

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

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

\* For 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

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

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536	0.524
2	0.620	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	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592	0.580
4	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623	0.610
5	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656	0.642
6	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690	0.676
7	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728	0.712
8	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767	0.751
10	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809	0.792
11	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855	0.835
12	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902	0.882
13	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953	0.932
14	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.983
15	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064	1.040
16	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125	1.099
17	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190	1.162

\* For 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

**Metropolitan Property and Casualty Insurance Company**  
**Private Passenger Automobile**  
**MASSACHUSETTS**  
**Model Year / Symbol Factors (2011 & Subsequent)**  
**Part 7 \$500 Deductible (Collision)**

<u>Symbol</u>	<u>Model Year</u> <u>2011</u>	<u>Symbol</u>	<u>Model Year</u> <u>2011</u>
1	0.807	46	2.816
2	0.817	47	2.869
3	0.848	48	2.921
4	0.911	49	2.973
5	0.963	50	3.015
6	1.016	51	3.068
7	1.057	52	3.120
8	1.110	53	3.172
10	1.173	54	3.246
11	1.225	55	3.340
12	1.277	56	3.434
13	1.309	57	3.507
14	1.351	58	3.623
15	1.393	59	3.769
16	1.445	60	3.916
17	1.487	61	4.073
18	1.529	62	4.219
19	1.571	63	4.366
20	1.612	64	4.513
21	1.654	65	4.670
22	1.686	66	4.889
23	1.717	67	5.193
24	1.748	68	5.486
25	1.790	69	5.790
26	1.822	70	6.094
27	1.853	76	6.617
28	1.895	77	7.360
29	1.937	78	8.114
30	1.968	79	8.858
31	2.010	80	9.611
32	2.063	81	10.355
33	2.115	82	11.109
34	2.157	83	11.852
35	2.199	84	12.606
36	2.241	85	13.349
37	2.293	86	14.480
38	2.366	87	14.476
39	2.429		
40	2.492	71*	6.512
41	2.555	72*	6.921
42	2.607	73*	7.339
43	2.670	74*	7.758
44	2.722	75*	8.167
45	2.764		

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

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

<u>Symbol</u>	<u>Model Year</u> <u>2011</u>	<u>Symbol</u>	<u>Model Year</u> <u>2011</u>
1	0.594	46	1.875
2	0.605	47	1.915
3	0.625	48	1.945
4	0.655	49	1.986
5	0.696	50	2.016
6	0.726	51	2.046
7	0.756	52	2.087
8	0.786	53	2.117
10	0.827	54	2.167
11	0.857	55	2.228
12	0.887	56	2.288
13	0.917	57	2.339
14	0.937	58	2.419
15	0.968	59	2.520
16	0.998	60	2.611
17	1.018	61	2.712
18	1.048	62	2.812
19	1.079	63	2.913
20	1.099	64	3.014
21	1.119	65	3.115
22	1.139	66	3.266
23	1.159	67	3.468
24	1.179	68	3.669
25	1.210	69	3.861
26	1.230	70	4.062
27	1.250	76	4.415
28	1.270	77	4.909
29	1.290	78	5.413
30	1.320	79	5.917
31	1.341	80	6.411
32	1.371	81	6.915
33	1.411	82	7.409
34	1.441	83	7.913
35	1.462	84	8.417
36	1.492	85	8.911
37	1.532	86	9.657
38	1.572	87	9.661
39	1.623		
40	1.663	71*	4.355
41	1.704	72*	4.647
42	1.744	73*	4.939
43	1.784	74*	5.232
44	1.814	75*	5.524
45	1.845		

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

**Metropolitan Property and Casualty Insurance Company**  
**Private Passenger Automobile**  
**MASSACHUSETTS**  
**Deductibles**

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

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  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

EXCEPTION - Model Year 2011 Vehicles: If Model Year 2011 Symbol Pages are not available, assign a symbol based solely on the original cost new of the vehicle. DO NOT refer to or assign the prior year's symbol.

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		Model Years		Model Years	
	1980 & Prior		1981-1989		1990-2010	
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	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

Model Years 2011 and Subsequent

<u>Original Cost New</u>	<u>Symbol</u>	<u>Original Cost New</u>	<u>Symbol</u>
\$0 - 3,000	1	\$36,001 - 37,000	42
3,001 - 5,500	2	37,001 - 38,000	43
5,501 - 8,000	3	38,001 - 39,000	44
8,001 - 9,000	4	39,001 - 40,000	45
9,001 - 10,000	5	40,001 - 41,250	46
10,001 - 11,000	6	41,251 - 42,500	47
11,001 - 12,000	7	42,501 - 43,750	48
12,001 - 13,000	8	43,751 - 45,000	49
13,001 - 14,000	10	45,001 - 46,250	50
14,001 - 15,000	11	46,251 - 47,500	51
15,001 - 15,625	12	47,501 - 48,750	52
15,626 - 16,250	13	48,751 - 50,000	53
16,251 - 16,875	14	50,001 - 52,500	54
16,876 - 17,500	15	52,501 - 55,000	55
17,501 - 18,125	16	55,001 - 57,500	56
18,126 - 18,750	17	57,501 - 60,000	57
18,751 - 19,375	18	60,001 - 65,000	58
19,376 - 20,000	19	65,001 - 70,000	59
20,001 - 20,625	20	70,001 - 75,000	60
20,626 - 21,250	21	75,001 - 80,000	61
21,251 - 21,875	22	80,001 - 85,000	62
21,876 - 22,500	23	85,001 - 90,000	63
22,501 - 23,125	24	90,001 - 95,000	64
23,126 - 23,750	25	95,001 - 100,000	65
23,751 - 24,375	26	100,001 - 110,000	66
24,376 - 25,000	27	110,001 - 120,000	67
25,001 - 25,625	28	120,001 - 130,000	68
25,626 - 26,250	29	130,001 - 140,000	69
26,251 - 26,875	30	140,001 - 150,000	70
26,876 - 27,500	31	150,001 - 175,000	76
27,501 - 28,125	32	175,001 - 200,000	77
28,126 - 28,750	33	200,001 - 225,000	78
28,751 - 29,375	34	225,001 - 250,000	79
29,376 - 30,000	35	250,001 - 275,000	80
30,001 - 31,000	36	275,001 - 300,000	81
31,001 - 32,000	37	300,001 - 325,000	82
32,001 - 33,000	38	325,001 - 350,000	83
33,001 - 34,000	39	350,001 - 375,000	84
34,001 - 35,000	40	375,001 - 400,000	85
35,001 - 36,000	41	400,001 - 450,000	86
		450,001 and above	87

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

Rating Symbol Only <sup>1</sup>	71	<b>Footnote:</b> <sup>1</sup> These are Rating Symbols Only.
Rating Symbol Only <sup>1</sup>	72	They have no corresponding price ranges and
Rating Symbol Only <sup>1</sup>	73	will therefore not be used as Price New Symbols.
Rating Symbol Only <sup>1</sup>	74	Vehicles can only be assigned these Rating
Rating Symbol Only <sup>1</sup>	75	Symbols via experience-based modification.

