

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

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<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	165	255	168	484	244	436	220	152
2	176	291	175	511	290	460	261	156
3	173	306	181	546	309	491	278	160
4	197	305	209	605	317	545	285	170
5	182	304	215	667	329	600	296	173
6	218	330	250	672	373	605	336	190
7	209	358	261	760	372	684	335	187
8	221	389	223	772	428	695	385	190
9	260	399	253	831	417	748	375	242
10	238	480	294	888	497	799	447	221
11	217	508	283	856	487	770	438	241
12	242	483	289	865	521	779	469	245
13	285	536	326	889	538	800	484	266
14	323	523	420	830	548	747	493	333
15	386	625	418	840	699	756	629	322
16	320	635	507	848	552	763	497	292
17	250	522	299	858	416	772	374	252
18	311	670	329	888	521	799	469	267
19	320	619	366	863	538	777	484	311
20	326	681	393	868	556	781	500	307
21	421	657	502	866	712	779	641	453
22	417	690	474	874	609	787	548	412
23	245	609	389	854	532	769	479	245
24	232	571	311	869	482	782	434	240
25	280	623	330	868	549	781	494	263
26	305	622	410	825	595	743	536	272
27	137	243	154	442	203	398	183	139
40	292	592	349	913	540	822	486	288
41	279	539	385	833	577	750	519	296
42	406	662	416	918	689	826	620	346
43	331	610	398	851	598	766	538	326
44	333	648	500	855	577	770	519	276
45	392	618	443	879	631	791	568	326
46	119	224	133	444	198	400	178	126

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)**

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<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	45	62	50	119	59	107	53	41
2	44	73	53	127	64	114	58	42
3	45	71	49	139	64	125	58	46
4	53	79	51	159	74	143	67	45
5	49	74	56	134	79	121	71	49
6	55	90	52	165	88	149	79	53
7	58	81	73	169	87	152	78	52
8	63	95	61	182	93	164	84	54
9	75	97	75	184	101	166	91	58
10	68	113	78	200	113	180	102	66
11	62	130	92	207	109	186	98	63
12	63	118	83	191	128	172	115	62
13	86	131	87	226	134	203	121	71
14	104	149	113	221	129	199	116	77
15	111	151	90	212	140	191	126	92
16	116	160	143	199	138	179	124	84
17	66	120	74	198	101	178	91	75
18	84	174	92	190	117	171	105	80
19	91	161	105	220	120	198	108	84
20	98	187	103	233	166	210	149	77
21	128	217	132	212	182	191	164	118
22	125	201	141	237	147	213	132	113
23	70	157	104	205	123	185	111	65
24	67	128	82	192	106	173	95	66
25	68	142	92	196	123	176	111	72
26	96	164	100	213	138	192	124	79
27	36	60	42	106	53	95	48	39
40	95	154	99	197	114	177	103	79
41	83	136	98	200	130	180	117	80
42	129	163	97	206	126	185	113	104
43	112	164	122	221	144	199	130	98
44	114	159	132	203	137	183	123	78
45	130	175	116	219	159	197	143	90
46	38	64	43	111	53	100	48	40

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)**

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<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	182	320	241	565	363	509	327	191
2	202	323	240	647	387	582	348	189
3	199	343	230	660	383	594	345	229
4	212	371	252	689	396	620	356	222
5	208	365	259	699	420	629	378	227
6	221	395	282	731	443	658	399	235
7	226	398	249	691	486	622	437	255
8	231	368	278	753	487	678	438	270
9	242	404	295	741	494	667	445	217
10	218	382	271	760	487	684	438	259
11	226	385	267	785	464	707	418	227
12	229	396	281	781	533	703	480	253
13	250	422	305	766	502	689	452	252
14	288	486	302	802	513	722	462	311
15	290	476	358	835	571	752	514	265
16	274	478	301	792	507	713	456	230
17	233	418	278	777	474	699	427	229
18	244	503	332	817	514	735	463	260
19	242	468	305	757	489	681	440	265
20	259	461	294	827	505	744	455	238
21	298	504	348	809	587	728	528	283
22	319	529	396	794	503	715	453	327
23	215	475	344	781	511	703	460	230
24	231	527	348	807	487	726	438	235
25	233	484	359	791	538	712	484	242
26	264	509	415	768	553	691	498	268
27	177	291	209	542	307	488	276	179
40	214	411	318	742	470	668	423	294
41	214	377	303	794	491	715	442	243
42	224	419	302	770	557	693	501	260
43	260	458	316	822	552	740	497	283
44	226	442	284	744	517	670	465	229
45	297	463	352	847	547	762	492	252
46	153	297	200	525	298	473	268	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**

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<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	258	539	338	952	484	857	436	248
2	273	506	304	1055	427	950	384	260
3	272	519	316	1081	482	973	434	284
4	299	558	331	1093	497	984	447	280
5	293	552	332	1020	531	918	478	283
6	312	564	342	1087	548	978	493	324
7	317	666	374	1131	561	1018	505	286
8	334	640	379	1203	560	1083	504	353
9	336	568	361	1027	592	924	533	317
10	308	534	366	1106	592	995	533	317
11	323	666	431	1136	574	1022	517	294
12	371	660	433	1099	673	989	606	304
13	359	639	485	1190	666	1071	599	299
14	467	762	430	1247	736	1122	662	370
15	560	758	566	1224	926	1102	833	356
16	517	819	469	1204	669	1084	602	351
17	372	644	361	1072	629	965	566	289
18	453	830	492	1071	726	964	653	310
19	363	711	535	1041	660	937	594	356
20	486	771	563	1149	700	1034	630	419
21	569	798	560	1390	905	1251	815	485
22	599	842	584	1325	709	1193	638	541
23	342	750	516	974	660	877	594	355
24	355	719	508	1074	744	967	670	409
25	343	727	547	1039	671	935	604	374
26	425	706	596	1169	761	1052	685	404
27	235	509	271	980	412	882	371	246
40	335	613	395	1055	669	950	602	329
41	284	587	417	1049	677	944	609	344
42	369	605	446	1126	709	1013	638	330
43	423	782	448	1294	760	1165	684	441
44	357	645	383	1025	566	923	509	310
45	443	723	472	1086	767	977	690	406
46	228	491	264	898	425	808	383	264

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**

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<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	130	152	123	152	135	137	122	119
2	115	150	129	143	140	129	126	136
3	129	150	125	168	147	151	132	126
4	125	152	126	166	143	149	129	135
5	123	153	135	168	148	151	133	141
6	135	164	142	165	151	149	136	137
7	140	166	138	172	163	155	147	162
8	135	168	144	187	161	168	145	141
9	139	170	144	182	162	164	146	136
10	126	182	159	184	170	166	153	152
11	142	195	156	200	167	180	150	156
12	150	194	161	216	181	194	163	169
13	168	216	174	227	203	204	183	214
14	167	223	182	235	222	212	200	175
15	226	285	230	285	243	257	219	255
16	297	399	336	467	402	420	362	400
17	132	162	141	169	152	152	137	144
18	206	302	256	311	281	280	253	235
19	213	336	295	353	340	318	306	254
20	202	306	289	308	285	277	257	250
21	246	407	347	370	362	333	326	328
22	294	427	397	489	419	440	377	367
23	186	319	235	276	250	248	225	229
24	144	216	185	216	204	194	184	184
25	211	312	268	299	295	269	266	261
26	233	379	330	435	343	392	309	287
27	110	129	114	129	127	116	114	122
40	146	193	168	230	187	207	168	172
41	137	193	187	208	193	187	174	177
42	161	230	198	217	218	195	196	192
43	177	250	215	297	238	267	214	238
44	250	425	324	363	375	327	338	333
45	196	292	228	275	242	248	218	274
46	86	116	93	119	104	107	94	97

\*Note: 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**  
**BI - Part 1 (A-1)**

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<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.

Class      Class      Class      Class      Class      Class      Class      Class

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

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<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.

Class      Class      Class      Class      Class      Class      Class      Class

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

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<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.

Class      Class      Class      Class      Class      Class      Class      Class



**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.

Class      Class      Class      Class      Class      Class      Class      Class

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

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<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.

Class      Class      Class      Class      Class      Class      Class      Class

**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	\$32
10,000	46
15,000	59
20,000	65
25,000	71
50,000	86
100,000	101

<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	60	66	72
\$45/\$1,350	137	151	168
\$100/\$3,000	283	314	346

<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	40
100/200	17	40
100/300	17	41
200/400	20	96
250/500	21	114
250/1000	22	123
300/500	24	162
500/500	30	295
500/1000	31	304

**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	<del>\$35</del>
10,000	<del>48</del>
15,000	<del>61</del>
20,000	<del>67</del>
25,000	<del>73</del>
50,000	<del>89</del>
100,000	<del>105</del>

<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	<del>58</del>	<del>64</del>	<del>70</del>
\$45/\$1,350	<del>133</del>	<del>147</del>	<del>163</del>
\$100/\$3,000	<del>275</del>	<del>305</del>	<del>336</del>

<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	<del>41</del>	40
100/200	17	<del>41</del>	40
100/300	17	<del>42</del>	41
200/400	20	<del>99</del>	96
250/500	21	<del>118</del>	114
250/1000	22	<del>127</del>	123
300/500	24	<del>167</del>	162
500/500	30	<del>304</del>	295
500/1000	31	<del>313</del>	304

**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	0.77
\$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	0.65
\$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**  
**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	<del>0.75</del>	0.77
\$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	<del>0.63</del>	0.65
\$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	40	49	59	76	101	103	105	175	200	209	246	373	383
2	30	32	40	42	53	63	82	108	110	112	187	213	224	263	399	409
3	29	31	39	41	51	61	80	106	108	110	183	209	219	257	391	401
4	34	36	46	48	59	71	92	122	124	126	210	240	251	295	447	459
5	32	34	43	45	56	66	86	113	115	118	195	222	233	274	415	426
6	38	41	51	53	66	79	102	135	138	140	233	266	279	327	496	509
7	36	38	48	51	63	75	97	129	132	134	222	254	266	313	475	487
8	37	40	50	52	65	78	102	135	138	140	233	267	280	329	499	512
9	45	48	60	63	79	94	121	161	164	167	277	316	332	390	591	606
10	40	43	54	57	71	84	110	146	148	151	251	287	301	354	538	552
11	40	43	53	55	68	81	104	138	140	143	235	269	282	330	500	513
12	41	44	55	58	72	86	112	149	151	154	256	293	307	361	548	562
13	53	56	70	73	90	107	138	181	185	188	310	354	371	435	658	675
14	57	61	76	80	99	118	152	201	205	209	346	395	414	486	737	756
15	69	74	92	96	119	142	183	242	246	251	415	474	497	583	883	906
16	77	81	97	101	121	141	176	228	232	236	379	430	450	526	788	807
17	46	49	61	64	79	93	120	158	161	164	271	309	324	380	576	591
18	63	67	82	85	104	123	157	205	209	213	347	396	415	486	732	751
19	66	70	85	89	108	128	163	213	217	220	359	410	429	502	757	776
20	70	74	90	94	114	133	169	220	224	228	371	422	442	517	779	799
21	91	96	117	122	147	173	219	286	291	296	480	547	572	670	1007	1033
22	89	94	114	119	145	170	216	281	286	291	474	539	565	661	995	1020
23	43	46	57	60	75	89	115	152	155	158	262	299	314	368	559	573
24	42	45	56	58	72	86	111	146	149	152	250	286	300	352	532	546
25	61	64	78	81	99	116	146	191	194	197	320	364	382	446	671	688
26	62	66	80	84	102	121	154	201	205	209	341	389	407	477	719	737
27	24	26	32	34	42	50	64	85	87	88	146	167	175	206	312	320
40	51	54	68	72	89	106	137	181	185	188	312	356	373	439	665	682
41	49	52	65	69	85	101	131	174	177	180	298	341	357	420	636	653
42	72	77	96	101	125	148	192	254	258	263	435	497	521	612	928	952
43	63	67	83	87	106	126	162	213	217	221	362	414	433	508	768	788
44	66	70	86	90	110	130	166	218	222	226	369	421	441	517	780	800
45	69	74	92	97	120	143	184	244	249	253	419	479	502	590	894	917
46	22	23	29	30	38	45	57	76	77	78	129	147	155	181	274	281

**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	82	98	125	165	168	171	280	320	335	393	593	608
2	55	58	72	76	93	110	142	186	190	193	318	363	380	446	674	692
3	58	62	76	80	98	116	149	196	200	204	335	382	400	469	710	728
4	61	65	79	83	101	120	153	200	204	207	339	387	405	475	716	734
5	63	67	81	85	103	122	155	202	206	210	342	390	408	478	720	738
6	65	69	85	89	108	128	164	215	219	223	365	417	436	511	772	792
7	67	71	88	93	114	135	173	229	233	237	390	445	467	547	828	849
8	79	84	102	107	130	154	196	257	262	266	435	496	519	608	917	940
9	80	85	104	109	133	157	200	262	267	272	444	506	530	621	937	961
10	94	100	123	128	157	186	238	312	318	324	530	605	634	743	1121	1150
11	101	107	131	138	168	198	253	332	339	345	564	643	673	789	1191	1222
12	99	105	128	134	163	192	245	320	326	332	541	617	646	757	1141	1170
13	109	115	141	148	180	212	270	354	361	367	599	683	715	838	1264	1296
14	110	116	142	148	180	211	268	351	357	363	591	673	705	825	1243	1275
15	125	133	163	170	208	245	313	410	418	425	695	793	830	973	1468	1505
16	121	129	159	166	204	242	310	408	416	423	696	794	832	975	1474	1512
17	98	104	129	135	166	197	253	334	340	346	569	650	681	799	1208	1239
18	123	131	163	171	210	250	321	424	432	440	726	829	868	1019	1542	1582
19	118	125	155	162	199	236	302	398	405	413	678	774	811	951	1437	1474
20	127	135	167	175	216	256	329	434	442	450	741	846	887	1040	1573	1614
21	124	132	163	171	210	249	319	421	429	436	718	819	858	1007	1522	1561
22	132	140	173	181	222	264	338	444	453	461	757	864	905	1061	1603	1644
23	127	134	164	171	208	245	311	407	414	421	686	782	819	959	1444	1481
24	97	104	130	137	170	204	264	351	358	364	605	692	725	852	1293	1326
25	128	136	166	173	211	248	316	413	421	428	699	796	834	977	1472	1510
26	118	125	155	162	199	236	303	399	407	414	680	777	814	954	1443	1480
27	46	49	60	63	78	92	118	156	159	162	266	303	318	373	563	578
40	116	123	151	158	194	229	293	385	392	399	654	746	782	916	1383	1419
41	114	121	147	153	186	218	277	362	369	375	610	695	728	852	1283	1316
42	131	139	171	179	218	258	329	432	440	448	734	837	876	1027	1550	1590
43	124	131	161	168	205	241	308	403	410	418	682	777	814	953	1438	1475
44	120	128	158	166	204	243	312	412	420	427	704	804	842	988	1495	1533
45	127	134	164	172	209	246	313	410	418	425	693	790	827	969	1461	1498
46	44	47	57	60	73	87	111	146	149	151	248	283	296	347	524	537



