

**Metropolitan Property and Casualty Insurance Company**

**MASSACHUSETTS Private Passenger Automobile**

**RATING STEPS**

- STEP 1 -** For each vehicle determine:                      Rating Territory  
    Model Year and Symbol  
    Rate Class
- STEP 2 -** For BI (Part 1), PIP, PDL, COLL, and COMP select the applicable base rate from the base rate pages.  
 For LCOLL, select the applicable COLL base rate.  
 For UMBI, Opt'l BI (Part 5), MED, SUBT, TOW and UIMBI, select the applicable flat rate for the desired limit.
- STEP 3 -** Apply the following rating factors and additive charges, if applicable.  
 Round to the nearest whole dollar afer each calculation.

<u>Coverage</u>	<u>Order of Application:</u>	<u>Rule</u>
PIP	PIP Deductible Factor	30/Rate Pages
PDL	PDL Increased Limit Factor	Rate Pages
COMP, COLL, LCOLL	Model Year/Symbol Factor	Rate Pages
COMP, COLL, LCOLL	Additional Model Years Not Shown Factor	20/Rate Pages
COMP, COLL, LCOLL	Symbol Not Shown Factor	22/Rate Pages
LCOLL	Limited Collision Factor	Rate Pages
COMP, COLL, LCOLL	Flat Dollar Charge (additive) to reduce Deductible	Rate Pages
	Note: Flat Dollar Charge = Charge Factor x Base Rate from STEP 2	
COMP, COLL, LCOLL	Factor to Increase Deductible	Rate Pages
COLL, LCOLL	Waiver of Deductible Charge	Rate Pages
COMP, COLL, LCOLL	Glass Deductible Factor	Rate Pages

- STEP 4 -** 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.

<b>Part</b>	<b>Description</b>
1	Bodily Injury to Others (BI)
2	Personal Injury Protection (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)

**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	162	260	167	486	244	437	220	137
2	166	286	174	507	267	456	240	150
3	164	306	187	539	310	485	279	154
4	184	319	209	603	343	543	309	168
5	183	324	215	653	365	588	329	170
6	209	346	242	661	400	595	360	189
7	203	350	272	755	407	680	366	179
8	216	419	230	767	447	690	402	190
9	251	427	259	820	456	738	410	246
10	233	516	305	879	533	791	480	223
11	214	546	303	864	536	778	482	246
12	233	526	313	864	565	778	509	237
13	294	567	357	862	550	776	495	279
14	312	561	433	835	598	752	538	323
15	367	651	414	848	638	763	574	336
16	314	669	527	821	609	739	548	300
17	257	541	299	844	452	760	407	250
18	291	673	321	870	568	783	511	260
19	319	642	380	832	584	749	526	317
20	313	667	407	885	588	797	529	288
21	382	675	522	868	630	781	567	467
22	364	668	498	896	652	806	587	411
23	251	642	377	835	581	752	523	250
24	249	545	328	861	514	775	463	251
25	306	656	348	848	591	763	532	270
26	315	670	412	826	656	743	590	277
27	126	246	144	433	211	390	190	129
40	282	617	363	892	543	803	489	297
41	285	586	393	833	576	750	518	299
42	408	683	432	905	654	815	589	354
43	340	651	404	847	646	762	581	342
44	298	679	517	850	634	765	571	286
45	371	642	441	844	666	760	599	339
46	115	227	132	419	202	377	182	120

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	38	60	48	111	60	100	54	35
2	40	71	52	120	67	108	60	36
3	40	70	48	129	66	116	59	40
4	45	78	50	147	76	132	68	38
5	46	73	56	138	84	124	76	43
6	52	88	52	167	97	150	87	46
7	51	79	68	171	94	154	85	44
8	53	93	61	179	100	161	90	48
9	67	96	73	184	107	166	96	52
10	59	112	77	193	128	174	115	58
11	59	129	84	190	120	171	108	57
12	58	117	84	190	129	171	116	55
13	81	135	86	209	147	188	132	63
14	85	144	112	201	134	181	121	70
15	99	153	93	194	147	175	132	83
16	92	158	149	189	154	170	139	75
17	63	119	75	190	107	171	96	63
18	74	163	86	192	130	173	117	73
19	78	157	99	205	130	185	117	75
20	75	180	102	207	153	186	138	71
21	101	180	124	197	156	177	140	106
22	97	169	129	208	142	187	128	103
23	65	153	100	209	135	188	122	59
24	66	129	83	187	115	168	104	60
25	68	142	95	188	134	169	121	64
26	83	167	103	200	155	180	140	70
27	32	58	40	100	53	90	48	33
40	79	146	100	193	118	174	106	71
41	78	138	100	193	144	174	130	71
42	109	162	99	195	144	176	130	95
43	93	164	116	201	158	181	142	86
44	87	159	137	196	142	176	128	71
45	103	168	109	196	151	176	136	81
46	32	61	40	103	53	93	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	170	316	236	561	357	505	321	186
2	191	318	250	646	388	581	349	178
3	184	326	243	660	377	594	339	216
4	205	357	260	692	401	623	361	213
5	200	356	264	699	433	629	390	229
6	213	368	277	734	453	661	408	231
7	219	389	255	693	498	624	448	255
8	211	354	273	756	488	680	439	263
9	232	390	294	758	501	682	451	213
10	206	367	265	762	494	686	445	254
11	215	378	276	780	484	702	436	227
12	221	397	298	788	542	709	488	250
13	250	406	316	758	507	682	456	260
14	270	487	317	809	534	728	481	306
15	284	481	366	835	574	752	517	273
16	253	449	321	798	523	718	471	236
17	232	416	282	790	479	711	431	228
18	231	481	333	813	543	732	489	247
19	239	465	318	767	503	690	453	264
20	245	459	302	812	520	731	468	237
21	271	493	380	821	573	739	516	278
22	305	545	425	781	521	703	469	360
23	206	483	328	786	527	707	474	234
24	239	505	367	807	501	726	451	248
25	233	487	351	799	557	719	501	243
26	271	502	416	775	569	698	512	269
27	160	285	208	541	314	487	283	170
40	212	414	304	758	483	682	435	296
41	215	387	321	809	505	728	455	239
42	221	417	319	780	572	702	515	263
43	251	459	322	839	578	755	520	290
44	203	443	300	761	515	685	464	237
45	277	459	359	860	575	774	518	259
46	148	287	202	521	301	469	271	161

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>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	231	538	324	952	509	857	458	226
2	239	505	297	1022	446	920	401	228
3	244	519	304	1087	523	978	471	266
4	268	557	313	1097	497	987	447	258
5	265	563	324	1062	562	956	506	274
6	286	562	318	1099	594	989	535	302
7	278	653	374	1135	571	1022	514	268
8	300	600	360	1138	585	1024	527	340
9	305	548	341	1041	617	937	555	294
10	277	564	359	1109	630	998	567	299
11	305	692	392	1143	605	1029	545	277
12	347	654	446	1048	705	943	635	282
13	342	640	485	1172	721	1055	649	285
14	428	787	440	1205	775	1085	698	332
15	537	769	574	1267	924	1140	832	357
16	476	833	480	1218	729	1096	656	334
17	367	630	352	1060	643	954	579	280
18	412	819	508	1063	795	957	716	315
19	349	756	549	1056	723	950	651	338
20	456	829	543	1056	716	950	644	423
21	506	806	565	1299	886	1169	797	451
22	559	846	565	1202	741	1082	667	554
23	323	819	502	1040	713	936	642	339
24	373	726	501	1085	750	977	675	379
25	323	718	555	1058	711	952	640	356
26	412	710	612	1140	778	1026	700	407
27	214	494	256	1017	445	915	401	224
40	304	638	374	1081	695	973	626	315
41	266	627	438	1062	739	956	665	328
42	342	672	465	1132	739	1019	665	309
43	384	828	439	1235	821	1112	739	413
44	322	677	394	1075	593	968	534	299
45	391	721	441	1041	796	937	716	384
46	208	455	256	901	438	811	394	240

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	109	139	112	153	119	138	107	112
2	104	143	115	144	123	130	111	127
3	115	143	112	167	126	150	113	118
4	110	144	110	161	130	145	117	128
5	117	150	121	172	130	155	117	129
6	121	157	126	167	141	150	127	132
7	127	157	126	176	146	158	131	153
8	130	165	133	191	143	172	129	133
9	130	166	133	186	150	167	135	130
10	113	176	135	189	155	170	140	143
11	135	181	143	204	158	184	142	150
12	143	194	156	223	174	201	157	164
13	165	206	166	250	196	225	176	204
14	159	229	179	245	206	221	185	174
15	214	279	214	294	240	265	216	238
16	336	443	346	503	383	453	345	410
17	127	161	130	173	139	156	125	136
18	207	312	252	340	278	306	250	246
19	228	361	292	387	306	348	275	269
20	206	304	251	332	277	299	249	252
21	280	440	356	421	377	379	339	330
22	316	466	384	528	425	475	383	392
23	193	304	230	296	255	266	230	225
24	147	220	177	237	193	213	174	181
25	241	331	261	332	295	299	266	259
26	256	387	312	456	345	410	311	300
27	100	131	101	129	111	116	100	109
40	148	200	161	223	178	201	160	166
41	132	209	168	217	186	195	167	169
42	160	243	195	248	216	223	194	192
43	172	256	204	310	232	279	209	233
44	274	416	334	406	379	365	341	330
45	181	283	227	301	238	271	214	246
46	81	108	84	117	92	105	83	90

\*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	1.310
250,000	1.340

<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	\$11	\$12	\$13
\$30/\$900	53	58	64
\$45/\$1,350	121	134	148
\$100/\$3,000	250	277	305

<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 (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 model years 1989 & Prior (Rule 20)**

Factor to be applied to the 1996 & Prior rate.

Symbol	
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

**For symbols 18 and higher (Rule 22)**

Factor to be applied to the symbol 17 rate:

Symbol	Model Years	
	1989 & Prior	1990 - 2010
18	1.150	1.080
19	1.300	1.150
20	1.450	1.250
21	1.600	1.350
22		1.450
23		1.550
24		1.700
25		1.850
26		2.000
27		*

\* Increase the symbol 26 factor by 0.15 for each \$10,000 or portion of \$10,000 above \$80,000.



**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	0.62	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 model years 1989 & Prior (Rule 20)**

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
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

**For symbols 18 and higher (Rule 22)**

Factor to be applied to the symbol 17 rate:

Symbol	Model Years	
	1989 & Prior	1990 - 2010
18	1.150	1.080
19	1.300	1.150
20	1.450	1.250
21	1.600	1.350
22		1.450
23		1.550
24		1.700
25		1.850
26		2.000
27		*

\* Increase the symbol 26 factor by 0.15 for each \$10,000 or portion of \$10,000 above \$80,000.

**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>Symbol</u>	<u>Model Year</u>	
	<u>2011</u>	<u>2012</u>		<u>2011</u>	<u>2012</u>
1	0.807	0.845	46	2.816	2.948
2	0.817	0.855	47	2.869	3.004
3	0.848	0.888	48	2.921	3.058
4	0.911	0.954	49	2.973	3.113
5	0.963	1.008	50	3.015	3.157
6	1.016	1.064	51	3.068	3.212
7	1.057	1.107	52	3.120	3.267
8	1.110	1.162	53	3.172	3.321
10	1.173	1.228	54	3.246	3.399
11	1.225	1.283	55	3.340	3.497
12	1.277	1.337	56	3.434	3.595
13	1.309	1.371	57	3.507	3.672
14	1.351	1.414	58	3.623	3.793
15	1.393	1.458	59	3.769	3.946
16	1.445	1.513	60	3.916	4.100
17	1.487	1.557	61	4.073	4.264
18	1.529	1.601	62	4.219	4.417
19	1.571	1.645	63	4.366	4.571
20	1.612	1.688	64	4.513	4.725
21	1.654	1.732	65	4.670	4.889
22	1.686	1.765	66	4.889	5.119
23	1.717	1.798	67	5.193	5.437
24	1.748	1.830	68	5.486	5.744
25	1.790	1.874	69	5.790	6.062
26	1.822	1.908	70	6.094	6.380
27	1.853	1.940	76	6.617	6.928
28	1.895	1.984	77	7.360	7.706
29	1.937	2.028	78	8.114	8.495
30	1.968	2.060	79	8.858	9.274
31	2.010	2.104	80	9.611	10.063
32	2.063	2.160	81	10.355	10.842
33	2.115	2.214	82	11.109	11.631
34	2.157	2.258	83	11.852	12.409
35	2.199	2.302	84	12.606	13.198
36	2.241	2.346	85	13.349	13.976
37	2.293	2.401	86	14.480	15.161
38	2.366	2.477	87	14.476	15.156
39	2.429	2.543			
40	2.492	2.609	71*	6.512	6.818
41	2.555	2.675	72*	6.921	7.246
42	2.607	2.730	73*	7.339	7.684
43	2.670	2.795	74*	7.758	8.123
44	2.722	2.850	75*	8.167	8.551
45	2.764	2.894			

