger Automobile

Sample Premiums 4-1-10

MASSACHUSETTS

Premium Change for Renewal Business Policy # 4

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at</u>	<u>Average Annual Premium at</u>	<u>% Change</u>
	<u>NB Current Rates</u>	<u>RB Filed Rates</u>	
Petersham	792	859	8.5%
Sturbridge	863	938	8.7%
Northampton	938	1020	8.7%
Foxborough	938	1020	8.7%
Pittsfield	1017	1086	6.8%
Attleborough	1030	1103	7.1%
Bridgewater	1090	1170	7.3%
Plymouth	1121	1202	7.2%
Dedham	1120	1217	8.7%
Framingham	1250	1330	6.4%
Methuen	1200	1286	7.2%
Cambridge	1204	1276	6.0%
Quincy	1318	1371	4.0%
New Bedford	1488	1581	6.3%
Worcester	1488	1581	6.3%
Randolph	1596	1692	6.0%
Revere	1846	1958	6.1%
Chelsea	1773	1913	7.9%
West Roxbury	1253	1363	8.8%
Roslindale	1443	1550	7.4%
Jamaica Plain	1584	1701	7.4%
Hyde Park	1508	1611	6.8%
Dorchester	1840	1973	7.2%
Roxbury	2025	2165	6.9%
Boston Central	1333	1391	4.4%
Brighton	1390	1442	3.7%
South Boston	1509	1617	7.2%
E. Boston/Charlestown	1730	1837	6.2%
Holyoke	1415	1474	4.2%
Lowell	1437	1472	2.4%
Springfield	1681	1756	4.5%
Lynn	1642	1711	4.2%
Lawrence	1586	1666	5.0%
Brockton	1692	1821	7.6%
Barnstable	1030	1103	7.1%
North Adams	922	990	7.4%
Fall River	1488	1581	6.3%
Taunton	1250	1330	6.4%
Beverly	1030	1103	7.1%
Gloucester	1030	1103	7.1%
Haverhill	1120	1217	8.7%
Newburyport	863	938	8.7%
Peabody	1200	1286	7.2%
Salem	1318	1371	4.0%
Chicopee	1250	1330	6.4%
Westfield	1090	1170	7.3%
Everett	1596	1692	6.0%
Malden	1596	1692	6.0%
Marlborough	1030	1103	7.1%
Medford	1318	1371	4.0%
Melrose	1090	1170	7.3%
Newton	1090	1170	7.3%
Somerville	1318	1371	4.0%
Waltham	1121	1202	7.2%
Woburn	1121	1202	7.2%
Fitchburg	1121	1202	7.2%
Gardner	938	1020	8.7%
Leominster	1030	1103	7.1%

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SECTION I - GENERAL RULES

RULE 1 - MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in this manual are subject to the provisions of the Safe Driver Insurance Plan and shall be written on the Massachusetts Automobile Insurance Policy. The Safe Driver Insurance Plan does not apply to antique automobiles as described in Rule 40 - Antique Motor Cars and Antique Motorcycles.

Coverage for risks not subject to the Compulsory Law shall be provided under the approved countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99. Such risks are also subject to the provisions of the Safe Driver Insurance Plan and shall be written at rates determined in accordance with this Manual.

RULE 2 - COVERAGES AND LIMITS

The types of coverages available in the Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person.

Refer to Rule 30 for available deductibles.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$50,000. This coverage is excess over Personal Injury Protection.

Physical Damage Coverages

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. The appropriate endorsement, MPY-0016-S, must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

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The Deductible Savings Benefit (DSB) accumulates \$50 to the policy at each anniversary if no claim has been made in the past year. This benefit is subject to a maximum of \$250. The DSB amount reduces the deductible at the time of a Collision or Comprehensive claim.

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

Part 11 - Towing And Labor

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. The rate for \$50 per disablement is \$8 and the rate for \$100 is \$16. It is available only for private passenger motor vehicles as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Other Coverages Available Are For:

Fire, Theft & Combined Additional Coverages subject to a basic deductible of \$500. Higher deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

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RULE 3 - MANDATORY OFFER OF COVERAGE

Massachusetts law requires the company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Combined Additional Coverages subject to a basic deductible of \$500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4 - STANDARD PROCEDURES

A. Renewals

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by the Massachusetts Renewal Form prescribed by the Commissioner of Insurance.

The Massachusetts Renewal Form must be sent to the policyholder at least once every three years. It is not necessary for the policyholder to return this form to the producer or company representative unless the information contained on the Coverage Selections Page or the Massachusetts Renewal Form is inaccurate or obsolete.

2. The Company may elect to secure payment of a deposit premium.
3. Failure to pay the deposit premium may result in cancellation of the policy or removal of the annual mileage discount. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation."

The amount due shown includes any late payment fees that were previously billed.

B. Non-Renewal

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy. The notice shall be on a standard form prescribed by the Commissioner of Insurance.
 - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
 - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

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C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business from one company to another and the acquiring company waives this requirement.

If the Coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Transfer of Coverage

1. The producer of record must provide information necessary for a company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting the necessary information to the company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, in accordance with Registry of Motor Vehicles procedures.

2. At the same time this transfer information is released to Metropolitan, the producer of record must immediately issue at notice to the former producer of record, if known, or if not known, to the former carrier. The notice must be signed by the producer of record for the new policy or, it must be on the company's letterhead, if it is issued by the new insurer; and the notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.
3. Upon receipt of the notice, Metropolitan shall immediately:
 - a. discontinue coverage as of the date shown on the notice;
 - b. compute the return premium, if any, as of the date shown on the notice; and
 - c. notify the former producer, if any, of the transfer of coverage.

No notice of cancellation is required.

EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business from one carrier to another. In such situations the producer should refer to the former carrier for specific procedures. No notice is required, but the producer of record must provide the new carrier with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

E. Cancellation (Other Than Transfer of Coverage)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law on a form approved by the Commissioner and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

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RULE 5 - RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a NON-RESIDENT of Massachusetts for which Massachusetts registration is required, regularly garaged INSIDE the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such NON-RESIDENT during the period of Massachusetts registration.

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RULE 6 - OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

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RULE 7 - POLICY PERIOD

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

"Recreational-type vehicle" means a land motor vehicle subject to a motor vehicle registration which expires November 30, or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies				
Date Interval*		Percent of Annual Rates		
All	Other	Motorcycle		
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

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RULE 8 - CHANGES

- A.** All midterm changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.
- B.** Minimum Premiums
1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
 2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
 3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased, at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
 4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9 - MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of Chapter 90, G.L. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or Certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

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 is halved and applied to Part 4 and Part 5 premiums.
- 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 is halved and applied to Part 4 and Part 5 premiums.

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.

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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.

RULE 11 - PREMIUM CALCULATION RULE

The following step sequence shall be used in rating the policy. The "Manual Rate" includes any premium adjustment as may be necessary to increase limits on Part 4; apply model year and symbol factors and increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9; or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 - Extra Risk Rating to the Manual Rate for Parts 7 and 9, if applicable.

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2. Apply the appropriate rating factor under Rule 48 - Original Equipment Manufacturer Parts Coverage to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate rating factor under Rule 29 - Years Licensed Rating Factors to the rate for Parts 1, 2, 4, 5, 7, and 8, if applicable.

4. Apply the appropriate rating factor under Rule 26 - Tier Rating Factors to the rate for Parts 1-9 and 11-12.

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5. Apply the appropriate discount to the premium developed in Step 4. Refer to Rule 19 for a definition of the available discounts.

