

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

RATING STEPS

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

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

- STEP 4 -** Refer to RULE 11 in the rating manual for additional modifications to these premiums.

For rounding purposes, a premium involving \$ 0.50 or more shall be rounded to the next higher dollar amount.

Part	Description
1	Bodily Injury to Others (BI)
2	Personal Injury Protection (PIP)
3	Bodily Injury Caused by an Uninsured Auto (UMBI)
4	Damage to Someone Else's Property (PDL)
5	Optional Bodily Injury to Others (Opt'l BI)
6	Medical Payments (MED)
7	Collision (COLL)
8	Limited Collision (LCOLL)
9	Comprehensive (COMP)
10	Substitute Transportation (SUBT)
11	Towing and Labor (TOW)
12	Bodily Injury Caused by an Underinsured Auto (UIMBI)

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI - Part 1 (A-1)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	161	256	169	471	236	424	212	144
2	169	281	174	494	265	445	239	152
3	170	298	184	524	312	472	281	155
4	192	308	211	583	330	525	297	167
5	184	314	218	646	353	581	318	168
6	219	332	242	654	387	589	348	187
7	206	339	279	745	393	671	354	182
8	215	411	226	753	433	678	390	187
9	254	411	256	807	436	726	392	240
10	233	504	313	859	520	773	468	215
11	212	534	296	832	518	749	466	239
12	234	512	305	848	545	763	491	232
13	295	550	349	833	547	750	492	267
14	316	544	428	802	569	722	512	330
15	375	636	407	815	623	734	561	320
16	319	663	514	818	578	736	520	290
17	255	533	302	830	436	747	392	249
18	286	652	315	861	546	775	491	266
19	322	626	374	833	564	750	508	308
20	320	649	399	841	584	757	526	315
21	385	665	509	839	633	755	570	449
22	373	698	481	848	640	763	576	397
23	254	635	370	827	558	744	502	243
24	243	533	320	839	505	755	455	243
25	294	642	343	840	569	756	512	263
26	307	648	404	798	632	718	569	271
27	129	241	150	428	205	385	185	134
40	285	599	354	881	527	793	474	288
41	282	569	390	812	555	731	500	295
42	404	669	424	880	621	792	559	338
43	333	629	390	813	615	732	554	323
44	295	660	511	829	611	746	550	278
45	369	626	451	847	676	762	608	323
46	118	227	135	436	201	392	181	124

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PIP - Part 2 (A-2)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	42	59	50	118	59	106	53	36
2	42	70	53	127	65	114	59	36
3	43	70	49	138	64	124	58	40
4	51	76	51	159	76	143	68	39
5	48	71	57	135	82	122	74	43
6	52	86	52	165	94	149	85	46
7	56	78	74	170	91	153	82	45
8	59	90	61	182	97	164	87	47
9	69	92	76	186	100	167	90	51
10	64	108	78	198	121	178	109	57
11	58	128	89	208	116	187	104	55
12	58	112	83	193	125	174	113	54
13	86	130	87	216	139	194	125	61
14	96	141	114	223	134	201	121	67
15	105	146	90	212	140	191	126	80
16	107	152	145	196	147	176	132	73
17	65	116	75	195	104	176	94	65
18	77	158	93	189	125	170	113	70
19	88	156	106	219	126	197	113	73
20	87	176	104	233	148	210	133	69
21	117	196	126	205	162	185	146	102
22	112	178	131	233	139	210	125	99
23	67	155	105	205	130	185	117	57
24	67	124	82	192	111	173	100	58
25	68	137	94	196	130	176	117	62
26	95	160	101	213	150	192	135	69
27	34	57	42	105	52	95	47	34
40	88	147	99	196	110	176	99	69
41	80	133	99	200	139	180	125	70
42	122	159	96	201	134	181	121	91
43	102	157	114	223	147	201	132	85
44	101	153	135	202	139	182	125	69
45	117	169	116	214	153	193	138	78
46	35	61	43	110	54	99	49	34

Note: The above rates are applicable to insureds with zero SDIP points.
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Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PDL - Part 4 Basic (\$5000)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	168	306	243	544	341	490	307	186
2	190	309	251	625	370	563	333	181
3	191	320	241	638	360	574	324	222
4	202	351	256	669	379	602	341	217
5	197	350	263	675	412	608	371	223
6	208	367	285	707	432	636	389	232
7	219	382	249	668	473	601	426	250
8	215	344	269	728	464	655	418	263
9	230	389	292	730	479	657	431	211
10	206	363	272	735	475	662	428	255
11	212	375	271	756	460	680	414	226
12	214	394	285	758	514	682	463	250
13	241	392	311	743	486	669	437	253
14	273	477	306	782	499	704	449	307
15	273	467	349	810	537	729	483	264
16	260	466	305	771	490	694	441	227
17	231	403	281	759	453	683	408	224
18	224	468	318	789	509	710	458	261
19	231	454	311	735	479	662	431	264
20	238	451	301	792	495	713	446	229
21	271	477	363	794	551	715	496	268
22	292	518	402	766	496	689	446	329
23	204	459	318	759	499	683	449	228
24	228	491	363	782	481	704	433	238
25	223	473	365	769	527	692	474	241
26	258	484	399	748	540	673	486	262
27	162	278	212	523	300	471	270	170
40	204	402	304	721	459	649	413	294
41	207	376	308	773	479	696	431	237
42	216	403	309	750	534	675	481	255
43	243	442	312	812	540	731	486	278
44	201	431	289	731	487	658	438	229
45	272	447	357	829	538	746	484	248
46	146	289	202	508	288	457	259	163

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COLLISION - Part 7 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	253	575	350	989	507	890	456	238
2	268	528	311	1090	443	981	399	251
3	267	551	331	1123	516	1011	464	276
4	294	582	341	1139	513	1025	462	273
5	288	586	342	1059	562	953	506	276
6	306	593	355	1139	589	1025	530	320
7	312	705	386	1182	576	1064	518	279
8	328	658	378	1254	580	1129	522	345
9	330	582	370	1076	622	968	560	306
10	303	574	383	1149	627	1034	564	308
11	320	755	441	1190	613	1071	552	290
12	375	695	457	1140	697	1026	627	297
13	358	682	505	1233	710	1110	639	291
14	460	848	446	1295	787	1166	708	360
15	559	815	606	1298	948	1168	853	348
16	525	929	483	1258	710	1132	639	328
17	390	687	380	1145	656	1031	590	283
18	449	849	511	1116	782	1004	704	309
19	368	774	555	1086	715	977	644	351
20	494	870	579	1193	740	1074	666	428
21	550	875	606	1460	897	1314	807	474
22	592	880	612	1352	728	1217	655	549
23	354	838	538	1029	706	926	635	352
24	390	752	542	1130	783	1017	705	415
25	339	764	581	1072	709	965	638	364
26	420	726	619	1220	788	1098	709	402
27	231	533	278	1016	443	914	399	236
40	329	651	401	1099	701	989	631	325
41	287	650	443	1102	729	992	656	335
42	371	680	462	1172	741	1055	667	323
43	417	858	442	1355	817	1220	735	425
44	346	688	395	1082	589	974	530	301
45	442	766	469	1127	813	1014	732	399
46	224	525	273	937	446	843	401	257

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COMPREHENSIVE - Part 9 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	128	159	117	162	137	146	123	118
2	113	158	122	148	133	133	120	136
3	127	155	119	177	142	159	128	126
4	121	161	120	171	139	154	125	135
5	122	163	129	179	147	161	132	144
6	137	173	139	172	150	155	135	138
7	138	170	133	176	160	158	144	163
8	136	183	137	198	163	178	147	139
9	141	186	141	196	162	176	146	134
10	125	196	151	190	170	171	153	151
11	156	209	148	217	171	195	154	157
12	159	210	159	235	188	212	169	172
13	173	214	170	246	203	221	183	215
14	170	249	182	240	230	216	207	178
15	230	305	219	285	252	257	227	259
16	331	448	335	520	417	468	375	422
17	134	174	138	178	152	160	137	143
18	205	323	252	345	286	311	257	245
19	237	369	290	398	358	358	322	269
20	205	330	287	337	297	303	267	259
21	281	454	349	411	376	370	338	327
22	321	458	397	543	434	489	391	390
23	208	342	228	292	261	263	235	228
24	153	232	181	237	207	213	186	187
25	241	344	265	328	305	295	275	265
26	253	415	314	483	350	435	315	303
27	108	138	111	131	121	118	109	122
40	155	211	165	229	188	206	169	175
41	135	215	185	222	198	200	178	177
42	164	256	196	241	224	217	202	195
43	174	266	211	330	247	297	222	242
44	271	455	327	400	389	360	350	334
45	198	304	225	299	249	269	224	267
46	87	124	91	125	103	113	93	98

*Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Increased Limits Factors and Flat Rates

<u>Part 4 (Property Damage Liability)</u>	
<u>Limit</u>	<u>Factor</u>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.310
250,000	1.340

<u>Part 11 (Towing)</u>	
<u>Limit</u>	<u>Rate</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

<u>Part 6 (Medical Payments)</u>	
<u>Limit</u>	<u>Rate</u>
5,000	\$35
10,000	48
15,000	61
20,000	67
25,000	73
50,000	89
100,000	105

<u>Part 10 (Substitute Transportation)</u>			
<u>Limit</u>	<u>Tiers 1-20</u>	<u>Tiers 21-37</u>	<u>Tiers 38-99</u>
<u>Per day/Maximum</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
\$15/\$450	\$12	\$13	\$14
\$30/\$900	58	64	70
\$45/\$1,350	133	147	163
\$100/\$3,000	275	305	336

<u>Limit</u>	<u>Part 3 (UM) Rate</u>	<u>Part 12 (UIM) Rate</u>
20/40	\$11	\$0
20/50	12	1
25/50	13	3
25/60	14	4
30/70	14	7
35/80	14	11
50/100	15	19
100/100	16	41
100/200	17	41
100/300	17	42
200/400	20	99
250/500	21	118
250/1000	22	127
300/500	24	167
500/500	30	304
500/1000	31	313

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

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

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	
1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536	0.524
2	0.62	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563	0.551
3	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592	0.580
4	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623	0.610
5	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656	0.642
6	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690	0.676
7	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728	0.712
8	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767	0.751
10	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809	0.792
11	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855	0.835
12	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902	0.882
13	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953	0.932
14	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.983
15	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064	1.040
16	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125	1.099
17	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190	1.162

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.807	0.845	0.885	46	2.816	2.948	3.087
2	0.817	0.855	0.895	47	2.869	3.004	3.145
3	0.848	0.888	0.930	48	2.921	3.058	3.202
4	0.911	0.954	0.999	49	2.973	3.113	3.259
5	0.963	1.008	1.055	50	3.015	3.157	3.305
6	1.016	1.064	1.114	51	3.068	3.212	3.363
7	1.057	1.107	1.159	52	3.120	3.267	3.421
8	1.110	1.162	1.217	53	3.172	3.321	3.477
10	1.173	1.228	1.286	54	3.246	3.399	3.559
11	1.225	1.283	1.343	55	3.340	3.497	3.661
12	1.277	1.337	1.400	56	3.434	3.595	3.764
13	1.309	1.371	1.435	57	3.507	3.672	3.845
14	1.351	1.414	1.480	58	3.623	3.793	3.971
15	1.393	1.458	1.527	59	3.769	3.946	4.131
16	1.445	1.513	1.584	60	3.916	4.100	4.293
17	1.487	1.557	1.630	61	4.073	4.264	4.464
18	1.529	1.601	1.676	62	4.219	4.417	4.625
19	1.571	1.645	1.722	63	4.366	4.571	4.786
20	1.612	1.688	1.767	64	4.513	4.725	4.947
21	1.654	1.732	1.813	65	4.670	4.889	5.119
22	1.686	1.765	1.848	66	4.889	5.119	5.360
23	1.717	1.798	1.883	67	5.193	5.437	5.693
24	1.748	1.830	1.916	68	5.486	5.744	6.014
25	1.790	1.874	1.962	69	5.790	6.062	6.347
26	1.822	1.908	1.998	70	6.094	6.380	6.680
27	1.853	1.940	2.031	76	6.617	6.928	7.254
28	1.895	1.984	2.077	77	7.360	7.706	8.068
29	1.937	2.028	2.123	78	8.114	8.495	8.894
30	1.968	2.060	2.157	79	8.858	9.274	9.710
31	2.010	2.104	2.203	80	9.611	10.063	10.536
32	2.063	2.160	2.262	81	10.355	10.842	11.352
33	2.115	2.214	2.318	82	11.109	11.631	12.178
34	2.157	2.258	2.364	83	11.852	12.409	12.992
35	2.199	2.302	2.410	84	12.606	13.198	13.818
36	2.241	2.346	2.456	85	13.349	13.976	14.633
37	2.293	2.401	2.514	86	14.480	15.161	15.874
38	2.366	2.477	2.593	87	14.476	15.156	15.868
39	2.429	2.543	2.663				
40	2.492	2.609	2.732	71*	6.512	6.818	7.138
41	2.555	2.675	2.801	72*	6.921	7.246	7.587
42	2.607	2.730	2.858	73*	7.339	7.684	8.045
43	2.670	2.795	2.926	74*	7.758	8.123	8.505
44	2.722	2.850	2.984	75*	8.167	8.551	8.953
45	2.764	2.894	3.030				

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.594	0.599	0.604	46	1.875	1.890	1.905
2	0.605	0.610	0.615	47	1.915	1.930	1.945
3	0.625	0.630	0.635	48	1.945	1.961	1.977
4	0.655	0.660	0.665	49	1.986	2.002	2.018
5	0.696	0.702	0.708	50	2.016	2.032	2.048
6	0.726	0.732	0.738	51	2.046	2.062	2.078
7	0.756	0.762	0.768	52	2.087	2.104	2.121
8	0.786	0.792	0.798	53	2.117	2.134	2.151
10	0.827	0.834	0.841	54	2.167	2.184	2.201
11	0.857	0.864	0.871	55	2.228	2.246	2.264
12	0.887	0.894	0.901	56	2.288	2.306	2.324
13	0.917	0.924	0.931	57	2.339	2.358	2.377
14	0.937	0.944	0.952	58	2.419	2.438	2.458
15	0.968	0.976	0.984	59	2.520	2.540	2.560
16	0.998	1.006	1.014	60	2.611	2.632	2.653
17	1.018	1.026	1.034	61	2.712	2.734	2.756
18	1.048	1.056	1.064	62	2.812	2.834	2.857
19	1.079	1.088	1.097	63	2.913	2.936	2.959
20	1.099	1.108	1.117	64	3.014	3.038	3.062
21	1.119	1.128	1.137	65	3.115	3.140	3.165
22	1.139	1.148	1.157	66	3.266	3.292	3.318
23	1.159	1.168	1.177	67	3.468	3.496	3.524
24	1.179	1.188	1.198	68	3.669	3.698	3.728
25	1.210	1.220	1.230	69	3.861	3.892	3.923
26	1.230	1.240	1.250	70	4.062	4.094	4.127
27	1.250	1.260	1.270	76	4.415	4.450	4.486
28	1.270	1.280	1.290	77	4.909	4.948	4.988
29	1.290	1.300	1.310	78	5.413	5.456	5.500
30	1.320	1.331	1.342	79	5.917	5.964	6.012
31	1.341	1.352	1.363	80	6.411	6.462	6.514
32	1.371	1.382	1.393	81	6.915	6.970	7.026
33	1.411	1.422	1.433	82	7.409	7.468	7.528
34	1.441	1.453	1.465	83	7.913	7.976	8.040
35	1.462	1.474	1.486	84	8.417	8.484	8.552
36	1.492	1.504	1.516	85	8.911	8.982	9.054
37	1.532	1.544	1.556	86	9.657	9.734	9.812
38	1.572	1.585	1.598	87	9.661	9.738	9.816
39	1.623	1.636	1.649				
40	1.663	1.676	1.689	71*	4.355	4.390	4.425
41	1.704	1.718	1.732	72*	4.647	4.684	4.721
42	1.744	1.758	1.772	73*	4.939	4.979	5.019
43	1.784	1.798	1.812	74*	5.232	5.274	5.316
44	1.814	1.829	1.844	75*	5.524	5.568	5.613
45	1.845	1.860	1.875				

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

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Deductibles

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

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

COLLISION	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.17
Factor applied to change Deductible from \$500 to:	
\$1,000	0.63
\$2,000	0.48
Waiver of Deductible Charges:	
\$300 Deductible	\$10
\$500 Deductible	\$13
\$1,000 Deductible	\$16
\$2,000 Deductible	\$25

LIMITED COLLISION	
Limited Collision Factor:	
	0.06
Charge to reduce Deductible from \$500 to:	
\$300	\$5
\$0	\$8
Factor applied to change Deductible from \$500 to:	
\$1,000	0.54
\$2,000	0.32

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 10

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	28	30	37	39	49	58	75	100	102	104	172	196	206	242	366	376
2	30	32	40	42	52	62	80	106	108	110	181	207	217	255	386	396
3	29	31	39	41	51	61	79	105	107	109	180	206	216	254	385	395
4	34	36	45	48	59	70	91	120	122	124	206	235	246	289	439	450
5	32	34	43	45	56	67	86	114	116	118	196	224	235	276	419	429
6	38	41	51	53	66	79	102	136	138	141	233	267	280	328	498	511
7	36	38	48	51	63	75	97	128	130	133	220	251	263	309	469	481
8	37	40	50	52	65	77	100	133	135	138	229	261	274	322	488	501
9	45	48	60	63	78	93	120	159	162	165	272	311	326	383	580	595
10	40	43	54	56	70	84	108	144	146	149	247	283	297	348	529	542
11	40	43	53	55	68	80	103	136	138	141	232	264	277	325	491	504
12	41	44	55	58	71	85	110	146	148	151	250	286	300	352	533	547
13	53	56	70	74	91	109	140	185	189	192	317	363	380	446	676	693
14	57	61	76	79	98	117	150	199	202	206	340	389	408	478	725	743
15	69	73	91	96	118	140	180	238	242	247	406	464	486	571	864	886
16	77	81	97	101	121	140	176	227	231	235	378	429	449	524	786	806
17	46	49	61	64	79	94	121	160	163	166	275	314	329	386	585	600
18	63	66	80	84	101	119	150	196	199	203	328	374	391	457	688	705
19	66	70	85	89	109	128	163	213	217	221	361	411	431	504	761	780
20	70	74	90	93	113	132	168	218	222	226	366	417	437	511	768	788
21	91	96	115	120	143	167	210	272	277	281	453	515	538	629	943	967
22	89	94	112	117	140	163	205	265	269	274	440	500	523	611	916	939
23	43	46	58	61	76	91	117	156	159	162	269	307	322	379	575	589
24	42	45	56	59	73	88	113	150	153	156	259	296	310	364	552	566
25	61	65	79	82	100	118	150	196	199	203	331	377	395	462	696	714
26	62	66	80	84	103	121	154	202	206	210	342	390	409	479	723	741
27	24	26	32	33	41	48	62	82	84	85	140	160	168	197	298	306
40	51	54	68	71	88	105	135	179	182	185	306	350	367	431	652	669
41	49	52	66	69	85	102	132	175	178	181	301	344	360	423	641	658
42	72	77	96	101	124	148	191	253	258	262	434	496	519	610	924	948
43	63	67	83	87	107	126	162	213	217	221	364	415	435	510	772	792
44	66	70	84	88	106	124	156	203	207	210	340	387	405	474	712	730
45	69	73	91	95	117	139	179	235	240	244	402	459	481	564	853	875
46	22	23	29	30	37	44	57	75	77	78	128	147	154	180	273	280

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 17

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	49	52	64	67	83	98	125	165	168	171	281	320	336	394	595	610
2	55	58	72	75	92	109	139	183	186	189	310	354	371	435	656	673
3	58	62	76	79	97	115	147	193	197	200	329	375	393	460	695	713
4	61	65	79	83	102	120	153	201	205	209	341	389	408	478	722	740
5	63	67	82	86	104	123	157	206	210	214	350	399	417	489	738	757
6	65	69	85	89	109	129	164	216	220	224	367	418	438	514	776	795
7	67	71	87	91	112	132	169	221	225	229	376	428	449	526	794	814
8	79	84	104	108	133	157	202	265	270	275	451	515	540	633	956	981
9	80	85	105	109	134	159	203	267	271	276	453	517	542	635	959	983
10	94	100	124	130	160	190	244	321	327	333	548	626	656	770	1164	1194
11	101	107	133	139	171	203	260	342	349	355	584	666	698	819	1238	1269
12	99	105	130	136	166	197	252	331	337	343	563	643	673	789	1193	1223
13	109	116	142	149	181	214	274	359	366	373	610	696	728	854	1289	1322
14	110	117	143	149	182	215	274	359	365	372	607	692	725	849	1281	1313
15	125	133	163	171	209	247	315	414	422	429	703	802	840	985	1487	1525
16	121	129	160	168	207	246	317	419	427	435	717	819	858	1007	1524	1564
17	98	104	130	136	167	199	256	338	344	350	578	660	691	811	1227	1259
18	123	131	162	170	208	247	317	418	425	433	712	813	852	999	1510	1549
19	118	125	155	163	200	237	304	401	408	416	683	780	817	959	1450	1487
20	127	135	166	174	212	251	321	422	430	437	717	818	856	1004	1516	1555
21	124	132	163	171	211	250	321	424	432	440	724	826	866	1016	1536	1576
22	132	140	174	182	223	265	340	447	456	464	763	871	912	1070	1618	1659
23	127	135	165	173	211	249	318	417	424	432	706	805	843	988	1491	1529
24	97	103	129	135	166	198	255	336	343	349	576	658	689	809	1225	1256
25	128	136	167	174	213	251	321	421	428	436	713	813	852	998	1506	1545
26	118	126	156	164	202	241	310	409	417	424	700	800	838	984	1489	1527
27	46	49	60	63	78	92	118	155	158	161	264	301	316	370	560	574
40	116	123	152	159	195	230	295	388	395	402	659	752	788	924	1396	1432
41	114	121	148	155	189	223	285	374	380	387	633	722	756	886	1337	1371
42	131	139	171	179	219	259	331	435	443	451	739	843	883	1035	1563	1603
43	124	132	162	169	207	244	312	410	418	425	696	794	832	975	1472	1510
44	120	128	159	167	206	245	315	416	424	432	713	814	853	1001	1516	1555
45	127	135	165	172	210	247	315	413	421	428	699	797	835	978	1475	1513
46	44	47	58	60	74	87	112	147	150	152	250	285	299	350	529	543

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 18

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	34	36	44	46	56	66	85	111	113	115	188	215	225	263	397	408
2	33	35	43	45	56	66	85	112	114	116	190	217	228	267	404	414
3	36	38	47	49	60	71	91	120	122	124	203	232	243	285	430	441
4	41	44	54	56	69	81	104	137	139	142	233	265	278	326	492	505
5	40	43	53	55	68	81	105	138	141	143	236	270	283	332	502	515
6	47	50	61	64	79	93	119	157	160	163	267	304	319	374	564	579
7	53	56	70	73	90	106	136	179	182	186	305	348	365	428	647	664
8	43	46	56	59	73	86	110	145	148	151	247	282	296	347	525	538
9	50	53	65	68	84	99	127	166	169	172	283	322	338	396	598	613
10	62	66	81	85	103	122	156	205	208	212	347	396	415	486	733	752
11	57	61	75	78	96	113	145	191	195	198	325	371	389	456	689	707
12	60	64	78	82	100	118	151	199	202	206	337	385	403	472	713	732
13	67	71	88	92	113	134	171	225	229	233	383	437	458	537	812	832
14	81	86	106	112	137	162	208	274	280	285	468	534	559	656	992	1018
15	79	84	103	108	132	157	201	264	269	273	448	512	536	628	949	973
16	91	97	121	127	158	188	242	321	327	333	551	629	660	775	1174	1204
17	57	61	75	79	96	114	147	193	197	201	330	377	394	463	700	718
18	60	64	79	83	101	120	154	203	206	210	345	394	413	484	731	750
19	69	73	91	96	118	140	180	237	242	246	406	463	485	570	862	884
20	79	84	103	108	132	155	199	261	265	270	442	504	528	619	935	959
21	98	104	128	134	165	195	250	329	335	341	559	638	669	784	1185	1215
22	97	103	126	132	161	189	242	317	322	328	536	611	640	750	1132	1161
23	68	72	90	94	116	138	178	234	239	243	401	458	480	563	852	874
24	59	63	78	82	101	120	154	203	207	211	347	396	415	487	737	756
25	67	71	88	92	112	133	170	223	227	231	379	432	452	530	801	821
26	72	77	96	101	124	148	191	253	258	262	434	496	519	610	924	948
27	28	30	37	39	48	56	73	96	97	99	163	186	195	229	347	356
40	68	72	89	93	114	136	174	228	233	237	389	444	465	545	823	844
41	74	79	97	102	125	148	190	250	255	260	427	487	510	598	905	928
42	78	83	103	108	133	158	204	269	274	279	460	525	550	645	977	1002
43	74	79	97	102	125	148	190	250	255	260	427	487	510	598	905	928
44	91	97	121	127	157	187	242	320	326	332	549	627	657	771	1169	1199
45	87	92	114	119	146	173	222	291	297	302	496	566	593	695	1050	1077
46	25	27	33	35	43	51	65	86	87	89	147	167	175	206	311	319

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 20

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	85	91	113	118	146	174	224	296	302	307	508	580	608	713	1080	1108
2	89	95	118	124	153	182	235	311	316	322	532	608	637	748	1133	1162
3	95	101	126	132	163	194	250	330	336	343	565	646	677	794	1203	1234
4	104	111	138	145	180	214	276	365	372	379	626	715	750	880	1334	1368
5	118	126	156	164	202	240	309	408	416	424	699	798	836	981	1486	1524
6	119	127	158	165	204	243	312	413	420	428	706	807	846	992	1503	1541
7	135	144	179	188	232	276	355	469	478	487	804	918	962	1129	1710	1754
8	136	145	180	189	234	278	358	474	483	492	812	927	972	1141	1727	1772
9	145	155	193	202	250	297	383	507	516	526	869	992	1040	1221	1849	1897
10	147	157	197	207	258	308	399	529	539	549	912	1042	1093	1284	1948	1998
11	142	152	191	200	249	298	386	512	522	532	882	1009	1058	1243	1885	1934
12	146	156	196	206	255	305	395	524	534	544	901	1031	1080	1269	1925	1975
13	142	152	191	201	249	298	386	513	522	532	883	1010	1059	1244	1887	1936
14	138	147	185	194	241	288	373	495	505	514	852	975	1022	1200	1821	1868
15	141	151	189	198	246	294	380	504	514	523	868	992	1040	1221	1852	1900
16	139	149	187	196	244	292	378	503	512	522	866	991	1039	1220	1852	1900
17	148	158	197	207	256	304	393	520	529	539	891	1018	1067	1253	1899	1948
18	146	156	196	206	257	307	398	529	539	549	911	1042	1093	1284	1949	1999
19	143	153	192	202	250	299	387	514	524	533	885	1012	1060	1246	1890	1939
20	144	154	193	203	252	302	390	518	528	538	893	1021	1070	1257	1907	1956
21	144	154	193	203	252	301	390	518	527	537	891	1019	1068	1255	1904	1953
22	146	156	196	206	255	305	395	524	534	544	901	1031	1080	1269	1925	1975
23	139	149	187	197	245	294	381	506	516	525	873	999	1047	1231	1868	1916
24	139	149	188	198	247	295	384	511	520	530	882	1009	1058	1244	1890	1939
25	145	155	194	204	253	303	391	519	529	539	894	1022	1071	1258	1908	1957
26	137	146	184	193	240	287	371	492	502	511	848	969	1016	1194	1811	1857
27	77	82	102	107	133	158	203	269	274	279	461	526	552	648	981	1006
40	150	160	202	212	263	315	408	542	552	562	934	1068	1119	1315	1995	2047
41	138	148	186	195	243	290	376	499	509	518	860	984	1031	1212	1839	1886
42	152	162	204	214	266	317	410	544	554	565	936	1070	1122	1318	1999	2051
43	139	149	187	196	244	291	377	501	510	520	863	986	1034	1215	1843	1891
44	138	148	186	196	244	293	380	505	515	525	873	999	1047	1231	1869	1917
45	147	157	197	207	256	306	396	525	535	545	902	1032	1081	1270	1926	1976
46	78	83	104	109	135	160	207	273	278	284	469	535	561	659	998	1024

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 21

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	43	46	57	60	74	88	113	149	152	155	255	291	305	358	542	556
2	47	50	63	66	81	97	125	166	169	172	284	325	340	400	605	621
3	56	60	74	78	96	115	148	196	200	203	336	384	402	472	715	733
4	61	65	81	84	104	124	159	210	213	217	358	409	429	503	761	780
5	63	67	84	88	109	130	167	221	225	229	379	433	454	533	808	828
6	70	75	93	97	120	143	184	244	248	253	417	477	500	586	888	911
7	71	76	94	99	122	145	187	247	252	257	424	484	507	595	902	925
8	76	81	101	107	132	157	203	269	275	280	463	529	554	651	987	1013
9	79	84	105	110	136	161	208	275	280	285	470	537	563	661	1001	1027
10	92	98	123	129	159	190	245	325	331	337	557	637	667	784	1187	1218
11	92	98	123	129	159	190	245	324	330	336	556	635	665	781	1184	1214
12	96	102	128	134	167	199	256	340	346	352	583	666	699	820	1243	1275
13	99	105	131	138	170	202	261	344	351	357	590	674	706	829	1255	1288
14	101	108	135	141	175	208	269	356	362	369	610	697	731	858	1300	1334
15	111	118	148	155	192	228	295	390	397	405	669	764	801	940	1425	1462
16	104	111	138	145	179	213	275	363	370	377	622	711	745	875	1325	1359
17	77	82	103	108	133	159	205	272	277	282	467	534	559	657	995	1021
18	97	103	129	136	168	200	258	341	348	354	586	669	701	824	1248	1280
19	99	106	132	139	172	205	265	351	358	364	603	689	722	848	1286	1319
20	101	108	135	142	176	211	272	361	368	375	622	711	745	875	1327	1361
21	112	119	149	157	194	231	298	395	403	410	678	775	812	954	1446	1483
22	114	122	152	159	197	235	303	401	408	416	687	785	823	966	1464	1501
23	98	105	131	137	170	203	262	347	354	360	597	682	715	839	1272	1305
24	88	94	118	124	153	183	236	313	319	325	539	616	645	758	1149	1179
25	101	108	135	141	175	208	269	356	362	369	610	697	731	858	1300	1334
26	111	118	148	156	193	230	297	393	401	408	676	772	809	951	1441	1478
27	37	39	49	52	64	76	98	129	131	134	221	252	264	310	470	482
40	94	100	125	131	162	193	249	330	336	342	566	647	678	796	1206	1237
41	99	106	132	138	171	204	263	348	354	361	596	681	714	838	1270	1302
42	110	117	147	154	190	227	293	388	395	402	666	761	797	936	1418	1455
43	109	116	145	152	189	225	290	384	391	399	659	753	790	927	1405	1441
44	107	114	143	150	186	222	287	380	387	394	653	746	782	918	1392	1428
45	122	130	162	170	210	250	322	425	433	441	728	832	872	1024	1550	1590
46	36	38	48	50	62	74	95	126	128	131	216	247	259	304	460	472