**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 under the Model Years 2011 & Subsequent Original Cost New table above regardless of the vehicle's actual model year.

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.

**B. Rating Vehicles with Symbols 18 and Above (Model Years 1981-2010)**

For model years 1981-2010, 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 Years 1989 & Prior	Model Years 1990-2010
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 22 - NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE SYMBOL PAGES**

Deleted: RATE

**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.

EXCEPTION - Model Year 2011 Vehicles: If Model Year 2011 Symbol Pages are not available, assign a symbol based solely on the original cost new of the vehicle. DO NOT refer to or assign the prior year's symbol.

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 1990-2010
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

Deleted: & Subsequent

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

Model Years 2011 and Subsequent

<u>Original Cost</u>	<u>New</u>	<u>Symbol</u>	<u>Original Cost</u>	<u>New</u>	<u>Symbol</u>
\$0	- 3,000	1	\$36,001	- 37,000	42
3,001	- 5,500	2	37,001	- 38,000	43
5,501	- 8,000	3	38,001	- 39,000	44
8,001	- 9,000	4	39,001	- 40,000	45
9,001	- 10,000	5	40,001	- 41,250	46
10,001	- 11,000	6	41,251	- 42,500	47
11,001	- 12,000	7	42,501	- 43,750	48
12,001	- 13,000	8	43,751	- 45,000	49
13,001	- 14,000	10	45,001	- 46,250	50
14,001	- 15,000	11	46,251	- 47,500	51
15,001	- 15,625	12	47,501	- 48,750	52
15,626	- 16,250	13	48,751	- 50,000	53
16,251	- 16,875	14	50,001	- 52,500	54
16,876	- 17,500	15	52,501	- 55,000	55
17,501	- 18,125	16	55,001	- 57,500	56
18,126	- 18,750	17	57,501	- 60,000	57
18,751	- 19,375	18	60,001	- 65,000	58
19,376	- 20,000	19	65,001	- 70,000	59
20,001	- 20,625	20	70,001	- 75,000	60
20,626	- 21,250	21	75,001	- 80,000	61
21,251	- 21,875	22	80,001	- 85,000	62
21,876	- 22,500	23	85,001	- 90,000	63
22,501	- 23,125	24	90,001	- 95,000	64
23,126	- 23,750	25	95,001	- 100,000	65
23,751	- 24,375	26	100,001	- 110,000	66
24,376	- 25,000	27	110,001	- 120,000	67
25,001	- 25,625	28	120,001	- 130,000	68
25,626	- 26,250	29	130,001	- 140,000	69
26,251	- 26,875	30	140,001	- 150,000	70
26,876	- 27,500	31	150,001	- 175,000	76
27,501	- 28,125	32	175,001	- 200,000	77
28,126	- 28,750	33	200,001	- 225,000	78
28,751	- 29,375	34	225,001	- 250,000	79
29,376	- 30,000	35	250,001	- 275,000	80
30,001	- 31,000	36	275,001	- 300,000	81
31,001	- 32,000	37	300,001	- 325,000	82
32,001	- 33,000	38	325,001	- 350,000	83
33,001	- 34,000	39	350,001	- 375,000	84
34,001	- 35,000	40	375,001	- 400,000	85
35,001	- 36,000	41	400,001	- 450,000	86
			450,001	and above	87

- Formatted ... [1]
- Formatted Table ... [2]
- Formatted ... [3]
- Formatted ... [4]
- Formatted ... [5]
- Formatted ... [6]
- Formatted ... [7]
- Formatted ... [8]
- Formatted ... [9]
- Formatted ... [10]
- Formatted ... [11]
- Formatted ... [12]
- Formatted ... [13]
- Formatted ... [14]
- Formatted ... [15]
- Formatted ... [16]
- Formatted ... [17]
- Formatted ... [18]
- Formatted ... [19]
- Formatted ... [20]
- Formatted ... [21]
- Formatted ... [22]
- Formatted ... [23]
- Formatted ... [24]
- Formatted ... [25]
- Formatted ... [26]
- Formatted ... [27]
- Formatted ... [28]
- Formatted ... [29]
- Formatted ... [30]
- Formatted ... [31]
- Formatted ... [32]
- Formatted ... [33]
- Formatted ... [34]
- Formatted ... [35]
- Formatted ... [36]
- Formatted ... [37]
- Formatted ... [38]
- Formatted ... [39]
- Formatted ... [40]
- Formatted ... [41]
- Formatted ... [42]
- Formatted ... [43]
- Formatted ... [44]
- Formatted ... [45]
- Formatted ... [46]
- Formatted ... [47]

Rating Symbol Only <sup>1</sup> 71	<b>Footnote:</b> <sup>1</sup> These are Rating Symbols Only.
Rating Symbol Only <sup>1</sup> 72	They have no corresponding price ranges and
Rating Symbol Only <sup>1</sup> 73	will therefore not be used as Price New Symbols.
Rating Symbol Only <sup>1</sup> 74	Vehicles can only be assigned these Rating
Rating Symbol Only <sup>1</sup> 75	Symbols via experience-based modification.

**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 under the Model Years 2011 & Subsequent Original Cost New table above regardless of the vehicle's actual model year.

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.

**B. Rating Vehicles with Symbols 18 and Above (Model Years 1981-2010)**

For model years 1981-2010, 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 Years	Model Years
	1989 & Prior	1990-2010
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.

Formatted: Font: (Default) Courier New

Formatted: Centered

Formatted: Font: (Default) Courier New, Font color: Auto

Formatted Table

Formatted: Font: (Default) Courier New

Formatted: Centered

Formatted: Font: (Default) Courier New, Font color: Auto

Formatted: Font: (Default) Courier New

Formatted: Centered

Formatted: Font: (Default) Courier New, Font color: Auto

Formatted: Font: (Default) Courier New

Formatted: Centered

Formatted: Font: (Default) Courier New, Font color: Auto

Formatted: Font: (Default) Courier New

Formatted: Centered

Formatted: Font color: Auto

Deleted: and after

Deleted: & Subsequent

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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 using model year 2011 and 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 87, use the Symbol 86 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>		<u>Symbol</u>		<u>Symbol</u>	
1	15.0	26	240.6	50	456.3	79	2375.0
2	42.5	27	246.9	51	468.8	80	2625.0
3	67.5	28	253.1	52	481.3	81	2875.0
4	85.0	29	259.4	53	493.8	82	3125.0
5	95.0	30	265.6	54	512.5	83	3375.0
6	105.0	31	271.9	55	537.5	84	3625.0
7	115.0	32	278.1	56	562.5	85	3875.0
8	125.0	33	284.4	57	587.5	86	4250.0
10	135.0	34	290.6	58	625.0		
11	145.0	35	296.9	59	675.0		
12	153.1	36	305.0	60	725.0		
13	159.4	37	315.0	61	775.0		
14	165.6	38	325.0	62	825.0		
15	171.9	39	335.0	63	875.0		
16	178.1	40	345.0	64	925.0		
17	184.4	41	355.0	65	975.0		
18	190.6	42	365.0	66	1050.0		
19	196.9	43	375.0	67	1150.0		
20	203.1	44	385.0	68	1250.0		
21	209.4	45	395.0	69	1350.0		
22	215.6	46	406.3	70	1450.0		
23	221.9	47	418.8	76	1625.0		
24	228.1	48	431.3	77	1875.0		
25	234.4	49	443.8	78	2125.0		

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

3. Fire Stated Amount Rates (\$500 Deductible)

- a. Determine the vehicle symbol developed from Rule 22. For Symbol 87, use Symbol 86.
- 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.