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Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) anti-theft, (4) Auto Policy Plus, (5) Good Student, (6) Automatic Payment Discount, (7) class 15. The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.)

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6. Apply the appropriate Safe Driver Insurance Plan percentage to the premium developed in step 5.

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NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. The discount is applied to the premium developed in step 6.

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RULE 12 - WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

Exceptions:

- (1) The discount for insureds 65 and older - refer to Rule 19.

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RULE 13 - INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.

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RULE 14 - DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating surcharge during the preceding 24 months, the entire policy premium charges are payable in advance.

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RULE 15 - EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible. The policy covering a vehicle to which this reduction applies must be accompanied by the endorsement titled Restriction of Personal Injury Protection for Employers Subject to the Massachusetts Workers' Compensation Act, M-0063-S.

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RULE 16 - DEDUCTIBLES - PARTS 7, 8 AND 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Rate Pages for applicable factors.

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RULE 17 - SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages page for applicable limits and Private Passenger premiums. The rates applicable to Motorcycles are as follows:

Tiers 1-20

<u>Limit</u>	<u>Motorcycle Rate</u>
\$15/day, \$450 Maximum	\$41
\$30/day, \$900 Maximum	\$81
\$45/day, \$1,350 Maximum	\$150
\$100/day, \$3,000 Maximum	\$311

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Tiers 21-37

<u>Limit</u>	<u>Motorcycle Rate</u>
\$15/day, \$450 Maximum	\$45
\$30/day, \$900 Maximum	\$90
\$45/day, \$1,350 Maximum	\$167
\$100/day, \$3,000 Maximum	\$346

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Tiers 38-99

<u>Limit</u>	<u>Motorcycle Rate</u>
\$15/day, \$450 Maximum	\$50
\$30/day, \$900 Maximum	\$99
\$45/day, \$1,350 Maximum	\$184
\$100/day, \$3,000 Maximum	\$381

RULE 18 - TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the coverage selections page showing the final approved rates for that policy year.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
- b. If the insured automobile is repossessed under terms of a financing agreement.
- c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or his spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
- d. If the insured enters the military service of the United States of America.
- e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
- f. If an insured cancels a policy issued through the Massachusetts residual market plan because coverage has been obtained in the voluntary market. The return premium should be calculated from the effective date of the newly obtained voluntary policy.

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2. Theft of Vehicle or Plates

- a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
- b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
- c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. The amount of deficiency includes any late payment fees that were previously billed. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the said Registrar may require, (plates returned receipt) that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.
NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of appeal or by the Superior Court or Municipal Court of the City of Boston, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by-

- a. sale or transfer of the motor vehicle, or
- b. surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

A receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy of this type is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

F. Instructions For Use of Pro Rata or Short Rate Table

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

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PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247	31	151	.414						
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

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No. of Days in force	Jan		Feb		Mar		Apr		May		June		July		August		September		October		November		December	
															1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
11-15	11	12	13	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	
16-20	15	16	16	17	18	19	21	22	24	26	28	30	34	37	44	53	70	100						
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100								
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100								
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91									
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100									
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100									
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92										
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100										
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100										
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94											
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100											
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100											
76-80	32	35	37	40	44	49	56	63	68	75	84	94												
81-85	34	36	39	42	46	52	59	66	71	78	88	99												
86-90	35	38	40	44	48	54	62	69	75	82	92	100												
91-105	38	41	44	48	53	59	66	74	81	89	100													
106-120	42	45	49	54	59	65	74	82	90	100														
121-135	47	50	54	59	65	71	81	91	100															
136-150	51	55	59	64	70	78	88	100																
151-165	55	60	63	69	75	84	95																	
166-180	59	63	68	72	80	90	100																	
181-195	63	67	72	78	85	96																		
196-210	67	71	76	83	91	100																		
211-225	70	75	80	87	94																			
226-240	73	78	84	92	100																			
241-255	77	82	88	94																				
256-270	80	86	92	100																				
271-285	84	90	96																					
286-300	87	93	100																					
301-315	90	97																						
316-330	94	100																						
331-360	99																							
361-365	100																							

TABLE 1
 (Motorcycles with Registration
 Expiration of December 31)

No. of Days in force	Dec		Jan		Feb.		Mar		Apr.		May		June		July		August		September		October		November	
															1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
11-15	11	12	13	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	
16-20	15	16	16	17	18	19	21	22	24	26	28	30	34	37	44	53	70	100						
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100								
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100								
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91									
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100									
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100									
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92										
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100										
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100										
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94											
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100											
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100											
76-80	32	35	37	40	44	49	56	63	68	75	84	94												
81-85	34	36	39	42	46	52	59	66	71	78	88	99												
86-90	35	38	40	44	48	54	62	69	75	82	92	100												
91-105	38	41	44	48	53	59	66	74	81	89	100													
106-120	42	45	49	54	59	65	74	82	90	100														
121-135	47	50	54	59	65	71	81	91	100															
136-150	51	55	59	64	70	78	88	100																
151-165	55	60	63	69	75	84	95																	
166-180	59	63	68	72	80	90	100																	
181-195	63	67	72	78	85	96																		
196-210	67	71	76	83	91	100																		
211-225	70	75	80	87	94																			
226-240	73	78	84	92	100																			
241-255	77	82	88	94																				
256-270	80	86	92	100																				

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271-285	84	90	96
286-300	87	93	100
301-315	90	97	
316-330	94	100	
331-360	99		
361-365	100		

TABLE 2
(All Vehicles with Registration
Expiration of November 30)

***RULE 19 - DISCOUNTS**

Multi-Car

A discount shall apply to Parts 1, 2, 4, 5, 7, 8 and 9 if two or more vehicles owned by individuals residing in the same household are insured by Metropolitan. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

The discount varies if all individuals residing in the household or listed as customary operators on the policy (including deferred and excluded operators) have a SDIP code of 99, or have a SDIP code of 98 or 99. Only one Multi-Car discount applies to each policy during the first policy term.

- 15% - All individuals have a SDIP code of 99
- 10% - All individuals have a SDIP code of 98 or 99
- 5% - All other

Deleted: An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9.

Deleted: and insured by the same company

Continued Eligibility

New business must satisfy all of the initial qualification criteria for the first policy term.

For the second and all subsequent policy terms, a vehicle loses the higher level of discount when the driver assigned to that vehicle no longer has a SDIP code of 98 or 99. That vehicle will then need to meet eligibility requirements (i.e. have a SDIP code of 99 or 98) to regain a higher level(s) of discount, not to exceed the the highest level of discount applicable to any other vehicle on the policy.

At the start of the second policy term, the highest level of discount applicable to the policy when the renewal processed will apply to any vehicles assigned to drivers that maintained SDIP codes of 99 or 98.

Subsequent greater discount levels are reached by meeting all eligibility criteria on a policy level basis.

Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

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The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A 10% discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Section for a list of approved public transit systems.

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating percentage, including class 15.

Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount. Companies have the option of applying this discount in either of two ways:

1. Compute 75% of the class 10 rate for each part and display the exact dollar and cents results for each part.
2. Compute 75% of the class 10 rate for each part and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Safe Driver Insurance Plan percentage.

Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company.

<u>Annual Mileage</u>	<u>Discount</u>
0 - 5,000	10%
5,001 - 7,500	5%

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the Safe Driver Insurance Plan percentage.

