

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Determine motorcycle Collision rates by the following procedure:

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

* Motorcycle insured values will be determined at new business and will be re-evaluated at each annual renewal.

Value means one of the following for actual cash value or stated amount coverage:

- 1) current Average Retail Value as expressed on NADA.com for motorcycles with model years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System.
- 2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old.
- 3) the value from 1) or 2) plus the value of modifications. The value of modifications will be based on supporting documentation including, but not limited to, a current bill of sale or an appraisal by an authorized dealer. The value of modifications will not be adjusted at subsequent renewals.
- 4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal. The insured will be contacted and asked to provide the missing information necessary to determine the value.

The value for agreed amount coverage or antique motorcycle coverage is not re-evaluated upon renewal unless new, current supporting documentation is provided by the insured.

A minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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 + \$4 77.7% 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.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Motorcycle insured values will be determined at new business and will be re-evaluated at each annual renewal.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Value means one of the following for actual cash value or stated amount coverage:

1) current Average Retail Value as expressed on NADA.com for motorcycles with model years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System.

2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old.

3) the value from 1) or 2) plus the value of modifications. The value of modifications will be based on supporting documentation including, but not limited to, a current bill of sale or an appraisal by an authorized dealer. The value of modifications will not be adjusted at subsequent renewals.

4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal. The insured will be contacted and asked to provide the missing information necessary to determine the value.

The value for agreed amount coverage or antique motorcycle coverage is not re-evaluated upon renewal unless new, current supporting documentation is provided by the insured.

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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Determine motorcycle Collision rates by the following procedure:

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

* Motorcycle insured values will be determined at new business and will be re-evaluated at each annual renewal.

Formatted: Left

Value means one of the following for actual cash value or stated amount coverage:

Deleted: the

- 1) current Average Retail Value as expressed on NADA.com for motorcycles with model years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System.
- 2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old.
- 3) the value from 1) or 2) plus the value of modifications. The value of modifications will be based on supporting documentation including, but not limited to, a current bill of sale or an appraisal by an authorized dealer. The value of modifications will not be adjusted at subsequent renewals.
- 4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal. The insured will be contacted and asked to provide the missing information necessary to determine the value.

Deleted: ;

The value for agreed amount coverage or antique motorcycle coverage is not re-evaluated upon renewal unless new, current supporting documentation is provided by the insured.

A minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Deleted: a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over... [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) Rates are per \$100 of insured value.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 AUTOMOBILE MANUAL
 MASSACHUSETTS

Formatted Table

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 + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

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.

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

* Motorcycle insured values will be determined at new business and will be re-evaluated at each annual renewal.

Value means one of the following for actual cash value or stated amount coverage:

1) current Average Retail Value as expressed on NADA.com for motorcycles with model

Deleted:
 Deleted: ¶
 ¶
 Deleted: the
 Deleted: ;

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

years 0-15 years old. This information may also be obtained from the Massachusetts Uninsured Motorist System.

2) current Very Good pricing as expressed in the Vintage Motorcycle section of NADA.com for motorcycles with model years greater than 15 years old.

3) the value from 1) or 2) plus the value of modifications. The value of modifications will be based on supporting documentation including, but not limited to, a current bill of sale or an appraisal by an authorized dealer. The value of modifications will not be adjusted at subsequent renewals.

4) if Metropolitan is unable to determine the value under 1) through 3) above due to incomplete motorcycle information on record, the current value on the policy will be used at renewal. The insured will be contacted and asked to provide the missing information necessary to determine the value.

The value for agreed amount coverage or antique motorcycle coverage is not re-evaluated upon renewal unless new, current supporting documentation is provided by the insured.

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.

Deleted: a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over... [2]

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

MASSACHUSETTS Private Passenger Automobile

Introduction

Metropolitan Property and Casualty Insurance Company's current Private Passenger Automobile Program rates were filed with the Massachusetts Insurance Department effective April 1, 2010.

The following changes are proposed:

- The definition of Motorcycle insured value, for purposes of rating of Comprehensive and Collision coverages, has been clarified.