<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>	
1	0.51	26	0.07	50	0.06	79	0.03
2	0.18	27	0.07	51	0.06	80	0.03
3	0.12	28	0.07	52	0.06	81	0.03
4	0.10	29	0.06	53	0.06	82	0.03
5	0.10	30	0.06	54	0.05	83	0.03
6	0.09	31	0.06	55	0.05	84	0.03
7	0.09	32	0.06	56	0.05	85	0.03
8	0.08	33	0.06	57	0.05	86	0.03
10	0.08	34	0.06	58	0.05		
11	0.08	35	0.06	59	0.05		
12	0.08	36	0.06	60	0.05		
13	0.07	37	0.06	61	0.05		
14	0.07	38	0.06	62	0.04		
15	0.07	39	0.06	63	0.04		
16	0.07	40	0.06	64	0.04		
17	0.07	41	0.06	65	0.04		
18	0.07	42	0.06	66	0.04		
19	0.07	43	0.06	67	0.04		
20	0.07	44	0.06	68	0.04		
21	0.07	45	0.06	69	0.04		
22	0.07	46	0.06	70	0.04		
23	0.07	47	0.06	76	0.04		
24	0.07	48	0.06	77	0.03		
25	0.07	49	0.06	78	0.03		

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.
- 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)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

- a. Determine the Actual Cash Value premium using model year 2011 and 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 87, use the Symbol 86 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>		<u>Symbol</u>		<u>Symbol</u>	
1	15.0	26	240.6	50	456.3	79	2375.0
2	42.5	27	246.9	51	468.8	80	2625.0
3	67.5	28	253.1	52	481.3	81	2875.0
4	85.0	29	259.4	53	493.8	82	3125.0
5	95.0	30	265.6	54	512.5	83	3375.0
6	105.0	31	271.9	55	537.5	84	3625.0
7	115.0	32	278.1	56	562.5	85	3875.0
8	125.0	33	284.4	57	587.5	86	4250.0
10	135.0	34	290.6	58	625.0		
11	145.0	35	296.9	59	675.0		
12	153.1	36	305.0	60	725.0		
13	159.4	37	315.0	61	775.0		
14	165.6	38	325.0	62	825.0		
15	171.9	39	335.0	63	875.0		
16	178.1	40	345.0	64	925.0		
17	184.4	41	355.0	65	975.0		
18	190.6	42	365.0	66	1050.0		
19	196.9	43	375.0	67	1150.0		
20	203.1	44	385.0	68	1250.0		
21	209.4	45	395.0	69	1350.0		
22	215.6	46	406.3	70	1450.0		
23	221.9	47	418.8	76	1625.0		
24	228.1	48	431.3	77	1875.0		
25	234.4	49	443.8	78	2125.0		

**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.

**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 using model year 2011 and 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 87, use the Symbol 86 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.

**Deleted:** for the latest model year shown in the Rate pages

**Deleted:** for

**Deleted:**

**Deleted:**

**Deleted:** Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.

**Formatted:** Centered

**Formatted Table**

<u>STATED AMOUNT DIVISORS</u>							
<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>	
<u>1</u>	<u>15.0</u>	<u>26</u>	<u>240.6</u>	<u>50</u>	<u>456.3</u>	<u>79</u>	<u>2375.0</u>
<u>2</u>	<u>42.5</u>	<u>27</u>	<u>246.9</u>	<u>51</u>	<u>468.8</u>	<u>80</u>	<u>2625.0</u>
<u>3</u>	<u>67.5</u>	<u>28</u>	<u>253.1</u>	<u>52</u>	<u>481.3</u>	<u>81</u>	<u>2875.0</u>
<u>4</u>	<u>85.0</u>	<u>29</u>	<u>259.4</u>	<u>53</u>	<u>493.8</u>	<u>82</u>	<u>3125.0</u>
<u>5</u>	<u>95.0</u>	<u>30</u>	<u>265.6</u>	<u>54</u>	<u>512.5</u>	<u>83</u>	<u>3375.0</u>
<u>6</u>	<u>105.0</u>	<u>31</u>	<u>271.9</u>	<u>55</u>	<u>537.5</u>	<u>84</u>	<u>3625.0</u>
<u>7</u>	<u>115.0</u>	<u>32</u>	<u>278.1</u>	<u>56</u>	<u>562.5</u>	<u>85</u>	<u>3875.0</u>
<u>8</u>	<u>125.0</u>	<u>33</u>	<u>284.4</u>	<u>57</u>	<u>587.5</u>	<u>86</u>	<u>4250.0</u>
<u>10</u>	<u>135.0</u>	<u>34</u>	<u>290.6</u>	<u>58</u>	<u>625.0</u>		
<u>11</u>	<u>145.0</u>	<u>35</u>	<u>296.9</u>	<u>59</u>	<u>675.0</u>		
<u>12</u>	<u>153.1</u>	<u>36</u>	<u>305.0</u>	<u>60</u>	<u>725.0</u>		
<u>13</u>	<u>159.4</u>	<u>37</u>	<u>315.0</u>	<u>61</u>	<u>775.0</u>		
<u>14</u>	<u>165.6</u>	<u>38</u>	<u>325.0</u>	<u>62</u>	<u>825.0</u>		
<u>15</u>	<u>171.9</u>	<u>39</u>	<u>335.0</u>	<u>63</u>	<u>875.0</u>		
<u>16</u>	<u>178.1</u>	<u>40</u>	<u>345.0</u>	<u>64</u>	<u>925.0</u>		
<u>17</u>	<u>184.4</u>	<u>41</u>	<u>355.0</u>	<u>65</u>	<u>975.0</u>		
<u>18</u>	<u>190.6</u>	<u>42</u>	<u>365.0</u>	<u>66</u>	<u>1050.0</u>		
<u>19</u>	<u>196.9</u>	<u>43</u>	<u>375.0</u>	<u>67</u>	<u>1150.0</u>		
<u>20</u>	<u>203.1</u>	<u>44</u>	<u>385.0</u>	<u>68</u>	<u>1250.0</u>		
<u>21</u>	<u>209.4</u>	<u>45</u>	<u>395.0</u>	<u>69</u>	<u>1350.0</u>		
<u>22</u>	<u>215.6</u>	<u>46</u>	<u>406.3</u>	<u>70</u>	<u>1450.0</u>		
<u>23</u>	<u>221.9</u>	<u>47</u>	<u>418.8</u>	<u>76</u>	<u>1625.0</u>		
<u>24</u>	<u>228.1</u>	<u>48</u>	<u>431.3</u>	<u>77</u>	<u>1875.0</u>		
<u>25</u>	<u>234.4</u>	<u>49</u>	<u>443.8</u>	<u>78</u>	<u>2125.0</u>		