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 25

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	77	82	102	107	132	157	202	267	272	277	458	523	548	643	974	999
2	80	85	106	112	138	164	211	280	285	290	479	547	574	673	1020	1046
3	86	92	114	119	147	175	226	298	304	309	510	583	611	717	1085	1113
4	94	100	125	131	162	193	249	329	335	342	564	645	676	793	1202	1233
5	106	113	140	147	182	216	278	367	374	381	628	717	752	882	1336	1370
6	107	114	142	149	184	218	281	371	378	385	636	726	761	893	1353	1388
7	122	130	162	170	209	249	320	423	431	439	725	828	867	1018	1541	1581
8	122	130	162	170	210	250	322	426	434	442	730	834	874	1026	1554	1594
9	131	140	174	182	225	268	345	457	465	474	782	894	937	1099	1665	1708
10	132	141	177	186	232	277	358	476	485	494	820	937	983	1155	1752	1797
11	128	137	172	181	224	268	347	461	470	479	795	909	952	1119	1698	1742
12	131	140	176	185	229	274	355	471	480	489	810	927	971	1141	1731	1776
13	128	137	172	181	225	268	348	462	470	479	795	909	953	1120	1700	1744
14	124	132	166	175	217	259	336	445	454	462	767	877	919	1080	1638	1681
15	127	136	170	179	222	265	342	454	463	471	781	893	936	1100	1668	1711
16	125	134	168	177	220	263	340	452	461	469	779	891	934	1098	1666	1709
17	133	142	177	186	230	274	353	467	476	485	802	916	960	1127	1708	1752
18	131	140	176	185	231	276	358	475	484	493	820	937	983	1155	1753	1798
19	129	138	173	182	226	270	349	463	472	481	797	911	955	1122	1702	1746
20	130	139	174	183	228	272	352	467	476	485	804	919	964	1132	1718	1762
21	130	139	174	183	227	272	351	466	475	484	803	918	962	1130	1714	1758
22	131	140	176	185	229	274	355	471	480	489	810	927	971	1141	1731	1776
23	125	134	168	177	221	264	342	455	464	473	785	898	942	1107	1681	1724
24	125	134	169	178	222	266	345	459	468	477	794	908	952	1119	1700	1744
25	131	140	175	184	229	273	353	468	477	486	805	920	965	1133	1719	1763
26	123	131	165	173	216	258	333	443	451	459	762	871	914	1073	1628	1670
27	69	74	92	96	119	142	183	242	246	251	414	473	496	582	882	904
40	135	144	181	191	237	283	367	488	497	506	840	961	1007	1184	1796	1843
41	124	133	167	175	218	261	338	449	457	466	774	885	928	1090	1654	1697
42	137	146	183	193	239	286	369	490	499	509	843	964	1010	1187	1800	1846
43	125	134	168	176	219	262	339	451	459	468	776	888	931	1093	1659	1702
44	124	133	168	176	220	263	342	455	463	472	785	898	942	1107	1681	1725
45	132	141	177	186	230	275	356	472	481	490	811	928	972	1142	1732	1777
46	70	75	93	98	121	144	186	246	250	255	421	481	504	592	897	920

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 26

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	39	42	52	54	67	79	102	134	137	139	230	262	275	323	488	501
2	42	45	56	59	73	87	112	149	152	154	256	292	306	360	545	559
3	50	53	67	70	86	103	133	176	179	182	302	345	361	424	642	659
4	55	59	73	76	94	111	143	189	192	196	323	368	386	453	685	703
5	57	61	76	80	98	117	151	200	203	207	342	391	410	481	728	747
6	63	67	84	88	108	129	166	219	223	227	375	429	449	527	799	819
7	64	68	85	89	110	131	169	223	227	231	382	436	457	536	812	833
8	68	73	91	95	118	141	183	242	247	251	416	476	499	586	888	911
9	71	76	94	99	122	145	187	247	252	256	423	483	506	594	900	923
10	83	89	111	116	144	171	221	292	298	303	502	573	601	706	1069	1097
11	83	88	110	116	143	171	220	292	297	303	500	572	599	703	1066	1093
12	86	92	115	121	149	178	230	305	311	317	525	600	628	738	1119	1148
13	89	95	118	124	153	182	234	310	316	321	531	606	635	746	1129	1158
14	91	97	121	127	157	187	242	320	326	332	549	628	658	772	1170	1201
15	100	107	133	140	173	206	265	351	358	364	602	688	721	847	1283	1316
16	94	100	125	131	162	192	248	327	333	340	561	640	671	788	1193	1224
17	69	74	92	97	120	143	184	244	249	253	419	479	502	590	894	917
18	87	93	116	122	151	179	232	307	312	318	526	601	630	740	1122	1151
19	89	95	119	125	155	185	238	316	322	328	543	620	650	764	1158	1187
20	91	97	122	128	159	190	245	325	332	338	560	640	671	788	1195	1226
21	101	108	135	141	175	208	269	356	363	369	611	698	732	859	1302	1336
22	103	110	137	144	178	212	273	361	368	375	619	707	741	870	1318	1352
23	88	94	118	123	153	182	236	312	318	324	536	613	643	755	1144	1174
24	79	84	106	111	138	164	213	282	287	293	485	554	581	682	1035	1062
25	91	97	121	127	157	187	242	320	326	332	549	628	658	772	1170	1201
26	100	107	133	140	174	207	267	354	361	368	608	695	729	856	1298	1331
27	33	35	44	46	57	68	88	116	118	120	199	227	238	279	423	434
40	85	91	113	119	146	174	225	297	303	309	510	583	610	717	1086	1114
41	89	95	118	124	154	183	236	313	319	325	537	613	643	755	1143	1173
42	99	106	132	138	171	204	264	349	356	362	599	685	718	843	1277	1310
43	98	105	131	137	170	202	261	346	352	359	594	678	711	835	1265	1298
44	96	102	128	135	167	199	258	341	348	354	587	671	703	826	1252	1285
45	110	117	146	153	189	225	290	383	390	397	656	749	785	921	1395	1431
46	32	34	43	45	55	66	85	113	115	117	194	222	232	273	413	424

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 30

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	26	28	35	36	45	53	69	91	92	94	155	177	186	218	330	339
2	27	29	36	38	47	56	72	95	97	99	163	186	195	229	347	356
3	27	29	36	38	47	56	73	96	98	100	165	189	198	233	353	362
4	30	32	40	42	52	62	79	105	107	109	180	205	215	253	383	392
5	31	33	41	43	53	63	81	107	109	111	182	208	218	256	387	397
6	34	36	45	47	58	69	89	118	120	122	202	231	242	284	430	441
7	33	35	44	46	57	67	87	115	117	119	196	224	235	276	418	429
8	34	36	45	47	58	69	89	118	120	122	202	231	242	284	430	441
9	43	46	57	60	74	88	114	151	153	156	258	295	309	363	550	564
10	37	40	50	52	65	77	100	133	135	138	229	261	274	322	488	501
11	44	47	58	61	75	89	115	152	154	157	259	296	310	364	551	565
12	46	49	60	63	77	90	116	152	154	157	257	293	307	360	544	558
13	50	53	66	69	85	101	129	170	174	177	291	332	348	408	617	633
14	59	63	78	82	102	121	156	207	211	215	355	405	425	499	755	775
15	60	64	79	83	102	121	155	204	208	212	349	398	417	489	740	759
16	70	74	88	92	110	128	160	207	210	214	344	390	408	477	714	732
17	45	48	60	63	77	92	119	157	160	163	268	307	321	377	571	586
18	58	61	74	77	94	110	139	181	184	188	304	346	363	424	638	654
19	63	67	82	85	104	122	156	204	208	211	345	393	412	482	727	746
20	71	75	90	94	113	133	168	218	222	225	364	415	434	507	762	781
21	95	100	122	128	155	182	231	302	307	313	508	579	606	710	1069	1096
22	85	90	109	114	138	162	206	268	273	278	451	514	538	630	948	972
23	43	46	57	60	74	89	115	152	155	157	260	298	312	366	555	569
24	44	47	58	61	76	90	116	153	156	159	262	299	314	368	558	572
25	53	56	69	72	88	104	132	173	176	179	293	334	350	410	619	634
26	57	60	73	77	93	109	139	182	185	188	306	349	365	428	644	661
27	26	28	34	36	44	52	66	87	88	90	148	168	176	207	312	320
40	51	54	68	71	88	105	136	180	183	187	309	353	370	434	658	675
41	52	55	69	73	90	108	139	184	187	191	316	361	378	444	673	690
42	61	65	81	85	105	125	161	213	217	221	364	416	436	512	775	795
43	60	64	79	83	102	121	156	206	209	213	351	401	420	493	746	765
44	71	74	88	92	109	127	158	204	207	211	336	382	399	465	696	713
45	61	65	80	84	103	122	157	207	211	215	353	403	422	495	748	768
46	24	25	31	33	40	48	61	80	82	83	136	156	163	191	289	296

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.03	1.03	1.03	1.03	1.03
30	1.00	1.00	1.00	1.00	1.06	1.06	1.06	1.06	1.06
31	1.00	1.00	1.00	1.00	1.09	1.09	1.09	1.09	1.09
32	1.00	1.00	1.00	1.00	1.12	1.12	1.12	1.12	1.12
33	1.00	1.00	1.00	1.00	1.15	1.15	1.15	1.15	1.15
34	1.00	1.00	1.00	1.00	1.18	1.18	1.18	1.18	1.18
35	1.00	1.00	1.00	1.00	1.22	1.22	1.22	1.22	1.22
36	1.00	1.00	1.00	1.00	1.26	1.26	1.26	1.26	1.26
37	1.00	1.00	1.00	1.00	1.30	1.30	1.30	1.30	1.30
38	1.00	1.00	1.00	1.00	1.34	1.34	1.34	1.34	1.34
39	1.00	1.00	1.00	1.00	1.38	1.38	1.38	1.38	1.38
40	1.00	1.00	1.00	1.00	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.00	1.00	1.00	1.00	1.46	1.46	1.46	1.46	1.46
42	1.00	1.00	1.00	1.00	1.50	1.50	1.50	1.50	1.50
43	1.00	1.00	1.00	1.00	1.55	1.55	1.55	1.55	1.55
44	1.00	1.00	1.00	1.00	1.60	1.60	1.60	1.60	1.60
45	1.00	1.00	1.00	1.00	1.65	1.65	1.65	1.65	1.65
46	1.00	1.00	1.00	1.00	1.70	1.70	1.70	1.70	1.70
47	1.00	1.00	1.00	1.00	1.75	1.75	1.75	1.75	1.75
48	1.00	1.00	1.00	1.00	1.80	1.80	1.80	1.80	1.80
49	1.00	1.00	1.00	1.00	1.85	1.85	1.85	1.85	1.85
50	1.00	1.00	1.00	1.00	1.91	1.91	1.91	1.91	1.91
51	1.00	1.00	1.00	1.00	1.97	1.97	1.97	1.97	1.97
52	1.00	1.00	1.00	1.00	2.03	2.03	2.03	2.03	2.03
53	1.00	1.00	1.00	1.00	2.09	2.09	2.09	2.09	2.09
54	1.00	1.00	1.00	1.00	2.15	2.15	2.15	2.15	2.15
55	1.00	1.00	1.00	1.00	2.21	2.21	2.21	2.21	2.21
56	1.00	1.00	1.00	1.00	2.28	2.28	2.28	2.28	2.28
57	1.00	1.00	1.00	1.00	2.35	2.35	2.35	2.35	2.35
58	1.00	1.00	1.00	1.00	2.42	2.42	2.42	2.42	2.42
59	1.00	1.00	1.00	1.00	2.49	2.49	2.49	2.49	2.49
60	1.00	1.00	1.00	1.00	2.56	2.56	2.56	2.56	2.56
61	1.00	1.00	1.00	1.00	2.64	2.64	2.64	2.64	2.64
62	1.00	1.00	1.00	1.00	2.72	2.72	2.72	2.72	2.72
63	1.00	1.00	1.00	1.00	2.80	2.80	2.80	2.80	2.80
64	1.00	1.00	1.00	1.00	2.88	2.88	2.88	2.88	2.88
65	1.00	1.00	1.00	1.00	2.97	2.97	2.97	2.97	2.97
66	1.00	1.00	1.00	1.00	3.06	3.06	3.06	3.06	3.06
67	1.00	1.00	1.00	1.00	3.15	3.15	3.15	3.15	3.15
68	1.00	1.00	1.00	1.00	3.24	3.24	3.24	3.24	3.24
69	1.00	1.00	1.00	1.00	3.34	3.34	3.34	3.34	3.34
70	1.00	1.00	1.00	1.00	3.44	3.44	3.44	3.44	3.44
71	1.00	1.00	1.00	1.00	3.54	3.54	3.54	3.54	3.54
72	1.00	1.00	1.00	1.00	3.65	3.65	3.65	3.65	3.65
73	1.00	1.00	1.00	1.00	3.76	3.76	3.76	3.76	3.76
74	1.00	1.00	1.00	1.00	3.87	3.87	3.87	3.87	3.87
75-99	1.00	1.00	1.00	1.00	3.99	3.99	3.99	3.99	3.99

* The above tier factors apply to vehicles with minimum limits (20/40) for part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
30	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
31	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
32	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
33	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
34	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22
36	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
37	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
38	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
39	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38
40	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46
42	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
43	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
44	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
45	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65
46	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70
47	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
48	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91
51	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
52	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
54	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15
55	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
56	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28
57	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35
58	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42
59	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
60	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56
61	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64
62	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
63	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80
64	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88
65	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97
66	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06
67	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15
68	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24
69	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34
70	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44
71	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54
72	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65
73	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76
74	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87
75-99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99

** The above tier factors apply to all vehicles **except** those with minimum limits (20/40) for Part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

RULE 22 - NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE SYMBOL PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.

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

2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following tables.

Symbol	Model Years		Model Years		Model Years	
	1980 & Prior		1981-1989		1990-2010	
1	0-	1600	0-	1600	0-	6500
2	1601-	2100	1601-	2100	6501-	8000
3	2101-	2750	2101-	2750	8001-	9000
4	2751-	3700	2751-	3700	9001-	10000
5	3701-	5000	3701-	5000	10001-	11250
6	5001-	6500	5001-	6500	11251-	12500
7	6501-	8000	6501-	8000	12501-	13750
8	8001-	10000	8001-	10000	13751-	15000
10	10001-	12500	10001-	12500	15001-	16250
11	12501-	15000	12501-	15000	16251-	17500
12	15001-	17500	15001-	17500	17501-	18750
13	17501-	20000	17501-	20000	18751-	20000
14	20001 & above		20001-	24000	20001-	22000
15			24001-	28000	22001-	24000
16			28001-	33000	24001-	26000
17			33001-	39000	26001-	28000
18			39001-	46000	28001-	30000
19			46001-	55000	30001-	33000
20			55001-	65000	33001-	36000
21			65001 & above		36001-	40000
22					40001-	45000
23					45001-	50000
24					50001-	60000
25					60001-	70000
26					70001-	80000
27					80001 & above	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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Model Years 2011 and Subsequent

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

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

3. Stated or Agreed Amount and Antique Motor Cars

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol under the Model Years 2011 & Subsequent Original Cost New table above regardless of the vehicle's actual model year.

For model years 1980 and prior with values of \$20,001 and above, excluding antiques, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

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

For model years 1981-2010, to determine the actual cash value premium for vehicle symbols 18 and above, apply the Symbol 18 & Above factors shown in the Rate Pages to the premium for Symbol 17 and the applicable territory, class, and model year.

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

- a) Increasing the factor for Symbol 26 by the factor shown in the Rate Pages for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- b) Applying this factor to the premium for Symbol 17 and the applicable territory, class, and model year.

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RULE 22 - NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE SYMBOL PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.

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

2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following tables.

Symbol	Model Years		Model Years		Model Years	
	1980 & Prior		1981-1989		1990-2010	
1	0-	1600	0-	1600	0-	6500
2	1601-	2100	1601-	2100	6501-	8000
3	2101-	2750	2101-	2750	8001-	9000
4	2751-	3700	2751-	3700	9001-	10000
5	3701-	5000	3701-	5000	10001-	11250
6	5001-	6500	5001-	6500	11251-	12500
7	6501-	8000	6501-	8000	12501-	13750
8	8001-	10000	8001-	10000	13751-	15000
10	10001-	12500	10001-	12500	15001-	16250
11	12501-	15000	12501-	15000	16251-	17500
12	15001-	17500	15001-	17500	17501-	18750
13	17501-	20000	17501-	20000	18751-	20000
14	20001 & above		20001-	24000	20001-	22000
15			24001-	28000	22001-	24000
16			28001-	33000	24001-	26000
17			33001-	39000	26001-	28000
18			39001-	46000	28001-	30000
19			46001-	55000	30001-	33000
20			55001-	65000	33001-	36000
21			65001 & above		36001-	40000
22					40001-	45000
23					45001-	50000
24					50001-	60000
25					60001-	70000
26					70001-	80000
27					80001 & above	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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Model Years 2011 and Subsequent

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

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

3. Stated or Agreed Amount and Antique Motor Cars

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol under the Model Years 2011 & Subsequent Original Cost New table above regardless of the vehicle's actual model year.

For model years 1980 and prior, with values of \$20,001 and above, excluding antiques, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

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4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

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

For model years 1981-2010, to determine the actual cash value premium for vehicle symbols 18 and above, apply the Symbol 18 & Above factors shown in the Rate Pages to the premium for Symbol 17 and the applicable territory, class, and model year.

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

- a) Increasing the factor for Symbol 26 by the factor shown in the Rate Pages for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- b) Applying this factor to the premium for Symbol 17 and the applicable territory, class, and model year.

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RULE 29 - PRIVATE PASSENGER YEARS LICENSED RATING FACTORS

The following rating factors apply to Parts 1, 2, 4, 5, 7, and 8 on each vehicle based on the number of years licensed of the operator classified on that vehicle under Rule 28. The number of years licensed is determined as established by the evidence of licensure.

These factors apply to all vehicle types except motorcycles, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

Number of Years Licensed/ Coverage	BI(Parts 1 & 5)	PIP (Part 2)	PD (Part 4)	COLL/LTD COLL (Parts 7 & 8)
0 - <1	1.06	1.06	1.06	1.06
1 - <2	1.00	1.00	1.00	1.00
2 - <3	0.96	0.96	0.96	0.96
3 - <4	1.06	1.06	1.06	1.06
4 - <5	1.00	1.00	1.00	1.00
5 - <6	0.965	0.965	0.965	0.965
6 - <8	1.07	1.07	1.07	1.07
8 - <10	1.06	1.06	1.06	1.06
10 - <12	1.05	1.05	1.05	1.05
12 - <14	1.03	1.03	1.03	1.03
14 - <15	1.01	1.01	1.01	1.01
15 - <21	1.00	1.00	1.00	1.00
21 - <22	0.99	0.99	0.99	0.99
22 - <24	0.98	0.98	0.98	0.98
24 - <25	0.97	0.97	0.97	0.97
25 - <26	0.96	0.96	0.96	0.96
26 - <42	0.93	0.93	0.93	0.93
42 - <45	0.94	0.94	0.94	0.94
45 - <46	0.96	0.96	0.96	0.96
46 - <47	0.98	0.98	0.98	0.98
47 - <48	0.99	0.99	0.99	0.99
48 - <54	1.01	1.01	1.01	1.01
54 - <59	1.03	1.03	1.03	1.03
59 - <62	1.04	1.04	1.04	1.04
62 - <63	1.05	1.05	1.05	1.05
63 - <64	1.06	1.06	1.06	1.06
64+	1.06	1.06	1.06	1.06

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RULE 29 - PRIVATE PASSENGER YEARS LICENSED RATING FACTORS

The following rating factors apply to Parts 1, 2, 4, 5, 7, and 8 on each vehicle based on the number of years licensed of the operator classified on that vehicle under Rule 28. The number of years licensed is determined as established by the evidence of licensure.

These factors apply to all vehicle types except motorcycles, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

Number of Years Licensed/ Coverage	BI(Parts 1 & 5)	PIP (Part 2)	PD (Part 4)	COLL/LTD COLL (Parts 7 & 8)	
0 - <1	1.06	1.06	1.06	1.06	Deleted: 5 ... [1]
1 - <2	1.00	1.00	1.00	1.00	
2 - <3	0.96	0.96	0.96	0.96	Deleted: 5 ... [2]
3 - <4	1.06	1.06	1.06	1.06	Deleted: 5 ... [3]
4 - <5	1.00	1.00	1.00	1.00	
5 - <6	0.965	0.965	0.965	0.965	
6 - <8	1.07	1.07	1.07	1.07	Deleted: 6 ... [4]
8 - <10	1.06	1.06	1.06	1.06	Deleted: 5 ... [5]
10 - <12	1.05	1.05	1.05	1.05	Deleted: 4 ... [6]
12 - <14	1.03	1.03	1.03	1.03	
14 - <15	1.01	1.01	1.01	1.01	
15 - <21	1.00	1.00	1.00	1.00	
21 - <22	0.99	0.99	0.99	0.99	
22 - <24	0.98	0.98	0.98	0.98	
24 - <25	0.97	0.97	0.97	0.97	
25 - <26	0.96	0.96	0.96	0.96	
26 - <42	0.93	0.93	0.93	0.93	Deleted: 4 ... [7]
42 - <45	0.94	0.94	0.94	0.94	Deleted: 5 ... [8]
45 - <46	0.96	0.96	0.96	0.96	Deleted: 7 ... [9]
46 - <47	0.98	0.98	0.98	0.98	
47 - <48	0.99	0.99	0.99	0.99	
48 - <54	1.01	1.01	1.01	1.01	
54 - <59	1.03	1.03	1.03	1.03	Deleted: 2 ... [10]
59 - <62	1.04	1.04	1.04	1.04	Deleted: 3 ... [11]
62 - <63	1.05	1.05	1.05	1.05	Deleted: 4 ... [12]
63 - <64	1.06	1.06	1.06	1.06	Deleted: 5 ... [13]
64+	1.06	1.06	1.06	1.06	Deleted: 5 ... [14]

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RULE 34 - TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Liability

No Charge

Physical Damage

Parts 7, 8 & 9:

Tiers 1-37: 50% of the otherwise applicable premium rated in accordance with Rule 11, using the Latest Model Year shown in Rate Pages; Territory 1, Class 10 Symbol based on Cost New.

Tiers 38-99: 55% of the otherwise applicable premium rated in accordance with Rule 11, using the Latest Model Year shown in Rate Pages; Territory 1, Class 10 Symbol based on Cost New.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater. Refer to Rule 19 for applicable discounts.

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 34 - TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Liability

No Charge

Physical Damage

Parts 7, 8 & 9:

Tiers 1-37: 50% of ~~the otherwise applicable premium rated in accordance with Rule 11, using the Latest Model Year shown in Rate Pages; Territory 1, Class 10 Symbol based on Cost New.~~

Tiers 38-99: ~~55% of the otherwise applicable premium rated in accordance with Rule 11, using the Latest Model Year shown in Rate Pages; Territory 1, Class 10 Symbol based on Cost New.~~

~~Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater. Refer to Rule 19 for applicable discounts.~~

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

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Deleted: No other rating factors, discounts or SDIP percentages apply.¶

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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RULE 40 - ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Antique Motor Cars

Parts 1, 2, 4 & 5:	25% of the otherwise applicable Class 10 premium rated in accordance with Rule 11
Parts 3, 6 and 12:	100% of the otherwise applicable premium rated in accordance with Rule 11
Parts 7, 8 and 9:	50% of the otherwise applicable Class 10, Territory 1 premium rated in accordance with Rule 11 using the Latest Model Year shown in Rate Pages, and symbol based on appraised value parts.

Antique Motorcycles

Parts 1, 2, 4 & 5:	25% of otherwise applicable Motorcycle Rate
Parts 3, 6 and 12:	100% of the otherwise applicable Motorcycle Rate
Parts 7, 8 and 9:	50% of the otherwise applicable Territory 1 Motorcycle Rate

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

RULE 56 - THE SAFE DRIVER INSURANCE PLAN (SDIP)

Driving Record/Experience Period

Each listed operator on a policy is assigned a SDIP code based on the operator's driving history record. The SDIP rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the SDIP code.

The SDIP rating adjustment will be determined based on the SDIP code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Metropolitan receives an authorized inquiry response from the Merit Rating Board indicating the operator's SDIP code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Metropolitan will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Metropolitan and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Metropolitan will submit an SDIP policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's SDIP code.

If an operator's MVR is not electronically available, the policy experience period will begin as of the effective date of the policy until Metropolitan receives an authorized inquiry response from the Merit Rating Board with the operator's actual SDIP code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Metropolitan. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Metropolitan. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Metropolitan will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's SDIP code.

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Determination of SDIP Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An at-fault accident is one in which Metropolitan determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's SDIP code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's SDIP code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period. In no event shall the surcharge points for any single incident be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's SDIP code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's SDIP code is 98.

Calculation of the SDIP Rating Adjustment

The SDIP rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The SDIP rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to Rule 11.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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Safe Driver Insurance Plan

Calculation of SDIP Rating Adjustments

Percentages to Apply to Otherwise Applicable Premiums*

<u>SDIP Code</u>	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
	99	-24.0%	-24.0%	N/A
98	-5.0%	-5.0%	-5.0%	-5.0%
0	0.0%	0.0%	0.0%	0.0%
1	15.0%	15.0%	7.5%	7.5%
2	31.0%	31.0%	15.0%	15.0%
3	37.5.0%	37.5.0%	22.5%	22.5%
4	57.5.0%	57.5.0%	30.0%	30.0%
5	85.0%	85.0%	45.0%	45.0%
6	100.0%	100.0%	52.5%	52.5%
7	115.0%	115.0%	60.0%	60.0%
8	130.0%	130.0%	67.5%	67.5%
9	145.0%	145.0%	75.0%	75.0%
10	160.0%	160.0%	82.5%	82.5%
Each point over 10**	15.0%	15.0%	7.5%	7.5%

* Total SDIP premium is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

** To determine the applicable SDIP percentage for an SDIP Code greater than 10:
1. subtract 10 from the actual SDIP code,
2. multiply the result in step 1 by the "Each point over 10" percentage, and
3. add the resulting percentage in step 2 to the percentage shown for SDIP Code 10

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INCREASED LIMIT FACTORS

Damage to Someone Else's Property

Refer to the Rate Pages for Increase Limit Factors

Bodily Injury to Others

<u>Limits</u>	<u>Factors</u>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.25
100/100	1.38
100/200	1.39
100/300	1.40
200/400	1.76
250/500	1.89
250/1000	1.94
300/500	2.13
500/500	2.79
500/1000	2.84

RULE 56 - THE SAFE DRIVER INSURANCE PLAN (SDIP)

Driving Record/Experience Period

Each listed operator on a policy is assigned a SDIP code based on the operator's driving history record. The SDIP rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the SDIP code.

The SDIP rating adjustment will be determined based on the SDIP code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Metropolitan receives an authorized inquiry response from the Merit Rating Board indicating the operator's SDIP code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Metropolitan will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Metropolitan and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Metropolitan will submit an SDIP policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's SDIP code.

If an operator's MVR is not electronically available, the policy experience period will begin as of the effective date of the policy until Metropolitan receives an authorized inquiry response from the Merit Rating Board with the operator's actual SDIP code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Metropolitan. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Metropolitan. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Metropolitan will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's SDIP code.

Determination of SDIP Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An at-fault accident is one in which Metropolitan determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's SDIP code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's SDIP code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period. In no event shall the surcharge points for any single incident be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's SDIP code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's SDIP code is 98.

Calculation of the SDIP Rating Adjustment

The SDIP rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

The SDIP rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. Refer to Rule 11.

Safe Driver Insurance Plan

Calculation of SDIP Rating Adjustments

Percentages to Apply to Otherwise Applicable Premiums*

SDIP Code	<u>Experienced Operators</u>		<u>Inexperienced Operators</u>		
	(Rate Class 10, 15 or 30)		(All Other Rate Classes)		
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	
99	-24.0%	-24.0%	N/A	N/A	
98	-5.0%	-5.0%	-5.0%	-5.0%	Deleted: 6
0	0.0%	0.0%	0.0%	0.0%	Deleted: 6
1	15.0%	15.0%	7.5%	7.5%	Deleted: 6
2	31.0%	31.0%	15.0%	15.0%	Deleted: 6
3	37.5.0%	37.5.0%	22.5%	22.5%	Deleted: 6
4	57.5.0%	57.5.0%	30.0%	30.0%	Deleted: 0
5	85.0%	85.0%	45.0%	45.0%	Deleted: 0
6	100.0%	100.0%	52.5%	52.5%	Deleted: 40
7	115.0%	115.0%	60.0%	60.0%	Deleted: 40
8	130.0%	130.0%	67.5%	67.5%	Deleted: 60
9	145.0%	145.0%	75.0%	75.0%	Deleted: 60
10	160.0%	160.0%	82.5%	82.5%	Deleted: 60
Each point over 10**	15.0%	15.0%	7.5%	7.5%	

* Total SDIP premium is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

** To determine the applicable SDIP percentage for an SDIP Code greater than 10:
 1. subtract 10 from the actual SDIP code,
 2. multiply the result in step 1 by the "Each point over 10" percentage, and
 3. add the resulting percentage in step 2 to the percentage shown for SDIP Code 10

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INCREASED LIMIT FACTORS

Damage to Someone Else's Property

Refer to the Rate Pages for Increase Limit Factors

Bodily Injury to Others

<u>Limits</u>	<u>Factors</u>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.25
100/100	1.38
100/200	1.39
100/300	1.40
200/400	1.76
250/500	1.89
250/1000	1.94
300/500	2.13
500/500	2.79
500/1000	2.84

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RULE 22 - NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE SYMBOL PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.

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

2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following tables.

Symbol	Model Years		Model Years		Model Years	
	1980 & Prior		1981-1989		1990-2010	
1	0-	1600	0-	1600	0-	6500
2	1601-	2100	1601-	2100	6501-	8000
3	2101-	2750	2101-	2750	8001-	9000
4	2751-	3700	2751-	3700	9001-	10000
5	3701-	5000	3701-	5000	10001-	11250
6	5001-	6500	5001-	6500	11251-	12500
7	6501-	8000	6501-	8000	12501-	13750
8	8001-	10000	8001-	10000	13751-	15000
10	10001-	12500	10001-	12500	15001-	16250
11	12501-	15000	12501-	15000	16251-	17500
12	15001-	17500	15001-	17500	17501-	18750
13	17501-	20000	17501-	20000	18751-	20000
14	20001 & above		20001-	24000	20001-	22000
15			24001-	28000	22001-	24000
16			28001-	33000	24001-	26000
17			33001-	39000	26001-	28000
18			39001-	46000	28001-	30000
19			46001-	55000	30001-	33000
20			55001-	65000	33001-	36000
21			65001 & above		36001-	40000
22					40001-	45000
23					45001-	50000
24					50001-	60000
25					60001-	70000
26					70001-	80000
27					80001 & above	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Model Years 2011 and Subsequent

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

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

3. Stated or Agreed Amount and Antique Motor Cars

If an automobile is appraised for stated or agreed amount coverage or is an antique motor car, the appraised value must be used to determine the symbol under the Model Years 2011 & Subsequent Original Cost New table above regardless of the vehicle's actual model year.