Good Student Discount

A discount shall be applied to the premiums for Parts 1, 2, 4, 5, 7, and 8 when the vehicle is rated under Rate Classifications 17, 18, 20, 21, 25 and 26, and the assigned driver meets the following criteria.

- a. The operator:
 - (1) is licensed less than 6 years; and
 - (2) is at least a sophomore (10th grade) full-time high school student; or
 - (3) is a full-time student of a college, university or accredited vocational-technical institute; or
 - (4) attended a college, university or accredited vocational-technical institute on a full-time basis.

- b. The student must:
 - (1) rank among the top 20% of the class scholastically; or
 - (2) maintain at least a "B" average, or its equivalent; or
 - (3) maintain at least a 3.0 average in a 4, 3, 2, 1 point system; or
 - (4) be included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement; or
 - (5) have achieved a cumulative scholastic average of "B" or 3.0 or higher if qualified under a.(3) or (4).

- c. Proof of Eligibility consists of any of the following:
 - (1) a report card, transcript or copy of the Dean's List or Honor Roll for the immediately preceding school semester, quarter or other grading period; or
 - (2) the cumulative scholastic record from the appropriate college, university or vocational-technical institute for the immediately preceding school semester, quarter or other grading period.

In order to retain the Good Student Discount, the insured will be required to furnish proof of eligibility annually.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof. However, the discount only applies to a vehicle with a Rate Classification of 17, 18, 20, 21, 25 or 26.

This discount applies to all vehicle types except motorcycles, antiques, antique motorcycles, trailers, golfmobiles and lawnmowers (motorized), and snowmobiles.

Years Licensed/ Coverage	BI (Parts 1 & 5)	PIP (Part 2)	PDL (Part 4)	COLL (Part 7)	LTD COLL (Part 8)
0 - <3	0.90	0.90	0.90	0.90	0.90
3 - <6	0.90	0.90	0.90	0.90	0.90

Deleted: Passive Restraint Discount¶
 A 10% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain at least one of the following occupant safety features: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.¶

Automatic Payment Discount

Policies under the ExpressIt payment plan shall receive a 10% discount off premiums for Parts 1-9 and 12. Policies under the Payroll Deduction payment plan shall receive a 12% discount off premiums for Parts 1-9 and 12.

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Those insureds who chose another one of the payment methods will not receive this discount.

This discount applies to all vehicle types.

On those policies where the ExpressIt or Payroll Deduction payment method is discontinued, either by the insured or by the fact that the Group account is no longer eligible, the discount will be lost immediately.

Auto Policy Plus

1. Auto/Home Multi-Policy Discount

A 2% discount is provided to those insureds who also are the named insureds on a Metropolitan Residential Property Policy (this includes all Homeowners, Renters, Condominium, Landlord, and Mobile Home policy forms).

2. Auto/Life Multi-Policy Discount

A 2% discount is provided when the named insured, spouse, or civil union partner owns or is a named insured under an active individual life insurance policy, individual disability policy, individual long-term care policy or individual annuity with Metropolitan Life Insurance Company or an affiliated company which is domiciled in the United States.

Employee contributed optional group coverage for the above listed products are eligible for the discount (employer paid, basic group coverage does not qualify for this discount).

Life products must be premium paying or must be paid-up with a face value of \$1,000 or more in order to qualify for this discount. Life policies insuring anyone under the age of 18 do not qualify.

The following MetLife® policies are among those that do not qualify for discount eligibility:

- Group Life Insurance (Basic/non-employee paid)
- Industrial Life Insurance
- Dental Insurance
- Health Insurance
- Mutual Funds
- Policies in Nonforfeiture Status
- Life Insurance Insuring Anyone Under the Age of 18
- Any policy issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries

If a policy qualifies for more than one of the above discounts, then the discount amounts should be added together to determine the final discount.

The total combined discount applies to Parts 1-9 and 12. This discount applies to all vehicle types except motorcycles, motor homes, camper bodies, antiques, antique motorcycles, trailers, golfmobiles and lawnmowers (motorized), and snowmobiles.

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RULE 20 - MODEL YEAR RATING

A. Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

B. Rating of Model Years Not Shown on Rate Pages

1989 and Earlier Model Years:

Apply the appropriate symbol factor shown in the Rate Pages to the earliest model year \$500 deductible rate for the same symbol—displayed in the Rate Pages to obtain the actual cash value premium.

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RULE 21 - FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

B. Stated Amount

Refer to the Rule 41 for any specified peril.

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RULE 22 - NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.

2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001- 10000	8001-10000	13751-15000
10	10001- 12500	10001-12500	15001-16250
11	12501- 15000	12501-15000	16251-17500
12	15001- 17500	15001-17500	17501-18750
13	17501- 20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

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B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

Symbol	Model Year	
	1989 & Prior	1990 & Subsequent
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

b) Applying this factor to the Symbol 17 symbol factor shown in the Rate Pages for the applicable model year. The resulting factor is the Model Year/Symbol factor to be applied to the base rate for the applicable class and territory in accordance with the Rating Steps section of the Rate Pages. The final premium is rated in accordance with Rule 11.

RULE 23 - HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage, as the case may be.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

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RULE 24 - EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title - Coverage must be refused.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

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RULE 25 - VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26 - TIER RATING FACTORS

At inception each policy shall be assigned a tier using criteria that are objective and mutually exclusive based on the the policy characteristics listed below. All inforce policies with original effective dates of 3/31/2010 and prior renewing on or between 4/1/2010 and 3/31/2011 will be assigned to tier 28 at their renewal. At all subsequent renewals (effective on or after 4/1/2011) a policy's tier will be re-evaluated based on the policy's characteristics at the time of renewal.

- The number of vehicles rated on the policy
- The total number of operators on the policy with current license suspensions
- At-fault accidents below the SDIP threshold in the last 3 years: the total number of accidents on the policy where the insured is at-fault (i.e., > 0% negligent), but is not assigned points under the Safe Driver Insurance Plan
- Not-at-fault accidents in the last 3 years: the total number of accidents on the policy where the insured was not-at-fault (i.e., 0% negligent)
- Number of comprehensive claims in the last 3 years (excludes glass only claims)
- Financial responsibility (SR-22)
- No prior insurance: no insurance in the 90 days immediately preceding the policy effective date
- Lapse in coverage: the number of days between the policy effective date and the prior policy's expiration date
- Bodily injury limits
- Payment plan
- Time with prior carrier
- Future effective date: the number of days in advance of the effective date that the policy is quoted
- Presence of a deferred operator
- Maximum number of years licensed of any driver on the policy
- Liability only: no vehicles have both comprehensive and collision coverages
- Presence of Residential Property Insurance: all Owners, Renters, and Condominium policy forms except Dwelling Fire

Tier Rating Factors will apply to all Private Passenger Autos, Motorcycles and any other vehicle types unless the applicable manual rule states that no other rating factors shall apply. Refer to the Rate Pages for Tier Rating Factors.

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SECTION II - PRIVATE PASSENGER AUTOMOBILES

***RULE 27 - PRIVATE PASSENGER DEFINITION**

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and other legal business entities with a federal employer identification number, and
1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

***RULE 28 - PRIVATE PASSENGER CLASSIFICATIONS**

A. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and Safe Driver Insurance Plan (SDIP) rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's SDIP rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
 - i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and SDIP rating of that operator; and
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's SDIP rating shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the SDIP rating of such operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If an operator's class and SDIP rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator*). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
 - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and SDIP rating.
 - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and SDIP rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
 - vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators*) are assigned to an automobile.