**Deleted:** STATED AMOUNT DIVISORS

**Formatted Table**

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

3. Fire Stated Amount Rates (\$500 Deductible)

- a. Determine the vehicle symbol developed from Rule 22. For Symbol 87, use Symbol 86.
- 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.

Deleted: Symbol 18 and above, use the Symbol 17.¶

<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>	
<u>1</u>	<u>0.51</u>	<u>26</u>	<u>0.07</u>	<u>50</u>	<u>0.06</u>	<u>79</u>	<u>0.03</u>
<u>2</u>	<u>0.18</u>	<u>27</u>	<u>0.07</u>	<u>51</u>	<u>0.06</u>	<u>80</u>	<u>0.03</u>
<u>3</u>	<u>0.12</u>	<u>28</u>	<u>0.07</u>	<u>52</u>	<u>0.06</u>	<u>81</u>	<u>0.03</u>
<u>4</u>	<u>0.10</u>	<u>29</u>	<u>0.06</u>	<u>53</u>	<u>0.06</u>	<u>82</u>	<u>0.03</u>
<u>5</u>	<u>0.10</u>	<u>30</u>	<u>0.06</u>	<u>54</u>	<u>0.05</u>	<u>83</u>	<u>0.03</u>
<u>6</u>	<u>0.09</u>	<u>31</u>	<u>0.06</u>	<u>55</u>	<u>0.05</u>	<u>84</u>	<u>0.03</u>
<u>7</u>	<u>0.09</u>	<u>32</u>	<u>0.06</u>	<u>56</u>	<u>0.05</u>	<u>85</u>	<u>0.03</u>
<u>8</u>	<u>0.08</u>	<u>33</u>	<u>0.06</u>	<u>57</u>	<u>0.05</u>	<u>86</u>	<u>0.03</u>
<u>10</u>	<u>0.08</u>	<u>34</u>	<u>0.06</u>	<u>58</u>	<u>0.05</u>		
<u>11</u>	<u>0.08</u>	<u>35</u>	<u>0.06</u>	<u>59</u>	<u>0.05</u>		
<u>12</u>	<u>0.08</u>	<u>36</u>	<u>0.06</u>	<u>60</u>	<u>0.05</u>		
<u>13</u>	<u>0.07</u>	<u>37</u>	<u>0.06</u>	<u>61</u>	<u>0.05</u>		
<u>14</u>	<u>0.07</u>	<u>38</u>	<u>0.06</u>	<u>62</u>	<u>0.04</u>		
<u>15</u>	<u>0.07</u>	<u>39</u>	<u>0.06</u>	<u>63</u>	<u>0.04</u>		
<u>16</u>	<u>0.07</u>	<u>40</u>	<u>0.06</u>	<u>64</u>	<u>0.04</u>		
<u>17</u>	<u>0.07</u>	<u>41</u>	<u>0.06</u>	<u>65</u>	<u>0.04</u>		
<u>18</u>	<u>0.07</u>	<u>42</u>	<u>0.06</u>	<u>66</u>	<u>0.04</u>		
<u>19</u>	<u>0.07</u>	<u>43</u>	<u>0.06</u>	<u>67</u>	<u>0.04</u>		
<u>20</u>	<u>0.07</u>	<u>44</u>	<u>0.06</u>	<u>68</u>	<u>0.04</u>		
<u>21</u>	<u>0.07</u>	<u>45</u>	<u>0.06</u>	<u>69</u>	<u>0.04</u>		
<u>22</u>	<u>0.07</u>	<u>46</u>	<u>0.06</u>	<u>70</u>	<u>0.04</u>		
<u>23</u>	<u>0.07</u>	<u>47</u>	<u>0.06</u>	<u>76</u>	<u>0.04</u>		
<u>24</u>	<u>0.07</u>	<u>48</u>	<u>0.06</u>	<u>77</u>	<u>0.03</u>		
<u>25</u>	<u>0.07</u>	<u>49</u>	<u>0.06</u>	<u>78</u>	<u>0.03</u>		

Formatted Table

Deleted: Symbol ... [49]

Inserted: ¶

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.
- 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)



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

a. Determine the Actual Cash Value premium using model year 2011 and 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 87, use the Symbol 86 Actual Cash Value premium and divisor.