**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	214	224	262	396	406
2	33	35	43	45	56	66	85	112	114	116	191	218	229	268	405	416
3	36	38	47	49	60	71	90	118	121	123	201	229	240	281	424	435
4	41	44	54	56	69	81	104	136	139	141	231	264	276	324	489	501
5	40	43	53	55	68	81	104	137	139	142	234	267	280	328	496	509
6	47	50	62	65	80	95	121	160	163	166	273	311	326	383	579	593
7	53	56	69	72	88	103	132	172	175	179	292	332	348	408	615	631
8	43	46	56	59	72	86	110	144	147	149	245	280	293	344	519	532
9	50	53	65	68	83	98	126	165	168	171	280	320	335	392	592	608
10	62	66	80	83	101	119	151	197	201	204	333	379	397	464	699	717
11	57	60	74	77	94	111	142	186	190	193	315	360	377	441	666	683
12	60	63	77	81	98	116	147	193	196	200	325	371	388	454	685	702
13	67	71	87	91	110	130	165	216	220	224	366	417	436	511	770	790
14	81	86	106	111	136	161	206	271	276	281	462	527	552	647	978	1003
15	79	84	104	109	134	159	203	268	273	278	457	521	546	641	969	993
16	91	97	121	127	157	187	241	318	324	330	545	623	653	767	1161	1191
17	57	61	75	78	96	114	146	192	196	199	328	374	392	459	694	712
18	60	64	79	83	103	122	157	208	212	216	356	406	426	500	756	776
19	69	73	91	95	117	139	178	234	239	243	400	456	478	561	848	869
20	79	84	103	107	131	155	197	258	263	268	438	499	523	612	924	947
21	98	104	128	134	164	194	248	326	332	338	554	632	662	776	1172	1202
22	97	103	126	131	160	188	240	314	320	325	531	605	634	742	1119	1148
23	68	73	91	95	118	141	182	242	246	251	415	475	498	584	886	909
24	59	63	78	81	100	118	152	200	203	207	340	388	407	477	721	740
25	67	71	87	91	111	131	166	218	222	226	369	420	440	516	778	797
26	72	77	96	101	125	149	193	255	260	265	438	501	525	617	935	959
27	28	30	37	39	48	57	74	97	99	101	166	190	199	234	354	363
40	68	72	89	93	114	135	172	226	231	235	385	439	460	539	814	835
41	74	79	97	102	124	147	189	248	253	258	423	483	505	593	896	919
42	78	83	103	108	132	157	202	266	271	276	453	518	542	636	962	987
43	74	79	98	102	126	150	192	253	258	263	433	494	518	607	919	942
44	91	97	121	126	156	186	239	316	321	327	540	617	647	759	1149	1178
45	87	92	114	119	145	172	220	288	294	299	490	559	585	686	1036	1062
46	25	27	33	34	42	50	65	85	87	88	145	166	174	204	308	316

**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	119	148	176	227	301	307	313	517	591	620	728	1104	1132
2	89	95	119	125	155	185	239	317	323	329	545	623	653	767	1163	1193
3	95	101	127	133	166	198	255	339	345	351	582	665	698	819	1242	1274
4	104	111	139	147	182	217	281	373	381	388	643	735	770	905	1373	1409
5	118	126	157	165	204	244	314	416	424	432	715	817	856	1005	1523	1562
6	119	127	159	166	206	246	317	420	427	435	720	823	863	1013	1535	1574
7	135	144	180	189	233	278	359	475	484	493	815	932	976	1146	1737	1782
8	136	145	181	190	236	281	363	481	490	499	826	944	990	1162	1761	1807
9	145	155	194	204	252	301	389	516	526	535	887	1014	1062	1248	1892	1941
10	147	157	199	209	261	313	406	540	551	561	934	1068	1120	1317	2000	2051
11	142	152	192	202	252	302	392	521	531	541	900	1030	1080	1270	1928	1978
12	146	156	197	207	257	308	399	530	540	550	914	1046	1096	1288	1956	2006
13	142	152	194	204	255	307	400	534	544	554	926	1060	1111	1307	1987	2039
14	138	148	186	196	244	293	380	506	516	525	874	1000	1048	1232	1871	1919
15	141	151	190	200	249	298	386	514	524	533	887	1014	1063	1250	1897	1946
16	139	149	188	198	248	297	386	514	524	534	889	1017	1067	1254	1906	1955
17	148	158	198	208	259	309	400	530	540	550	913	1043	1094	1285	1949	1999
18	146	156	198	208	260	311	405	539	549	560	932	1066	1118	1314	1997	2049
19	143	153	193	203	254	304	395	525	535	545	908	1038	1089	1280	1944	1994
20	144	154	195	205	255	306	397	529	539	549	913	1045	1095	1288	1955	2006
21	144	154	195	205	255	306	397	528	538	548	912	1043	1093	1285	1952	2002
22	146	156	197	207	258	309	401	534	544	554	921	1054	1105	1299	1972	2023
23	139	149	189	199	248	298	387	516	526	536	894	1023	1072	1261	1916	1966
24	139	149	189	199	250	300	391	522	532	542	905	1036	1087	1278	1943	1994
25	145	155	196	206	256	307	398	530	540	550	915	1047	1097	1290	1958	2009
26	137	147	185	195	243	291	378	503	512	522	868	993	1041	1224	1859	1907
27	77	82	103	108	134	160	207	274	279	285	471	539	565	663	1006	1032
40	150	161	203	214	267	320	416	554	565	575	958	1096	1149	1351	2053	2106
41	138	148	187	196	245	293	381	507	517	526	876	1002	1051	1235	1876	1925
42	152	163	206	216	270	323	420	559	569	580	965	1104	1158	1361	2067	2121
43	139	149	189	198	248	297	387	515	525	535	891	1020	1070	1258	1911	1961
44	138	148	188	198	247	297	386	515	525	535	893	1022	1071	1260	1915	1965
45	147	157	198	209	260	311	404	537	547	557	927	1060	1111	1306	1984	2035
46	78	83	104	109	135	162	209	276	282	287	475	543	569	668	1012	1038

**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	75	89	115	152	155	158	261	298	313	367	557	571
2	47	50	64	67	84	101	131	175	178	182	303	347	364	428	650	667
3	56	60	74	78	96	114	147	195	198	202	333	381	399	468	709	728
4	61	65	80	84	103	121	156	205	208	212	348	397	416	488	738	757
5	63	67	83	87	106	126	161	212	216	220	361	412	431	506	765	784
6	70	74	92	97	119	141	181	238	243	247	407	464	486	571	863	885
7	71	75	93	98	120	142	182	239	244	248	408	465	487	572	864	886
8	76	81	101	106	131	157	202	268	273	278	459	525	550	646	978	1003
9	79	84	104	109	134	158	203	267	272	277	456	520	545	639	967	992
10	92	98	121	127	157	186	239	316	322	328	540	616	646	758	1146	1176
11	92	98	121	127	156	185	237	312	318	324	532	607	636	746	1128	1157
12	96	102	127	133	164	195	250	330	337	343	565	645	676	793	1200	1231
13	99	105	131	137	169	201	258	341	347	354	583	666	698	819	1239	1271
14	101	107	133	140	172	205	263	348	354	361	594	679	711	834	1263	1295
15	111	119	152	160	200	241	314	419	427	435	727	832	872	1026	1561	1601
16	104	111	137	143	176	209	268	353	360	366	603	688	721	845	1278	1311
17	77	82	102	107	131	156	200	264	269	274	452	516	540	634	959	984
18	97	103	128	134	165	196	252	332	338	344	567	647	678	795	1203	1234
19	99	105	131	137	169	201	258	341	347	354	583	666	698	819	1239	1271
20	101	108	134	140	173	206	265	351	357	364	600	686	719	843	1277	1310
21	112	120	153	161	203	244	318	425	433	442	738	845	887	1043	1587	1628
22	114	121	150	157	194	230	295	389	396	403	663	757	794	931	1408	1444
23	98	104	130	136	167	199	256	337	344	350	577	659	690	810	1226	1257
24	88	94	117	122	151	179	231	305	310	316	521	595	624	732	1108	1137
25	101	108	134	140	173	205	264	348	355	361	595	680	712	836	1265	1297
26	111	118	146	153	189	224	288	379	386	393	648	739	775	909	1375	1410
27	37	39	49	51	63	75	97	128	131	133	219	251	263	308	467	479
40	94	100	126	132	164	195	253	335	341	348	576	658	690	810	1229	1261
41	99	106	133	140	173	207	268	356	363	369	613	701	734	863	1309	1343
42	110	118	150	158	198	238	310	414	422	430	717	821	861	1013	1540	1580
43	109	116	144	151	187	222	286	378	385	392	646	738	774	908	1375	1410
44	107	114	141	148	182	216	278	367	374	381	627	716	750	880	1331	1366
45	122	130	160	167	205	242	310	408	416	423	694	792	830	973	1470	1508
46	36	38	48	50	62	73	95	125	127	130	214	244	256	300	455	467

**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	103	108	133	159	205	272	277	282	467	534	559	657	995	1021
2	80	85	107	112	139	166	215	285	291	296	490	561	588	690	1047	1074
3	86	92	115	121	149	178	230	305	311	317	525	600	628	738	1119	1148
4	94	100	126	132	164	196	254	337	343	350	580	663	695	816	1238	1270
5	106	113	141	148	184	219	283	374	381	388	643	734	770	904	1370	1405
6	107	114	143	150	185	221	285	378	385	392	648	741	776	912	1381	1417
7	122	130	162	170	211	251	324	428	436	444	735	839	880	1033	1565	1605
8	122	130	163	171	212	253	326	432	441	449	743	849	890	1045	1584	1625
9	131	140	175	184	228	272	351	465	474	483	799	913	957	1124	1704	1748
10	132	141	179	188	234	281	365	486	495	504	840	961	1007	1184	1798	1845
11	128	137	173	182	227	272	353	469	478	487	810	927	972	1143	1735	1780
12	131	140	177	186	231	277	359	477	486	495	823	941	986	1159	1760	1805
13	128	137	174	184	230	276	360	481	490	499	833	954	1000	1177	1789	1836
14	124	133	168	176	220	263	342	455	464	472	786	899	943	1108	1683	1727
15	127	136	171	180	224	268	348	463	471	480	798	913	957	1125	1708	1752
16	125	134	169	178	223	267	347	462	471	480	800	915	960	1128	1715	1759
17	133	142	178	187	233	278	359	477	486	495	821	938	984	1156	1753	1798
18	131	140	178	187	233	280	364	484	494	503	838	959	1005	1182	1796	1842
19	129	138	174	183	229	274	356	473	482	491	818	935	981	1153	1751	1796
20	130	139	176	185	230	276	358	476	485	494	822	941	986	1159	1761	1806
21	130	139	175	185	230	275	357	475	485	494	821	939	984	1157	1757	1803
22	131	140	177	186	232	278	361	480	489	498	829	948	994	1168	1774	1820
23	125	134	170	179	223	268	349	465	474	483	804	921	965	1135	1725	1770
24	125	134	170	179	225	270	352	470	479	488	814	932	978	1150	1749	1794
25	131	140	177	186	231	277	359	478	487	496	824	943	988	1162	1763	1809
26	123	132	166	175	218	262	340	452	461	469	781	894	937	1102	1673	1716
27	69	74	92	97	120	144	186	246	251	256	424	485	508	597	905	928
40	135	145	183	192	240	288	374	499	508	518	862	987	1035	1216	1848	1896
41	124	133	168	176	220	264	343	456	465	474	788	902	946	1112	1688	1732
42	137	147	185	195	243	291	378	503	513	522	869	994	1042	1225	1861	1909
43	125	134	170	178	223	268	348	464	472	481	802	918	963	1132	1720	1764
44	124	133	169	178	222	267	348	464	473	482	803	920	964	1134	1724	1769
45	132	141	178	187	234	280	363	483	492	501	833	953	1000	1175	1784	1830
46	70	75	94	98	122	145	188	249	253	258	427	488	512	601	911	935

**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	55	67	80	104	137	140	143	236	270	282	332	503	516
2	42	45	57	60	75	90	118	157	160	163	272	312	327	384	584	600
3	50	53	66	70	86	102	132	175	178	181	299	342	358	421	637	654
4	55	58	72	75	92	109	140	184	188	191	313	358	375	439	664	681
5	57	61	75	78	96	113	145	191	195	198	325	371	389	456	689	707
6	63	67	83	87	107	127	163	215	219	223	366	418	438	514	777	797
7	64	68	84	88	108	128	164	216	220	224	367	419	439	515	778	798
8	68	73	91	95	118	140	181	240	245	249	412	471	494	580	879	902
9	71	75	93	98	120	142	183	240	245	249	410	468	490	575	869	892
10	83	88	110	115	141	168	216	284	290	295	486	555	581	682	1032	1058
11	83	88	109	114	140	166	213	281	286	291	479	547	573	672	1016	1042
12	86	92	114	119	147	175	225	297	302	308	508	580	608	713	1079	1107
13	89	95	118	123	152	181	232	307	312	318	524	599	628	736	1115	1143
14	91	97	120	126	155	184	237	313	319	325	535	611	640	751	1136	1166
15	100	107	136	144	180	217	282	377	384	392	654	749	785	924	1405	1441
16	94	100	124	129	159	189	242	319	324	330	543	620	650	762	1152	1181
17	69	73	91	96	118	140	180	237	242	246	406	463	485	570	862	884
18	87	93	115	120	148	176	226	298	304	309	510	582	610	715	1082	1110
19	89	95	118	123	152	181	232	307	312	318	524	599	628	736	1115	1143
20	91	97	121	126	156	186	239	316	321	327	540	617	647	759	1149	1178
21	101	108	138	146	183	220	287	383	390	398	665	761	798	939	1429	1466
22	103	110	136	142	175	207	266	350	357	363	598	682	715	839	1268	1301
23	88	94	116	122	150	179	230	303	309	315	519	593	621	729	1103	1131
24	79	84	105	110	135	161	207	274	279	284	469	536	561	659	997	1023
25	91	97	120	126	155	185	237	313	319	325	536	612	641	752	1138	1167
26	100	106	132	138	170	202	259	342	348	354	583	666	698	819	1238	1270
27	33	35	44	46	57	68	87	115	117	119	197	225	236	277	420	430
40	85	91	114	119	148	176	228	302	308	313	519	593	622	730	1107	1136
41	89	95	119	125	156	186	241	320	326	332	551	630	661	776	1177	1208
42	99	106	135	142	178	214	279	372	379	387	645	739	775	911	1386	1422
43	98	104	130	136	168	200	257	340	346	352	581	664	696	817	1236	1268
44	96	102	127	133	164	194	250	330	336	342	563	643	674	791	1197	1228
45	110	117	144	151	185	218	280	368	374	381	625	713	747	876	1324	1358
46	32	34	43	45	55	66	85	112	114	116	192	219	229	269	408	418