* An operator is a Deferred Operator if that operator's classification and Safe Driver Insurance Plan code are assigned to and rated on another automobile covered by another Massachusetts private passenger automobile insurance policy.

- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the standard form approved by the Commissioner of Insurance, MPL-1053-020, Massachusetts Operator Exclusion Form.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operators

Operators will be classified by the amount of use of an insured automobile:

- **Principal Operator** - a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- **Occasional Operator** - a person who has an operator's license and operates the insured automobile less than the principal operator.

B. Operator Classes

Class

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of six clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - (1) A minimum of six clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible state agency, may be counted as part of the required thirty clock hours of classroom instruction.
 - (2) A minimum of three clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of twelve clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

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RULE 29 - PRIVATE PASSENGER YEARS LICENSED RATING FACTORS

The following rating factors apply to Parts 1, 2, 4, 5, 7, and 8 on each vehicle based on the number of years licensed of the operator classified on that vehicle under Rule 28. The number of years licensed is determined as established by the evidence of licensure.

These factors apply to all vehicle types except motorcycles, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

Number of Years Licensed/ Coverage	BI(Parts 1 & 5)	PIP (Part 2)	PD (Part 4)	COLL/LTD COLL (Parts 7 & 8)
0 - <1	1.03	1.03	1.03	1.03
1 - <2	1.00	1.00	1.00	1.00
2 - <3	0.965	0.965	0.965	0.965
3 - <4	1.03	1.03	1.03	1.03
4 - <5	1.00	1.00	1.00	1.00
5 - <6	0.965	0.965	0.965	0.965
6 - <8	1.05	1.05	1.05	1.05
8 - <10	1.04	1.04	1.04	1.04
10 - <12	1.03	1.03	1.03	1.03
12 - <14	1.02	1.02	1.02	1.02
14 - <15	1.01	1.01	1.01	1.01
15 - <21	1.00	1.00	1.00	1.00
21 - <22	0.99	0.99	0.99	0.99
22 - <24	0.98	0.98	0.98	0.98
24 - <25	0.97	0.97	0.97	0.97
25 - <26	0.96	0.96	0.96	0.96
26 - <42	0.95	0.95	0.95	0.95
42 - <45	0.96	0.96	0.96	0.96
45 - <46	0.97	0.97	0.97	0.97
46 - <47	0.98	0.98	0.98	0.98
47 - <48	0.99	0.99	0.99	0.99
48 - <54	1.00	1.00	1.00	1.00
54 - <59	1.01	1.01	1.01	1.01
59 - <62	1.02	1.02	1.02	1.02
62 - <63	1.03	1.03	1.03	1.03
63 - <64	1.04	1.04	1.04	1.04
64+	1.05	1.05	1.05	1.05

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RULE 30 - PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his/her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds. As used herein, "individual" includes joint ownership by lawfully married individuals residing in the same household.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown:

DEDUCTIBLE:	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$4,000</u>	<u>\$8,000</u>
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%

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RULE 31 - TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

RULE 32 - PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, those vehicle specifically described above and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27B, premiums are determined as follows:

Liability

100% of the otherwise applicable premium rated in accordance with Rule 11

Physical Damage

Part 7: 60% of the otherwise applicable premium rated in accordance with Rule 11*

Part 8: 100% of the otherwise applicable premium rated in accordance with Rule 11

Part 9: 90% of the otherwise applicable premium rated in accordance with Rule 11

* Reduction not applicable to Waiver of Deductible premium

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

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RULE 33 - TOWING AND LABOR COST

(Private Passenger Automobiles and Motorcycles Only - as defined in Rule 27)

Refer to the Rate Pages for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

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RULE 34 - TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Liability

No Charge

Physical Damage

Parts 7, 8 & 9:

Tiers 1-37: 50% of Manual Rate, using the Latest Model Year shown in Rate Pages;
Territory 1, Class 10 Symbol based on Cost New

Tiers 38-99: 55% of Manual Rate, using the Latest Model Year shown in Rate Pages;
Territory 1, Class 10 Symbol based on Cost New

No other rating factors, discounts or SDIP percentages apply.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

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RULES 35-38 - RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39 - MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Liability

No Charge

Physical Damage

Parts 7 & 8: 50% of the otherwise applicable premium rated in accordance with Rule 11
Part 9: 100% of the otherwise applicable premium rated in accordance with Rule 11

For Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium in accordance with Rule 11 using the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium in accordance with Rule 11 using the symbol determined in item 2 and the model year indicated in the rate section.

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NOTE: All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 40 - ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Antique Motor Cars

Parts 1, 2, 4 & 5:	25% of the otherwise applicable Class 10 premium rated in accordance with Rule 11
Parts 3, 6 and 12:	100% of the otherwise applicable premium rated in accordance with Rule 11
Parts 7, 8 and 9:	50% of the otherwise applicable premium rated in accordance with Rule 11 using the Latest Model Year shown in Rate Pages, Territory 1, and Class 10 Symbol based on appraised value parts

Antique Motorcycles

Parts 1, 2, 4 & 5:	25% of otherwise applicable Motorcycle Rate
Parts 3, 6 and 12:	100% of the otherwise applicable Motorcycle Rate
Parts 7, 8 and 9:	50% of the otherwise applicable Territory 1 Motorcycle Rate

Safe Driver Insurance Plan percentages do not apply to vehicles described in this Rule.

RULE 41 - STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Comprehensive Rating Procedures (\$500 deductible)
 - a. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory and class. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
 - b. Apply the above rate to each \$100 of insured value to determine the stated amount premium. Round to the nearest dollar. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

<u>STATED AMOUNT DIVISORS</u>			
<u>Symbol</u>		<u>Symbol</u>	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

3. Fire Stated Amount Rates (\$500 Deductible)
 - a. Determine the vehicle symbol developed from Rule 22. For Symbol 18 and above, use the Symbol 17.
 - b. Apply the rate below to each \$100 of insured value to determine the fire stated amount premium. Round to the nearest dollar. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

Sym bol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	0.24	0.11	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.06

4. Theft Stated Amount Rates (\$500 Deductible)
 - a. Multiply the Comprehensive Stated Amount factor calculated in (2.a.) above (before rounding to the nearest cent) by 70%. Then subtract the Fire Stated Amount Rate factor from the table shown in (3.) above. Round to the nearest cent.

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- b. Apply the rate above to each \$100 of insured value to determine the theft stated amount premium. Round to the nearest dollar. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

Stated Amount C.A.C. with M.M.& V. \$500 Deductible - 15% of the Stated Amount Comprehensive Rate

5. Collision and Limited Collision Rating Procedures (\$500 deductible)

- a. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
- b. Apply the above rate to each \$100 of insured value to determine the stated amount premium. Round to the nearest dollar. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

<u>STATED AMOUNT DIVISORS</u>			
<u>Symbol</u>		<u>Symbol</u>	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible (for Collision) and the applicable factors to change the Deductible (for Comprehensive) are the same as the Actual Cash Value rating.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

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RULE 42 - GOLFMOBILES AND LAWNMOWERS (MOTORIZED)

Coverage for these vehicles is to be provided by a Personal Auto Policy.

Liability

50% of the Class 10 Manual Rate

Physical Damage

Parts 7, 8 & 9: 50% of the Class 10 Manual Rate

No other rating factors, discounts, or SDIP percentages apply.