**Formatted:** Indent: Left: 0.25", Hanging: 0.5", Tabs: 0.5", Left

**Deleted:** for the latest model year shown in the Rate pages

**Deleted:** for

**Deleted:** 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.

STATED AMOUNT DIVISORS							
Symbol	Symbol	Symbol	Symbol	Symbol	Symbol	Symbol	Symbol
<u>1</u>	<u>15.0</u>	<u>26</u>	<u>240.6</u>	<u>50</u>	<u>456.3</u>	<u>79</u>	<u>2375.0</u>
<u>2</u>	<u>42.5</u>	<u>27</u>	<u>246.9</u>	<u>51</u>	<u>468.8</u>	<u>80</u>	<u>2625.0</u>
<u>3</u>	<u>67.5</u>	<u>28</u>	<u>253.1</u>	<u>52</u>	<u>481.3</u>	<u>81</u>	<u>2875.0</u>
<u>4</u>	<u>85.0</u>	<u>29</u>	<u>259.4</u>	<u>53</u>	<u>493.8</u>	<u>82</u>	<u>3125.0</u>
<u>5</u>	<u>95.0</u>	<u>30</u>	<u>265.6</u>	<u>54</u>	<u>512.5</u>	<u>83</u>	<u>3375.0</u>
<u>6</u>	<u>105.0</u>	<u>31</u>	<u>271.9</u>	<u>55</u>	<u>537.5</u>	<u>84</u>	<u>3625.0</u>
<u>7</u>	<u>115.0</u>	<u>32</u>	<u>278.1</u>	<u>56</u>	<u>562.5</u>	<u>85</u>	<u>3875.0</u>
<u>8</u>	<u>125.0</u>	<u>33</u>	<u>284.4</u>	<u>57</u>	<u>587.5</u>	<u>86</u>	<u>4250.0</u>
<u>10</u>	<u>135.0</u>	<u>34</u>	<u>290.6</u>	<u>58</u>	<u>625.0</u>		
<u>11</u>	<u>145.0</u>	<u>35</u>	<u>296.9</u>	<u>59</u>	<u>675.0</u>		
<u>12</u>	<u>153.1</u>	<u>36</u>	<u>305.0</u>	<u>60</u>	<u>725.0</u>		
<u>13</u>	<u>159.4</u>	<u>37</u>	<u>315.0</u>	<u>61</u>	<u>775.0</u>		
<u>14</u>	<u>165.6</u>	<u>38</u>	<u>325.0</u>	<u>62</u>	<u>825.0</u>		
<u>15</u>	<u>171.9</u>	<u>39</u>	<u>335.0</u>	<u>63</u>	<u>875.0</u>		
<u>16</u>	<u>178.1</u>	<u>40</u>	<u>345.0</u>	<u>64</u>	<u>925.0</u>		
<u>17</u>	<u>184.4</u>	<u>41</u>	<u>355.0</u>	<u>65</u>	<u>975.0</u>		
<u>18</u>	<u>190.6</u>	<u>42</u>	<u>365.0</u>	<u>66</u>	<u>1050.0</u>		
<u>19</u>	<u>196.9</u>	<u>43</u>	<u>375.0</u>	<u>67</u>	<u>1150.0</u>		
<u>20</u>	<u>203.1</u>	<u>44</u>	<u>385.0</u>	<u>68</u>	<u>1250.0</u>		
<u>21</u>	<u>209.4</u>	<u>45</u>	<u>395.0</u>	<u>69</u>	<u>1350.0</u>		
<u>22</u>	<u>215.6</u>	<u>46</u>	<u>406.3</u>	<u>70</u>	<u>1450.0</u>		
<u>23</u>	<u>221.9</u>	<u>47</u>	<u>418.8</u>	<u>76</u>	<u>1625.0</u>		
<u>24</u>	<u>228.1</u>	<u>48</u>	<u>431.3</u>	<u>77</u>	<u>1875.0</u>		
<u>25</u>	<u>234.4</u>	<u>49</u>	<u>443.8</u>	<u>78</u>	<u>2125.0</u>		

**Formatted:** No underline

**Formatted:** Centered

**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.

**Deleted:** STATED AMOUNT DIVISORS

... [50]

**Formatted Table**

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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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 11, 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:

**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 changed 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 11, and the latest model year shown in the manual for the territory in which the named individual resides.

Deleted: 5

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:

**MASSACHUSETTS DIVISION OF INSURANCE**

**RATE FILING ABSTRACT**

7. **LOSS TRENDING:** Please begin with the most recent experience year.

	<i>Year</i>	<i>Factor Derived</i>
Method: _____	_____	_____
Annual Rate of Change: _____	_____	_____
Assumed Effective Date: _____	_____	_____

8. **LOSS DEVELOPMENT:** Please begin with the most recent experience year.

Losses are developed from:	<i>Year</i>	<i>Maturity</i>	<i>Factor-Ultimate</i>
Massachusetts data. _____	_____	_____	_____
Countrywide data. _____	_____	_____	_____
Massachusetts and countrywide data. _____	_____	_____	_____

**NOTE: the following items are required for all Rate Type filings.**

9. **EXPENSE PROVISIONS:**

Expenses are based on:		<i>Provision</i>	<i>Flat / Variable</i>
Massachusetts data. _____	General Expense	_____	_____
Countrywide data. _____	Commissions/Brokerage	_____	_____
Massachusetts and	Other Acquisition	_____	_____
countrywide data. _____	Taxes, Licenses, Fees	_____	_____
	Underwriting Profit	_____	_____
	Other Expenses	_____	_____

Please include a three-year expense data exhibit, and any other supporting information.

10. **LOSS ADJUSTMENT EXPENSE FACTORS:** Allocated \_\_\_\_\_ Unallocated \_\_\_\_\_

11. **UNTRENDED EXPECTED LOSS RATIO:** \_\_\_\_\_

12. **If Investment Income is reflected in the filing, please indicate the method/model used.**

\_\_\_\_\_  
\_\_\_\_\_

13. **Please briefly describe any changes in coverage since the last Rate Level Change.**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\*\*\*\*\*

\_\_\_\_\_  
Signature of Officer in Charge

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name and Title of Officer in Charge

\_\_\_\_\_  
Name and Title of Person Completing This Abstract

September 9, 2010

Massachusetts Division of Insurance  
Commissioner of Insurance  
Property & Casualty Lines  
1 South Station  
Boston, MA 02110-2208

ATTN: Cara Blank

RE: METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE PROGRAM  
METX-G126752818

Dear Ms. Blank

The following is in response to your objection letter received on August 30, 2010 and our phone conversation on September 8, 2010.

**1.) The Division does not object to the changes proposed to the rating manual, but is objecting to the continued use of some of the existing rule logic in rule 41 regarding the actual rating of stated amount coverage. The specific language in question appears in rule 41 2.a. and 41.5.a. which reads: "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." This language emanated from fix-and establish rate regulation and assumes 1) regular rate changes every 12 months, 2) use of the most recent model year shown on the rate pages as the "base model year", and 3) a very specific rate manual format.**

**The DOI's review of Metropolitan's most recent rate filing suggests that while base rates have been adjusted since competitive rating was introduced, the model year factors have simply indexed up and have not been "rebalanced". Further, it appears that Metropolitan is no longer using the "rate manual" format that existed prior to competitive rate regulation.**

**To ensure that the "average cost per \$100 of insured" is accurately and consistently stated, Metropolitan will need to revise its rating logic to accommodate its new rating structure. Possible alternative language might "Determine the actual cash value premium using the base rates displayed in the rate pages for the vehicle symbol developed from rule 22 for the appropriate territory and class."**

1.) Rule 41 2.a. and 5.a. has been revised to read: "Determine the Actual Cash Value premium using model year 2011 and the vehicle symbol developed from Rule 22 for the appropriate territory and class." Please see the attached manual for these referenced changes. Metropolitan will continue to use model year 2011 to rate stated amount coverage indefinitely unless filed otherwise in a future rate filing.

If you have any questions, please feel free to contact me at (401) 827-3512 or mbaro@metlife.com, or you may also contact Kristine Letarte at (401) 827-2221 or kletarte@metlife.com.