**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	37	46	54	71	94	95	97	161	184	193	227	345	354
2	27	29	36	38	47	56	73	97	98	100	166	190	199	234	355	364
3	27	29	36	38	48	57	74	98	100	102	169	193	203	238	362	371
4	30	32	40	42	52	62	80	106	108	110	182	208	218	256	388	398
5	31	33	41	43	53	64	82	109	111	113	186	213	223	262	396	406
6	34	36	45	47	59	70	90	119	121	124	204	233	245	287	435	446
7	33	35	44	46	57	68	88	117	119	121	200	229	240	282	427	438
8	34	36	45	47	59	70	90	119	121	124	204	233	245	287	435	446
9	43	46	57	60	74	89	114	151	154	157	260	297	311	365	553	567
10	37	40	50	52	65	78	102	135	138	140	233	267	280	329	499	512
11	44	47	58	61	75	90	115	152	155	158	261	298	312	366	554	568
12	46	49	61	63	78	93	119	157	159	162	267	305	320	375	567	581
13	50	53	66	69	85	101	129	170	173	176	290	331	347	407	616	631
14	59	63	79	83	102	122	157	208	212	216	357	408	427	502	761	780
15	60	64	79	83	102	121	156	205	209	213	350	400	419	492	744	763
16	70	74	88	92	110	128	161	208	211	215	345	392	410	479	718	736
17	45	48	60	63	78	93	119	158	161	164	271	309	324	381	577	591
18	58	61	74	78	94	110	139	182	185	188	305	347	364	425	640	656
19	63	67	82	85	104	123	157	205	209	213	347	396	415	486	732	751
20	71	75	90	94	113	131	166	215	218	222	358	407	426	498	748	767
21	95	100	122	128	155	183	232	303	309	314	511	583	610	714	1076	1103
22	85	90	110	115	140	165	209	274	279	284	463	527	552	647	975	999
23	43	46	57	60	75	89	115	152	155	158	262	299	314	368	559	573
24	44	47	58	61	75	89	115	152	155	158	260	297	311	365	552	567
25	53	56	69	72	88	104	132	173	176	179	293	334	350	410	619	634
26	57	60	73	77	93	110	139	182	185	189	307	350	366	429	646	662
27	26	28	34	36	44	52	67	89	90	92	151	173	181	212	321	330
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	188	191	316	362	379	445	675	692
42	61	65	81	85	106	126	163	216	220	224	370	423	444	521	790	810
43	60	64	79	83	102	122	157	207	211	214	353	404	423	496	751	770
44	71	74	88	92	109	127	158	203	206	210	335	380	397	463	692	709
45	61	65	80	84	104	123	158	208	212	216	355	405	425	498	754	773
46	24	26	32	33	41	48	62	81	83	84	138	158	165	194	293	300

**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	126	166	188	174	281	320	336	384	696	640
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	696	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	636	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	348	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	316	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

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	82	98	125	165	168	171	280	320	335	393	593	608
2	55	58	72	76	93	110	142	186	190	193	318	363	380	446	674	692
3	58	62	76	80	98	116	149	196	200	204	335	382	400	469	710	728
4	61	65	79	83	101	120	153	200	204	207	339	387	405	475	716	734
5	63	67	81	85	103	122	155	202	206	210	342	390	408	478	720	738
6	65	69	85	89	108	128	164	215	219	223	365	417	436	511	772	792
7	67	71	88	93	114	135	173	229	233	237	390	445	467	547	828	849
8	79	84	102	107	130	154	196	257	262	266	435	496	519	608	917	940
9	80	85	104	109	133	157	200	262	267	272	444	506	530	621	937	961
10	94	100	123	128	157	186	238	312	318	324	530	605	634	743	1121	1150
11	101	107	131	138	168	198	253	332	339	345	564	643	673	789	1191	1222
12	99	105	128	134	163	192	245	320	326	332	541	617	646	757	1141	1170
13	109	115	141	148	180	212	270	354	361	367	599	683	715	838	1264	1296
14	110	116	142	148	180	211	268	351	357	363	591	673	705	825	1243	1275
15	125	133	163	170	208	245	313	410	418	425	695	793	830	973	1468	1505
16	121	129	159	166	204	242	310	408	416	423	696	794	832	975	1474	1512
17	98	104	129	135	166	197	253	334	340	346	569	650	681	799	1208	1239
18	123	131	163	171	210	250	321	424	432	440	726	829	868	1019	1542	1582
19	118	125	155	162	199	236	302	398	405	413	678	774	811	951	1437	1474
20	127	135	167	175	216	256	329	434	442	450	741	846	887	1040	1573	1614
21	124	132	163	171	210	249	319	421	429	436	718	819	858	1007	1522	1561
22	132	140	173	181	222	264	338	444	453	461	757	864	905	1061	1603	1644
23	127	134	164	171	208	245	311	407	414	421	686	782	819	959	1444	1481
24	97	104	130	137	170	204	264	351	358	364	605	692	725	852	1293	1326
25	128	136	166	173	211	248	316	413	421	428	699	796	834	977	1472	1510
26	118	125	155	162	199	236	303	399	407	414	680	777	814	954	1443	1480
27	46	49	60	63	78	92	118	156	159	162	266	303	318	373	563	578
40	116	123	151	158	194	229	293	385	392	399	654	746	782	916	1383	1419
41	114	121	147	153	186	218	277	362	369	375	610	695	728	852	1283	1316
42	131	139	171	179	218	258	329	432	440	448	734	837	876	1027	1550	1590
43	124	131	161	168	205	241	308	403	410	418	682	777	814	953	1438	1475
44	120	128	158	166	204	243	312	412	420	427	704	804	842	988	1495	1533
45	127	134	164	172	209	246	313	410	418	425	693	790	827	969	1461	1498
46	44	47	57	60	73	87	111	146	149	151	248	283	296	347	524	537



**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	143	146	188	215	228	263	397	488
2	33	35	43	45	56	66	85	112	114	116	190	212	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	60	63	76	78	96	113	145	181	185	188	325	371	389	456	689	707
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	181	185	188	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	67	71	88	92	113	134	171	225	229	233	383	437	458	537	812	832
18	60	64	78	82	100	118	151	199	202	206	337	385	403	472	713	732
19	69	73	91	96	118	140	180	237	242	246	406	463	485	570	862	884
20	79	84	103	108	132	157	201	264	269	273	448	512	536	628	949	973
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

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	214	224	262	396	406
2	33	35	43	45	56	66	85	112	114	116	191	218	229	268	405	416
3	36	38	47	49	60	71	90	118	121	123	201	229	240	281	424	435
4	41	44	54	56	69	81	104	136	139	141	231	264	276	324	489	501
5	40	43	53	55	68	81	104	137	139	142	234	267	280	328	496	509
6	47	50	62	65	80	95	121	160	163	166	273	311	326	383	579	593
7	53	56	69	72	88	103	132	172	175	179	292	332	348	408	615	631
8	43	46	56	59	72	86	110	144	147	149	245	280	293	344	519	532
9	50	53	65	68	83	98	126	165	168	171	280	320	335	392	592	608
10	62	66	80	83	101	119	151	197	201	204	333	379	397	464	699	717
11	57	60	74	77	94	111	142	186	190	193	315	360	377	441	666	683
12	60	63	77	81	98	116	147	193	196	200	325	371	388	454	685	702
13	67	71	87	91	110	130	165	216	220	224	366	417	436	511	770	790
14	81	86	106	111	136	161	206	271	276	281	462	527	552	647	978	1003
15	79	84	104	109	134	159	203	268	273	278	457	521	546	641	969	993
16	91	97	121	127	157	187	241	318	324	330	545	623	653	767	1161	1191
17	57	61	75	78	96	114	146	192	196	199	328	374	392	459	694	712
18	60	64	79	83	103	122	157	208	212	216	356	406	426	500	756	776
19	69	73	91	95	117	139	178	234	239	243	400	456	478	561	848	869
20	79	84	103	107	131	155	197	258	263	268	438	499	523	612	924	947
21	98	104	128	134	164	194	248	326	332	338	554	632	662	776	1172	1202
22	97	103	126	131	160	188	240	314	320	325	531	605	634	742	1119	1148
23	68	73	91	95	118	141	182	242	246	251	415	475	498	584	886	909
24	59	63	78	81	100	118	152	200	203	207	340	388	407	477	721	740
25	67	71	87	91	111	131	166	218	222	226	369	420	440	516	778	797
26	72	77	96	101	125	149	193	255	260	265	438	501	525	617	935	959
27	28	30	37	39	48	57	74	97	99	101	166	190	199	234	354	363
40	68	72	89	93	114	135	172	226	231	235	385	439	460	539	814	835
41	74	79	97	102	124	147	189	248	253	258	423	483	505	593	896	919
42	78	83	103	108	132	157	202	266	271	276	453	518	542	636	962	987
43	74	79	98	102	126	150	192	253	258	263	433	494	518	607	919	942
44	91	97	121	126	156	186	239	316	321	327	540	617	647	759	1149	1178
45	87	92	114	119	145	172	220	288	294	299	490	559	585	686	1036	1062
46	25	27	33	34	42	50	65	85	87	88	145	166	174	204	308	316

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	81	113	118	146	174	224	296	392	307	608	680	608	713	1080	1198
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	300	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	256	306	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	1974
46	78	83	104	109	135	160	207	273	278	284	469	535	561	659	998	1024

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	81	113	119	148	176	227	307	313	317	517	591	620	728	1104	1132
2	89	95	119	125	155	185	239	317	323	329	545	623	653	767	1163	1193
3	95	101	127	133	166	198	255	339	345	351	582	665	698	819	1242	1274
4	104	111	139	147	182	217	281	373	381	388	643	735	770	905	1373	1409
5	118	126	157	165	204	244	314	416	424	432	715	817	856	1005	1523	1562
6	119	127	159	166	206	246	317	420	427	435	720	823	863	1013	1535	1574
7	135	144	180	189	233	278	359	475	484	493	815	932	976	1146	1737	1782
8	136	145	181	190	236	281	363	481	490	499	826	944	990	1162	1761	1807
9	145	155	194	204	252	301	389	516	526	535	887	1014	1062	1248	1892	1941
10	147	157	199	209	261	313	406	540	551	561	934	1068	1120	1317	2000	2051
11	142	152	192	202	252	302	392	521	531	541	900	1030	1080	1270	1928	1978
12	146	156	197	207	257	308	399	530	540	550	914	1046	1096	1288	1956	2006
13	142	152	194	204	255	307	400	534	544	554	926	1060	1111	1307	1987	2039
14	138	148	186	196	244	293	380	506	516	525	874	1000	1048	1232	1871	1919
15	141	151	190	200	249	298	386	514	524	533	887	1014	1063	1250	1897	1946
16	139	149	188	198	248	297	386	514	524	534	889	1017	1067	1254	1906	1955
17	148	158	198	208	259	309	400	530	540	550	913	1043	1094	1285	1949	1999
18	146	156	198	208	260	311	405	539	549	560	932	1066	1118	1314	1997	2049
19	143	153	193	203	254	304	395	525	535	545	908	1038	1089	1280	1944	1994
20	144	154	195	205	255	306	397	529	539	549	913	1045	1095	1288	1955	2006
21	144	154	195	205	255	306	397	528	538	548	912	1043	1093	1285	1952	2002
22	146	156	197	207	258	309	401	534	544	554	921	1054	1105	1299	1972	2023
23	139	149	189	199	248	298	387	516	526	536	894	1023	1072	1261	1916	1966
24	139	149	189	199	250	300	391	522	532	542	905	1036	1087	1278	1943	1994
25	145	155	196	206	256	307	398	530	540	550	915	1047	1097	1290	1958	2009
26	137	147	185	195	243	291	378	503	512	522	868	993	1041	1224	1859	1907
27	77	82	103	108	134	160	207	274	279	285	471	539	565	663	1006	1032
40	150	161	203	214	267	320	416	554	565	575	958	1096	1149	1351	2053	2106
41	138	148	187	196	245	293	381	507	517	526	876	1002	1051	1235	1876	1925
42	152	163	206	216	270	323	420	559	569	580	965	1104	1158	1361	2067	2121
43	139	149	189	198	248	297	387	515	525	535	891	1020	1070	1258	1911	1961
44	138	148	188	198	247	297	386	515	525	535	893	1022	1071	1260	1915	1965
45	147	157	198	209	260	311	404	537	547	557	927	1060	1111	1306	1984	2035
46	78	83	104	109	135	162	209	276	282	287	475	543	569	668	1012	1038

**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	64	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

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

1	43	46	57	60	75	89	115	152	155	158	261	298	313	367	557	571
2	47	50	64	67	84	101	131	175	178	182	303	347	364	428	650	667
3	56	60	74	78	96	114	147	195	198	202	333	381	399	468	709	728
4	61	65	80	84	103	121	156	205	208	212	348	397	416	488	738	757
5	63	67	83	87	106	126	161	212	216	220	361	412	431	506	765	784
6	70	74	92	97	119	141	181	238	243	247	407	464	486	571	863	885
7	71	75	93	98	120	142	182	239	244	248	408	465	487	572	864	886
8	76	81	101	106	131	157	202	268	273	278	459	525	550	646	978	1003
9	79	84	104	109	134	158	203	267	272	277	456	520	545	639	967	992
10	92	98	121	127	157	186	239	316	322	328	540	616	646	758	1146	1176
11	92	98	121	127	156	185	237	312	318	324	532	607	636	746	1128	1157
12	96	102	127	133	164	195	250	330	337	343	565	645	676	793	1200	1231
13	99	105	131	137	169	201	258	341	347	354	583	666	698	819	1239	1271
14	101	107	133	140	172	205	263	348	354	361	594	679	711	834	1263	1295
15	111	119	152	160	200	241	314	419	427	435	727	832	872	1026	1561	1601
16	104	111	137	143	176	209	268	353	360	366	603	688	721	845	1278	1311
17	77	82	102	107	131	156	200	264	269	274	452	516	540	634	959	984
18	97	103	128	134	165	196	252	332	338	344	567	647	678	795	1203	1234
19	99	105	131	137	169	201	258	341	347	354	583	666	698	819	1239	1271
20	101	108	134	140	173	206	265	351	357	364	600	686	719	843	1277	1310
21	112	120	153	161	203	244	318	425	433	442	738	845	887	1043	1587	1628
22	114	121	150	157	194	230	295	389	396	403	663	757	794	931	1408	1444
23	98	104	130	136	167	199	256	337	344	350	577	659	690	810	1226	1257
24	88	94	117	122	151	179	231	305	310	316	521	595	624	732	1108	1137
25	101	108	134	140	173	205	264	348	355	361	595	680	712	836	1265	1297
26	111	118	146	153	189	224	288	379	386	393	648	739	775	909	1375	1410
27	37	39	49	51	63	75	97	128	131	133	219	251	263	308	467	479
40	94	100	126	132	164	195	253	335	341	348	576	658	690	810	1229	1261
41	99	106	133	140	173	207	268	356	363	369	613	701	734	863	1309	1343
42	110	118	150	158	198	238	310	414	422	430	717	821	861	1013	1540	1580
43	109	116	144	151	187	222	286	378	385	392	646	738	774	908	1375	1410
44	107	114	141	148	182	216	278	367	374	381	627	716	750	880	1331	1366
45	122	130	160	167	205	242	310	408	416	423	694	792	830	973	1470	1508
46	36	38	48	50	62	73	95	125	127	130	214	244	256	300	455	467

**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	468	523	548	643	974	999
2	80	85	106	112	138	164	211	280	285	290	479	542	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	1363	1398
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	1156	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	796	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	1099	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

