

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

RULE 24 - EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage under Parts 7, 8 or 9 and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title - Coverage must be refused.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

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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 Model Year 2011; 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 Model Year 2011; 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.

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Physical Damage

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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 Model Year 2011, 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.

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RULE 50 - USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

The following premiums apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances
 - A. No Primary Insurance - 90% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 100% for individual and household members.
 - B. Primary Insurance - 12% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 13% for individual and household members.
 - C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the premium to be changed shall be 100% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the otherwise applicable premium for the vehicle rated in accordance with Rule 11, using the applicable class, symbol 11, and Model Year 2011 for the territory in which the named individual resides.

Government Workers

If the auto furnished or available for regular use is insured and is used in the business of the United States Government or the Commonwealth of Massachusetts, attach M-0049-S, Federal Employees Using Autos They Do Not Own In The Course Of Their Employment, or M-0069-S, Commonwealth of Massachusetts Employees Using Autos They Do Not Own In The Course Of Their Employment.

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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	

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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 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.

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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

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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.

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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	

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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>
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16,251 - 16,875	14	50,001 - 52,500	54
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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 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
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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 Model Year 2011; 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 Model Year 2011; 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 ~~Model Year 2011~~; 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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Tiers 38-99: 55% of the otherwise applicable premium rated in accordance with Rule 11, using ~~Model Year 2011~~; 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.

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 Model Year 2011, 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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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.

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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 Model Year 2011 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.

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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.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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RULE 50 - USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

The following premiums apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances
 - A. No Primary Insurance - 90% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 100% for individual and household members.
 - B. Primary Insurance - 12% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 13% for individual and household members.
 - C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the premium to be changed shall be 100% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the otherwise applicable premium for the vehicle rated in accordance with Rule 11, using the applicable class, symbol 11, and Model Year 2011 for the territory in which the named individual resides.

Government Workers

If the auto furnished or available for regular use is insured and is used in the business of the United States Government or the Commonwealth of Massachusetts, attach M-0049-S, Federal Employees Using Autos They Do Not Own In The Course Of Their Employment, or M-0069-S, Commonwealth of Massachusetts Employees Using Autos They Do Not Own In The Course Of Their Employment.

RULE 50 - USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

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- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the premium to be charged shall be 100% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11.

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50% of the otherwise applicable premium for the vehicle rated in accordance with Rule 11 for an individual and 60% for an individual and household members.

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A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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RULE 24 - EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage under Parts 7, 8 or 9 and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title - Coverage must be refused.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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RULE 24 - EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

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3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
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Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
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