

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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
- Absence of at-fault accidents in the last 3 years\*
- Absence of at-fault traffic violations in the last 3 years\*
- 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 (including glass only claims over \$300)
- 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\*
- Number of Deferred or non-rated operators
- Maximum number of years licensed of any driver on the policy
- Minimum 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
- Vehicle History Score\*
- Distribution Channel
- Tenure With MetLife A&H

\*Apply to New Business only

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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