Sincerely,

Melissa Baro, ACAS  
Associate Actuary - Pricing Manager  
MetLife Auto & Home

SERFF Tracking Number: METX-G126752818 State: Massachusetts  
 Filing Company: Metropolitan Property and Casualty Insurance Company State Tracking Number: 10AUG03-818  
 Company Tracking Number: MA001100100009  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Symbols  
 Project Name/Number: /MA001100100009

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/03/2010	Rate and Rule	Rule 41 - Stated Amount Coverage	09/08/2010	Manual Pages 60 - 62 - Rule 41 - Stated Amount Coverage.PDF (Superseded) MarkUp Manual Pages 60 - 62 - Rule 41 - Stated Amount Coverage.PDF (Superseded)
08/03/2010	Supporting Rate Filing Document	Rate Filing Abstract	08/05/2010	MA Rate Filing Abstract.PDF (Superseded)

**MASSACHUSETTS DIVISION OF INSURANCE  
RATE FILING ABSTRACT**

COMPANY  
Metropolitan Property and Casualty Insurance Company

NAIC ID  
241-26298

ANNUAL STATEMENT LINE OF INSURANCE REPORTED UNDER:

PRIVATE PASSENGER  
AUTOMOBILE

SUBLINE OF INSURANCE: Automobile

COMPANY PROGRAM NAME AS FILED: PRIVATE PASSENGER AUTOMOBILE

LATEST YEAR MASSACHUSETTS DIRECT WRITTEN PREMIUM FOR (B.) ABOVE: \$201,631,907

1. OVERALL RATE LEVEL CHANGE (+/-):

Formula Indicated: N/A Proposed/Selected: 0.0%

2. RATE LEVEL HISTORY FOR THIS PROGRAM, LINE OR SUBLINE:

YEAR	% CHANGE	(begin with most recent revision)
<u>2010</u>	<u>4.8%</u>	
<u>2009</u>	<u>0.0%</u>	
<u>2008</u>	<u>-6.0%</u>	

3. NUMBER OF EXPERIENCE YEARS ANALYZED: N/A

4. CREDIBILITY STANDARDS / METHODS USED: (check all that apply)

N/A a. By Experience Year: percentage credibility given most recent year  
N/A b. Massachusetts versus Countrywide: percentage credibility given Massachusetts  
N/A c. Other (specify)

5. HAVE PREMIUMS/EXPOSURES BEEN TRENDED? N/A YES  NO

6. ARE PREMIUMS ADJUSTED TO CURRENT LEVEL? N/A YES  NO

BRIEF EXPLANATION

**MASSACHUSETTS DIVISION OF INSURANCE  
RATE FILING ABSTRACT**

7. METHOD USED FOR LOSS TRENDING N/A  
 ANNUAL RATE OF CHANGE N/A ASSUMED EFFECTIVE DATE N/A  
 TREND FACTORS DERIVED: (begin with latest experience year) N/A  
 YEAR TREND FACTOR

_____	_____
_____	_____
_____	_____

8. HAVE LOSSES BEEN DEVELOPED? N/A YES  NO

If yes, Massachusetts-only data \_\_\_\_\_ Countrywide-only data \_\_\_\_\_ Both \_\_\_\_\_

LOSS DEVELOPMENT FACTORS USED (begin with latest year) N/A

YEAR	MATURITY	FACTOR-ULTIMATE
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

9. WHAT UNTRENDED, EXPECTED LOSS RATIO IS USED? N/A

10. EXPENSES ARE BASED ON: MASSACHUSETTS DATA N/A COUNTRYWIDE DATA \_\_\_\_\_

11. LIST EACH EXPENSE PROVISION AND INDICATE WHETHER TREATED AS FLAT OR AS VARIABLE PROVISION: N/A

General Expense	_____	_____
Commissions/Broker	_____	_____
Other Acquisition	_____	_____
Taxes, Licenses, Fees	_____	_____
Other (explain)	_____	_____
Underwriting Profit	_____	_____

12. HAS INVESTMENT INCOME BEEN EXPLICITLY REFLECTED IN THE FILING? N/A  
 YES  NO  METHOD/MODEL USED \_\_\_\_\_

13. WHAT LOSS ADJUSTMENT EXPENSE FACTORS (% OF LOSS) ARE USED?  
 ALLOCATED N/A UNALLOCATED N/A

14. DESCRIBE ANY CHANGES IN COVERAGE SINCE LASTE RATE/LOSS COST CHANGE:  
N/A

\*\*\*\*\*

PERSON COMPLETING THIS ABSTRACT Kristine A. Letarte  
 (print)

State Filing  
 TITLE Specialist TELEPHONE # 401-827-2221 E-MAIL kletarte@metlife.com

OFFICER IN CHARGE/TITLE MARTIN DEEDE  
 (print)

OFFICER SIGNATURE *Martin Deede* DATE 8/3/10



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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 87, use the Symbol 86 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>		<u>Symbol</u>		<u>Symbol</u>	
1	15.0	26	240.6	50	456.3	79	2375.0
2	42.5	27	246.9	51	468.8	80	2625.0
3	67.5	28	253.1	52	481.3	81	2875.0
4	85.0	29	259.4	53	493.8	82	3125.0
5	95.0	30	265.6	54	512.5	83	3375.0
6	105.0	31	271.9	55	537.5	84	3625.0
7	115.0	32	278.1	56	562.5	85	3875.0
8	125.0	33	284.4	57	587.5	86	4250.0
10	135.0	34	290.6	58	625.0		
11	145.0	35	296.9	59	675.0		
12	153.1	36	305.0	60	725.0		
13	159.4	37	315.0	61	775.0		
14	165.6	38	325.0	62	825.0		
15	171.9	39	335.0	63	875.0		
16	178.1	40	345.0	64	925.0		
17	184.4	41	355.0	65	975.0		
18	190.6	42	365.0	66	1050.0		
19	196.9	43	375.0	67	1150.0		
20	203.1	44	385.0	68	1250.0		
21	209.4	45	395.0	69	1350.0		
22	215.6	46	406.3	70	1450.0		
23	221.9	47	418.8	76	1625.0		
24	228.1	48	431.3	77	1875.0		
25	234.4	49	443.8	78	2125.0		

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

3. Fire Stated Amount Rates (\$500 Deductible)

- a. Determine the vehicle symbol developed from Rule 22. For Symbol 87, use Symbol 86.
- 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.