For model years 1980 and prior with values of \$20,001 and above, excluding antiques, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

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

For model years 1981-2010, to determine the actual cash value premium for vehicle symbols 18 and above, apply the Symbol 18 & Above factors shown in the Rate Pages to the premium for Symbol 17 and the applicable territory, class, and model year.

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

- a) Increasing the factor for Symbol 26 by the factor shown in the Rate Pages for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- b) Applying this factor to the premium for Symbol 17 and the applicable territory, class, and model year.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

RULE 22 - NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE SYMBOL PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.

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

2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following tables.

Symbol	Model Years		Model Years		Model Years	
	1980 & Prior		1981-1989		1990-2010	
1	0-	1600	0-	1600	0-	6500
2	1601-	2100	1601-	2100	6501-	8000
3	2101-	2750	2101-	2750	8001-	9000
4	2751-	3700	2751-	3700	9001-	10000
5	3701-	5000	3701-	5000	10001-	11250
6	5001-	6500	5001-	6500	11251-	12500
7	6501-	8000	6501-	8000	12501-	13750
8	8001-	10000	8001-	10000	13751-	15000
10	10001-	12500	10001-	12500	15001-	16250
11	12501-	15000	12501-	15000	16251-	17500
12	15001-	17500	15001-	17500	17501-	18750
13	17501-	20000	17501-	20000	18751-	20000
14	20001 & above		20001-	24000	20001-	22000
15			24001-	28000	22001-	24000
16			28001-	33000	24001-	26000
17			33001-	39000	26001-	28000
18			39001-	46000	28001-	30000
19			46001-	55000	30001-	33000
20			55001-	65000	33001-	36000
21			65001 & above		36001-	40000
22					40001-	45000
23					45001-	50000
24					50001-	60000
25					60001-	70000
26					70001-	80000
27					80001 & above	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

Model Years 2011 and Subsequent

<u>Original Cost New</u>	<u>Symbol</u>	<u>Original Cost New</u>	<u>Symbol</u>
\$0 - 3,000	1	\$36,001 - 37,000	42
3,001 - 5,500	2	37,001 - 38,000	43
5,501 - 8,000	3	38,001 - 39,000	44
8,001 - 9,000	4	39,001 - 40,000	45
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10,001 - 11,000	6	41,251 - 42,500	47
11,001 - 12,000	7	42,501 - 43,750	48
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26,876 - 27,500	31	150,001 - 175,000	76
27,501 - 28,125	32	175,001 - 200,000	77
28,126 - 28,750	33	200,001 - 225,000	78
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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

RULE 34 - TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Liability

No Charge

Physical Damage

Parts 7, 8 & 9:

Tiers 1-37: 50% of the otherwise applicable premium rated in accordance with Rule 11, using the Latest Model Year shown in Rate Pages; Territory 1, Class 10 Symbol based on Cost New and determined under the Model Years 2011 & Subsequent Original Cost New table regardless of the vehicle's actual model year.

Tiers 38-99: 55% of the otherwise applicable premium rated in accordance with Rule 11, using the Latest Model Year shown in Rate Pages; Territory 1, Class 10 Symbol based on Cost New and determined under the Model Years 2011 & Subsequent Original Cost New table regardless of the vehicle's actual model year.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater. Refer to Rule 19 for applicable discounts.

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 34 - TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Liability

No Charge

Physical Damage

Parts 7, 8 & 9:

Tiers 1-37: 50% of the otherwise applicable premium rated in accordance with Rule 11, using the Latest Model Year shown in Rate Pages; Territory 1, Class 10 Symbol based on Cost New and determined under the Model Years 2011 & Subsequent Original Cost New table regardless of the vehicle's actual model year.

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Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater. Refer to Rule 19 for applicable discounts.

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

RULE 40 - ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Antique Motor Cars

Parts 1, 2, 4 & 5:	25% of the otherwise applicable Class 10 premium rated in accordance with Rule 11
Parts 3, 6 and 12:	100% of the otherwise applicable premium rated in accordance with Rule 11
Parts 7, 8 and 9:	50% of the otherwise applicable Class 10, Territory 1 premium rated in accordance with Rule 11 using the Latest Model Year shown in Rate Pages, and symbol based on appraised value parts. The appraised value must be used to determine the symbol under the Model Years 2011 & Subsequent Original Cost New table above regardless of the vehicle's actual model year.

Antique Motorcycles

Parts 1, 2, 4 & 5:	25% of otherwise applicable Motorcycle Rate
Parts 3, 6 and 12:	100% of the otherwise applicable Motorcycle Rate
Parts 7, 8 and 9:	50% of the otherwise applicable Territory 1 Motorcycle Rate

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

RULE 40 - ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Antique Motor Cars

- Parts 1, 2, 4 & 5: 25% of the otherwise applicable Class 10 premium rated in accordance with Rule 11
- Parts 3, 6 and 12: 100% of the otherwise applicable premium rated in accordance with Rule 11
- Parts 7, 8 and 9: 50% of the otherwise applicable Class 10, Territory 1 premium rated in accordance with Rule 11 using the Latest Model Year shown in Rate Pages, and symbol based on appraised value parts. The appraised value must be used to determine the symbol under the Model Years 2011 & Subsequent Original Cost New table above regardless of the vehicle's actual model year.

Antique Motorcycles

- Parts 1, 2, 4 & 5: 25% of otherwise applicable Motorcycle Rate
- Parts 3, 6 and 12: 100% of the otherwise applicable Motorcycle Rate
- Parts 7, 8 and 9: 50% of the otherwise applicable Territory 1 Motorcycle Rate

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

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Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

RATING STEPS

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

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

- STEP 4 -** Refer to RULE 11 in the rating manual for additional modifications to these premiums.

For rounding purposes, a premium involving \$ 0.50 or more shall be rounded to the next higher dollar amount.

Part	Description
1	Bodily Injury to Others (BI)
2	Personal Injury Protection (PIP)
3	Bodily Injury Caused by an Uninsured Auto (UMBI)
4	Damage to Someone Else's Property (PDL)
5	Optional Bodily Injury to Others (Opt'l BI)
6	Medical Payments (MED)
7	Collision (COLL)
8	Limited Collision (LCOLL)
9	Comprehensive (COMP)
10	Substitute Transportation (SUBT)
11	Towing and Labor (TOW)
12	Bodily Injury Caused by an Underinsured Auto (UIMBI)

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI - Part 1 (A-1)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	161	256	169	471	236	424	212	144
2	169	281	174	494	265	445	239	152
3	170	298	184	524	312	472	281	155
4	192	308	211	583	330	525	297	167
5	184	314	218	646	353	581	318	168
6	219	332	242	654	387	589	348	187
7	206	339	279	745	393	671	354	182
8	215	411	226	753	433	678	390	187
9	254	411	256	807	436	726	392	240
10	233	504	313	859	520	773	468	215
11	212	534	296	832	518	749	466	239
12	234	512	305	848	545	763	491	232
13	295	550	349	833	547	750	492	267
14	316	544	428	802	569	722	512	330
15	375	636	407	815	623	734	561	320
16	319	663	514	818	578	736	520	290
17	255	533	302	830	436	747	392	249
18	286	652	315	861	546	775	491	266
19	322	626	374	833	564	750	508	308
20	320	649	399	841	584	757	526	315
21	385	665	509	839	633	755	570	449
22	373	698	481	848	640	763	576	397
23	254	635	370	827	558	744	502	243
24	243	533	320	839	505	755	455	243
25	294	642	343	840	569	756	512	263
26	307	648	404	798	632	718	569	271
27	129	241	150	428	205	385	185	134
40	285	599	354	881	527	793	474	288
41	282	569	390	812	555	731	500	295
42	404	669	424	880	621	792	559	338
43	333	629	390	813	615	732	554	323
44	295	660	511	829	611	746	550	278
45	369	626	451	847	676	762	608	323
46	118	227	135	436	201	392	181	124

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PIP - Part 2 (A-2)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	42	59	50	118	59	106	53	36
2	42	70	53	127	65	114	59	36
3	43	70	49	138	64	124	58	40
4	51	76	51	159	76	143	68	39
5	48	71	57	135	82	122	74	43
6	52	86	52	165	94	149	85	46
7	56	78	74	170	91	153	82	45
8	59	90	61	182	97	164	87	47
9	69	92	76	186	100	167	90	51
10	64	108	78	198	121	178	109	57
11	58	128	89	208	116	187	104	55
12	58	112	83	193	125	174	113	54
13	86	130	87	216	139	194	125	61
14	96	141	114	223	134	201	121	67
15	105	146	90	212	140	191	126	80
16	107	152	145	196	147	176	132	73
17	65	116	75	195	104	176	94	65
18	77	158	93	189	125	170	113	70
19	88	156	106	219	126	197	113	73
20	87	176	104	233	148	210	133	69
21	117	196	126	205	162	185	146	102
22	112	178	131	233	139	210	125	99
23	67	155	105	205	130	185	117	57
24	67	124	82	192	111	173	100	58
25	68	137	94	196	130	176	117	62
26	95	160	101	213	150	192	135	69
27	34	57	42	105	52	95	47	34
40	88	147	99	196	110	176	99	69
41	80	133	99	200	139	180	125	70
42	122	159	96	201	134	181	121	91
43	102	157	114	223	147	201	132	85
44	101	153	135	202	139	182	125	69
45	117	169	116	214	153	193	138	78
46	35	61	43	110	54	99	49	34

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PDL - Part 4 Basic (\$5000)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	172	308	248	547	348	492	313	190
2	194	311	257	628	378	565	340	185
3	196	322	246	641	367	577	330	227
4	207	354	262	673	387	606	348	221
5	202	353	268	678	421	610	379	228
6	213	370	291	711	441	640	397	237
7	224	385	255	671	483	604	435	256
8	220	347	275	732	474	659	427	268
9	236	393	298	734	489	661	440	215
10	211	366	278	739	485	665	437	261
11	217	378	277	760	470	684	423	231
12	219	397	291	762	525	686	473	255
13	247	395	317	747	497	672	447	258
14	279	481	312	786	510	707	459	314
15	280	471	357	814	549	733	494	269
16	266	470	312	775	500	698	450	232
17	236	406	287	763	463	687	417	228
18	230	472	325	794	520	715	468	266
19	236	458	317	739	489	665	440	270
20	243	455	308	796	506	716	455	234
21	278	481	371	798	563	718	507	274
22	299	522	410	770	507	693	456	331
23	209	462	325	763	509	687	458	233
24	234	495	371	786	492	707	443	243
25	229	477	373	773	539	696	485	245
26	265	488	408	752	551	677	496	267
27	166	280	217	526	306	473	275	174
40	209	405	310	725	469	653	422	301
41	212	379	315	777	489	699	440	242
42	222	406	315	754	546	679	491	260
43	249	445	318	816	552	734	497	283
44	206	434	295	735	497	662	447	234
45	278	450	361	834	549	751	494	253
46	149	291	206	511	294	460	265	166

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COLLISION - Part 7 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	253	575	350	989	507	890	456	238
2	268	528	311	1090	443	981	399	251
3	267	551	331	1123	516	1011	464	276
4	294	582	341	1139	513	1025	462	273
5	288	586	342	1059	562	953	506	276
6	306	593	355	1139	589	1025	530	320
7	312	705	386	1182	576	1064	518	279
8	328	658	378	1254	580	1129	522	345
9	330	582	370	1076	622	968	560	306
10	303	574	383	1149	627	1034	564	308
11	320	755	441	1190	613	1071	552	290
12	375	695	457	1140	697	1026	627	297
13	358	682	505	1233	710	1110	639	291
14	460	848	446	1295	787	1166	708	360
15	559	815	606	1298	948	1168	853	348
16	525	929	483	1258	710	1132	639	328
17	390	687	380	1145	656	1031	590	283
18	449	849	511	1116	782	1004	704	309
19	368	774	555	1086	715	977	644	351
20	494	870	579	1193	740	1074	666	428
21	550	875	606	1460	897	1314	807	474
22	592	880	612	1352	728	1217	655	549
23	354	838	538	1029	706	926	635	352
24	390	752	542	1130	783	1017	705	415
25	339	764	581	1072	709	965	638	364
26	420	726	619	1220	788	1098	709	402
27	231	533	278	1016	443	914	399	236
40	329	651	401	1099	701	989	631	325
41	287	650	443	1102	729	992	656	335
42	371	680	462	1172	741	1055	667	323
43	417	858	442	1355	817	1220	735	425
44	346	688	395	1082	589	974	530	301
45	442	766	469	1127	813	1014	732	399
46	224	525	273	937	446	843	401	257

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COMPREHENSIVE - Part 9 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	128	159	117	162	137	146	123	118
2	113	158	122	148	133	133	120	136
3	127	155	119	177	142	159	128	126
4	121	161	120	171	139	154	125	135
5	122	163	129	179	147	161	132	144
6	137	173	139	172	150	155	135	138
7	138	170	133	176	160	158	144	163
8	136	183	137	198	163	178	147	139
9	141	186	141	196	162	176	146	134
10	125	196	151	190	170	171	153	151
11	156	209	148	217	171	195	154	157
12	159	210	159	235	188	212	169	172
13	173	214	170	246	203	221	183	215
14	170	249	182	240	230	216	207	178
15	230	305	219	285	252	257	227	259
16	331	448	335	520	417	468	375	422
17	134	174	138	178	152	160	137	143
18	205	323	252	345	286	311	257	245
19	237	369	290	398	358	358	322	269
20	205	330	287	337	297	303	267	259
21	281	454	349	411	376	370	338	327
22	321	458	397	543	434	489	391	390
23	208	342	228	292	261	263	235	228
24	153	232	181	237	207	213	186	187
25	241	344	265	328	305	295	275	265
26	253	415	314	483	350	435	315	303
27	108	138	111	131	121	118	109	122
40	155	211	165	229	188	206	169	175
41	135	215	185	222	198	200	178	177
42	164	256	196	241	224	217	202	195
43	174	266	211	330	247	297	222	242
44	271	455	327	400	389	360	350	334
45	198	304	225	299	249	269	224	267
46	87	124	91	125	103	113	93	98

*Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Increased Limits Factors and Flat Rates

<u>Part 4 (Property Damage Liability)</u>	
<u>Limit</u>	<u>Factor</u>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.310
250,000	1.340

<u>Part 11 (Towing)</u>	
<u>Limit</u>	<u>Rate</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

<u>Part 6 (Medical Payments)</u>	
<u>Limit</u>	<u>Rate</u>
5,000	\$35
10,000	48
15,000	61
20,000	67
25,000	73
50,000	89
100,000	105

<u>Part 10 (Substitute Transportation)</u>			
<u>Limit</u>	<u>Tiers 1-20</u>	<u>Tiers 21-37</u>	<u>Tiers 38-99</u>
<u>Per day/Maximum</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
\$15/\$450	\$12	\$13	\$14
\$30/\$900	58	64	70
\$45/\$1,350	133	147	163
\$100/\$3,000	275	305	336

<u>Limit</u>	<u>Part 3 (UM) Rate</u>	<u>Part 12 (UIM) Rate</u>
20/40	\$11	\$0
20/50	12	1
25/50	13	3
25/60	14	4
30/70	14	7
35/80	14	11
50/100	15	19
100/100	16	41
100/200	17	41
100/300	17	42
200/400	20	99
250/500	21	118
250/1000	22	127
300/500	24	167
500/500	30	304
500/1000	31	313

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

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

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	
1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536	0.524
2	0.62	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563	0.551
3	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592	0.580
4	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623	0.610
5	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656	0.642
6	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690	0.676
7	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728	0.712
8	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767	0.751
10	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809	0.792
11	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855	0.835
12	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902	0.882
13	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953	0.932
14	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.983
15	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064	1.040
16	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125	1.099
17	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190	1.162

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.807	0.845	0.885	46	2.816	2.948	3.087
2	0.817	0.855	0.895	47	2.869	3.004	3.145
3	0.848	0.888	0.930	48	2.921	3.058	3.202
4	0.911	0.954	0.999	49	2.973	3.113	3.259
5	0.963	1.008	1.055	50	3.015	3.157	3.305
6	1.016	1.064	1.114	51	3.068	3.212	3.363
7	1.057	1.107	1.159	52	3.120	3.267	3.421
8	1.110	1.162	1.217	53	3.172	3.321	3.477
10	1.173	1.228	1.286	54	3.246	3.399	3.559
11	1.225	1.283	1.343	55	3.340	3.497	3.661
12	1.277	1.337	1.400	56	3.434	3.595	3.764
13	1.309	1.371	1.435	57	3.507	3.672	3.845
14	1.351	1.414	1.480	58	3.623	3.793	3.971
15	1.393	1.458	1.527	59	3.769	3.946	4.131
16	1.445	1.513	1.584	60	3.916	4.100	4.293
17	1.487	1.557	1.630	61	4.073	4.264	4.464
18	1.529	1.601	1.676	62	4.219	4.417	4.625
19	1.571	1.645	1.722	63	4.366	4.571	4.786
20	1.612	1.688	1.767	64	4.513	4.725	4.947
21	1.654	1.732	1.813	65	4.670	4.889	5.119
22	1.686	1.765	1.848	66	4.889	5.119	5.360
23	1.717	1.798	1.883	67	5.193	5.437	5.693
24	1.748	1.830	1.916	68	5.486	5.744	6.014
25	1.790	1.874	1.962	69	5.790	6.062	6.347
26	1.822	1.908	1.998	70	6.094	6.380	6.680
27	1.853	1.940	2.031	76	6.617	6.928	7.254
28	1.895	1.984	2.077	77	7.360	7.706	8.068
29	1.937	2.028	2.123	78	8.114	8.495	8.894
30	1.968	2.060	2.157	79	8.858	9.274	9.710
31	2.010	2.104	2.203	80	9.611	10.063	10.536
32	2.063	2.160	2.262	81	10.355	10.842	11.352
33	2.115	2.214	2.318	82	11.109	11.631	12.178
34	2.157	2.258	2.364	83	11.852	12.409	12.992
35	2.199	2.302	2.410	84	12.606	13.198	13.818
36	2.241	2.346	2.456	85	13.349	13.976	14.633
37	2.293	2.401	2.514	86	14.480	15.161	15.874
38	2.366	2.477	2.593	87	14.476	15.156	15.868
39	2.429	2.543	2.663				
40	2.492	2.609	2.732	71*	6.512	6.818	7.138
41	2.555	2.675	2.801	72*	6.921	7.246	7.587
42	2.607	2.730	2.858	73*	7.339	7.684	8.045
43	2.670	2.795	2.926	74*	7.758	8.123	8.505
44	2.722	2.850	2.984	75*	8.167	8.551	8.953
45	2.764	2.894	3.030				

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.594	0.599	0.604	46	1.875	1.890	1.905
2	0.605	0.610	0.615	47	1.915	1.930	1.945
3	0.625	0.630	0.635	48	1.945	1.961	1.977
4	0.655	0.660	0.665	49	1.986	2.002	2.018
5	0.696	0.702	0.708	50	2.016	2.032	2.048
6	0.726	0.732	0.738	51	2.046	2.062	2.078
7	0.756	0.762	0.768	52	2.087	2.104	2.121
8	0.786	0.792	0.798	53	2.117	2.134	2.151
10	0.827	0.834	0.841	54	2.167	2.184	2.201
11	0.857	0.864	0.871	55	2.228	2.246	2.264
12	0.887	0.894	0.901	56	2.288	2.306	2.324
13	0.917	0.924	0.931	57	2.339	2.358	2.377
14	0.937	0.944	0.952	58	2.419	2.438	2.458
15	0.968	0.976	0.984	59	2.520	2.540	2.560
16	0.998	1.006	1.014	60	2.611	2.632	2.653
17	1.018	1.026	1.034	61	2.712	2.734	2.756
18	1.048	1.056	1.064	62	2.812	2.834	2.857
19	1.079	1.088	1.097	63	2.913	2.936	2.959
20	1.099	1.108	1.117	64	3.014	3.038	3.062
21	1.119	1.128	1.137	65	3.115	3.140	3.165
22	1.139	1.148	1.157	66	3.266	3.292	3.318
23	1.159	1.168	1.177	67	3.468	3.496	3.524
24	1.179	1.188	1.198	68	3.669	3.698	3.728
25	1.210	1.220	1.230	69	3.861	3.892	3.923
26	1.230	1.240	1.250	70	4.062	4.094	4.127
27	1.250	1.260	1.270	76	4.415	4.450	4.486
28	1.270	1.280	1.290	77	4.909	4.948	4.988
29	1.290	1.300	1.310	78	5.413	5.456	5.500
30	1.320	1.331	1.342	79	5.917	5.964	6.012
31	1.341	1.352	1.363	80	6.411	6.462	6.514
32	1.371	1.382	1.393	81	6.915	6.970	7.026
33	1.411	1.422	1.433	82	7.409	7.468	7.528
34	1.441	1.453	1.465	83	7.913	7.976	8.040
35	1.462	1.474	1.486	84	8.417	8.484	8.552
36	1.492	1.504	1.516	85	8.911	8.982	9.054
37	1.532	1.544	1.556	86	9.657	9.734	9.812
38	1.572	1.585	1.598	87	9.661	9.738	9.816
39	1.623	1.636	1.649				
40	1.663	1.676	1.689	71*	4.355	4.390	4.425
41	1.704	1.718	1.732	72*	4.647	4.684	4.721
42	1.744	1.758	1.772	73*	4.939	4.979	5.019
43	1.784	1.798	1.812	74*	5.232	5.274	5.316
44	1.814	1.829	1.844	75*	5.524	5.568	5.613
45	1.845	1.860	1.875				

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

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Deductibles

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

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

COLLISION	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.17
Factor applied to change Deductible from \$500 to:	
\$1,000	0.63
\$2,000	0.48
Waiver of Deductible Charges:	
\$300 Deductible	\$10
\$500 Deductible	\$13
\$1,000 Deductible	\$16
\$2,000 Deductible	\$25

LIMITED COLLISION	
Limited Collision Factor:	
	0.06
Charge to reduce Deductible from \$500 to:	
\$300	\$5
\$0	\$8
Factor applied to change Deductible from \$500 to:	
\$1,000	0.54
\$2,000	0.32

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 10

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	28	30	37	39	49	58	75	100	102	104	172	196	206	242	366	376
2	30	32	40	42	52	62	80	106	108	110	181	207	217	255	386	396
3	29	31	39	41	51	61	79	105	107	109	180	206	216	254	385	395
4	34	36	45	48	59	70	91	120	122	124	206	235	246	289	439	450
5	32	34	43	45	56	67	86	114	116	118	196	224	235	276	419	429
6	38	41	51	53	66	79	102	136	138	141	233	267	280	328	498	511
7	36	38	48	51	63	75	97	128	130	133	220	251	263	309	469	481
8	37	40	50	52	65	77	100	133	135	138	229	261	274	322	488	501
9	45	48	60	63	78	93	120	159	162	165	272	311	326	383	580	595
10	40	43	54	56	70	84	108	144	146	149	247	283	297	348	529	542
11	40	43	53	55	68	80	103	136	138	141	232	264	277	325	491	504
12	41	44	55	58	71	85	110	146	148	151	250	286	300	352	533	547
13	53	56	70	74	91	109	140	185	189	192	317	363	380	446	676	693
14	57	61	76	79	98	117	150	199	202	206	340	389	408	478	725	743
15	69	73	91	96	118	140	180	238	242	247	406	464	486	571	864	886
16	77	81	97	101	121	140	176	227	231	235	378	429	449	524	786	806
17	46	49	61	64	79	94	121	160	163	166	275	314	329	386	585	600
18	63	66	80	84	101	119	150	196	199	203	328	374	391	457	688	705
19	66	70	85	89	109	128	163	213	217	221	361	411	431	504	761	780
20	70	74	90	93	113	132	168	218	222	226	366	417	437	511	768	788
21	91	96	115	120	143	167	210	272	277	281	453	515	538	629	943	967
22	89	94	112	117	140	163	205	265	269	274	440	500	523	611	916	939
23	43	46	58	61	76	91	117	156	159	162	269	307	322	379	575	589
24	42	45	56	59	73	88	113	150	153	156	259	296	310	364	552	566
25	61	65	79	82	100	118	150	196	199	203	331	377	395	462	696	714
26	62	66	80	84	103	121	154	202	206	210	342	390	409	479	723	741
27	24	26	32	33	41	48	62	82	84	85	140	160	168	197	298	306
40	51	54	68	71	88	105	135	179	182	185	306	350	367	431	652	669
41	49	52	66	69	85	102	132	175	178	181	301	344	360	423	641	658
42	72	77	96	101	124	148	191	253	258	262	434	496	519	610	924	948
43	63	67	83	87	107	126	162	213	217	221	364	415	435	510	772	792
44	66	70	84	88	106	124	156	203	207	210	340	387	405	474	712	730
45	69	73	91	95	117	139	179	235	240	244	402	459	481	564	853	875
46	22	23	29	30	37	44	57	75	77	78	128	147	154	180	273	280

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 17

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	49	52	64	67	83	98	125	165	168	171	281	320	336	394	595	610
2	55	58	72	75	92	109	139	183	186	189	310	354	371	435	656	673
3	58	62	76	79	97	115	147	193	197	200	329	375	393	460	695	713
4	61	65	79	83	102	120	153	201	205	209	341	389	408	478	722	740
5	63	67	82	86	104	123	157	206	210	214	350	399	417	489	738	757
6	65	69	85	89	109	129	164	216	220	224	367	418	438	514	776	795
7	67	71	87	91	112	132	169	221	225	229	376	428	449	526	794	814
8	79	84	104	108	133	157	202	265	270	275	451	515	540	633	956	981
9	80	85	105	109	134	159	203	267	271	276	453	517	542	635	959	983
10	94	100	124	130	160	190	244	321	327	333	548	626	656	770	1164	1194
11	101	107	133	139	171	203	260	342	349	355	584	666	698	819	1238	1269
12	99	105	130	136	166	197	252	331	337	343	563	643	673	789	1193	1223
13	109	116	142	149	181	214	274	359	366	373	610	696	728	854	1289	1322
14	110	117	143	149	182	215	274	359	365	372	607	692	725	849	1281	1313
15	125	133	163	171	209	247	315	414	422	429	703	802	840	985	1487	1525
16	121	129	160	168	207	246	317	419	427	435	717	819	858	1007	1524	1564
17	98	104	130	136	167	199	256	338	344	350	578	660	691	811	1227	1259
18	123	131	162	170	208	247	317	418	425	433	712	813	852	999	1510	1549
19	118	125	155	163	200	237	304	401	408	416	683	780	817	959	1450	1487
20	127	135	166	174	212	251	321	422	430	437	717	818	856	1004	1516	1555
21	124	132	163	171	211	250	321	424	432	440	724	826	866	1016	1536	1576
22	132	140	174	182	223	265	340	447	456	464	763	871	912	1070	1618	1659
23	127	135	165	173	211	249	318	417	424	432	706	805	843	988	1491	1529
24	97	103	129	135	166	198	255	336	343	349	576	658	689	809	1225	1256
25	128	136	167	174	213	251	321	421	428	436	713	813	852	998	1506	1545
26	118	126	156	164	202	241	310	409	417	424	700	800	838	984	1489	1527
27	46	49	60	63	78	92	118	155	158	161	264	301	316	370	560	574
40	116	123	152	159	195	230	295	388	395	402	659	752	788	924	1396	1432
41	114	121	148	155	189	223	285	374	380	387	633	722	756	886	1337	1371
42	131	139	171	179	219	259	331	435	443	451	739	843	883	1035	1563	1603
43	124	132	162	169	207	244	312	410	418	425	696	794	832	975	1472	1510
44	120	128	159	167	206	245	315	416	424	432	713	814	853	1001	1516	1555
45	127	135	165	172	210	247	315	413	421	428	699	797	835	978	1475	1513
46	44	47	58	60	74	87	112	147	150	152	250	285	299	350	529	543

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 18

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	34	36	44	46	56	66	85	111	113	115	188	215	225	263	397	408
2	33	35	43	45	56	66	85	112	114	116	190	217	228	267	404	414
3	36	38	47	49	60	71	91	120	122	124	203	232	243	285	430	441
4	41	44	54	56	69	81	104	137	139	142	233	265	278	326	492	505
5	40	43	53	55	68	81	105	138	141	143	236	270	283	332	502	515
6	47	50	61	64	79	93	119	157	160	163	267	304	319	374	564	579
7	53	56	70	73	90	106	136	179	182	186	305	348	365	428	647	664
8	43	46	56	59	73	86	110	145	148	151	247	282	296	347	525	538
9	50	53	65	68	84	99	127	166	169	172	283	322	338	396	598	613
10	62	66	81	85	103	122	156	205	208	212	347	396	415	486	733	752
11	57	61	75	78	96	113	145	191	195	198	325	371	389	456	689	707
12	60	64	78	82	100	118	151	199	202	206	337	385	403	472	713	732
13	67	71	88	92	113	134	171	225	229	233	383	437	458	537	812	832
14	81	86	106	112	137	162	208	274	280	285	468	534	559	656	992	1018
15	79	84	103	108	132	157	201	264	269	273	448	512	536	628	949	973
16	91	97	121	127	158	188	242	321	327	333	551	629	660	775	1174	1204
17	57	61	75	79	96	114	147	193	197	201	330	377	394	463	700	718
18	60	64	79	83	101	120	154	203	206	210	345	394	413	484	731	750
19	69	73	91	96	118	140	180	237	242	246	406	463	485	570	862	884
20	79	84	103	108	132	155	199	261	265	270	442	504	528	619	935	959
21	98	104	128	134	165	195	250	329	335	341	559	638	669	784	1185	1215
22	97	103	126	132	161	189	242	317	322	328	536	611	640	750	1132	1161
23	68	72	90	94	116	138	178	234	239	243	401	458	480	563	852	874
24	59	63	78	82	101	120	154	203	207	211	347	396	415	487	737	756
25	67	71	88	92	112	133	170	223	227	231	379	432	452	530	801	821
26	72	77	96	101	124	148	191	253	258	262	434	496	519	610	924	948
27	28	30	37	39	48	56	73	96	97	99	163	186	195	229	347	356
40	68	72	89	93	114	136	174	228	233	237	389	444	465	545	823	844
41	74	79	97	102	125	148	190	250	255	260	427	487	510	598	905	928
42	78	83	103	108	133	158	204	269	274	279	460	525	550	645	977	1002
43	74	79	97	102	125	148	190	250	255	260	427	487	510	598	905	928
44	91	97	121	127	157	187	242	320	326	332	549	627	657	771	1169	1199
45	87	92	114	119	146	173	222	291	297	302	496	566	593	695	1050	1077
46	25	27	33	35	43	51	65	86	87	89	147	167	175	206	311	319