\* 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>Symbol</u>	<u>Model Year</u>	
	<u>2011</u>	<u>2012</u>		<u>2011</u>	<u>2012</u>
1	0.594	0.599	46	1.875	1.890
2	0.605	0.610	47	1.915	1.930
3	0.625	0.630	48	1.945	1.961
4	0.655	0.660	49	1.986	2.002
5	0.696	0.702	50	2.016	2.032
6	0.726	0.732	51	2.046	2.062
7	0.756	0.762	52	2.087	2.104
8	0.786	0.792	53	2.117	2.134
10	0.827	0.834	54	2.167	2.184
11	0.857	0.864	55	2.228	2.246
12	0.887	0.894	56	2.288	2.306
13	0.917	0.924	57	2.339	2.358
14	0.937	0.944	58	2.419	2.438
15	0.968	0.976	59	2.520	2.540
16	0.998	1.006	60	2.611	2.632
17	1.018	1.026	61	2.712	2.734
18	1.048	1.056	62	2.812	2.834
19	1.079	1.088	63	2.913	2.936
20	1.099	1.108	64	3.014	3.038
21	1.119	1.128	65	3.115	3.140
22	1.139	1.148	66	3.266	3.292
23	1.159	1.168	67	3.468	3.496
24	1.179	1.188	68	3.669	3.698
25	1.210	1.220	69	3.861	3.892
26	1.230	1.240	70	4.062	4.094
27	1.250	1.260	76	4.415	4.450
28	1.270	1.280	77	4.909	4.948
29	1.290	1.300	78	5.413	5.456
30	1.320	1.331	79	5.917	5.964
31	1.341	1.352	80	6.411	6.462
32	1.371	1.382	81	6.915	6.970
33	1.411	1.422	82	7.409	7.468
34	1.441	1.453	83	7.913	7.976
35	1.462	1.474	84	8.417	8.484
36	1.492	1.504	85	8.911	8.982
37	1.532	1.544	86	9.657	9.734
38	1.572	1.585	87	9.661	9.738
39	1.623	1.636			
40	1.663	1.676	71*	4.355	4.390
41	1.704	1.718	72*	4.647	4.684
42	1.744	1.758	73*	4.939	4.979
43	1.784	1.798	74*	5.232	5.274
44	1.814	1.829	75*	5.524	5.568
45	1.845	1.860			

\* 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**

PERSONAL INJURY PROTECTION		
Factor applied to change Deductible to:		
	Policyholder	Policyholder Including Household
<u>Deductible</u>	<u>Alone</u>	<u>Members</u>
\$100	0.98	0.98
\$250	0.96	0.95
\$500	0.92	0.90
\$1,000	0.86	0.81
\$2,000	0.74	0.65
\$4,000	0.63	0.52
\$8,000	0.55	0.41

COMPREHENSIVE	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.03
Factor applied to change Deductible from \$500 to:	
\$1,000	0.75
\$2,000	0.67
Factor applied to change Glass Deductible from \$0 to \$100:	
	0.84

COLLISION	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.17
Factor applied to change Deductible from \$500 to:	
\$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	
Limited Collision Factor:	
	0.06
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**  
**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	28	30	38	39	49	58	76	100	102	104	172	197	207	243	368	378
2	29	31	39	41	50	60	78	103	105	107	177	203	212	249	378	388
3	28	30	38	40	49	59	76	101	103	105	174	199	208	245	372	381
4	33	35	44	46	57	68	87	115	118	120	198	226	237	278	421	432
5	32	34	43	45	56	66	86	114	116	118	195	223	234	275	417	428
6	36	38	48	51	63	75	97	129	132	134	222	254	266	313	475	487
7	35	37	47	49	61	73	95	125	128	130	216	247	259	304	461	473
8	37	40	50	52	65	77	100	133	136	138	229	262	275	323	490	503
9	44	47	59	62	76	91	118	156	159	162	268	307	321	377	572	587
10	40	43	54	56	70	84	108	144	146	149	247	283	297	348	529	542
11	40	43	53	55	68	81	104	137	139	142	233	266	279	327	495	507
12	41	44	55	57	71	85	110	145	148	151	249	285	299	351	531	545
13	53	56	70	74	91	109	140	185	188	192	317	362	379	445	674	691
14	56	60	74	78	96	115	148	196	200	203	336	384	402	472	715	733
15	68	72	90	94	116	138	177	233	238	242	399	455	477	560	847	868
16	76	80	96	99	119	138	174	224	228	232	372	423	443	517	774	794
17	46	49	61	64	79	94	122	161	164	167	276	316	331	388	588	604
18	64	68	82	85	103	121	153	199	202	206	334	380	398	465	699	717
19	65	69	84	88	107	126	161	211	215	219	357	407	426	499	752	772
20	68	72	87	91	110	129	163	213	217	220	358	407	426	499	750	769
21	90	95	114	118	142	166	208	269	274	279	449	510	534	623	935	958
22	87	92	110	114	137	159	200	258	263	267	430	488	511	597	894	917
23	42	45	57	60	74	89	115	153	156	159	265	303	317	373	566	581
24	43	46	58	61	75	90	116	154	157	160	265	303	317	373	566	580
25	63	67	81	85	104	122	155	203	207	211	343	391	410	480	724	742
26	63	67	82	86	105	123	158	207	210	214	350	399	418	490	740	759
27	24	26	32	33	41	48	62	81	83	84	138	158	165	194	293	300
40	50	53	67	70	87	103	133	176	179	183	302	345	362	425	644	661
41	49	52	66	69	86	102	133	176	179	183	303	346	363	426	647	664
42	73	78	97	102	126	150	193	256	261	265	439	501	525	617	934	958
43	64	68	84	88	108	129	165	218	222	226	371	424	444	521	787	807
44	67	71	85	89	107	125	158	206	209	213	344	392	410	479	720	739
45	69	73	91	95	117	139	179	236	241	245	403	461	483	566	857	879
46	22	23	29	30	37	44	56	74	75	77	126	144	151	177	267	274

**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	50	53	66	69	84	100	128	168	171	174	286	326	341	400	605	620
2	56	59	73	77	94	111	142	186	189	193	316	360	377	442	668	685
3	60	64	78	82	100	119	152	199	203	206	338	386	404	474	715	733
4	63	67	82	86	105	124	159	208	212	216	353	403	422	495	747	766
5	65	69	84	88	108	127	162	213	217	221	361	411	431	505	761	781
6	68	72	89	93	114	134	172	225	229	234	383	436	457	536	809	830
7	69	73	90	94	115	136	174	228	232	237	387	442	463	542	819	840
8	81	86	106	111	136	161	206	271	276	281	461	526	551	646	976	1001
9	83	88	109	114	139	165	211	277	282	287	471	537	562	659	996	1021
10	96	102	127	133	163	194	249	329	335	341	561	641	671	788	1191	1222
11	103	109	135	142	174	207	265	350	356	363	596	681	713	836	1265	1297
12	102	108	133	140	171	202	259	341	347	353	579	661	692	812	1226	1258
13	112	119	146	153	187	221	282	370	377	384	628	716	750	879	1327	1361
14	113	120	147	153	187	221	282	369	376	383	625	713	747	875	1319	1353
15	128	136	167	175	214	253	323	424	432	440	720	821	860	1008	1522	1561
16	122	130	162	169	209	249	320	423	430	438	723	826	866	1016	1538	1577
17	100	106	132	138	171	203	260	344	350	356	587	670	703	824	1247	1279
18	127	135	167	175	215	255	327	431	439	447	735	839	879	1031	1559	1599
19	121	129	159	167	205	243	312	411	419	426	701	800	838	983	1487	1525
20	130	138	170	178	218	258	329	433	441	449	736	839	879	1031	1557	1596
21	126	134	166	174	214	254	326	430	438	446	735	839	879	1031	1560	1600
22	126	134	166	174	213	253	325	428	436	444	729	833	872	1023	1547	1587
23	129	137	168	175	214	252	322	422	430	437	715	815	854	1000	1509	1548
24	99	105	131	138	170	202	260	344	350	357	588	672	704	827	1252	1284
25	131	139	170	178	218	257	328	430	438	446	729	831	871	1020	1540	1579
26	122	130	162	170	209	249	320	423	431	439	724	827	866	1017	1540	1579
27	47	50	62	65	79	94	120	158	161	164	270	308	322	378	571	586
40	119	126	156	163	200	237	303	399	406	413	678	774	811	951	1436	1473
41	117	124	152	159	194	229	293	384	391	398	651	743	778	911	1375	1411
42	134	142	175	183	224	265	338	444	453	461	755	861	902	1057	1596	1637
43	128	136	167	175	214	253	323	424	432	440	720	821	860	1008	1522	1561
44	124	132	164	172	212	252	325	429	437	445	734	839	879	1031	1561	1602
45	130	138	169	176	215	254	323	423	431	439	717	817	856	1002	1512	1550
46	44	47	58	60	74	87	112	147	150	152	250	285	299	350	529	543

**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	34	36	44	46	56	66	84	110	112	114	187	213	223	261	394	404
2	33	35	43	45	56	66	85	112	114	116	190	217	228	267	404	414
3	36	38	47	49	61	72	92	121	123	125	205	234	246	288	435	446
4	41	44	54	56	69	81	104	136	139	141	231	264	276	324	489	501
5	40	43	53	55	68	81	104	137	139	142	234	267	280	328	496	509
6	47	50	61	64	79	93	119	157	160	163	267	304	319	374	564	579
7	52	55	68	71	88	104	133	175	178	182	298	340	357	418	632	648
8	44	47	58	60	74	88	113	148	151	154	252	288	302	354	534	548
9	51	54	67	70	85	101	129	169	172	175	287	327	342	401	606	621
10	60	64	78	82	100	118	151	199	202	206	337	385	403	472	713	732
11	58	62	76	80	98	116	148	195	199	202	332	379	397	466	704	722
12	61	65	80	83	102	121	155	203	207	211	345	394	413	484	730	749
13	69	73	90	95	116	137	176	231	235	239	393	448	469	550	832	853
14	82	87	108	113	139	164	211	278	283	288	473	540	566	664	1004	1030
15	80	85	105	110	134	159	204	268	273	278	455	520	544	638	964	989
16	93	99	124	130	161	192	248	329	335	341	564	645	676	794	1203	1234
17	57	61	75	78	96	114	146	192	196	199	328	374	392	459	694	712
18	61	65	80	84	103	122	157	206	210	214	351	401	420	493	745	764
19	70	75	93	97	120	142	183	241	246	250	412	471	493	579	876	898
20	80	85	104	109	134	158	202	265	270	275	450	513	538	630	952	976
21	100	106	131	137	168	200	256	336	343	349	573	654	685	803	1213	1244
22	100	106	130	136	166	196	250	327	333	339	554	632	662	776	1170	1200
23	69	73	91	96	118	140	181	238	243	247	408	466	488	573	867	890
24	61	65	80	84	104	123	158	209	213	217	357	407	427	501	757	777
25	68	72	89	93	114	135	172	226	230	234	384	438	459	538	813	833
26	74	79	98	103	127	152	196	259	264	268	443	507	531	623	944	968
27	27	29	36	37	46	54	70	92	94	95	157	179	188	220	333	342
40	70	74	92	96	118	139	178	235	239	243	399	455	477	559	845	867
41	74	79	97	102	125	149	191	251	256	261	429	490	513	602	910	933
42	80	85	106	111	136	162	208	275	280	285	469	536	561	659	996	1022
43	77	82	101	106	130	154	197	260	265	269	443	505	529	621	938	962
44	92	98	122	129	159	189	244	323	330	336	555	634	664	780	1182	1213
45	85	90	111	117	143	169	217	285	290	295	485	553	579	679	1027	1053
46	25	27	33	34	42	50	64	85	86	88	144	165	173	202	306	314

**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	88	94	117	122	151	180	232	306	312	318	524	599	628	737	1115	1144
2	91	97	121	127	157	187	241	318	324	330	545	623	653	767	1161	1191
3	98	104	130	136	168	200	257	340	346	353	582	665	697	818	1238	1270
4	108	115	144	151	186	222	286	378	385	392	648	741	776	911	1381	1416
5	119	127	158	165	204	243	312	412	420	428	706	806	845	991	1501	1539
6	120	128	159	167	206	245	315	417	425	432	714	815	854	1003	1518	1557
7	137	146	182	191	235	280	360	476	485	494	815	931	975	1145	1734	1778
8	138	147	183	192	238	283	364	482	491	500	826	943	989	1161	1758	1803
9	147	157	195	205	253	302	389	514	524	534	882	1008	1056	1240	1878	1926
10	150	160	201	212	263	315	407	541	551	562	932	1066	1117	1313	1992	2043
11	148	158	199	209	259	310	401	533	543	553	917	1049	1099	1292	1959	2010
12	149	159	200	210	260	311	402	534	544	554	919	1051	1101	1294	1962	2013
13	147	157	197	208	258	308	399	530	541	551	914	1045	1095	1287	1953	2004
14	144	154	193	203	252	301	389	516	526	536	888	1015	1064	1250	1896	1945
15	147	157	197	207	256	306	396	525	535	545	903	1033	1082	1271	1928	1978
16	139	149	187	197	245	293	379	504	513	523	869	993	1041	1224	1857	1905
17	150	160	200	210	259	309	399	528	538	548	905	1035	1084	1273	1929	1979
18	147	157	198	208	259	310	401	533	544	554	920	1052	1103	1296	1967	2018
19	143	153	192	202	250	299	387	514	523	533	884	1011	1060	1245	1888	1937
20	151	161	203	213	265	317	410	545	555	565	938	1073	1125	1322	2005	2057
21	149	159	200	210	261	312	403	535	546	556	922	1054	1105	1298	1969	2020
22	154	165	207	217	270	322	417	553	564	574	952	1089	1141	1341	2034	2086
23	140	150	189	199	247	296	384	511	520	530	881	1008	1057	1242	1885	1934
24	143	153	193	203	253	304	394	525	535	545	906	1037	1087	1278	1940	1990
25	146	156	196	206	255	305	395	524	534	544	901	1031	1080	1269	1925	1975
26	142	152	190	200	248	297	384	510	520	529	878	1004	1052	1236	1875	1923
27	78	83	104	109	134	160	206	272	277	282	466	533	558	655	993	1018
40	152	162	204	215	267	319	413	549	559	570	945	1081	1133	1332	2021	2073
41	142	152	191	201	249	298	386	513	522	532	883	1010	1059	1244	1887	1936
42	156	167	209	220	273	326	421	559	570	580	962	1100	1153	1355	2055	2108
43	145	155	195	205	254	304	393	522	532	542	899	1028	1077	1266	1921	1970
44	142	152	192	202	251	301	390	519	529	539	896	1025	1074	1263	1918	1967
45	147	157	197	206	256	306	395	524	533	543	900	1029	1079	1267	1921	1970
46	75	80	100	105	129	154	199	263	268	273	450	515	539	633	959	984



