

**NEW VEHICLE
SPECIAL ENDORSEMENT**

1. On page 3, **Our Agreement** is deleted and replaced by:

Our Agreement

This policy is a legal contract under Massachusetts law. Because this is an auto policy, it only covers accidents and losses which result from the ownership, maintenance or use of autos. The exact protection is determined by the coverages provided by the policy.

We agree to provide the insurance protection purchased for accidents which happen while this policy is in force.

Premium for certain coverages and limits will be paid on your behalf. If you choose higher limits or coverages, you agree to pay any premiums due. You agree to pay premiums you owe when due and to cooperate with us in case of an accident.

Our contract consists of this policy, the Coverage Selections Page, and any endorsements. Oral promises or statements made by you, our agent, or anyone else are not part of this policy.

There are many laws of Massachusetts relating to automobile insurance. We and you must and do agree that, when those laws apply, they are part of this policy.

2. Under **Part 7. Collision** on page 16 and **Part 8. Limited Collision** on page 17 the section beginning with "We will not pay for a **collision** loss for an accident which occurs while your auto is being operated by a **household member** who is not listed as an operator on this policy." is deleted and replaced by:

We will pay for a loss for an accident which occurs while **your auto** is being operated by a **household member** who is not listed as an operator of this policy.

3. Under **Cancellation and Renewal, Legal Notice Requirement** is deleted and replaced by.

Legal Notice Requirement

Any notice of cancellation will be sent to you at your last address shown on the Coverage Selections Page at least 20 days prior to the effective date. A notice sent by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, will be considered sufficient notice.

In order for us to cancel the rights of any secured lender shown on the Coverage Selections Page, a notice of cancellation must also be sent to the secured lender in a similar manner.

If we cancel this policy in its entirety, the cancellation is not effective unless we sent the required notice to the Registry of Motor Vehicles.

If this policy is cancelled only premium paid by you will be refunded to you. If we cancel, any refund for premiums paid by you will be determined by a pro rata table based on the number of days the

Metropolitan Property and Casualty Insurance Company

ENDORSEMENT MA712

policy was in effect. If the policy is cancelled by you or by law, any refund of premiums you paid will be less than proportional to the time involved. Any refund will be based instead on a "short rate" table which compensates us for our expenses in servicing your policy. If you did not pay any premium for this policy, you will not receive any refund.

No refund of premium will be sent to you upon cancellation of the policy until we receive a receipt showing that the registration plates assigned to the insured motor vehicle have been returned to the Registry of Motor Vehicles or other document showing that you have replaced the insurance required by law.

If you think that we have cancelled your policy illegally, you can appeal to the Board of Appeals on Motor Vehicle Liability Policies and Bonds. Your cancellation notice will explain how to appeal.

All other provisions of the policy apply, except as modified by this and any other applicable endorsement. To the extent there are any conflicts between this endorsement and the policy and/or other endorsement to this policy, this endorsement shall prevail.

MetLife Auto & Home®

Metropolitan Property and Casualty Insurance Company 700 Quaker Lane, Warwick RI 02886 INSURANCE BINDER

Binder #: _____

Policyholder (Named Insured): _____

Address: _____

City: _____ State: _____ Zip Code: _____

Effective Date: _____ at the time you take possession of the vehicle.

This binder expires 60 days from the effective date.

Model Year: _____ Make of Auto: _____ Model of Auto: _____

Vehicle Identification Number: _____

Lien/Loss Payee/Lessor: _____

COVERAGES

Coverages (Parts 1-12) and Limits

Compulsory Insurance

- | | |
|--|---|
| 1. Bodily Injury Liability To Others | \$20,000 <i>per person</i> / \$40,000 <i>per accident</i> |
| 2. Personal Injury Protection | \$8,000 <i>per person</i>
No Deductible |
| 3. Bodily Injury Caused By An Uninsured Auto | \$100,000 <i>per person</i> / \$300,000 <i>per accident</i> |
| 4. Damage To Someone Else's Property | \$50,000 <i>per accident</i> |

Optional Insurance

- | | |
|---|---|
| 5. Optional Bodily Injury To Others | \$100,000 <i>per person</i> / \$300,000 <i>per accident</i> |
| 6. Medical Payments | \$5,000 <i>per person</i> |
| 7. Collision | \$500 deductible |
| 8. Limited Collision is not provided under this policy. | |
| 9. Comprehensive | \$500 deductible |
| 10. Substitute Transportation | \$30 <i>per day</i> / \$900 <i>per occurrence</i> Maximum |
| 11. Towing and Labor | \$50 <i>per occurrence</i> |
| 12. Bodily Injury Caused By An Underinsured Auto | \$100,000 <i>per person</i> / \$300,000 <i>per accident</i> |

CONDITIONS

The company binds the coverages and limits listed above. This insurance is subject to the terms, conditions, and limitations of the policy in current use by the company. This binder is cancelled when replaced by a policy.

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury To Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

If you have any questions, please contact Customer Service at 1-800-780-0071, 8:00 a.m. to 8:00 pm, Monday through Sunday.

IN CASE OF AN ACCIDENT call 1-800-854-6011 as soon as possible any time, day or night.

MetLife Auto & Home®

Metropolitan Property and Casualty Insurance Company

700 Quaker Lane, Warwick RI 02886

Automobile Coverage Selections Page

Policy Number:	Named Insured:
Policy Effective Date:	
Policy Expiration Date: At 12:01 a.m. ST	

Insured Vehicle

Model Year	Make	Model	Vehicle Identification Number
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Coverages (Parts 1-12) and Limits

Compulsory Insurance

- | | | | |
|---|----------|------------------------|---------------------|
| 1. Bodily Injury To Others | \$ | <i>per person</i> / \$ | <i>per accident</i> |
| 2. Personal Injury Protection | \$ | <i>per person</i> | |
| | | No Deductible | |
| 3. Bodily Injury Caused By
An Uninsured Auto | \$ | <i>per person</i> / \$ | <i>per accident</i> |
| 4. Damage To Someone Else's Property | \$xx,xxx | <i>per accident</i> | |

Optional Insurance

- | | | | |
|---|----|---|---------------------|
| 5. Optional Bodily Injury To Others | \$ | <i>per person</i> / \$ | <i>per accident</i> |
| 6. Medical Payments | \$ | <i>per person</i> | |
| 7. Collision | \$ | deductible | |
| 8. Limited Collision is not provided under this policy. | | | |
| 9. Comprehensive | \$ | deductible | |
| 10. Substitute Transportation | \$ | <i>per day</i> / \$ <i>per occurrence</i> | Maximum |
| 11. Towing and Labor | \$ | <i>per occurrence</i> | |
| 12. Bodily Injury Caused By
An Underinsured Auto | \$ | <i>per person</i> / \$ | <i>per accident</i> |

Other Coverages

The premium for this policy is determined based on the insurer's actuarial evaluation of loss statistics and expenses associated with insuring the makes and models of vehicles eligible for the program in this state and is not specific to you or your household. The \$1,200 premium for the coverages listed above is being paid on your behalf by the vehicle manufacturer.

Forms and Endorsements:

Interested Parties

Lien/Loss Payee/Lessor:

Messages

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury To Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

Customer Service

To make a change to your policy or if you have any questions, call 1-800-780-0071, 8:00 a.m. to 11:00 p.m. EST, Monday through Friday or 9:00 a.m. to 5:00 p.m. EST Saturday.

Claims

To report a claim, call toll free 1-800-854-6011, any time, day or night.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.

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**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
MASSACHUSETTS**

			In The Car Program	
			Annual Policy Premium*	
Model Year	Make	Model	Basic Package Premium	Enhanced Package Add'l Premium
2010 or newer	GM	All	1200	105

* No additional rating variables apply.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

BASIC COVERAGES/RATING.....2
 RULE 1 - CONTENTS AND APPLICATION OF MANUAL.....2
 RULE 2 - HAZARDS INSURED AND LIMITS.....3
 RULE 3 - PREMIUM DETERMINATION.....5
GENERAL CONDITIONS.....5
 RULE 4 - POLICY PERIOD.....5
 RULE 5 - CHANGES.....5
 RULE 6 - CANCELLATIONS.....5
 RULE 7 - RESERVED FOR FUTURE USE.....5

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

BASIC COVERAGES/RATING

RULE 1 - CONTENTS AND APPLICATION OF MANUAL

This manual contains the rules and rates applicable to motor vehicle insurance provided by this company under the "In The Car" program.

- A. Private passenger cars, trucks, and vans manufactured by a participating auto manufacturer, and purchased or leased new during the term of the "In the Car" program are eligible for coverage under the automobile policy.

The manufacturer reserves the right to select the list of vehicle models eligible for this program and may add vehicles to the eligibility list at its discretion. The manufacturer may remove vehicles from the eligibility list on a going forward basis, for new sales only.

- B. Eligible drivers must have valid driver's licenses, must have purchased or leased the vehicle new from an eligible authorized dealership, and must have the new vehicle registered in Massachusetts.
- C. The automobile policy is NOT available to insure motor vehicles:
1. not manufactured by a participating manufacturer
 2. used primarily for commercial, fleet or livery use
 3. that were sold with a freight account number
- D. The automobile policy and endorsements to it provide the following coverages:

Bodily Injury Liability
Personal Injury Protection
Property Damage Liability
Automobile Medical Expense
Bodily Injury Caused by Uninsured Motorists
Bodily Injury Caused by Underinsured Motorists
Collision
Comprehensive
Towing and Labor
Substitute Transportation Expense Coverage

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

RULE 2 - HAZARDS INSURED AND LIMITS

A. Liability

The policy provides Bodily Injury Liability Coverage and Property Damage Liability Coverage.

B. The policy provides Personal Injury Protection Coverage.

C. The policy provides Automobile Medical Expense Coverage.

D. Bodily injury caused by uninsured motorists.

The policy provides coverage for bodily injury caused by uninsured motorists.

E. Bodily injury caused by underinsured motorists.

The policy provides coverage for bodily injury caused by underinsured motorists.

F. Physical Damage Coverage (Comprehensive and Collision Coverages)

The policy provides Comprehensive and Collision Coverage on a \$500 deductible basis.

The deductible on Comprehensive Coverage is eliminated for safety glass breakage (glass buyback) when the enhanced option package is purchased.

G. Substitute Transportation

The policy also provides reimbursement for car rental or other substitute transportation expenses incurred because of a disablement, caused by a loss covered under the Physical Damage Section of the policy.

H. Limits for all coverages are available in the "Basic Package" as follows:

Basic Package

Bodily Injury Liability Coverage <i>per person/per occurrence</i> :	\$100,000/\$300,000
Personal Injury Protection Coverage:	\$8,000 no deductible
Property Damage Liability Coverage:	\$50,000
Medical Expense Coverage:	\$5,000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

Bodily Injury caused by Uninsured Motorist Coverage *per person/per occurrence*: \$100,000/\$300,000

Bodily Injury caused by Underinsured Motorist Coverage *per person/per occurrence*: \$100,000/\$300,000

Comprehensive Coverage: \$500 deductible

Collision Coverage: \$500 deductible

Towing and Labor Coverage: \$50 *per occurrence*

Substitute Transportation Coverage: \$30 per day/\$900 *per occurrence*

Enhanced Option Package

At the option of the insured, the "Enhanced Option Package" is available, provided that:

The request is made within 30 days of leasing or financing a new vehicle (not previously titled), or

at the time of applying for a new policy if similar coverage was in effect on the vehicle with the previous carrier, and no losses involving the vehicle have occurred.

Bodily Injury Liability Coverage *per person/per occurrence*: \$250,000/\$500,000

Personal Injury Protection Coverage: \$8,000
no deductible

Property Damage Liability Coverage: \$100,000

Medical Expense Coverage: \$5,000

Bodily Injury caused by Uninsured Motorist Coverage *per person/per occurrence*: \$250,000/\$500,000

Bodily Injury caused by Underinsured Motorist Coverage *per person/per occurrence*: \$250,000/\$500,000

Comprehensive Coverage with Safety Glass Deductible Buyback: \$500 deductible

Collision Coverage: \$500 deductible

Towing and Labor Coverage: \$100 per occurrence

Substitute Transportation Coverage: \$45 per day/\$1350 *per occurrence*

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

RULE 3 - PREMIUM DETERMINATION

All premiums shown in this manual apply statewide. Premiums for the Basic Package are prepaid by the manufacturer and are not subject to modification. Additional premiums for the Enhanced Option Package are paid by the insured.