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	103	108	133	159	205	272	277	282	467	534	559	657	995	1021
2	80	85	107	112	139	166	215	285	291	296	490	561	588	690	1047	1074
3	86	92	115	121	149	178	230	305	311	317	525	600	628	738	1119	1148
4	94	100	126	132	164	196	254	337	343	350	580	663	695	816	1238	1270
5	106	113	141	148	184	219	283	374	381	388	643	734	770	904	1370	1405
6	107	114	143	150	185	221	285	378	385	392	648	741	776	912	1381	1417
7	122	130	162	170	211	251	324	428	436	444	735	839	880	1033	1565	1605
8	122	130	163	171	212	253	326	432	441	449	743	849	890	1045	1584	1625
9	131	140	175	184	228	272	351	465	474	483	799	913	957	1124	1704	1748
10	132	141	179	188	234	281	365	486	495	504	840	961	1007	1184	1798	1845
11	128	137	173	182	227	272	353	469	478	487	810	927	972	1143	1735	1780
12	131	140	177	186	231	277	359	477	486	495	823	941	986	1159	1760	1805
13	128	137	174	184	230	276	360	481	490	499	833	954	1000	1177	1789	1836
14	124	133	168	176	220	263	342	455	464	472	786	899	943	1108	1683	1727
15	127	136	171	180	224	268	348	463	471	480	798	913	957	1125	1708	1752
16	125	134	169	178	223	267	347	462	471	480	800	915	960	1128	1715	1759
17	133	142	178	187	233	278	359	477	486	495	821	938	984	1156	1753	1798
18	131	140	178	187	233	280	364	484	494	503	838	959	1005	1182	1796	1842
19	129	138	174	183	229	274	356	473	482	491	818	935	981	1153	1751	1796
20	130	139	176	185	230	276	358	476	485	494	822	941	986	1159	1761	1806
21	130	139	175	185	230	275	357	475	485	494	821	939	984	1157	1757	1803
22	131	140	177	186	232	278	361	480	489	498	829	948	994	1168	1774	1820
23	125	134	170	179	223	268	349	465	474	483	804	921	965	1135	1725	1770
24	125	134	170	179	225	270	352	470	479	488	814	932	978	1150	1749	1794
25	131	140	177	186	231	277	359	478	487	496	824	943	988	1162	1763	1809
26	123	132	166	175	218	262	340	452	461	469	781	894	937	1102	1673	1716
27	69	74	92	97	120	144	186	246	251	256	424	485	508	597	905	928
40	135	145	183	192	240	288	374	499	508	518	862	987	1035	1216	1848	1896
41	124	133	168	176	220	264	343	456	465	474	788	902	946	1112	1688	1732
42	137	147	185	195	243	291	378	503	513	522	869	994	1042	1225	1861	1909
43	125	134	170	178	223	268	348	464	472	481	802	918	963	1132	1720	1764
44	124	133	169	178	222	267	348	464	473	482	803	920	964	1134	1724	1769
45	132	141	178	187	234	280	363	483	492	501	833	953	1000	1175	1784	1830
46	70	75	94	98	122	145	188	249	253	258	427	488	512	601	911	935

**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	278	323	488	504
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	114	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	146	187	247	252	256	423	483	506	594	900	923
10	83	89	111	116	144	171	221	292	298	303	602	673	691	796	1069	1097
11	83	88	110	116	143	171	220	292	297	303	600	672	690	793	1066	1093
12	86	92	115	121	149	178	230	305	311	317	626	699	718	798	1119	1148
13	89	95	118	124	153	182	234	310	316	321	631	696	716	796	1129	1158
14	91	97	121	127	157	187	242	320	326	332	649	728	748	838	1170	1201
15	100	107	133	140	173	206	265	351	358	364	692	781	801	901	1283	1316
16	94	100	125	131	162	192	248	327	333	340	661	750	770	870	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	643	720	744	844	1158	1187
20	91	97	122	128	159	190	245	325	332	338	660	740	764	864	1195	1226
21	101	108	135	141	175	208	269	356	363	369	611	698	732	850	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	636	713	737	844	1174	1203
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	649	728	748	838	1170	1201
26	100	107	133	140	174	207	267	354	361	368	696	785	805	905	1287	1320
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	610	683	703	793	1086	1114
41	89	95	118	124	154	183	236	313	319	325	637	713	737	844	1173	1203
42	99	106	132	138	171	204	264	349	356	362	699	788	808	908	1277	1310
43	98	105	131	137	170	202	261	346	352	359	694	771	795	895	1265	1298
44	96	102	128	135	167	199	258	341	348	354	687	771	795	895	1262	1295
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

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	55	67	80	104	137	140	143	236	270	282	332	503	516
2	42	45	57	60	75	90	118	157	160	163	272	312	327	384	584	600
3	50	53	66	70	86	102	132	175	178	181	299	342	358	421	637	654
4	55	58	72	75	92	109	140	184	188	191	313	358	375	439	664	681
5	57	61	75	78	96	113	145	191	195	198	325	371	389	456	689	707
6	63	67	83	87	107	127	163	215	219	223	366	418	438	514	777	797
7	64	68	84	88	108	128	164	216	220	224	367	419	439	515	778	798
8	68	73	91	95	118	140	181	240	245	249	412	471	494	580	879	902
9	71	75	93	98	120	142	183	240	245	249	410	468	490	575	869	892
10	83	88	110	115	141	168	216	284	290	295	486	555	581	682	1032	1058
11	83	88	109	114	140	166	213	281	286	291	479	547	573	672	1016	1042
12	86	92	114	119	147	175	225	297	302	308	508	580	608	713	1079	1107
13	89	95	118	123	152	181	232	307	312	318	524	599	628	736	1115	1143
14	91	97	120	126	155	184	237	313	319	325	535	611	640	751	1136	1166
15	100	107	136	144	180	217	282	377	384	392	654	749	785	924	1405	1441
16	94	100	124	129	159	189	242	319	324	330	643	720	750	872	1152	1181
17	69	73	91	96	118	140	180	237	242	246	406	463	485	570	862	884
18	87	93	115	120	148	176	226	298	304	309	510	582	610	715	1082	1110
19	89	95	118	123	152	181	232	307	312	318	524	599	628	736	1115	1143
20	91	97	121	126	156	186	239	316	321	327	540	617	647	759	1149	1178
21	101	108	138	146	183	220	287	383	390	398	665	761	798	939	1429	1466
22	103	110	136	142	175	207	266	350	357	363	698	782	815	939	1268	1301
23	88	94	116	122	150	179	230	303	309	315	519	593	621	729	1103	1131
24	79	84	105	110	135	161	207	274	279	284	469	536	561	659	997	1023
25	91	97	120	126	155	185	237	313	319	325	536	612	641	752	1138	1167
26	100	106	132	138	170	202	259	342	348	354	683	766	795	919	1238	1270
27	33	35	44	46	57	68	87	115	117	119	197	225	236	277	420	430
40	85	91	114	119	148	176	228	302	308	313	519	593	622	730	1107	1136
41	89	95	119	125	156	186	241	320	326	332	651	730	759	876	1177	1208
42	99	106	135	142	178	214	279	372	379	387	645	739	775	911	1386	1422
43	98	104	130	136	168	200	257	340	346	352	681	766	795	911	1236	1268
44	96	102	127	133	164	194	250	330	336	342	683	766	795	911	1197	1228
45	110	117	144	151	185	218	280	368	374	381	625	713	747	876	1324	1358
46	32	34	43	45	55	66	85	112	114	116	192	219	229	269	408	418

**RULE 20 - MODEL YEAR RATING**

**A. Model Year Defined**

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

**B. Rating of Model Years Not Shown on Rate Pages**

**1989 and Earlier Model Years:**

Apply the appropriate 1989 & Prior symbol factor shown in the Rate Pages to the 1996 & Prior \$500 deductible rate for the same symbol to obtain the actual cash value premium.

For model years subsequent to those shown on the rate pages, determine the model year/symbol relativity by multiplying the factor shown below to the relativity for the latest model year shown for every subsequent model year up to the model year of the vehicle being rated.

Parts 7 or 8: 1.048  
Part 9: 1.008

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**RULE 20 - MODEL YEAR RATING**

**A. Model Year Defined**

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

**B. Rating of Model Years Not Shown on Rate Pages**

**1989 and Earlier Model Years:**

Apply the appropriate 1989 & Prior symbol factor shown in the Rate Pages to the 1996 & Prior \$500 deductible rate for the same symbol to obtain the actual cash value premium.

For model years subsequent to those shown on the rate pages, determine the model year/symbol relativity by multiplying the factor shown below to the relativity for the latest model year shown for every subsequent model year up to the model year of the vehicle being rated.

<u>Parts 7 or 8:</u>	<u>1.048</u>
<u>Part 9:</u>	<u>1.008</u>



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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	1.09	1.09	1.09	1.09
1 - <2	1.00	1.00	1.00	1.00
2 - <3	0.96	0.96	0.96	0.96
3 - <4	1.09	1.09	1.09	1.09
4 - <5	1.00	1.00	1.00	1.00
5 - <6	0.95	0.95	0.95	0.95
6 - <8	1.09	1.09	1.09	1.09
8 - <10	1.09	1.09	1.09	1.09
10 - <12	1.06	1.06	1.06	1.06
12 - <14	1.03	1.03	1.03	1.03
14 - <15	1.02	1.02	1.02	1.02
15 - <17	1.00	1.00	1.00	1.00
17 - <19	0.98	0.98	0.98	0.98
19 - <21	0.97	0.97	0.97	0.97
21 - <22	0.99	0.99	0.99	0.99
22 - <24	0.96	0.96	0.96	0.96
24 - <25	0.96	0.96	0.96	0.96
25 - <26	0.93	0.93	0.93	0.93
26 - <29	0.93	0.93	0.93	0.93
29 - <32	0.93	0.93	0.93	0.93
32 - <36	0.93	0.93	0.93	0.93
36 - <39	0.92	0.92	0.92	0.92
39 - <42	0.91	0.91	0.91	0.91
42 - <45	0.91	0.91	0.91	0.91
45 - <46	0.94	0.94	0.94	0.94
46 - <47	1.00	1.00	1.00	1.00
47 - <48	1.00	1.00	1.00	1.00
48 - <54	1.03	1.03	1.03	1.03
54 - <59	1.06	1.06	1.06	1.06
59 - <62	1.09	1.09	1.09	1.09
62 - <63	1.09	1.09	1.09	1.09
63 - <64	1.09	1.09	1.09	1.09
64+	1.09	1.09	1.09	1.09

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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	1.069	1.069	1.069	1.069
1 - <2	1.00	1.00	1.00	1.00
2 - <3	0.96	0.96	0.96	0.96
3 - <4	1.069	1.069	1.069	1.069
4 - <5	1.00	1.00	1.00	1.00
5 - <6	0.9655	0.9655	0.9655	0.9655
6 - <8	1.079	1.079	1.079	1.079
8 - <10	1.069	1.069	1.069	1.069
10 - <12	1.056	1.056	1.056	1.056
12 - <14	1.03	1.03	1.03	1.03
14 - <15	1.012	1.012	1.012	1.012
15 - <21	1.00	1.00	1.00	1.00
17 - <19	0.98	0.98	0.98	0.98
19 - <21	0.97	0.97	0.97	0.97
21 - <22	0.99	0.99	0.99	0.99
22 - <24	0.986	0.986	0.986	0.986
24 - <25	0.976	0.976	0.976	0.976
25 - <26	0.963	0.963	0.963	0.963
26 - <42	0.93	0.93	0.93	0.93
26 - <29	0.93	0.93	0.93	0.93
29 - <32	0.93	0.93	0.93	0.93
32 - <36	0.93	0.93	0.93	0.93
36 - <39	0.92	0.92	0.92	0.92
39 - <42	0.91	0.91	0.91	0.91
42 - <45	0.941	0.941	0.941	0.941
45 - <46	0.964	0.964	0.964	0.964
46 - <47	0.981.00	0.981.00	0.981.00	0.981.00
47 - <48	0.991.00	0.991.00	0.991.00	0.991.00
48 - <54	1.013	1.013	1.013	1.013
54 - <59	1.036	1.036	1.036	1.036
59 - <62	1.049	1.049	1.049	1.049
62 - <63	1.059	1.059	1.059	1.059
63 - <64	1.069	1.069	1.069	1.069
64+	1.069	1.069	1.069	1.069

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**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54 - ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

**1. Eligibility**

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition in the Private Passenger Manual.

**2. Coverages**

This discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

**3. Discounts Applicable**

The following discounts are to be applied:

<b>Vehicles Qualifying for</b>	<b>Discount</b>
Category I	5%
Category II	13%
Category III	18%
Category IV	18%
Category IV, plus Category I	24%
Category IV, plus Category II	29%
Category IV, plus Category III	34%
Category V	24%
Category V, plus Category I	27%
Category V, plus Category II	31%
Category V, plus Category III	36%

#### 4. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

#### 5. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.

Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

#### Categories Defined

##### Category I

Devices qualifying in this category receive 5% discounts.

##### (a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

##### (b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable or operate passively.

**(c) Non-Passive, Externally-Operated Alarm**

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

**(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria**

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

**(e) Steering Column Armored Collar**

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

**(f) Steering Wheel Removal Lock**

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

**Category II**

Devices qualifying in this category receive 15% discounts.

**(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria**

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

**(b) Non-Passive Fuel Cut-Off Device**

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

**(c) Non-Passive Steering Wheel Lock**

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

**(d) Armored Cable Hood Lock and Ignition Cut-Off Switch**

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

**(e) Window Identification System**

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

**(f) Emergency Handbrake Lock**

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

**(g) Car Transmission Lock**

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

**Category III**

Devices qualifying in this category receive 20% discounts.

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**(a) Passive Alarm System** - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

**(b) Passive Fuel Cut-Off Device**

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

**(c) Armored Ignition Cut-Off Switch**

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(d) Passive Multi-Component Cut-Off Switch**

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(e) Passive Time Delay Ignition System**

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.



**(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch**

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

**(1) Armored Cable Hood Lock**

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

**(2) Electrically Operated Hood Lock**

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

**(g) Passive, Delayed Ignition Cut-Off System**

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

**(h) Passive Ignition Lock Protective system**

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

**(i) High Security Ignition Replacement Lock**

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

**(j) Hydraulic Brake Lock**

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

**Category IV**

Devices qualifying in this category receive 20% discounts.

**Vehicle Recovery System**

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

**Category V**

Devices qualifying in this category receive 25% discounts.

**Vehicle Recovery System with Unauthorized Movement Notification**

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

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**RULE 54 - ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

**1. Eligibility**

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition in the Private Passenger Manual.

**2. Coverages**

This discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

**3. Discounts Applicable**

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	<u>153</u> %
Category III	<u>2018</u> %
Category IV	<u>2018</u> %
Category IV, plus Category I	<u>254</u> %
Category IV, plus Category II	<u>3029</u> %
Category IV, plus Category III	<u>354</u> %
Category V	<u>254</u> %
Category V, plus Category I	<u>287</u> %
Category V, plus Category II	<u>321</u> %
Category V, plus Category III	36%

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**4. Definitions**

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

**5. General**

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.

Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

**Categories Defined**

**Category I**

Devices qualifying in this category receive 5% discounts.

**(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons**

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

**(b) Ignition or Starter Cut-Off Switches**

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable or operate passively.

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**(c) Non-Passive, Externally-Operated Alarm**

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

**(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria**

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

**(e) Steering Column Armored Collar**

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

**(f) Steering Wheel Removal Lock**

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

**Category II**

Devices qualifying in this category receive 15% discounts.

**(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria**

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

**(b) Non-Passive Fuel Cut-Off Device**

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

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**(c) Non-Passive Steering Wheel Lock**

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

**(d) Armored Cable Hood Lock and Ignition Cut-Off Switch**

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

**(e) Window Identification System**

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

**(f) Emergency Handbrake Lock**

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

**(g) Car Transmission Lock**

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

**Category III**

Devices qualifying in this category receive 20% discounts.

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**(a) Passive Alarm System** - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

**(b) Passive Fuel Cut-Off Device**

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

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**(c) Armored Ignition Cut-Off Switch**

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(d) Passive Multi-Component Cut-Off Switch**

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(e) Passive Time Delay Ignition System**

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.



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**(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch**

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

**(1) Armored Cable Hood Lock**

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

**(2) Electrically Operated Hood Lock**

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

**(g) Passive, Delayed Ignition Cut-Off System**

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

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**(h) Passive Ignition Lock Protective system**

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

**(i) High Security Ignition Replacement Lock**

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

**(j) Hydraulic Brake Lock**

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

**Category IV**

Devices qualifying in this category receive 20% discounts.

**Vehicle Recovery System**

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

**Category V**

Devices qualifying in this category receive 25% discounts.