**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	153	156	159	263	300	315	369	560	574
2	47	50	63	66	82	97	126	166	169	173	286	326	342	402	609	625
3	56	60	74	78	96	115	148	195	199	202	334	382	400	470	711	729
4	63	67	83	87	108	128	165	217	221	225	372	424	445	522	790	810
5	65	69	87	91	112	134	173	228	233	237	392	448	469	551	835	856
6	72	77	96	100	124	148	190	251	256	261	431	492	516	605	917	940
7	73	78	97	102	126	150	193	255	260	265	438	500	524	615	932	956
8	79	84	105	111	137	163	211	279	284	289	479	547	573	673	1021	1047
9	83	88	110	115	142	169	218	288	293	299	493	563	590	692	1048	1075
10	94	100	125	132	163	194	251	332	339	345	571	652	683	803	1216	1248
11	95	101	127	133	164	196	253	335	341	347	575	657	688	808	1224	1256
12	100	107	133	140	173	206	266	353	359	366	605	692	725	851	1290	1324
13	99	105	131	138	170	203	261	346	352	359	592	677	709	832	1261	1293
14	106	113	141	148	183	219	282	374	381	388	641	733	768	902	1366	1401
15	114	122	152	159	197	234	302	400	407	415	686	783	821	964	1460	1498
16	109	116	145	152	188	224	289	382	389	396	655	748	784	920	1394	1430
17	80	85	107	112	139	165	213	282	287	293	484	553	580	681	1032	1059
18	101	108	134	141	175	208	268	355	362	369	609	696	730	857	1299	1332
19	103	110	137	144	179	213	275	364	371	378	625	714	749	879	1333	1367
20	102	109	137	143	178	212	275	364	371	378	626	716	751	882	1337	1372
21	112	119	149	157	194	231	298	394	401	409	676	772	809	950	1440	1477
22	116	124	154	162	200	239	308	408	416	423	700	800	838	984	1491	1529
23	102	109	136	143	177	211	273	362	368	375	621	710	744	874	1325	1359
24	89	95	119	125	155	185	240	318	324	330	547	626	656	770	1168	1199
25	105	112	140	147	182	216	279	369	376	383	634	724	759	891	1351	1386
26	115	123	154	161	200	238	308	408	416	423	701	801	840	986	1495	1534
27	38	40	50	53	65	78	100	133	135	138	227	260	272	319	484	496
40	97	103	129	135	167	199	257	340	347	353	583	667	699	820	1243	1275
41	103	110	137	144	178	212	273	361	368	375	619	707	741	870	1318	1352
42	116	124	155	162	201	239	309	409	416	424	701	801	840	986	1494	1533
43	115	123	153	161	199	237	305	404	412	419	693	792	830	975	1477	1515
44	111	118	148	156	193	230	297	394	402	409	677	774	811	953	1445	1482
45	120	128	159	167	206	246	317	419	427	434	717	820	859	1008	1527	1566
46	36	38	48	50	62	74	96	126	129	131	217	248	260	305	462	474

**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	79	84	105	110	136	162	208	275	280	285	471	538	564	662	1003	1028
2	82	87	109	114	141	168	217	286	292	297	491	561	588	690	1045	1072
3	88	94	117	122	151	180	231	306	311	317	523	598	627	735	1114	1142
4	97	103	129	135	167	199	257	340	347	353	583	667	699	820	1243	1275
5	107	114	142	149	183	218	281	371	378	385	635	726	760	892	1351	1386
6	108	115	143	150	185	220	284	375	382	389	642	734	769	902	1366	1402
7	123	131	163	171	211	251	324	428	436	444	733	838	878	1030	1560	1601
8	124	132	165	173	214	254	328	433	441	450	743	848	889	1044	1581	1622
9	132	141	176	184	228	271	350	463	471	480	793	906	950	1115	1689	1733
10	135	144	181	191	237	283	367	487	496	505	839	959	1005	1181	1793	1839
11	133	142	179	188	233	279	361	479	488	497	825	944	989	1162	1764	1809
12	134	143	180	189	234	280	362	481	490	499	827	946	991	1165	1766	1812
13	132	141	177	186	232	277	359	477	486	495	822	940	986	1158	1757	1803
14	130	139	174	183	227	271	351	465	474	483	800	915	959	1127	1709	1753
15	132	141	177	186	230	275	356	472	481	490	812	929	973	1143	1734	1779
16	125	134	168	177	220	263	341	453	462	471	782	894	937	1101	1672	1715
17	135	144	180	189	233	278	359	475	484	493	815	932	976	1146	1737	1782
18	132	141	178	187	233	278	361	480	489	498	827	946	992	1166	1770	1816
19	129	138	173	182	226	269	349	463	471	480	796	910	954	1121	1701	1745
20	136	145	183	192	239	285	369	491	500	509	845	966	1013	1190	1806	1853
21	134	143	180	189	235	280	363	482	491	500	829	948	994	1168	1772	1818
22	139	148	186	196	243	290	375	498	508	517	857	980	1027	1207	1831	1878
23	126	135	170	179	223	266	346	460	468	477	793	907	951	1118	1698	1742
24	129	138	174	183	228	274	355	473	482	491	816	934	979	1151	1747	1792
25	131	140	176	185	229	274	355	471	480	489	810	927	971	1141	1731	1776
26	128	137	172	180	224	267	346	459	468	476	790	903	947	1112	1687	1731
27	70	75	93	98	121	144	185	245	249	254	420	479	502	590	893	916
40	137	146	184	193	240	287	372	494	504	513	851	974	1021	1199	1820	1867
41	128	137	172	181	225	268	348	462	470	479	795	909	953	1120	1700	1744
42	140	150	188	197	245	293	379	503	512	522	866	990	1038	1219	1849	1897
43	131	140	176	185	229	274	354	470	479	488	810	926	970	1140	1729	1774
44	128	137	173	182	226	271	351	467	476	485	807	923	967	1137	1726	1771
45	132	141	177	186	230	275	355	471	480	489	810	926	970	1140	1729	1773
46	68	72	90	95	117	139	179	237	242	246	406	464	486	571	865	887

**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	69	82	105	139	141	144	238	271	284	334	505	518
2	42	45	56	59	73	87	113	149	152	155	256	293	307	361	547	561
3	50	53	66	70	86	103	132	175	178	182	300	343	359	422	639	655
4	57	61	75	79	97	116	149	196	200	203	335	383	401	471	712	730
5	59	63	78	82	102	121	156	206	210	214	354	404	424	497	754	773
6	65	69	86	91	112	133	171	227	231	235	388	443	465	545	826	847
7	66	70	88	92	114	135	174	230	234	239	394	450	472	554	839	861
8	71	76	95	99	123	147	189	251	255	260	430	492	516	605	918	941
9	75	80	99	104	128	153	196	259	264	269	444	507	531	623	943	967
10	85	91	113	119	147	175	226	300	305	311	514	588	616	723	1096	1125
11	86	92	114	120	148	177	228	302	308	313	518	592	620	728	1103	1131
12	90	96	120	126	156	186	240	318	324	330	545	623	653	767	1162	1192
13	89	95	118	124	153	182	235	311	317	323	533	609	638	749	1134	1164
14	95	101	127	133	165	196	253	336	342	348	576	658	690	810	1228	1260
15	103	110	137	144	177	211	272	360	367	374	618	706	739	868	1315	1349
16	98	104	130	137	169	201	260	343	350	356	589	673	705	828	1254	1287
17	72	77	96	101	125	149	192	254	259	264	436	498	522	613	929	953
18	91	97	121	127	157	187	242	320	326	332	549	627	657	771	1169	1199
19	93	99	124	130	161	192	248	328	334	341	563	644	675	792	1201	1232
20	92	98	123	129	160	191	247	328	334	340	564	645	676	794	1204	1235
21	101	108	134	141	174	208	268	355	362	368	609	696	729	856	1297	1330
22	104	111	139	145	180	215	277	367	373	380	629	719	754	885	1341	1375
23	92	98	123	129	160	190	246	326	332	338	559	639	670	787	1193	1224
24	80	85	107	113	140	167	216	286	292	297	493	563	590	694	1052	1079
25	95	101	126	133	164	195	252	333	340	346	572	653	684	804	1217	1249
26	104	111	139	146	180	215	278	368	375	382	631	722	756	888	1346	1381
27	34	36	45	47	59	70	90	119	121	124	204	233	245	287	435	446
40	87	93	116	122	150	179	231	306	312	317	525	600	628	738	1118	1147
41	93	99	124	130	160	191	246	325	331	337	557	637	667	783	1187	1217
42	104	111	139	146	180	215	277	367	374	381	631	721	755	887	1344	1379
43	104	111	138	145	179	214	275	364	371	378	625	714	748	878	1330	1364
44	100	107	134	140	174	207	268	355	362	368	610	697	731	858	1301	1335
45	108	115	143	150	186	221	285	377	384	391	645	737	773	907	1374	1409
46	32	34	43	45	56	66	86	113	115	118	195	222	233	274	415	426

**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	66	87	88	90	148	169	177	208	315	323
2	27	29	36	38	46	55	71	94	96	98	162	185	193	227	344	353
3	27	29	36	38	47	56	72	96	98	99	165	188	197	232	351	360
4	30	32	40	42	52	62	80	105	107	109	180	206	216	254	384	394
5	31	33	41	43	53	63	81	107	109	111	184	210	220	258	391	401
6	34	36	45	47	59	70	90	119	121	123	203	232	244	286	433	444
7	32	34	43	45	55	66	85	112	114	116	192	220	230	270	410	420
8	35	37	46	49	60	71	91	121	123	125	206	235	247	289	438	449
9	44	47	59	61	76	90	117	154	157	160	264	302	317	372	563	578
10	38	41	51	54	67	80	103	137	140	142	236	270	283	333	505	518
11	45	48	60	62	77	92	118	156	158	161	266	304	319	374	566	580
12	47	50	61	64	78	92	118	155	158	161	263	300	314	368	555	570
13	52	55	69	72	88	105	135	178	181	184	304	347	363	426	644	661
14	58	62	77	81	100	119	153	203	207	210	348	397	416	489	740	759
15	63	67	83	87	107	127	163	215	219	223	366	418	438	514	777	797
16	73	77	92	95	114	133	166	215	218	222	356	405	424	494	741	759
17	45	48	60	63	77	92	119	157	160	163	269	308	322	378	573	588
18	57	60	73	76	92	108	136	177	181	184	298	339	355	415	624	640
19	65	69	84	88	107	126	161	210	214	218	355	405	424	497	749	768
20	65	69	83	86	104	121	153	199	203	206	333	379	397	464	697	715
21	99	105	127	133	161	190	241	314	320	325	529	603	631	739	1112	1140
22	88	93	113	118	143	168	213	278	283	288	467	532	557	652	981	1006
23	44	47	59	62	76	91	118	156	159	162	267	306	320	376	570	585
24	45	48	60	63	78	92	119	157	160	163	270	308	323	379	575	590
25	54	57	70	73	90	106	135	177	180	184	300	342	359	420	634	650
26	58	61	75	78	95	112	142	185	189	192	313	356	373	437	658	674
27	25	27	33	34	42	50	64	84	85	87	142	162	170	199	301	308
40	52	55	69	73	90	108	139	185	188	192	317	363	380	446	677	694
41	53	57	71	74	92	109	141	187	190	194	321	366	384	451	683	701
42	64	68	85	89	110	131	169	223	227	231	382	436	457	536	812	833
43	64	68	84	88	109	129	166	218	222	226	373	425	446	523	791	811
44	73	77	91	95	112	130	163	209	213	217	346	393	410	479	716	734
45	64	68	84	88	108	128	165	217	221	225	370	423	443	519	785	806
46	23	24	30	32	39	46	59	77	79	80	132	150	157	185	279	286

**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.

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
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.

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
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).