GENERAL CONDITIONS

RULE 4 - POLICY PERIOD

The policy is written for a one year term as indicated in the automobile insurance declarations.

RULE 5 - CHANGES

Coverage is not transferable. Coverage ceases when the policyholder relinquishes possession of the vehicle through a sale, forfeiture, or gift.

In the case of the original buyer's death during the policy term, the coverage may be transferred for the remaining portion of the policy term to the surviving spouse/civil union partner, child, or estate upon the request of such transferee.

RULE 6 - CANCELLATIONS

If the insured replaces the covered vehicle with a vehicle not eligible for coverage in this program, Met P&C may offer a new auto policy at standard new business rates with a *pro-rata* credit on the unearned portion of premium paid by the manufacturer. The replacement of the covered vehicle will result in no return of the basic premium to the policyholder or manufacturer. Any unearned premium paid for the Enhanced Option Package will be returned to the insured.

At the expiration of the "In The Car" policy term, Met P&C may offer a new auto policy at standard new business rates for those insureds meeting our new business eligibility requirements.

RULE 7 - RESERVED FOR FUTURE USE



APPLICATION FOR MASSACHUSETTS MOTOR VEHICLE INSURANCE

PRODUCER		CODE:	APPLICANT'S NAME, RESIDENTIAL ADDRESS AND ZIP		PHONE:
BINDER/POLICY#:					
EFFECTIVE DATE		EXPIRATION DATE		MAIL ADDRESS (IF DIFFERENT)	
COMPANY USE			DIRECT BILL	PAYMENT PLAN	DEPOSIT PREMIUM
			AGENCY BILL		\$

COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1,2,3,4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

COVERAGES: PARTS 1-12	AUTO 1			AUTO 2		
COMPULSORY INSURANCE	LIMITS/DEDUCTIBLE		PREMIUM	LIMITS/DEDUCTIBLE		PREMIUM
1. BODILY INJURY TO OTHERS	\$20,000 PER PERSON/\$40,000 PER ACCIDENT		\$	\$20,000 PER PERSON/\$40,000 PER ACCIDENT		\$
2. PERSONAL INJURY PROTECTION	\$8,000 PER PERSON		\$	\$8,000 PER PERSON		\$
	DED	YOURSELF YOURSELF & HOUSE- HOLD MEMBERS		DED	YOURSELF YOURSELF & HOUSE- HOLD MEMBERS	
3. BODILY INJURY CAUSED BY AN UNINSURED AUTO (COMPULSORY LIMITS \$20,000/\$40,000)	PER PERSON		\$	PER PERSON		\$
	PER ACCIDENT		\$	PER ACCIDENT		\$
4. DAMAGE TO SOMEONE ELSE'S PROPERTY (COMPULSORY LIMIT \$5,000)	PER ACCIDENT		\$	PER ACCIDENT		\$
OPTIONAL INSURANCE						
5. OPTIONAL BODILY INJURY TO OTHERS	PER PERSON		\$	PER PERSON		\$
	PER ACCIDENT		\$	PER ACCIDENT		\$
6. MEDICAL PAYMENTS	PER PERSON		\$	PER PERSON		\$
7. COLLISION ACV	WAIVER OF DEDUCTIBLE	\$	DED	WAIVER OF DEDUCTIBLE	\$	DED
8. LIMITED COLLISION ACV		\$	DED	\$	DED	\$
9. COMPREHENSIVE ACV	\$100 GLASS DEDUCTIBLE	\$	DED	\$100 GLASS DEDUCTIBLE	\$	DED
10. SUBSTITUTE TRANSPORTATION	UP TO \$	A DAY \$	MAX \$	UP TO \$	A DAY \$	MAX \$
11. TOWING AND LABOR	UP TO \$	FOR EACH DISABLEMENT		UP TO \$	FOR EACH DISABLEMENT	
12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	PER PERSON		\$	PER PERSON		\$
	PER ACCIDENT		\$	PER ACCIDENT		\$
MERIT RATING PLAN	PREMIUM ADJUSTMENT		\$	PREMIUM ADJUSTMENT		\$
GUEST OCCUPANT EXCLUSION FOR MOTORCYCLE	PREMIUM		\$	PREMIUM		\$
TOTAL PREMIUM						\$

VEHICLE INFORMATION PLACE OF PRINCIPAL GARAGING - STREET ADDRESS, CITY OR TOWN, ZIP CODE AUTO 1: _____ AUTO 2: _____

#	YR	MAKE, MODEL AND IF MOTORCYCLE, CC	VEHICLE IDENTIFICATION NUMBER	GROSS VEH WT RATING FOR VAN OR PICK-UP	REGISTRATION PLATE NUMBER	DATE OF PURCHASE	VEH COST NEW/ MTRCYCLE AVG RETAIL VALUE	MILES AUTO WAS DRIVEN IN PAST 12 MOS
#		AIR BAG/PASSIVE SEAT BELT YES/NO	ANTI-THEFT YES/NO	VEHICLE RECOVERY SYSTEM YES/NO	LEASED AUTO YES/NO	SECURED LENDER AND/OR LESSOR (Please include name and address)		

NOTICE: Evidence of installation of an anti-theft device or a vehicle recovery system is required to receive a discount for Part 9, Comprehensive. If your auto is not equipped with an anti-theft device or a vehicle recovery system and your auto is on the High-Theft Vehicle List furnished with this application, you may be charged an Extra-Risk rate for Part 9, Comprehensive.

DRIVER INFORMATION: Furnish information for the applicant and each individual who customarily operates the auto(s) whether or not a Household Member.

Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

#	OPERATOR NAME	DATE OF BIRTH	CURRENT DRIVER'S LICENSE # / LICENSED STATE (If licensed in another state/country within the last 6 years, also indicate the state/country and the license number.)	MERIT RATING POINTS	DATE FIRST LICENSED		DRIVER TRAIN YES/NO	% OF USE	
					MASS	OTHER		MOTOR CYCLE	AUTO 1

NOTICE: It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf knowingly gives us false, deceptive, misleading or incomplete information in this application and if such false, deceptive misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. We may also limit our payments under Part 3 and Part 4.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

DRIVER INFORMATION (CONTINUED) - Explain all "YES" Responses in Remarks Section

During the last six years have you or any listed operator:

A. BEEN INVOLVED IN ANY MOTOR VEHICLE ACCIDENT OR BEEN FOUND GUILTY OF ANY MOVING VIOLATION?	YES	NO	D. BEEN CONVICTED OF VEHICULAR HOMICIDE, AUTO RELATED FRAUD, AUTO THEFT, OR DRIVING UNDER THE INFLUENCE OF ALCOHOL OR DRUGS?	YES	NO
B. BEEN ASSIGNED TO AN ALCOHOL EDUCATION PROGRAM?			E. RECEIVED PAYMENT FROM AN INSURANCE COMPANY FOR ANY COMPREHENSIVE CLAIM?		
C. HAD TWO OR MORE TOTAL FIRE OR TOTAL THEFT CLAIMS?			F. HAD YOUR LICENSE REVOKED OR SUSPENDED?		

LICENSE INFORMATION Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid driver's license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automotive Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the automobile insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at www.mass.gov/rmv.

MERIT RATING INFORMATION If in the last six years any listed operator had a driver's license in the United States or certain countries whose records are electronically available, we will obtain that official driving record(s), which will be used in assigning merit rating points.

GENERAL INFORMATION - Explain all "YES" responses in the Remarks Section; on Questions 3 - 8 include the auto number.

1. DO YOU PRESENTLY OWE ANY MOTOR VEHICLE PREMIUM, PAYABLE IN THE LAST TWELVE MONTHS?	YES	NO	6. IS ANY VAN OR PICK-UP EQUIPPED WITH CUSTOM FURNISHINGS OR CUSTOM EQUIPMENT? (If Yes, You May Wish to Purchase Additional Coverage.)	YES	NO
2. HAS ANY AUTOMOBILE INSURANCE POLICY BEEN CANCELED OR NON-RENEWED FOR ANY REASON IN THE LAST THREE (3) YEARS?			7. IS ANY AUTO EQUIPPED WITH ELECTRONIC EQUIPMENT PERMANENTLY INSTALLED BUT NOT IN LOCATIONS USED BY THE AUTO MANUFACTURER FOR SUCH EQUIPMENT? (If You Wish to Purchase Coverage for these Items, list Make, Model, Serial #, Amount of Insurance for Items).		
3. ARE ANY LISTED OPERATORS INCLUDED ON ANOTHER POLICY OR DO THEY HAVE THEIR OWN MASSACHUSETTS PERSONAL AUTOMOBILE POLICY? (List Operator #, Insurance Company, and Policy #)			8. IS ANY AUTO USED IN BUSINESS? (Type of Business)		
4. IF A VEHICLE IS A MOTORCYCLE, HAS THE PRINCIPAL OPERATOR COMPLETED AN APPROVED MOTORCYCLE RIDER TRAINING PROGRAM? (Attach Copy of Certificate or Other Evidence of Completion)			A. IF VAN/PICK-UP, IS IT USED TO DELIVER/TRANSPORT GOODS?		
5. IS ANY AUTO USED TO TRANSPORT (To or From Work or School):			B. IS GROSS VEHICLE WEIGHT 10,000 POUNDS OR MORE?		
A. FELLOW EMPLOYEES, PASSENGERS OR STUDENTS, FOR A FEE?					
B. PERSONS EMPLOYED BY YOU?					

9. IF ANY AUTO(S) TO BE INSURED IS TITLED WITH A SALVAGE TITLE ISSUED BY THE MASS REGISTRY OF MOTOR VEHICLES, PLEASE INDICATE. (Salvage Title Vehicles Are Not Eligible for Coverage Parts 7, 8, or 9)	ATTACHMENTS				
AUTO 1 _____ AUTO 2 _____					ANTI-THEFT DEVICE CERTIFICATE
10. IF ANY AUTO(S) LISTED ON THE APPLICATION IS CONSIDERED TO BE AN ANTIQUE AUTO AND YOU WISH TO PURCHASE COVERAGE PARTS 7, 8, OR 9, ATTACH A COPY OF THE CURRENT APPRAISAL.					APPRAISAL
11. IF THIS APPLICATION IS FOR A MOTORCYCLE, TRAILER OR RECREATIONAL VEHICLE, AN ANNUAL POLICY WILL BE ISSUED UNLESS INDICATED BELOW:					APPROVED DRIVER TRAINING CERTIFICATE
<input type="checkbox"/> MOTORCYCLE ONLY - ISSUE MY POLICY TO EXPIRE AT 12:01 AM ON JANUARY 1ST AND DO NOT RENEW.					APPROVED MOTORCYCLE RIDER TRAINING CERT
<input type="checkbox"/> TRAILER OR RECREATIONAL VEHICLE- ISSUE MY POLICY TO EXPIRE AT 12:01 AM ON DECEMBER 1ST AND DO NOT RENEW.					CUSTOMIZED EQUIPMENT EVIDENCE
					OPERATOR EXCLUSION FORM
					OUT-OF-STATE DRIVER RECORD
					PRE-INSURANCE FORM
					VEHICLE RECOVERY SYSTEM CERTIFICATE

REMARKS (If additional space is required, attach additional sheet(s) of paper)

FAIR CREDIT REPORTING ACT: In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.

DECLARATIONS AND SIGNATURES

I DECLARE THAT ALL THE STATEMENTS CONTAINED IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AS OF THIS DATE. I UNDERSTAND THAT THE COMPANY MAY EXCHANGE PAYMENT OF PREMIUM INFORMATION AND ACCIDENT OR CLAIM INFORMATION WITH MY PREVIOUS AUTOMOBILE INSURANCE COMPANY.

Signature of Applicant

Date and Time

TO BE COMPLETED BY AGENT:

The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent

Date and Time

IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED:

I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.

Applicant's Name

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
“In the Car” Program Introduction

Metropolitan Property and Casualty Insurance Company is pleased to submit an innovative and simplified approach for new vehicle purchasers and lessees to obtain automobile insurance. This new “In The Car™” program is being filed in all states.

This program works in conjunction with a vehicle manufacturer. The manufacturer is introducing a program during which purchasers or lessees of each eligible new vehicle is eligible to be provided with a Metropolitan Property and Casualty Insurance Company automobile insurance policy, paid for by the manufacturer on behalf of the customer. The cost of the insurance is not added to the price of the car, it comes out of the manufacturer’s advertising budget. Eligible vehicles are determined by the vehicle manufacturer and currently have been set at model year 2010 and newer vehicles.