**Vehicle Recovery System with Unauthorized Movement Notification**

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

**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.

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Safe Driver Insurance Plan

Calculation of SDIP Rating Adjustments

Percentages to Apply to Otherwise Applicable Premiums\*

SDIP Code	<u>Experienced Operators</u> (Rate Class 10, 15 or 30) <u>Parts 1, 2, 4, and</u>		<u>Inexperienced Operators</u> (All Other Rate Classes) <u>Parts 1, 2, 4, and</u>	
	<u>5</u>	<u>Part 7</u>	<u>5</u>	<u>Part 7</u>
99	-25.0%	-25.0%	N/A	N/A
98	-5.0%	-5.0%	-5.0%	-5.0%
0	0.0%	0.0%	0.0%	0.0%
1	14.0%	14.0%	7.5%	7.5%
2	29.0%	29.0%	15.0%	15.0%
3	37.5%	37.5%	22.5%	22.5%
4	57.5%	57.5%	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	163.0%	163.0%	85.0%	85.0%
11	179.0%	179.0%	93.0%	93.0%
12	194.0%	194.0%	101.0%	101.0%
13	225.0%	225.0%	121.0%	121.0%
14	241.0%	241.0%	129.0%	129.0%
15	257.0%	257.0%	138.0%	138.0%
16	273.0%	273.0%	146.0%	146.0%
17	301.0%	301.0%	154.0%	154.0%
18	318.0%	318.0%	163.0%	163.0%
19	334.0%	334.0%	171.0%	171.0%
20	351.0%	351.0%	179.0%	179.0%
21	367.0%	367.0%	187.0%	187.0%
22	384.0%	384.0%	196.0%	196.0%
23	400.0%	400.0%	205.0%	205.0%
24	417.0%	417.0%	212.0%	212.0%
25	430.0%	430.0%	220.0%	220.0%
26	450.0%	450.0%	229.0%	229.0%
27	466.0%	466.0%	238.0%	238.0%
28	482.0%	482.0%	246.0%	246.0%
29	499.0%	499.0%	253.0%	253.0%
30	515.0%	515.0%	262.0%	262.0%
31	532.0%	532.0%	270.0%	270.0%
32	548.0%	548.0%	279.0%	279.0%
33	565.0%	565.0%	287.0%	287.0%
34	581.0%	581.0%	294.0%	294.0%
35	598.0%	598.0%	303.0%	303.0%
36	614.0%	614.0%	312.0%	312.0%
37	631.0%	631.0%	320.0%	320.0%
38	647.0%	647.0%	328.0%	328.0%
39	664.0%	664.0%	336.0%	336.0%
40	680.0%	680.0%	345.0%	345.0%
41	697.0%	697.0%	353.0%	353.0%
42	713.0%	713.0%	361.0%	361.0%
43	730.0%	730.0%	370.0%	370.0%

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44	746.0%	746.0%	378.0%	378.0%
45	763.0%	763.0%	386.0%	386.0%
Each point over 45**	16.0%	16.0%	8.0%	8.0%

\* 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 45:  
1. subtract 45 from the actual SDIP code,  
2. multiply the result in step 1 by the "Each point over 45" percentage, and  
3. add the resulting percentage in step 2 to the percentage shown for SDIP Code 45

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 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.



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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</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and</u>	<u>Part 7</u>
99	-245.0%	-245.0%	N/A	N/A
98	-5.0%	-5.0%	-5.0%	-5.0%
0	0.0%	0.0%	0.0%	0.0%
1	154.0%	154.0%	7.5%	7.5%
2	3129.0%	3129.0%	15.0%	15.0%
3	37.5%	37.5%	22.5%	22.5%
4	57.5%	57.5%	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	1603.0%	1603.0%	825.50%	825.50%
<u>Each point over</u>				
10**	15.0%	15.0%	7.5%	7.5%
11	179.0%	179.0%	93.0%	93.0%
12	194.0%	194.0%	101.0%	101.0%
13	225.0%	225.0%	121.0%	121.0%
14	241.0%	241.0%	129.0%	129.0%
15	257.0%	257.0%	138.0%	138.0%
16	273.0%	273.0%	146.0%	146.0%
17	301.0%	301.0%	154.0%	154.0%
18	318.0%	318.0%	163.0%	163.0%
19	334.0%	334.0%	171.0%	171.0%
20	351.0%	351.0%	179.0%	179.0%
21	367.0%	367.0%	187.0%	187.0%
22	384.0%	384.0%	196.0%	196.0%
23	400.0%	400.0%	205.0%	205.0%
24	417.0%	417.0%	212.0%	212.0%
25	430.0%	430.0%	220.0%	220.0%
26	450.0%	450.0%	229.0%	229.0%
27	466.0%	466.0%	238.0%	238.0%
28	482.0%	482.0%	246.0%	246.0%
29	499.0%	499.0%	253.0%	253.0%
30	515.0%	515.0%	262.0%	262.0%
31	532.0%	532.0%	270.0%	270.0%
32	548.0%	548.0%	279.0%	279.0%
33	565.0%	565.0%	287.0%	287.0%
34	581.0%	581.0%	294.0%	294.0%
35	598.0%	598.0%	303.0%	303.0%
36	614.0%	614.0%	312.0%	312.0%
37	631.0%	631.0%	320.0%	320.0%
38	647.0%	647.0%	328.0%	328.0%
39	664.0%	664.0%	336.0%	336.0%
40	680.0%	680.0%	345.0%	345.0%
41	697.0%	697.0%	353.0%	353.0%

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42	713.0%	713.0%	361.0%	361.0%
43	730.0%	730.0%	370.0%	370.0%
44	746.0%	746.0%	378.0%	378.0%
45	763.0%	763.0%	386.0%	386.0%
Each point over 45**	16.0%	16.0%	8.0%	8.0%

\* 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 ~~1045~~:

1. subtract ~~1045~~ from the actual SDIP code,
2. multiply the result in step 1 by the "Each point over ~~1045~~" percentage, and
3. add the resulting percentage in step 2 to the percentage shown for SDIP Code ~~1045~~

INCREASED LIMIT FACTORS

Damage to Someone Else's Property

Refer to the Rate Pages for Increase Limit Factors

Bodily Injury to Others

Limits	Factors
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

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

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<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	165	255	168	484	244	436	220	152
2	176	291	175	511	290	460	261	156
3	173	306	181	546	309	491	278	160
4	197	305	209	605	317	545	285	170
5	182	304	215	667	329	600	296	173
6	218	330	250	672	373	605	336	190
7	209	358	261	760	372	684	335	187
8	221	389	223	772	428	695	385	190
9	260	399	253	831	417	748	375	242
10	238	480	294	888	497	799	447	221
11	217	508	283	856	487	770	438	241
12	242	483	289	865	521	779	469	245
13	285	536	326	889	538	800	484	266
14	323	523	420	830	548	747	493	333
15	386	625	418	840	699	756	629	322
16	320	635	507	848	552	763	497	292
17	250	522	299	858	416	772	374	252
18	311	670	329	888	521	799	469	267
19	320	619	366	863	538	777	484	311
20	326	681	393	868	556	781	500	307
21	421	657	502	866	712	779	641	453
22	417	690	474	874	609	787	548	412
23	245	609	389	854	532	769	479	245
24	232	571	311	869	482	782	434	240
25	280	623	330	868	549	781	494	263
26	305	622	410	825	595	743	536	272
27	137	243	154	442	203	398	183	139
40	292	592	349	913	540	822	486	288
41	279	539	385	833	577	750	519	296
42	406	662	416	918	689	826	620	346
43	331	610	398	851	598	766	538	326
44	333	648	500	855	577	770	519	276
45	392	618	443	879	631	791	568	326
46	119	224	133	444	198	400	178	126

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)**

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<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	45	62	50	119	59	107	53	41
2	44	73	53	127	64	114	58	42
3	45	71	49	139	64	125	58	46
4	53	79	51	159	74	143	67	45
5	49	74	56	134	79	121	71	49
6	55	90	52	165	88	149	79	53
7	58	81	73	169	87	152	78	52
8	63	95	61	182	93	164	84	54
9	75	97	75	184	101	166	91	58
10	68	113	78	200	113	180	102	66
11	62	130	92	207	109	186	98	63
12	63	118	83	191	128	172	115	62
13	86	131	87	226	134	203	121	71
14	104	149	113	221	129	199	116	77
15	111	151	90	212	140	191	126	92
16	116	160	143	199	138	179	124	84
17	66	120	74	198	101	178	91	75
18	84	174	92	190	117	171	105	80
19	91	161	105	220	120	198	108	84
20	98	187	103	233	166	210	149	77
21	128	217	132	212	182	191	164	118
22	125	201	141	237	147	213	132	113
23	70	157	104	205	123	185	111	65
24	67	128	82	192	106	173	95	66
25	68	142	92	196	123	176	111	72
26	96	164	100	213	138	192	124	79
27	36	60	42	106	53	95	48	39
40	95	154	99	197	114	177	103	79
41	83	136	98	200	130	180	117	80
42	129	163	97	206	126	185	113	104
43	112	164	122	221	144	199	130	98
44	114	159	132	203	137	183	123	78
45	130	175	116	219	159	197	143	90
46	38	64	43	111	53	100	48	40

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)**

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<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	182	320	241	565	363	509	327	191
2	202	323	240	647	387	582	348	189
3	199	343	230	660	383	594	345	229
4	212	371	252	689	396	620	356	222
5	208	365	259	699	420	629	378	227
6	221	395	282	731	443	658	399	235
7	226	398	249	691	486	622	437	255
8	231	368	278	753	487	678	438	270
9	242	404	295	741	494	667	445	217
10	218	382	271	760	487	684	438	259
11	226	385	267	785	464	707	418	227
12	229	396	281	781	533	703	480	253
13	250	422	305	766	502	689	452	252
14	288	486	302	802	513	722	462	311
15	290	476	358	835	571	752	514	265
16	274	478	301	792	507	713	456	230
17	233	418	278	777	474	699	427	229
18	244	503	332	817	514	735	463	260
19	242	468	305	757	489	681	440	265
20	259	461	294	827	505	744	455	238
21	298	504	348	809	587	728	528	283
22	319	529	396	794	503	715	453	327
23	215	475	344	781	511	703	460	230
24	231	527	348	807	487	726	438	235
25	233	484	359	791	538	712	484	242
26	264	509	415	768	553	691	498	268
27	177	291	209	542	307	488	276	179
40	214	411	318	742	470	668	423	294
41	214	377	303	794	491	715	442	243
42	224	419	302	770	557	693	501	260
43	260	458	316	822	552	740	497	283
44	226	442	284	744	517	670	465	229
45	297	463	352	847	547	762	492	252
46	153	297	200	525	298	473	268	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**

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<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	258	539	338	952	484	857	436	248
2	273	506	304	1055	427	950	384	260
3	272	519	316	1081	482	973	434	284
4	299	558	331	1093	497	984	447	280
5	293	552	332	1020	531	918	478	283
6	312	564	342	1087	548	978	493	324
7	317	666	374	1131	561	1018	505	286
8	334	640	379	1203	560	1083	504	353
9	336	568	361	1027	592	924	533	317
10	308	534	366	1106	592	995	533	317
11	323	666	431	1136	574	1022	517	294
12	371	660	433	1099	673	989	606	304
13	359	639	485	1190	666	1071	599	299
14	467	762	430	1247	736	1122	662	370
15	560	758	566	1224	926	1102	833	356
16	517	819	469	1204	669	1084	602	351
17	372	644	361	1072	629	965	566	289
18	453	830	492	1071	726	964	653	310
19	363	711	535	1041	660	937	594	356
20	486	771	563	1149	700	1034	630	419
21	569	798	560	1390	905	1251	815	485
22	599	842	584	1325	709	1193	638	541
23	342	750	516	974	660	877	594	355
24	355	719	508	1074	744	967	670	409
25	343	727	547	1039	671	935	604	374
26	425	706	596	1169	761	1052	685	404
27	235	509	271	980	412	882	371	246
40	335	613	395	1055	669	950	602	329
41	284	587	417	1049	677	944	609	344
42	369	605	446	1126	709	1013	638	330
43	423	782	448	1294	760	1165	684	441
44	357	645	383	1025	566	923	509	310
45	443	723	472	1086	767	977	690	406
46	228	491	264	898	425	808	383	264

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**

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<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	130	152	123	152	135	137	122	119
2	115	150	129	143	140	129	126	136
3	129	150	125	168	147	151	132	126
4	125	152	126	166	143	149	129	135
5	123	153	135	168	148	151	133	141
6	135	164	142	165	151	149	136	137
7	140	166	138	172	163	155	147	162
8	135	168	144	187	161	168	145	141
9	139	170	144	182	162	164	146	136
10	126	182	159	184	170	166	153	152
11	142	195	156	200	167	180	150	156
12	150	194	161	216	181	194	163	169
13	168	216	174	227	203	204	183	214
14	167	223	182	235	222	212	200	175
15	226	285	230	285	243	257	219	255
16	297	399	336	467	402	420	362	400
17	132	162	141	169	152	152	137	144
18	206	302	256	311	281	280	253	235
19	213	336	295	353	340	318	306	254
20	202	306	289	308	285	277	257	250
21	246	407	347	370	362	333	326	328
22	294	427	397	489	419	440	377	367
23	186	319	235	276	250	248	225	229
24	144	216	185	216	204	194	184	184
25	211	312	268	299	295	269	266	261
26	233	379	330	435	343	392	309	287
27	110	129	114	129	127	116	114	122
40	146	193	168	230	187	207	168	172
41	137	193	187	208	193	187	174	177
42	161	230	198	217	218	195	196	192
43	177	250	215	297	238	267	214	238
44	250	425	324	363	375	327	338	333
45	196	292	228	275	242	248	218	274
46	86	116	93	119	104	107	94	97

\*Note: 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**  
**BI - Part 1 (A-1)**

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<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.

Class      Class      Class      Class      Class      Class      Class      Class



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

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<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.

Class      Class      Class      Class      Class      Class      Class      Class

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

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<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.

Class      Class      Class      Class      Class      Class      Class      Class

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

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<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.

Class      Class      Class      Class      Class      Class      Class      Class

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

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<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.