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RULE 43 - SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

Endorsement M-102-A titled Snowmobiles must be issued with the policy.

Liability	Annual Premiums	
	Tiers 1-37	Tiers 38-99
B.I. (excluding passenger hazard)- \$20,000/\$40,000	\$36	\$40
B.I. (including passenger hazard)- \$20,000/\$40,000	\$106	\$117
Uninsured Motorists - \$20,000/\$40,000	\$7	\$8
Property Damage - \$5,000	\$10	\$11
Medical Payments - \$500 per person (no other limits)	\$10	\$11

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Physical Damage	Deductible	Rate per 100	
		Tiers 1-37	Tiers 38-99
Comprehensive	\$100	\$2.00	\$2.20
	\$200	\$1.60	\$1.80
	\$300	\$1.60	\$1.76
Collision	\$200	\$1.75	\$1.93
	\$300	\$1.60	\$1.76

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Annual premiums are minimum premiums.

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No other rating factors, discounts or SDIP percentages apply.

NOTE: a. Only Stated Amount Coverage is available.

b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

***RULE 44 - MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. Tier Rating Factors shall be applied to the motorcycle policy. The Safe Driver Insurance Plan (SDIP) percentage assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the Class 15 discount for operators age 65 and over, and the operator's SDIP percentage. Any motorcycles remaining after assignment of all operators shall be assigned the classification and SDIP points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any vehicle rated under this rule.

These vehicles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

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Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation - See Rule 17.

Towing and Labor - See [Private Passenger Rate](#) [Pages for rates](#).

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Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for the Class 15 discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Motorcycle Rating Section for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45 - AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from Rule 41.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%. Apply all other rating factors, discounts, and SDIP percentages in accordance with Rule 11.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

RULE 46 - EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000

2. Apply the following rate to each \$100 of valuation.

	<u>Rate per \$100</u>
<u>Tiers 1-20</u>	<u>\$3.60</u>
<u>Tiers 21-37</u>	<u>\$4.00</u>
<u>Tiers 38-99</u>	<u>\$4.40</u>

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3. The rate charged is a flat rate. No other rating factors, discounts or SDIP percentages apply, except for the Class 15 discount, if applicable.

4. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

RULE 47 - CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium in accordance with Rule 11 using the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium in accordance with Rule 11 using the symbol determined in Item 2 and the model year indicated in the rate section.

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RULE 48 - ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 15,000 miles under policies written on or before December 31, 2003 or less than 20,000 miles under policies written or renewed on or after January 1, 2004. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Applies to private passenger vehicles as defined in Rule 27.

	Comprehensive	Collision	Limited Collision
Rating Factor	1.01	1.05	1.05

Comprehensive Coverage is subject to a \$1.00 minimum premium.

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SECTION IV - NON-OWNED AUTOMOBILES

RULE 49 - NAMED NON-OWNER POLICY

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use the approved Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the otherwise applicable premium rated in accordance with Rule 11 for Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 60% of the otherwise applicable premium rated in accordance with Rule 11 for Parts 1, 4, 5 and 6 to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the otherwise applicable premium rated in accordance with Rule 11 for Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the otherwise applicable premium rated in accordance with Rule 11 for Parts 1, 4, 5 and 6 to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the otherwise applicable premium rated in accordance with Rule 11 for Part 3 and Part 12.

If an individual is furnished an auto for regular use in the business of the United States Government or the Commonwealth of Massachusetts, the foregoing rates will apply provided coverage is limited in accordance with endorsement M-0049-S, Federal Employees Using Autos They Do Not Own in The Course of Their Employment, or endorsement M-0069-S, Commonwealth of Massachusetts Employees Using Autos They Do Not Own In The Course of Their Employment.

RULE 50 - USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

The following premiums apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 100% for individual and household members.
- B. Primary Insurance - 12% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the premium to be charged shall be 100% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the otherwise applicable premium for the vehicle rated in accordance with Rule 11, using the applicable class, symbol 5, and the latest model year shown in the manual for the territory in which the named individual resides.

Government Workers

If the auto furnished or available for regular use is insured and is used in the business of the United States Government or the Commonwealth of Massachusetts, attach M-0049-S, Federal Employees Using Autos They Do Not Own In The Course Of Their Employment, or M-0069-S, Commonwealth of Massachusetts Employees Using Autos They Do Not Own In The Course Of Their Employment:

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RULES 51-53 - RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54 - ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

1. Eligibility

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition in the Private Passenger Manual.

2. Coverages

This discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

3. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

4. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

5. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.

Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

Devices qualifying in this category receive 15% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

(a) Passive Alarm System - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) Armored Cable Hood Lock

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55 - PRE-INSURANCE INSPECTION PROGRAM

The Commissioner of Insurance promulgated regulation 211 CMR 94.00, Mandatory Pre-Insurance Inspection of Private Passenger Motor Vehicles, to be effective March 1, 1989. The following is a general summary of the regulation which was distributed with General Notice No. G-1766, dated June 18, 2002. For specific details about the Program, refer to the regulation. Pre-inspection requirements will be applied uniformly and without regard to whether the policy was insured voluntarily or was assigned to Metropolitan through the MAIP.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.

2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56 - THE SAFE DRIVER INSURANCE PLAN (SDIP)

Driving Record/Experience Period

Each listed operator on a policy is assigned a SDIP code based on the operator's driving history record. The SDIP rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the SDIP code.

The SDIP rating adjustment will be determined based on the SDIP code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Metropolitan receives an authorized inquiry response from the Merit Rating Board indicating the operator's SDIP code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Metropolitan will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Metropolitan and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Metropolitan will submit an SDIP policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's SDIP code.

If an operator's MVR is not electronically available, the policy experience period will begin as of the effective date of the policy until Metropolitan receives an authorized inquiry response from the Merit Rating Board with the operator's actual SDIP code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Metropolitan. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Metropolitan. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Metropolitan will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's SDIP code.

Determination of SDIP Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An at-fault accident is one in which Metropolitan determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's SDIP code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's SDIP code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period. In no event shall the surcharge points for any single incident be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's SDIP code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's SDIP code is 98.

Calculation of the SDIP Rating Adjustment

The SDIP rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The SDIP rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to Rule 11.

Safe Driver Insurance Plan

Calculation of SDIP Rating Adjustments

Percentages to Apply to Otherwise Applicable Premiums*

SDIP Code	<u>Experienced Operators</u>		<u>Inexperienced Operators</u>	
	(Rate Class 10, 15 or 30)		(All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
99	-24.0%	-24.0%	N/A	N/A
98	-7.0%	-7.0%	-7.0%	-7.0%
0	0.0%	0.0%	0.0%	0.0%
1	15.0%	15.0%	7.5%	7.5%
2	30.0%	30.0%	15.0%	15.0%
3	45.0%	45.0%	22.5%	22.5%
4	60.0%	60.0%	30.0%	30.0%
5	75.0%	75.0%	37.5%	37.5%
6	90.0%	90.0%	45.0%	45.0%
7	105.0%	105.0%	52.5%	52.5%
8	120.0%	120.0%	60.0%	60.0%
9	135.0%	135.0%	67.5%	67.5%
10	150.0%	150.0%	75.0%	75.0%
Each point over 10**	15.0%	15.0%	7.5%	7.5%