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

<b>SECTION I - GENERAL RULES</b> .....	<b>1</b>
RULE 1 - MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY .....	1
RULE 2 - COVERAGES AND LIMITS .....	2
RULE 3 - MANDATORY OFFER OF COVERAGE .....	4
RULE 4 - STANDARD PROCEDURES .....	5
RULE 5 - RESIDENCE AND LOCATION .....	7
RULE 6 - OUT-OF-STATE GARAGING .....	8
RULE 7 - POLICY PERIOD .....	9
RULE 8 - CHANGES .....	10
RULE 9 - MOTOR VEHICLE REGISTRATION CERTIFICATES .....	11
RULE 10 - CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS .....	12
RULE 11 - PREMIUM CALCULATION RULE .....	14
RULE 12 - WHOLE DOLLAR PREMIUM RULE .....	15
RULE 13 - INSTALLMENT PAYMENT OF PREMIUMS .....	16
RULE 14 - DEPOSIT PREMIUM RULE .....	17
RULE 15 - EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT .....	18
RULE 16 - DEDUCTIBLES - PARTS 7, 8 AND 9 .....	19
RULE 17 - SUBSTITUTE TRANSPORTATION .....	20
RULE 18 - TERMINATION OF INSURANCE .....	21
*RULE 19 - DISCOUNTS .....	28
RULE 20 - MODEL YEAR RATING .....	34
RULE 21 - FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE .....	35
RULE 22 - NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS .....	36
ARE NOT SHOWN ON THE RATE PAGES .....	36
RULE 23 - HIGH-THEFT VEHICLES .....	39
RULE 24 - EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE) .....	40
RULE 25 - VEHICLE SERIES RATING .....	42
RULE 26 - TIER RATING FACTORS .....	43
<b>SECTION II - PRIVATE PASSENGER AUTOMOBILES</b> .....	<b>44</b>
*RULE 27 - PRIVATE PASSENGER DEFINITION .....	44
*RULE 28 - PRIVATE PASSENGER CLASSIFICATIONS .....	45
RULE 29 - PRIVATE PASSENGER YEARS LICENSED RATING FACTORS .....	49
RULE 30 - PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM .....	50
RULE 31 - TRANSPORTATION OF FELLOW EMPLOYEES .....	51
RULE 32 - PICK-UPS, VANS AND SIMILAR TYPE VEHICLES .....	52
RULE 33 - TOWING AND LABOR COST .....	53
RULE 34 - TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES .....	54
RULES 35-38 - RESERVED FOR FUTURE USE .....	55
<b>SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES</b> .....	<b>56</b>
RULE 39 - MOTOR HOMES/CAMPER BODIES .....	56
RULE 40 - ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES .....	58
RULE 41 - STATED AMOUNT COVERAGE .....	59
RULE 42 - GOLFMOBILES AND LAWNMOWERS (MOTORIZED) .....	62
RULE 43 - SNOWMOBILES .....	63
*RULE 44 - MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES .....	64
RULE 45 - AGREED AMOUNT COVERAGE - COMPREHENSIVE .....	66
RULE 46 - EXCESS ELECTRONIC EQUIPMENT COVERAGE .....	67
RULE 47 - CUSTOMIZED VANS AND PICK-UPS .....	68
RULE 48 - ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE .....	69
<b>SECTION IV - NON-OWNED AUTOMOBILES</b> .....	<b>70</b>
RULE 49 - NAMED NON-OWNER POLICY .....	70
RULE 50 - USE OF OTHER AUTOMOBILES .....	71
RULES 51-53 - RESERVED FOR FUTURE USE .....	72
<b>SECTION V - SUPPLEMENTAL INFORMATION</b> .....	<b>73</b>
RULE 54 - ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS .....	73
RULE 55 - PRE-INSURANCE INSPECTION PROGRAM .....	83
RULE 56 - THE SAFE DRIVER INSURANCE PLAN (SDIP) .....	86
RULE 57 - SURETY BOND RULES AND RATES .....	90
RULE 58 - REGISTRY OF MOTOR VEHICLES PROCEDURES .....	91
ADDITIONAL ITEMS .....	92

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX JANUARY 1, 2007 .....	92
RATING TERRITORIES SECTION .....	<b>95</b>
TERRITORY DEFINITIONS .....	95
RATE SECTION .....	<b>106</b>
Memorandum .....	106
MOTORCYCLE RATES .....	107
Approved Motorcycle Training Sites .....	116
Qualifying Massachusetts Transit Systems .....	117
SYMBOL AND IDENTIFICATION SECTION .....	<b>118</b>
Notice to Manual Holders .....	118

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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.



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

<b>Percentages for Short Term Policies</b>				
<b>Date Interval*</b>				<b>Percent of</b>
<b>All Other</b>		<b>Motorcycle</b>		<b>Annual Rates</b>
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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

B. Additional Premium Percentages

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Each part may be subject to more than one discount. 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. Round to the nearest dollar after the application of each except for class 15. Round down after the application of the class 15 discount. (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.
7. Apply the appropriate discount under Rule 19 - Public Transit Discount to the rate for Parts 4 and 7, if applicable. The discount is applied to the premium developed in step 6.

Except where otherwise noted, round to the nearest dollar after each step. 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  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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 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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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.



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

PRO RATA TABLE

<b>January</b>			<b>February</b>			<b>March</b>			<b>April</b>			<b>May</b>			<b>June</b>		
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			
<b>July</b>			<b>August</b>			<b>September</b>			<b>October</b>			<b>November</b>			<b>December</b>		
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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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													

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

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**

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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.

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.

### **4. Qualifying Massachusetts Transit Systems**

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

#### **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. The 25% discount is applied by applying a .75 factor to the class 10 rate for each part, and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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 1989 & Prior symbol factor shown in the Rate Pages to the 1996 & Prior \$500 deductible rate for the same symbol to obtain the actual cash value premium.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

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 SYMBOL 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 tables.

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 Symbol 18 & Above factors shown in the Rate Pages to the premium for Symbol 17 and the applicable territory, class, and model year.

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

- a) Increasing the factor for Symbol 26 by the factor shown in the Rate Pages 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 premium for Symbol 17 and the applicable territory, class, and model year.



**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

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
- 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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

- 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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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	1.05	1.05	1.05	1.05
1 - <2	1.00	1.00	1.00	1.00
2 - <3	0.965	0.965	0.965	0.965
3 - <4	1.05	1.05	1.05	1.05
4 - <5	1.00	1.00	1.00	1.00
5 - <6	0.965	0.965	0.965	0.965
6 - <8	1.06	1.06	1.06	1.06
8 - <10	1.05	1.05	1.05	1.05
10 - <12	1.04	1.04	1.04	1.04
12 - <14	1.03	1.03	1.03	1.03
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	0.94	0.94	0.94	0.94
42 - <45	0.95	0.95	0.95	0.95
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	1.01	1.01	1.01	1.01
54 - <59	1.02	1.02	1.02	1.02
59 - <62	1.03	1.03	1.03	1.03
62 - <63	1.04	1.04	1.04	1.04
63 - <64	1.05	1.05	1.05	1.05
64+	1.05	1.05	1.05	1.05

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Refer to the Rate Pages for applicable factors.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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

Refer to Rule 11 for Premium Determination and Rule 19 for applicable discounts. Safe Driver Insurance Plan percentages do not apply to vehicles described in this Rule.

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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**\*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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.



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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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:

<b>Vehicles Qualifying for</b>	<b>Discount</b>
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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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	-6.0%	-6.0%	-6.0%	-6.0%
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	40.0%	40.0%	22.5%	22.5%
4	60.0%	60.0%	30.0%	30.0%
5	85.0%	85.0%	45.0%	45.0%
6	100.0%	100.0%	52.5%	52.5%
7	115.0%	115.0%	60.0%	60.0%
8	130.0%	130.0%	67.5%	67.5%
9	145.0%	145.0%	75.0%	75.0%
10	160.0%	160.0%	82.5%	82.5%
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	1.38
100/200	1.39
100/300	1.40
200/400	1.76
250/500	1.89
250/1000	1.94
300/500	2.13
500/500	2.79
500/1000	2.84

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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
<b>Endorsements</b>	
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

**Includes copyrighted material of Insurance Services Office, Inc. with its permission.  
Copyright, Insurance Services Office, Inc., 2003.**



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

<b>Name</b>	<b>Rating Territory</b>	<b>Statistical Code</b>
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**

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

RATING TERRITORIES

City or Town	Rating Territor y	Statistical Code
<b>A</b>		
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>B</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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

BURLINGTON . . . . .	4	635
<b>C</b>		
CAMBRIDGE . . . . .	11	600
CANTON . . . . .	8	711
CARLISLE . . . . .	27	672
CARVER . . . . .	7	030
CHARLEMONT . . . . .	27	472

City or Town	Rating Territory	Statistical Code
<b>CHARLESTOWN -</b>		
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
<b>D</b>		
DALTON . . . . .	27	132
DANVERS . . . . .	5	313
DARTMOUTH . . . . .	7	211
DEDHAM . . . . .	8	712
DEERFIELD . . . . .	27	432
DENNIS . . . . .	3	052
DIGHTON . . . . .	5	232
<b>DORCHESTER -</b>		
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
<b>E</b>		
<b>EAST BOSTON -</b>		
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
<b>F</b>		
FAIRHAVEN . . . . .	7	213
FALL RIVER . . . . .	13	201

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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
<b>G</b>		
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
<b>H</b>		
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
<b>I</b>		
IPSWICH . . . . .	2	315
<b>J</b>		
JAMAICA PLAIN - Boston (Zip Code 02130) . . . . .	19	817
<b>K</b>		
KINGSTON . . . . .	4	036
<b>L</b>		
LAKEVILLE . . . . .	5	037
LANCASTER . . . . .	2	943
LANESBOROUGH . . . . .	1	134
LAWRENCE . . . . .	44	303

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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
<b>M</b>		
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
<b>N</b>		
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



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

City or Town	Rating Territory	Statistical Code
NORTHFIELD .....	27	434
NORTH READING .....	5	641
NORTON .....	5	234
NORWELL .....	3	041
NORWOOD .....	7	716
<b>O</b>		
OAK BLUFFS .....	46	057
OAKHAM .....	1	976
ORANGE .....	2	412
ORLEANS .....	27	058
OTIS .....	27	179
OXFORD .....	5	950
<b>P</b>		
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
<b>Q</b>		
QUINCY .....	12	703
<b>R</b>		
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
<b>S</b>		
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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
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
<b>T</b>		
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
<b>U</b>		
UPTON .....	27	957
UXBRIDGE .....	27	921
<b>W</b>		
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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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
<b>Y</b>		
YARMOUTH .....	4	062

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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  
AUTOMOBILE MANUAL  
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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

Notes:

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

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

(3) Group definitions are as follows:

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

Determine motorcycle Collision rates by the following procedure:

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

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

Notes:

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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	

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- \* Value means the current Average Retail Value as expressed on NADA.com;  
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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 AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

