

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**CITY OF BOSTON**

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02108-02111, 02113-02116, 02118, 02133, 02199, 02203, 02210, 02215, 02222)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

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

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Reedville - (Hyde Park)	20	818

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
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Vermont	9	996
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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, within the five years preceding the policy effective date, have been convicted of vehicular homicide.
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. 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
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
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.

**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.

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- ~~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.~~
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Vehicular Homicide	1.5	1.0
<del>Auto Insurance Related Fraud</del>	<del>1.5</del>	<del>1.5</del>
<del>Auto Theft</del>	<del>1.5</del>	<del>1.5</del>
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
<del>Two or More Total Fire or Total Theft Losses</del>	<del>1.0</del>	<del>1.5</del>
<del>Material Misrepresentation</del>	<del>1.5</del>	<del>1.5</del>
Salvage Title	Coverage not available	

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New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
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**CITY OF BOSTON**

Definition	Rating Territory	Statistical Code
<del>BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)</del>	<del>23</del>	<del>821</del>
BOSTON CENTRAL - (Zip Codes 02108-02111, 02113-02116, 02118, 02133, 02199, 02203, 02210, 02215, 02222)	23 24	821 822
BRIGHTON - (Zip Codes 02134, 02135, 02163)	26	824
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)		
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, <del>02137</del> )	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

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

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Reedville - (Hyde Park)	20	818

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993

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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, within the five years preceding the policy effective date, have been convicted of vehicular homicide.
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. 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
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
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.

**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.



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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
<del>Auto Insurance Related Fraud</del>	<del>1.5</del>	<del>1.5</del>
<del>Auto Theft</del>	<del>1.5</del>	<del>1.5</del>
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
<del>Two or More Total Fire or Total Theft Losses</del>	<del>1.0</del>	<del>1.5</del>
<del>Material Misrepresentation</del>	<del>1.5</del>	<del>1.5</del>
Salvage Title	Coverage not available	

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