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 20

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	85	91	113	118	146	174	224	296	302	307	508	580	608	713	1080	1108
2	89	95	118	124	153	182	235	311	316	322	532	608	637	748	1133	1162
3	95	101	126	132	163	194	250	330	336	343	565	646	677	794	1203	1234
4	104	111	138	145	180	214	276	365	372	379	626	715	750	880	1334	1368
5	118	126	156	164	202	240	309	408	416	424	699	798	836	981	1486	1524
6	119	127	158	165	204	243	312	413	420	428	706	807	846	992	1503	1541
7	135	144	179	188	232	276	355	469	478	487	804	918	962	1129	1710	1754
8	136	145	180	189	234	278	358	474	483	492	812	927	972	1141	1727	1772
9	145	155	193	202	250	297	383	507	516	526	869	992	1040	1221	1849	1897
10	147	157	197	207	258	308	399	529	539	549	912	1042	1093	1284	1948	1998
11	142	152	191	200	249	298	386	512	522	532	882	1009	1058	1243	1885	1934
12	146	156	196	206	255	305	395	524	534	544	901	1031	1080	1269	1925	1975
13	142	152	191	201	249	298	386	513	522	532	883	1010	1059	1244	1887	1936
14	138	147	185	194	241	288	373	495	505	514	852	975	1022	1200	1821	1868
15	141	151	189	198	246	294	380	504	514	523	868	992	1040	1221	1852	1900
16	139	149	187	196	244	292	378	503	512	522	866	991	1039	1220	1852	1900
17	148	158	197	207	256	304	393	520	529	539	891	1018	1067	1253	1899	1948
18	146	156	196	206	257	307	398	529	539	549	911	1042	1093	1284	1949	1999
19	143	153	192	202	250	299	387	514	524	533	885	1012	1060	1246	1890	1939
20	144	154	193	203	252	302	390	518	528	538	893	1021	1070	1257	1907	1956
21	144	154	193	203	252	301	390	518	527	537	891	1019	1068	1255	1904	1953
22	146	156	196	206	255	305	395	524	534	544	901	1031	1080	1269	1925	1975
23	139	149	187	197	245	294	381	506	516	525	873	999	1047	1231	1868	1916
24	139	149	188	198	247	295	384	511	520	530	882	1009	1058	1244	1890	1939
25	145	155	194	204	253	303	391	519	529	539	894	1022	1071	1258	1908	1957
26	137	146	184	193	240	287	371	492	502	511	848	969	1016	1194	1811	1857
27	77	82	102	107	133	158	203	269	274	279	461	526	552	648	981	1006
40	150	160	202	212	263	315	408	542	552	562	934	1068	1119	1315	1995	2047
41	138	148	186	195	243	290	376	499	509	518	860	984	1031	1212	1839	1886
42	152	162	204	214	266	317	410	544	554	565	936	1070	1122	1318	1999	2051
43	139	149	187	196	244	291	377	501	510	520	863	986	1034	1215	1843	1891
44	138	148	186	196	244	293	380	505	515	525	873	999	1047	1231	1869	1917
45	147	157	197	207	256	306	396	525	535	545	902	1032	1081	1270	1926	1976
46	78	83	104	109	135	160	207	273	278	284	469	535	561	659	998	1024

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 21

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	43	46	57	60	74	88	113	149	152	155	255	291	305	358	542	556
2	47	50	63	66	81	97	125	166	169	172	284	325	340	400	605	621
3	56	60	74	78	96	115	148	196	200	203	336	384	402	472	715	733
4	61	65	81	84	104	124	159	210	213	217	358	409	429	503	761	780
5	63	67	84	88	109	130	167	221	225	229	379	433	454	533	808	828
6	70	75	93	97	120	143	184	244	248	253	417	477	500	586	888	911
7	71	76	94	99	122	145	187	247	252	257	424	484	507	595	902	925
8	76	81	101	107	132	157	203	269	275	280	463	529	554	651	987	1013
9	79	84	105	110	136	161	208	275	280	285	470	537	563	661	1001	1027
10	92	98	123	129	159	190	245	325	331	337	557	637	667	784	1187	1218
11	92	98	123	129	159	190	245	324	330	336	556	635	665	781	1184	1214
12	96	102	128	134	167	199	256	340	346	352	583	666	699	820	1243	1275
13	99	105	131	138	170	202	261	344	351	357	590	674	706	829	1255	1288
14	101	108	135	141	175	208	269	356	362	369	610	697	731	858	1300	1334
15	111	118	148	155	192	228	295	390	397	405	669	764	801	940	1425	1462
16	104	111	138	145	179	213	275	363	370	377	622	711	745	875	1325	1359
17	77	82	103	108	133	159	205	272	277	282	467	534	559	657	995	1021
18	97	103	129	136	168	200	258	341	348	354	586	669	701	824	1248	1280
19	99	106	132	139	172	205	265	351	358	364	603	689	722	848	1286	1319
20	101	108	135	142	176	211	272	361	368	375	622	711	745	875	1327	1361
21	112	119	149	157	194	231	298	395	403	410	678	775	812	954	1446	1483
22	114	122	152	159	197	235	303	401	408	416	687	785	823	966	1464	1501
23	98	105	131	137	170	203	262	347	354	360	597	682	715	839	1272	1305
24	88	94	118	124	153	183	236	313	319	325	539	616	645	758	1149	1179
25	101	108	135	141	175	208	269	356	362	369	610	697	731	858	1300	1334
26	111	118	148	156	193	230	297	393	401	408	676	772	809	951	1441	1478
27	37	39	49	52	64	76	98	129	131	134	221	252	264	310	470	482
40	94	100	125	131	162	193	249	330	336	342	566	647	678	796	1206	1237
41	99	106	132	138	171	204	263	348	354	361	596	681	714	838	1270	1302
42	110	117	147	154	190	227	293	388	395	402	666	761	797	936	1418	1455
43	109	116	145	152	189	225	290	384	391	399	659	753	790	927	1405	1441
44	107	114	143	150	186	222	287	380	387	394	653	746	782	918	1392	1428
45	122	130	162	170	210	250	322	425	433	441	728	832	872	1024	1550	1590
46	36	38	48	50	62	74	95	126	128	131	216	247	259	304	460	472

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 25

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	77	82	102	107	132	157	202	267	272	277	458	523	548	643	974	999
2	80	85	106	112	138	164	211	280	285	290	479	547	574	673	1020	1046
3	86	92	114	119	147	175	226	298	304	309	510	583	611	717	1085	1113
4	94	100	125	131	162	193	249	329	335	342	564	645	676	793	1202	1233
5	106	113	140	147	182	216	278	367	374	381	628	717	752	882	1336	1370
6	107	114	142	149	184	218	281	371	378	385	636	726	761	893	1353	1388
7	122	130	162	170	209	249	320	423	431	439	725	828	867	1018	1541	1581
8	122	130	162	170	210	250	322	426	434	442	730	834	874	1026	1554	1594
9	131	140	174	182	225	268	345	457	465	474	782	894	937	1099	1665	1708
10	132	141	177	186	232	277	358	476	485	494	820	937	983	1155	1752	1797
11	128	137	172	181	224	268	347	461	470	479	795	909	952	1119	1698	1742
12	131	140	176	185	229	274	355	471	480	489	810	927	971	1141	1731	1776
13	128	137	172	181	225	268	348	462	470	479	795	909	953	1120	1700	1744
14	124	132	166	175	217	259	336	445	454	462	767	877	919	1080	1638	1681
15	127	136	170	179	222	265	342	454	463	471	781	893	936	1100	1668	1711
16	125	134	168	177	220	263	340	452	461	469	779	891	934	1098	1666	1709
17	133	142	177	186	230	274	353	467	476	485	802	916	960	1127	1708	1752
18	131	140	176	185	231	276	358	475	484	493	820	937	983	1155	1753	1798
19	129	138	173	182	226	270	349	463	472	481	797	911	955	1122	1702	1746
20	130	139	174	183	228	272	352	467	476	485	804	919	964	1132	1718	1762
21	130	139	174	183	227	272	351	466	475	484	803	918	962	1130	1714	1758
22	131	140	176	185	229	274	355	471	480	489	810	927	971	1141	1731	1776
23	125	134	168	177	221	264	342	455	464	473	785	898	942	1107	1681	1724
24	125	134	169	178	222	266	345	459	468	477	794	908	952	1119	1700	1744
25	131	140	175	184	229	273	353	468	477	486	805	920	965	1133	1719	1763
26	123	131	165	173	216	258	333	443	451	459	762	871	914	1073	1628	1670
27	69	74	92	96	119	142	183	242	246	251	414	473	496	582	882	904
40	135	144	181	191	237	283	367	488	497	506	840	961	1007	1184	1796	1843
41	124	133	167	175	218	261	338	449	457	466	774	885	928	1090	1654	1697
42	137	146	183	193	239	286	369	490	499	509	843	964	1010	1187	1800	1846
43	125	134	168	176	219	262	339	451	459	468	776	888	931	1093	1659	1702
44	124	133	168	176	220	263	342	455	463	472	785	898	942	1107	1681	1725
45	132	141	177	186	230	275	356	472	481	490	811	928	972	1142	1732	1777
46	70	75	93	98	121	144	186	246	250	255	421	481	504	592	897	920

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 26

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	39	42	52	54	67	79	102	134	137	139	230	262	275	323	488	501
2	42	45	56	59	73	87	112	149	152	154	256	292	306	360	545	559
3	50	53	67	70	86	103	133	176	179	182	302	345	361	424	642	659
4	55	59	73	76	94	111	143	189	192	196	323	368	386	453	685	703
5	57	61	76	80	98	117	151	200	203	207	342	391	410	481	728	747
6	63	67	84	88	108	129	166	219	223	227	375	429	449	527	799	819
7	64	68	85	89	110	131	169	223	227	231	382	436	457	536	812	833
8	68	73	91	95	118	141	183	242	247	251	416	476	499	586	888	911
9	71	76	94	99	122	145	187	247	252	256	423	483	506	594	900	923
10	83	89	111	116	144	171	221	292	298	303	502	573	601	706	1069	1097
11	83	88	110	116	143	171	220	292	297	303	500	572	599	703	1066	1093
12	86	92	115	121	149	178	230	305	311	317	525	600	628	738	1119	1148
13	89	95	118	124	153	182	234	310	316	321	531	606	635	746	1129	1158
14	91	97	121	127	157	187	242	320	326	332	549	628	658	772	1170	1201
15	100	107	133	140	173	206	265	351	358	364	602	688	721	847	1283	1316
16	94	100	125	131	162	192	248	327	333	340	561	640	671	788	1193	1224
17	69	74	92	97	120	143	184	244	249	253	419	479	502	590	894	917
18	87	93	116	122	151	179	232	307	312	318	526	601	630	740	1122	1151
19	89	95	119	125	155	185	238	316	322	328	543	620	650	764	1158	1187
20	91	97	122	128	159	190	245	325	332	338	560	640	671	788	1195	1226
21	101	108	135	141	175	208	269	356	363	369	611	698	732	859	1302	1336
22	103	110	137	144	178	212	273	361	368	375	619	707	741	870	1318	1352
23	88	94	118	123	153	182	236	312	318	324	536	613	643	755	1144	1174
24	79	84	106	111	138	164	213	282	287	293	485	554	581	682	1035	1062
25	91	97	121	127	157	187	242	320	326	332	549	628	658	772	1170	1201
26	100	107	133	140	174	207	267	354	361	368	608	695	729	856	1298	1331
27	33	35	44	46	57	68	88	116	118	120	199	227	238	279	423	434
40	85	91	113	119	146	174	225	297	303	309	510	583	610	717	1086	1114
41	89	95	118	124	154	183	236	313	319	325	537	613	643	755	1143	1173
42	99	106	132	138	171	204	264	349	356	362	599	685	718	843	1277	1310
43	98	105	131	137	170	202	261	346	352	359	594	678	711	835	1265	1298
44	96	102	128	135	167	199	258	341	348	354	587	671	703	826	1252	1285
45	110	117	146	153	189	225	290	383	390	397	656	749	785	921	1395	1431
46	32	34	43	45	55	66	85	113	115	117	194	222	232	273	413	424

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 30

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	26	28	35	36	45	53	69	91	92	94	155	177	186	218	330	339
2	27	29	36	38	47	56	72	95	97	99	163	186	195	229	347	356
3	27	29	36	38	47	56	73	96	98	100	165	189	198	233	353	362
4	30	32	40	42	52	62	79	105	107	109	180	205	215	253	383	392
5	31	33	41	43	53	63	81	107	109	111	182	208	218	256	387	397
6	34	36	45	47	58	69	89	118	120	122	202	231	242	284	430	441
7	33	35	44	46	57	67	87	115	117	119	196	224	235	276	418	429
8	34	36	45	47	58	69	89	118	120	122	202	231	242	284	430	441
9	43	46	57	60	74	88	114	151	153	156	258	295	309	363	550	564
10	37	40	50	52	65	77	100	133	135	138	229	261	274	322	488	501
11	44	47	58	61	75	89	115	152	154	157	259	296	310	364	551	565
12	46	49	60	63	77	90	116	152	154	157	257	293	307	360	544	558
13	50	53	66	69	85	101	129	170	174	177	291	332	348	408	617	633
14	59	63	78	82	102	121	156	207	211	215	355	405	425	499	755	775
15	60	64	79	83	102	121	155	204	208	212	349	398	417	489	740	759
16	70	74	88	92	110	128	160	207	210	214	344	390	408	477	714	732
17	45	48	60	63	77	92	119	157	160	163	268	307	321	377	571	586
18	58	61	74	77	94	110	139	181	184	188	304	346	363	424	638	654
19	63	67	82	85	104	122	156	204	208	211	345	393	412	482	727	746
20	71	75	90	94	113	133	168	218	222	225	364	415	434	507	762	781
21	95	100	122	128	155	182	231	302	307	313	508	579	606	710	1069	1096
22	85	90	109	114	138	162	206	268	273	278	451	514	538	630	948	972
23	43	46	57	60	74	89	115	152	155	157	260	298	312	366	555	569
24	44	47	58	61	76	90	116	153	156	159	262	299	314	368	558	572
25	53	56	69	72	88	104	132	173	176	179	293	334	350	410	619	634
26	57	60	73	77	93	109	139	182	185	188	306	349	365	428	644	661
27	26	28	34	36	44	52	66	87	88	90	148	168	176	207	312	320
40	51	54	68	71	88	105	136	180	183	187	309	353	370	434	658	675
41	52	55	69	73	90	108	139	184	187	191	316	361	378	444	673	690
42	61	65	81	85	105	125	161	213	217	221	364	416	436	512	775	795
43	60	64	79	83	102	121	156	206	209	213	351	401	420	493	746	765
44	71	74	88	92	109	127	158	204	207	211	336	382	399	465	696	713
45	61	65	80	84	103	122	157	207	211	215	353	403	422	495	748	768
46	24	25	31	33	40	48	61	80	82	83	136	156	163	191	289	296

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors (Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.03	1.03	1.03	1.03	1.03
30	1.00	1.00	1.00	1.00	1.06	1.06	1.06	1.06	1.06
31	1.00	1.00	1.00	1.00	1.09	1.09	1.09	1.09	1.09
32	1.00	1.00	1.00	1.00	1.12	1.12	1.12	1.12	1.12
33	1.00	1.00	1.00	1.00	1.15	1.15	1.15	1.15	1.15
34	1.00	1.00	1.00	1.00	1.18	1.18	1.18	1.18	1.18
35	1.00	1.00	1.00	1.00	1.22	1.22	1.22	1.22	1.22
36	1.00	1.00	1.00	1.00	1.26	1.26	1.26	1.26	1.26
37	1.00	1.00	1.00	1.00	1.30	1.30	1.30	1.30	1.30
38	1.00	1.00	1.00	1.00	1.34	1.34	1.34	1.34	1.34
39	1.00	1.00	1.00	1.00	1.38	1.38	1.38	1.38	1.38
40	1.00	1.00	1.00	1.00	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.00	1.00	1.00	1.00	1.46	1.46	1.46	1.46	1.46
42	1.00	1.00	1.00	1.00	1.50	1.50	1.50	1.50	1.50
43	1.00	1.00	1.00	1.00	1.55	1.55	1.55	1.55	1.55
44	1.00	1.00	1.00	1.00	1.60	1.60	1.60	1.60	1.60
45	1.00	1.00	1.00	1.00	1.65	1.65	1.65	1.65	1.65
46	1.00	1.00	1.00	1.00	1.70	1.70	1.70	1.70	1.70
47	1.00	1.00	1.00	1.00	1.75	1.75	1.75	1.75	1.75
48	1.00	1.00	1.00	1.00	1.80	1.80	1.80	1.80	1.80
49	1.00	1.00	1.00	1.00	1.85	1.85	1.85	1.85	1.85
50	1.00	1.00	1.00	1.00	1.91	1.91	1.91	1.91	1.91
51	1.00	1.00	1.00	1.00	1.97	1.97	1.97	1.97	1.97
52	1.00	1.00	1.00	1.00	2.03	2.03	2.03	2.03	2.03
53	1.00	1.00	1.00	1.00	2.09	2.09	2.09	2.09	2.09
54	1.00	1.00	1.00	1.00	2.15	2.15	2.15	2.15	2.15
55	1.00	1.00	1.00	1.00	2.21	2.21	2.21	2.21	2.21
56	1.00	1.00	1.00	1.00	2.28	2.28	2.28	2.28	2.28
57	1.00	1.00	1.00	1.00	2.35	2.35	2.35	2.35	2.35
58	1.00	1.00	1.00	1.00	2.42	2.42	2.42	2.42	2.42
59	1.00	1.00	1.00	1.00	2.49	2.49	2.49	2.49	2.49
60	1.00	1.00	1.00	1.00	2.56	2.56	2.56	2.56	2.56
61	1.00	1.00	1.00	1.00	2.64	2.64	2.64	2.64	2.64
62	1.00	1.00	1.00	1.00	2.72	2.72	2.72	2.72	2.72
63	1.00	1.00	1.00	1.00	2.80	2.80	2.80	2.80	2.80
64	1.00	1.00	1.00	1.00	2.88	2.88	2.88	2.88	2.88
65	1.00	1.00	1.00	1.00	2.97	2.97	2.97	2.97	2.97
66	1.00	1.00	1.00	1.00	3.06	3.06	3.06	3.06	3.06
67	1.00	1.00	1.00	1.00	3.15	3.15	3.15	3.15	3.15
68	1.00	1.00	1.00	1.00	3.24	3.24	3.24	3.24	3.24
69	1.00	1.00	1.00	1.00	3.34	3.34	3.34	3.34	3.34
70	1.00	1.00	1.00	1.00	3.44	3.44	3.44	3.44	3.44
71	1.00	1.00	1.00	1.00	3.54	3.54	3.54	3.54	3.54
72	1.00	1.00	1.00	1.00	3.65	3.65	3.65	3.65	3.65
73	1.00	1.00	1.00	1.00	3.76	3.76	3.76	3.76	3.76
74	1.00	1.00	1.00	1.00	3.87	3.87	3.87	3.87	3.87
75-99	1.00	1.00	1.00	1.00	3.99	3.99	3.99	3.99	3.99

* The above tier factors apply to vehicles with minimum limits (20/40) for part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
30	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
31	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
32	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
33	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
34	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22
36	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
37	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
38	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
39	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38
40	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46
42	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
43	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
44	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
45	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65
46	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70
47	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
48	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91
51	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
52	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
54	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15
55	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
56	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28
57	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35
58	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42
59	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
60	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56
61	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64
62	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
63	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80
64	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88
65	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97
66	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06
67	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15
68	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24
69	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34
70	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44
71	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54
72	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65
73	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76
74	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87
75-99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99

** The above tier factors apply to all vehicles **except** those with minimum limits (20/40) for Part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI - Part 1 (A-1)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	161	256	169	471	236	424	212	144
2	169	281	174	494	265	445	239	152
3	170	298	184	524	312	472	281	155
4	192	308	211	583	330	525	297	167
5	184	314	218	646	353	581	318	168
6	219	332	242	654	387	589	348	187
7	206	339	279	745	393	671	354	182
8	215	411	226	753	433	678	390	187
9	254	411	256	807	436	726	392	240
10	233	504	313	859	520	773	468	215
11	212	534	296	832	518	749	466	239
12	234	512	305	848	545	763	491	232
13	295	550	349	833	547	750	492	267
14	316	544	428	802	569	722	512	330
15	375	636	407	815	623	734	561	320
16	319	663	514	818	578	736	520	290
17	255	533	302	830	436	747	392	249
18	286	652	315	861	546	775	491	266
19	322	626	374	833	564	750	508	308
20	320	649	399	841	584	757	526	315
21	385	665	509	839	633	755	570	449
22	373	698	481	848	640	763	576	397
23	254	635	370	827	558	744	502	243
24	243	533	320	839	505	755	455	243
25	294	642	343	840	569	756	512	263
26	307	648	404	798	632	718	569	271
27	129	241	150	428	205	385	185	134
40	285	599	354	881	527	793	474	288
41	282	569	390	812	555	731	500	295
42	404	669	424	880	621	792	559	338
43	333	629	390	813	615	732	554	323
44	295	660	511	829	611	746	550	278
45	369	626	451	847	676	762	608	323
46	118	227	135	436	201	392	181	124

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PIP - Part 2 (A-2)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	42	59	50	118	59	106	53	36
2	42	70	53	127	65	114	59	36
3	43	70	49	138	64	124	58	40
4	51	76	51	159	76	143	68	39
5	48	71	57	135	82	122	74	43
6	52	86	52	165	94	149	85	46
7	56	78	74	170	91	153	82	45
8	59	90	61	182	97	164	87	47
9	69	92	76	186	100	167	90	51
10	64	108	78	198	121	178	109	57
11	58	128	89	208	116	187	104	55
12	58	112	83	193	125	174	113	54
13	86	130	87	216	139	194	125	61
14	96	141	114	223	134	201	121	67
15	105	146	90	212	140	191	126	80
16	107	152	145	196	147	176	132	73
17	65	116	75	195	104	176	94	65
18	77	158	93	189	125	170	113	70
19	88	156	106	219	126	197	113	73
20	87	176	104	233	148	210	133	69
21	117	196	126	205	162	185	146	102
22	112	178	131	233	139	210	125	99
23	67	155	105	205	130	185	117	57
24	67	124	82	192	111	173	100	58
25	68	137	94	196	130	176	117	62
26	95	160	101	213	150	192	135	69
27	34	57	42	105	52	95	47	34
40	88	147	99	196	110	176	99	69
41	80	133	99	200	139	180	125	70
42	122	159	96	201	134	181	121	91
43	102	157	114	223	147	201	132	85
44	101	153	135	202	139	182	125	69
45	117	169	116	214	153	193	138	78
46	35	61	43	110	54	99	49	34

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PDL - Part 4 Basic (\$5000)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	172	308	243	546	341	491	307	186
2	191	311	252	628	370	565	333	181
3	187	322	241	641	360	577	324	222
4	206	354	256	673	379	606	341	217
5	197	353	263	678	412	610	371	223
6	210	370	285	711	432	640	389	232
7	216	385	249	671	473	604	426	250
8	212	347	269	732	464	659	418	263
9	229	393	292	734	479	661	431	211
10	205	366	272	739	474	665	427	255
11	211	371	271	752	459	677	413	227
12	214	389	285	762	514	686	463	250
13	242	383	311	728	486	655	437	253
14	272	471	306	780	499	702	449	307
15	274	460	349	802	536	722	482	263
16	261	466	306	766	489	689	440	226
17	231	406	281	763	454	687	409	223
18	225	464	318	778	511	700	460	260
19	232	447	310	739	478	665	430	264
20	238	446	300	782	496	704	446	228
21	273	471	363	789	551	710	496	268
22	293	512	403	748	497	673	447	326
23	205	461	318	757	498	681	448	228
24	229	486	363	788	482	709	434	238
25	224	467	366	774	527	697	474	240
26	259	474	399	744	542	670	488	261
27	163	280	212	526	300	473	270	171
40	205	398	305	727	459	654	413	295
41	208	371	308	777	479	699	431	237
42	217	394	308	747	534	672	481	255
43	244	431	311	812	540	731	486	278
44	201	424	288	735	486	662	437	230
45	273	441	354	830	538	747	484	248
46	146	291	201	511	288	460	259	162

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COLLISION - Part 7 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	253	575	350	989	507	890	456	238
2	268	528	311	1090	443	981	399	251
3	267	551	331	1123	516	1011	464	276
4	294	582	341	1139	513	1025	462	273
5	288	586	342	1059	562	953	506	276
6	306	593	355	1139	589	1025	530	320
7	312	705	386	1182	576	1064	518	279
8	328	658	378	1254	580	1129	522	345
9	330	582	370	1076	622	968	560	306
10	303	574	383	1149	627	1034	564	308
11	320	755	441	1190	613	1071	552	290
12	375	695	457	1140	697	1026	627	297
13	358	682	505	1233	710	1110	639	291
14	460	848	446	1295	787	1166	708	360
15	559	815	606	1298	948	1168	853	348
16	525	929	483	1258	710	1132	639	328
17	390	687	380	1145	656	1031	590	283
18	449	849	511	1116	782	1004	704	309
19	368	774	555	1086	715	977	644	351
20	494	870	579	1193	740	1074	666	428
21	550	875	606	1460	897	1314	807	474
22	592	880	612	1352	728	1217	655	549
23	354	838	538	1029	706	926	635	352
24	390	752	542	1130	783	1017	705	415
25	339	764	581	1072	709	965	638	364
26	420	726	619	1220	788	1098	709	402
27	231	533	278	1016	443	914	399	236
40	329	651	401	1099	701	989	631	325
41	287	650	443	1102	729	992	656	335
42	371	680	462	1172	741	1055	667	323
43	417	858	442	1355	817	1220	735	425
44	346	688	395	1082	589	974	530	301
45	442	766	469	1127	813	1014	732	399
46	224	525	273	937	446	843	401	257

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COMPREHENSIVE - Part 9 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	128	159	117	162	137	146	123	118
2	113	158	122	148	133	133	120	136
3	127	155	119	177	142	159	128	126
4	121	161	120	171	139	154	125	135
5	122	163	129	179	147	161	132	144
6	137	173	139	172	150	155	135	138
7	138	170	133	176	160	158	144	163
8	136	183	137	198	163	178	147	139
9	141	186	141	196	162	176	146	134
10	125	196	151	190	170	171	153	151
11	156	209	148	217	171	195	154	157
12	159	210	159	235	188	212	169	172
13	173	214	170	246	203	221	183	215
14	170	249	182	240	230	216	207	178
15	230	305	219	285	252	257	227	259
16	331	448	335	520	417	468	375	422
17	134	174	138	178	152	160	137	143
18	205	323	252	345	286	311	257	245
19	237	369	290	398	358	358	322	269
20	205	330	287	337	297	303	267	259
21	281	454	349	411	376	370	338	327
22	321	458	397	543	434	489	391	390
23	208	342	228	292	261	263	235	228
24	153	232	181	237	207	213	186	187
25	241	344	265	328	305	295	275	265
26	253	415	314	483	350	435	315	303
27	108	138	111	131	121	118	109	122
40	155	211	165	229	188	206	169	175
41	135	215	185	222	198	200	178	177
42	164	256	196	241	224	217	202	195
43	174	266	211	330	247	297	222	242
44	271	455	327	400	389	360	350	334
45	198	304	225	299	249	269	224	267
46	87	124	91	125	103	113	93	98

*Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Increased Limits Factors and Flat Rates

<u>Part 4 (Property Damage Liability)</u>	
<u>Limit</u>	<u>Factor</u>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.340
250,000	1.370

<u>Part 11 (Towing)</u>	
<u>Limit</u>	<u>Rate</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

<u>Part 6 (Medical Payments)</u>	
<u>Limit</u>	<u>Rate</u>
5,000	\$35
10,000	48
15,000	61
20,000	67
25,000	73
50,000	89
100,000	105

<u>Part 10 (Substitute Transportation)</u>			
<u>Limit</u>	<u>Tiers 1-20</u>	<u>Tiers 21-37</u>	<u>Tiers 38-99</u>
<u>Per day/Maximum</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
\$15/\$450	\$12	\$13	\$14
\$30/\$900	58	64	70
\$45/\$1,350	133	147	163
\$100/\$3,000	275	305	336

<u>Limit</u>	<u>Part 3 (UM) Rate</u>	<u>Part 12 (UIM) Rate</u>
20/40	\$11	\$0
20/50	12	1
25/50	13	3
25/60	14	4
30/70	14	7
35/80	14	11
50/100	15	19
100/100	16	41
100/200	17	41
100/300	17	42
200/400	20	99
250/500	21	118
250/1000	22	127
300/500	24	167
500/500	30	304
500/1000	31	313

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

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

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	
1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536	0.524
2	0.62	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563	0.551
3	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592	0.580
4	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623	0.610
5	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656	0.642
6	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690	0.676
7	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728	0.712
8	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767	0.751
10	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809	0.792
11	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855	0.835
12	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902	0.882
13	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953	0.932
14	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.983
15	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064	1.040
16	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125	1.099
17	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190	1.162

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.807	0.845	0.885	46	2.816	2.948	3.087
2	0.817	0.855	0.895	47	2.869	3.004	3.145
3	0.848	0.888	0.930	48	2.921	3.058	3.202
4	0.911	0.954	0.999	49	2.973	3.113	3.259
5	0.963	1.008	1.055	50	3.015	3.157	3.305
6	1.016	1.064	1.114	51	3.068	3.212	3.363
7	1.057	1.107	1.159	52	3.120	3.267	3.421
8	1.110	1.162	1.217	53	3.172	3.321	3.477
10	1.173	1.228	1.286	54	3.246	3.399	3.559
11	1.225	1.283	1.343	55	3.340	3.497	3.661
12	1.277	1.337	1.400	56	3.434	3.595	3.764
13	1.309	1.371	1.435	57	3.507	3.672	3.845
14	1.351	1.414	1.480	58	3.623	3.793	3.971
15	1.393	1.458	1.527	59	3.769	3.946	4.131
16	1.445	1.513	1.584	60	3.916	4.100	4.293
17	1.487	1.557	1.630	61	4.073	4.264	4.464
18	1.529	1.601	1.676	62	4.219	4.417	4.625
19	1.571	1.645	1.722	63	4.366	4.571	4.786
20	1.612	1.688	1.767	64	4.513	4.725	4.947
21	1.654	1.732	1.813	65	4.670	4.889	5.119
22	1.686	1.765	1.848	66	4.889	5.119	5.360
23	1.717	1.798	1.883	67	5.193	5.437	5.693
24	1.748	1.830	1.916	68	5.486	5.744	6.014
25	1.790	1.874	1.962	69	5.790	6.062	6.347
26	1.822	1.908	1.998	70	6.094	6.380	6.680
27	1.853	1.940	2.031	76	6.617	6.928	7.254
28	1.895	1.984	2.077	77	7.360	7.706	8.068
29	1.937	2.028	2.123	78	8.114	8.495	8.894
30	1.968	2.060	2.157	79	8.858	9.274	9.710
31	2.010	2.104	2.203	80	9.611	10.063	10.536
32	2.063	2.160	2.262	81	10.355	10.842	11.352
33	2.115	2.214	2.318	82	11.109	11.631	12.178
34	2.157	2.258	2.364	83	11.852	12.409	12.992
35	2.199	2.302	2.410	84	12.606	13.198	13.818
36	2.241	2.346	2.456	85	13.349	13.976	14.633
37	2.293	2.401	2.514	86	14.480	15.161	15.874
38	2.366	2.477	2.593	87	14.476	15.156	15.868
39	2.429	2.543	2.663				
40	2.492	2.609	2.732	71*	6.512	6.818	7.138
41	2.555	2.675	2.801	72*	6.921	7.246	7.587
42	2.607	2.730	2.858	73*	7.339	7.684	8.045
43	2.670	2.795	2.926	74*	7.758	8.123	8.505
44	2.722	2.850	2.984	75*	8.167	8.551	8.953
45	2.764	2.894	3.030				