SECTION I - GENERAL RULES .....	1	
RULE 1 - MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY .....	1	
RULE 2 - COVERAGES AND LIMITS .....	2	
RULE 3 - MANDATORY OFFER OF COVERAGE .....	4	
RULE 4 - STANDARD PROCEDURES .....	5	
RULE 5 - RESIDENCE AND LOCATION .....	7	Deleted: 35
RULE 6 - OUT-OF-STATE GARAGING .....	8	Deleted: 36
RULE 7 - POLICY PERIOD .....	9	Deleted: 37
RULE 8 - CHANGES .....	10	Deleted: 37
RULE 9 - MOTOR VEHICLE REGISTRATION CERTIFICATES .....	11	Deleted: 40
RULE 10 - CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS .....	12	Deleted: 41
RULE 11 - PREMIUM CALCULATION RULE .....	14	Deleted: 43
RULE 12 - WHOLE DOLLAR PREMIUM RULE .....	15	Deleted: 44
RULE 13 - INSTALLMENT PAYMENT OF PREMIUMS .....	16	Deleted: 45
RULE 14 - DEPOSIT PREMIUM RULE .....	17	Deleted: 45
RULE 15 - EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT .....	18	Deleted: 46
RULE 16 - DEDUCTIBLES - PARTS 7, 8 AND 9 .....	19	Deleted: 50
RULE 17 - SUBSTITUTE TRANSPORTATION .....	20	Deleted: 51
RULE 18 - TERMINATION OF INSURANCE .....	21	Deleted: 52
*RULE 19 - DISCOUNTS .....	28	Deleted: 53
RULE 20 - MODEL YEAR RATING .....	34	Deleted: 54
RULE 21 - FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE .....	35	Deleted: 55
RULE 22 - NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS .....	36	Deleted: 56
ARE NOT SHOWN ON THE RATE PAGES .....	36	Deleted: 57
RULE 23 - HIGH-THEFT VEHICLES .....	39	Deleted: 59
RULE 24 - EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE) .....	40	Deleted: 60
RULE 25 - VEHICLE SERIES RATING .....	42	Deleted: 63
RULE 26 - TIER RATING FACTORS .....	43	Deleted: 64
SECTION II - PRIVATE PASSENGER AUTOMOBILES .....	44	Deleted: 65
*RULE 27 - PRIVATE PASSENGER DEFINITION .....	44	Deleted: 67
*RULE 28 - PRIVATE PASSENGER CLASSIFICATIONS .....	45	Deleted: 68
RULE 29 - PRIVATE PASSENGER YEARS LICENSED RATING FACTORS .....	49	Deleted: 69
RULE 30 - PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM .....	50	Deleted: 70
RULE 31 - TRANSPORTATION OF FELLOW EMPLOYEES .....	51	Deleted: 71
RULE 32 - PICK-UPS, VANS AND SIMILAR TYPE VEHICLES .....	52	Deleted: 71
RULE 33 - TOWING AND LABOR COST .....	53	Deleted: 72
RULE 34 - TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES .....	54	Deleted: 72
RULES 35-38 - RESERVED FOR FUTURE USE .....	55	Deleted: 73
SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES .....	56	Deleted: 74
RULE 39 - MOTOR HOMES/CAMPER BODIES .....	56	Deleted: 74
RULE 40 - ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES .....	58	Deleted: 84
RULE 41 - STATED AMOUNT COVERAGE .....	59	Deleted: 87
RULE 42 - GOLFMOBILES AND LAWMOWERS (MOTORIZED) .....	62	Deleted: 91
RULE 43 - SNOWMOBILES .....	63	Deleted: 92
*RULE 44 - MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES .....	64	Deleted: 92
RULE 45 - AGREED AMOUNT COVERAGE - COMPREHENSIVE .....	66	Deleted: 93
RULE 46 - EXCESS ELECTRONIC EQUIPMENT COVERAGE .....	67	
RULE 47 - CUSTOMIZED VANS AND PICK-UPS .....	68	
RULE 48 - ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE .....	69	
SECTION IV - NON-OWNED AUTOMOBILES .....	70	
RULE 49 - NAMED NON-OWNER POLICY .....	70	
RULE 50 - USE OF OTHER AUTOMOBILES .....	71	
RULES 51-53 - RESERVED FOR FUTURE USE .....	72	
SECTION V - SUPPLEMENTAL INFORMATION .....	73	
RULE 54 - ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS .....	73	
RULE 55 - PRE-INSURANCE INSPECTION PROGRAM .....	83	
RULE 56 - THE SAFE DRIVER INSURANCE PLAN (SDIP) .....	86	
RULE 57 - SURETY BOND RULES AND RATES .....	90	
RULE 58 - REGISTRY OF MOTOR VEHICLES PROCEDURES .....	91	
ADDITIONAL ITEMS .....	92	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX JANUARY 1, 2007 .....	<u>92</u>	Deleted: 93
RATING TERRITORIES SECTION .....	<u>95</u>	Deleted: 96
TERRITORY DEFINITIONS .....	<u>95</u>	Deleted: 96
RATE SECTION .....	<u>106</u>	Deleted: 96
Memorandum .....	<u>106</u>	Deleted: 107
MOTORCYCLE RATES .....	<u>107</u>	Deleted: 107
Approved Motorcycle Training Sites .....	<u>116</u>	Deleted: 107
Qualifying Massachusetts Transit Systems .....	<u>117</u>	Deleted: 108
SYMBOL AND IDENTIFICATION SECTION .....	<u>118</u>	Deleted: 117
Notice to Manual Holders .....	<u>118</u>	Deleted: 118
		Deleted: 119
		Deleted: 119

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Updated: April, 2011

Page 1

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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.

Deleted: December

Deleted: 0

Updated: April, 2011

Page 3

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**B. Additional Premium Percentages**

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

Deleted: December

Deleted: 0



**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.

~~Each part~~ may be subject to more than one discount. ~~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. ~~Round to the nearest dollar after the application of each except for class 15. Round down after the application of the class 15 discount.~~ (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.
7. ~~Apply the appropriate discount under Rule 19 - Public Transit Discount to the rate for~~ Parts 4 and 7, ~~if applicable.~~ The discount is applied to the premium developed in step 6.

~~Except where otherwise noted, round to the nearest dollar after each step. For rounding purposes, a premium involving \$0.50 or more shall be rounded to the next higher dollar amount.~~

- ~~Deleted:~~
- ~~Deleted:~~ p
- ~~Formatted:~~ Indent: First line: 0 pt
- ~~Deleted:~~ s 1 through 9 and Part 12
- ~~Deleted:~~ In such case, t
- ~~Deleted:~~ The discount shall be r
- ~~Deleted:~~ ed
- ~~Deleted:~~ each
- ~~Deleted:~~ NOTE: A
- ~~Formatted:~~ Font: Not Bold
- ~~Deleted:~~ of the premiums paid for
- ~~Deleted:~~ 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.

- ~~Deleted:~~ December
- ~~Deleted:~~ 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

| Updated: April, 2011

Page 17

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Updated: April, 2011

Page 18

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Updated: April, 2011

Page 19

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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 for applicable limits and Private Passenger premiums. The rates applicable to Motorcycles are as follows:

Deleted: page

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

Deleted: December

Deleted: 0

Updated: April, 2011

Page 20

**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.

Deleted: December

Deleted: 0



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.

Deleted: December

Deleted: 0

**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.

Deleted: December  
Deleted: 0



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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	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

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

No. of Days in force	Jan	Feb	Mar	Apr	May	June	July	August		September		October		November		December	
								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	Dec	Jan	Feb.	Mar	Apr.	May	June	July		August		September		October		November	
								1-15	16-31	1-15	16-30	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													

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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)

Deleted: December

Deleted: 0

**\*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**

Deleted: December

Deleted: 0

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

Deleted: Page Break

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.

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.

Deleted: 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.

### 4. Qualifying Massachusetts Transit Systems

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

Formatted: Indent: Left: 0 pt, First line: 0 pt, Tabs: 0 pt, Left + Not at 36 pt

### Anti-Theft Device

Deleted: Companies have the option of applying

Refer to Anti-Theft Devices Standards and Discounts Section.

Deleted: t

### Class 15

Deleted: is

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. The 25% discount is applied by applying a .75 factor to the class 10 rate for each part, and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

Deleted: 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%

Deleted: of

Deleted: ¶ 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.

Deleted: December

Deleted: 0



### 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.

Deleted: December

Deleted: 0

**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.

Deleted:

- 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

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

## 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.

Deleted: December

Deleted: 0

**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 1989 & Prior symbol factor shown in the Rate Pages to the 1996 & Prior \$500 deductible rate for the same symbol to obtain the actual cash value premium.

**Deleted:** earliest model year

**Deleted:**

**Deleted:** -displayed in the Rate Pages

**Deleted:** December

**Deleted:** 0

**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.

Deleted: December

Deleted: 0

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 SYMBOL 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 tables.

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	

Deleted: December

Deleted: 0

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

Deleted: December

Deleted: 0



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 Symbol 18 & Above factors shown in the Rate Pages to the premium for Symbol 17 and the applicable territory, class, and model year.

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

- a) Increasing the factor for Symbol 26 by the factor shown in the Rate Pages 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 premium for Symbol 17 and the applicable territory, class, and model year.

Deleted: following

Deleted: shown

Deleted: , before discounts are applied:

Deleted: ¶  
¶  
Symbol ... [1]

Deleted: +.15

Formatted: Indent: Left: 0 pt, Hanging: 36 pt

Deleted: symbol factor shown in the Rate Pages for the applicable

Deleted: 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.

Deleted: The final premium is rated in accordance with Rule 11.¶

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

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.

Deleted: December

Deleted: 0

**\*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.

Deleted: December

Deleted: 0



- 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.

Deleted: December

Deleted: 0

#### 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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

**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	1.05	1.05	1.05	1.05	Deleted: 3 ... [2]
1 - <2	1.00	1.00	1.00	1.00	
2 - <3	0.965	0.965	0.965	0.965	
3 - <4	1.05	1.05	1.05	1.05	Deleted: 3 ... [3]
4 - <5	1.00	1.00	1.00	1.00	
5 - <6	0.965	0.965	0.965	0.965	
6 - <8	1.06	1.06	1.06	1.06	Deleted: 5 ... [4]
8 - <10	1.05	1.05	1.05	1.05	Deleted: 4 ... [5]
10 - <12	1.04	1.04	1.04	1.04	Deleted: 3 ... [6]
12 - <14	1.03	1.03	1.03	1.03	Deleted: 2 ... [7]
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	0.94	0.94	0.94	0.94	Deleted: 5 ... [8]
42 - <45	0.95	0.95	0.95	0.95	Deleted: 6 ... [9]
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	1.01	1.01	1.01	1.01	Deleted: 0 ... [10]
54 - <59	1.02	1.02	1.02	1.02	Deleted: 1 ... [11]
59 - <62	1.03	1.03	1.03	1.03	Deleted: 2 ... [12]
62 - <63	1.04	1.04	1.04	1.04	Deleted: 3 ... [13]
63 - <64	1.05	1.05	1.05	1.05	Deleted: 4 ... [14]
64+	1.05	1.05	1.05	1.05	

Deleted: December...0 ... [15]

**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.

Refer to the Rate Pages for applicable factors. ▼

**Deleted:** The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown:¶  
¶  
DEDUCTIBLE: [ ... [16]

**Deleted:** December  
**Deleted:** 0

Updated: April, 2011 ▼

Page 50

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

Updated: April, 2011

Page 53



**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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

RULES 35-38 - RESERVED FOR FUTURE USE

Deleted: December

Deleted: 0

Updated: April, 2011

Page 55

**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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

Deleted: December

Deleted: 0

Updated: April, 2011

Page 57

**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

Refer to Rule 11 for Premium Determination and Rule 19 for applicable discounts. Safe Driver Insurance Plan percentages do not apply to vehicles described in this Rule.

Deleted: December

Deleted: 0

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		

Deleted: December

Deleted: 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)

Deleted: December

Deleted: 0

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.

Deleted: December

Deleted: 0



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Deleted: December

Deleted: 0

Updated: April, 2011

Page 62

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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      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.

Deleted: December

Deleted: 0

**\*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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0



**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**

Deleted:

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.

Deleted: December

Deleted: 0

**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.

Deleted: :

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

RULES 51-53 - RESERVED FOR FUTURE USE

Deleted: December

Deleted: 0

Updated: April, 2011

Page 72

**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:

<b>Vehicles Qualifying for</b>	<b>Discount</b>
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%

Deleted: December

Deleted: 0

#### 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.

Deleted: December

Deleted: 0

**(b) Ignition or Starter Cut-Off Switches**

Such ignition or starter cut-off 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.

Deleted: December

Deleted: 0

**(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.

Deleted: December

Deleted: 0

**(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.

Deleted: December

Deleted: 0



(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.

Deleted: December

Deleted: 0

**(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.

Deleted: December

Deleted: 0

**(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.

Deleted: December

Deleted: 0

**(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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

### 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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0



**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.

Deleted: December

Deleted: 0

**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.

Deleted: December  
Deleted: 0

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	<del>6.0%</del>	<del>6.0%</del>	<del>6.0%</del>	<del>6.0%</del>	Deleted: 7... [17]
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	<del>40.0%</del>	<del>40.0%</del>	22.5%	22.5%	Deleted: 5... [18]
4	60.0%	60.0%	30.0%	30.0%	
5	<del>85.0%</del>	<del>85.0%</del>	<del>45.0%</del>	<del>45.0%</del>	Deleted: 7... [19]
6	<del>100.0%</del>	<del>100.0%</del>	<del>52.5%</del>	<del>52.5%</del>	Deleted: 9... [20]
7	<del>115.0%</del>	<del>115.0%</del>	<del>60.0%</del>	<del>60.0%</del>	Deleted: 0... [21]
8	<del>130.0%</del>	<del>130.0%</del>	<del>67.5%</del>	<del>67.5%</del>	Deleted: 2... [22]
9	<del>145.0%</del>	<del>145.0%</del>	<del>75.0%</del>	<del>75.0%</del>	Deleted: 3... [23]
10	<del>160.0%</del>	<del>160.0%</del>	<del>82.5%</del>	<del>82.5%</del>	Deleted: 5... [24]
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

Deleted: December...0 [25]

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	1.38	Deleted: 41
100/200	1.39	Deleted: 42
100/300	1.40	Deleted: 43
200/400	1.76	Deleted: 80
250/500	1.89	Deleted: 80
250/1000	1.94	Deleted: 93
300/500	2.13	Deleted: 8
500/500	2.79	Deleted: 8
500/1000	2.84	Deleted: 7
		Deleted: 85
		Deleted: 90

Deleted: December  
Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Deleted: December

Deleted: 0

**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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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)

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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)

Deleted: December

Deleted: 0



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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
<b>Endorsements</b>	
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

Includes copyrighted material of Insurance Services Office, Inc. with its permission.  
Copyright, Insurance Services Office, Inc., 2003.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

**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

Deleted: December  
 Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

<b>Name</b>	<b>Rating Territory</b>	<b>Statistical Code</b>
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

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

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

RATING TERRITORIES

City or Town	Rating Territor y	Statistical Code
<b>A</b>		
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>B</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

Deleted: December  
 Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

BURLINGTON .....	4	635
<b>C</b>		
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
<b>D</b>		
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
<b>E</b>		
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
<b>F</b>		
FAIRHAVEN .....	7	213
FALL RIVER .....	13	201

Deleted: December  
 Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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
<b>G</b>		
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
<b>H</b>		
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
<b>I</b>		
IPSWICH . . . . .	2	315
<b>J</b>		
JAMAICA PLAIN - Boston (Zip Code 02130) . . . . .	19	817
<b>K</b>		
KINGSTON . . . . .	4	036
<b>L</b>		
LAKEVILLE . . . . .	5	037
LANCASTER . . . . .	2	943
LANESBOROUGH . . . . .	1	134
LAWRENCE . . . . .	44	303

Deleted: December  
Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

Deleted: December  
Deleted: 0



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

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
<b>M</b>		
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
<b>N</b>		
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

Deleted: December  
 Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434
NORTH READING	5	641
NORTON	5	234
NORWELL	3	041
NORWOOD	7	716
<b>O</b>		
OAK BLUFFS	46	057
OAKHAM	1	976
ORANGE	2	412
ORLEANS	27	058
OTIS	27	179
OXFORD	5	950
<b>P</b>		
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
<b>Q</b>		
QUINCY	12	703
<b>R</b>		
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
<b>S</b>		
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

Deleted: December  
 Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
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
<b>T</b>		
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
<b>U</b>		
UPTON .....	27	957
UXBRIDGE .....	27	921
<b>W</b>		
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

Deleted: December  
Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

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
<b>Y</b>		
YARMOUTH .....	4	062

Deleted: December  
 Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
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

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

Notes:

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

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

(3) Group definitions are as follows:

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



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
 AUTOMOBILE MANUAL  
 MASSACHUSETTS

MOTORCYCLE RATES

**Part 7 - Collision  
 Rates at \$500 deductible**

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

**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)

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

Determine motorcycle Collision rates by the following procedure:

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

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

Notes:

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

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

MOTORCYCLE RATES

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

Territory	Rate per \$100 of value*
y	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	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	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.