[If a customer wishes to participate in this program they must contact us. Upon contacting us, a policy will be issued for their new vehicle. When issuing the new policy, our normal procedures will be followed regarding contacting prior carriers and the Registry of Motor Vehicles division.](#) If a customer chooses to retain his/her existing insurance or chooses to purchase insurance from a different company, he/she may do so at his/her own expense. The customer would not be participating in this program and would, therefore, not receive any coverage or benefit for his/her newly purchased or leased vehicle.

Customers participating in this program are not subject to traditional underwriting criteria and the only eligibility requirements are that the customer have a valid driver’s license, that the new vehicle be registered in a state where the program is in effect, that the vehicle not be primarily used for commercial, fleet, or livery purposes, and that the new vehicle be one of the makes and models designated by the manufacturer as eligible for the program. All qualified individuals may participate, providing equitable treatment for all similarly situated customers. In our opinion, the implementation of this program benefits the marketplace, as some individuals who might not otherwise qualify for insurance are able to secure coverage.

The coverages provided under this program have been combined into two offerings, Basic and Enhanced. The Basic package is provided to new vehicle purchasers/lessees and is paid for solely by the vehicle manufacturer. If the customer desires higher limits, the Enhanced package is available for an additional premium payable by the insured.

Policies in this program are issued for annual policy terms with coverages and limits that exceed the minimum limits required. The coverage limits provided are:

Basic Package

Bodily Injury Liability	\$100,000 per person / \$300,000 per occurrence
Personal Injury Protection	\$8,000 max – no deductible
Property Damage Liability	\$50,000 per occurrence
Medical Expense	\$5,000 per person
Uninsured Motorists	
Bodily Injury	\$100,000 per person / \$300,000 per accident
Underinsured Motorists	
Bodily Injury	\$100,000 per person / \$300,000 per accident
Comprehensive	\$500 Deductible
Collision	\$500 Deductible
Towing and Labor	\$50 per occurrence
Substitute Transportation	\$30 per day / \$900 per occurrence

Enhanced Package

Bodily Injury Liability	\$250,000 per person / \$500,000 per occurrence
Personal Injury Protection	\$8,000 max – no deductible
Property Damage Liability	\$100,000 per occurrence
Medical Expense	\$5,000 per person
Uninsured Motorists	
Bodily Injury	\$250,000 per person / \$500,000 per accident
Underinsured Motorists	
Bodily Injury	\$250,000 per person / \$500,000 per accident
Comprehensive	\$500 Deductible
Collision	\$500 Deductible
Towing and Labor	\$100 per occurrence
Substitute Transportation	\$45 per day / \$1,350 per occurrence
Glass Deductible Buyback	

Policies will remain in force for the annual policy period, regardless of the customer's driving record, as long as he/she owns or leases the vehicle. If the customer no longer has an interest in the vehicle (e.g., the vehicle is sold or repossessed), the customer will not longer need the policy and will request the policy be cancelled. If the policy is cancelled for any reason, only the unearned premiums paid by the insured will be refunded to the insured. The customer will not be refunded unearned premiums paid by the manufacturer.

Traditional rating factors and criteria are not used in determining the premiums applicable to this program. Individual premiums are not determined for each policy. The premiums for this program have been developed on a broadly averaged basis, with a single premium applicable to all makes and models for the manufacturer's vehicles. This premium has been developed by using industry loss experience obtained from the Highway Loss Data Institute for the manufacturer's vehicles for the latest two model years available. The annual premium for the Basic package of coverages is \$1,200 and the Enhanced package is an additional \$105. The indicated premiums were developed using loss data projected to specifically apply to the makes and model year vehicles

that are eligible for this program. Thus, the premiums established for the program are actuarially supported and are not unfairly discriminatory. Refer to the Rate and Rule Actuarial Memorandum for more information.

As noted above, automobile insurance through this program is paid for by the manufacturer on behalf of each eligible purchaser or lessee of a new qualifying vehicle. There is no application to be completed, nor does the customer go through any underwriting or acceptability process. [Policy issuance is initiated by us when the customer contacts our call center.](#) The dealership is not selling, soliciting, or negotiating the sale of insurance, nor discussing coverage, and is not collecting any compensation for the insurance coverage offered to the customer. The dealership does not ask any underwriting or coverage questions, and does not gather or provide any information that is not already part of the vehicle purchase or lease process. The dealer receives no compensation from the insurance company. Information about the vehicle purchased or leased and the owner/lessee is passed to us through a secure website, with the purchaser's/lessee's consent, created by us for the purpose of administering this program. Upon receipt of the vehicle purchase or lease information from the dealership, a welcome package of information is produced for the customer. This welcome package includes a welcome letter, insurance binder indicating the provided coverages and limits, our privacy notice, a compensation disclosure, a frequently asked questions flyer, and company contact information. Dealership personnel are not allowed to discuss insurance coverages nor limits being provided under this program. If the customer has any questions, needs additional information, or would like to discuss the insurance policy coverages and limits, he/she must contact us. Customers may contact the company while they are at the dealership, or any time thereafter. Company representatives are available to the customer, through our call center, at any point in the process and throughout the policy term.

Once the customer has taken possession of the new vehicle, an automobile insurance policy will be issued using our currently filed and approved auto policy and endorsements. A new endorsement specific to this program along with simplified policy declarations have been developed.

Upon expiration of the manufacturer-paid policy term, the company will notify customers of their upcoming expiration dates and discuss options available to them for continuing coverage for their vehicles. Subsequent policy terms will be issued at the customer's expense and are subject to underwriting guidelines.

MASSACHUSETTS DIVISION OF INSURANCE
FORM UTILIZATION LIST

NOTE: Terms used herein are defined below and an example is provided on the first line for your convenience.

INSTRUCTIONS: For filings containing Policy Forms, please provide the requested information for all previously-filed Ancillary Forms to be used with them. Likewise, for filings containing Ancillary Forms, please provide the requested information for all previously-filed Policy Forms with which they will be used. Please do NOT include in this List forms submitted for review in this filing. If your List is extensive, please use the second page as many times as necessary.

For Property and Casualty Filings, these instructions apply also to any forms filed on the Filing Company's behalf by a rating organization.

Metropolitan Property and Casualty Insurance Company NAIC # 241-26298

Please enter the corporate name and nine-digit NAIC number (e.g., 0000-00000) of the First Filing Company.

Auto Insurance

Please enter the product name as filed.

Form Name	Form Number	Disposition Date	State/SERFF Tr Num
ABC Insurance Benefit Form	ABC 0001 (01/10)	April 1, 2010	ABC1-123456789
Massachusetts Automobile Insurance Policy	Seventh Edition (1-00)	January 1, 2000	None
Massachusetts Mandatory Endorsement	M-0099-S (04/07)	April 1, 2007	None
Comprehensive and Collision Special Loss Settlement	MA550 (11/07)	January 15, 2008	None
Identity Theft Resolution	V911 (03/06)	May 21, 2007	State # 104697
Coverage for Anyone Renting an Auto to You	M-0070-S (01/90)	January 1, 1990	None
Massachusetts Endorsement	M-0105-S (01/01)	Januray 1, 2000	None

Policy Form: This is equivalent to any form whose Form Type on the SERFF Form Schedule may accurately be described as A.) PCF and CER in Property and Casualty filings, or as B.) POL and CER in Life, Annuity, Credit and Accident & Sickness filings.

Ancillary Form: This is equivalent to any form whose Form Type on the SERFF Form Schedule may accurately be described as A.) END, ABE, ERS, DEC and OTH in Property and Casualty filings, or as B.) POLA, CERA, OUT, NOC, DEP, PJK and OTH in Life, Annuity, Credit and Accident & Sickness filings.

Disposition Date: This is the date that the Division completed its review of the form and either approved it or placed it on file (or the date a Filing Company adopted the form from a rating organization for its use). Please note that this date *may not always be* the same as the Effective Date.

**METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANIES
PRIVATE PASSENGER AUTO
GM VEHICLES - MODEL YEARS 2010 - 2011**

COUNTRY-WIDE

<u>Coverage</u>	<u>Written Exposures</u>	<u>Written Premium</u>	<u>Average Writ Prem</u>
BI	35,776	6,352,222	177.55
COL	35,638	13,137,468	368.63
COM	35,735	4,913,522	137.50
MED	19,010	384,782	20.24
NF	16,780	1,570,593	93.60
PDL	35,546	4,197,306	118.08
TOW	32,785	109,059	3.33
UMB	34,443	1,765,253	51.25
UMP	8,483	157,642	18.58
UNB	<u>7,888</u>	<u>209,192</u>	<u>26.52</u>
TOTAL:	35,776	\$32,797,039	\$916.73

MASSACHUSETTS

<u>Coverage</u>	<u>Written Exposures</u>	<u>Written Premium</u>	<u>Average Writ Prem</u>
BI	1,786	412,748	231.07
COL	1,795	700,700	390.25
COM	1,781	187,079	105.04
MED	510	14,888	29.17
NF	1,786	62,296	34.88
PDL	1,561	310,319	198.78
UMB	1,784	21,945	12.30
UNB	<u>1,772</u>	<u>35,492</u>	<u>20.03</u>
TOTAL:	1,786	1,745,467	\$977.17

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANIES
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
Countrywide**

Basic Package

HLDI DATA for pilot manufacturer all 2008 and 2009 vehicle models *

COLL		COLL	COMP		COMP	PDL		PDL
Exposures	Paid Losses	Pure Premium (a1)	Exposures	Paid Losses	Pure Premium (a2)	Exposures	Paid Losses	Pure Premium (a3)
1,813,584	463,072,886	255	1,809,256	181,004,471	100	1,655,035	127,006,523	77
	PD & COL & COMP Pure Prem (b)	Pure Prem With LAE (c)	Permissible Loss Ratio (d)	PD & COL & COM Prem (e)	PD & COL & COM to Tot Prem (f)	Initial Tot Prem (g)	Adjustment for ITC coverages (h)	
	432	510	74.75%	682	63%	1,078	1,094	
			Trend for Inflation (i)	Selected Rate				
			1,178	1,200				

Notes:

- (a) Losses / Exposures
- (b) Total of (a1), (a2) and (a3)
MetLife data for newer vehicles was not credible so industry-wide HLDI paid losses were used.
Industry development patterns were not available for HLDI data so we utilized Coll, Comp and PDL only to minimize the need for loss development and applied the MetLife premium distribution ratio to determine the pure premium for all coverages.
- (c) 4.5% for ALAE , 12.9% for ULAE - load for losses using Metlife Paid LAE / Gross Paid Losses
- (d) See Permissible Loss Ratio Exhibit
- (e) (c) / (d)
- (f) See Premium Distribution Exhibit
- (g) (e) / (f)
- (h) See Adjustment for ITC Coverages Exhibit 1
- (i) Assumes 3% inflation for 2.5 years

* For vehicles new to the market, loss experience for similar vehicles was substituted.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANIES
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
Countrywide**

Enhanced Package

HLDI DATA for pilot manufacturer all 2008 and 2009 vehicle models *

COLL		COLL	COMP		COMP	PDL		PDL
Exposures	Paid Losses	Pure Premium (a1)	Exposures	Paid Losses	Pure Premium (a2)	Exposures	Paid Losses	Pure Premium (a3)
1,813,584	463,072,886	255	1,809,256	181,004,471	100	1,655,035	127,006,523	77
	PD & COL & COMP Pure Prem (b)	Pure Prem With LAE (c)	Permissible Loss Ratio (d)	PD & COL & COM Prem (e)	PD & COL & COM to Tot Prem (f)	Initial Tot Prem (g)	Adjustment for ITC coverages (h)	
	432	510	74.75%	682	63%	1,078	1,165	
	40/1200 Sub Tran Inc Limit (i)	\$100 Tow Inc Limit (j)	Total Inc Limit (k)	Trend for Inflation (l)	Indicated Addl Rate (m)	Selected Addl Rate		
	30	2	1,197	1,289	111	105		

Notes:

- (a) Losses / Exposures
- (b) Total of (a1), (a2) and (a3)
MetLife data for newer vehicles was not credible so industry-wide HLDI paid losses were used.
Industry development patterns were not available for HLDI data so we utilized Coll, Comp and PDL only to minimize the need for loss development and applied the MetLife premium distribution ratio to determine the pure premium for all coverages.
- (c) 4.5% for ALAE , 12.9% for ULAE - load for losses using Metlife Paid LAE / Gross Paid Losses
- (d) See Permissible Loss Ratio Exhibit
- (e) (c) / (d)
- (f) See Premium Distribution Exhibit
- (g) (e) / (f)
- (h) See Adjustment for ITC Coverages Exhibit 2
- (i) (j) Additional premium charge for increased limits based on current countrywide programs.
- (k) (h) + (i) + (j)
- (l) Assumes 3% inflation for 2.5 years
- (m) = (1289 - 1178)