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.594	0.599	0.604	46	1.875	1.890	1.905
2	0.605	0.610	0.615	47	1.915	1.930	1.945
3	0.625	0.630	0.635	48	1.945	1.961	1.977
4	0.655	0.660	0.665	49	1.986	2.002	2.018
5	0.696	0.702	0.708	50	2.016	2.032	2.048
6	0.726	0.732	0.738	51	2.046	2.062	2.078
7	0.756	0.762	0.768	52	2.087	2.104	2.121
8	0.786	0.792	0.798	53	2.117	2.134	2.151
10	0.827	0.834	0.841	54	2.167	2.184	2.201
11	0.857	0.864	0.871	55	2.228	2.246	2.264
12	0.887	0.894	0.901	56	2.288	2.306	2.324
13	0.917	0.924	0.931	57	2.339	2.358	2.377
14	0.937	0.944	0.952	58	2.419	2.438	2.458
15	0.968	0.976	0.984	59	2.520	2.540	2.560
16	0.998	1.006	1.014	60	2.611	2.632	2.653
17	1.018	1.026	1.034	61	2.712	2.734	2.756
18	1.048	1.056	1.064	62	2.812	2.834	2.857
19	1.079	1.088	1.097	63	2.913	2.936	2.959
20	1.099	1.108	1.117	64	3.014	3.038	3.062
21	1.119	1.128	1.137	65	3.115	3.140	3.165
22	1.139	1.148	1.157	66	3.266	3.292	3.318
23	1.159	1.168	1.177	67	3.468	3.496	3.524
24	1.179	1.188	1.198	68	3.669	3.698	3.728
25	1.210	1.220	1.230	69	3.861	3.892	3.923
26	1.230	1.240	1.250	70	4.062	4.094	4.127
27	1.250	1.260	1.270	76	4.415	4.450	4.486
28	1.270	1.280	1.290	77	4.909	4.948	4.988
29	1.290	1.300	1.310	78	5.413	5.456	5.500
30	1.320	1.331	1.342	79	5.917	5.964	6.012
31	1.341	1.352	1.363	80	6.411	6.462	6.514
32	1.371	1.382	1.393	81	6.915	6.970	7.026
33	1.411	1.422	1.433	82	7.409	7.468	7.528
34	1.441	1.453	1.465	83	7.913	7.976	8.040
35	1.462	1.474	1.486	84	8.417	8.484	8.552
36	1.492	1.504	1.516	85	8.911	8.982	9.054
37	1.532	1.544	1.556	86	9.657	9.734	9.812
38	1.572	1.585	1.598	87	9.661	9.738	9.816
39	1.623	1.636	1.649				
40	1.663	1.676	1.689	71*	4.355	4.390	4.425
41	1.704	1.718	1.732	72*	4.647	4.684	4.721
42	1.744	1.758	1.772	73*	4.939	4.979	5.019
43	1.784	1.798	1.812	74*	5.232	5.274	5.316
44	1.814	1.829	1.844	75*	5.524	5.568	5.613
45	1.845	1.860	1.875				

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

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Deductibles

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

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

COLLISION	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.17
Factor applied to change Deductible from \$500 to:	
\$1,000	0.63
\$2,000	0.48
Waiver of Deductible Charges:	
\$300 Deductible	\$10
\$500 Deductible	\$13
\$1,000 Deductible	\$16
\$2,000 Deductible	\$25

LIMITED COLLISION	
Limited Collision Factor:	
	0.06
Charge to reduce Deductible from \$500 to:	
\$300	\$5
\$0	\$8
Factor applied to change Deductible from \$500 to:	
\$1,000	0.54
\$2,000	0.32

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 10

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	28	30	37	39	49	58	75	100	102	104	172	196	206	242	366	376
2	30	32	40	42	52	62	80	106	108	110	181	207	217	255	386	396
3	29	31	39	41	51	61	79	105	107	109	180	206	216	254	385	395
4	34	36	45	48	59	70	91	120	122	124	206	235	246	289	439	450
5	32	34	43	45	56	67	86	114	116	118	196	224	235	276	419	429
6	38	41	51	53	66	79	102	136	138	141	233	267	280	328	498	511
7	36	38	48	51	63	75	97	128	130	133	220	251	263	309	469	481
8	37	40	50	52	65	77	100	133	135	138	229	261	274	322	488	501
9	45	48	60	63	78	93	120	159	162	165	272	311	326	383	580	595
10	40	43	54	56	70	84	108	144	146	149	247	283	297	348	529	542
11	40	43	53	55	68	80	103	136	138	141	232	264	277	325	491	504
12	41	44	55	58	71	85	110	146	148	151	250	286	300	352	533	547
13	53	56	70	74	91	109	140	185	189	192	317	363	380	446	676	693
14	57	61	76	79	98	117	150	199	202	206	340	389	408	478	725	743
15	69	73	91	96	118	140	180	238	242	247	406	464	486	571	864	886
16	77	81	97	101	121	140	176	227	231	235	378	429	449	524	786	806
17	46	49	61	64	79	94	121	160	163	166	275	314	329	386	585	600
18	63	66	80	84	101	119	150	196	199	203	328	374	391	457	688	705
19	66	70	85	89	109	128	163	213	217	221	361	411	431	504	761	780
20	70	74	90	93	113	132	168	218	222	226	366	417	437	511	768	788
21	91	96	115	120	143	167	210	272	277	281	453	515	538	629	943	967
22	89	94	112	117	140	163	205	265	269	274	440	500	523	611	916	939
23	43	46	58	61	76	91	117	156	159	162	269	307	322	379	575	589
24	42	45	56	59	73	88	113	150	153	156	259	296	310	364	552	566
25	61	65	79	82	100	118	150	196	199	203	331	377	395	462	696	714
26	62	66	80	84	103	121	154	202	206	210	342	390	409	479	723	741
27	24	26	32	33	41	48	62	82	84	85	140	160	168	197	298	306
40	51	54	68	71	88	105	135	179	182	185	306	350	367	431	652	669
41	49	52	66	69	85	102	132	175	178	181	301	344	360	423	641	658
42	72	77	96	101	124	148	191	253	258	262	434	496	519	610	924	948
43	63	67	83	87	107	126	162	213	217	221	364	415	435	510	772	792
44	66	70	84	88	106	124	156	203	207	210	340	387	405	474	712	730
45	69	73	91	95	117	139	179	235	240	244	402	459	481	564	853	875
46	22	23	29	30	37	44	57	75	77	78	128	147	154	180	273	280

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 17

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	49	52	64	67	83	98	125	165	168	171	281	320	336	394	595	610
2	55	58	72	75	92	109	139	183	186	189	310	354	371	435	656	673
3	58	62	76	79	97	115	147	193	197	200	329	375	393	460	695	713
4	61	65	79	83	102	120	153	201	205	209	341	389	408	478	722	740
5	63	67	82	86	104	123	157	206	210	214	350	399	417	489	738	757
6	65	69	85	89	109	129	164	216	220	224	367	418	438	514	776	795
7	67	71	87	91	112	132	169	221	225	229	376	428	449	526	794	814
8	79	84	104	108	133	157	202	265	270	275	451	515	540	633	956	981
9	80	85	105	109	134	159	203	267	271	276	453	517	542	635	959	983
10	94	100	124	130	160	190	244	321	327	333	548	626	656	770	1164	1194
11	101	107	133	139	171	203	260	342	349	355	584	666	698	819	1238	1269
12	99	105	130	136	166	197	252	331	337	343	563	643	673	789	1193	1223
13	109	116	142	149	181	214	274	359	366	373	610	696	728	854	1289	1322
14	110	117	143	149	182	215	274	359	365	372	607	692	725	849	1281	1313
15	125	133	163	171	209	247	315	414	422	429	703	802	840	985	1487	1525
16	121	129	160	168	207	246	317	419	427	435	717	819	858	1007	1524	1564
17	98	104	130	136	167	199	256	338	344	350	578	660	691	811	1227	1259
18	123	131	162	170	208	247	317	418	425	433	712	813	852	999	1510	1549
19	118	125	155	163	200	237	304	401	408	416	683	780	817	959	1450	1487
20	127	135	166	174	212	251	321	422	430	437	717	818	856	1004	1516	1555
21	124	132	163	171	211	250	321	424	432	440	724	826	866	1016	1536	1576
22	132	140	174	182	223	265	340	447	456	464	763	871	912	1070	1618	1659
23	127	135	165	173	211	249	318	417	424	432	706	805	843	988	1491	1529
24	97	103	129	135	166	198	255	336	343	349	576	658	689	809	1225	1256
25	128	136	167	174	213	251	321	421	428	436	713	813	852	998	1506	1545
26	118	126	156	164	202	241	310	409	417	424	700	800	838	984	1489	1527
27	46	49	60	63	78	92	118	155	158	161	264	301	316	370	560	574
40	116	123	152	159	195	230	295	388	395	402	659	752	788	924	1396	1432
41	114	121	148	155	189	223	285	374	380	387	633	722	756	886	1337	1371
42	131	139	171	179	219	259	331	435	443	451	739	843	883	1035	1563	1603
43	124	132	162	169	207	244	312	410	418	425	696	794	832	975	1472	1510
44	120	128	159	167	206	245	315	416	424	432	713	814	853	1001	1516	1555
45	127	135	165	172	210	247	315	413	421	428	699	797	835	978	1475	1513
46	44	47	58	60	74	87	112	147	150	152	250	285	299	350	529	543

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 18

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	34	36	44	46	56	66	85	111	113	115	188	215	225	263	397	408
2	33	35	43	45	56	66	85	112	114	116	190	217	228	267	404	414
3	36	38	47	49	60	71	91	120	122	124	203	232	243	285	430	441
4	41	44	54	56	69	81	104	137	139	142	233	265	278	326	492	505
5	40	43	53	55	68	81	105	138	141	143	236	270	283	332	502	515
6	47	50	61	64	79	93	119	157	160	163	267	304	319	374	564	579
7	53	56	70	73	90	106	136	179	182	186	305	348	365	428	647	664
8	43	46	56	59	73	86	110	145	148	151	247	282	296	347	525	538
9	50	53	65	68	84	99	127	166	169	172	283	322	338	396	598	613
10	62	66	81	85	103	122	156	205	208	212	347	396	415	486	733	752
11	57	61	75	78	96	113	145	191	195	198	325	371	389	456	689	707
12	60	64	78	82	100	118	151	199	202	206	337	385	403	472	713	732
13	67	71	88	92	113	134	171	225	229	233	383	437	458	537	812	832
14	81	86	106	112	137	162	208	274	280	285	468	534	559	656	992	1018
15	79	84	103	108	132	157	201	264	269	273	448	512	536	628	949	973
16	91	97	121	127	158	188	242	321	327	333	551	629	660	775	1174	1204
17	57	61	75	79	96	114	147	193	197	201	330	377	394	463	700	718
18	60	64	79	83	101	120	154	203	206	210	345	394	413	484	731	750
19	69	73	91	96	118	140	180	237	242	246	406	463	485	570	862	884
20	79	84	103	108	132	155	199	261	265	270	442	504	528	619	935	959
21	98	104	128	134	165	195	250	329	335	341	559	638	669	784	1185	1215
22	97	103	126	132	161	189	242	317	322	328	536	611	640	750	1132	1161
23	68	72	90	94	116	138	178	234	239	243	401	458	480	563	852	874
24	59	63	78	82	101	120	154	203	207	211	347	396	415	487	737	756
25	67	71	88	92	112	133	170	223	227	231	379	432	452	530	801	821
26	72	77	96	101	124	148	191	253	258	262	434	496	519	610	924	948
27	28	30	37	39	48	56	73	96	97	99	163	186	195	229	347	356
40	68	72	89	93	114	136	174	228	233	237	389	444	465	545	823	844
41	74	79	97	102	125	148	190	250	255	260	427	487	510	598	905	928
42	78	83	103	108	133	158	204	269	274	279	460	525	550	645	977	1002
43	74	79	97	102	125	148	190	250	255	260	427	487	510	598	905	928
44	91	97	121	127	157	187	242	320	326	332	549	627	657	771	1169	1199
45	87	92	114	119	146	173	222	291	297	302	496	566	593	695	1050	1077
46	25	27	33	35	43	51	65	86	87	89	147	167	175	206	311	319

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 20

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	85	91	113	118	146	174	224	296	302	307	508	580	608	713	1080	1108
2	89	95	118	124	153	182	235	311	316	322	532	608	637	748	1133	1162
3	95	101	126	132	163	194	250	330	336	343	565	646	677	794	1203	1234
4	104	111	138	145	180	214	276	365	372	379	626	715	750	880	1334	1368
5	118	126	156	164	202	240	309	408	416	424	699	798	836	981	1486	1524
6	119	127	158	165	204	243	312	413	420	428	706	807	846	992	1503	1541
7	135	144	179	188	232	276	355	469	478	487	804	918	962	1129	1710	1754
8	136	145	180	189	234	278	358	474	483	492	812	927	972	1141	1727	1772
9	145	155	193	202	250	297	383	507	516	526	869	992	1040	1221	1849	1897
10	147	157	197	207	258	308	399	529	539	549	912	1042	1093	1284	1948	1998
11	142	152	191	200	249	298	386	512	522	532	882	1009	1058	1243	1885	1934
12	146	156	196	206	255	305	395	524	534	544	901	1031	1080	1269	1925	1975
13	142	152	191	201	249	298	386	513	522	532	883	1010	1059	1244	1887	1936
14	138	147	185	194	241	288	373	495	505	514	852	975	1022	1200	1821	1868
15	141	151	189	198	246	294	380	504	514	523	868	992	1040	1221	1852	1900
16	139	149	187	196	244	292	378	503	512	522	866	991	1039	1220	1852	1900
17	148	158	197	207	256	304	393	520	529	539	891	1018	1067	1253	1899	1948
18	146	156	196	206	257	307	398	529	539	549	911	1042	1093	1284	1949	1999
19	143	153	192	202	250	299	387	514	524	533	885	1012	1060	1246	1890	1939
20	144	154	193	203	252	302	390	518	528	538	893	1021	1070	1257	1907	1956
21	144	154	193	203	252	301	390	518	527	537	891	1019	1068	1255	1904	1953
22	146	156	196	206	255	305	395	524	534	544	901	1031	1080	1269	1925	1975
23	139	149	187	197	245	294	381	506	516	525	873	999	1047	1231	1868	1916
24	139	149	188	198	247	295	384	511	520	530	882	1009	1058	1244	1890	1939
25	145	155	194	204	253	303	391	519	529	539	894	1022	1071	1258	1908	1957
26	137	146	184	193	240	287	371	492	502	511	848	969	1016	1194	1811	1857
27	77	82	102	107	133	158	203	269	274	279	461	526	552	648	981	1006
40	150	160	202	212	263	315	408	542	552	562	934	1068	1119	1315	1995	2047
41	138	148	186	195	243	290	376	499	509	518	860	984	1031	1212	1839	1886
42	152	162	204	214	266	317	410	544	554	565	936	1070	1122	1318	1999	2051
43	139	149	187	196	244	291	377	501	510	520	863	986	1034	1215	1843	1891
44	138	148	186	196	244	293	380	505	515	525	873	999	1047	1231	1869	1917
45	147	157	197	207	256	306	396	525	535	545	902	1032	1081	1270	1926	1976
46	78	83	104	109	135	160	207	273	278	284	469	535	561	659	998	1024

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 21

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	43	46	57	60	74	88	113	149	152	155	255	291	305	358	542	556
2	47	50	63	66	81	97	125	166	169	172	284	325	340	400	605	621
3	56	60	74	78	96	115	148	196	200	203	336	384	402	472	715	733
4	61	65	81	84	104	124	159	210	213	217	358	409	429	503	761	780
5	63	67	84	88	109	130	167	221	225	229	379	433	454	533	808	828
6	70	75	93	97	120	143	184	244	248	253	417	477	500	586	888	911
7	71	76	94	99	122	145	187	247	252	257	424	484	507	595	902	925
8	76	81	101	107	132	157	203	269	275	280	463	529	554	651	987	1013
9	79	84	105	110	136	161	208	275	280	285	470	537	563	661	1001	1027
10	92	98	123	129	159	190	245	325	331	337	557	637	667	784	1187	1218
11	92	98	123	129	159	190	245	324	330	336	556	635	665	781	1184	1214
12	96	102	128	134	167	199	256	340	346	352	583	666	699	820	1243	1275
13	99	105	131	138	170	202	261	344	351	357	590	674	706	829	1255	1288
14	101	108	135	141	175	208	269	356	362	369	610	697	731	858	1300	1334
15	111	118	148	155	192	228	295	390	397	405	669	764	801	940	1425	1462
16	104	111	138	145	179	213	275	363	370	377	622	711	745	875	1325	1359
17	77	82	103	108	133	159	205	272	277	282	467	534	559	657	995	1021
18	97	103	129	136	168	200	258	341	348	354	586	669	701	824	1248	1280
19	99	106	132	139	172	205	265	351	358	364	603	689	722	848	1286	1319
20	101	108	135	142	176	211	272	361	368	375	622	711	745	875	1327	1361
21	112	119	149	157	194	231	298	395	403	410	678	775	812	954	1446	1483
22	114	122	152	159	197	235	303	401	408	416	687	785	823	966	1464	1501
23	98	105	131	137	170	203	262	347	354	360	597	682	715	839	1272	1305
24	88	94	118	124	153	183	236	313	319	325	539	616	645	758	1149	1179
25	101	108	135	141	175	208	269	356	362	369	610	697	731	858	1300	1334
26	111	118	148	156	193	230	297	393	401	408	676	772	809	951	1441	1478
27	37	39	49	52	64	76	98	129	131	134	221	252	264	310	470	482
40	94	100	125	131	162	193	249	330	336	342	566	647	678	796	1206	1237
41	99	106	132	138	171	204	263	348	354	361	596	681	714	838	1270	1302
42	110	117	147	154	190	227	293	388	395	402	666	761	797	936	1418	1455
43	109	116	145	152	189	225	290	384	391	399	659	753	790	927	1405	1441
44	107	114	143	150	186	222	287	380	387	394	653	746	782	918	1392	1428
45	122	130	162	170	210	250	322	425	433	441	728	832	872	1024	1550	1590
46	36	38	48	50	62	74	95	126	128	131	216	247	259	304	460	472

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 25

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	77	82	102	107	132	157	202	267	272	277	458	523	548	643	974	999
2	80	85	106	112	138	164	211	280	285	290	479	547	574	673	1020	1046
3	86	92	114	119	147	175	226	298	304	309	510	583	611	717	1085	1113
4	94	100	125	131	162	193	249	329	335	342	564	645	676	793	1202	1233
5	106	113	140	147	182	216	278	367	374	381	628	717	752	882	1336	1370
6	107	114	142	149	184	218	281	371	378	385	636	726	761	893	1353	1388
7	122	130	162	170	209	249	320	423	431	439	725	828	867	1018	1541	1581
8	122	130	162	170	210	250	322	426	434	442	730	834	874	1026	1554	1594
9	131	140	174	182	225	268	345	457	465	474	782	894	937	1099	1665	1708
10	132	141	177	186	232	277	358	476	485	494	820	937	983	1155	1752	1797
11	128	137	172	181	224	268	347	461	470	479	795	909	952	1119	1698	1742
12	131	140	176	185	229	274	355	471	480	489	810	927	971	1141	1731	1776
13	128	137	172	181	225	268	348	462	470	479	795	909	953	1120	1700	1744
14	124	132	166	175	217	259	336	445	454	462	767	877	919	1080	1638	1681
15	127	136	170	179	222	265	342	454	463	471	781	893	936	1100	1668	1711
16	125	134	168	177	220	263	340	452	461	469	779	891	934	1098	1666	1709
17	133	142	177	186	230	274	353	467	476	485	802	916	960	1127	1708	1752
18	131	140	176	185	231	276	358	475	484	493	820	937	983	1155	1753	1798
19	129	138	173	182	226	270	349	463	472	481	797	911	955	1122	1702	1746
20	130	139	174	183	228	272	352	467	476	485	804	919	964	1132	1718	1762
21	130	139	174	183	227	272	351	466	475	484	803	918	962	1130	1714	1758
22	131	140	176	185	229	274	355	471	480	489	810	927	971	1141	1731	1776
23	125	134	168	177	221	264	342	455	464	473	785	898	942	1107	1681	1724
24	125	134	169	178	222	266	345	459	468	477	794	908	952	1119	1700	1744
25	131	140	175	184	229	273	353	468	477	486	805	920	965	1133	1719	1763
26	123	131	165	173	216	258	333	443	451	459	762	871	914	1073	1628	1670
27	69	74	92	96	119	142	183	242	246	251	414	473	496	582	882	904
40	135	144	181	191	237	283	367	488	497	506	840	961	1007	1184	1796	1843
41	124	133	167	175	218	261	338	449	457	466	774	885	928	1090	1654	1697
42	137	146	183	193	239	286	369	490	499	509	843	964	1010	1187	1800	1846
43	125	134	168	176	219	262	339	451	459	468	776	888	931	1093	1659	1702
44	124	133	168	176	220	263	342	455	463	472	785	898	942	1107	1681	1725
45	132	141	177	186	230	275	356	472	481	490	811	928	972	1142	1732	1777
46	70	75	93	98	121	144	186	246	250	255	421	481	504	592	897	920

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 26

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	39	42	52	54	67	79	102	134	137	139	230	262	275	323	488	501
2	42	45	56	59	73	87	112	149	152	154	256	292	306	360	545	559
3	50	53	67	70	86	103	133	176	179	182	302	345	361	424	642	659
4	55	59	73	76	94	111	143	189	192	196	323	368	386	453	685	703
5	57	61	76	80	98	117	151	200	203	207	342	391	410	481	728	747
6	63	67	84	88	108	129	166	219	223	227	375	429	449	527	799	819
7	64	68	85	89	110	131	169	223	227	231	382	436	457	536	812	833
8	68	73	91	95	118	141	183	242	247	251	416	476	499	586	888	911
9	71	76	94	99	122	145	187	247	252	256	423	483	506	594	900	923
10	83	89	111	116	144	171	221	292	298	303	502	573	601	706	1069	1097
11	83	88	110	116	143	171	220	292	297	303	500	572	599	703	1066	1093
12	86	92	115	121	149	178	230	305	311	317	525	600	628	738	1119	1148
13	89	95	118	124	153	182	234	310	316	321	531	606	635	746	1129	1158
14	91	97	121	127	157	187	242	320	326	332	549	628	658	772	1170	1201
15	100	107	133	140	173	206	265	351	358	364	602	688	721	847	1283	1316
16	94	100	125	131	162	192	248	327	333	340	561	640	671	788	1193	1224
17	69	74	92	97	120	143	184	244	249	253	419	479	502	590	894	917
18	87	93	116	122	151	179	232	307	312	318	526	601	630	740	1122	1151
19	89	95	119	125	155	185	238	316	322	328	543	620	650	764	1158	1187
20	91	97	122	128	159	190	245	325	332	338	560	640	671	788	1195	1226
21	101	108	135	141	175	208	269	356	363	369	611	698	732	859	1302	1336
22	103	110	137	144	178	212	273	361	368	375	619	707	741	870	1318	1352
23	88	94	118	123	153	182	236	312	318	324	536	613	643	755	1144	1174
24	79	84	106	111	138	164	213	282	287	293	485	554	581	682	1035	1062
25	91	97	121	127	157	187	242	320	326	332	549	628	658	772	1170	1201
26	100	107	133	140	174	207	267	354	361	368	608	695	729	856	1298	1331
27	33	35	44	46	57	68	88	116	118	120	199	227	238	279	423	434
40	85	91	113	119	146	174	225	297	303	309	510	583	610	717	1086	1114
41	89	95	118	124	154	183	236	313	319	325	537	613	643	755	1143	1173
42	99	106	132	138	171	204	264	349	356	362	599	685	718	843	1277	1310
43	98	105	131	137	170	202	261	346	352	359	594	678	711	835	1265	1298
44	96	102	128	135	167	199	258	341	348	354	587	671	703	826	1252	1285
45	110	117	146	153	189	225	290	383	390	397	656	749	785	921	1395	1431
46	32	34	43	45	55	66	85	113	115	117	194	222	232	273	413	424

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 30

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	26	28	35	36	45	53	69	91	92	94	155	177	186	218	330	339
2	27	29	36	38	47	56	72	95	97	99	163	186	195	229	347	356
3	27	29	36	38	47	56	73	96	98	100	165	189	198	233	353	362
4	30	32	40	42	52	62	79	105	107	109	180	205	215	253	383	392
5	31	33	41	43	53	63	81	107	109	111	182	208	218	256	387	397
6	34	36	45	47	58	69	89	118	120	122	202	231	242	284	430	441
7	33	35	44	46	57	67	87	115	117	119	196	224	235	276	418	429
8	34	36	45	47	58	69	89	118	120	122	202	231	242	284	430	441
9	43	46	57	60	74	88	114	151	153	156	258	295	309	363	550	564
10	37	40	50	52	65	77	100	133	135	138	229	261	274	322	488	501
11	44	47	58	61	75	89	115	152	154	157	259	296	310	364	551	565
12	46	49	60	63	77	90	116	152	154	157	257	293	307	360	544	558
13	50	53	66	69	85	101	129	170	174	177	291	332	348	408	617	633
14	59	63	78	82	102	121	156	207	211	215	355	405	425	499	755	775
15	60	64	79	83	102	121	155	204	208	212	349	398	417	489	740	759
16	70	74	88	92	110	128	160	207	210	214	344	390	408	477	714	732
17	45	48	60	63	77	92	119	157	160	163	268	307	321	377	571	586
18	58	61	74	77	94	110	139	181	184	188	304	346	363	424	638	654
19	63	67	82	85	104	122	156	204	208	211	345	393	412	482	727	746
20	71	75	90	94	113	133	168	218	222	225	364	415	434	507	762	781
21	95	100	122	128	155	182	231	302	307	313	508	579	606	710	1069	1096
22	85	90	109	114	138	162	206	268	273	278	451	514	538	630	948	972
23	43	46	57	60	74	89	115	152	155	157	260	298	312	366	555	569
24	44	47	58	61	76	90	116	153	156	159	262	299	314	368	558	572
25	53	56	69	72	88	104	132	173	176	179	293	334	350	410	619	634
26	57	60	73	77	93	109	139	182	185	188	306	349	365	428	644	661
27	26	28	34	36	44	52	66	87	88	90	148	168	176	207	312	320
40	51	54	68	71	88	105	136	180	183	187	309	353	370	434	658	675
41	52	55	69	73	90	108	139	184	187	191	316	361	378	444	673	690
42	61	65	81	85	105	125	161	213	217	221	364	416	436	512	775	795
43	60	64	79	83	102	121	156	206	209	213	351	401	420	493	746	765
44	71	74	88	92	109	127	158	204	207	211	336	382	399	465	696	713
45	61	65	80	84	103	122	157	207	211	215	353	403	422	495	748	768
46	24	25	31	33	40	48	61	80	82	83	136	156	163	191	289	296

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.03	1.03	1.03	1.03	1.03
30	1.00	1.00	1.00	1.00	1.06	1.06	1.06	1.06	1.06
31	1.00	1.00	1.00	1.00	1.09	1.09	1.09	1.09	1.09
32	1.00	1.00	1.00	1.00	1.12	1.12	1.12	1.12	1.12
33	1.00	1.00	1.00	1.00	1.15	1.15	1.15	1.15	1.15
34	1.00	1.00	1.00	1.00	1.18	1.18	1.18	1.18	1.18
35	1.00	1.00	1.00	1.00	1.22	1.22	1.22	1.22	1.22
36	1.00	1.00	1.00	1.00	1.26	1.26	1.26	1.26	1.26
37	1.00	1.00	1.00	1.00	1.30	1.30	1.30	1.30	1.30
38	1.00	1.00	1.00	1.00	1.34	1.34	1.34	1.34	1.34
39	1.00	1.00	1.00	1.00	1.38	1.38	1.38	1.38	1.38
40	1.00	1.00	1.00	1.00	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.00	1.00	1.00	1.00	1.46	1.46	1.46	1.46	1.46
42	1.00	1.00	1.00	1.00	1.50	1.50	1.50	1.50	1.50
43	1.00	1.00	1.00	1.00	1.55	1.55	1.55	1.55	1.55
44	1.00	1.00	1.00	1.00	1.60	1.60	1.60	1.60	1.60
45	1.00	1.00	1.00	1.00	1.65	1.65	1.65	1.65	1.65
46	1.00	1.00	1.00	1.00	1.70	1.70	1.70	1.70	1.70
47	1.00	1.00	1.00	1.00	1.75	1.75	1.75	1.75	1.75
48	1.00	1.00	1.00	1.00	1.80	1.80	1.80	1.80	1.80
49	1.00	1.00	1.00	1.00	1.85	1.85	1.85	1.85	1.85
50	1.00	1.00	1.00	1.00	1.91	1.91	1.91	1.91	1.91
51	1.00	1.00	1.00	1.00	1.97	1.97	1.97	1.97	1.97
52	1.00	1.00	1.00	1.00	2.03	2.03	2.03	2.03	2.03
53	1.00	1.00	1.00	1.00	2.09	2.09	2.09	2.09	2.09
54	1.00	1.00	1.00	1.00	2.15	2.15	2.15	2.15	2.15
55	1.00	1.00	1.00	1.00	2.21	2.21	2.21	2.21	2.21
56	1.00	1.00	1.00	1.00	2.28	2.28	2.28	2.28	2.28
57	1.00	1.00	1.00	1.00	2.35	2.35	2.35	2.35	2.35
58	1.00	1.00	1.00	1.00	2.42	2.42	2.42	2.42	2.42
59	1.00	1.00	1.00	1.00	2.49	2.49	2.49	2.49	2.49
60	1.00	1.00	1.00	1.00	2.56	2.56	2.56	2.56	2.56
61	1.00	1.00	1.00	1.00	2.64	2.64	2.64	2.64	2.64
62	1.00	1.00	1.00	1.00	2.72	2.72	2.72	2.72	2.72
63	1.00	1.00	1.00	1.00	2.80	2.80	2.80	2.80	2.80
64	1.00	1.00	1.00	1.00	2.88	2.88	2.88	2.88	2.88
65	1.00	1.00	1.00	1.00	2.97	2.97	2.97	2.97	2.97
66	1.00	1.00	1.00	1.00	3.06	3.06	3.06	3.06	3.06
67	1.00	1.00	1.00	1.00	3.15	3.15	3.15	3.15	3.15
68	1.00	1.00	1.00	1.00	3.24	3.24	3.24	3.24	3.24
69	1.00	1.00	1.00	1.00	3.34	3.34	3.34	3.34	3.34
70	1.00	1.00	1.00	1.00	3.44	3.44	3.44	3.44	3.44
71	1.00	1.00	1.00	1.00	3.54	3.54	3.54	3.54	3.54
72	1.00	1.00	1.00	1.00	3.65	3.65	3.65	3.65	3.65
73	1.00	1.00	1.00	1.00	3.76	3.76	3.76	3.76	3.76
74	1.00	1.00	1.00	1.00	3.87	3.87	3.87	3.87	3.87
75-99	1.00	1.00	1.00	1.00	3.99	3.99	3.99	3.99	3.99

* The above tier factors apply to vehicles with minimum limits (20/40) for part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
30	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
31	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
32	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
33	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
34	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22
36	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
37	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
38	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
39	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38
40	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46
42	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
43	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
44	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
45	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65
46	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70
47	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
48	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91
51	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
52	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
54	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15
55	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
56	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28
57	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35
58	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42
59	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
60	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56
61	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64
62	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
63	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80
64	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88
65	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97
66	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06
67	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15
68	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24
69	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34
70	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44
71	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54
72	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65
73	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76
74	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87
75-99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99

** The above tier factors apply to all vehicles **except** those with minimum limits (20/40) for Part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

RATING STEPS

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

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

- STEP 4 -** Refer to RULE 11 in the rating manual for additional modifications to these premiums.