* Total SDIP premium is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

** To determine the applicable SDIP percentage for an SDIP Code greater than 10:
1. subtract 10 from the actual SDIP code,
2. multiply the result in step 1 by the "Each point over 10" percentage, and
3. add the resulting percentage in step 2 to the percentage shown for SDIP Code 10

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

INCREASED LIMIT FACTORS

Damage to Someone Else's Property

Refer to the Rate Pages for Increase Limit Factors

Bodily Injury to Others

<u>Limits</u>	<u>Factors</u>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.25
100/100	1.41
100/200	1.42
100/300	1.43
200/400	1.80
250/500	1.93
250/1000	1.98
300/500	2.17
500/500	2.85
500/1000	2.90

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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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RULE 57 - SURETY BOND RULES AND RATES

1. The rates for Motor Vehicle Surety Bonds shall be 10% of the Statutory (Compulsory) Rates for Motor Vehicle Liability Insurance Policies.
2. No Motor Vehicle Surety Bonds shall be issued unless or until the applicant (owner) has furnished collateral equal to at least 120% of the highest amount of losses incurred in any one year of the most recent five-year experience period. If the experience is not available for the five preceding years, the applicant must satisfy the company that he is able to pay any judgment to the extent of \$40,000 for each motor vehicle to be covered. The minimum premium for a motor vehicle liability bond for Statutory (Compulsory) coverage shall be \$25.
3. The classifications for Motor Vehicle Surety Bonds shall be the same as for Motor Vehicle Liability Insurance Policies.
4. Motor Vehicle Liability Bonds executed on and after January 1, 1971, shall contain, as part of the recitals required by G.L. Chapter 90, Section 34A, the appropriate provisions of St. 1970, Chapter 670, Section 2 and St. 1971, Chapter 978. The term "insurer" as used in these statutes shall include the "obligor" under any Motor Vehicle Liability Bond so executed.

RULE 58 - REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

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ADDITIONAL ITEMS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX JANUARY 1, 2007

<u>TITLE</u>	<u>AIB FORM NO.</u>
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	M-0047-S (Ed. 01-89)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 01-94)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 01-03)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 01-89)
Guest Occupants Exclusion	M-0002-S (Ed. 01-77)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 01-89)
Massachusetts Operator Exclusion Form	MPL - 1053-020 (Ed. 04-01)
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Stated Amount Coverage	MPY-0027-S (Ed. 01-83)

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PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX JANUARY 1, 2007 (Cont'd)

<u>TITLE</u>	<u>AIB FORM NO.</u>
Substitute Transportation Coverage	M-0105-S (Ed. 01-01)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 01-96)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 01-88)
Use of Other Autos Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 01-89)
Waiver of Deductible Endorsement	MPY-0016-S (Ed. 01-83)
Identity Theft Resolution	V-911 (Ed. 03-06)
Snowmobiles	M-102-A (Ed. 01-00)
Massachusetts Endorsement (Substitute Transportation)	M-0104-S (Ed. 01-99)

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**PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)**

Approved for Use January 1, 2006
For Vehicles Not Subject to the Compulsory Law

<u>Form Title</u> <u>Policy</u>	<u>Form Number and</u> <u>Edition Date</u>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY - MASSACHUSETTS	MP 00 99 11 01
Endorsements	
ADDITIONAL INSURED - LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE - TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE - VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 01 04
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

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RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0.....	Barnstable Dukes Nantucket Plymouth	4.....	Franklin Hampden
1.....	Berkshire	5.....	Hampshire
2.....	Bristol	6.....	Middlesex
3.....	Essex	7.....	Norfolk
		8.....	Suffolk
		9.....	Worcester

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CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

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The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Reedville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

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RATING TERRITORIES

City or Town	Rating Territor y	Statistical Code
A		
ABINGTON	8	010
ACTON	27	630
ACUSHNET	7	230
ADAMS	27	110
AGAWAM	7	420
ALFORD	27	170
AMESBURY	2	310
AMHERST	5	510
ANDOVER	3	311
ARLINGTON	4	610
ASHBURNHAM	1	930
ASHBY	1	670
ASHFIELD	27	470
ASHLAND	5	631
ATHOL	3	910
ATTLEBORO	5	210
AUBURN	6	931
AVON	11	730
AYER	3	632
B		
BARNSTABLE	5	021
BARRE	2	932
BECKET	2	171
BEDFORD	2	633
BELCHERTOWN	3	530
BELLINGHAM	3	731
BELMONT	3	611
BERKLEY	6	231
BERLIN	27	933
BERNARDSTON	27	471
BEVERLY	5	312
BILLERICA	5	634
BLACKSTONE	2	934
BLANDFORD	3	490
BOLTON	1	970
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BOURNE	4	050
BOXBOROUGH	27	671
BOXFORD	3	370
BOYLSTON	2	971
BRAINTREE	8	710
BREWSTER	27	080
BRIDGEWATER	6	011
BRINGTON - Boston (Zip Codes 02134, 02135, 02163)	24	822
BRIMFIELD	3	491
BROCKTON	45	002
BROOKFIELD	3	935
BROOKLINE	8	702
BUCKLAND	27	430

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BURLINGTON	4	635
C		
CAMBRIDGE	11	600
CANTON	8	711
CARLISLE	27	672
CARVER	7	030
CHARLEMONT	27	472

City or Town	Rating Territory	Statistical Code
CHARLESTOWN -		
Boston (Zip Codes	26	824
02128, 02129)		
CHARLTON	4	936
CHATHAM	27	051
CHELMSFORD	2	612
CHELSEA	16	802
CHESHIRE	27	130
CHESTER	1	440
CHESTERFIELD	27	570
CHICOPEE	9	402
CHILMARK	46	081
CLARKSBURG	27	131
CLINTON	6	911
COHASSET	4	732
COLRAIN	1	431
CONCORD	27	613
CONWAY	27	473
CUMMINGTON	27	571
D		
DALTON	27	132
DANVERS	5	313
DARTMOUTH	7	211
DEDHAM	8	712
DEERFIELD	27	432
DENNIS	3	052
DIGHTON	5	232
DORCHESTER -		
Boston (Zip Codes	21	819
02122, 02124, 02125, 02126)		
DOUGLAS	2	937
DOVER	2	733
DRACUT	6	614
DUDLEY	3	938
DUNSTABLE	1	673
DUXBURY	3	031
E		
EAST BOSTON -		
Boston (Zip Codes	26	824
02128, 02129)		
EAST BRIDGEWATER ..	6	032
EAST BROOKFIELD ..	2	973
EASTHAM	27	082
EASTHAMPTON	3	511
EAST LONGMEADOW ..	6	441
EASTON	7	212
EDGARTOWN	46	053
EGREMONT	27	172
ERVING	27	433
ESSEX	2	330
EVERETT	14	602
F		
FAIRHAVEN	7	213
FALL RIVER	13	201

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FALMOUTH	3	054
FITCHBURG	7	902
FLORIDA	2	173
FOXBOROUGH	3	734
FRANKINGHAM	9	615
FRANKLIN	1	713
FREETOWN	5	233

