

**\*RULE 19 - DISCOUNTS**

**Multi-Car**

A discount shall apply to Parts 1, 2, 4, 5, 7, 8 and 9 if two or more vehicles owned by individuals residing in the same household are insured by Metropolitan. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

The discount varies if all individuals residing in the household or listed as customary operators on the policy (including deferred and excluded operators) have a SDIP code of 99, or have a SDIP code of 98 or 99. Only one Multi-Car discount applies to each policy during the first policy term.

- 15% - All individuals have a SDIP code of 99
- 10% - All individuals have a SDIP code of 98 or 99
- 5% - All other

Continued Eligibility

New business must satisfy all of the initial qualification criteria for the first policy term.

For the second and all subsequent policy terms, a vehicle loses the higher level of discount when the driver assigned to that vehicle no longer has a SDIP code of 98 or 99. That vehicle will then need to meet eligibility requirements (i.e. have a SDIP code of 99 or 98) to regain a higher level(s) of discount, not to exceed the highest level of discount applicable to any other vehicle on the policy.

At the start of the second policy term, the highest level of discount applicable to the policy when the renewal processed will apply to any vehicles assigned to drivers that maintained SDIP codes of 99 or 98.

Subsequent greater discount levels are reached by meeting all eligibility criteria on a policy level basis.

**Public Transit**

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period.

**1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

**NOTE:** If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

## **2. Replaced Vehicles**

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

## **3. Application of Discount**

A 10% discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating percentage, including class 15.

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

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

### **Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Section.

### **Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount. The 25% discount is applied by applying a .75 factor to the class 10 rate for each part, and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

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AUTOMOBILE MANUAL  
MASSACHUSETTS

**Annual Mileage Discount**

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company.

<u>Annual Mileage</u>	<u>Discount</u>
0 - 5,000	10%
5,001 - 7,500	5%

**1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

**2. Verification**

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

**3. Application of Discount**

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the Safe Driver Insurance Plan percentage.

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AUTOMOBILE MANUAL  
MASSACHUSETTS

**Good Student Discount**

A discount shall be applied to the premiums for Parts 1, 2, 4, 5, 7, and 8 when the vehicle is rated under Rate Classifications 17, 18, 20, 21, 25 and 26, and the assigned driver meets the following criteria.

- a. The operator:
  - (1) is licensed less than 6 years; and
  - (2) is at least a sophomore (10th grade) full-time high school student; or
  - (3) is a full-time student of a college, university or accredited vocational-technical institute; or
  - (4) attended a college, university or accredited vocational-technical institute on a full-time basis.
  
- b. The student must:
  - (1) rank among the top 20% of the class scholastically; or
  - (2) maintain at least a "B" average, or its equivalent; or
  - (3) maintain at least a 3.0 average in a 4, 3, 2, 1 point system; or
  - (4) be included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement; or
  - (5) have achieved a cumulative scholastic average of "B" or 3.0 or higher if qualified under a.(3) or (4).
  
- c. Proof of Eligibility consists of any of the following:
  - (1) a report card, transcript or copy of the Dean's List or Honor Roll for the immediately preceding school semester, quarter or other grading period; or
  - (2) the cumulative scholastic record from the appropriate college, university or vocational-technical institute for the immediately preceding school semester, quarter or other grading period.

In order to retain the Good Student Discount, the insured will be required to furnish proof of eligibility annually.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof. However, the discount only applies to a vehicle with a Rate Classification of 17, 18, 20, 21, 25 or 26.

This discount applies to all vehicle types except motorcycles, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

Years Licensed/ Coverage	BI (Parts 1 & 5)	PIP (Part 2)	PDL (Part 4)	COLL (Part 7)	LTD COLL (Part 8)
0 - <3	0.90	0.90	0.90	0.90	0.90
3 - <6	0.90	0.90	0.90	0.90	0.90

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AUTOMOBILE MANUAL  
MASSACHUSETTS

**Automatic Payment Discount**

Policies under the ExpressIt payment plan shall receive a 10% discount off premiums for Parts 1-9 and 12. Policies under the Payroll Deduction payment plan shall receive a 12% discount off premiums for Parts 1-9 and 12.

Those insureds who chose another one of the payment methods will not receive this discount.

This discount applies to all vehicle types.

On those policies where the ExpressIt or Payroll Deduction payment method is discontinued, either by the insured or by the fact that the Group account is no longer eligible, the discount will be lost immediately.

**Auto Policy Plus**

1. Auto/Home Multi-Policy Discount

A 2% discount is provided to those insureds who also are the named insureds on a Metropolitan Residential Property Policy (this includes all Homeowners, Renters, Condominium, Landlord, and Mobile Home policy forms).