For rounding purposes, a premium involving \$ 0.50 or more shall be rounded to the next higher dollar amount.

Part	Description
1	Bodily Injury to Others (BI)
2	Personal Injury Protection (PIP)
3	Bodily Injury Caused by an Uninsured Auto (UMBI)
4	Damage to Someone Else's Property (PDL)
5	Optional Bodily Injury to Others (Opt'l BI)
6	Medical Payments (MED)
7	Collision (COLL)
8	Limited Collision (LCOLL)
9	Comprehensive (COMP)
10	Substitute Transportation (SUBT)
11	Towing and Labor (TOW)
12	Bodily Injury Caused by an Underinsured Auto (UIMBI)

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI - Part 1 (A-1)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	162	258	169	475	236	428	212	143
2	170	283	173	496	265	446	239	151
3	167	299	184	528	312	475	281	154
4	191	311	210	587	330	528	297	166
5	184	314	218	649	353	584	318	168
6	219	333	241	656	387	590	348	187
7	206	341	279	747	393	672	354	182
8	214	412	226	754	433	679	390	186
9	254	411	256	807	437	726	393	242
10	232	507	313	861	520	775	468	214
11	211	534	296	836	518	752	466	240
12	234	513	306	850	546	765	491	231
13	297	553	349	841	553	757	498	266
14	315	548	432	805	573	725	516	331
15	380	643	410	821	627	739	564	322
16	321	664	521	827	589	744	530	293
17	254	534	300	830	438	747	394	252
18	288	660	316	873	549	786	494	271
19	323	625	373	832	565	749	509	310
20	323	653	403	849	590	764	531	301
21	387	671	516	848	638	763	574	455
22	377	705	488	858	647	772	582	401
23	254	633	370	835	562	752	506	244
24	244	535	321	846	509	761	458	245
25	295	644	344	845	571	761	514	263
26	309	653	404	810	635	729	572	270
27	129	242	149	430	205	387	185	133
40	289	603	359	875	531	788	478	288
41	283	572	393	816	557	734	501	292
42	407	674	427	890	626	801	563	339
43	336	634	394	816	619	734	557	327
44	295	662	514	833	615	750	554	279
45	371	630	454	849	680	764	612	325
46	117	226	134	433	200	390	180	123

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PIP - Part 2 (A-2)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	42	58	49	118	59	106	53	36
2	41	69	53	127	65	114	59	36
3	43	69	49	137	64	123	58	40
4	51	76	51	158	76	142	68	38
5	48	71	57	135	82	122	74	43
6	52	86	52	164	94	148	85	46
7	56	77	74	169	91	152	82	45
8	59	89	61	182	97	164	87	47
9	70	92	76	187	101	168	91	51
10	64	108	78	198	120	178	108	56
11	59	128	89	209	116	188	104	56
12	59	113	84	193	125	174	113	54
13	87	130	87	219	141	197	127	61
14	97	141	115	224	135	202	122	68
15	106	147	91	215	141	194	127	80
16	108	152	147	198	149	178	134	74
17	65	116	76	195	104	176	94	66
18	78	160	93	192	126	173	113	71
19	88	156	106	219	126	197	113	73
20	88	177	105	235	150	212	135	69
21	118	198	128	207	163	186	147	103
22	114	179	132	236	141	212	127	100
23	67	154	105	206	131	185	118	57
24	67	124	82	192	112	173	101	58
25	68	138	95	197	130	177	117	62
26	95	161	102	217	150	195	135	68
27	33	57	42	105	51	95	46	34
40	89	148	100	198	111	178	100	69
41	81	134	100	201	140	181	126	69
42	123	160	97	198	136	178	122	92
43	103	158	116	224	149	202	134	87
44	102	153	135	203	140	183	126	69
45	117	170	116	214	154	193	139	79
46	35	60	42	109	53	98	48	34

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PDL - Part 4 Basic (\$5000)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	171	306	242	542	340	488	306	185
2	189	309	250	625	369	563	332	180
3	186	321	240	638	359	574	323	221
4	205	351	256	669	378	602	340	215
5	196	352	262	676	412	608	371	222
6	210	368	285	710	431	639	388	232
7	216	384	249	670	474	603	427	249
8	212	346	269	731	464	658	418	262
9	229	393	293	733	480	660	432	211
10	205	363	272	737	474	663	427	253
11	212	371	272	754	461	679	415	228
12	215	391	286	762	516	686	464	249
13	243	385	312	733	491	660	442	253
14	274	474	308	782	503	704	453	310
15	277	465	354	807	541	726	487	265
16	263	468	311	772	498	695	448	228
17	231	404	281	764	456	688	410	225
18	226	467	319	786	517	707	465	265
19	232	446	312	742	479	668	431	266
20	241	450	301	785	500	707	450	230
21	277	475	368	794	556	715	500	272
22	297	515	407	755	501	680	451	348
23	205	461	321	760	502	684	452	230
24	230	486	365	780	486	702	437	240
25	225	468	368	773	530	696	477	241
26	261	475	399	749	542	674	488	261
27	162	278	211	523	299	471	269	170
40	207	399	309	733	461	660	415	292
41	209	372	312	782	481	704	433	235
42	219	395	312	754	539	679	485	256
43	247	435	314	811	544	730	490	281
44	203	426	291	736	490	662	441	229
45	275	443	356	832	542	749	488	249
46	145	287	200	504	286	454	257	162

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COLLISION - Part 7 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	250	571	348	984	506	886	455	237
2	266	525	310	1083	443	975	399	250
3	267	548	331	1118	515	1006	464	275
4	293	579	340	1133	513	1020	462	271
5	287	583	341	1056	563	950	507	275
6	305	591	355	1136	589	1022	530	320
7	312	704	387	1180	578	1062	520	278
8	327	656	378	1252	581	1127	523	343
9	330	582	371	1079	624	971	562	307
10	303	572	383	1147	627	1032	564	305
11	321	758	441	1188	614	1069	553	292
12	376	698	458	1147	699	1032	629	296
13	360	686	507	1249	716	1124	644	291
14	463	854	450	1300	793	1170	714	362
15	563	823	612	1321	953	1189	858	350
16	530	938	491	1283	723	1155	651	337
17	390	684	379	1143	658	1029	592	286
18	452	861	514	1127	791	1014	712	316
19	370	771	555	1093	717	984	645	353
20	498	876	584	1201	746	1081	671	429
21	555	884	614	1478	905	1330	815	485
22	600	890	617	1367	735	1230	662	557
23	354	834	539	1032	711	929	640	353
24	392	752	545	1125	789	1013	710	422
25	341	769	583	1076	712	968	641	365
26	422	730	621	1246	794	1121	715	401
27	230	528	277	1010	442	909	398	235
40	332	656	407	1107	708	996	637	324
41	289	653	447	1113	733	1002	660	332
42	374	685	466	1189	747	1070	672	324
43	420	866	448	1363	824	1227	742	425
44	349	691	397	1091	595	982	536	298
45	445	773	473	1131	821	1018	739	402
46	223	519	272	932	445	839	401	255

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COMPREHENSIVE - Part 9 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	127	158	116	161	137	145	123	118
2	112	156	121	147	132	132	119	135
3	127	154	119	176	142	158	128	125
4	121	161	119	170	138	153	124	135
5	121	162	129	178	147	160	132	144
6	137	173	139	171	149	154	134	138
7	138	170	133	176	160	158	144	162
8	136	183	137	198	163	178	147	139
9	141	185	141	196	162	176	146	135
10	124	195	150	190	170	171	153	150
11	156	209	148	217	171	195	154	158
12	159	211	160	236	188	212	169	172
13	174	215	170	248	204	223	184	217
14	172	250	184	241	231	217	208	178
15	225	308	222	289	253	260	228	260
16	333	453	341	527	425	474	383	424
17	134	173	137	179	152	161	137	144
18	205	328	254	343	288	309	259	250
19	238	367	289	397	359	357	323	270
20	206	333	289	340	300	306	270	259
21	283	459	353	417	379	375	341	333
22	325	463	401	549	437	494	393	392
23	208	340	228	293	262	264	236	227
24	154	232	182	237	209	213	188	188
25	241	345	267	330	306	297	275	264
26	254	417	315	491	352	442	317	303
27	107	137	110	130	120	117	108	121
40	157	212	167	229	190	206	171	174
41	136	215	186	223	199	201	179	177
42	165	258	198	244	226	220	203	195
43	176	268	213	332	248	299	223	244
44	272	456	328	402	392	362	353	334
45	199	307	226	300	251	270	226	269
46	87	123	90	124	102	112	92	98

*Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Increased Limits Factors and Flat Rates

<u>Part 4 (Property Damage Liability)</u>	
<u>Limit</u>	<u>Factor</u>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.340
250,000	1.370

<u>Part 11 (Towing)</u>	
<u>Limit</u>	<u>Rate</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

<u>Part 6 (Medical Payments)</u>	
<u>Limit</u>	<u>Rate</u>
5,000	\$35
10,000	48
15,000	61
20,000	67
25,000	73
50,000	89
100,000	105

<u>Part 10 (Substitute Transportation)</u>			
<u>Limit</u>	<u>Tiers 1-20</u>	<u>Tiers 21-37</u>	<u>Tiers 38-99</u>
<u>Per day/Maximum</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
\$15/\$450	\$12	\$13	\$14
\$30/\$900	58	64	70
\$45/\$1,350	133	147	163
\$100/\$3,000	275	305	336

<u>Limit</u>	<u>Part 3 (UM) Rate</u>	<u>Part 12 (UIM) Rate</u>
20/40	\$11	\$0
20/50	12	1
25/50	13	3
25/60	14	4
30/70	14	7
35/80	14	11
50/100	15	19
100/100	16	41
100/200	17	41
100/300	17	42
200/400	20	99
250/500	21	118
250/1000	22	127
300/500	24	167
500/500	30	304
500/1000	31	313

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

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

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	
1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536	0.524
2	0.62	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563	0.551
3	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592	0.580
4	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623	0.610
5	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656	0.642
6	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690	0.676
7	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728	0.712
8	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767	0.751
10	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809	0.792
11	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855	0.835
12	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902	0.882
13	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953	0.932
14	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.983
15	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064	1.040
16	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125	1.099
17	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190	1.162

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.807	0.845	0.885	46	2.816	2.948	3.087
2	0.817	0.855	0.895	47	2.869	3.004	3.145
3	0.848	0.888	0.930	48	2.921	3.058	3.202
4	0.911	0.954	0.999	49	2.973	3.113	3.259
5	0.963	1.008	1.055	50	3.015	3.157	3.305
6	1.016	1.064	1.114	51	3.068	3.212	3.363
7	1.057	1.107	1.159	52	3.120	3.267	3.421
8	1.110	1.162	1.217	53	3.172	3.321	3.477
10	1.173	1.228	1.286	54	3.246	3.399	3.559
11	1.225	1.283	1.343	55	3.340	3.497	3.661
12	1.277	1.337	1.400	56	3.434	3.595	3.764
13	1.309	1.371	1.435	57	3.507	3.672	3.845
14	1.351	1.414	1.480	58	3.623	3.793	3.971
15	1.393	1.458	1.527	59	3.769	3.946	4.131
16	1.445	1.513	1.584	60	3.916	4.100	4.293
17	1.487	1.557	1.630	61	4.073	4.264	4.464
18	1.529	1.601	1.676	62	4.219	4.417	4.625
19	1.571	1.645	1.722	63	4.366	4.571	4.786
20	1.612	1.688	1.767	64	4.513	4.725	4.947
21	1.654	1.732	1.813	65	4.670	4.889	5.119
22	1.686	1.765	1.848	66	4.889	5.119	5.360
23	1.717	1.798	1.883	67	5.193	5.437	5.693
24	1.748	1.830	1.916	68	5.486	5.744	6.014
25	1.790	1.874	1.962	69	5.790	6.062	6.347
26	1.822	1.908	1.998	70	6.094	6.380	6.680
27	1.853	1.940	2.031	76	6.617	6.928	7.254
28	1.895	1.984	2.077	77	7.360	7.706	8.068
29	1.937	2.028	2.123	78	8.114	8.495	8.894
30	1.968	2.060	2.157	79	8.858	9.274	9.710
31	2.010	2.104	2.203	80	9.611	10.063	10.536
32	2.063	2.160	2.262	81	10.355	10.842	11.352
33	2.115	2.214	2.318	82	11.109	11.631	12.178
34	2.157	2.258	2.364	83	11.852	12.409	12.992
35	2.199	2.302	2.410	84	12.606	13.198	13.818
36	2.241	2.346	2.456	85	13.349	13.976	14.633
37	2.293	2.401	2.514	86	14.480	15.161	15.874
38	2.366	2.477	2.593	87	14.476	15.156	15.868
39	2.429	2.543	2.663				
40	2.492	2.609	2.732	71*	6.512	6.818	7.138
41	2.555	2.675	2.801	72*	6.921	7.246	7.587
42	2.607	2.730	2.858	73*	7.339	7.684	8.045
43	2.670	2.795	2.926	74*	7.758	8.123	8.505
44	2.722	2.850	2.984	75*	8.167	8.551	8.953
45	2.764	2.894	3.030				

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.594	0.599	0.604	46	1.875	1.890	1.905
2	0.605	0.610	0.615	47	1.915	1.930	1.945
3	0.625	0.630	0.635	48	1.945	1.961	1.977
4	0.655	0.660	0.665	49	1.986	2.002	2.018
5	0.696	0.702	0.708	50	2.016	2.032	2.048
6	0.726	0.732	0.738	51	2.046	2.062	2.078
7	0.756	0.762	0.768	52	2.087	2.104	2.121
8	0.786	0.792	0.798	53	2.117	2.134	2.151
10	0.827	0.834	0.841	54	2.167	2.184	2.201
11	0.857	0.864	0.871	55	2.228	2.246	2.264
12	0.887	0.894	0.901	56	2.288	2.306	2.324
13	0.917	0.924	0.931	57	2.339	2.358	2.377
14	0.937	0.944	0.952	58	2.419	2.438	2.458
15	0.968	0.976	0.984	59	2.520	2.540	2.560
16	0.998	1.006	1.014	60	2.611	2.632	2.653
17	1.018	1.026	1.034	61	2.712	2.734	2.756
18	1.048	1.056	1.064	62	2.812	2.834	2.857
19	1.079	1.088	1.097	63	2.913	2.936	2.959
20	1.099	1.108	1.117	64	3.014	3.038	3.062
21	1.119	1.128	1.137	65	3.115	3.140	3.165
22	1.139	1.148	1.157	66	3.266	3.292	3.318
23	1.159	1.168	1.177	67	3.468	3.496	3.524
24	1.179	1.188	1.198	68	3.669	3.698	3.728
25	1.210	1.220	1.230	69	3.861	3.892	3.923
26	1.230	1.240	1.250	70	4.062	4.094	4.127
27	1.250	1.260	1.270	76	4.415	4.450	4.486
28	1.270	1.280	1.290	77	4.909	4.948	4.988
29	1.290	1.300	1.310	78	5.413	5.456	5.500
30	1.320	1.331	1.342	79	5.917	5.964	6.012
31	1.341	1.352	1.363	80	6.411	6.462	6.514
32	1.371	1.382	1.393	81	6.915	6.970	7.026
33	1.411	1.422	1.433	82	7.409	7.468	7.528
34	1.441	1.453	1.465	83	7.913	7.976	8.040
35	1.462	1.474	1.486	84	8.417	8.484	8.552
36	1.492	1.504	1.516	85	8.911	8.982	9.054
37	1.532	1.544	1.556	86	9.657	9.734	9.812
38	1.572	1.585	1.598	87	9.661	9.738	9.816
39	1.623	1.636	1.649				
40	1.663	1.676	1.689	71*	4.355	4.390	4.425
41	1.704	1.718	1.732	72*	4.647	4.684	4.721
42	1.744	1.758	1.772	73*	4.939	4.979	5.019
43	1.784	1.798	1.812	74*	5.232	5.274	5.316
44	1.814	1.829	1.844	75*	5.524	5.568	5.613
45	1.845	1.860	1.875				

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

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Deductibles

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

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

COLLISION	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.17
Factor applied to change Deductible from \$500 to:	
\$1,000	0.63
\$2,000	0.48
Waiver of Deductible Charges:	
\$300 Deductible	\$10
\$500 Deductible	\$13
\$1,000 Deductible	\$16
\$2,000 Deductible	\$25

LIMITED COLLISION	
Limited Collision Factor:	
	0.06
Charge to reduce Deductible from \$500 to:	
\$300	\$5
\$0	\$8
Factor applied to change Deductible from \$500 to:	
\$1,000	0.54
\$2,000	0.32

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 10

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	28	30	38	39	49	58	76	100	102	104	172	197	207	243	368	378
2	30	32	40	42	52	62	80	106	108	110	182	208	218	256	388	398
3	29	31	39	41	51	60	78	103	105	107	178	203	213	250	380	390
4	34	36	45	48	59	70	90	120	122	124	205	234	246	288	437	448
5	32	34	43	45	56	67	86	114	116	118	196	224	235	276	419	429
6	38	41	51	53	66	79	102	136	138	141	233	267	280	328	498	511
7	35	37	47	49	62	74	95	127	129	131	218	249	262	307	466	478
8	37	40	50	52	65	77	100	132	135	137	228	260	273	321	486	499
9	45	48	60	63	78	93	120	159	162	165	272	311	326	383	580	595
10	40	43	54	56	70	84	108	143	146	149	247	282	296	347	527	540
11	39	42	52	54	67	79	102	134	137	139	229	262	274	322	487	499
12	41	44	55	58	71	85	110	146	148	151	250	286	300	352	533	547
13	53	57	71	74	92	109	141	186	190	193	319	365	382	449	680	697
14	57	61	76	79	98	117	150	198	202	206	340	388	407	477	723	741
15	70	75	93	97	120	142	183	241	246	250	412	471	493	579	876	898
16	78	82	98	102	122	142	178	230	234	238	381	433	453	529	792	812
17	46	49	61	64	79	94	121	160	163	166	274	313	328	385	583	598
18	63	67	81	84	102	119	151	196	200	203	330	375	393	460	691	709
19	66	70	85	89	109	128	163	214	218	222	362	412	432	506	762	782
20	70	74	90	94	113	133	168	219	223	227	369	420	439	514	773	793
21	91	96	115	120	144	167	211	273	277	282	454	516	540	631	947	971
22	90	95	113	118	141	165	207	267	272	277	445	506	529	618	926	949
23	43	46	58	61	76	91	117	156	159	162	269	307	322	379	575	589
24	42	45	56	59	73	88	114	151	154	156	259	297	311	365	554	568
25	61	65	79	82	100	118	150	196	200	203	332	378	396	463	698	716
26	62	66	81	84	103	121	155	203	207	210	344	392	411	481	726	745
27	24	26	32	33	41	48	62	82	84	85	140	160	168	197	298	306
40	51	54	68	71	88	105	136	180	184	187	309	354	371	435	660	677
41	49	52	66	69	86	102	132	175	178	182	301	344	361	424	643	660
42	73	78	97	102	126	150	193	255	260	265	438	500	524	615	932	956
43	63	67	83	87	107	127	163	215	219	223	366	418	438	514	777	797
44	66	70	84	88	106	124	156	203	207	210	340	387	405	474	712	730
45	69	73	91	95	117	139	179	236	241	245	403	461	483	566	857	879
46	22	23	29	30	37	44	57	75	76	78	128	146	153	179	271	278

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 17

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	50	53	65	68	84	99	127	167	170	173	284	324	340	398	601	617
2	55	58	72	75	92	109	140	183	187	190	312	356	373	437	660	677
3	59	63	77	80	98	116	149	195	199	202	331	378	396	464	700	718
4	61	65	80	83	102	121	154	202	206	210	344	392	411	481	727	745
5	63	67	82	86	104	123	157	206	210	214	350	399	417	489	738	757
6	66	70	86	90	110	130	166	218	222	226	369	421	441	517	780	800
7	67	71	87	91	112	132	169	222	226	230	377	430	451	528	797	818
8	80	85	105	110	134	159	203	267	272	277	454	518	542	636	961	985
9	80	85	105	109	134	159	203	267	271	276	453	517	542	635	959	983
10	94	100	124	130	160	190	244	322	328	334	551	629	659	773	1170	1200
11	101	107	133	139	171	203	260	342	349	355	584	666	698	819	1238	1269
12	100	106	131	137	167	198	253	333	339	345	566	646	676	793	1197	1228
13	109	116	142	149	182	215	275	361	367	374	612	698	731	857	1294	1327
14	110	117	143	149	182	215	275	360	367	373	610	696	729	854	1288	1321
15	126	134	164	172	211	249	318	418	426	434	710	810	849	995	1503	1541
16	121	129	160	168	207	247	317	419	427	435	718	820	859	1008	1526	1565
17	99	105	131	137	169	200	257	340	346	352	580	662	694	814	1232	1264
18	124	132	163	171	210	249	320	422	430	438	720	822	861	1010	1527	1567
19	118	125	155	163	200	237	304	400	408	415	683	779	816	958	1448	1485
20	127	135	166	174	213	252	322	423	431	439	720	821	860	1008	1523	1562
21	125	133	165	173	213	252	324	427	435	443	730	833	873	1024	1550	1590
22	133	141	175	183	225	267	343	451	460	468	770	879	921	1080	1633	1675
23	127	135	165	173	211	249	317	416	423	431	705	803	841	986	1487	1525
24	97	103	129	135	167	198	255	337	343	350	577	659	691	811	1228	1260
25	129	137	168	175	214	253	322	423	430	438	716	817	856	1002	1513	1551
26	119	127	158	165	204	243	312	412	420	428	706	806	845	991	1501	1539
27	46	49	60	63	78	92	118	155	158	161	265	302	317	371	562	576
40	116	123	152	159	195	231	296	389	396	404	662	756	792	928	1403	1439
41	114	121	148	155	189	224	286	375	382	388	635	725	759	889	1342	1376
42	132	140	172	180	221	261	334	438	446	454	745	849	890	1043	1575	1615
43	125	133	163	171	208	246	315	413	421	429	702	801	838	983	1484	1522
44	121	129	160	168	207	246	317	419	426	434	716	818	857	1006	1523	1562
45	128	136	166	173	211	249	318	416	424	431	704	803	841	985	1485	1523
46	44	47	58	60	74	87	112	147	149	152	249	284	298	349	527	541

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 18

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	34	36	44	46	56	66	85	111	113	115	188	215	225	263	397	408
2	33	35	43	45	56	66	85	111	113	115	190	216	227	266	402	412
3	36	38	47	49	60	71	91	120	122	124	203	232	243	285	430	441
4	41	44	54	56	69	81	104	136	139	141	232	264	277	325	490	503
5	40	43	53	55	68	81	105	138	141	143	236	270	283	332	502	515
6	47	50	61	64	79	93	119	156	159	162	266	303	318	372	563	577
7	53	56	70	73	90	106	136	179	182	186	305	348	365	428	647	664
8	43	46	56	59	73	86	110	145	148	151	247	282	296	347	525	538
9	51	54	66	69	85	100	128	168	171	174	284	324	340	398	601	616
10	61	65	80	83	102	121	155	203	207	211	345	394	413	484	730	749
11	57	61	75	78	96	113	145	191	195	198	325	371	389	456	689	707
12	60	64	78	82	100	119	152	199	203	206	338	386	404	474	715	733
13	68	72	89	93	114	135	172	226	231	235	385	439	460	539	814	835
14	82	87	108	113	139	164	211	277	282	288	473	539	565	663	1002	1028
15	79	84	103	108	133	157	201	265	270	275	451	514	539	632	954	979
16	92	98	123	129	159	190	245	325	331	337	558	638	668	785	1189	1220
17	57	61	75	78	96	114	146	193	196	200	328	375	393	460	696	714
18	60	64	79	83	101	120	154	203	207	210	346	395	413	485	733	752
19	69	73	91	96	118	140	180	237	241	246	405	462	484	568	860	882
20	79	84	103	108	132	156	200	262	267	272	445	508	532	624	942	966
21	99	105	130	136	167	197	253	333	339	345	566	646	677	794	1200	1231
22	98	104	127	133	162	192	245	321	327	332	543	620	649	760	1147	1176
23	68	72	90	94	116	138	178	234	239	243	401	458	480	563	852	874
24	60	64	79	83	102	121	155	205	209	212	350	399	418	491	742	761
25	67	71	88	92	112	133	170	223	227	231	379	433	453	531	803	823
26	73	78	97	102	125	149	192	254	259	264	436	498	521	612	927	951
27	28	30	37	39	47	56	72	95	97	99	163	186	194	228	345	354
40	69	73	90	95	116	137	176	232	236	240	394	450	471	553	835	857
41	74	79	97	102	125	149	191	251	256	261	429	490	513	602	910	933
42	79	84	104	109	135	160	206	271	276	281	464	529	555	651	985	1010
43	75	80	98	103	127	150	192	253	258	263	431	492	516	605	915	938
44	91	97	121	127	158	188	242	321	327	333	551	629	660	775	1174	1204
45	87	92	114	119	147	174	222	293	298	303	498	568	596	698	1055	1082
46	25	27	33	35	42	50	65	85	87	89	146	167	174	205	310	318

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 20

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	86	92	114	120	148	176	226	299	305	310	512	585	613	720	1090	1118
2	89	95	118	124	153	183	235	311	317	323	534	610	639	750	1136	1165
3	96	102	127	133	165	196	252	333	339	346	570	651	683	801	1213	1244
4	105	112	140	147	181	216	278	368	375	382	631	721	755	887	1344	1378
5	118	126	156	164	202	241	310	409	417	425	701	801	839	985	1491	1529
6	119	127	158	166	204	243	313	414	421	429	708	809	848	995	1506	1545
7	136	145	180	189	233	277	357	472	480	489	807	922	966	1134	1717	1761
8	136	145	181	189	234	278	359	474	483	492	812	928	973	1142	1729	1774
9	145	155	193	202	250	297	383	507	516	526	869	992	1040	1221	1849	1897
10	147	157	197	207	258	308	399	530	540	550	913	1044	1095	1286	1951	2002
11	143	153	192	202	251	300	388	515	525	535	887	1014	1063	1249	1895	1944
12	146	156	196	206	256	305	395	524	534	544	903	1032	1082	1271	1929	1979
13	144	154	193	203	252	302	390	518	528	538	893	1021	1070	1257	1907	1956
14	139	148	186	196	243	290	375	498	507	517	856	979	1026	1206	1829	1876
15	142	152	190	200	248	296	383	508	518	527	874	999	1047	1230	1866	1914
16	140	150	188	198	246	295	382	507	517	527	875	1001	1049	1233	1871	1919
17	147	157	196	206	254	303	391	518	528	538	890	1017	1065	1251	1896	1945
18	148	158	199	209	260	311	403	536	546	556	924	1057	1108	1302	1976	2027
19	143	153	192	202	250	299	387	514	523	533	884	1011	1060	1245	1888	1937
20	145	155	195	205	254	304	394	523	533	543	900	1030	1079	1268	1924	1974
21	146	156	196	206	255	305	395	524	534	544	901	1031	1080	1269	1925	1975
22	148	158	198	208	259	309	400	530	540	550	913	1043	1094	1285	1949	1999
23	140	150	189	199	247	296	384	511	520	530	881	1008	1057	1242	1885	1934
24	140	150	189	199	248	298	387	515	525	534	889	1018	1067	1254	1905	1954
25	145	155	195	204	254	303	393	521	531	541	897	1026	1076	1264	1917	1967
26	139	148	186	196	243	291	376	500	509	519	860	984	1031	1211	1838	1885
27	78	83	103	108	134	159	205	271	276	281	464	530	556	652	987	1013
40	149	159	200	210	262	313	405	538	548	559	927	1060	1112	1306	1982	2033
41	139	149	187	196	244	292	378	502	511	521	865	989	1037	1218	1848	1896
42	153	163	205	216	268	320	414	549	560	570	946	1081	1133	1332	2020	2072
43	140	150	188	197	245	293	379	503	513	522	867	991	1039	1220	1851	1899
44	139	149	188	197	246	295	382	508	518	528	878	1004	1053	1237	1879	1927
45	148	158	198	208	258	308	397	527	537	547	906	1035	1085	1275	1933	1982
46	77	82	103	108	133	159	205	271	276	281	465	531	556	653	990	1015