Class      Class      Class      Class      Class      Class      Class      Class

**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	\$32
10,000	46
15,000	59
20,000	65
25,000	71
50,000	86
100,000	101

<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	60	66	72
\$45/\$1,350	137	151	168
\$100/\$3,000	283	314	346

<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	40
100/200	17	40
100/300	17	41
200/400	20	96
250/500	21	114
250/1000	22	123
300/500	24	162
500/500	30	295
500/1000	31	304

**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	<del>\$35</del>
10,000	<del>48</del>
15,000	<del>61</del>
20,000	<del>67</del>
25,000	<del>73</del>
50,000	<del>89</del>
100,000	<del>105</del>

<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	<del>58</del>	<del>64</del>	<del>70</del>
\$45/\$1,350	<del>133</del>	<del>147</del>	<del>163</del>
\$100/\$3,000	<del>275</del>	<del>305</del>	<del>336</del>

<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	<del>41</del>
100/200	17	<del>41</del>
100/300	17	<del>42</del>
200/400	20	<del>99</del>
250/500	21	<del>118</del>
250/1000	22	<del>127</del>
300/500	24	<del>167</del>
500/500	30	<del>304</del>
500/1000	31	<del>313</del>

40  
40  
41  
96  
114  
123  
162  
295  
304

\$32  
46  
59  
65  
71  
86  
101

60  
137  
283  
66  
151  
314  
72  
168  
346

**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	0.77
\$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	0.65
\$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**  
**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	<del>0.75</del>	0.77
\$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	<del>0.63</del>	0.65
\$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	40	49	59	76	101	103	105	175	200	209	246	373	383
2	30	32	40	42	53	63	82	108	110	112	187	213	224	263	399	409
3	29	31	39	41	51	61	80	106	108	110	183	209	219	257	391	401
4	34	36	46	48	59	71	92	122	124	126	210	240	251	295	447	459
5	32	34	43	45	56	66	86	113	115	118	195	222	233	274	415	426
6	38	41	51	53	66	79	102	135	138	140	233	266	279	327	496	509
7	36	38	48	51	63	75	97	129	132	134	222	254	266	313	475	487
8	37	40	50	52	65	78	102	135	138	140	233	267	280	329	499	512
9	45	48	60	63	79	94	121	161	164	167	277	316	332	390	591	606
10	40	43	54	57	71	84	110	146	148	151	251	287	301	354	538	552
11	40	43	53	55	68	81	104	138	140	143	235	269	282	330	500	513
12	41	44	55	58	72	86	112	149	151	154	256	293	307	361	548	562
13	53	56	70	73	90	107	138	181	185	188	310	354	371	435	658	675
14	57	61	76	80	99	118	152	201	205	209	346	395	414	486	737	756
15	69	74	92	96	119	142	183	242	246	251	415	474	497	583	883	906
16	77	81	97	101	121	141	176	228	232	236	379	430	450	526	788	807
17	46	49	61	64	79	93	120	158	161	164	271	309	324	380	576	591
18	63	67	82	85	104	123	157	205	209	213	347	396	415	486	732	751
19	66	70	85	89	108	128	163	213	217	220	359	410	429	502	757	776
20	70	74	90	94	114	133	169	220	224	228	371	422	442	517	779	799
21	91	96	117	122	147	173	219	286	291	296	480	547	572	670	1007	1033
22	89	94	114	119	145	170	216	281	286	291	474	539	565	661	995	1020
23	43	46	57	60	75	89	115	152	155	158	262	299	314	368	559	573
24	42	45	56	58	72	86	111	146	149	152	250	286	300	352	532	546
25	61	64	78	81	99	116	146	191	194	197	320	364	382	446	671	688
26	62	66	80	84	102	121	154	201	205	209	341	389	407	477	719	737
27	24	26	32	34	42	50	64	85	87	88	146	167	175	206	312	320
40	51	54	68	72	89	106	137	181	185	188	312	356	373	439	665	682
41	49	52	65	69	85	101	131	174	177	180	298	341	357	420	636	653
42	72	77	96	101	125	148	192	254	258	263	435	497	521	612	928	952
43	63	67	83	87	106	126	162	213	217	221	362	414	433	508	768	788
44	66	70	86	90	110	130	166	218	222	226	369	421	441	517	780	800
45	69	74	92	97	120	143	184	244	249	253	419	479	502	590	894	917
46	22	23	29	30	38	45	57	76	77	78	129	147	155	181	274	281

**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	82	98	125	165	168	171	280	320	335	393	593	608
2	55	58	72	76	93	110	142	186	190	193	318	363	380	446	674	692
3	58	62	76	80	98	116	149	196	200	204	335	382	400	469	710	728
4	61	65	79	83	101	120	153	200	204	207	339	387	405	475	716	734
5	63	67	81	85	103	122	155	202	206	210	342	390	408	478	720	738
6	65	69	85	89	108	128	164	215	219	223	365	417	436	511	772	792
7	67	71	88	93	114	135	173	229	233	237	390	445	467	547	828	849
8	79	84	102	107	130	154	196	257	262	266	435	496	519	608	917	940
9	80	85	104	109	133	157	200	262	267	272	444	506	530	621	937	961
10	94	100	123	128	157	186	238	312	318	324	530	605	634	743	1121	1150
11	101	107	131	138	168	198	253	332	339	345	564	643	673	789	1191	1222
12	99	105	128	134	163	192	245	320	326	332	541	617	646	757	1141	1170
13	109	115	141	148	180	212	270	354	361	367	599	683	715	838	1264	1296
14	110	116	142	148	180	211	268	351	357	363	591	673	705	825	1243	1275
15	125	133	163	170	208	245	313	410	418	425	695	793	830	973	1468	1505
16	121	129	159	166	204	242	310	408	416	423	696	794	832	975	1474	1512
17	98	104	129	135	166	197	253	334	340	346	569	650	681	799	1208	1239
18	123	131	163	171	210	250	321	424	432	440	726	829	868	1019	1542	1582
19	118	125	155	162	199	236	302	398	405	413	678	774	811	951	1437	1474
20	127	135	167	175	216	256	329	434	442	450	741	846	887	1040	1573	1614
21	124	132	163	171	210	249	319	421	429	436	718	819	858	1007	1522	1561
22	132	140	173	181	222	264	338	444	453	461	757	864	905	1061	1603	1644
23	127	134	164	171	208	245	311	407	414	421	686	782	819	959	1444	1481
24	97	104	130	137	170	204	264	351	358	364	605	692	725	852	1293	1326
25	128	136	166	173	211	248	316	413	421	428	699	796	834	977	1472	1510
26	118	125	155	162	199	236	303	399	407	414	680	777	814	954	1443	1480
27	46	49	60	63	78	92	118	156	159	162	266	303	318	373	563	578
40	116	123	151	158	194	229	293	385	392	399	654	746	782	916	1383	1419
41	114	121	147	153	186	218	277	362	369	375	610	695	728	852	1283	1316
42	131	139	171	179	218	258	329	432	440	448	734	837	876	1027	1550	1590
43	124	131	161	168	205	241	308	403	410	418	682	777	814	953	1438	1475
44	120	128	158	166	204	243	312	412	420	427	704	804	842	988	1495	1533
45	127	134	164	172	209	246	313	410	418	425	693	790	827	969	1461	1498
46	44	47	57	60	73	87	111	146	149	151	248	283	296	347	524	537

**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	214	224	262	396	406
2	33	35	43	45	56	66	85	112	114	116	191	218	229	268	405	416
3	36	38	47	49	60	71	90	118	121	123	201	229	240	281	424	435
4	41	44	54	56	69	81	104	136	139	141	231	264	276	324	489	501
5	40	43	53	55	68	81	104	137	139	142	234	267	280	328	496	509
6	47	50	62	65	80	95	121	160	163	166	273	311	326	383	579	593
7	53	56	69	72	88	103	132	172	175	179	292	332	348	408	615	631
8	43	46	56	59	72	86	110	144	147	149	245	280	293	344	519	532
9	50	53	65	68	83	98	126	165	168	171	280	320	335	392	592	608
10	62	66	80	83	101	119	151	197	201	204	333	379	397	464	699	717
11	57	60	74	77	94	111	142	186	190	193	315	360	377	441	666	683
12	60	63	77	81	98	116	147	193	196	200	325	371	388	454	685	702
13	67	71	87	91	110	130	165	216	220	224	366	417	436	511	770	790
14	81	86	106	111	136	161	206	271	276	281	462	527	552	647	978	1003
15	79	84	104	109	134	159	203	268	273	278	457	521	546	641	969	993
16	91	97	121	127	157	187	241	318	324	330	545	623	653	767	1161	1191
17	57	61	75	78	96	114	146	192	196	199	328	374	392	459	694	712
18	60	64	79	83	103	122	157	208	212	216	356	406	426	500	756	776
19	69	73	91	95	117	139	178	234	239	243	400	456	478	561	848	869
20	79	84	103	107	131	155	197	258	263	268	438	499	523	612	924	947
21	98	104	128	134	164	194	248	326	332	338	554	632	662	776	1172	1202
22	97	103	126	131	160	188	240	314	320	325	531	605	634	742	1119	1148
23	68	73	91	95	118	141	182	242	246	251	415	475	498	584	886	909
24	59	63	78	81	100	118	152	200	203	207	340	388	407	477	721	740
25	67	71	87	91	111	131	166	218	222	226	369	420	440	516	778	797
26	72	77	96	101	125	149	193	255	260	265	438	501	525	617	935	959
27	28	30	37	39	48	57	74	97	99	101	166	190	199	234	354	363
40	68	72	89	93	114	135	172	226	231	235	385	439	460	539	814	835
41	74	79	97	102	124	147	189	248	253	258	423	483	505	593	896	919
42	78	83	103	108	132	157	202	266	271	276	453	518	542	636	962	987
43	74	79	98	102	126	150	192	253	258	263	433	494	518	607	919	942
44	91	97	121	126	156	186	239	316	321	327	540	617	647	759	1149	1178
45	87	92	114	119	145	172	220	288	294	299	490	559	585	686	1036	1062
46	25	27	33	34	42	50	65	85	87	88	145	166	174	204	308	316

**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	119	148	176	227	301	307	313	517	591	620	728	1104	1132
2	89	95	119	125	155	185	239	317	323	329	545	623	653	767	1163	1193
3	95	101	127	133	166	198	255	339	345	351	582	665	698	819	1242	1274
4	104	111	139	147	182	217	281	373	381	388	643	735	770	905	1373	1409
5	118	126	157	165	204	244	314	416	424	432	715	817	856	1005	1523	1562
6	119	127	159	166	206	246	317	420	427	435	720	823	863	1013	1535	1574
7	135	144	180	189	233	278	359	475	484	493	815	932	976	1146	1737	1782
8	136	145	181	190	236	281	363	481	490	499	826	944	990	1162	1761	1807
9	145	155	194	204	252	301	389	516	526	535	887	1014	1062	1248	1892	1941
10	147	157	199	209	261	313	406	540	551	561	934	1068	1120	1317	2000	2051
11	142	152	192	202	252	302	392	521	531	541	900	1030	1080	1270	1928	1978
12	146	156	197	207	257	308	399	530	540	550	914	1046	1096	1288	1956	2006
13	142	152	194	204	255	307	400	534	544	554	926	1060	1111	1307	1987	2039
14	138	148	186	196	244	293	380	506	516	525	874	1000	1048	1232	1871	1919
15	141	151	190	200	249	298	386	514	524	533	887	1014	1063	1250	1897	1946
16	139	149	188	198	248	297	386	514	524	534	889	1017	1067	1254	1906	1955
17	148	158	198	208	259	309	400	530	540	550	913	1043	1094	1285	1949	1999
18	146	156	198	208	260	311	405	539	549	560	932	1066	1118	1314	1997	2049
19	143	153	193	203	254	304	395	525	535	545	908	1038	1089	1280	1944	1994
20	144	154	195	205	255	306	397	529	539	549	913	1045	1095	1288	1955	2006
21	144	154	195	205	255	306	397	528	538	548	912	1043	1093	1285	1952	2002
22	146	156	197	207	258	309	401	534	544	554	921	1054	1105	1299	1972	2023
23	139	149	189	199	248	298	387	516	526	536	894	1023	1072	1261	1916	1966
24	139	149	189	199	250	300	391	522	532	542	905	1036	1087	1278	1943	1994
25	145	155	196	206	256	307	398	530	540	550	915	1047	1097	1290	1958	2009
26	137	147	185	195	243	291	378	503	512	522	868	993	1041	1224	1859	1907
27	77	82	103	108	134	160	207	274	279	285	471	539	565	663	1006	1032
40	150	161	203	214	267	320	416	554	565	575	958	1096	1149	1351	2053	2106
41	138	148	187	196	245	293	381	507	517	526	876	1002	1051	1235	1876	1925
42	152	163	206	216	270	323	420	559	569	580	965	1104	1158	1361	2067	2121
43	139	149	189	198	248	297	387	515	525	535	891	1020	1070	1258	1911	1961
44	138	148	188	198	247	297	386	515	525	535	893	1022	1071	1260	1915	1965
45	147	157	198	209	260	311	404	537	547	557	927	1060	1111	1306	1984	2035
46	78	83	104	109	135	162	209	276	282	287	475	543	569	668	1012	1038

**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	75	89	115	152	155	158	261	298	313	367	557	571
2	47	50	64	67	84	101	131	175	178	182	303	347	364	428	650	667
3	56	60	74	78	96	114	147	195	198	202	333	381	399	468	709	728
4	61	65	80	84	103	121	156	205	208	212	348	397	416	488	738	757
5	63	67	83	87	106	126	161	212	216	220	361	412	431	506	765	784
6	70	74	92	97	119	141	181	238	243	247	407	464	486	571	863	885
7	71	75	93	98	120	142	182	239	244	248	408	465	487	572	864	886
8	76	81	101	106	131	157	202	268	273	278	459	525	550	646	978	1003
9	79	84	104	109	134	158	203	267	272	277	456	520	545	639	967	992
10	92	98	121	127	157	186	239	316	322	328	540	616	646	758	1146	1176
11	92	98	121	127	156	185	237	312	318	324	532	607	636	746	1128	1157
12	96	102	127	133	164	195	250	330	337	343	565	645	676	793	1200	1231
13	99	105	131	137	169	201	258	341	347	354	583	666	698	819	1239	1271
14	101	107	133	140	172	205	263	348	354	361	594	679	711	834	1263	1295
15	111	119	152	160	200	241	314	419	427	435	727	832	872	1026	1561	1601
16	104	111	137	143	176	209	268	353	360	366	603	688	721	845	1278	1311
17	77	82	102	107	131	156	200	264	269	274	452	516	540	634	959	984
18	97	103	128	134	165	196	252	332	338	344	567	647	678	795	1203	1234
19	99	105	131	137	169	201	258	341	347	354	583	666	698	819	1239	1271
20	101	108	134	140	173	206	265	351	357	364	600	686	719	843	1277	1310
21	112	120	153	161	203	244	318	425	433	442	738	845	887	1043	1587	1628
22	114	121	150	157	194	230	295	389	396	403	663	757	794	931	1408	1444
23	98	104	130	136	167	199	256	337	344	350	577	659	690	810	1226	1257
24	88	94	117	122	151	179	231	305	310	316	521	595	624	732	1108	1137
25	101	108	134	140	173	205	264	348	355	361	595	680	712	836	1265	1297
26	111	118	146	153	189	224	288	379	386	393	648	739	775	909	1375	1410
27	37	39	49	51	63	75	97	128	131	133	219	251	263	308	467	479
40	94	100	126	132	164	195	253	335	341	348	576	658	690	810	1229	1261
41	99	106	133	140	173	207	268	356	363	369	613	701	734	863	1309	1343
42	110	118	150	158	198	238	310	414	422	430	717	821	861	1013	1540	1580
43	109	116	144	151	187	222	286	378	385	392	646	738	774	908	1375	1410
44	107	114	141	148	182	216	278	367	374	381	627	716	750	880	1331	1366
45	122	130	160	167	205	242	310	408	416	423	694	792	830	973	1470	1508
46	36	38	48	50	62	73	95	125	127	130	214	244	256	300	455	467