* For vehicles new to the market, loss experience for similar vehicles was substituted.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANIES
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
Countrywide**

MetLife Premium Distribution by Coverage

	Model Years 2008 - 2009 <u>Earned Premium</u>	<u>% Distr</u>
Bodily Injury	61,183,226	
Uninsured Motorist	18,193,594	
Med Pay - PIP	18,660,569	
Towing	<u>756,982</u>	
Sub Total:	98,794,371	37%
Property Damage	40,747,091	
Comprehensive	31,882,541	
Collision	<u>97,720,456</u>	
Sub Total:	170,350,088	63%
Total All Coverages:	269,144,459	

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANIES
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
Countrywide**

Permissible Loss Ratio Exhibit

	<u>Liability</u>	<u>Physical Damage</u>	<u>Selected</u>
1 Total Production Expense	6.25%	6.25%	6.25%
2 Taxes Licenses & Fees	3.00%	3.00%	3.00%
3 Underwriting Profit and Contingencies	2.50%	9.50%	5.00%
4 Other Flat Expense Provision	11.00%	11.00%	<u>11.00%</u>
5 Total Expense			25.25%
6 Permissible Loss Ratio: 1.0 - (5):			74.75%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANIES

COUNTRYWIDE TOTAL Automobile

Profit Provision Summary

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

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

Metropolitan targets a 15.0% return on equity based on the variability of industry property and casualty insurance results. After taking investment income and miscellaneous income into account, the selected underwriting profit provisions of 2.5% for Personal Automobile Liability and 9.5% for Personal Automobile Physical Damage achieve a 15.5% cost of capital.

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

1. Assumptions

a. Premium	\$100
b. Premium-to-Equity Ratio	1.50
c. GAAP Equity	\$66.67
d. Return on Investment (Pre-Tax)	5.0%
e. Return on Investment (After-Tax [5% x (1 - Tax Rate on Investment Income)])	4.6%
f. Tax Rate on Underwriting Profit	35.0%

2. Profit Provision Calculation

	Liability	Physical Damage
a. Investment Income From UPR and Loss Reserve	\$6.10	\$0.50
b. Investment Income From Equity [1.c. x 1.e.]	\$3.07	\$3.07
c. Underwriting Profit (After Tax) [100 x 2.h. x (1 - 1.f.)]	\$1.63	\$6.18
d. Overall Profit [a + b+ c]	\$10.80	\$9.75
e. Weights	58.2%	41.8%
f. Combined Auto Coverages		10.36
g. Expected Return on Equity		15.5%
h. Underwriting Profit Provision (Pre-Tax)	2.5%	9.5%
Note: Target Combined Auto Coverages Return is (as % of Equity)		15.0%
Target Combined Auto Coverages Return is (as \$ Per \$100 of Premium)		\$10.00

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANIES
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
Countrywide**

The "ITC" loss experience was collected under a variety of limit and deductible options. The Basic Package premium is adjusted using Metlife's typical countrywide increased limits and deductible factors.

Coverage	Model Years 2008 - 2009		% Distr	Adjust	Adjusted
	Earned Premium (a)	% Distr (b)	ITC Premium (c)	To ITC Limits (d)	ITC Premium (e)
Bodily Injury	61,183,226	22.7%	245	1.03	252
Uninsured Motorist	18,193,594	6.8%	73	1.08	79
Med Pay - PIP	18,660,569	6.9%	75	1.00	75
Towing	756,982	0.3%	3	1.00	3
Property Damage	40,747,091	15.1%	163	0.97	158
Comprehensive	31,882,541	11.8%	128	0.94	120
Collision	<u>97,720,456</u>	<u>36.3%</u>	<u>391</u>	1.04	<u>407</u>
Total All Coverages:	269,144,459	100.0%	1,078		1,094

Notes:

- (c) (b) x (g) Summary Exhibit
- (d) Factors to adjust all limits and deductibles to ITC limits of 100/300/50 and \$500 deductible.
- (e) (d) x (c)

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANIES
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
Countrywide**

The "ITC" loss experience was collected under a variety of limit and deductible options. The Enhanced Package premium is adjusted using Metlife's typical countrywide increased limits and deductible factors.

Coverage	Model Years 2008 - 2009		% Distr	Adjust	Adjusted
	Earned Premium (a)	% Distr (b)	ITC Premium (c)	To ITC Limits (d)	ITC Premium (e)
Bodily Injury	61,183,226	22.7%	245	1.20	294
Uninsured Motorist	18,193,594	6.8%	73	1.37	100
Med Pay - PIP	18,660,569	6.9%	75	1.00	75
Towing	756,982	0.3%	3	1.00	3
Property Damage	40,747,091	15.1%	163	1.02	166
Comprehensive	31,882,541	11.8%	128	0.94	120
Collision	<u>97,720,456</u>	<u>36.3%</u>	<u>391</u>	1.04	<u>407</u>
Total All Coverages:	269,144,459	100.0%	1,078		1,165

Notes:

(c) (b) x (g) Summary Exhibit

(d) Factors to adjust all limits and deductibles to ITC limits of 250/500/100 and \$500 deductible.

(e) (d) x (c)

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
MASSACHUSETTS**

Policy Premium Example Explanation

"In the Car" program will provide insurance to buyers or lessees of new 2010 or newer model year vehicles from GM.

In the Car Program Annual Policy Premium

Basic Package Premium	\$1,200
Enhanced Package Add'l Premium	\$105

Territories and rating factors are not used in this program.

"In the Car" is a new auto program, so there is no rate level effect in this rate filing.

Therefore, the policy premium example calculations do not apply to this filing.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
MASSACHUSETTS**

Residual Market Basic Coverage Premium Thresholds

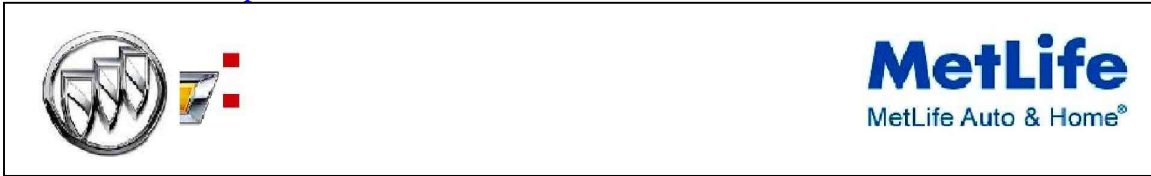
This rate filing does not result in any vehicle premium for the basic coverage package that is higher than the residual market premium threshold described in Division of Insurance Bulletin 2009-13.

Actuarial Supporting Information for Changes in Rating Territory Relativities

“In the Car” is a new auto program and will not result in any increases to existing customers.

Territories rating factors are not used in this program, one statewide rate applies.

Massachusetts – Opt In



Dear Customer,

Congratulations on your new [CADILLAC] vehicle! Not only have you purchased an outstanding quality vehicle – but it's also ready to be equipped with auto insurance from MetLife Auto & Home for the next year, compliments of [CADILLAC].

Please contact MetLife Auto & Home within six days of your vehicle's delivery at 1-800-780-0071 to provide additional information needed to issue your 12 month auto policy. Your confirmation number is <NUMBER.> Licensed representatives will be available to issue your policy, explain insurance coverages, and answer any questions you may have so you can enjoy your new [CADILLAC].

If you choose this new auto policy from MetLife Auto & Home, it will cover you and your [CADILLAC], and anyone who drives your car with your permission, for 12 months after delivery of your new vehicle, with the following coverages:

Liability to Others

Bodily Injury \$100,000 *per person* / \$300,000 *per occurrence*
Property Damage \$50,000 *per occurrence*

Personal Injury Protection

\$8,000 *per person*

Medical Expense

\$5,000 *per person*

Uninsured Motorists

Bodily Injury \$100,000 *per person* / \$300,000 *per accident*

Underinsured Motorists

Bodily Injury \$100,000 *per person* / \$300,000 *per accident*

Comprehensive

\$500 deductible

Collision

\$500 deductible

Towing and Labor

\$50 *per occurrence*

Substitute Transportation

\$30 *per day* / \$900 *per occurrence*

Enclosed in this welcome package is an important notice regarding contacting MetLife Auto & Home regarding insurance for your new [CADILLAC] vehicle. Also included in this package is a list of the MetLife Auto & Home Coverage PlusSM features and benefits, and frequently asked questions and answers.

If you choose this new MetLife Auto & Home auto policy, it will be issued to provide coverage for 12 months paid for by [CADILLAC]. When this policy ends, you will need to purchase insurance for your [CADILLAC]. Information regarding your options regarding a replacement policy are provided in this packet.

Remember to obtain an insurance policy for your new [CADILLAC] through MetLife Auto & Home, you must contact the MetLife Auto & Home Sales and Service Center at **1-800-780-0071** between **8:00 a.m. and 8:00 p.m. Monday through Sunday** within six days of your vehicle's delivery. Call today and let our representatives issue your policy and get you driving in your new [CADILLAC].

With MetLife Auto & Home, there are never any surprises, just outstanding coverage for your vehicle and the value you would expect from one of the most recognized and trusted brands.

Sincerely,

A handwritten signature in black ink that reads 'William Moore'.

President, MetLife Auto & Home

IMPORTANT NOTICE ABOUT INSURANCE ON YOUR NEW VEHICLE

Next Steps to Issue Your Policy:

Congratulations on your new [CADILLAC]. In order to receive your complimentary MetLife Auto & Home insurance policy, you must:

- Call the MetLife Auto & Home Sales and Service Center at **1-800-780-0071** within six days of your vehicle's delivery. Your confirmation number is <NUMBER>.
- When you call our Sales and Service Center, licensed representatives are available to issue your policy, explain the coverages offered by the program, and answer questions.

Please note: When you choose the complimentary MetLife Auto & Home policy, it is recommended you notify your insurance agent or carrier to discuss your current coverage, including umbrella coverage. Be prepared to discuss changes or adjustments that may need to be made to your existing policies as a result of participation in this program.

Massachusetts – Opt In



MetLife
MetLife Auto & Home®

Coverage PlusSM

Freedom from worry, so you can enjoy your vehicle with peace of mind.

All auto insurers are not the same. Your new auto policy from MetLife Auto & Home includes our innovative *Coverage Plus* -three core benefits designed to cover hidden costs in the event of a loss with your vehicle:

▪ ***Replacement Cost for Total Loss***

There is no deduction for depreciation if your new vehicle were totaled in a covered loss. For example, if your new vehicle were totaled within its first year or 15,000 miles, whichever came first, we would repair or replace it with a brand new vehicle, subject to the deductible.

▪ ***Replacement Cost for Special Parts***

No deduction for depreciation of special parts, if they were damaged in a covered loss. You would be covered for the replacement cost of certain special damaged parts, such as tires, brakes, battery, and shocks, despite their wear and tear condition at the time of the accident, subject to the deductible.

▪ ***Enhanced Rental Car Damage Coverage***

If you needed to rent a vehicle on vacation or for another reason, and it were damaged, the rental agency's costly "loss of use" charges would be covered. This includes other hidden costs associated with rental cars, including:

Claim handling expenses

The decrease in the market value of that auto

Expenses such as storage of the damaged rental auto.

In addition to Coverage Plus, you automatically receive *Identity Protection Services*. Our suite of services is specifically designed to help you protect your identity before it is stolen, and to be there for you if it were.

If you have additional questions, please check out our Frequently Asked Questions on the next page or visit www.metlife.com/GMinsuranceoffer.

*Replacement Cost for Total Losses applies to the first 15,000 miles or 12 months, whichever comes first. Does not apply to leased, substitute or non-owned vehicles. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. See policy for restrictions; in the event of any conflicts, policy prevails.

Massachusetts – Opt In



FAQs

AM I REQUIRED TO ACTIVATE MY AUTO POLICY BEFORE LEAVING THE [CADILLAC] DEALERSHIP?