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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

\* Value means the current Average Retail Value as expressed on NADA.com;

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

Notes:

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

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

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

| Updated: April, 2011

Page 115

Deleted: December

Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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

Deleted: December

Deleted: 0



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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

Deleted: December  
Deleted: 0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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 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	162	240	167	473	244	426	220	137
2	166	268	174	495	267	446	240	150
3	167	287	187	532	310	479	279	154
4	184	299	209	602	343	542	309	168
5	186	303	215	657	365	591	329	170
6	209	340	242	662	400	596	360	189
7	204	316	272	723	407	651	366	179
8	216	389	230	765	447	689	402	190
9	253	407	259	794	456	715	410	246
10	237	476	305	836	533	752	480	223
11	214	527	303	823	536	741	482	246
12	233	496	313	826	565	743	509	237
13	300	493	357	814	550	733	495	279
14	312	532	433	781	598	703	538	323
15	372	595	414	780	638	702	574	336
16	317	610	527	760	609	684	548	300
17	257	489	299	805	452	725	407	250
18	292	613	321	806	568	725	511	260
19	319	603	380	778	584	700	526	317
20	316	615	407	816	588	734	529	288
21	385	626	522	779	630	701	567	467
22	372	592	498	794	652	715	587	411
23	251	587	377	796	581	716	523	250
24	249	503	328	790	514	711	463	251
25	306	613	348	816	591	734	532	270
26	315	634	412	776	656	698	590	277
27	129	228	144	421	211	379	190	129
40	282	545	363	803	543	723	489	297
41	285	538	393	787	576	708	518	299
42	408	624	432	819	654	737	589	354
43	340	604	404	818	646	736	581	342
44	298	624	517	808	634	727	571	286
45	371	585	441	781	666	703	599	339
46	116	215	132	407	202	366	182	120

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	38	57	48	112	60	101	54	35
2	40	67	52	120	67	108	60	36
3	41	66	48	131	66	118	59	40
4	45	73	50	147	76	132	68	38
5	46	71	56	139	84	125	76	43
6	52	82	52	167	97	150	87	46
7	51	76	68	168	94	151	85	44
8	53	86	61	178	100	160	90	48
9	67	91	73	187	107	168	96	52
10	59	103	77	195	128	176	115	58
11	59	120	84	191	120	172	108	57
12	60	109	84	192	129	173	116	55
13	81	123	86	186	147	167	132	63
14	85	135	112	201	134	181	121	70
15	100	137	93	176	147	158	132	83
16	92	146	149	175	154	158	139	75
17	63	112	75	191	107	172	96	63
18	74	151	86	183	130	165	117	73
19	78	144	99	192	130	173	117	75
20	75	167	102	201	153	181	138	71
21	101	167	124	188	156	169	140	106
22	97	143	129	189	142	170	128	103
23	65	143	100	219	135	197	122	59
24	66	118	83	184	115	166	104	60
25	68	133	95	193	134	174	121	64
26	83	157	103	196	155	176	140	70
27	32	56	40	102	53	92	48	33
40	79	124	100	182	118	164	106	71
41	78	124	100	179	144	161	130	71
42	109	151	99	193	144	174	130	95
43	93	153	116	201	158	181	142	86
44	87	148	137	193	142	174	128	71
45	103	149	109	193	151	174	136	81
46	32	57	40	99	53	89	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	170	313	236	566	357	509	321	186
2	191	311	250	633	388	570	349	178
3	186	316	243	661	377	595	339	216
4	205	352	260	693	401	624	361	213
5	200	348	264	698	433	628	390	229
6	213	349	277	732	453	659	408	231
7	219	354	255	703	498	633	448	255
8	211	345	273	758	488	682	439	263
9	232	362	294	764	501	688	451	213
10	209	356	265	760	494	684	445	254
11	215	369	276	778	484	700	436	227
12	224	391	298	792	542	713	488	250
13	250	374	316	700	507	630	456	260
14	270	443	317	813	534	732	481	306
15	284	440	366	776	574	698	517	273
16	253	434	321	771	523	694	471	236
17	232	413	282	790	479	711	431	228
18	231	458	333	813	543	732	489	247
19	239	447	318	742	503	668	453	264
20	245	455	302	795	520	716	468	237
21	271	490	380	803	573	723	516	278
22	305	496	425	655	521	590	469	360
23	206	462	328	786	527	707	474	234
24	239	486	367	814	501	733	451	248
25	233	489	351	799	557	719	501	243
26	271	502	416	764	569	688	512	269
27	160	285	208	541	314	487	283	170
40	212	368	304	659	483	593	435	296
41	215	377	321	731	505	658	455	239
42	221	417	319	786	572	707	515	263
43	251	452	322	795	578	716	520	290
44	203	428	300	714	515	643	464	237
45	277	448	359	822	575	740	518	259
46	148	280	202	524	301	472	271	161

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	231	538	324	952	509	857	458	226
2	239	505	297	1022	446	920	401	228
3	244	519	304	1087	523	978	471	266
4	268	557	313	1097	497	987	447	258
5	265	563	324	1062	562	956	506	274
6	286	562	318	1099	594	989	535	302
7	278	653	374	1135	571	1022	514	268
8	300	600	360	1138	585	1024	527	340
9	305	548	341	1041	617	937	555	294
10	277	564	359	1109	630	998	567	299
11	305	692	392	1143	605	1029	545	277
12	347	654	446	1048	705	943	635	282
13	342	640	485	1172	721	1055	649	285
14	428	787	440	1205	775	1085	698	332
15	537	769	574	1267	924	1140	832	357
16	476	833	480	1218	729	1096	656	334
17	367	630	352	1060	643	954	579	280
18	412	819	508	1063	795	957	716	315
19	349	756	549	1056	723	950	651	338
20	456	829	543	1056	716	950	644	423
21	506	806	565	1299	886	1169	797	451
22	559	846	565	1202	741	1082	667	554
23	323	819	502	1040	713	936	642	339
24	373	726	501	1085	750	977	675	379
25	323	718	555	1058	711	952	640	356
26	412	710	612	1140	778	1026	700	407
27	214	494	256	1017	445	915	401	224
40	304	638	374	1081	695	973	626	315
41	266	627	438	1062	739	956	665	328
42	342	672	465	1132	739	1019	665	309
43	384	828	439	1235	821	1112	739	413
44	322	677	394	1075	593	968	534	299
45	391	721	441	1041	796	937	716	384
46	208	455	256	901	438	811	394	240

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	109	139	112	150	119	135	107	112
2	104	143	115	144	123	130	111	127
3	115	143	112	165	126	149	113	118
4	110	144	110	159	130	143	117	128
5	117	150	121	170	130	153	117	129
6	121	157	126	167	141	150	127	132
7	127	157	126	176	146	158	131	153
8	130	165	133	188	143	169	129	133
9	130	166	133	183	150	165	135	130
10	113	176	135	187	155	168	140	143
11	135	181	143	204	158	184	142	150
12	143	194	156	220	174	198	157	164
13	165	206	166	246	196	221	176	204
14	159	229	179	244	206	220	185	174
15	214	279	214	294	240	265	216	238
16	336	443	346	495	383	446	345	410
17	127	161	130	172	139	155	125	136
18	207	312	252	340	278	306	250	246
19	228	361	292	381	306	343	275	269
20	206	304	251	332	277	299	249	252
21	280	440	356	421	377	379	339	330
22	316	466	384	528	425	475	383	392
23	193	304	230	296	255	266	230	225
24	147	220	177	237	193	213	174	181
25	241	331	261	332	295	299	266	259
26	256	387	312	449	345	404	311	300
27	100	131	101	129	111	116	100	109
40	148	200	161	220	178	198	160	166
41	132	209	168	217	186	195	167	169
42	160	243	195	248	216	223	194	192
43	172	256	204	305	232	275	209	233
44	274	416	334	406	379	365	341	330
45	181	283	227	301	238	271	214	246
46	81	108	84	115	92	104	83	90

\*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	1.310
250,000	1.340

<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	\$11	\$12	\$13
\$30/\$900	53	58	64
\$45/\$1,350	121	134	148
\$100/\$3,000	250	277	305

<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 (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 model years 1989 & Prior (Rule 20)**

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
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

**For symbols 18 and higher (Rule 22)**

Factor to be applied to the symbol 17 rate:

Symbol	Model Years	
	1989 & Prior	1990 - 2010
18	1.150	1.080
19	1.300	1.150
20	1.450	1.250
21	1.600	1.350
22		1.450
23		1.550
24		1.700
25		1.850
26		2.000
27		*

\* Increase the symbol 26 factor by 0.15 for each \$10,000 or portion of \$10,000 above \$80,000.

**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	0.62	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 model years 1989 & Prior (Rule 20)**

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
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

**For symbols 18 and higher (Rule 22)**

Factor to be applied to the symbol 17 rate:

Symbol	Model Years	
	1989 & Prior	1990 - 2010
18	1.150	1.080
19	1.300	1.150
20	1.450	1.250
21	1.600	1.350
22		1.450
23		1.550
24		1.700
25		1.850
26		2.000
27		*

\* Increase the symbol 26 factor by 0.15 for each \$10,000 or portion of \$10,000 above \$80,000.

**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>Symbol</u>	<u>Model Year</u>	
	<u>2011</u>	<u>2012</u>		<u>2011</u>	<u>2012</u>
1	0.807	0.845	46	2.816	2.948
2	0.817	0.855	47	2.869	3.004
3	0.848	0.888	48	2.921	3.058
4	0.911	0.954	49	2.973	3.113
5	0.963	1.008	50	3.015	3.157
6	1.016	1.064	51	3.068	3.212
7	1.057	1.107	52	3.120	3.267
8	1.110	1.162	53	3.172	3.321
10	1.173	1.228	54	3.246	3.399
11	1.225	1.283	55	3.340	3.497
12	1.277	1.337	56	3.434	3.595
13	1.309	1.371	57	3.507	3.672
14	1.351	1.414	58	3.623	3.793
15	1.393	1.458	59	3.769	3.946
16	1.445	1.513	60	3.916	4.100
17	1.487	1.557	61	4.073	4.264
18	1.529	1.601	62	4.219	4.417
19	1.571	1.645	63	4.366	4.571
20	1.612	1.688	64	4.513	4.725
21	1.654	1.732	65	4.670	4.889
22	1.686	1.765	66	4.889	5.119
23	1.717	1.798	67	5.193	5.437
24	1.748	1.830	68	5.486	5.744
25	1.790	1.874	69	5.790	6.062
26	1.822	1.908	70	6.094	6.380
27	1.853	1.940	76	6.617	6.928
28	1.895	1.984	77	7.360	7.706
29	1.937	2.028	78	8.114	8.495
30	1.968	2.060	79	8.858	9.274
31	2.010	2.104	80	9.611	10.063
32	2.063	2.160	81	10.355	10.842
33	2.115	2.214	82	11.109	11.631
34	2.157	2.258	83	11.852	12.409
35	2.199	2.302	84	12.606	13.198
36	2.241	2.346	85	13.349	13.976
37	2.293	2.401	86	14.480	15.161
38	2.366	2.477	87	14.476	15.156
39	2.429	2.543			
40	2.492	2.609	71*	6.512	6.818
41	2.555	2.675	72*	6.921	7.246
42	2.607	2.730	73*	7.339	7.684
43	2.670	2.795	74*	7.758	8.123
44	2.722	2.850	75*	8.167	8.551
45	2.764	2.894			