2. Auto/Other MetLife Multi-Product Discount

A 2% discount is provided when the named insured, spouse, or civil union partner owns or is a named insured under an active individual life insurance policy, individual disability policy, individual long-term care policy, individual annuity, individual dental policy, individual accident and health policy (includes critical illness, hospital indemnity or an accident product), or is a purchaser of legal plans from Metropolitan Life Insurance Company ("MetLife®") or an affiliated company which is domiciled in the United States.

Employee paid optional or supplemental coverage relating to the above listed products that are purchased in conjunction with group policies are eligible for the discount (employer paid coverage does not qualify for this discount).

Life products must be premium paying or must be paid-up with a face value of \$1,000 or more in order to qualify for this discount. Life policies insuring anyone under the age of 18 do not qualify.

The following MetLife® and MetLife affiliate policies and products are among those that do not qualify for discount eligibility:

- Group Life Insurance (Basic/non-employee paid)
- Industrial Life Insurance
- Mutual Funds
- Policies in Nonforfeiture Status
- Life Insurance Insuring Anyone Under the Age of 18
- Any policy issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries, including any flood policy.\*
- \* Please note that legal plans issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries do qualify.

If a policy qualifies for more than one of the above discounts, then the discount amounts should be added together to determine the final discount.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

The total combined discount applies to Parts 1-9 and 12. This discount applies to all vehicle types except motorcycles, motor homes, camper bodies, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

**Welcome Discount**

For policies with an original effective date on or after 12/11/2011, an additional discount is provided to those policies that are paying premium under the Payroll Deduction pay plan, the ExpressIt pay plan, or the Recurring Credit Card pay plan at new business and for as long as they continue to qualify for one of these options within the timeframe shown below.

Discount amounts are based on the following table.

Pay Plan	Time with Metropolitan	
	0-11 mos.	12-23mos.
Payroll Deduct	10%	5%
ExpressIt	10%	5%
Recurring Credit Card	10%	5%

The discount applies to Parts 1 - 9 and 12. This discount applies to all vehicle types except motorcycles, motor homes, camper bodies, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

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The discount varies if all individuals residing in the household or listed as customary operators on the policy (including deferred and excluded operators) have a SDIP code of 99, or have a SDIP code of 98 or 99. Only one Multi-Car discount applies to each policy during the first policy term.

- 15% - All individuals have a SDIP code of 99
- 10% - All individuals have a SDIP code of 98 or 99
- 5% - All other

Continued Eligibility

New business must satisfy all of the initial qualification criteria for the first policy term.

For the second and all subsequent policy terms, a vehicle loses the higher level of discount when the driver assigned to that vehicle no longer has a SDIP code of 98 or 99. That vehicle will then need to meet eligibility requirements (i.e. have a SDIP code of 99 or 98) to regain a higher level(s) of discount, not to exceed the highest level of discount applicable to any other vehicle on the policy.

At the start of the second policy term, the highest level of discount applicable to the policy when the renewal processed will apply to any vehicles assigned to drivers that maintained SDIP codes of 99 or 98.

Subsequent greater discount levels are reached by meeting all eligibility criteria on a policy level basis.

**Public Transit**

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period.

**1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

**NOTE:** If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

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AUTOMOBILE MANUAL  
MASSACHUSETTS

## **2. Replaced Vehicles**

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

## **3. Application of Discount**

A 10% discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

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The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating percentage, including class 15.

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

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### **Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Section.

### **Class 15**

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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**Annual Mileage Discount**

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<u>Annual Mileage</u>	<u>Discount</u>
0 - 5,000	10%
5,001 - 7,500	5%

**1. Eligibility**

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**2. Verification**

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The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

**3. Application of Discount**

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the Safe Driver Insurance Plan percentage.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**Good Student Discount**

A discount shall be applied to the premiums for Parts 1, 2, 4, 5, 7, and 8 when the vehicle is rated under Rate Classifications 17, 18, 20, 21, 25 and 26, and the assigned driver meets the following criteria.

- a. The operator:
  - (1) is licensed less than 6 years; and
  - (2) is at least a sophomore (10th grade) full-time high school student; or
  - (3) is a full-time student of a college, university or accredited vocational-technical institute; or
  - (4) attended a college, university or accredited vocational-technical institute on a full-time basis.
  
- b. The student must:
  - (1) rank among the top 20% of the class scholastically; or
  - (2) maintain at least a "B" average, or its equivalent; or
  - (3) maintain at least a 3.0 average in a 4, 3, 2, 1 point system; or
  - (4) be included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement; or
  - (5) have achieved a cumulative scholastic average of "B" or 3.0 or higher if qualified under a.(3) or (4).
  