You are not required to contact MetLife Auto & Home prior to leaving the [CADILLAC] dealership, but you must contact the MetLife Auto & Home Sales and Service Center at **1-800-780-0071** within six days of your vehicle's delivery in order to receive a 12 month auto insurance policy paid compliments of [CADILLAC]. To receive your 12 month auto insurance policy documents, please contact MetLife Auto & Home within six days after your vehicle delivery date to obtain your policy. Representatives are available 8:00 *a.m.* to 8:00 *p.m.* Monday through Sunday. Your confirmation number is <NUMBER>.

Note: If you choose to contact us at 1-800-780-0071 from the dealership, your auto dealer can print a temporary insurance binder for you on-site. Please include it as part of this welcome kit and place it in your vehicle's glove compartment right away as temporary proof of insurance.

WHAT PAPERWORK SHOULD I RECEIVE AT MY [CADILLAC] DEALERSHIP FOR PROOF OF INSURANCE?

You will not receive any proof of insurance or an insurance policy paid compliments of [CADILLAC] until you contact MetLife Auto & Home at **1-800-780-0071**. Representatives are available 8:00 *a.m.* to 8:00 *p.m.* Monday through Sunday. Your confirmation number is <NUMBER>. Upon contacting MetLife Auto & Home Sales and Service Center, a policy will be issued and a temporary insurance binder will be faxed or emailed to you for immediate use. Your 12 month auto insurance policy will be mailed within a few days of your contacting the sales and service center. When you receive your temporary insurance binder, please include it as part of this welcome kit and place it in your vehicle's glove compartment right away.

WHO IS COVERED BY THIS POLICY AND WHAT IS THE POLICY TERM?

Your new auto policy from MetLife Auto & Home covers the individual who purchased/leased the vehicle, as well as any other drivers that you give permission to drive the vehicle. The policy term is one year from the vehicle delivery date.

WHAT HIGHER COVERAGE LIMITS ARE AVAILABLE?

While your new auto policy from MetLife Auto & Home provides coverage limits which exceed the minimums required by law, you may purchase higher limits. If you desire additional limits and coverages, we offer an enhanced package of coverages and limits for an additional premium. If you wish to purchase these additional coverages or increased policy limits, you are responsible for the additional premium charge, not [CADILLAC]. The coverages provided by the enhanced package are as follows:

Liability to Others

Bodily Injury \$250,000 *per person* / \$500,000 *per occurrence*
Property Damage \$100,000 *per occurrence*

Personal Injury Protection

\$8,000 *per person*

Medical Expense

\$5,000 *per person*

Uninsured Motorists

Bodily Injury \$250,000 *per person* / \$500,000 *per accident*

Underinsured Motorists

Bodily Injury \$250,000 *per person* / \$500,000 *per accident*

Comprehensive

\$500 deductible

Collision

\$500 deductible

Towing and Labor

\$100 *per occurrence*

Massachusetts – Opt In
Substitute Transportation
Glass Deductible Buyback

\$45 *per day* / \$1,350 *per occurrence*

Massachusetts – Opt In

WHO DO I CALL TO REPORT A CLAIM?

After you have contacted the MetLife Auto & Home Sales and Service Center to obtain your new policy, please contact an Auto Claim Representative from MetLife Auto & Home at **1-800-854-6011**, any time of day or night, seven days a week.

WHO DO I CALL IF I HAVE QUESTIONS ABOUT MY INSURANCE POLICY OR NEED COVERAGE FOR MY OTHER FAMILY VEHICLES?

Please contact MetLife Auto & Home at **1-800-780-0071**. We will be happy to answer any questions or assist you with optional coverages or increased limits on your auto policy from MetLife Auto & Home. We also offer a variety of other insurance products that can help protect you and your family in the event of a loss. Other products available include, homeowners, condominium, renters, personal excess liability, scheduled personal property, boat, recreational vehicle, landlord's rental dwelling and much more.

WHAT IF I ALREADY HAVE AUTO INSURANCE COVERAGE AND DO NOT WANT THIS COVERAGE?

If you already have auto insurance that you want to keep, you do not have to participate in this [CADILLAC] program. Simply notify your current insurance company of your new vehicle purchase and continue paying the required insurance payments with that company. If you have any questions regarding this program contact MetLife Auto & Home at **1-800-780-0071, 8:00 a.m. to 8:00 p.m. Monday through Sunday**.

WHAT IF I ALREADY HAVE AN AUTO POLICY WITH METLIFE AUTO & HOME?

Simply contact MetLife Auto & Home directly at **1-800-780-0071**, to let us know about your new [CADILLAC] vehicle purchase or lease and we will adjust your current auto policy as necessary.

WHAT HAPPENS AT THE END OF THE 12 MONTH POLICY TERM?

Your auto insurance policy is paid compliments of [CADILLAC] for 12 months. Near the end of your 12 month policy term, you will be contacted regarding your options regarding automobile insurance on your [CADILLAC]. You will be responsible for paying the premium after the first 12 months of the policy which was paid by [CADILLAC].

WHAT ARE MY OPTIONS AT THE END OF THE 12 MONTH POLICY TERM?

Your options include: 1) Subject to our normal underwriting guidelines, you can continue your insurance with us at the quoted premium we provide you at the time; or 2) You can seek insurance coverage with another company and elect to have this policy expire. Whichever option you choose, you are responsible for obtaining coverage and paying the premium.

Please be sure to keep this paperwork in your glove compartment until your 12 month auto insurance policy and identification card arrives. Thank you for purchasing a [CADILLAC] vehicle. Happy driving!

MetLife Auto & Home Insurance Information – Agent Compensation Disclosure Notice

Consistent with industry practice, when a policy is issued through the program MetLife Auto & Home may pay its agents a commission, as well as other forms of compensation for the sale and renewal of the MetLife Auto & Home policy. This compensation may vary and may include various forms of incentive compensation, including cash and non-cash awards (such as conferences and sales support services) based on a variety of factors, such as overall sales of MetLife Auto & Home policies or other performance measures we may set in connection with the sale and renewal of MetLife Auto & Home products. The agents may also receive service and / or administration fees in connection with the program. Our agents act on behalf of MetLife Auto & Home in connection with policies issued through the program and in the offer and sale of any other MetLife Auto & Home product to you. If an agent sells you a non-MetLife Auto & Home product, the agent acts on behalf of that other company in connection with the offer and sale of that non-MetLife Auto & Home product. Any compensation paid from that company to the agent or agency, may be different from that paid by MetLife Auto & Home.

* The following are the MetLife Auto & Home Companies whose products your Agent may be authorized to sell: Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Metropolitan Lloyds Insurance Company of Texas, Economy Fire & Casualty Company, Economy Preferred Insurance Company, and Economy Premier Assurance Company.

**AUTOMOBILE PROGRAM
FORMS and ENDORSEMENT EXPLANATORY MEMORANDUM
“IN THE CAR” PROGRAM**

Submitted for your review and approval are new forms and endorsements for use with our new “In The Car” Automobile Program.

This program is a new and innovative approach that will provide insurance to buyers or lessees of new 2010 or newer model year vehicles from a particular manufacturer. When a customer purchases or leases a new vehicle, eligible under the In The Car program, and contacts us for the coverage, the manufacturer will pay the policy premium for a Basic Package of coverages for the twelve month policy term. The Basic Package provides for coverage limits displayed in the Program Introduction. An Enhanced Package option is available for an additional premium payable by the insured, if higher limits are desired. A new vehicle customer must contact us if they wish for the manufacturer to provide for their automobile insurance.

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All of our current Personal Auto contracts, endorsements and forms will be used in the new “In The Car” program along with the following forms and endorsement. These forms and endorsement are unique to vehicles insured on policies where the vehicle manufacturer has paid the policy premium. The MA712, New Vehicle Special Endorsement 10/11ed, MPL 1380-I20, Automobile Insurance Coverage Selections Page 08/11ed, and MPL 1006-I20, Automobile Insurance Binder 08/11ed are submitted for your approval and are described below:

MA712, New Vehicle Special Endorsement, 10/11ed Flesch Score 65.3*

This endorsement has been developed for use with policies insuring vehicles where the vehicle manufacturer has paid the necessary policy premiums. This endorsement amends the Massachusetts Automobile Insurance Policy as follows:

- Item 1. of the endorsement amends the Our Agreement provision on page 3 of the policy. The third and fourth paragraphs are amended to reflect that the premium for this policy is paid by the manufacturer rather than the insured and that no application is used in conjunction with issuing this policy.
- Item 2. of the endorsement amends Part 7. Collision and Part 8. Limited Collision on pages 17 and 18 by removing the section that denies coverage for damage when a covered vehicle is used by a household member not listed as an operator under the policy. A statement is added clearly indicating that we will cover loss for an accident which occurs while the covered vehicle is being operated by a household member who is not listed on the policy.
- Item 4. of the endorsement revises the Cancellation and Renewal provisions of the policy. The Legal Notice Requirement on pages 30 and 31 of the policy is modified to clarify that if the policy is cancelled, only premiums paid by the insured will be returned to them. Premiums paid by the manufacturer on behalf of the insured will not be returned to the insured.

Please note, when included in a policy, this endorsement is always included with and attached to the policy Automobile Insurance Coverage Selections Page.

MPL 1380-I20, Automobile Insurance Coverage Selections Page, 08/11ed

The page has been simplified to remove information not applicable to these policies. A statement regarding the premium determination for this program and the premium applicable to the policy has been added. All other rating information is not applicable and has been removed, including the removal of all discount and surcharge information.

MPL 1006-I20, Automobile Insurance Binder, 08/11ed

This new binder has been developed specifically for automobile insurance policies in this program and reflects the coverages and limits provided by this program.

* Flesch Score calculated by Readability Calculations readability software.

**NEW VEHICLE
SPECIAL ENDORSEMENT**

1. On page 3, **Our Agreement** is deleted and replaced by:

Our Agreement

This policy is a legal contract under Massachusetts law. Because this is an auto policy, it only covers accidents and losses which result from the ownership, maintenance or use of autos. The exact protection is determined by the coverages provided by the policy.

We agree to provide the insurance protection purchased for accidents which happen while this policy is in force.

Premium for certain coverages and limits will be paid on your behalf. If you choose higher limits or coverages, you agree to pay any premiums due. You agree to pay premiums you owe when due and to cooperate with us in case of an accident.

Our contract consists of this policy, the Coverage Selections Page, and any endorsements. Oral promises or statements made by you, our agent, or anyone else are not part of this policy.

There are many laws of Massachusetts relating to automobile insurance. We and you must and do agree that, when those laws apply, they are part of this policy.

2. Under **Part 7. Collision** on page 16 and **Part 8. Limited Collision** on page 17 the section beginning with "We will not pay for a **collision** loss for an accident which occurs while your auto is being operated by a **household member** who is not listed as an operator on this policy." is deleted and replaced by:

We will pay for a loss for an accident which occurs while **your auto** is being operated by a **household member** who is not listed as an operator of this policy.

3. Under **Cancellation and Renewal, Legal Notice Requirement** is deleted and replaced by.

Legal Notice Requirement

Any notice of cancellation will be sent to you at your last address shown on the Coverage Selections Page at least 20 days prior to the effective date. A notice sent by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, will be considered sufficient notice.

In order for us to cancel the rights of any secured lender shown on the Coverage Selections Page, a notice of cancellation must also be sent to the secured lender in a similar manner.

If we cancel this policy in its entirety, the cancellation is not effective unless we sent the required notice to the Registry of Motor Vehicles.

If this policy is cancelled only premium paid by you will be refunded to you. If we cancel, any refund for premiums paid by you will be determined by a pro rata table based on the number of days the

Metropolitan Property and Casualty Insurance Company

ENDORSEMENT MA712

policy was in effect. If the policy is cancelled by you or by law, any refund of premiums you paid will be less than proportional to the time involved. Any refund will be based instead on a "short rate" table which compensates us for our expenses in servicing your policy. If you did not pay any premium for this policy, you will not receive any refund.

No refund of premium will be sent to you upon cancellation of the policy until we receive a receipt showing that the registration plates assigned to the insured motor vehicle have been returned to the Registry of Motor Vehicles or other document showing that you have replaced the insurance required by law.

If you think that we have cancelled your policy illegally, you can appeal to the Board of Appeals on Motor Vehicle Liability Policies and Bonds. Your cancellation notice will explain how to appeal.

All other provisions of the policy apply, except as modified by this and any other applicable endorsement. To the extent there are any conflicts between this endorsement and the policy and/or other endorsement to this policy, this endorsement shall prevail.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
MASSACHUSETTS**

			In The Car Program	
			Annual Policy Premium*	
Model Year	Make	Model	Basic Package Premium	Enhanced Package Add'l Premium
2010 or newer	GM	All	1200	105

* No additional rating variables apply.