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 21

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	43	46	57	60	74	88	113	149	152	155	255	291	305	358	542	556
2	47	50	63	66	81	97	125	166	169	172	284	325	340	400	605	621
3	56	60	74	78	96	115	148	196	200	203	336	384	402	472	715	733
4	61	65	81	84	104	124	159	210	213	217	358	409	429	503	761	780
5	63	67	84	88	109	130	167	221	225	229	379	433	454	533	808	828
6	70	75	93	97	120	143	184	244	248	253	417	477	500	586	888	911
7	71	76	94	99	122	145	187	247	252	257	424	484	507	595	902	925
8	76	81	101	107	132	157	203	269	275	280	463	529	554	651	987	1013
9	79	84	105	110	136	162	208	275	280	285	471	538	564	662	1003	1028
10	92	98	123	129	159	190	245	325	331	337	557	637	667	784	1187	1218
11	92	98	123	129	159	190	245	324	330	336	556	635	665	781	1184	1214
12	97	103	129	136	168	200	258	341	348	354	586	669	701	824	1248	1280
13	99	106	132	138	171	203	262	347	353	360	595	679	712	836	1266	1299
14	101	108	135	141	175	209	270	357	364	371	613	701	735	863	1307	1341
15	112	119	149	156	193	230	297	393	400	408	674	770	807	947	1435	1472
16	106	113	141	148	182	217	280	370	377	384	634	725	759	891	1350	1385
17	77	82	103	108	134	159	206	273	278	283	468	535	561	659	999	1025
18	98	104	130	137	169	202	260	344	350	357	590	674	706	829	1256	1288
19	100	107	133	140	173	206	266	353	359	366	605	692	725	851	1290	1324
20	102	109	137	144	178	213	275	365	372	379	628	718	752	884	1341	1375
21	113	121	151	158	196	233	301	398	406	413	684	781	819	962	1457	1495
22	115	123	153	161	199	237	306	405	412	420	694	793	831	976	1479	1517
23	99	106	132	139	172	205	264	350	357	363	601	687	720	846	1282	1315
24	88	94	118	124	154	184	237	315	321	327	542	619	649	763	1157	1186
25	102	109	136	142	176	210	270	358	364	371	613	701	735	862	1307	1340
26	111	118	148	156	193	230	298	394	402	409	678	775	812	954	1446	1484
27	37	39	49	52	64	76	98	129	131	134	221	252	264	310	470	482
40	95	101	126	133	164	195	252	333	339	345	571	652	683	802	1216	1247
41	100	107	133	139	172	205	264	350	356	363	599	685	718	842	1276	1309
42	111	118	148	155	192	229	295	391	398	406	671	767	804	944	1430	1467
43	110	117	146	154	190	227	292	387	394	402	664	759	795	934	1415	1451
44	108	115	144	151	188	224	289	383	390	397	657	751	788	925	1402	1438
45	123	131	163	171	211	251	324	428	436	444	733	838	878	1030	1560	1601
46	36	38	48	50	62	74	95	126	128	130	215	246	258	303	458	470

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 25

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	77	82	102	107	133	158	203	269	274	279	461	526	552	648	981	1006
2	80	85	106	112	138	164	212	280	285	290	480	548	574	674	1022	1048
3	86	92	114	120	148	176	226	299	305	310	512	585	613	720	1090	1118
4	95	101	126	132	164	195	251	332	338	344	568	649	681	799	1210	1241
5	106	113	141	147	182	216	279	368	375	382	630	720	755	886	1341	1376
6	107	114	142	149	184	219	281	372	379	386	637	727	762	895	1355	1389
7	122	130	162	170	209	249	321	424	432	440	725	829	868	1019	1543	1583
8	122	130	162	170	210	250	322	426	434	442	731	835	875	1027	1556	1596
9	131	140	174	182	225	268	345	457	465	474	782	894	937	1099	1665	1708
10	132	141	177	186	232	277	359	477	486	495	821	939	985	1157	1756	1801
11	129	138	173	182	226	270	349	464	473	481	799	913	957	1125	1706	1750
12	131	140	176	185	230	274	355	471	480	489	812	928	973	1143	1735	1780
13	130	139	174	183	228	272	352	467	476	485	804	919	964	1132	1718	1762
14	125	134	168	176	219	261	338	448	457	465	771	882	924	1086	1647	1689
15	128	137	171	180	223	267	345	457	466	475	787	900	943	1108	1680	1723
16	126	135	170	178	222	265	344	457	465	474	787	900	944	1109	1683	1727
17	132	141	176	185	229	273	352	466	475	484	800	914	958	1125	1705	1749
18	133	142	179	188	234	280	363	482	491	501	831	951	997	1171	1778	1824
19	129	138	173	182	226	269	349	463	471	480	796	910	954	1121	1701	1745
20	131	140	176	185	229	274	355	471	480	489	811	928	972	1142	1733	1778
21	131	140	176	185	229	274	355	471	480	489	810	927	971	1141	1731	1776
22	133	142	178	187	233	278	359	477	486	495	821	938	984	1156	1753	1798
23	126	135	170	179	223	266	346	460	468	477	793	907	951	1118	1698	1742
24	126	135	170	179	224	268	348	463	472	481	800	915	960	1128	1714	1758
25	131	140	176	185	229	274	354	470	479	488	809	925	969	1139	1728	1772
26	125	134	168	176	219	262	339	450	458	467	774	885	928	1090	1654	1696
27	70	75	93	97	120	143	184	244	248	253	417	477	500	586	888	911
40	134	143	180	189	235	282	365	484	494	503	835	955	1001	1176	1784	1830
41	125	134	168	177	219	262	340	451	460	469	778	890	932	1096	1663	1706
42	138	147	185	194	241	288	373	495	504	514	852	974	1021	1199	1819	1866
43	126	135	169	178	221	264	341	453	461	470	780	891	934	1098	1665	1708
44	125	134	169	178	221	265	344	458	466	475	790	904	948	1114	1691	1735
45	133	142	178	187	232	277	357	474	483	492	815	931	976	1147	1739	1783
46	69	74	92	97	119	142	184	243	248	253	418	478	500	588	891	914

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 26

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	39	42	52	54	67	79	102	134	137	139	230	262	275	323	488	501
2	42	45	56	59	73	87	112	149	152	154	256	292	306	360	545	559
3	50	53	67	70	86	103	133	176	179	182	302	345	361	424	642	659
4	55	59	73	76	94	111	143	189	192	196	323	368	386	453	685	703
5	57	61	76	80	98	117	151	200	203	207	342	391	410	481	728	747
6	63	67	84	88	108	129	166	219	223	227	375	429	449	527	799	819
7	64	68	85	89	110	131	169	223	227	231	382	436	457	536	812	833
8	68	73	91	95	118	141	183	242	247	251	416	476	499	586	888	911
9	71	76	94	99	122	145	187	247	252	257	424	484	507	595	902	925
10	83	89	111	116	144	171	221	292	298	303	502	573	601	706	1069	1097
11	83	88	110	116	143	171	220	292	297	303	500	572	599	703	1066	1093
12	87	93	116	122	151	179	232	307	312	318	526	601	630	740	1122	1151
13	89	95	118	124	154	183	236	312	318	324	535	611	641	752	1140	1169
14	91	97	121	127	158	188	243	322	328	334	552	631	662	777	1178	1208
15	101	108	134	141	174	207	267	354	360	367	606	693	726	852	1291	1325
16	95	101	126	133	164	195	251	333	339	345	570	651	683	801	1214	1245
17	69	74	92	97	120	143	185	245	250	254	421	481	504	592	898	921
18	88	94	117	123	152	181	234	309	315	321	530	606	635	746	1130	1159
19	90	96	120	126	156	186	240	318	324	330	545	623	653	767	1162	1192
20	92	98	123	129	161	192	248	329	335	341	565	646	678	796	1207	1238
21	102	109	136	143	176	210	271	359	366	372	616	704	737	866	1312	1346
22	104	111	138	145	179	214	276	365	372	378	625	715	749	879	1332	1366
23	89	95	119	125	154	184	238	315	321	327	541	619	648	761	1154	1184
24	79	84	106	111	138	165	213	283	288	294	487	557	584	686	1040	1067
25	92	98	122	128	159	189	244	322	328	334	553	631	662	777	1177	1207
26	100	107	134	140	174	208	268	355	362	369	611	698	732	859	1303	1336
27	33	35	44	46	57	68	88	116	118	120	199	227	238	279	423	434
40	86	92	114	120	148	176	227	300	306	312	515	588	616	723	1096	1124
41	90	96	120	125	155	185	238	315	320	326	539	616	646	758	1148	1177
42	100	107	133	140	173	206	266	352	359	365	604	690	723	849	1287	1320
43	99	106	132	138	171	204	263	348	355	361	598	683	716	840	1273	1306
44	97	104	130	136	169	201	260	344	351	357	592	676	709	833	1262	1295
45	111	118	147	154	191	227	292	386	393	400	660	754	791	928	1405	1441
46	32	34	43	45	55	66	85	113	115	117	193	221	231	272	411	422

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 30

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	26	28	34	36	45	53	68	90	92	94	154	176	185	217	329	337
2	27	29	36	38	47	55	72	95	96	98	162	185	194	228	346	355
3	27	29	36	38	47	56	72	96	98	99	165	188	197	232	351	360
4	30	32	40	42	52	61	79	104	106	108	179	204	214	251	381	391
5	31	33	41	43	53	63	81	107	109	111	182	208	218	256	387	397
6	34	36	45	47	58	69	89	118	120	122	202	231	242	284	430	441
7	32	34	43	45	56	66	86	113	115	118	195	222	233	274	415	426
8	34	36	45	47	58	69	89	118	120	122	201	230	241	283	428	439
9	43	46	57	60	74	89	114	151	154	157	260	297	311	365	553	567
10	36	39	49	51	64	76	99	131	134	136	226	259	271	319	484	496
11	44	47	58	61	75	89	115	152	155	158	260	297	311	365	552	567
12	46	49	60	63	76	90	115	151	154	157	257	293	306	359	542	556
13	50	53	66	69	85	101	129	170	173	176	290	331	347	407	616	631
14	60	64	80	83	103	123	158	209	212	216	357	408	428	502	760	779
15	60	64	79	83	102	121	156	205	209	213	350	400	419	492	744	763
16	71	75	89	93	111	129	162	209	213	217	348	395	413	482	723	741
17	45	48	60	63	78	93	119	158	161	164	271	309	324	381	577	591
18	59	62	76	79	95	112	142	184	188	191	310	353	369	432	650	666
19	63	67	82	85	104	123	156	205	208	212	346	395	414	484	731	749
20	68	72	86	90	109	127	160	208	212	216	348	396	415	485	729	747
21	97	103	125	130	158	185	235	307	312	318	517	588	616	721	1085	1113
22	86	91	110	115	140	164	208	271	276	281	456	519	544	636	958	982
23	43	46	57	60	75	89	115	152	155	158	261	298	313	367	557	571
24	44	47	58	61	76	90	116	154	157	160	264	301	316	371	561	576
25	53	56	69	72	88	104	132	173	176	179	293	334	350	410	619	634
26	57	60	73	77	93	109	139	181	185	188	306	348	364	427	642	659
27	26	28	34	36	43	51	66	86	88	90	147	168	175	206	311	319
40	51	54	68	71	88	105	136	180	183	187	309	353	370	434	658	675
41	52	55	69	73	90	107	138	183	186	190	313	358	375	441	668	685
42	61	65	81	85	105	125	161	213	217	221	365	417	437	513	777	797
43	61	65	80	84	104	123	158	208	212	216	356	406	426	499	756	775
44	71	75	89	92	110	127	159	204	208	211	337	383	400	467	698	715
45	61	65	80	84	103	123	158	208	212	215	354	405	424	497	752	771
46	24	25	31	33	40	48	61	80	81	83	136	155	162	190	287	294

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.03	1.03	1.03	1.03	1.03
30	1.00	1.00	1.00	1.00	1.06	1.06	1.06	1.06	1.06
31	1.00	1.00	1.00	1.00	1.09	1.09	1.09	1.09	1.09
32	1.00	1.00	1.00	1.00	1.12	1.12	1.12	1.12	1.12
33	1.00	1.00	1.00	1.00	1.15	1.15	1.15	1.15	1.15
34	1.00	1.00	1.00	1.00	1.18	1.18	1.18	1.18	1.18
35	1.00	1.00	1.00	1.00	1.22	1.22	1.22	1.22	1.22
36	1.00	1.00	1.00	1.00	1.26	1.26	1.26	1.26	1.26
37	1.00	1.00	1.00	1.00	1.30	1.30	1.30	1.30	1.30
38	1.00	1.00	1.00	1.00	1.34	1.34	1.34	1.34	1.34
39	1.00	1.00	1.00	1.00	1.38	1.38	1.38	1.38	1.38
40	1.00	1.00	1.00	1.00	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.00	1.00	1.00	1.00	1.46	1.46	1.46	1.46	1.46
42	1.00	1.00	1.00	1.00	1.50	1.50	1.50	1.50	1.50
43	1.00	1.00	1.00	1.00	1.55	1.55	1.55	1.55	1.55
44	1.00	1.00	1.00	1.00	1.60	1.60	1.60	1.60	1.60
45	1.00	1.00	1.00	1.00	1.65	1.65	1.65	1.65	1.65
46	1.00	1.00	1.00	1.00	1.70	1.70	1.70	1.70	1.70
47	1.00	1.00	1.00	1.00	1.75	1.75	1.75	1.75	1.75
48	1.00	1.00	1.00	1.00	1.80	1.80	1.80	1.80	1.80
49	1.00	1.00	1.00	1.00	1.85	1.85	1.85	1.85	1.85
50	1.00	1.00	1.00	1.00	1.91	1.91	1.91	1.91	1.91
51	1.00	1.00	1.00	1.00	1.97	1.97	1.97	1.97	1.97
52	1.00	1.00	1.00	1.00	2.03	2.03	2.03	2.03	2.03
53	1.00	1.00	1.00	1.00	2.09	2.09	2.09	2.09	2.09
54	1.00	1.00	1.00	1.00	2.15	2.15	2.15	2.15	2.15
55	1.00	1.00	1.00	1.00	2.21	2.21	2.21	2.21	2.21
56	1.00	1.00	1.00	1.00	2.28	2.28	2.28	2.28	2.28
57	1.00	1.00	1.00	1.00	2.35	2.35	2.35	2.35	2.35
58	1.00	1.00	1.00	1.00	2.42	2.42	2.42	2.42	2.42
59	1.00	1.00	1.00	1.00	2.49	2.49	2.49	2.49	2.49
60	1.00	1.00	1.00	1.00	2.56	2.56	2.56	2.56	2.56
61	1.00	1.00	1.00	1.00	2.64	2.64	2.64	2.64	2.64
62	1.00	1.00	1.00	1.00	2.72	2.72	2.72	2.72	2.72
63	1.00	1.00	1.00	1.00	2.80	2.80	2.80	2.80	2.80
64	1.00	1.00	1.00	1.00	2.88	2.88	2.88	2.88	2.88
65	1.00	1.00	1.00	1.00	2.97	2.97	2.97	2.97	2.97
66	1.00	1.00	1.00	1.00	3.06	3.06	3.06	3.06	3.06
67	1.00	1.00	1.00	1.00	3.15	3.15	3.15	3.15	3.15
68	1.00	1.00	1.00	1.00	3.24	3.24	3.24	3.24	3.24
69	1.00	1.00	1.00	1.00	3.34	3.34	3.34	3.34	3.34
70	1.00	1.00	1.00	1.00	3.44	3.44	3.44	3.44	3.44
71	1.00	1.00	1.00	1.00	3.54	3.54	3.54	3.54	3.54
72	1.00	1.00	1.00	1.00	3.65	3.65	3.65	3.65	3.65
73	1.00	1.00	1.00	1.00	3.76	3.76	3.76	3.76	3.76
74	1.00	1.00	1.00	1.00	3.87	3.87	3.87	3.87	3.87
75-99	1.00	1.00	1.00	1.00	3.99	3.99	3.99	3.99	3.99

* The above tier factors apply to vehicles with minimum limits (20/40) for part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
30	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
31	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
32	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
33	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
34	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22
36	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
37	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
38	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
39	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38
40	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46
42	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
43	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
44	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
45	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65
46	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70
47	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
48	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91
51	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
52	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
54	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15
55	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
56	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28
57	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35
58	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42
59	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
60	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56
61	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64
62	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
63	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80
64	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88
65	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97
66	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06
67	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15
68	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24
69	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34
70	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44
71	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54
72	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65
73	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76
74	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87
75-99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99

** The above tier factors apply to all vehicles **except** those with minimum limits (20/40) for Part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

RATING STEPS

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

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

- STEP 4 -** Refer to RULE 11 in the rating manual for additional modifications to these premiums.

For rounding purposes, a premium involving \$ 0.50 or more shall be rounded to the next higher dollar amount.

Part	Description
1	Bodily Injury to Others (BI)
2	Personal Injury Protection (PIP)
3	Bodily Injury Caused by an Uninsured Auto (UMBI)
4	Damage to Someone Else's Property (PDL)
5	Optional Bodily Injury to Others (Opt'l BI)
6	Medical Payments (MED)
7	Collision (COLL)
8	Limited Collision (LCOLL)
9	Comprehensive (COMP)
10	Substitute Transportation (SUBT)
11	Towing and Labor (TOW)
12	Bodily Injury Caused by an Underinsured Auto (UIMBI)

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
BI - Part 1 (A-1)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	166	258	169	492	236	443	212	143
2	169	283	173	512	265	461	239	151
3	167	307	184	551	312	496	281	154
4	190	315	210	608	330	547	297	166
5	183	323	218	656	353	590	318	168
6	218	340	241	681	387	613	348	187
7	206	343	279	765	393	689	354	182
8	213	414	226	781	433	703	390	186
9	254	419	256	838	437	754	393	240
10	231	508	313	871	520	784	468	214
11	211	534	296	867	518	780	466	240
12	232	513	306	864	546	778	491	231
13	297	553	349	871	553	784	498	266
14	315	548	432	837	573	753	516	331
15	380	643	410	853	627	768	564	322
16	318	685	521	840	589	756	530	293
17	254	549	300	858	438	772	394	252
18	288	660	316	891	549	802	494	271
19	323	625	373	861	565	775	509	310
20	333	673	402	882	578	794	520	301
21	401	666	513	883	634	795	571	455
22	377	710	488	892	647	803	582	401
23	254	633	370	855	562	770	506	244
24	244	535	321	876	509	788	458	245
25	295	644	344	868	571	781	514	263
26	309	653	404	839	635	755	572	270
27	128	250	149	447	205	402	185	133
40	289	603	359	906	531	815	478	288
41	282	572	393	846	557	761	501	292
42	407	674	427	919	626	827	563	339
43	336	634	394	848	619	763	557	327
44	295	662	514	857	615	771	554	279
45	369	648	454	881	680	793	612	325
46	117	226	134	433	200	390	180	123

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PIP - Part 2 (A-2)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	42	58	49	118	58	106	52	36
2	41	69	53	127	65	114	59	36
3	43	69	49	137	62	123	56	40
4	51	76	51	158	76	142	68	38
5	48	71	57	135	82	122	74	42
6	52	86	52	164	94	148	85	46
7	56	77	74	169	91	152	82	45
8	59	89	61	182	97	164	87	47
9	70	92	76	187	101	168	91	51
10	64	108	78	198	120	178	108	56
11	59	128	89	209	116	188	104	56
12	59	113	84	193	125	174	113	54
13	87	130	87	219	141	197	127	61
14	97	141	114	224	135	202	122	68
15	106	147	91	215	141	194	127	80
16	108	152	147	198	149	178	134	73
17	65	116	76	195	104	176	94	66
18	78	160	93	192	126	173	113	71
19	88	156	106	219	126	197	113	73
20	88	177	105	235	149	212	134	69
21	118	193	127	207	162	186	146	103
22	114	179	133	236	141	212	127	100
23	67	154	105	206	131	185	118	57
24	67	124	82	192	112	173	101	58
25	68	138	95	197	130	177	117	62
26	95	161	102	217	150	195	135	68
27	33	57	42	105	51	95	46	34
40	89	148	100	198	111	178	100	69
41	81	134	100	201	140	181	126	69
42	123	160	97	198	136	178	122	92
43	103	158	116	224	149	202	134	87
44	102	153	135	203	140	183	126	69
45	117	170	116	214	154	193	139	79
46	35	60	42	109	53	98	48	34

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
PDL - Part 4 Basic (\$5000)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	171	306	242	542	340	488	306	185
2	189	309	250	625	369	563	332	180
3	186	321	240	638	359	574	323	221
4	205	351	256	669	378	602	340	215
5	196	352	262	676	412	608	371	222
6	210	368	285	710	431	639	388	232
7	216	384	249	670	474	603	427	249
8	212	346	269	731	464	658	418	262
9	229	393	293	733	480	660	432	211
10	205	363	272	737	474	663	427	252
11	212	371	272	754	461	679	415	228
12	215	391	286	762	516	686	464	249
13	243	385	312	733	491	660	442	253
14	274	474	308	782	503	704	453	310
15	277	465	354	807	541	726	487	265
16	263	468	311	772	498	695	448	228
17	231	404	281	764	456	688	410	225
18	226	467	319	786	517	707	465	265
19	232	446	312	742	479	668	431	266
20	241	450	298	785	495	707	446	230
21	277	465	367	794	547	715	492	272
22	297	515	407	755	501	680	451	348
23	205	461	321	760	502	684	452	230
24	230	486	365	780	486	702	437	240
25	225	468	368	773	530	696	477	241
26	261	475	399	749	542	674	488	261
27	162	278	211	523	299	471	269	170
40	207	399	309	733	461	660	415	292
41	209	372	312	782	481	704	433	235
42	219	395	312	754	539	679	485	256
43	247	435	314	811	544	730	490	281
44	203	426	291	736	490	662	441	229
45	275	443	356	832	542	749	488	249
46	145	287	200	504	286	454	257	162

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COLLISION - Part 7 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	245	563	348	978	506	880	455	237
2	266	525	310	1083	443	975	399	250
3	267	548	331	1118	515	1006	464	275
4	293	579	340	1133	513	1020	462	271
5	287	583	341	1056	563	950	507	275
6	305	591	355	1136	589	1022	530	320
7	312	704	387	1180	578	1062	520	278
8	327	656	378	1252	581	1127	523	343
9	329	582	371	1079	624	971	562	307
10	303	572	383	1147	627	1032	564	305
11	321	758	441	1188	614	1069	553	292
12	376	698	458	1147	699	1032	629	296
13	360	686	507	1249	716	1124	644	291
14	463	854	450	1300	793	1170	714	362
15	563	823	612	1321	953	1189	858	350
16	530	938	491	1283	723	1155	651	337
17	390	684	379	1143	658	1029	592	286
18	452	861	514	1127	791	1014	712	316
19	370	771	555	1093	717	984	645	353
20	490	859	584	1161	733	1045	660	429
21	548	872	605	1478	890	1330	801	485
22	600	890	617	1367	735	1230	662	557
23	354	834	539	1032	711	929	640	353
24	392	752	545	1125	789	1013	710	422
25	341	769	583	1076	712	968	641	365
26	422	730	621	1246	794	1121	715	401
27	230	528	277	1010	442	909	398	235
40	332	656	407	1107	708	996	637	324
41	289	653	447	1113	733	1002	660	332
42	374	685	466	1189	747	1070	672	324
43	420	866	448	1363	824	1227	742	425
44	349	691	397	1091	595	982	536	298
45	445	773	473	1131	821	1018	739	402
46	223	519	272	932	445	839	401	255

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Class-Territory Base Rates
COMPREHENSIVE - Part 9 \$500 Deductible

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	127	158	116	159	137	143	123	118
2	112	156	121	146	132	131	119	135
3	127	154	119	176	142	158	128	125
4	121	161	119	170	138	153	124	135
5	121	162	129	178	147	160	132	144
6	137	173	139	169	149	152	134	138
7	138	170	133	176	160	158	144	162
8	136	183	137	198	163	178	147	139
9	141	185	141	196	162	176	146	135
10	124	195	150	190	170	171	153	150
11	156	209	148	217	171	195	154	158
12	159	211	160	236	188	212	169	172
13	174	215	170	248	204	223	184	217
14	172	250	184	241	231	217	208	178
15	225	308	222	289	253	260	228	260
16	333	453	341	527	425	474	383	424
17	134	173	137	179	152	161	137	144
18	205	328	254	343	288	309	259	250
19	238	367	289	393	359	354	323	270
20	204	323	289	334	292	301	263	259
21	278	447	350	417	375	375	338	333
22	325	463	401	549	437	494	393	392
23	208	340	228	293	262	264	236	227
24	154	232	182	237	209	213	188	188
25	241	345	267	330	306	297	275	264
26	254	417	315	491	352	442	317	303
27	107	137	110	130	120	117	108	121
40	157	212	167	228	190	205	171	174
41	136	215	186	223	199	201	179	177
42	165	258	198	244	226	220	203	195
43	176	268	213	332	248	299	223	244
44	272	456	328	402	392	362	353	334
45	199	307	226	300	251	270	226	269
46	87	123	90	124	102	112	92	98

*Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Increased Limits Factors and Flat Rates

<u>Part 4 (Property Damage Liability)</u>	
<u>Limit</u>	<u>Factor</u>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.340
250,000	1.370

<u>Part 11 (Towing)</u>	
<u>Limit</u>	<u>Rate</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

<u>Part 6 (Medical Payments)</u>	
<u>Limit</u>	<u>Rate</u>
5,000	\$35
10,000	48
15,000	61
20,000	67
25,000	73
50,000	89
100,000	105

<u>Part 10 (Substitute Transportation)</u>			
<u>Limit</u>	<u>Tiers 1-20</u>	<u>Tiers 21-37</u>	<u>Tiers 38-99</u>
<u>Per day/Maximum</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>
\$15/\$450	\$12	\$13	\$14
\$30/\$900	58	64	70
\$45/\$1,350	133	147	163
\$100/\$3,000	275	305	336

<u>Limit</u>	<u>Part 3 (UM) Rate</u>	<u>Part 12 (UIM) Rate</u>
20/40	\$11	\$0
20/50	12	1
25/50	13	3
25/60	14	4
30/70	14	7
35/80	14	11
50/100	15	19
100/100	16	41
100/200	17	41
100/300	17	42
200/400	20	99
250/500	21	118
250/1000	22	127
300/500	24	167
500/500	30	304
500/1000	31	313

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

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

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.589	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536	0.524
2	0.62	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563	0.551
3	0.651	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592	0.580
4	0.687	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623	0.610
5	0.723	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656	0.642
6	0.762	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690	0.676
7	0.804	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728	0.712
8	0.848	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767	0.751
10	0.896	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809	0.792
11	0.946	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855	0.835
12	0.999	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902	0.882
13	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953	0.932
14	1.117	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007	0.983
15	1.181	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064	1.040
16	1.249	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125	1.099
17	1.322	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190	1.162

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

Symbol	Factor
1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.807	0.845	0.885	46	2.816	2.948	3.087
2	0.817	0.855	0.895	47	2.869	3.004	3.145
3	0.848	0.888	0.930	48	2.921	3.058	3.202
4	0.911	0.954	0.999	49	2.973	3.113	3.259
5	0.963	1.008	1.055	50	3.015	3.157	3.305
6	1.016	1.064	1.114	51	3.068	3.212	3.363
7	1.057	1.107	1.159	52	3.120	3.267	3.421
8	1.110	1.162	1.217	53	3.172	3.321	3.477
10	1.173	1.228	1.286	54	3.246	3.399	3.559
11	1.225	1.283	1.343	55	3.340	3.497	3.661
12	1.277	1.337	1.400	56	3.434	3.595	3.764
13	1.309	1.371	1.435	57	3.507	3.672	3.845
14	1.351	1.414	1.480	58	3.623	3.793	3.971
15	1.393	1.458	1.527	59	3.769	3.946	4.131
16	1.445	1.513	1.584	60	3.916	4.100	4.293
17	1.487	1.557	1.630	61	4.073	4.264	4.464
18	1.529	1.601	1.676	62	4.219	4.417	4.625
19	1.571	1.645	1.722	63	4.366	4.571	4.786
20	1.612	1.688	1.767	64	4.513	4.725	4.947
21	1.654	1.732	1.813	65	4.670	4.889	5.119
22	1.686	1.765	1.848	66	4.889	5.119	5.360
23	1.717	1.798	1.883	67	5.193	5.437	5.693
24	1.748	1.830	1.916	68	5.486	5.744	6.014
25	1.790	1.874	1.962	69	5.790	6.062	6.347
26	1.822	1.908	1.998	70	6.094	6.380	6.680
27	1.853	1.940	2.031	76	6.617	6.928	7.254
28	1.895	1.984	2.077	77	7.360	7.706	8.068
29	1.937	2.028	2.123	78	8.114	8.495	8.894
30	1.968	2.060	2.157	79	8.858	9.274	9.710
31	2.010	2.104	2.203	80	9.611	10.063	10.536
32	2.063	2.160	2.262	81	10.355	10.842	11.352
33	2.115	2.214	2.318	82	11.109	11.631	12.178
34	2.157	2.258	2.364	83	11.852	12.409	12.992
35	2.199	2.302	2.410	84	12.606	13.198	13.818
36	2.241	2.346	2.456	85	13.349	13.976	14.633
37	2.293	2.401	2.514	86	14.480	15.161	15.874
38	2.366	2.477	2.593	87	14.476	15.156	15.868
39	2.429	2.543	2.663				
40	2.492	2.609	2.732	71*	6.512	6.818	7.138
41	2.555	2.675	2.801	72*	6.921	7.246	7.587
42	2.607	2.730	2.858	73*	7.339	7.684	8.045
43	2.670	2.795	2.926	74*	7.758	8.123	8.505
44	2.722	2.850	2.984	75*	8.167	8.551	8.953
45	2.764	2.894	3.030				

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

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

<u>Symbol</u>	<u>Model Year</u>			<u>Symbol</u>	<u>Model Year</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>		<u>2011</u>	<u>2012</u>	<u>2013</u>
1	0.594	0.599	0.604	46	1.875	1.890	1.905
2	0.605	0.610	0.615	47	1.915	1.930	1.945
3	0.625	0.630	0.635	48	1.945	1.961	1.977
4	0.655	0.660	0.665	49	1.986	2.002	2.018
5	0.696	0.702	0.708	50	2.016	2.032	2.048
6	0.726	0.732	0.738	51	2.046	2.062	2.078
7	0.756	0.762	0.768	52	2.087	2.104	2.121
8	0.786	0.792	0.798	53	2.117	2.134	2.151
10	0.827	0.834	0.841	54	2.167	2.184	2.201
11	0.857	0.864	0.871	55	2.228	2.246	2.264
12	0.887	0.894	0.901	56	2.288	2.306	2.324
13	0.917	0.924	0.931	57	2.339	2.358	2.377
14	0.937	0.944	0.952	58	2.419	2.438	2.458
15	0.968	0.976	0.984	59	2.520	2.540	2.560
16	0.998	1.006	1.014	60	2.611	2.632	2.653
17	1.018	1.026	1.034	61	2.712	2.734	2.756
18	1.048	1.056	1.064	62	2.812	2.834	2.857
19	1.079	1.088	1.097	63	2.913	2.936	2.959
20	1.099	1.108	1.117	64	3.014	3.038	3.062
21	1.119	1.128	1.137	65	3.115	3.140	3.165
22	1.139	1.148	1.157	66	3.266	3.292	3.318
23	1.159	1.168	1.177	67	3.468	3.496	3.524
24	1.179	1.188	1.198	68	3.669	3.698	3.728
25	1.210	1.220	1.230	69	3.861	3.892	3.923
26	1.230	1.240	1.250	70	4.062	4.094	4.127
27	1.250	1.260	1.270	76	4.415	4.450	4.486
28	1.270	1.280	1.290	77	4.909	4.948	4.988
29	1.290	1.300	1.310	78	5.413	5.456	5.500
30	1.320	1.331	1.342	79	5.917	5.964	6.012
31	1.341	1.352	1.363	80	6.411	6.462	6.514
32	1.371	1.382	1.393	81	6.915	6.970	7.026
33	1.411	1.422	1.433	82	7.409	7.468	7.528
34	1.441	1.453	1.465	83	7.913	7.976	8.040
35	1.462	1.474	1.486	84	8.417	8.484	8.552
36	1.492	1.504	1.516	85	8.911	8.982	9.054
37	1.532	1.544	1.556	86	9.657	9.734	9.812
38	1.572	1.585	1.598	87	9.661	9.738	9.816
39	1.623	1.636	1.649				
40	1.663	1.676	1.689	71*	4.355	4.390	4.425
41	1.704	1.718	1.732	72*	4.647	4.684	4.721
42	1.744	1.758	1.772	73*	4.939	4.979	5.019
43	1.784	1.798	1.812	74*	5.232	5.274	5.316
44	1.814	1.829	1.844	75*	5.524	5.568	5.613
45	1.845	1.860	1.875				