- c. Proof of Eligibility consists of any of the following:
  - (1) a report card, transcript or copy of the Dean's List or Honor Roll for the immediately preceding school semester, quarter or other grading period; or
  - (2) the cumulative scholastic record from the appropriate college, university or vocational-technical institute for the immediately preceding school semester, quarter or other grading period.

In order to retain the Good Student Discount, the insured will be required to furnish proof of eligibility annually.

Exception: Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof. However, the discount only applies to a vehicle with a Rate Classification of 17, 18, 20, 21, 25 or 26.

This discount applies to all vehicle types except motorcycles, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

Years Licensed/ Coverage	BI (Parts 1 & 5)	PIP (Part 2)	PDL (Part 4)	COLL (Part 7)	LTD COLL (Part 8)
0 - <3	0.90	0.90	0.90	0.90	0.90
3 - <6	0.90	0.90	0.90	0.90	0.90

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AUTOMOBILE MANUAL  
MASSACHUSETTS

**Automatic Payment Discount**

Policies under the ExpressIt payment plan shall receive a 10% discount off premiums for Parts 1-9 and 12. Policies under the Payroll Deduction payment plan shall receive a 12% discount off premiums for Parts 1-9 and 12.

Those insureds who chose another one of the payment methods will not receive this discount.

This discount applies to all vehicle types.

On those policies where the ExpressIt or Payroll Deduction payment method is discontinued, either by the insured or by the fact that the Group account is no longer eligible, the discount will be lost immediately.

**Auto Policy Plus**

1. Auto/Home Multi-Policy Discount

A 2% discount is provided to those insureds who also are the named insureds on a Metropolitan Residential Property Policy (this includes all Homeowners, Renters, Condominium, Landlord, and Mobile Home policy forms).

2. Auto/~~Life-Other MetLife~~ Multi-~~ProductPolicy~~ Discount

A 2% discount is provided when the named insured, spouse, or civil union partner owns or is a named insured under an active individual life insurance policy, individual disability policy, individual long-term care policy, ~~or individual annuity, individual dental policy, individual accident and health policy (includes critical illness, hospital indemnity, or an accident product), or is a purchaser of legal plans with from~~ Metropolitan Life Insurance Company ("MetLife®") or an affiliated company which is domiciled in the United States.

Employee ~~contributed-paid~~ optional ~~or supplemental group~~ coverage ~~relating to~~for the above listed products ~~that are purchased in conjunction with group policies are~~ eligible for the discount (employer paid, ~~basic group~~ coverage does not qualify for this discount).

Life products must be premium paying or must be paid-up with a face value of \$1,000 or more in order to qualify for this discount. Life policies insuring anyone under the age of 18 do not qualify.

The following MetLife® and MetLife affiliate policies and products are among those that do not qualify for discount eligibility:

- Group Life Insurance (Basic/non-employee paid)
- Industrial Life Insurance
- ~~Dental Insurance~~
- ~~Health Insurance~~
- Mutual Funds
- Policies in Nonforfeiture Status
- Life Insurance Insuring Anyone Under the Age of 18
- Any policy issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries, including any flood policy.\*
- \* Please note that legal plans issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries do qualify.

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If a policy qualifies for more than one of the above discounts, then the discount amounts should be added together to determine the final discount.

The total combined discount applies to Parts 1-9 and 12. This discount applies to all vehicle types except motorcycles, motor homes, camper bodies, antiques, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

**Welcome Discount**

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For policies with an original effective date on or after 12/11/2011, an additional discount is provided to those policies that are paying premium under the Payroll Deduction pay plan, the ExpressIt pay plan, or the Recurring Credit Card pay plan at new business and for as long as they continue to qualify for one of these options within the timeframe shown below.

Discount amounts are based on the following table.

Pay Plan	Time with Metropolitan	
	0-11 mos.	12-23 mos.
Payroll Deduct	10%	5%
ExpressIt	10%	5%
Recurring Credit Card	10%	5%

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The discount applies to Parts 1 - 9 and 12. This discount applies to all vehicle types except motorcycles, motor homes, camper bodies, antique motorcycles, trailers, golf mobiles and lawnmowers (motorized), and snowmobiles.

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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, within the five years preceding the policy effective date, have been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who, within the three years preceding the policy effective date have, 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, within the five years preceding the policy effective date, have 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	1.5
Salvage Title	Coverage not available	

## **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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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 preceding the policy effective date, have 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 preceding the policy effective date have, ~~—~~ 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 preceding the policy effective date, have 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 <del>(1.2)</del>	1.5 <del>(1.2)</del>
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.~~

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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.