**NEW VEHICLE
SPECIAL ENDORSEMENT**

1. On page 3, **Our Agreement** is deleted and replaced by:

Our Agreement

This policy is a legal contract under Massachusetts law. Because this is an auto policy, it only covers accidents and losses which result from the ownership, maintenance or use of autos. The exact protection is determined by the coverages provided by the policy.

We agree to provide the insurance protection purchased for accidents which happen while this policy is in force.

Premium for certain coverages and limits will be paid on your behalf. If you choose higher limits or coverages, you agree to pay any premiums due. You agree to pay premiums you owe when due and to cooperate with us in case of an accident.

Our contract consists of this policy, the Coverage Selections Page, and any endorsements. Oral promises or statements made by you, our agent, or anyone else are not part of this policy.

There are many laws of Massachusetts relating to automobile insurance. We and you must and do agree that, when those laws apply, they are part of this policy.

2. Under **Part 7. Collision** on page 16 and **Part 8. Limited Collision** on page 17 the section beginning with "We will not pay for a **collision** loss for an accident which occurs while your auto is being operated by a **household member** who is not listed as an operator on this policy." is deleted and replaced by:

We will pay for a loss for an accident which occurs while **your auto** is being operated by a **household member** who is not listed as an operator of this policy.

3. Under **Cancellation and Renewal** on page 30, item 2. under **Automatic Termination** is deleted.
4. Under **Cancellation and Renewal, Legal Notice Requirement** is deleted and replaced by.

Legal Notice Requirement

Any notice of cancellation will be sent to you at your last address shown on the Coverage Selections Page at least 20 days prior to the effective date. A notice sent by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, will be considered sufficient notice.

In order for us to cancel the rights of any secured lender shown on the Coverage Selections Page, a notice of cancellation must also be sent to the secured lender in a similar manner.

If we cancel this policy in its entirety, the cancellation is not effective unless we sent the required notice to the Registry of Motor Vehicles.

Metropolitan Property and Casualty Insurance Company

ENDORSEMENT MA712

If this policy is cancelled only premium paid by you will be refunded to you. If we cancel, any refund for premiums paid by you will be determined by a pro rata table based on the number of days the policy was in effect. If the policy is cancelled by you or by law, any refund of premiums you paid will be less than proportional to the time involved. Any refund will be based instead on a "short rate" table which compensates us for our expenses in servicing your policy. If you did not pay any premium for this policy, you will not receive any refund.

No refund of premium will be sent to you upon cancellation of the policy until we receive a receipt showing that the registration plates assigned to the insured motor vehicle have been returned to the Registry of Motor Vehicles or other document showing that you have replaced the insurance required by law.

If you think that we have cancelled your policy illegally, you can appeal to the Board of Appeals on Motor Vehicle Liability Policies and Bonds. Your cancellation notice will explain how to appeal.

All other provisions of the policy apply, except as modified by this and any other applicable endorsement. To the extent there are any conflicts between this endorsement and the policy and/or other endorsement to this policy, this endorsement shall prevail.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
IN THE CAR PROGRAM
MASSACHUSETTS**

			In The Car Program	
			Annual Policy Premium*	
Model Year	Make	Model	Basic Package Premium	Enhanced Package Add'l Premium
2010 or newer	GM	All	1200	105

* No additional rating variables apply.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

BASIC COVERAGES/RATING.....2
 RULE 1 - CONTENTS AND APPLICATION OF MANUAL.....2
 RULE 2 - HAZARDS INSURED AND LIMITS.....3
 RULE 3 - PREMIUM DETERMINATION.....5
GENERAL CONDITIONS.....5
 RULE 4 - POLICY PERIOD.....5
 RULE 5 - CHANGES.....5
 RULE 6 - CANCELLATIONS.....5
 RULE 7 - RESERVED FOR FUTURE USE.....5

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

BASIC COVERAGES/RATING

RULE 1 - CONTENTS AND APPLICATION OF MANUAL

This manual contains the rules and rates applicable to motor vehicle insurance provided by this company under the "In The Car" program.

- A. Private passenger cars, trucks, and vans manufactured by a participating auto manufacturer, and purchased or leased new during the term of the "In the Car" program are eligible for coverage under the automobile policy.

The manufacturer reserves the right to select the list of vehicle models eligible for this program and may add vehicles to the eligibility list at its discretion. The manufacturer may remove vehicles from the eligibility list on a going forward basis, for new sales only.

- B. Eligible drivers must have valid driver's licenses, must have purchased or leased the vehicle new from an eligible authorized dealership, and must have the new vehicle registered in Massachusetts.
- C. The automobile policy is NOT available to insure motor vehicles:
1. not manufactured by a participating manufacturer
 2. used primarily for commercial, fleet or livery use
 3. that were sold with a freight account number
- D. The automobile policy and endorsements to it provide the following coverages:

Bodily Injury Liability
Personal Injury Protection
Property Damage Liability
Automobile Medical Expense
Bodily Injury Caused by Uninsured Motorists
Bodily Injury Caused by Underinsured Motorists
Collision
Comprehensive
Towing and Labor
Substitute Transportation Expense Coverage

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

RULE 2 - HAZARDS INSURED AND LIMITS

A. Liability

The policy provides Bodily Injury Liability Coverage and Property Damage Liability Coverage.

B. The policy provides Personal Injury Protection Coverage.

C. The policy provides Automobile Medical Expense Coverage.

D. Bodily injury caused by uninsured motorists.

The policy provides coverage for bodily injury caused by uninsured motorists.

E. Bodily injury caused by underinsured motorists.

The policy provides coverage for bodily injury caused by underinsured motorists.

F. Physical Damage Coverage (Comprehensive and Collision Coverages)
The policy provides Comprehensive and Collision Coverage on a \$500 deductible basis.

The deductible on Comprehensive Coverage is eliminated for safety glass breakage (glass buyback) when the enhanced option package is purchased.

G. Substitute Transportation

The policy also provides reimbursement for car rental or other substitute transportation expenses incurred because of a disablement, caused by a loss covered under the Physical Damage Section of the policy.

H. Limits for all coverages are available in the "Basic Package" as follows:

Basic Package

Bodily Injury Liability Coverage <i>per person/per occurrence</i> :	\$100,000/\$300,000
Personal Injury Protection Coverage:	\$8,000 no deductible
Property Damage Liability Coverage:	\$50,000
Medical Expense Coverage:	\$5,000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

Bodily Injury caused by Uninsured Motorist Coverage *per person/per occurrence*: \$100,000/\$300,000

Bodily Injury caused by Underinsured Motorist Coverage *per person/per occurrence*: \$100,000/\$300,000

Comprehensive Coverage: \$500 deductible

Collision Coverage: \$500 deductible

Towing and Labor Coverage: \$50 *per occurrence*

Substitute Transportation Coverage: \$30 per day/\$900 *per occurrence*

Enhanced Option Package

At the option of the insured, the "Enhanced Option Package" is available, provided that:

The request is made within 30 days of leasing or financing a new vehicle (not previously titled), or

at the time of applying for a new policy if similar coverage was in effect on the vehicle with the previous carrier, and no losses involving the vehicle have occurred.

Bodily Injury Liability Coverage *per person/per occurrence*: \$250,000/\$500,000

Personal Injury Protection Coverage: \$8,000
no deductible

Property Damage Liability Coverage: \$100,000

Medical Expense Coverage: \$5,000

Bodily Injury caused by Uninsured Motorist Coverage *per person/per occurrence*: \$250,000/\$500,000

Bodily Injury caused by Underinsured Motorist Coverage *per person/per occurrence*: \$250,000/\$500,000

Comprehensive Coverage with Safety Glass Deductible Buyback: \$500 deductible

Collision Coverage: \$500 deductible

Towing and Labor Coverage: \$100 per occurrence

Substitute Transportation Coverage: \$45 per day/\$1350 *per occurrence*

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

RULE 3 - PREMIUM DETERMINATION

All premiums shown in this manual apply statewide. Premiums for the Basic Package are prepaid by the manufacturer and are not subject to modification. Additional premiums for the Enhanced Option Package are paid by the insured.

GENERAL CONDITIONS

RULE 4 - POLICY PERIOD

The policy is written for a one year term as indicated in the automobile insurance declarations.

RULE 5 - CHANGES

Coverage is not transferable. Coverage ceases when the policyholder relinquishes possession of the vehicle through a sale, forfeiture, or gift.

In the case of the original buyer's death during the policy term, the coverage may be transferred for the remaining portion of the policy term to the surviving spouse/civil union partner, child, or estate upon the request of such transferee.

RULE 6 - CANCELLATIONS

If the insured replaces the covered vehicle with a vehicle not eligible for coverage in this program, Met P&C may offer a new auto policy at standard new business rates with a *pro-rata* credit on the unearned portion of premium paid by the manufacturer. The replacement of the covered vehicle will result in no return of the basic premium to the policyholder or manufacturer. Any unearned premium paid for the Enhanced Option Package will be returned to the insured.

At the expiration of the "In The Car" policy term, Met P&C may offer a new auto policy at standard new business rates for those insureds meeting our new business eligibility requirements.

RULE 7 - RESERVED FOR FUTURE USE

MetLife Auto & Home®

Metropolitan Property and Casualty Insurance Company 700 Quaker Lane, Warwick RI 02886 INSURANCE BINDER

Binder #: _____

Policyholder (Named Insured): _____

Address: _____

City: _____ State: _____ Zip Code: _____

Effective Date: _____ at the time you take possession of the vehicle.

This binder expires 60 days from the effective date.

Model Year: _____ Make of Auto: _____ Model of Auto: _____

Vehicle Identification Number: _____

Lien/Loss Payee/Lessor: _____

COVERAGES

Coverages (Parts 1-12) and Limits

Compulsory Insurance

- | | |
|--|---|
| 1. Bodily Injury Liability To Others | \$20,000 <i>per person</i> / \$40,000 <i>per accident</i> |
| 2. Personal Injury Protection | \$8,000 <i>per person</i>
No Deductible |
| 3. Bodily Injury Caused By An Uninsured Auto | \$100,000 <i>per person</i> / \$300,000 <i>per accident</i> |
| 4. Damage To Someone Else's Property | \$50,000 <i>per accident</i> |

Optional Insurance

- | | |
|---|---|
| 5. Optional Bodily Injury To Others | \$100,000 <i>per person</i> / \$300,000 <i>per accident</i> |
| 6. Medical Payments | \$5,000 <i>per person</i> |
| 7. Collision | \$500 deductible |
| 8. Limited Collision is not provided under this policy. | |
| 9. Comprehensive | \$500 deductible |
| 10. Substitute Transportation | \$30 <i>per day</i> / \$900 <i>per occurrence</i> Maximum |
| 11. Towing and Labor | \$50 <i>per occurrence</i> |
| 12. Bodily Injury Caused By An Underinsured Auto | \$100,000 <i>per person</i> / \$300,000 <i>per accident</i> |

CONDITIONS

The company binds the coverages and limits listed above. This insurance is subject to the terms, conditions, and limitations of the policy in current use by the company. This binder is cancelled when replaced by a policy.

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

If you have any questions, please contact Customer Service at 1-800-780-0071, 8:00 a.m. to 8:00 pm, Monday through Sunday.

IN CASE OF AN ACCIDENT call 1-800-854-6011 as soon as possible any time, day or night.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

BASIC COVERAGES/RATING.....2
 RULE 1 - CONTENTS AND APPLICATION OF MANUAL.....2
 RULE 2 - HAZARDS INSURED AND LIMITS.....3
 RULE 3 - PREMIUM DETERMINATION.....5
GENERAL CONDITIONS.....5
 RULE 4 - POLICY PERIOD.....5
 RULE 5 - CHANGES.....5
 RULE 6 - CANCELLATIONS.....5
 RULE 7 - RESERVED FOR FUTURE USE.....5

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

BASIC COVERAGES/RATING

RULE 1 - CONTENTS AND APPLICATION OF MANUAL

This manual contains the rules and rates applicable to motor vehicle insurance provided by this company under the "In The Car" program.

- A. Private passenger cars, trucks, and vans manufactured by a [participating auto manufacturer], and purchased or leased new during the term of the "In the Car" program are eligible for coverage under the automobile policy. *Note, General Motors is the only manufacturer participating at this time.*

The manufacturer reserves the right to select the list of vehicle models eligible for this program and may add vehicles to the eligibility list at its discretion. The manufacturer may remove vehicles from the eligibility list on a going forward basis, for new sales only.