**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	103	108	133	159	205	272	277	282	467	534	559	657	995	1021
2	80	85	107	112	139	166	215	285	291	296	490	561	588	690	1047	1074
3	86	92	115	121	149	178	230	305	311	317	525	600	628	738	1119	1148
4	94	100	126	132	164	196	254	337	343	350	580	663	695	816	1238	1270
5	106	113	141	148	184	219	283	374	381	388	643	734	770	904	1370	1405
6	107	114	143	150	185	221	285	378	385	392	648	741	776	912	1381	1417
7	122	130	162	170	211	251	324	428	436	444	735	839	880	1033	1565	1605
8	122	130	163	171	212	253	326	432	441	449	743	849	890	1045	1584	1625
9	131	140	175	184	228	272	351	465	474	483	799	913	957	1124	1704	1748
10	132	141	179	188	234	281	365	486	495	504	840	961	1007	1184	1798	1845
11	128	137	173	182	227	272	353	469	478	487	810	927	972	1143	1735	1780
12	131	140	177	186	231	277	359	477	486	495	823	941	986	1159	1760	1805
13	128	137	174	184	230	276	360	481	490	499	833	954	1000	1177	1789	1836
14	124	133	168	176	220	263	342	455	464	472	786	899	943	1108	1683	1727
15	127	136	171	180	224	268	348	463	471	480	798	913	957	1125	1708	1752
16	125	134	169	178	223	267	347	462	471	480	800	915	960	1128	1715	1759
17	133	142	178	187	233	278	359	477	486	495	821	938	984	1156	1753	1798
18	131	140	178	187	233	280	364	484	494	503	838	959	1005	1182	1796	1842
19	129	138	174	183	229	274	356	473	482	491	818	935	981	1153	1751	1796
20	130	139	176	185	230	276	358	476	485	494	822	941	986	1159	1761	1806
21	130	139	175	185	230	275	357	475	485	494	821	939	984	1157	1757	1803
22	131	140	177	186	232	278	361	480	489	498	829	948	994	1168	1774	1820
23	125	134	170	179	223	268	349	465	474	483	804	921	965	1135	1725	1770
24	125	134	170	179	225	270	352	470	479	488	814	932	978	1150	1749	1794
25	131	140	177	186	231	277	359	478	487	496	824	943	988	1162	1763	1809
26	123	132	166	175	218	262	340	452	461	469	781	894	937	1102	1673	1716
27	69	74	92	97	120	144	186	246	251	256	424	485	508	597	905	928
40	135	145	183	192	240	288	374	499	508	518	862	987	1035	1216	1848	1896
41	124	133	168	176	220	264	343	456	465	474	788	902	946	1112	1688	1732
42	137	147	185	195	243	291	378	503	513	522	869	994	1042	1225	1861	1909
43	125	134	170	178	223	268	348	464	472	481	802	918	963	1132	1720	1764
44	124	133	169	178	222	267	348	464	473	482	803	920	964	1134	1724	1769
45	132	141	178	187	234	280	363	483	492	501	833	953	1000	1175	1784	1830
46	70	75	94	98	122	145	188	249	253	258	427	488	512	601	911	935

**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	55	67	80	104	137	140	143	236	270	282	332	503	516
2	42	45	57	60	75	90	118	157	160	163	272	312	327	384	584	600
3	50	53	66	70	86	102	132	175	178	181	299	342	358	421	637	654
4	55	58	72	75	92	109	140	184	188	191	313	358	375	439	664	681
5	57	61	75	78	96	113	145	191	195	198	325	371	389	456	689	707
6	63	67	83	87	107	127	163	215	219	223	366	418	438	514	777	797
7	64	68	84	88	108	128	164	216	220	224	367	419	439	515	778	798
8	68	73	91	95	118	140	181	240	245	249	412	471	494	580	879	902
9	71	75	93	98	120	142	183	240	245	249	410	468	490	575	869	892
10	83	88	110	115	141	168	216	284	290	295	486	555	581	682	1032	1058
11	83	88	109	114	140	166	213	281	286	291	479	547	573	672	1016	1042
12	86	92	114	119	147	175	225	297	302	308	508	580	608	713	1079	1107
13	89	95	118	123	152	181	232	307	312	318	524	599	628	736	1115	1143
14	91	97	120	126	155	184	237	313	319	325	535	611	640	751	1136	1166
15	100	107	136	144	180	217	282	377	384	392	654	749	785	924	1405	1441
16	94	100	124	129	159	189	242	319	324	330	543	620	650	762	1152	1181
17	69	73	91	96	118	140	180	237	242	246	406	463	485	570	862	884
18	87	93	115	120	148	176	226	298	304	309	510	582	610	715	1082	1110
19	89	95	118	123	152	181	232	307	312	318	524	599	628	736	1115	1143
20	91	97	121	126	156	186	239	316	321	327	540	617	647	759	1149	1178
21	101	108	138	146	183	220	287	383	390	398	665	761	798	939	1429	1466
22	103	110	136	142	175	207	266	350	357	363	598	682	715	839	1268	1301
23	88	94	116	122	150	179	230	303	309	315	519	593	621	729	1103	1131
24	79	84	105	110	135	161	207	274	279	284	469	536	561	659	997	1023
25	91	97	120	126	155	185	237	313	319	325	536	612	641	752	1138	1167
26	100	106	132	138	170	202	259	342	348	354	583	666	698	819	1238	1270
27	33	35	44	46	57	68	87	115	117	119	197	225	236	277	420	430
40	85	91	114	119	148	176	228	302	308	313	519	593	622	730	1107	1136
41	89	95	119	125	156	186	241	320	326	332	551	630	661	776	1177	1208
42	99	106	135	142	178	214	279	372	379	387	645	739	775	911	1386	1422
43	98	104	130	136	168	200	257	340	346	352	581	664	696	817	1236	1268
44	96	102	127	133	164	194	250	330	336	342	563	643	674	791	1197	1228
45	110	117	144	151	185	218	280	368	374	381	625	713	747	876	1324	1358
46	32	34	43	45	55	66	85	112	114	116	192	219	229	269	408	418

**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	37	46	54	71	94	95	97	161	184	193	227	345	354
2	27	29	36	38	47	56	73	97	98	100	166	190	199	234	355	364
3	27	29	36	38	48	57	74	98	100	102	169	193	203	238	362	371
4	30	32	40	42	52	62	80	106	108	110	182	208	218	256	388	398
5	31	33	41	43	53	64	82	109	111	113	186	213	223	262	396	406
6	34	36	45	47	59	70	90	119	121	124	204	233	245	287	435	446
7	33	35	44	46	57	68	88	117	119	121	200	229	240	282	427	438
8	34	36	45	47	59	70	90	119	121	124	204	233	245	287	435	446
9	43	46	57	60	74	89	114	151	154	157	260	297	311	365	553	567
10	37	40	50	52	65	78	102	135	138	140	233	267	280	329	499	512
11	44	47	58	61	75	90	115	152	155	158	261	298	312	366	554	568
12	46	49	61	63	78	93	119	157	159	162	267	305	320	375	567	581
13	50	53	66	69	85	101	129	170	173	176	290	331	347	407	616	631
14	59	63	79	83	102	122	157	208	212	216	357	408	427	502	761	780
15	60	64	79	83	102	121	156	205	209	213	350	400	419	492	744	763
16	70	74	88	92	110	128	161	208	211	215	345	392	410	479	718	736
17	45	48	60	63	78	93	119	158	161	164	271	309	324	381	577	591
18	58	61	74	78	94	110	139	182	185	188	305	347	364	425	640	656
19	63	67	82	85	104	123	157	205	209	213	347	396	415	486	732	751
20	71	75	90	94	113	131	166	215	218	222	358	407	426	498	748	767
21	95	100	122	128	155	183	232	303	309	314	511	583	610	714	1076	1103
22	85	90	110	115	140	165	209	274	279	284	463	527	552	647	975	999
23	43	46	57	60	75	89	115	152	155	158	262	299	314	368	559	573
24	44	47	58	61	75	89	115	152	155	158	260	297	311	365	552	567
25	53	56	69	72	88	104	132	173	176	179	293	334	350	410	619	634
26	57	60	73	77	93	110	139	182	185	189	307	350	366	429	646	662
27	26	28	34	36	44	52	67	89	90	92	151	173	181	212	321	330
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	188	191	316	362	379	445	675	692
42	61	65	81	85	106	126	163	216	220	224	370	423	444	521	790	810
43	60	64	79	83	102	122	157	207	211	214	353	404	423	496	751	770
44	71	74	88	92	109	127	158	203	206	210	335	380	397	463	692	709
45	61	65	80	84	104	123	158	208	212	216	355	405	425	498	754	773
46	24	26	32	33	41	48	62	81	83	84	138	158	165	194	293	300



**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	126	166	188	174	281	320	336	384	696	640
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	696	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	636	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	348	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	316	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

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	82	98	125	165	168	171	280	320	335	393	593	608
2	55	58	72	76	93	110	142	186	190	193	318	363	380	446	674	692
3	58	62	76	80	98	116	149	196	200	204	335	382	400	469	710	728
4	61	65	79	83	101	120	153	200	204	207	339	387	405	475	716	734
5	63	67	81	85	103	122	155	202	206	210	342	390	408	478	720	738
6	65	69	85	89	108	128	164	215	219	223	365	417	436	511	772	792
7	67	71	88	93	114	135	173	229	233	237	390	445	467	547	828	849
8	79	84	102	107	130	154	196	257	262	266	435	496	519	608	917	940
9	80	85	104	109	133	157	200	262	267	272	444	506	530	621	937	961
10	94	100	123	128	157	186	238	312	318	324	530	605	634	743	1121	1150
11	101	107	131	138	168	198	253	332	339	345	564	643	673	789	1191	1222
12	99	105	128	134	163	192	245	320	326	332	541	617	646	757	1141	1170
13	109	115	141	148	180	212	270	354	361	367	599	683	715	838	1264	1296
14	110	116	142	148	180	211	268	351	357	363	591	673	705	825	1243	1275
15	125	133	163	170	208	245	313	410	418	425	695	793	830	973	1468	1505
16	121	129	159	166	204	242	310	408	416	423	696	794	832	975	1474	1512
17	98	104	129	135	166	197	253	334	340	346	569	650	681	799	1208	1239
18	123	131	163	171	210	250	321	424	432	440	726	829	868	1019	1542	1582
19	118	125	155	162	199	236	302	398	405	413	678	774	811	951	1437	1474
20	127	135	167	175	216	256	329	434	442	450	741	846	887	1040	1573	1614
21	124	132	163	171	210	249	319	421	429	436	718	819	858	1007	1522	1561
22	132	140	173	181	222	264	338	444	453	461	757	864	905	1061	1603	1644
23	127	134	164	171	208	245	311	407	414	421	686	782	819	959	1444	1481
24	97	104	130	137	170	204	264	351	358	364	605	692	725	852	1293	1326
25	128	136	166	173	211	248	316	413	421	428	699	796	834	977	1472	1510
26	118	125	155	162	199	236	303	399	407	414	680	777	814	954	1443	1480
27	46	49	60	63	78	92	118	156	159	162	266	303	318	373	563	578
40	116	123	151	158	194	229	293	385	392	399	654	746	782	916	1383	1419
41	114	121	147	153	186	218	277	362	369	375	610	695	728	852	1283	1316
42	131	139	171	179	218	258	329	432	440	448	734	837	876	1027	1550	1590
43	124	131	161	168	205	241	308	403	410	418	682	777	814	953	1438	1475
44	120	128	158	166	204	243	312	412	420	427	704	804	842	988	1495	1533
45	127	134	164	172	209	246	313	410	418	425	693	790	827	969	1461	1498
46	44	47	57	60	73	87	111	146	149	151	248	283	296	347	524	537

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	143	146	188	245	228	263	397	488
2	33	35	43	45	56	66	85	112	144	146	190	212	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	596	613
10	62	66	81	85	103	122	156	205	208	212	347	396	418	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	67	71	88	92	113	134	171	225	229	233	383	437	458	537	812	832
18	60	64	78	82	100	118	151	199	202	206	337	385	403	472	713	732
19	69	73	91	96	118	140	180	237	242	246	406	463	485	570	862	884
20	79	84	103	108	132	157	201	264	269	273	448	512	536	628	949	973
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

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	143	146	188	245	228	263	397	488
2	33	35	43	45	56	66	85	112	144	146	190	212	228	267	404	414
3	36	38	47	49	60	71	90	118	121	123	201	229	240	281	424	435
4	41	44	54	56	69	81	104	136	139	141	231	264	276	324	489	501
5	40	43	53	55	68	81	104	137	139	142	234	267	280	328	496	509
6	47	50	62	65	80	95	121	160	163	166	273	311	326	383	579	593
7	53	56	69	72	88	103	132	172	175	179	292	332	348	408	615	631
8	43	46	56	59	72	86	110	144	147	149	245	280	293	344	519	532
9	50	53	65	68	83	98	126	165	168	171	280	320	335	392	592	608
10	62	66	80	83	101	119	151	197	201	204	333	379	397	464	699	717
11	57	60	74	77	94	111	142	186	190	193	315	360	377	441	666	683
12	60	63	77	81	98	116	147	193	196	200	325	371	388	454	685	702
13	67	71	87	91	110	130	165	216	220	224	366	417	436	511	770	790
14	81	86	106	111	136	161	206	271	276	281	462	527	552	647	978	1003
15	79	84	104	109	134	159	203	268	273	278	457	521	546	641	969	993
16	91	97	121	127	157	187	241	318	324	330	545	623	653	767	1161	1191
17	57	61	75	78	96	114	146	192	196	199	328	374	392	459	694	712
18	60	64	79	83	103	122	157	208	212	216	356	406	426	500	756	776
19	69	73	91	95	117	139	178	234	239	243	400	456	478	561	848	869
20	79	84	103	107	131	155	197	258	263	268	438	499	523	612	924	947
21	98	104	128	134	164	194	248	326	332	338	554	632	662	776	1172	1202
22	97	103	126	131	160	188	240	314	320	325	531	605	634	742	1119	1148
23	68	73	91	95	118	141	182	242	246	251	415	475	498	584	886	909
24	59	63	78	81	100	118	152	200	203	207	340	388	407	477	721	740
25	67	71	87	91	111	131	166	218	222	226	369	420	440	516	778	797
26	72	77	96	101	125	149	193	255	260	265	438	501	525	617	935	959
27	28	30	37	39	48	57	74	97	99	101	166	190	199	234	354	363
40	68	72	89	93	114	135	172	226	231	235	385	439	460	539	814	835
41	74	79	97	102	124	147	189	248	253	258	423	483	505	593	896	919
42	78	83	103	108	132	157	202	266	271	276	453	518	542	636	962	987
43	74	79	98	102	126	150	192	253	258	263	433	494	518	607	919	942
44	91	97	121	126	156	186	239	316	321	327	540	617	647	759	1149	1178
45	87	92	114	119	145	172	220	288	294	299	490	559	585	686	1036	1062
46	25	27	33	34	42	50	65	85	87	88	145	166	174	204	308	316

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	81	113	118	146	174	224	296	392	307	608	680	608	713	1080	1198
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	300	408	416	424	699	798	836	981	1485	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	256	306	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

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	81	113	119	148	176	227	307	313	317	517	591	620	728	1104	1132
2	89	95	119	125	155	185	239	317	323	329	545	623	653	767	1163	1193
3	95	101	127	133	166	198	255	339	345	351	582	665	698	819	1242	1274
4	104	111	139	147	182	217	281	373	381	388	643	735	770	905	1373	1409
5	118	126	157	165	204	244	314	416	424	432	715	817	856	1005	1523	1562
6	119	127	159	166	206	246	317	420	427	435	720	823	863	1013	1535	1574
7	135	144	180	189	233	278	359	475	484	493	815	932	976	1146	1737	1782
8	136	145	181	190	236	281	363	481	490	499	826	944	990	1162	1761	1807
9	145	155	194	204	252	301	389	516	526	535	887	1014	1062	1248	1892	1941
10	147	157	199	209	261	313	406	540	551	561	934	1068	1120	1317	2000	2051
11	142	152	192	202	252	302	392	521	531	541	900	1030	1080	1270	1928	1978
12	146	156	197	207	257	308	399	530	540	550	914	1046	1096	1288	1956	2006
13	142	152	194	204	255	307	400	534	544	554	926	1060	1111	1307	1987	2039
14	138	148	186	196	244	293	380	506	516	525	874	1000	1048	1232	1871	1919
15	141	151	190	200	249	298	386	514	524	533	887	1014	1063	1250	1897	1946
16	139	149	188	198	248	297	386	514	524	534	889	1017	1067	1254	1906	1955
17	148	158	198	208	259	309	400	530	540	550	913	1043	1094	1285	1949	1999
18	146	156	198	208	260	311	405	539	549	560	932	1066	1118	1314	1997	2049
19	143	153	193	203	254	304	395	525	535	545	908	1038	1089	1280	1944	1994
20	144	154	195	205	255	306	397	529	539	549	913	1045	1095	1288	1955	2006
21	144	154	195	205	255	306	397	528	538	548	912	1043	1093	1285	1952	2002
22	146	156	197	207	258	309	401	534	544	554	921	1054	1105	1299	1972	2023
23	139	149	189	199	248	298	387	516	526	536	894	1023	1072	1261	1916	1966
24	139	149	189	199	250	300	391	522	532	542	905	1036	1087	1278	1943	1994
25	145	155	196	206	256	307	398	530	540	550	915	1047	1097	1290	1958	2009
26	137	147	185	195	243	291	378	503	512	522	868	993	1041	1224	1859	1907
27	77	82	103	108	134	160	207	274	279	285	471	539	565	663	1006	1032
40	150	161	203	214	267	320	416	554	565	575	958	1096	1149	1351	2053	2106
41	138	148	187	196	245	293	381	507	517	526	876	1002	1051	1235	1876	1925
42	152	163	206	216	270	323	420	559	569	580	965	1104	1158	1361	2067	2121
43	139	149	189	198	248	297	387	515	525	535	891	1020	1070	1258	1911	1961
44	138	148	188	198	247	297	386	515	525	535	893	1022	1071	1260	1915	1965
45	147	157	198	209	260	311	404	537	547	557	927	1060	1111	1306	1984	2035
46	78	83	104	109	135	162	209	276	282	287	475	543	569	668	1012	1038