\* 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>Symbol</u>	<u>Model Year</u>	
	<u>2011</u>	<u>2012</u>		<u>2011</u>	<u>2012</u>
1	0.594	0.599	46	1.875	1.890
2	0.605	0.610	47	1.915	1.930
3	0.625	0.630	48	1.945	1.961
4	0.655	0.660	49	1.986	2.002
5	0.696	0.702	50	2.016	2.032
6	0.726	0.732	51	2.046	2.062
7	0.756	0.762	52	2.087	2.104
8	0.786	0.792	53	2.117	2.134
10	0.827	0.834	54	2.167	2.184
11	0.857	0.864	55	2.228	2.246
12	0.887	0.894	56	2.288	2.306
13	0.917	0.924	57	2.339	2.358
14	0.937	0.944	58	2.419	2.438
15	0.968	0.976	59	2.520	2.540
16	0.998	1.006	60	2.611	2.632
17	1.018	1.026	61	2.712	2.734
18	1.048	1.056	62	2.812	2.834
19	1.079	1.088	63	2.913	2.936
20	1.099	1.108	64	3.014	3.038
21	1.119	1.128	65	3.115	3.140
22	1.139	1.148	66	3.266	3.292
23	1.159	1.168	67	3.468	3.496
24	1.179	1.188	68	3.669	3.698
25	1.210	1.220	69	3.861	3.892
26	1.230	1.240	70	4.062	4.094
27	1.250	1.260	76	4.415	4.450
28	1.270	1.280	77	4.909	4.948
29	1.290	1.300	78	5.413	5.456
30	1.320	1.331	79	5.917	5.964
31	1.341	1.352	80	6.411	6.462
32	1.371	1.382	81	6.915	6.970
33	1.411	1.422	82	7.409	7.468
34	1.441	1.453	83	7.913	7.976
35	1.462	1.474	84	8.417	8.484
36	1.492	1.504	85	8.911	8.982
37	1.532	1.544	86	9.657	9.734
38	1.572	1.585	87	9.661	9.738
39	1.623	1.636			
40	1.663	1.676	71*	4.355	4.390
41	1.704	1.718	72*	4.647	4.684
42	1.744	1.758	73*	4.939	4.979
43	1.784	1.798	74*	5.232	5.274
44	1.814	1.829	75*	5.524	5.568
45	1.845	1.860			

\* 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**

PERSONAL INJURY PROTECTION		
Factor applied to change Deductible to:		
	Policyholder	Policyholder Including Household
<u>Deductible</u>	<u>Alone</u>	<u>Members</u>
\$100	0.98	0.98
\$250	0.96	0.95
\$500	0.92	0.90
\$1,000	0.86	0.81
\$2,000	0.74	0.65
\$4,000	0.63	0.52
\$8,000	0.55	0.41

COMPREHENSIVE	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.03
Factor applied to change Deductible from \$500 to:	
\$1,000	0.75
\$2,000	0.67
Factor applied to change Glass Deductible from \$0 to \$100:	
	0.84

COLLISION	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.17
Factor applied to change Deductible from \$500 to:	
\$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	
Limited Collision Factor:	
	0.06
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**  
**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	28	30	38	39	49	58	76	100	102	104	172	197	207	243	368	378
2	29	31	39	41	50	60	78	103	105	107	177	203	212	249	378	388
3	29	31	39	41	51	60	78	103	105	107	178	203	213	250	380	390
4	33	35	44	46	57	68	87	115	118	120	198	226	237	278	421	432
5	33	35	44	46	57	68	88	116	118	121	199	228	239	280	425	436
6	36	38	48	51	63	75	97	129	132	134	222	254	266	313	475	487
7	36	38	48	50	62	74	96	127	130	132	218	250	262	307	466	478
8	37	40	50	52	65	77	100	133	136	138	229	262	275	323	490	503
9	44	47	59	62	77	92	118	157	160	163	270	308	323	380	576	590
10	41	44	55	58	72	85	111	147	149	152	252	288	302	355	539	553
11	40	43	53	55	68	81	104	137	139	142	233	266	279	327	495	507
12	41	44	55	57	71	85	110	145	148	151	249	285	299	351	531	545
13	54	58	72	75	93	111	143	189	192	196	323	369	387	454	688	705
14	56	60	74	78	96	115	148	196	200	203	336	384	402	472	715	733
15	68	72	90	94	116	138	178	235	240	244	402	460	482	565	856	878
16	77	81	97	101	120	140	176	227	231	235	376	428	447	522	782	802
17	46	49	61	64	79	94	122	161	164	167	276	316	331	388	588	604
18	64	68	82	85	103	121	153	199	203	206	335	381	399	466	701	719
19	65	69	84	88	107	126	161	211	215	219	357	407	426	499	752	772
20	68	72	87	91	110	129	164	214	218	222	360	410	429	502	755	775
21	90	95	114	119	142	166	209	271	275	280	451	513	537	627	940	964
22	89	94	112	117	140	163	204	264	269	273	439	499	522	610	914	937
23	42	45	57	60	74	89	115	153	156	159	265	303	317	373	566	581
24	43	46	58	61	75	90	116	154	157	160	265	303	317	373	566	580
25	63	67	81	85	104	122	155	203	207	211	343	391	410	480	724	742
26	63	67	82	86	105	123	158	207	210	214	350	399	418	490	740	759
27	25	27	33	34	42	50	64	84	85	87	142	162	170	199	301	308
40	50	53	67	70	87	103	133	176	179	183	302	345	362	425	644	661
41	49	52	66	69	86	102	133	176	179	183	303	346	363	426	647	664
42	73	78	97	102	126	150	193	256	261	265	439	501	525	617	934	958
43	64	68	84	88	108	129	165	218	222	226	371	424	444	521	787	807
44	67	71	85	89	107	125	158	206	209	213	344	392	410	479	720	739
45	69	73	91	95	117	139	179	236	241	245	403	461	483	566	857	879
46	22	23	29	30	37	44	57	74	76	77	127	145	152	178	269	276

**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	46	49	60	63	77	92	118	155	158	160	263	301	315	369	558	572
2	53	56	69	72	88	104	133	175	178	181	297	339	355	416	628	644
3	56	59	73	77	94	111	142	186	190	193	317	361	378	444	670	687
4	59	63	77	80	98	116	149	195	199	202	331	378	396	464	700	718
5	61	65	79	83	101	119	152	199	203	207	338	385	403	472	713	731
6	67	71	87	91	112	132	169	222	226	230	376	429	450	527	796	816
7	62	66	81	85	104	122	157	206	209	213	349	398	417	489	739	758
8	75	80	98	103	126	149	191	251	256	261	428	488	511	599	906	929
9	79	84	103	108	132	157	201	264	269	273	448	512	536	628	949	973
10	89	95	117	123	151	179	230	304	309	315	518	592	620	727	1100	1129
11	99	105	130	137	168	199	256	337	343	349	575	656	687	806	1220	1251
12	96	102	126	132	161	191	244	321	327	333	546	623	652	765	1156	1185
13	98	104	128	133	163	193	246	323	328	334	547	624	654	766	1156	1185
14	107	113	139	145	177	209	267	350	356	363	593	676	708	829	1251	1283
15	117	124	153	160	195	231	295	388	395	402	658	751	786	922	1391	1427
16	112	119	148	155	191	228	293	386	394	401	661	755	791	928	1404	1440
17	91	97	120	126	155	184	236	311	317	323	532	607	636	746	1129	1158
18	115	122	151	159	195	231	297	392	399	406	668	763	799	938	1418	1455
19	114	121	150	157	193	229	293	386	394	401	659	752	788	924	1397	1433
20	119	126	156	163	200	236	303	398	405	413	677	772	809	948	1433	1470
21	117	124	154	162	199	236	303	399	407	414	682	778	815	957	1447	1484
22	111	118	146	153	188	223	287	378	385	392	645	737	772	905	1369	1405
23	118	125	153	160	196	231	294	386	393	400	654	745	781	915	1380	1415
24	92	98	122	128	157	187	241	318	324	330	544	622	651	764	1157	1187
25	123	130	160	167	204	241	307	403	410	417	682	778	815	955	1440	1477
26	116	124	154	161	199	236	304	401	409	416	686	784	821	964	1459	1496
27	44	47	58	60	74	88	112	147	150	153	251	286	300	351	531	544
40	105	112	138	144	177	209	268	352	359	365	599	684	716	840	1269	1301
41	107	113	139	146	178	210	268	352	359	365	597	681	713	836	1262	1294
42	123	130	160	168	205	243	310	407	414	422	691	788	825	967	1460	1497
43	119	126	155	162	199	235	300	394	401	408	668	762	799	936	1413	1449
44	114	121	151	158	195	232	299	394	402	409	675	771	808	948	1435	1472
45	118	125	153	160	195	230	294	385	392	399	652	744	779	912	1376	1412
46	41	44	54	56	69	82	105	138	141	143	236	269	282	330	499	512



**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	34	36	44	46	56	66	84	110	112	114	187	213	223	261	394	404
2	33	35	43	45	56	66	85	112	114	116	190	217	228	267	404	414
3	36	38	47	49	61	72	92	121	123	125	205	234	246	288	435	446
4	41	44	54	56	69	81	104	136	139	141	231	264	276	324	489	501
5	40	43	53	55	68	81	104	137	139	142	234	267	280	328	496	509
6	47	50	61	64	79	93	119	157	160	163	267	304	319	374	564	579
7	52	55	68	71	88	104	133	175	178	182	298	340	357	418	632	648
8	44	47	58	60	74	88	113	148	151	154	252	288	302	354	534	548
9	51	54	67	70	85	101	129	169	172	175	287	327	342	401	606	621
10	60	64	78	82	100	118	151	199	202	206	337	385	403	472	713	732
11	58	62	76	80	98	116	148	195	199	202	332	379	397	466	704	722
12	61	65	80	83	102	121	155	203	207	211	345	394	413	484	730	749
13	69	73	90	95	116	137	176	231	235	239	393	448	469	550	832	853
14	82	87	108	113	139	164	211	278	283	288	473	540	566	664	1004	1030
15	80	85	105	110	134	159	204	268	273	278	455	520	544	638	964	989
16	93	99	124	130	161	192	248	329	335	341	564	645	676	794	1203	1234
17	57	61	75	78	96	114	146	192	196	199	328	374	392	459	694	712
18	61	65	80	84	103	122	157	206	210	214	351	401	420	493	745	764
19	70	75	93	97	120	142	183	241	246	250	412	471	493	579	876	898
20	80	85	104	109	134	158	202	265	270	275	450	513	538	630	952	976
21	100	106	131	137	168	200	256	336	343	349	573	654	685	803	1213	1244
22	100	106	130	136	166	196	250	327	333	339	554	632	662	776	1170	1200
23	69	73	91	96	118	140	181	238	243	247	408	466	488	573	867	890
24	61	65	80	84	104	123	158	209	213	217	357	407	427	501	757	777
25	68	72	89	93	114	135	172	226	230	234	384	438	459	538	813	833
26	74	79	98	103	127	152	196	259	264	268	443	507	531	623	944	968
27	27	29	36	37	46	54	70	92	94	95	157	179	188	220	333	342
40	70	74	92	96	118	139	178	235	239	243	399	455	477	559	845	867
41	74	79	97	102	125	149	191	251	256	261	429	490	513	602	910	933
42	80	85	106	111	136	162	208	275	280	285	469	536	561	659	996	1022
43	77	82	101	106	130	154	197	260	265	269	443	505	529	621	938	962
44	92	98	122	129	159	189	244	323	330	336	555	634	664	780	1182	1213
45	85	90	111	117	143	169	217	285	290	295	485	553	579	679	1027	1053
46	25	27	33	34	42	50	64	85	86	88	144	165	173	202	306	314

**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	86	92	114	120	147	175	226	298	304	310	511	584	611	718	1087	1115
2	89	95	118	124	153	182	235	311	317	323	533	609	638	749	1134	1164
3	96	102	127	134	165	196	253	335	341	347	573	655	686	806	1220	1252
4	108	115	144	151	186	222	286	378	385	392	648	740	775	910	1379	1414
5	119	127	158	166	204	243	313	414	422	429	709	810	848	996	1508	1547
6	120	128	159	167	206	245	316	417	425	433	714	816	855	1004	1520	1559
7	131	140	174	182	225	268	345	456	464	473	780	891	934	1096	1660	1702
8	137	146	182	191	236	281	363	480	489	498	823	940	985	1156	1752	1797
9	143	152	190	199	246	293	377	499	508	518	855	977	1024	1202	1820	1867
10	142	152	191	201	250	298	387	514	523	533	885	1012	1061	1247	1893	1942
11	141	151	189	199	247	295	382	507	517	527	874	999	1047	1230	1867	1915
12	143	153	191	201	250	298	385	511	521	531	879	1005	1054	1238	1878	1926
13	139	149	187	196	244	291	377	501	511	520	863	987	1035	1216	1845	1893
14	134	143	180	189	235	280	363	482	491	500	829	948	994	1168	1772	1818
15	135	144	181	190	236	281	364	483	492	501	830	949	995	1169	1773	1819
16	129	138	173	182	227	271	351	467	476	485	805	920	965	1134	1720	1765
17	144	153	191	201	248	296	381	505	514	524	865	989	1036	1216	1843	1890
18	136	145	183	193	240	287	372	494	503	513	852	974	1021	1200	1822	1869
19	134	143	180	189	234	280	362	481	490	499	827	946	991	1165	1766	1812
20	139	149	187	196	244	292	378	502	511	521	865	989	1037	1218	1848	1896
21	134	143	180	189	234	280	362	481	490	499	828	947	992	1166	1768	1814
22	136	145	183	192	238	285	369	489	499	508	843	964	1010	1187	1801	1847
23	133	142	179	189	235	282	365	486	495	505	839	960	1006	1183	1796	1842
24	132	141	178	187	233	280	363	482	492	501	833	953	999	1174	1782	1828
25	141	151	189	198	246	294	380	505	514	524	868	993	1041	1222	1854	1902
26	133	142	178	188	233	278	360	478	488	497	824	942	987	1160	1760	1806
27	76	81	101	106	131	156	200	265	270	275	454	518	543	638	966	990
40	137	146	184	193	240	287	372	494	504	513	851	974	1021	1199	1820	1867
41	134	143	180	189	235	281	364	484	493	502	834	954	1000	1175	1783	1829
42	141	151	189	199	247	295	381	506	515	525	871	995	1043	1226	1859	1907
43	140	150	188	197	245	293	380	504	514	523	868	993	1041	1223	1855	1903
44	135	144	182	192	239	286	371	493	503	512	852	974	1021	1201	1823	1870
45	136	145	182	191	237	283	365	484	494	503	833	952	998	1172	1777	1823
46	73	78	97	102	126	150	193	255	260	265	438	500	524	615	932	956