City or Town	Rating Territory	Statistical Code
G		
GARDNER	3	912
GAY HEAD	46	083
GEORGETOWN	3	331
GILL	27	474
GLOUCESTER	5	314
GOSHEN	27	573
GOSNOLD	27	084
GRAFTON	3	913
GRANBY	4	574
GRANVILLE	2	492
GREAT BARRINGTON	1	111
GREENFIELD	3	410
GROTON	27	636
GROVELAND	3	332
H		
HADLEY	27	531
HALIFAX	5	070
HAMILTON	1	333
HAMPDEN	5	493
HANCOCK	27	174
HANOVER	4	033
HANSON	5	034
HARDWICK	27	939
HARVARD	27	974
HARWICH	1	055
HATFIELD	27	532
HAVERHILL	8	302
HAWLEY	27	475
HEATH	2	476
HINGHAM	4	012
HINGSDALE	2	133
HOLBROOK	11	735
HOLDEN	3	940
HOLLAND	1	494
HOLLISTON	2	637
HOLYOKE	40	403
HOPEDALE	2	941
HOPKINTON	27	638
HUBBARDSTON	1	942
HUDSON	3	616
HULL	9	035
HUNTINGTON	2	533
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818
I		
IPSWICH	2	315
J		
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817
K		
KINGSTON	4	036
L		
LAKEVILLE	5	037
LANCASTER	2	943
LANESBOROUGH	1	134
LAWRENCE	44	303

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LEE	27	135
LEICESTER	7	944
LENOX	27	136
LEOMINSTER	5	914
LEVERETT	1	477
LEXINGTON	2	617
LEYDEN	1	478

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City or Town	Rating Territory	Statistical Code
LINCOLN	1	639
LITTLETON	27	640
LONGMEADOW	4	442
LOWELL	41	601
LUDELOW	7	421
LUNENBURG	1	945
LYNN	43	300
LYNNFIELD	7	334
M		
MALDEN	14	603
MANCHESTER	27	335
MANSFIELD	3	214
MARBLEHEAD	4	316
MARION	3	038
MARLBOROUGH	5	618
MARSHFIELD	7	039
MASHPEE	5	085
MATTAPOISETT	3	040
MAYNARD	27	620
MEDFIELD	27	736
MEDFORD	12	604
MEDWAY	27	737
MELROSE	6	619
MENDON	27	946
MERRIMAC	3	336
METHUEN	10	317
MIDDLEBOROUGH	6	013
MIDDLEFIELD	1	576
MIDDLETON	6	337
MILFORD	5	915
MILLBURY	4	916
MILLIS	27	738
MILLVILLE	1	947
MILTON	11	714
MONROE	1	479
MONSON	3	422
MONTAGUE	27	411
MONTEREY	27	175
MONTGOMERY	27	495
MOUNT WASHINGTON	27	176
N		
NAHANT	8	338
NANTUCKET	27	056
NATICK	3	621
NEEDHAM	2	715
NEW ASHFORD	1	177
NEW BEDFORD	13	200
NEW BRAINTREE	27	975
NEWBURY	1	339
NEWBURYPORT	1	318
NEW MARLBOROUGH	27	178
NEW SALEM	27	480
NEWTON	6	605
NORFOLK	1	739
NORTH ADAMS	2	112
NORTHAMPTON	3	512
NORTH ANDOVER	5	319
NORTH ATTLEBORO	3	215
NORTHBOROUGH	27	949
NORTH BROOKFIELD	3	948
NORTHBRIDGE	3	917
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

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City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434
NORTH READING	5	641
NORTON	5	234
NORWELL	3	041
NORWOOD	7	716
O		
OAK BLUFFS	46	057
OAKHAM	1	976
ORANGE	2	412
ORLEANS	27	058
OTIS	27	179
OXFORD	5	950
P		
PALMER	4	423
PAXTON	5	977
PEABODY	10	320
PELHAM	27	577
PEMBROKE	6	042
PEPPERELL	27	642
PERU	1	180
PETERSHAM	27	978
PHILLIPSTON	1	979
PITTSFIELD	4	102
PLAINFIELD	27	578
PLAINVILLE	4	740
PLYMOUTH	7	014
PLYMPTON	6	071
PRINCETON	27	980
PROVINCETOWN	27	059
Q		
QUINCY	12	703
R		
RANDOLPH	14	717
RAYNHAM	6	235
READING	3	622
REHOBOTH	4	236
REVERE	15	803
RICHMOND	27	181
ROCHESTER	3	043
ROCKLAND	9	015
ROCKPORT	2	340
ROSLINDALE - Boston (Zip Code 02131)	18	816
ROWE	27	481
ROWLEY	3	341
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820
ROYALSTON	1	981
RUSSELL	3	443
RUTLAND	3	951
S		
SALEM	12	304
SALISBURY	5	342
SANDSFIELD	27	182
SANDWICH	3	060
SAUGUS	12	321
SAVOY	27	183
SCITUATE	6	044
SEEKONK	4	237
SHARON	6	741
SHEFFIELD	27	137
SHELBURNE	1	435
SHERBORN	1	674
SHIRLEY	2	643

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City or Town	Rating Territory	Statistical Code
SHREWSBURY	5	918
SHUTESBURY	2	482
SOMERSET	6	238
SOMERVILLE	12	606
SOUTHAMPTON	1	580
SOUTHBOROUGH	27	952
SOUTH BOSTON - Boston (Zip Code 02127)	25	823
SOUTHBRIDGE	6	919
SOUTH HADLEY	4	513
SOUTHWICK	4	444
SPENCER	6	920
SPRINGFIELD	42	400
STERLING	27	953
STOCKBRIDGE	1	138
STONEHAM	8	623
STOUGHTON	12	718
STOW	27	644
STURBRIDGE	1	954
SUDBURY	27	645
SUNDERLAND	3	436
SUTTON	27	955
SWAMPSCOTT	9	322
SWANSEA	5	239
T		
TAUNTON	9	202
TEMPLETON	27	956
TEWKSBURY	5	646
TISBURY	46	061
TOLLAND	1	496
TOPSFIELD	4	371
TOWNSEND	27	647
TRURO	1	086
TYNGSBOROUGH	3	648
TYRINGHAM	27	184
U		
UPTON	27	957
UXBRIDGE	27	921
W		
WAKEFIELD	6	624
WALES	2	497
WALPOLE	4	719
WALTHAM	7	607
WARE	3	514
WAREHAM	8	016
WARREN	3	958
WARWICK	27	483
WASHINGTON	27	185
WATERTOWN	7	608
WAYLAND	2	649
WEBSTER	7	922
WELLESLEY	1	720
WELLFLEET	27	087
WENDELL	27	484
WENHAM	2	343
WESTBOROUGH	2	923
WEST BOYLSTON	2	959
WEST BRIDGEWATER	8	045
WEST BROOKFIELD	27	960
WESTFIELD	6	424
WESTFORD	27	650
WESTHAMPTON	27	581
WESTMINSTER	1	961
WEST NEWBURY	27	344

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City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	46	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
Y		
YARMOUTH	4	062

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RATE SECTION

Memorandum

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

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MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60
46	\$8	\$8	\$13	\$12

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$6	\$5
16	\$4	\$4	\$7	\$6
17	\$4	\$3	\$6	\$5
18	\$4	\$3	\$6	\$5
19	\$4	\$3	\$6	\$5
20	\$4	\$3	\$6	\$5
21	\$4	\$3	\$6	\$5
22	\$4	\$3	\$6	\$5
23	\$4	\$3	\$6	\$5
24	\$4	\$3	\$6	\$5
25	\$4	\$3	\$6	\$5
26	\$4	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$4	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5
46	\$1	\$1	\$1	\$1

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.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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MOTORCYCLE RATES