<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>	
1	0.51	26	0.07	50	0.06	79	0.03
2	0.18	27	0.07	51	0.06	80	0.03
3	0.12	28	0.07	52	0.06	81	0.03
4	0.10	29	0.06	53	0.06	82	0.03
5	0.10	30	0.06	54	0.05	83	0.03
6	0.09	31	0.06	55	0.05	84	0.03
7	0.09	32	0.06	56	0.05	85	0.03
8	0.08	33	0.06	57	0.05	86	0.03
10	0.08	34	0.06	58	0.05		
11	0.08	35	0.06	59	0.05		
12	0.08	36	0.06	60	0.05		
13	0.07	37	0.06	61	0.05		
14	0.07	38	0.06	62	0.04		
15	0.07	39	0.06	63	0.04		
16	0.07	40	0.06	64	0.04		
17	0.07	41	0.06	65	0.04		
18	0.07	42	0.06	66	0.04		
19	0.07	43	0.06	67	0.04		
20	0.07	44	0.06	68	0.04		
21	0.07	45	0.06	69	0.04		
22	0.07	46	0.06	70	0.04		
23	0.07	47	0.06	76	0.04		
24	0.07	48	0.06	77	0.03		
25	0.07	49	0.06	78	0.03		

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.
- 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)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

- 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 87, use the Symbol 86 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>		<u>Symbol</u>		<u>Symbol</u>	
1	15.0	26	240.6	50	456.3	79	2375.0
2	42.5	27	246.9	51	468.8	80	2625.0
3	67.5	28	253.1	52	481.3	81	2875.0
4	85.0	29	259.4	53	493.8	82	3125.0
5	95.0	30	265.6	54	512.5	83	3375.0
6	105.0	31	271.9	55	537.5	84	3625.0
7	115.0	32	278.1	56	562.5	85	3875.0
8	125.0	33	284.4	57	587.5	86	4250.0
10	135.0	34	290.6	58	625.0		
11	145.0	35	296.9	59	675.0		
12	153.1	36	305.0	60	725.0		
13	159.4	37	315.0	61	775.0		
14	165.6	38	325.0	62	825.0		
15	171.9	39	335.0	63	875.0		
16	178.1	40	345.0	64	925.0		
17	184.4	41	355.0	65	975.0		
18	190.6	42	365.0	66	1050.0		
19	196.9	43	375.0	67	1150.0		
20	203.1	44	385.0	68	1250.0		
21	209.4	45	395.0	69	1350.0		
22	215.6	46	406.3	70	1450.0		
23	221.9	47	418.8	76	1625.0		
24	228.1	48	431.3	77	1875.0		
25	234.4	49	443.8	78	2125.0		

**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.

**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 87, use the Symbol 86 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.

Deleted:

Deleted: Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.¶

Formatted: Centered

Formatted Table

<u>STATED AMOUNT DIVISORS</u>							
<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>	
<u>1</u>	<u>15.0</u>	<u>26</u>	<u>240.6</u>	<u>50</u>	<u>456.3</u>	<u>79</u>	<u>2375.0</u>
<u>2</u>	<u>42.5</u>	<u>27</u>	<u>246.9</u>	<u>51</u>	<u>468.8</u>	<u>80</u>	<u>2625.0</u>
<u>3</u>	<u>67.5</u>	<u>28</u>	<u>253.1</u>	<u>52</u>	<u>481.3</u>	<u>81</u>	<u>2875.0</u>
<u>4</u>	<u>85.0</u>	<u>29</u>	<u>259.4</u>	<u>53</u>	<u>493.8</u>	<u>82</u>	<u>3125.0</u>
<u>5</u>	<u>95.0</u>	<u>30</u>	<u>265.6</u>	<u>54</u>	<u>512.5</u>	<u>83</u>	<u>3375.0</u>
<u>6</u>	<u>105.0</u>	<u>31</u>	<u>271.9</u>	<u>55</u>	<u>537.5</u>	<u>84</u>	<u>3625.0</u>
<u>7</u>	<u>115.0</u>	<u>32</u>	<u>278.1</u>	<u>56</u>	<u>562.5</u>	<u>85</u>	<u>3875.0</u>
<u>8</u>	<u>125.0</u>	<u>33</u>	<u>284.4</u>	<u>57</u>	<u>587.5</u>	<u>86</u>	<u>4250.0</u>
<u>10</u>	<u>135.0</u>	<u>34</u>	<u>290.6</u>	<u>58</u>	<u>625.0</u>		
<u>11</u>	<u>145.0</u>	<u>35</u>	<u>296.9</u>	<u>59</u>	<u>675.0</u>		
<u>12</u>	<u>153.1</u>	<u>36</u>	<u>305.0</u>	<u>60</u>	<u>725.0</u>		
<u>13</u>	<u>159.4</u>	<u>37</u>	<u>315.0</u>	<u>61</u>	<u>775.0</u>		
<u>14</u>	<u>165.6</u>	<u>38</u>	<u>325.0</u>	<u>62</u>	<u>825.0</u>		
<u>15</u>	<u>171.9</u>	<u>39</u>	<u>335.0</u>	<u>63</u>	<u>875.0</u>		
<u>16</u>	<u>178.1</u>	<u>40</u>	<u>345.0</u>	<u>64</u>	<u>925.0</u>		
<u>17</u>	<u>184.4</u>	<u>41</u>	<u>355.0</u>	<u>65</u>	<u>975.0</u>		
<u>18</u>	<u>190.6</u>	<u>42</u>	<u>365.0</u>	<u>66</u>	<u>1050.0</u>		
<u>19</u>	<u>196.9</u>	<u>43</u>	<u>375.0</u>	<u>67</u>	<u>1150.0</u>		
<u>20</u>	<u>203.1</u>	<u>44</u>	<u>385.0</u>	<u>68</u>	<u>1250.0</u>		
<u>21</u>	<u>209.4</u>	<u>45</u>	<u>395.0</u>	<u>69</u>	<u>1350.0</u>		
<u>22</u>	<u>215.6</u>	<u>46</u>	<u>406.3</u>	<u>70</u>	<u>1450.0</u>		
<u>23</u>	<u>221.9</u>	<u>47</u>	<u>418.8</u>	<u>76</u>	<u>1625.0</u>		
<u>24</u>	<u>228.1</u>	<u>48</u>	<u>431.3</u>	<u>77</u>	<u>1875.0</u>		
<u>25</u>	<u>234.4</u>	<u>49</u>	<u>443.8</u>	<u>78</u>	<u>2125.0</u>		

Deleted: STATED AMOUNT DIVISORS ... [48]

Formatted Table

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

3. Fire Stated Amount Rates (\$500 Deductible)

- a. Determine the vehicle symbol developed from Rule 22. For Symbol 87, use Symbol 86.
- 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.