**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	153	156	159	263	300	315	369	560	574
2	47	50	63	66	82	97	126	166	169	173	286	326	342	402	609	625
3	56	60	74	78	96	115	148	195	199	202	334	382	400	470	711	729
4	63	67	83	87	108	128	165	217	221	225	372	424	445	522	790	810
5	65	69	87	91	112	134	173	228	233	237	392	448	469	551	835	856
6	72	77	96	100	124	148	190	251	256	261	431	492	516	605	917	940
7	73	78	97	102	126	150	193	255	260	265	438	500	524	615	932	956
8	79	84	105	111	137	163	211	279	284	289	479	547	573	673	1021	1047
9	83	88	110	115	142	169	218	288	293	299	493	563	590	692	1048	1075
10	94	100	125	132	163	194	251	332	339	345	571	652	683	803	1216	1248
11	95	101	127	133	164	196	253	335	341	347	575	657	688	808	1224	1256
12	100	107	133	140	173	206	266	353	359	366	605	692	725	851	1290	1324
13	99	105	131	138	170	203	261	346	352	359	592	677	709	832	1261	1293
14	106	113	141	148	183	219	282	374	381	388	641	733	768	902	1366	1401
15	114	122	152	159	197	234	302	400	407	415	686	783	821	964	1460	1498
16	109	116	145	152	188	224	289	382	389	396	655	748	784	920	1394	1430
17	80	85	107	112	139	165	213	282	287	293	484	553	580	681	1032	1059
18	101	108	134	141	175	208	268	355	362	369	609	696	730	857	1299	1332
19	103	110	137	144	179	213	275	364	371	378	625	714	749	879	1333	1367
20	102	109	137	143	178	212	275	364	371	378	626	716	751	882	1337	1372
21	112	119	149	157	194	231	298	394	401	409	676	772	809	950	1440	1477
22	116	124	154	162	200	239	308	408	416	423	700	800	838	984	1491	1529
23	102	109	136	143	177	211	273	362	368	375	621	710	744	874	1325	1359
24	89	95	119	125	155	185	240	318	324	330	547	626	656	770	1168	1199
25	105	112	140	147	182	216	279	369	376	383	634	724	759	891	1351	1386
26	115	123	154	161	200	238	308	408	416	423	701	801	840	986	1495	1534
27	38	40	50	53	65	78	100	133	135	138	227	260	272	319	484	496
40	97	103	129	135	167	199	257	340	347	353	583	667	699	820	1243	1275
41	103	110	137	144	178	212	273	361	368	375	619	707	741	870	1318	1352
42	116	124	155	162	201	239	309	409	416	424	701	801	840	986	1494	1533
43	115	123	153	161	199	237	305	404	412	419	693	792	830	975	1477	1515
44	111	118	148	156	193	230	297	394	402	409	677	774	811	953	1445	1482
45	120	128	159	167	206	246	317	419	427	434	717	820	859	1008	1527	1566
46	36	38	48	50	62	74	96	126	129	131	217	248	260	305	462	474

**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	77	82	102	107	132	157	203	268	273	278	459	525	550	645	977	1003
2	80	85	106	112	138	164	212	280	285	290	480	548	574	674	1022	1048
3	86	92	114	120	148	176	227	301	306	312	515	589	617	724	1097	1126
4	97	103	129	135	167	199	257	340	346	353	583	666	698	819	1241	1273
5	107	114	142	149	184	219	282	372	379	386	637	728	763	896	1356	1391
6	108	115	143	150	185	221	284	376	383	390	643	735	770	904	1368	1403
7	118	126	156	164	203	241	310	410	418	426	702	802	841	987	1495	1533
8	123	131	164	172	212	253	326	432	440	448	740	846	886	1041	1576	1617
9	129	137	171	180	222	264	340	450	458	467	770	880	922	1083	1640	1682
10	128	137	172	181	225	269	348	462	471	480	797	911	955	1122	1703	1747
11	127	136	170	179	222	266	344	457	466	474	787	900	943	1108	1681	1724
12	129	138	173	181	225	269	347	460	469	478	792	905	949	1114	1690	1733
13	125	134	168	176	219	262	340	451	460	468	777	889	932	1095	1661	1704
14	121	129	162	170	212	253	327	434	442	451	747	854	896	1052	1596	1637
15	122	130	163	171	213	254	328	435	443	452	748	855	897	1053	1597	1638
16	116	124	156	164	204	244	316	420	428	436	724	828	868	1020	1548	1588
17	130	139	173	181	224	267	344	455	463	472	780	891	934	1096	1660	1703
18	122	130	164	173	215	258	334	444	452	461	766	876	918	1079	1638	1680
19	121	129	162	170	211	252	326	433	441	449	745	852	893	1049	1591	1632
20	125	134	168	177	219	262	340	451	460	469	778	890	932	1096	1663	1706
21	121	129	162	170	211	253	327	433	442	450	746	853	894	1050	1592	1633
22	122	130	164	172	214	256	331	440	448	457	758	867	909	1068	1620	1662
23	120	128	162	170	212	254	329	438	446	454	755	864	906	1065	1616	1658
24	119	127	161	169	210	252	327	434	443	451	750	858	899	1057	1605	1646
25	127	136	170	179	222	265	342	454	463	471	781	893	936	1100	1668	1711
26	120	128	161	169	210	251	325	431	439	447	742	848	889	1044	1584	1625
27	68	72	90	95	117	140	180	238	242	247	408	466	488	573	868	890
40	123	131	165	174	216	258	335	444	453	461	766	876	918	1079	1637	1680
41	121	129	162	171	212	254	328	436	444	453	751	859	900	1058	1605	1646
42	127	136	170	179	222	265	343	455	464	473	784	896	939	1103	1674	1717
43	126	135	169	178	221	264	342	454	462	471	781	893	936	1100	1669	1712
44	122	130	164	173	215	258	334	445	453	462	767	878	920	1081	1642	1684
45	122	130	163	172	213	254	328	436	444	452	749	856	898	1054	1599	1640
46	66	70	88	92	114	135	174	230	234	239	394	450	472	554	839	861

**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	69	82	105	139	141	144	238	271	284	334	505	518
2	42	45	56	59	73	87	113	149	152	155	256	293	307	361	547	561
3	50	53	66	70	86	103	132	175	178	182	300	343	359	422	639	655
4	57	61	75	79	97	116	149	196	200	203	335	383	401	471	712	730
5	59	63	78	82	102	121	156	206	210	214	354	404	424	497	754	773
6	65	69	86	91	112	133	171	227	231	235	388	443	465	545	826	847
7	66	70	88	92	114	135	174	230	234	239	394	450	472	554	839	861
8	71	76	95	99	123	147	189	251	255	260	430	492	516	605	918	941
9	75	80	99	104	128	153	196	259	264	269	444	507	531	623	943	967
10	85	91	113	119	147	175	226	300	305	311	514	588	616	723	1096	1125
11	86	92	114	120	148	177	228	302	308	313	518	592	620	728	1103	1131
12	90	96	120	126	156	186	240	318	324	330	545	623	653	767	1162	1192
13	89	95	118	124	153	182	235	311	317	323	533	609	638	749	1134	1164
14	95	101	127	133	165	196	253	336	342	348	576	658	690	810	1228	1260
15	103	110	137	144	177	211	272	360	367	374	618	706	739	868	1315	1349
16	98	104	130	137	169	201	260	343	350	356	589	673	705	828	1254	1287
17	72	77	96	101	125	149	192	254	259	264	436	498	522	613	929	953
18	91	97	121	127	157	187	242	320	326	332	549	627	657	771	1169	1199
19	93	99	124	130	161	192	248	328	334	341	563	644	675	792	1201	1232
20	92	98	123	129	160	191	247	328	334	340	564	645	676	794	1204	1235
21	101	108	134	141	174	208	268	355	362	368	609	696	729	856	1297	1330
22	104	111	139	145	180	215	277	367	373	380	629	719	754	885	1341	1375
23	92	98	123	129	160	190	246	326	332	338	559	639	670	787	1193	1224
24	80	85	107	113	140	167	216	286	292	297	493	563	590	694	1052	1079
25	95	101	126	133	164	195	252	333	340	346	572	653	684	804	1217	1249
26	104	111	139	146	180	215	278	368	375	382	631	722	756	888	1346	1381
27	34	36	45	47	59	70	90	119	121	124	204	233	245	287	435	446
40	87	93	116	122	150	179	231	306	312	317	525	600	628	738	1118	1147
41	93	99	124	130	160	191	246	325	331	337	557	637	667	783	1187	1217
42	104	111	139	146	180	215	277	367	374	381	631	721	755	887	1344	1379
43	104	111	138	145	179	214	275	364	371	378	625	714	748	878	1330	1364
44	100	107	134	140	174	207	268	355	362	368	610	697	731	858	1301	1335
45	108	115	143	150	186	221	285	377	384	391	645	737	773	907	1374	1409
46	32	34	43	45	56	66	86	113	115	118	195	222	233	274	415	426

**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	66	87	88	90	148	169	177	208	315	323
2	27	29	36	38	46	55	71	94	96	98	162	185	193	227	344	353
3	27	29	36	38	47	56	72	96	98	99	165	188	197	232	351	360
4	30	32	40	42	52	62	80	105	107	109	180	206	216	254	384	394
5	31	33	41	43	53	63	81	107	109	111	184	210	220	258	391	401
6	34	36	45	47	59	70	90	119	121	123	203	232	244	286	433	444
7	32	34	43	45	55	66	85	112	114	116	192	220	230	270	410	420
8	35	37	46	49	60	71	91	121	123	125	206	235	247	289	438	449
9	44	47	59	61	76	90	117	154	157	160	264	302	317	372	563	578
10	38	41	51	54	67	80	103	137	140	142	236	270	283	333	505	518
11	45	48	60	62	77	92	118	156	158	161	266	304	319	374	566	580
12	47	50	61	64	78	92	118	155	158	161	263	300	314	368	555	570
13	52	55	69	72	88	105	135	178	181	184	304	347	363	426	644	661
14	58	62	77	81	100	119	153	203	207	210	348	397	416	489	740	759
15	63	67	83	87	107	127	163	215	219	223	366	418	438	514	777	797
16	73	77	92	95	114	133	166	215	218	222	356	405	424	494	741	759
17	45	48	60	63	77	92	119	157	160	163	269	308	322	378	573	588
18	57	60	73	76	92	108	136	177	181	184	298	339	355	415	624	640
19	65	69	84	88	107	126	161	210	214	218	355	405	424	497	749	768
20	65	69	83	86	104	121	153	199	203	206	333	379	397	464	697	715
21	99	105	127	133	161	190	241	314	320	325	529	603	631	739	1112	1140
22	88	93	113	118	143	168	213	278	283	288	467	532	557	652	981	1006
23	44	47	59	62	76	91	118	156	159	162	267	306	320	376	570	585
24	45	48	60	63	78	92	119	157	160	163	270	308	323	379	575	590
25	54	57	70	73	90	106	135	177	180	184	300	342	359	420	634	650
26	58	61	75	78	95	112	142	185	189	192	313	356	373	437	658	674
27	25	27	33	34	42	50	64	84	85	87	142	162	170	199	301	308
40	52	55	69	73	90	108	139	185	188	192	317	363	380	446	677	694
41	53	57	71	74	92	109	141	187	190	194	321	366	384	451	683	701
42	64	68	85	89	110	131	169	223	227	231	382	436	457	536	812	833
43	64	68	84	88	109	129	166	218	222	226	373	425	446	523	791	811
44	73	77	91	95	112	130	163	209	213	217	346	393	410	479	716	734
45	64	68	84	88	108	128	165	217	221	225	370	423	443	519	785	806
46	23	24	30	32	39	46	59	77	79	80	132	150	157	185	279	286

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

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
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.

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
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).