- B. Eligible drivers must have valid driver's licenses, must have purchased or leased the vehicle new from an eligible authorized dealership, and must have the new vehicle registered in Massachusetts.
- C. The automobile policy is NOT available to insure motor vehicles:
1. not manufactured by a participating manufacturer
 2. used primarily for commercial, fleet or livery use
 3. that were sold with a freight account number
- D. The automobile policy and endorsements to it provide the following coverages:

- Bodily Injury Liability
- Personal Injury Protection
- Property Damage Liability
- Automobile Medical Expense
- Bodily Injury Caused by Uninsured Motorists
- Bodily Injury Caused by Underinsured Motorists
- Collision
- Comprehensive
- Towing and Labor
- Substitute Transportation Expense Coverage

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

RULE 2 - HAZARDS INSURED AND LIMITS

A. Liability

The policy provides Bodily Injury Liability Coverage and Property Damage Liability Coverage.

B. The policy provides Personal Injury Protection Coverage.

C. The policy provides Automobile Medical Expense Coverage.

D. Bodily injury caused by uninsured motorists.

The policy provides coverage for bodily injury caused by uninsured motorists.

E. Bodily injury caused by underinsured motorists.

The policy provides coverage for bodily injury caused by underinsured motorists.

F. Physical Damage Coverage (Comprehensive and Collision Coverages)
The policy provides Comprehensive and Collision Coverage on a \$500 deductible basis.

The deductible on Comprehensive Coverage is eliminated for safety glass breakage (glass buyback) when the enhanced option package is purchased.

G. Substitute Transportation

The policy also provides reimbursement for car rental or other substitute transportation expenses incurred because of a disablement, caused by a loss covered under the Physical Damage Section of the policy.

H. Limits for all coverages are available in the "Basic Package" as follows:

Basic Package

Bodily Injury Liability Coverage <i>per person/per occurrence</i> :	\$100,000/\$300,000
Personal Injury Protection Coverage:	\$8,000 no deductible
Property Damage Liability Coverage:	\$50,000
Medical Expense Coverage:	\$5,000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

Bodily Injury caused by Uninsured Motorist Coverage *per person/per occurrence*: \$100,000/\$300,000

Bodily Injury caused by Underinsured Motorist Coverage *per person/per occurrence*: \$100,000/\$300,000

Comprehensive Coverage: \$500 deductible

Collision Coverage: \$500 deductible

Towing and Labor Coverage: \$50 *per occurrence*

Substitute Transportation Coverage: \$30 *per day*/\$900 *per occurrence*

Enhanced Option Package

At the option of the insured, the "Enhanced Option Package" is available, provided that:

The request is made within 30 days of leasing or financing a new vehicle (not previously titled), or

at the time of applying for a new policy if similar coverage was in effect on the vehicle with the previous carrier, and no losses involving the vehicle have occurred.

Bodily Injury Liability Coverage *per person/per occurrence*: \$250,000/\$500,000

Personal Injury Protection Coverage: \$8,000
no deductible

Property Damage Liability Coverage: \$100,000

Medical Expense Coverage: \$5,000

Bodily Injury caused by Uninsured Motorist Coverage *per person/per occurrence*: \$250,000/\$500,000

Bodily Injury caused by Underinsured Motorist Coverage *per person/per occurrence*: \$250,000/\$500,000

Comprehensive Coverage with Safety Glass Deductible Buyback: \$500 deductible

Collision Coverage: \$500 deductible

Towing and Labor Coverage: \$100 *per occurrence*

Substitute Transportation Coverage: \$45 *per day*/\$1350 *per occurrence*

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
"IN THE CAR" PROGRAM MANUAL
MASSACHUSETTS

RULE 3 - PREMIUM DETERMINATION

All premiums shown in this manual apply statewide. Premiums for the Basic Package are prepaid by the manufacturer and are not subject to modification. Additional premiums for the Enhanced Option Package are paid by the insured.

GENERAL CONDITIONS

RULE 4 - POLICY PERIOD

The policy is written for a one year term as indicated in the automobile insurance declarations.

RULE 5 - CHANGES

Coverage is not transferable. Coverage ceases when the policyholder relinquishes possession of the vehicle through a sale, forfeiture, or gift.

In the case of the original buyer's death during the policy term, the coverage may be transferred for the remaining portion of the policy term to the surviving spouse/civil union partner, child, or estate upon the request of such transferee.

RULE 6 - CANCELLATIONS

If the insured replaces the covered vehicle with a vehicle not eligible for coverage in this program, Met P&C may offer a new auto policy at standard new business rates with a *pro-rata* credit on the unearned portion of premium paid by the manufacturer. The replacement of the covered vehicle will result in no return of the basic premium to the policyholder or manufacturer. Any unearned premium paid for the Enhanced Option Package will be returned to the insured.

At the expiration of the "In The Car" policy term, Met P&C may offer a new auto policy at standard new business rates for those insureds meeting our new business eligibility requirements.

RULE 7 - RESERVED FOR FUTURE USE

MetLife Auto & Home®

Metropolitan Property and Casualty Insurance Company

700 Quaker Lane, Warwick RI 02886
Automobile Coverage Selections Page

Policy Number:	Named Insured:
Policy Effective Date:	
Policy Expiration Date: At 12:01 a.m. ST	

Insured Vehicle

Model Year	Make	Model	Vehicle Identification Number
------------	------	-------	-------------------------------

Coverages (Parts 1-12) and Limits

Compulsory Insurance

- | | | | |
|---|----------|------------------------|---------------------|
| 1. Bodily Injury To Others | \$ | <i>per person</i> / \$ | <i>per accident</i> |
| 2. Personal Injury Protection | \$ | <i>per person</i> | |
| | | No Deductible | |
| 3. Bodily Injury Caused By
An Uninsured Auto | \$ | <i>per person</i> / \$ | <i>per accident</i> |
| 4. Damage To Someone Else's Property | \$xx,xxx | <i>per accident</i> | |

Optional Insurance

- | | | | |
|---|----|---|---------------------|
| 5. Optional Bodily Injury To Others | \$ | <i>per person</i> / \$ | <i>per accident</i> |
| 6. Medical Payments | \$ | <i>per person</i> | |
| 7. Collision | \$ | deductible | |
| 8. Limited Collision is not provided under this policy. | | | |
| 9. Comprehensive | \$ | deductible | |
| 10. Substitute Transportation | \$ | <i>per day</i> / \$ <i>per occurrence</i> | Maximum |
| 11. Towing and Labor | \$ | <i>per occurrence</i> | |
| 12. Bodily Injury Caused By
An Underinsured Auto | \$ | <i>per person</i> / \$ | <i>per accident</i> |

Other Coverages

The premium for this policy is determined based on the insurer's actuarial evaluation of loss statistics and expenses associated with insuring the makes and models of vehicles eligible for the program in this state and is not specific to you or your household. The \$1,200 premium for the coverages listed above is being paid on your behalf by the vehicle manufacturer.

Forms and Endorsements:

Interested Parties

Lien/Loss Payee/Lessor:

Messages

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

Customer Service

To make a change to your policy or if you have any questions, call 1-800-780-0071, 8:00 a.m. to 11:00 p.m. EST, Monday through Friday or 9:00 a.m. to 5:00 p.m. EST Saturday.

Claims

To report a claim, call toll free 1-800-854-6011, any time, day or night.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.

MPL 1380-I20

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Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
“In the Car” Program Introduction

Metropolitan Property and Casualty Insurance Company is pleased to submit an innovative and simplified approach for new vehicle purchasers and lessees to obtain automobile insurance. This new “In The Car™” program is being filed in all states.

This program works in conjunction with a vehicle manufacturer. The manufacturer is introducing an incentive program to the customers, during which purchasers or lessees of each eligible new vehicle will automatically be provided with a Metropolitan Property and Casualty Insurance Company automobile insurance policy, paid for by the manufacturer on behalf of the customer. The cost of the insurance is not added to the price of the car, it comes out of the manufacturer’s advertising budget. Eligible vehicles are determined by the vehicle manufacturer and currently have been set at model year 2010 and newer vehicles.

If a customer chooses to retain his/her existing insurance or chooses to purchase insurance from a different company, he/she may do so at his/her own expense and this policy would provide coverage in excess of the other policy. The customer may decline to participate in this program and would, therefore, not receive any coverage or benefit for his/her newly purchased or leased vehicle.

Customers participating in this program are not subject to traditional underwriting criteria and the only eligibility requirements are that the customer have a valid driver’s license, that the new vehicle be registered in a state where the program is in effect, that the vehicle not be primarily used for commercial, fleet, or livery purposes, and that the new vehicle be one of the makes and models designated by the manufacturer as eligible for the program. All qualified individuals may participate, providing equitable treatment for all similarly situated customers. In our opinion, the implementation of this program benefits the marketplace, as some individuals who might not otherwise qualify for insurance are able to secure coverage.

The coverages provided under this program have been combined into two offerings, Basic and Enhanced. The Basic package is provided to new vehicle purchasers/lessees and is paid for solely by the vehicle manufacturer. If the customer desires higher limits, the Enhanced package is available for an additional premium payable by the insured.

Policies in this program are issued for annual policy terms with coverages and limits that exceed the minimum limits required. The coverage limits provided are:

Basic Package

Bodily Injury Liability	\$100,000 per person / \$300,000 per occurrence
Personal Injury Protection	\$8,000 max – no deductible
Property Damage Liability	\$50,000 per occurrence
Medical Expense	\$5,000 per person
Uninsured Motorists	
Bodily Injury	\$100,000 per person / \$300,000 per accident
Underinsured Motorists	
Bodily Injury	\$100,000 per person / \$300,000 per accident
Comprehensive	Actual Cash Value less \$500 Deductible
Collision	Actual Cash Value less \$500 Deductible
Towing and Labor	\$50 per occurrence
Substitute Transportation	\$30 per day / \$900 per occurrence

Enhanced Package

Bodily Injury Liability	\$250,000 per person / \$500,000 per occurrence
Personal Injury Protection	\$8,000 max – no deductible
Property Damage Liability	\$100,000 per occurrence
Medical Expense	\$5,000 per person
Uninsured Motorists	
Bodily Injury	\$250,000 per person / \$500,000 per accident
Underinsured Motorists	
Bodily Injury	\$250,000 per person / \$500,000 per accident
Comprehensive	Actual Cash Value less \$500 Deductible
Collision	Actual Cash Value less \$500 Deductible
Towing and Labor	\$100 per occurrence
Substitute Transportation	\$45 per day / \$1,350 per occurrence
Glass Deductible Buyback	

Policies will remain in force for the annual policy period, regardless of the customer's driving record, as long as he/she owns or leases the vehicle. If the customer no longer has an interest in the vehicle (e.g., the vehicle is sold or repossessed), the customer will not longer need the policy and will request the policy be cancelled. If the policy is cancelled for any reason, only the unearned premiums paid by the insured will be refunded to the insured. The customer will not be refunded unearned premiums paid by the manufacturer.

Traditional rating factors and criteria are not used in determining the premiums applicable to this program. Individual premiums are not determined for each policy. The premiums for this program have been developed on a broadly averaged basis, with a single premium applicable to all makes and models for the manufacturer's vehicles. This premium has been developed by using industry loss experience obtained from the Highway Loss Data Institute for the manufacturer's vehicles for the latest two model years available. The annual premium for the Basic package of coverages is \$1,200 and the Enhanced package is an additional \$105. The indicated premiums were developed using loss data projected to specifically apply to the makes and model year vehicles

that are eligible for this program. Thus, the premiums established for the program are actuarially supported and are not unfairly discriminatory. Refer to the Rate and Rule Actuarial Memorandum for more information.