Part 5 - Optional BI
Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17
2	\$12	\$11	\$18	\$15
3	\$13	\$12	\$20	\$16
4	\$17	\$15	\$27	\$22
5	\$16	\$14	\$25	\$20
6	\$18	\$16	\$29	\$23
7	\$17	\$15	\$27	\$22
8	\$17	\$15	\$27	\$22
9	\$18	\$16	\$29	\$23
10	\$24	\$21	\$38	\$31
11	\$23	\$20	\$37	\$30
12	\$24	\$22	\$39	\$32
13	\$26	\$23	\$42	\$34
14	\$28	\$25	\$42	\$36
15	\$31	\$31	\$42	\$42
16	\$31	\$31	\$42	\$42
17	\$31	\$31	\$42	\$42
18	\$31	\$31	\$42	\$42
19	\$31	\$31	\$42	\$42
20	\$31	\$31	\$42	\$42
21	\$31	\$31	\$42	\$42
22	\$31	\$31	\$42	\$42
23	\$31	\$31	\$42	\$42
24	\$31	\$31	\$42	\$42
25	\$31	\$31	\$42	\$42
26	\$31	\$31	\$42	\$42
27	\$10	\$9	\$16	\$13
40	\$25	\$23	\$41	\$33
41	\$28	\$25	\$42	\$36
42	\$31	\$31	\$42	\$42
43	\$31	\$31	\$42	\$42
44	\$31	\$31	\$42	\$42
45	\$31	\$31	\$42	\$42
46	\$10	\$9	\$16	\$13

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	\$2	\$3	\$4	\$5
3	\$2	\$3	\$4	\$5
4	\$3	\$4	\$6	\$7
5	\$3	\$4	\$5	\$7
6	\$3	\$5	\$6	\$8
7	\$3	\$5	\$6	\$8
8	\$3	\$4	\$6	\$7
9	\$3	\$5	\$6	\$8
10	\$4	\$7	\$9	\$11
11	\$4	\$6	\$8	\$10
12	\$5	\$7	\$9	\$11
13	\$5	\$7	\$10	\$12
14	\$5	\$8	\$10	\$13
15	\$9	\$13	\$17	\$22
16	\$10	\$15	\$20	\$25
17	\$9	\$13	\$18	\$22
18	\$9	\$13	\$18	\$22
19	\$9	\$13	\$18	\$22
20	\$9	\$13	\$18	\$22
21	\$9	\$13	\$18	\$22
22	\$9	\$13	\$18	\$22
23	\$9	\$13	\$18	\$22
24	\$9	\$13	\$18	\$22
25	\$9	\$13	\$18	\$22
26	\$9	\$13	\$18	\$22
27	\$2	\$2	\$3	\$4
40	\$5	\$7	\$9	\$12
41	\$5	\$8	\$10	\$13
42	\$9	\$13	\$17	\$22
43	\$9	\$13	\$18	\$22
44	\$10	\$15	\$20	\$24
45	\$9	\$13	\$17	\$21
46	\$2	\$2	\$3	\$4

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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

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MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34
46	\$9	\$9	\$16	\$14

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$62
\$1,000	\$68
\$2,000	\$92
\$5,000	\$149
\$10,000	\$241
\$15,000	\$296
\$20,000	\$339
\$25,000	\$360
\$50,000	\$378

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$20
25/50	\$20
25/60	\$21
30/70	\$22
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

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**Part 12 - Underinsured
 Motorists
 Rates by limit**

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.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
25/60	\$8
30/70	\$15
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

Notes: (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

MOTORCYCLE RATES

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**Part 7 - Collision
 Rates at \$500 deductible**

**Part 7 - Collision
 Other deductibles**

Territory	Rate per \$100 of value*
	Experienced Operators
Territory	All Groups
1	\$2.12
2	\$2.01
3	\$2.39
4	\$2.63
5	\$2.74
6	\$2.76
7	\$2.94
8	\$3.36
9	\$3.06
10	\$3.58
11	\$3.16
12	\$4.12
13	\$4.29
14	\$5.98
15	\$6.98
16	\$7.67
17	\$7.17
18	\$7.17
19	\$7.17
20	\$7.17
21	\$7.17
22	\$7.17
23	\$7.17
24	\$7.17
25	\$7.17
26	\$7.17
27	\$1.80
40	\$4.55
41	\$4.54
42	\$6.19
43	\$6.99
44	\$6.43
45	\$6.85
46	\$1.80

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52 66.9% of \$500 deductible premium
\$1,000	53.2% of \$500 deductible premium
\$2,000	

**Part 7 - Collision
 Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 - Limited Collision

\$500 deductible base premium (Part 8)
 =
 (6.0%) x [\$500 deductible Collision base premium (Part 7)]

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Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

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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.

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MOTORCYCLE RATES

**Part 9 - Comprehensive
Rates at \$500
deductible**

**Part 9 - Comprehensive
Other deductibles**

Territory	Rate per \$100 of value*
	All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61
46	<u>\$0.81</u>

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$477.7% of \$500 deductible premium
\$1,000	70.3% of \$500 deductible premium
\$2,000	

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.

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(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.

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**Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

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Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	<u>Approved As Of</u>
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

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SYMBOL AND IDENTIFICATION SECTION

Notice to Manual Holders

This section contains all symbols available at the time of printing. Further Symbol and Identification information may become available as it develops. Carry forward from the 2006 Manual, the Symbol and Identification Section for 2005 and prior years.

NOTE: For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made. If there is no corresponding model, refer to Rule 22 of the Manual.

(1990 & Subsequent Model Years) Abbreviation Key

APV	All-Purpose Vehicle	Lftgt	Liftgate
AWD	All-Wheel Drive	Ltd	Limited
Cabri	Cabriolet	L	Liter
Conv or Con	Convertible	L/B	Long Bed
Cntry	Country	Lux	Luxury
Cpe	Coupe	LE	Luxury Edition/Limited Edition
CC	Cubic Centimeter	MPV	Multi-Purpose Vehicle
CI	Cubic Inch	Pass	Passenger
CID	Cubic Inch Displacement	Perf	Performance
Cus	Custom	Pkp	Pickup
Cyl	Cylinder	Sed	Sedan
Dlx	Deluxe	S/B	Short Bed
Dsl	Diesel	SOHC	Single Overhead Camshaft
Disp	Displacement	SE	Special Edition
Dr	Door	Spt	Sport(s)
DOHC	Double Overhead Camshaft	Std	Standard
Eng	Engine	Super	Supercharged
Fstbk	Fastback	Sym	Symbol
4WD or 4x4	Four-Wheel Drive	Trk	Truck
Hdtp	Hardtop	Turbo	Turbocharged
Hchbk or Hbk	Hatchback	2WD or 4x2	Two-Wheel Drive
HD	Heavy Duty	Utl	Utility
HO	High Output	Veh	Vehicle
HP	Horsepower	VIN	Vehicle Identification Number
IIN	ISO Identification Number	Wag	Wagon
Lftbk	Liftback	WB	Wheelbase

PERFORMANCE VEHICLE IDENTIFICATION:

i - Intermediate h - High s - Sports p - Sports Premium

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SYMBOL DEFINITIONS:

Price New Symbol - Reflects a vehicle's Manufacturers Suggested Retail Price (MSRP), including widely-used options. Do not use this symbol for rating policies. This symbol is for reference only.

Rating Symbol - Developed by adjusting the Price New Symbol of each vehicle either upward or downward to reflect its physical damage loss experience in accordance with the Vehicle Series Rating (VSR) Program. Use this symbol for rating policies.