Deleted: Symbol 18 and above, use the Symbol 17.¶

<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>		<u>Symbol</u>	
<u>1</u>	<u>0.51</u>	<u>26</u>	<u>0.07</u>	<u>50</u>	<u>0.06</u>	<u>79</u>	<u>0.03</u>
<u>2</u>	<u>0.18</u>	<u>27</u>	<u>0.07</u>	<u>51</u>	<u>0.06</u>	<u>80</u>	<u>0.03</u>
<u>3</u>	<u>0.12</u>	<u>28</u>	<u>0.07</u>	<u>52</u>	<u>0.06</u>	<u>81</u>	<u>0.03</u>
<u>4</u>	<u>0.10</u>	<u>29</u>	<u>0.06</u>	<u>53</u>	<u>0.06</u>	<u>82</u>	<u>0.03</u>
<u>5</u>	<u>0.10</u>	<u>30</u>	<u>0.06</u>	<u>54</u>	<u>0.05</u>	<u>83</u>	<u>0.03</u>
<u>6</u>	<u>0.09</u>	<u>31</u>	<u>0.06</u>	<u>55</u>	<u>0.05</u>	<u>84</u>	<u>0.03</u>
<u>7</u>	<u>0.09</u>	<u>32</u>	<u>0.06</u>	<u>56</u>	<u>0.05</u>	<u>85</u>	<u>0.03</u>
<u>8</u>	<u>0.08</u>	<u>33</u>	<u>0.06</u>	<u>57</u>	<u>0.05</u>	<u>86</u>	<u>0.03</u>
<u>10</u>	<u>0.08</u>	<u>34</u>	<u>0.06</u>	<u>58</u>	<u>0.05</u>		
<u>11</u>	<u>0.08</u>	<u>35</u>	<u>0.06</u>	<u>59</u>	<u>0.05</u>		
<u>12</u>	<u>0.08</u>	<u>36</u>	<u>0.06</u>	<u>60</u>	<u>0.05</u>		
<u>13</u>	<u>0.07</u>	<u>37</u>	<u>0.06</u>	<u>61</u>	<u>0.05</u>		
<u>14</u>	<u>0.07</u>	<u>38</u>	<u>0.06</u>	<u>62</u>	<u>0.04</u>		
<u>15</u>	<u>0.07</u>	<u>39</u>	<u>0.06</u>	<u>63</u>	<u>0.04</u>		
<u>16</u>	<u>0.07</u>	<u>40</u>	<u>0.06</u>	<u>64</u>	<u>0.04</u>		
<u>17</u>	<u>0.07</u>	<u>41</u>	<u>0.06</u>	<u>65</u>	<u>0.04</u>		
<u>18</u>	<u>0.07</u>	<u>42</u>	<u>0.06</u>	<u>66</u>	<u>0.04</u>		
<u>19</u>	<u>0.07</u>	<u>43</u>	<u>0.06</u>	<u>67</u>	<u>0.04</u>		
<u>20</u>	<u>0.07</u>	<u>44</u>	<u>0.06</u>	<u>68</u>	<u>0.04</u>		
<u>21</u>	<u>0.07</u>	<u>45</u>	<u>0.06</u>	<u>69</u>	<u>0.04</u>		
<u>22</u>	<u>0.07</u>	<u>46</u>	<u>0.06</u>	<u>70</u>	<u>0.04</u>		
<u>23</u>	<u>0.07</u>	<u>47</u>	<u>0.06</u>	<u>76</u>	<u>0.04</u>		
<u>24</u>	<u>0.07</u>	<u>48</u>	<u>0.06</u>	<u>77</u>	<u>0.03</u>		
<u>25</u>	<u>0.07</u>	<u>49</u>	<u>0.06</u>	<u>78</u>	<u>0.03</u>		

Formatted Table

Deleted: Symbol ... [49]

Inserted: ¶

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.
- 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)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

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 87, use the Symbol 86 Actual Cash Value premium and divisor.

Formatted: Indent: Left: 0.25", Hanging: 0.5", Tabs: 0.5", Left

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.

Deleted: Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.

STATED AMOUNT DIVISORS							
Symbol	Symbol	Symbol	Symbol	Symbol	Symbol	Symbol	Symbol
<u>1</u>	<u>15.0</u>	<u>26</u>	<u>240.6</u>	<u>50</u>	<u>456.3</u>	<u>79</u>	<u>2375.0</u>
<u>2</u>	<u>42.5</u>	<u>27</u>	<u>246.9</u>	<u>51</u>	<u>468.8</u>	<u>80</u>	<u>2625.0</u>
<u>3</u>	<u>67.5</u>	<u>28</u>	<u>253.1</u>	<u>52</u>	<u>481.3</u>	<u>81</u>	<u>2875.0</u>
<u>4</u>	<u>85.0</u>	<u>29</u>	<u>259.4</u>	<u>53</u>	<u>493.8</u>	<u>82</u>	<u>3125.0</u>
<u>5</u>	<u>95.0</u>	<u>30</u>	<u>265.6</u>	<u>54</u>	<u>512.5</u>	<u>83</u>	<u>3375.0</u>
<u>6</u>	<u>105.0</u>	<u>31</u>	<u>271.9</u>	<u>55</u>	<u>537.5</u>	<u>84</u>	<u>3625.0</u>
<u>7</u>	<u>115.0</u>	<u>32</u>	<u>278.1</u>	<u>56</u>	<u>562.5</u>	<u>85</u>	<u>3875.0</u>
<u>8</u>	<u>125.0</u>	<u>33</u>	<u>284.4</u>	<u>57</u>	<u>587.5</u>	<u>86</u>	<u>4250.0</u>
<u>10</u>	<u>135.0</u>	<u>34</u>	<u>290.6</u>	<u>58</u>	<u>625.0</u>		
<u>11</u>	<u>145.0</u>	<u>35</u>	<u>296.9</u>	<u>59</u>	<u>675.0</u>		
<u>12</u>	<u>153.1</u>	<u>36</u>	<u>305.0</u>	<u>60</u>	<u>725.0</u>		
<u>13</u>	<u>159.4</u>	<u>37</u>	<u>315.0</u>	<u>61</u>	<u>775.0</u>		
<u>14</u>	<u>165.6</u>	<u>38</u>	<u>325.0</u>	<u>62</u>	<u>825.0</u>		
<u>15</u>	<u>171.9</u>	<u>39</u>	<u>335.0</u>	<u>63</u>	<u>875.0</u>		
<u>16</u>	<u>178.1</u>	<u>40</u>	<u>345.0</u>	<u>64</u>	<u>925.0</u>		
<u>17</u>	<u>184.4</u>	<u>41</u>	<u>355.0</u>	<u>65</u>	<u>975.0</u>		
<u>18</u>	<u>190.6</u>	<u>42</u>	<u>365.0</u>	<u>66</u>	<u>1050.0</u>		
<u>19</u>	<u>196.9</u>	<u>43</u>	<u>375.0</u>	<u>67</u>	<u>1150.0</u>		
<u>20</u>	<u>203.1</u>	<u>44</u>	<u>385.0</u>	<u>68</u>	<u>1250.0</u>		
<u>21</u>	<u>209.4</u>	<u>45</u>	<u>395.0</u>	<u>69</u>	<u>1350.0</u>		
<u>22</u>	<u>215.6</u>	<u>46</u>	<u>406.3</u>	<u>70</u>	<u>1450.0</u>		
<u>23</u>	<u>221.9</u>	<u>47</u>	<u>418.8</u>	<u>76</u>	<u>1625.0</u>		
<u>24</u>	<u>228.1</u>	<u>48</u>	<u>431.3</u>	<u>77</u>	<u>1875.0</u>		
<u>25</u>	<u>234.4</u>	<u>49</u>	<u>443.8</u>	<u>78</u>	<u>2125.0</u>		

Formatted: No underline

Formatted: Centered

**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.

Deleted: STATED AMOUNT DIVISORS

... [50]

Formatted Table

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.