As noted above, automobile insurance through this program is paid for by the manufacturer on behalf of each eligible purchaser or lessee of a new qualifying vehicle. There is no application to be completed, nor does the customer go through any underwriting or acceptability process. Policy issuance is initiated by us when the dealership provides us with information regarding the vehicle purchase or lease. The dealership is not selling, soliciting, or negotiating the sale of insurance, nor discussing coverage, and is not collecting any compensation for the insurance coverage offered to the customer. The dealership does not ask any underwriting or coverage questions, and does not gather or provide any information that is not already part of the vehicle purchase or lease process. The dealer receives no compensation from the insurance company. Information about the vehicle purchased or leased and the owner/lessee is passed to us through a secure website, with the purchaser's/lessee's consent, created by us for the purpose of administering this program. Upon receipt of the vehicle purchase or lease information from the dealership, a welcome package of information is produced for the customer. This welcome package includes a welcome letter, insurance binder indicating the provided coverages and limits, our privacy notice, a compensation disclosure, a frequently asked questions flyer, and company contact information. Dealership personnel are not allowed to discuss insurance coverages nor limits being provided under this program. If the customer has any questions, needs additional information, or would like to discuss the insurance policy coverages and limits, he/she must contact us. Customers may contact the company while they are at the dealership, or any time thereafter. Company representatives are available to the customer, through our call center, at any point in the process and throughout the policy term.

Once the customer has taken possession of the new vehicle, an automobile insurance policy will be issued using our currently filed and approved auto policy and endorsements. A new endorsement specific to this program along with simplified policy declarations have been developed.

Upon expiration of the manufacturer-paid policy term, the company will notify customers of their upcoming expiration dates and discuss options available to them for continuing coverage for their vehicles. Subsequent policy terms will be issued at the customer's expense and are subject to underwriting guidelines.



Dear Customer,

Congratulations on your new [CADILLAC] vehicle! Not only have you purchased an outstanding quality vehicle – but it's also ready to be equipped with auto insurance from MetLife Auto & Home for the next year, compliments of [CADILLAC].

In order to obtain an insurance policy for your new [CADILLAC] from MetLife Auto & Home you must contact the MetLife Auto & Home Sales and Service Center at 1-800-780-0071. Please contact us within six days of taking delivery of your vehicle. Licensed representatives will be available to explain the insurance coverages, answer any questions you may have and get your policy issued so you can enjoy your new [CADILLAC].

If you choose this new auto policy from MetLife Auto & Home it will cover you and your [CADILLAC] vehicle, and anyone who drives your car with your permission, for 12 months after delivery of your new vehicle, with the following coverages:

Liability to Others

Bodily Injury \$100,000 *per person* / \$300,000 *per occurrence*
Property Damage \$50,000 *per occurrence*

Personal Injury Protection

\$8,000 *per person*

Medical Expense

\$5,000 *per person*

Uninsured Motorists

Bodily Injury \$100,000 *per person* / \$300,000 *per accident*

Underinsured Motorists

Bodily Injury \$100,000 *per person* / \$300,000 *per accident*

Comprehensive

\$500 deductible

Collision

\$500 deductible

Towing and Labor

\$50 *per occurrence*

Substitute Transportation

\$30 *per day* / \$900 *per occurrence*

Enclosed in this welcome package is an important notice regarding contacting MetLife Auto & Home regarding insurance for your new [CADILLAC] vehicle. Also included in this package is a list of the MetLife Auto & Home Coverage PlusSM features and benefits, and frequently asked questions and answers.

If you choose this new MetLife Auto & Home auto policy, it will be issued to provide coverage for 12 months paid for by [CADILLAC]. When this policy ends, you will need to purchase insurance for your [CADILLAC]. Information regarding your options regarding a replacement policy are provided in this packet.

Remember to obtain an insurance policy for your new [CADILLAC] through MetLife Auto & Home you must contact the MetLife Auto & Home Sales and Service Center at **1-800-780-0071** between **8 a.m. and 8:00 p.m. Monday through Sunday**. Call today and let our representatives issue your policy and get you driving in your new [CADILLAC].

With MetLife Auto & Home, there are never any surprises, just outstanding coverage for your vehicle and the value you would expect from one of the most recognized and trusted brands.

Sincerely,

A handwritten signature in black ink that reads "William D. Moore".

President, MetLife Auto & Home

IMPORTANT NOTICE ABOUT INSURANCE ON YOUR NEW VEHICLE

Next Steps to Issue Your Policy:

- Congratulations on your new [CADILLAC]. In order to receive your complimentary MetLife Auto & Home insurance policy, you must call the MetLife Auto & Home Sales and Service Center at **1-800-780-0071**.
- When you call our Sales and Service Center, licensed representatives are available to explain the coverages offered by the program and answer your questions.

Please note: When you opt-in to the complimentary MetLife Auto & Home policy, it is recommended you notify your insurance agent or carrier to discuss your current coverage, including umbrella coverage. Be prepared to discuss changes or adjustments that may need to be made to your existing policies as a result of participation in this program.



Coverage PlusSM

Freedom from worry, so you can enjoy your vehicle with peace of mind.

All auto insurers are not the same. Your new auto policy from MetLife Auto & Home includes our innovative *Coverage Plus* -three core benefits designed to cover hidden costs in the event of a loss with your vehicle:

▪ ***Replacement Cost for Total Loss***

There is no deduction for depreciation if your new vehicle were totaled in a covered loss. For example, if your new vehicle were totaled within its first year or 15,000 miles, whichever came first, we would repair or replace it with a brand new vehicle, subject to the deductible.

▪ ***Replacement Cost for Special Parts***

No deduction for depreciation of special parts, if they were damaged in a covered loss. You would be covered for the replacement cost of certain special damaged parts, such as tires, brakes, battery, and shocks, despite their wear and tear condition at the time of the accident, subject to the deductible.

▪ ***Enhanced Rental Car Damage Coverage***

If you needed to rent a vehicle on vacation or for another reason, and it were damaged, the rental agency's costly "loss of use" charges would be covered. This includes other hidden costs associated with rental cars, including:

- Claim handling expenses
- The decrease in the market value of that auto
- Expenses such as storage of the damaged rental auto.

In addition to Coverage Plus, you automatically receive *Identity Protection Services*. Our suite of services is specifically designed to help you protect your identity before it is stolen, and to be there for you if it were.

If you have additional questions, please check out our Frequently Asked Questions on the next page or visit www.metlife.com/GMinsuranceoffer.

*Replacement Cost for Total Losses applies to the first 15,000 miles or 12 months, whichever comes first. Does not apply to leased, substitute or non-owned vehicles. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. See policy for restrictions; in the event of any conflicts, policy prevails.



FAQs

AM I REQUIRED TO ACTIVATE MY AUTO POLICY BEFORE LEAVING THE [CADILLAC] DEALERSHIP?

You are not required to contact MetLife Auto & Home prior to leaving the [CADILLAC] dealership, but you must contact the MetLife Auto & Home Sales and Service Center at **1-800-780-0071** in order to receive a 12 month auto insurance policy paid compliments of [CADILLAC]. To receive your 12 month auto insurance policy documents, please contact MetLife Auto & Home within six days after your vehicle delivery date to obtain your policy. Representatives are available 8:00 *a.m.* to 8:00 *p.m.* Monday through Sunday.

WHAT PAPERWORK SHOULD I RECEIVE AT MY [CADILLAC] DEALERSHIP FOR PROOF OF INSURANCE?

You will not receive any proof of insurance or an insurance policy paid compliments of [CADILLAC] until you contact MetLife Auto & Home at **1-800-780-0071**. Representatives are available 8:00 *a.m.* to 8:00 *p.m.* Monday through Sunday. Upon contacting MetLife Auto & Home sales and service center, a policy will be issued and a temporary insurance binder will be faxed or emailed to you for immediate use. Your 12 month auto insurance policy will be mailed within a few days of your contacting the sales and service center. When you receive your temporary insurance binder, please include it as part of this welcome kit and place it in your vehicle glove compartment right away.

WHO IS COVERED BY THIS POLICY AND WHAT IS THE POLICY TERM?

Your new auto policy from MetLife Auto & Home covers the individual who purchased/leased the vehicle, as well as any other drivers that you give permission to drive the vehicle. The policy term is one year from the vehicle delivery date.

WHAT HIGHER COVERAGE LIMITS ARE AVAILABLE?

While your new auto policy from MetLife Auto & Home provides coverage limits which exceed the minimums required by law, you may purchase higher limits. If you desire additional limits and coverages, we offer an enhanced package of coverages and limits for an additional premium. If you wish to purchase these additional coverages or increased policy limits, you are responsible for the additional premium charge, not [CADILLAC]. The coverages provided by the enhanced package are as follows:

Bodily Injury Liability	\$250,000 <i>per person</i> / \$500,000 <i>per occurrence</i>
Property Damage Liability	\$100,000 <i>per occurrence</i>
Personal Injury Protection	\$8,000 <i>per person</i>
Medical Expense	\$5,000
Uninsured Motorists	
Bodily Injury	\$250,000 <i>per person</i> / \$500,000 <i>per accident</i>
Underinsured Motorists	
Bodily Injury	\$250,000 <i>per person</i> / \$500,000 <i>per accident</i>
Comprehensive	\$500 deductible
Collision	\$500 deductible
Towing and Labor	\$100 <i>per occurrence</i>
Substitute Transportation	\$45 <i>per day</i> / \$1,350 <i>per occurrence</i>
Glass Deductible Buyback	

WHO DO I CALL TO REPORT A CLAIM?

After you have contacted the MetLife Auto & Home Sales and Service Center to obtain your new policy, please contact an Auto Claim Representative from MetLife Auto & Home at **1-800-854-6011**, any time of day or night, seven days a week.

WHO DO I CALL IF I HAVE QUESTIONS ABOUT MY INSURANCE POLICY OR NEED COVERAGE FOR MY OTHER FAMILY VEHICLES?

Please contact MetLife Auto & Home at **1-800-780-0071**. We will be happy to answer any questions or assist you with optional coverages or increased limits on your auto policy from MetLife Auto & Home. We also offer a variety of other insurance products that can help protect you and your family in the event of a loss. Other products available include, homeowners, condominium, renters, personal excess liability, scheduled personal property, boat, recreational vehicle, landlord's rental dwelling and much more.

WHAT IF I ALREADY HAVE AUTO INSURANCE COVERAGE AND DO NOT WANT THIS COVERAGE?

If you already have auto insurance that you want to keep, you do not have to participate in this [CADILLAC] program. Simply notify your current insurance company of your new vehicle purchase and continue paying the required insurance payments with that company. If you have any questions regarding this program contact MetLife Auto & Home at **1-800-780-0071, 8:00 a.m. to 8:00 p.m. Monday through Sunday.**

WHAT IF I ALREADY HAVE AN AUTO POLICY WITH METLIFE AUTO & HOME?

Simply contact MetLife Auto & Home directly at **1-800-780-0071**, to let us know about your new [CADILLAC] vehicle purchase or lease and we will adjust your current auto policy as necessary.

WHAT HAPPENS AT THE END OF THE 12 MONTH POLICY TERM?

Your auto insurance policy is paid compliments of [CADILLAC] for 12 months. Near the end of your 12 month policy term, you will be contacted regarding your options regarding automobile insurance on your [CADILLAC]. You will be responsible for paying the premium after the first 12 months of the policy which was paid by [CADILLAC].

WHAT ARE MY OPTIONS AT THE END OF THE 12 MONTH POLICY TERM?

Your options include: 1) Subject to our normal underwriting guidelines, you can continue your insurance with us at the quoted premium we provide you at the time; or 2) You can seek insurance coverage with another company and elect to have this policy expire. Whichever option you choose, you are responsible for obtaining coverage and paying the premium.

Please be sure to keep this paperwork in your glove compartment until your 12 month auto insurance policy and identification card arrives. Thank you for purchasing a [CADILLAC] vehicle. Happy driving!

MetLife Auto & Home Insurance Information – Agent Compensation Disclosure Notice

Consistent with industry practice, when a policy is issued through the program MetLife Auto & Home may pay its agents a commission, as well as other forms of compensation for the sale and renewal of the MetLife Auto & Home policy. This compensation may vary and may include various forms of incentive compensation, including cash and non-cash awards (such as conferences and sales support services) based on a variety of factors, such as overall sales of MetLife Auto & Home policies or other performance measures we may set in connection with the sale and renewal of MetLife Auto & Home products. The agents may also receive service and / or administration fees in connection with the program. Our agents act on behalf of MetLife Auto & Home in connection with policies issued through the program and in the offer and sale of any other MetLife Auto & Home product to you. If an agent sells you a non-MetLife Auto & Home product, the agent acts on behalf of that other company in connection with the offer and sale of that non-MetLife Auto & Home product. Any compensation paid from that company to the agent or agency, may be different from that paid by MetLife Auto & Home.

* The following are the MetLife Auto & Home Companies whose products your Agent may be authorized to sell: Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Metropolitan Lloyds Insurance Company of Texas, Economy Fire & Casualty Company, Economy Preferred Insurance Company, and Economy Premier Assurance Company.