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

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Deductibles

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

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

COLLISION	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.17
Factor applied to change Deductible from \$500 to:	
\$1,000	0.63
\$2,000	0.48
Waiver of Deductible Charges:	
\$300 Deductible	\$10
\$500 Deductible	\$13
\$1,000 Deductible	\$16
\$2,000 Deductible	\$25

LIMITED COLLISION	
Limited Collision Factor:	
	0.06
Charge to reduce Deductible from \$500 to:	
\$300	\$5
\$0	\$8
Factor applied to change Deductible from \$500 to:	
\$1,000	0.54
\$2,000	0.32

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 10

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	29	31	39	41	50	60	78	103	105	107	177	203	212	249	378	388
2	29	31	39	41	51	61	79	104	106	108	179	205	215	253	383	393
3	28	30	38	40	49	59	77	102	104	106	176	202	211	248	377	387
4	34	36	45	47	59	70	90	119	121	124	204	233	245	287	435	446
5	32	34	43	45	56	66	86	114	116	118	195	223	234	275	417	428
6	38	41	51	53	66	79	102	135	138	140	233	266	279	327	496	509
7	35	37	47	49	62	74	95	127	129	131	218	249	262	307	466	478
8	36	38	48	51	63	76	98	131	133	136	225	258	270	317	482	494
9	44	47	59	62	77	92	119	157	160	163	270	309	324	381	577	592
10	40	43	54	56	70	83	108	143	146	148	246	281	295	346	525	539
11	39	42	52	54	67	79	102	134	137	139	229	262	274	322	487	499
12	41	44	55	57	71	85	109	145	147	150	248	284	298	349	530	543
13	53	57	71	74	92	109	141	186	190	193	319	365	382	449	680	697
14	57	61	76	79	98	117	150	198	202	206	340	388	407	477	723	741
15	70	75	93	97	120	142	183	241	246	250	412	471	493	579	876	898
16	77	81	97	101	120	140	176	227	231	235	377	429	448	523	784	804
17	46	49	61	64	79	94	121	160	163	166	274	313	328	385	583	598
18	63	67	81	84	102	119	151	196	200	203	330	375	393	460	691	709
19	66	70	85	89	109	128	163	214	218	222	362	412	432	506	762	782
20	72	76	92	96	117	137	173	226	230	234	380	432	453	530	797	817
21	94	99	119	124	148	173	218	282	287	292	470	535	559	653	980	1005
22	90	95	113	118	141	165	207	267	272	277	445	506	529	618	926	949
23	43	46	58	61	76	91	117	156	159	162	269	307	322	379	575	589
24	42	45	56	59	73	88	114	151	154	156	259	297	311	365	554	568
25	61	65	79	82	100	118	150	196	200	203	332	378	396	463	698	716
26	62	66	81	84	103	121	155	203	207	210	344	392	411	481	726	745
27	24	26	32	33	41	48	62	82	83	85	140	159	167	196	296	304
40	51	54	68	71	88	105	136	180	184	187	309	354	371	435	660	677
41	48	51	65	68	84	101	131	173	177	180	299	342	358	421	639	655
42	73	78	97	102	126	150	193	255	260	265	438	500	524	615	932	956
43	63	67	83	87	107	127	163	215	219	223	366	418	438	514	777	797
44	66	70	84	88	106	124	156	203	207	210	340	387	405	474	712	730
45	69	73	91	95	117	139	179	235	240	244	402	459	481	564	853	875
46	22	23	29	30	37	44	57	75	76	78	128	146	153	179	271	278

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 17

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	50	53	65	68	84	99	127	167	170	173	284	324	340	398	601	617
2	55	58	72	75	92	109	140	183	187	190	312	356	373	437	660	677
3	60	64	78	82	100	119	152	199	203	207	339	387	405	475	717	735
4	62	66	81	85	103	122	156	205	209	213	349	398	416	488	737	756
5	65	69	84	88	108	127	162	212	216	220	360	410	430	503	760	779
6	67	71	87	91	112	132	169	222	226	230	376	429	450	527	796	816
7	68	72	89	93	113	134	171	224	228	232	380	434	454	532	804	824
8	80	85	105	110	134	159	204	268	273	278	455	520	544	638	964	989
9	81	86	106	111	136	161	206	271	276	281	461	526	551	646	976	1001
10	95	101	125	131	161	191	246	324	330	336	553	632	662	776	1174	1205
11	101	107	133	139	171	203	260	342	349	355	584	666	698	819	1238	1269
12	100	106	131	137	167	198	253	333	339	345	566	646	676	793	1197	1228
13	109	116	142	149	182	215	275	361	367	374	612	698	731	857	1294	1327
14	110	117	143	149	182	215	275	360	367	373	610	696	729	854	1288	1321
15	126	134	164	172	211	249	318	418	426	434	710	810	849	995	1503	1541
16	125	133	166	174	214	255	328	433	441	449	741	846	886	1040	1575	1615
17	102	109	135	141	174	206	265	349	356	362	597	681	714	838	1267	1300
18	124	132	163	171	210	249	320	422	430	438	720	822	861	1010	1527	1567
19	118	125	155	163	200	237	304	400	408	415	683	779	816	958	1448	1485
20	131	139	171	179	219	260	332	437	445	453	742	847	887	1040	1570	1610
21	124	132	164	171	211	250	322	424	432	440	724	827	867	1017	1538	1578
22	134	142	176	185	227	269	345	455	463	472	775	885	927	1088	1645	1687
23	127	135	165	173	211	249	317	416	423	431	705	803	841	986	1487	1525
24	97	103	129	135	167	198	255	337	343	350	577	659	691	811	1228	1260
25	129	137	168	175	214	253	322	423	430	438	716	817	856	1002	1513	1551
26	119	127	158	165	204	243	312	412	420	428	706	806	845	991	1501	1539
27	48	51	63	66	81	96	123	161	164	167	274	313	328	385	581	596
40	116	123	152	159	195	231	296	389	396	404	662	756	792	928	1403	1439
41	114	121	148	155	189	224	286	375	382	388	635	725	759	889	1342	1376
42	132	140	172	180	221	261	334	438	446	454	745	849	890	1043	1575	1615
43	125	133	163	171	208	246	315	413	421	429	702	801	838	983	1484	1522
44	121	129	160	168	207	246	317	419	426	434	716	818	857	1006	1523	1562
45	131	139	170	178	217	256	326	427	435	443	723	824	863	1011	1525	1564
46	44	47	58	60	74	87	112	147	149	152	249	284	298	349	527	541

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 18

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	34	36	44	46	56	66	85	111	113	115	188	215	225	263	397	408
2	33	35	43	45	56	66	85	111	113	115	190	216	227	266	402	412
3	36	38	47	49	60	71	91	120	122	124	203	232	243	285	430	441
4	41	44	54	56	69	81	104	136	139	141	232	264	277	325	490	503
5	40	43	53	55	68	81	105	138	141	143	236	270	283	332	502	515
6	47	50	61	64	79	93	119	156	159	162	266	303	318	372	563	577
7	53	56	70	73	90	106	136	179	182	186	305	348	365	428	647	664
8	43	46	56	59	73	86	110	145	148	151	247	282	296	347	525	538
9	51	54	66	69	85	100	128	168	171	174	284	324	340	398	601	616
10	61	65	80	83	102	121	155	203	207	211	345	394	413	484	730	749
11	57	61	75	78	96	113	145	191	195	198	325	371	389	456	689	707
12	60	64	78	82	100	119	152	199	203	206	338	386	404	474	715	733
13	68	72	89	93	114	135	172	226	231	235	385	439	460	539	814	835
14	82	87	108	113	139	164	211	277	282	288	473	539	565	663	1002	1028
15	79	84	103	108	133	157	201	265	270	275	451	514	539	632	954	979
16	92	98	123	129	159	190	245	325	331	337	558	638	668	785	1189	1220
17	57	61	75	78	96	114	146	193	196	200	328	375	393	460	696	714
18	60	64	79	83	101	120	154	203	207	210	346	395	413	485	733	752
19	69	73	91	96	118	140	180	237	241	246	405	462	484	568	860	882
20	79	84	103	108	132	156	199	262	267	271	445	507	531	623	940	964
21	98	104	129	135	165	196	251	330	336	342	562	642	672	788	1192	1222
22	98	104	127	133	162	192	245	321	327	332	543	620	649	760	1147	1176
23	68	72	90	94	116	138	178	234	239	243	401	458	480	563	852	874
24	60	64	79	83	102	121	155	205	209	212	350	399	418	491	742	761
25	67	71	88	92	112	133	170	223	227	231	379	433	453	531	803	823
26	73	78	97	102	125	149	192	254	259	264	436	498	521	612	927	951
27	28	30	37	39	47	56	72	95	97	99	163	186	194	228	345	354
40	69	73	90	95	116	137	176	232	236	240	394	450	471	553	835	857
41	74	79	97	102	125	149	191	251	256	261	429	490	513	602	910	933
42	79	84	104	109	135	160	206	271	276	281	464	529	555	651	985	1010
43	75	80	98	103	127	150	192	253	258	263	431	492	516	605	915	938
44	91	97	121	127	158	188	242	321	327	333	551	629	660	775	1174	1204
45	87	92	114	119	147	174	222	293	298	303	498	568	596	698	1055	1082
46	25	27	33	35	42	50	65	85	87	89	146	167	174	205	310	318

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 20

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	89	95	118	124	153	182	234	310	316	321	531	606	635	746	1129	1158
2	92	98	122	128	158	189	243	322	328	334	551	630	660	775	1173	1203
3	100	107	133	139	172	204	263	347	354	360	595	679	712	836	1265	1298
4	109	116	145	152	188	224	288	381	389	396	654	747	783	919	1392	1428
5	119	127	158	166	204	243	313	414	421	429	708	809	848	995	1506	1545
6	124	132	164	172	213	253	325	430	438	446	736	840	881	1034	1565	1605
7	139	148	184	193	238	284	365	483	492	501	826	944	989	1161	1757	1802
8	141	150	187	196	242	289	372	491	501	510	842	962	1008	1183	1791	1837
9	150	160	199	209	259	308	397	525	535	545	901	1029	1079	1266	1919	1968
10	149	159	200	210	261	312	404	537	547	557	924	1057	1108	1302	1975	2026
11	148	158	199	209	260	310	402	534	544	554	919	1051	1102	1295	1965	2016
12	149	159	200	210	260	311	402	534	544	554	919	1051	1101	1294	1962	2013
13	149	159	200	210	261	312	404	537	547	557	924	1057	1108	1302	1975	2026
14	144	154	193	203	252	301	389	517	527	536	890	1017	1066	1253	1900	1949
15	148	158	198	208	258	308	398	528	538	548	909	1039	1089	1279	1940	1990
16	142	152	191	201	250	299	388	515	525	535	888	1016	1065	1252	1900	1949
17	152	162	203	213	263	314	405	536	546	556	920	1051	1101	1293	1960	2010
18	150	160	202	212	265	317	410	546	556	566	941	1076	1129	1326	2013	2065
19	148	158	198	209	259	309	400	531	542	552	915	1046	1096	1288	1954	2005
20	151	161	203	213	265	316	409	544	554	564	936	1070	1122	1318	2000	2052
21	151	161	203	213	265	316	410	544	554	565	937	1071	1123	1319	2002	2054
22	153	163	205	216	268	320	414	550	561	571	947	1083	1135	1334	2024	2076
23	143	153	193	203	253	303	393	522	532	542	901	1031	1081	1271	1929	1979
24	146	156	197	207	258	310	402	534	545	555	923	1056	1107	1301	1975	2026
25	149	159	200	210	261	312	403	535	546	556	922	1054	1105	1298	1969	2020
26	144	154	193	203	252	301	390	518	527	537	891	1019	1068	1255	1904	1953
27	81	86	107	113	139	165	213	282	287	292	482	551	577	678	1026	1053
40	154	165	207	218	271	324	419	557	567	578	960	1097	1150	1352	2051	2104
41	144	154	194	203	253	302	392	520	530	540	896	1025	1075	1263	1916	1966
42	158	169	212	223	276	330	427	567	578	589	977	1117	1170	1375	2086	2140
43	145	155	195	205	254	304	393	522	532	542	900	1029	1078	1267	1922	1972
44	143	153	193	203	253	303	393	523	533	543	903	1033	1083	1273	1933	1983
45	153	163	205	215	267	318	412	546	556	567	939	1073	1125	1321	2004	2056
46	77	82	103	108	133	159	205	271	276	281	465	531	556	653	990	1015

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 21

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	43	46	57	60	74	88	113	149	152	155	255	291	305	358	542	556
2	47	50	63	66	81	97	125	166	169	172	284	325	340	400	605	621
3	56	60	74	78	96	115	148	196	200	203	336	384	402	472	715	733
4	61	65	81	84	104	124	159	210	213	217	358	409	429	503	761	780
5	63	67	84	88	109	130	167	221	225	229	379	433	454	533	808	828
6	70	75	93	97	120	143	184	244	248	253	417	477	500	586	888	911
7	71	76	94	99	122	145	187	247	252	257	424	484	507	595	902	925
8	76	81	101	107	132	157	203	269	275	280	463	529	554	651	987	1013
9	79	84	105	110	136	162	208	275	280	285	471	538	564	662	1003	1028
10	92	98	123	129	159	190	245	325	331	337	557	637	667	784	1187	1218
11	92	98	123	129	159	190	245	324	330	336	556	635	665	781	1184	1214
12	97	103	129	136	168	200	258	341	348	354	586	669	701	824	1248	1280
13	99	106	132	138	171	203	262	347	353	360	595	679	712	836	1266	1299
14	101	108	135	141	175	209	270	357	364	371	613	701	735	863	1307	1341
15	112	119	149	156	193	230	297	393	400	408	674	770	807	947	1435	1472
16	106	113	141	148	182	217	280	370	377	384	634	725	759	891	1350	1385
17	77	82	103	108	134	159	206	273	278	283	468	535	561	659	999	1025
18	98	104	130	137	169	202	260	344	350	357	590	674	706	829	1256	1288
19	100	107	133	140	173	206	266	353	359	366	605	692	725	851	1290	1324
20	100	107	134	141	175	208	270	358	364	371	615	703	737	866	1314	1348
21	113	120	150	158	195	233	300	397	404	412	681	778	815	957	1450	1487
22	115	123	153	161	199	237	306	405	412	420	694	793	831	976	1479	1517
23	99	106	132	139	172	205	264	350	357	363	601	687	720	846	1282	1315
24	88	94	118	124	154	184	237	315	321	327	542	619	649	763	1157	1186
25	102	109	136	142	176	210	270	358	364	371	613	701	735	862	1307	1340
26	111	118	148	156	193	230	298	394	402	409	678	775	812	954	1446	1484
27	37	39	49	52	64	76	98	129	131	134	221	252	264	310	470	482
40	95	101	126	133	164	195	252	333	339	345	571	652	683	802	1216	1247
41	100	107	133	139	172	205	264	350	356	363	599	685	718	842	1276	1309
42	111	118	148	155	192	229	295	391	398	406	671	767	804	944	1430	1467
43	110	117	146	154	190	227	292	387	394	402	664	759	795	934	1415	1451
44	108	115	144	151	188	224	289	383	390	397	657	751	788	925	1402	1438
45	123	131	163	171	211	251	324	428	436	444	733	838	878	1030	1560	1601
46	36	38	48	50	62	74	95	126	128	130	215	246	258	303	458	470

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 25

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	80	85	106	111	138	164	211	279	284	289	477	545	572	671	1016	1042
2	83	88	110	116	143	170	219	290	295	301	496	567	594	698	1057	1084
3	90	96	119	125	154	184	237	313	319	324	535	612	641	752	1139	1168
4	98	104	130	137	169	201	259	343	350	356	588	672	704	827	1253	1285
5	107	114	142	149	184	219	281	372	379	386	637	727	762	895	1355	1389
6	112	119	148	156	192	228	293	388	395	402	663	757	794	931	1410	1446
7	125	133	166	174	215	255	329	434	442	451	744	849	890	1045	1582	1623
8	127	135	169	177	218	260	335	442	451	459	758	866	907	1065	1613	1654
9	135	144	179	188	233	277	357	473	482	491	811	926	971	1140	1726	1771
10	134	143	180	189	235	281	364	483	492	501	832	951	997	1171	1777	1823
11	133	142	179	188	233	279	361	480	489	498	827	946	991	1165	1767	1813
12	134	143	180	189	234	280	362	481	490	499	827	946	991	1165	1766	1812
13	134	143	180	189	235	281	364	483	492	501	832	951	997	1171	1777	1823
14	130	139	174	183	227	271	351	466	474	483	801	916	960	1128	1711	1755
15	133	142	178	187	232	277	358	475	484	493	818	935	980	1151	1746	1791
16	128	137	172	181	225	269	349	464	473	482	800	915	959	1127	1710	1755
17	137	146	182	192	237	282	364	482	492	501	828	946	991	1164	1764	1810
18	135	144	182	191	238	285	369	491	500	510	847	969	1016	1194	1812	1859
19	133	142	178	187	233	278	360	478	487	496	823	941	987	1159	1758	1804
20	136	145	183	192	238	285	369	489	499	508	843	964	1010	1187	1801	1847
21	136	145	183	192	238	285	369	490	499	508	844	965	1011	1188	1802	1849
22	138	147	185	194	242	289	373	496	505	514	853	975	1023	1201	1822	1869
23	129	138	174	183	228	273	354	471	480	489	812	929	974	1145	1738	1783
24	131	140	177	186	232	278	361	480	489	499	829	949	995	1169	1776	1822
25	134	143	180	189	235	280	363	482	491	500	829	948	994	1168	1772	1818
26	130	139	174	183	227	272	351	466	475	484	803	918	962	1130	1714	1758
27	73	78	97	102	125	149	192	254	258	263	434	496	520	610	923	947
40	139	149	187	196	244	292	378	502	511	521	864	988	1036	1217	1847	1894
41	130	139	175	183	228	273	353	469	477	486	807	923	968	1137	1725	1769
42	142	152	190	200	249	297	384	510	520	530	878	1004	1053	1237	1877	1925
43	131	140	176	185	229	274	355	471	480	489	810	927	971	1141	1731	1776
44	129	138	174	183	228	273	354	471	480	489	813	930	975	1146	1740	1785
45	138	147	185	194	240	287	371	492	501	510	846	967	1013	1190	1804	1851
46	69	74	92	97	119	142	184	243	248	253	418	478	500	588	891	914

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 26

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	39	42	52	54	67	79	102	134	137	139	230	262	275	323	488	501
2	42	45	56	59	73	87	112	149	152	154	256	292	306	360	545	559
3	50	53	67	70	86	103	133	176	179	182	302	345	361	424	642	659
4	55	59	73	76	94	111	143	189	192	196	323	368	386	453	685	703
5	57	61	76	80	98	117	151	200	203	207	342	391	410	481	728	747
6	63	67	84	88	108	129	166	219	223	227	375	429	449	527	799	819
7	64	68	85	89	110	131	169	223	227	231	382	436	457	536	812	833
8	68	73	91	95	118	141	183	242	247	251	416	476	499	586	888	911
9	71	76	94	99	122	145	187	247	252	257	424	484	507	595	902	925
10	83	89	111	116	144	171	221	292	298	303	502	573	601	706	1069	1097
11	83	88	110	116	143	171	220	292	297	303	500	572	599	703	1066	1093
12	87	93	116	122	151	179	232	307	312	318	526	601	630	740	1122	1151
13	89	95	118	124	154	183	236	312	318	324	535	611	641	752	1140	1169
14	91	97	121	127	158	188	243	322	328	334	552	631	662	777	1178	1208
15	101	108	134	141	174	207	267	354	360	367	606	693	726	852	1291	1325
16	95	101	126	133	164	195	251	333	339	345	570	651	683	801	1214	1245
17	69	74	92	97	120	143	185	245	250	254	421	481	504	592	898	921
18	88	94	117	123	152	181	234	309	315	321	530	606	635	746	1130	1159
19	90	96	120	126	156	186	240	318	324	330	545	623	653	767	1162	1192
20	90	96	121	127	157	188	243	322	328	334	554	633	663	779	1182	1212
21	102	109	136	142	176	210	270	358	364	371	613	701	735	862	1307	1340
22	104	111	138	145	179	214	276	365	372	378	625	715	749	879	1332	1366
23	89	95	119	125	154	184	238	315	321	327	541	619	648	761	1154	1184
24	79	84	106	111	138	165	213	283	288	294	487	557	584	686	1040	1067
25	92	98	122	128	159	189	244	322	328	334	553	631	662	777	1177	1207
26	100	107	134	140	174	208	268	355	362	369	611	698	732	859	1303	1336
27	33	35	44	46	57	68	88	116	118	120	199	227	238	279	423	434
40	86	92	114	120	148	176	227	300	306	312	515	588	616	723	1096	1124
41	90	96	120	125	155	185	238	315	320	326	539	616	646	758	1148	1177
42	100	107	133	140	173	206	266	352	359	365	604	690	723	849	1287	1320
43	99	106	132	138	171	204	263	348	355	361	598	683	716	840	1273	1306
44	97	104	130	136	169	201	260	344	351	357	592	676	709	833	1262	1295
45	111	118	147	154	191	227	292	386	393	400	660	754	791	928	1405	1441
46	32	34	43	45	55	66	85	113	115	117	193	221	231	272	411	422

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Optional BI (Part 5) Base Rates - Class 30

Territory	Limits															
	20/40	20/50	25/50	25/60	30/70	35/80	50/100	100/100	100/200	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000
1	26	28	34	36	45	53	68	90	92	94	154	176	185	217	329	337
2	27	29	36	38	47	55	72	95	96	98	162	185	194	228	346	355
3	27	29	36	38	47	56	72	96	98	99	165	188	197	232	351	360
4	30	32	40	42	52	61	79	104	106	108	179	204	214	251	381	391
5	31	33	41	43	53	63	81	107	109	111	182	208	218	256	387	397
6	34	36	45	47	58	69	89	118	120	122	202	231	242	284	430	441
7	32	34	43	45	56	66	86	113	115	118	195	222	233	274	415	426
8	34	36	45	47	58	69	89	118	120	122	201	230	241	283	428	439
9	43	46	57	60	74	88	114	151	153	156	258	295	309	363	550	564
10	36	39	49	51	64	76	99	131	134	136	226	259	271	319	484	496
11	44	47	58	61	75	89	115	152	155	158	260	297	311	365	552	567
12	46	49	60	63	76	90	115	151	154	157	257	293	306	359	542	556
13	50	53	66	69	85	101	129	170	173	176	290	331	347	407	616	631
14	60	64	80	83	103	123	158	209	212	216	357	408	428	502	760	779
15	60	64	79	83	102	121	156	205	209	213	350	400	419	492	744	763
16	71	75	89	93	111	129	162	209	213	217	348	395	413	482	723	741
17	45	48	60	63	78	93	119	158	161	164	271	309	324	381	577	591
18	59	62	76	79	95	112	142	184	188	191	310	353	369	432	650	666
19	63	67	82	85	104	123	156	205	208	212	346	395	414	484	731	749
20	68	72	86	90	109	127	160	208	212	216	348	396	415	485	729	747
21	97	103	125	130	158	185	235	307	312	318	517	588	616	721	1085	1113
22	86	91	110	115	140	164	208	271	276	281	456	519	544	636	958	982
23	43	46	57	60	75	89	115	152	155	158	261	298	313	367	557	571
24	44	47	58	61	76	90	116	154	157	160	264	301	316	371	561	576
25	53	56	69	72	88	104	132	173	176	179	293	334	350	410	619	634
26	57	60	73	77	93	109	139	181	185	188	306	348	364	427	642	659
27	26	28	34	36	43	51	66	86	88	90	147	168	175	206	311	319
40	51	54	68	71	88	105	136	180	183	187	309	353	370	434	658	675
41	52	55	69	73	90	107	138	183	186	190	313	358	375	441	668	685
42	61	65	81	85	105	125	161	213	217	221	365	417	437	513	777	797
43	61	65	80	84	104	123	158	208	212	216	356	406	426	499	756	775
44	71	75	89	92	110	127	159	204	208	211	337	383	400	467	698	715
45	61	65	80	84	103	123	158	208	212	215	354	405	424	497	752	771
46	24	25	31	33	40	48	61	80	81	83	136	155	162	190	287	294

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5	Part 2	Part 3	Parts 4	Part 6	Parts 7 & 8	Part 9	Part 11	Part 12
	BI	PIP	UM	PD	MED	COLL	COMP	TOW	UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.03	1.03	1.03	1.03	1.03
30	1.00	1.00	1.00	1.00	1.06	1.06	1.06	1.06	1.06
31	1.00	1.00	1.00	1.00	1.09	1.09	1.09	1.09	1.09
32	1.00	1.00	1.00	1.00	1.12	1.12	1.12	1.12	1.12
33	1.00	1.00	1.00	1.00	1.15	1.15	1.15	1.15	1.15
34	1.00	1.00	1.00	1.00	1.18	1.18	1.18	1.18	1.18
35	1.00	1.00	1.00	1.00	1.22	1.22	1.22	1.22	1.22
36	1.00	1.00	1.00	1.00	1.26	1.26	1.26	1.26	1.26
37	1.00	1.00	1.00	1.00	1.30	1.30	1.30	1.30	1.30
38	1.00	1.00	1.00	1.00	1.34	1.34	1.34	1.34	1.34
39	1.00	1.00	1.00	1.00	1.38	1.38	1.38	1.38	1.38
40	1.00	1.00	1.00	1.00	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.00	1.00	1.00	1.00	1.46	1.46	1.46	1.46	1.46
42	1.00	1.00	1.00	1.00	1.50	1.50	1.50	1.50	1.50
43	1.00	1.00	1.00	1.00	1.55	1.55	1.55	1.55	1.55
44	1.00	1.00	1.00	1.00	1.60	1.60	1.60	1.60	1.60
45	1.00	1.00	1.00	1.00	1.65	1.65	1.65	1.65	1.65
46	1.00	1.00	1.00	1.00	1.70	1.70	1.70	1.70	1.70
47	1.00	1.00	1.00	1.00	1.75	1.75	1.75	1.75	1.75
48	1.00	1.00	1.00	1.00	1.80	1.80	1.80	1.80	1.80
49	1.00	1.00	1.00	1.00	1.85	1.85	1.85	1.85	1.85
50	1.00	1.00	1.00	1.00	1.91	1.91	1.91	1.91	1.91
51	1.00	1.00	1.00	1.00	1.97	1.97	1.97	1.97	1.97
52	1.00	1.00	1.00	1.00	2.03	2.03	2.03	2.03	2.03
53	1.00	1.00	1.00	1.00	2.09	2.09	2.09	2.09	2.09
54	1.00	1.00	1.00	1.00	2.15	2.15	2.15	2.15	2.15
55	1.00	1.00	1.00	1.00	2.21	2.21	2.21	2.21	2.21
56	1.00	1.00	1.00	1.00	2.28	2.28	2.28	2.28	2.28
57	1.00	1.00	1.00	1.00	2.35	2.35	2.35	2.35	2.35
58	1.00	1.00	1.00	1.00	2.42	2.42	2.42	2.42	2.42
59	1.00	1.00	1.00	1.00	2.49	2.49	2.49	2.49	2.49
60	1.00	1.00	1.00	1.00	2.56	2.56	2.56	2.56	2.56
61	1.00	1.00	1.00	1.00	2.64	2.64	2.64	2.64	2.64
62	1.00	1.00	1.00	1.00	2.72	2.72	2.72	2.72	2.72
63	1.00	1.00	1.00	1.00	2.80	2.80	2.80	2.80	2.80
64	1.00	1.00	1.00	1.00	2.88	2.88	2.88	2.88	2.88
65	1.00	1.00	1.00	1.00	2.97	2.97	2.97	2.97	2.97
66	1.00	1.00	1.00	1.00	3.06	3.06	3.06	3.06	3.06
67	1.00	1.00	1.00	1.00	3.15	3.15	3.15	3.15	3.15
68	1.00	1.00	1.00	1.00	3.24	3.24	3.24	3.24	3.24
69	1.00	1.00	1.00	1.00	3.34	3.34	3.34	3.34	3.34
70	1.00	1.00	1.00	1.00	3.44	3.44	3.44	3.44	3.44
71	1.00	1.00	1.00	1.00	3.54	3.54	3.54	3.54	3.54
72	1.00	1.00	1.00	1.00	3.65	3.65	3.65	3.65	3.65
73	1.00	1.00	1.00	1.00	3.76	3.76	3.76	3.76	3.76
74	1.00	1.00	1.00	1.00	3.87	3.87	3.87	3.87	3.87
75-99	1.00	1.00	1.00	1.00	3.99	3.99	3.99	3.99	3.99

* The above tier factors apply to vehicles with minimum limits (20/40) for part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
22	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
26	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
30	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
31	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
32	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
33	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
34	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22
36	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
37	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
38	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
39	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38
40	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Other than Minimum Bodily Injury and Property Damage Limits)**

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only), Motorcycles, Recreational Vehicles and Classic and Replica Vehicles. A tier factor 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages.

Tier	Parts 1 & 5 BI	Part 2 PIP	Part 3 UM	Parts 4 PD	Part 6 MED	Parts 7 & 8 COLL	Part 9 COMP	Part 11 TOW	Part 12 UIM
41	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46
42	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
43	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
44	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
45	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65
46	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70
47	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
48	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91
51	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
52	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
54	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15
55	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
56	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28
57	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35
58	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42
59	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
60	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56
61	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64
62	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72
63	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80
64	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88
65	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97
66	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06
67	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15
68	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24
69	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34
70	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44
71	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54
72	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65
73	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76
74	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87
75-99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99

** The above tier factors apply to all vehicles **except** those with minimum limits (20/40) for Part 1, minimum limits (20/40) or no coverage for Part 5, AND the minimum limit for property damage (5,000).