**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	64	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

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	75	89	115	152	155	158	261	298	313	367	557	571
2	47	50	64	67	84	101	131	175	178	182	303	347	364	428	650	667
3	56	60	74	78	96	114	147	195	198	202	333	381	399	468	709	728
4	61	65	80	84	103	121	156	205	208	212	348	397	416	488	738	757
5	63	67	83	87	106	126	161	212	216	220	361	412	431	506	765	784
6	70	74	92	97	119	141	181	238	243	247	407	464	486	571	863	885
7	71	75	93	98	120	142	182	239	244	248	408	465	487	572	864	886
8	76	81	101	106	131	157	202	268	273	278	459	525	550	646	978	1003
9	79	84	104	109	134	158	203	267	272	277	456	520	545	639	967	992
10	92	98	121	127	157	186	239	316	322	328	540	616	646	758	1146	1176
11	92	98	121	127	156	185	237	312	318	324	532	607	636	746	1128	1157
12	96	102	127	133	164	195	250	330	337	343	565	645	676	793	1200	1231
13	99	105	131	137	169	201	258	341	347	354	583	666	698	819	1239	1271
14	101	107	133	140	172	205	263	348	354	361	594	679	711	834	1263	1295
15	111	119	152	160	200	241	314	419	427	435	727	832	872	1026	1561	1601
16	104	111	137	143	176	209	268	353	360	366	603	688	721	845	1278	1311
17	77	82	102	107	131	156	200	264	269	274	452	516	540	634	959	984
18	97	103	128	134	165	196	252	332	338	344	567	647	678	795	1203	1234
19	99	105	131	137	169	201	258	341	347	354	583	666	698	819	1239	1271
20	101	108	134	140	173	206	265	351	357	364	600	686	719	843	1277	1310
21	112	120	153	161	203	244	318	425	433	442	738	845	887	1043	1587	1628
22	114	121	150	157	194	230	295	389	396	403	663	757	794	931	1408	1444
23	98	104	130	136	167	199	256	337	344	350	577	659	690	810	1226	1257
24	88	94	117	122	151	179	231	305	310	316	521	595	624	732	1108	1137
25	101	108	134	140	173	205	264	348	355	361	595	680	712	836	1265	1297
26	111	118	146	153	189	224	288	379	386	393	648	739	775	909	1375	1410
27	37	39	49	51	63	75	97	128	131	133	219	251	263	308	467	479
40	94	100	126	132	164	195	253	335	341	348	576	658	690	810	1229	1261
41	99	106	133	140	173	207	268	356	363	369	613	701	734	863	1309	1343
42	110	118	150	158	198	238	310	414	422	430	717	821	861	1013	1540	1580
43	109	116	144	151	187	222	286	378	385	392	646	738	774	908	1375	1410
44	107	114	141	148	182	216	278	367	374	381	627	716	750	880	1331	1366
45	122	130	160	167	205	242	310	408	416	423	694	792	830	973	1470	1508
46	36	38	48	50	62	73	95	125	127	130	214	244	256	300	455	467

**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	468	523	548	643	974	999
2	80	85	106	112	138	164	211	280	285	290	479	542	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	1363	1398
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	1156	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	796	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

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	103	108	133	159	205	272	277	282	467	534	559	657	995	1021
2	80	85	107	112	139	166	215	285	291	296	490	561	588	690	1047	1074
3	86	92	115	121	149	178	230	305	311	317	525	600	628	738	1119	1148
4	94	100	126	132	164	196	254	337	343	350	580	663	695	816	1238	1270
5	106	113	141	148	184	219	283	374	381	388	643	734	770	904	1370	1405
6	107	114	143	150	185	221	285	378	385	392	648	741	776	912	1381	1417
7	122	130	162	170	211	251	324	428	436	444	735	839	880	1033	1565	1605
8	122	130	163	171	212	253	326	432	441	449	743	849	890	1045	1584	1625
9	131	140	175	184	228	272	351	465	474	483	799	913	957	1124	1704	1748
10	132	141	179	188	234	281	365	486	495	504	840	961	1007	1184	1798	1845
11	128	137	173	182	227	272	353	469	478	487	810	927	972	1143	1735	1780
12	131	140	177	186	231	277	359	477	486	495	823	941	986	1159	1760	1805
13	128	137	174	184	230	276	360	481	490	499	833	954	1000	1177	1789	1836
14	124	133	168	176	220	263	342	455	464	472	786	899	943	1108	1683	1727
15	127	136	171	180	224	268	348	463	471	480	798	913	957	1125	1708	1752
16	125	134	169	178	223	267	347	462	471	480	800	915	960	1128	1715	1759
17	133	142	178	187	233	278	359	477	486	495	821	938	984	1156	1753	1798
18	131	140	178	187	233	280	364	484	494	503	838	959	1005	1182	1796	1842
19	129	138	174	183	229	274	356	473	482	491	818	935	981	1153	1751	1796
20	130	139	176	185	230	276	358	476	485	494	822	941	986	1159	1761	1806
21	130	139	175	185	230	275	357	475	485	494	821	939	984	1157	1757	1803
22	131	140	177	186	232	278	361	480	489	498	829	948	994	1168	1774	1820
23	125	134	170	179	223	268	349	465	474	483	804	921	965	1135	1725	1770
24	125	134	170	179	225	270	352	470	479	488	814	932	978	1150	1749	1794
25	131	140	177	186	231	277	359	478	487	496	824	943	988	1162	1763	1809
26	123	132	166	175	218	262	340	452	461	469	781	894	937	1102	1673	1716
27	69	74	92	97	120	144	186	246	251	256	424	485	508	597	905	928
40	135	145	183	192	240	288	374	499	508	518	862	987	1035	1216	1848	1896
41	124	133	168	176	220	264	343	456	465	474	788	902	946	1112	1688	1732
42	137	147	185	195	243	291	378	503	513	522	869	994	1042	1225	1861	1909
43	125	134	170	178	223	268	348	464	472	481	802	918	963	1132	1720	1764
44	124	133	169	178	222	267	348	464	473	482	803	920	964	1134	1724	1769
45	132	141	178	187	234	280	363	483	492	501	833	953	1000	1175	1784	1830
46	70	75	94	98	122	145	188	249	253	258	427	488	512	601	911	935

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	278	323	488	504
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	114	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	146	187	247	252	256	423	483	506	594	900	923
10	83	89	111	116	144	171	221	292	298	303	602	673	691	796	1069	1097
11	83	88	110	116	143	171	220	292	297	303	600	672	690	793	1066	1093
12	86	92	115	121	149	178	230	305	311	317	626	699	718	798	1119	1148
13	89	95	118	124	153	182	234	310	316	321	631	696	716	796	1129	1158
14	91	97	121	127	157	187	242	320	326	332	649	728	748	828	1170	1201
15	100	107	133	140	173	206	265	351	358	364	692	781	801	881	1233	1264
16	94	100	125	131	162	192	248	327	333	340	661	750	770	850	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	643	720	740	820	1158	1187
20	91	97	122	128	159	190	245	325	332	338	660	740	760	840	1195	1226
21	101	108	135	141	175	208	269	356	363	369	611	698	732	850	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	636	713	733	813	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	649	728	748	828	1170	1201
26	100	107	133	140	174	207	267	354	361	368	696	785	805	885	1237	1268
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	610	683	703	783	1086	1114
41	89	95	118	124	154	183	236	313	319	325	637	713	733	813	1144	1173
42	99	106	132	138	171	204	264	349	356	362	699	788	808	888	1237	1268
43	98	105	131	137	170	202	261	346	352	359	694	783	803	883	1236	1267
44	96	102	128	135	167	199	258	341	348	354	687	776	796	876	1225	1255
45	110	117	146	153	189	225	290	383	390	397	656	749	769	849	1305	1331
46	32	34	43	45	55	66	85	113	115	117	194	222	232	273	413	424

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	55	67	80	104	137	140	143	236	270	282	332	503	516
2	42	45	57	60	75	90	118	157	160	163	272	312	327	384	584	600
3	50	53	66	70	86	102	132	175	178	181	299	342	358	421	637	654
4	55	58	72	75	92	109	140	184	188	191	313	358	375	439	664	681
5	57	61	75	78	96	113	145	191	195	198	325	371	389	456	689	707
6	63	67	83	87	107	127	163	215	219	223	366	418	438	514	777	797
7	64	68	84	88	108	128	164	216	220	224	367	419	439	515	778	798
8	68	73	91	95	118	140	181	240	245	249	412	471	494	580	879	902
9	71	75	93	98	120	142	183	240	245	249	410	468	490	575	869	892
10	83	88	110	115	141	168	216	284	290	295	486	555	581	682	1032	1058
11	83	88	109	114	140	166	213	281	286	291	479	547	573	672	1016	1042
12	86	92	114	119	147	175	225	297	302	308	508	580	608	713	1079	1107
13	89	95	118	123	152	181	232	307	312	318	524	599	628	736	1115	1143
14	91	97	120	126	155	184	237	313	319	325	535	611	640	751	1136	1166
15	100	107	136	144	180	217	282	377	384	392	654	749	785	924	1405	1441
16	94	100	124	129	159	189	242	319	324	330	543	620	650	762	1152	1181
17	69	73	91	96	118	140	180	237	242	246	406	463	485	570	862	884
18	87	93	115	120	148	176	226	298	304	309	510	582	610	715	1082	1110
19	89	95	118	123	152	181	232	307	312	318	524	599	628	736	1115	1143
20	91	97	121	126	156	186	239	316	321	327	540	617	647	759	1149	1178
21	101	108	138	146	183	220	287	383	390	398	665	761	798	939	1429	1466
22	103	110	136	142	175	207	266	350	357	363	698	802	839	989	1468	1501
23	88	94	116	122	150	179	230	303	309	315	519	593	621	729	1103	1131
24	79	84	105	110	135	161	207	274	279	284	469	536	561	659	997	1023
25	91	97	120	126	155	185	237	313	319	325	536	612	641	752	1138	1167
26	100	106	132	138	170	202	259	342	348	354	583	666	698	819	1238	1270
27	33	35	44	46	57	68	87	115	117	119	197	225	236	277	420	430
40	85	91	114	119	148	176	228	302	308	313	519	593	622	730	1107	1136
41	89	95	119	125	156	186	241	320	326	332	551	630	661	776	1177	1208
42	99	106	135	142	178	214	279	372	379	387	645	739	775	911	1386	1422
43	98	104	130	136	168	200	257	340	346	352	581	664	696	817	1236	1268
44	96	102	127	133	164	194	250	330	336	342	563	643	674	791	1197	1228
45	110	117	144	151	185	218	280	368	374	381	625	713	747	876	1324	1358
46	32	34	43	45	55	66	85	112	114	116	192	219	229	269	408	418



**RULE 20 - MODEL YEAR RATING**

**A. Model Year Defined**

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

**B. Rating of Model Years Not Shown on Rate Pages**

**1989 and Earlier Model Years:**

Apply the appropriate 1989 & Prior symbol factor shown in the Rate Pages to the 1996 & Prior \$500 deductible rate for the same symbol to obtain the actual cash value premium.

For model years subsequent to those shown on the rate pages, determine the model year/symbol relativity by multiplying the factor shown below to the relativity for the latest model year shown for every subsequent model year up to the model year of the vehicle being rated.

Parts 7 or 8: 1.048  
Part 9: 1.008

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**RULE 20 - MODEL YEAR RATING**

**A. Model Year Defined**

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

**B. Rating of Model Years Not Shown on Rate Pages**

**1989 and Earlier Model Years:**

Apply the appropriate 1989 & Prior symbol factor shown in the Rate Pages to the 1996 & Prior \$500 deductible rate for the same symbol to obtain the actual cash value premium.

For model years subsequent to those shown on the rate pages, determine the model year/symbol relativity by multiplying the factor shown below to the relativity for the latest model year shown for every subsequent model year up to the model year of the vehicle being rated.

Parts 7 or 8:	1.048
Part 9:	1.008

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
MASSACHUSETTS

**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	1.09	1.09	1.09	1.09
1 - <2	1.00	1.00	1.00	1.00
2 - <3	0.96	0.96	0.96	0.96
3 - <4	1.09	1.09	1.09	1.09
4 - <5	1.00	1.00	1.00	1.00
5 - <6	0.95	0.95	0.95	0.95
6 - <8	1.09	1.09	1.09	1.09
8 - <10	1.09	1.09	1.09	1.09
10 - <12	1.06	1.06	1.06	1.06
12 - <14	1.03	1.03	1.03	1.03
14 - <15	1.02	1.02	1.02	1.02
15 - <17	1.00	1.00	1.00	1.00
17 - <19	0.98	0.98	0.98	0.98
19 - <21	0.97	0.97	0.97	0.97
21 - <22	0.99	0.99	0.99	0.99
22 - <24	0.96	0.96	0.96	0.96
24 - <25	0.96	0.96	0.96	0.96
25 - <26	0.93	0.93	0.93	0.93
26 - <29	0.93	0.93	0.93	0.93
29 - <32	0.93	0.93	0.93	0.93
32 - <36	0.93	0.93	0.93	0.93
36 - <39	0.92	0.92	0.92	0.92
39 - <42	0.91	0.91	0.91	0.91
42 - <45	0.91	0.91	0.91	0.91
45 - <46	0.94	0.94	0.94	0.94
46 - <47	1.00	1.00	1.00	1.00
47 - <48	1.00	1.00	1.00	1.00
48 - <54	1.03	1.03	1.03	1.03
54 - <59	1.06	1.06	1.06	1.06
59 - <62	1.09	1.09	1.09	1.09
62 - <63	1.09	1.09	1.09	1.09
63 - <64	1.09	1.09	1.09	1.09
64+	1.09	1.09	1.09	1.09

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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	1.069	1.069	1.069	1.069
1 - <2	1.00	1.00	1.00	1.00
2 - <3	0.96	0.96	0.96	0.96
3 - <4	1.069	1.069	1.069	1.069
4 - <5	1.00	1.00	1.00	1.00
5 - <6	0.9655	0.9655	0.9655	0.9655
6 - <8	1.079	1.079	1.079	1.079
8 - <10	1.069	1.069	1.069	1.069
10 - <12	1.056	1.056	1.056	1.056
12 - <14	1.03	1.03	1.03	1.03
14 - <15	1.012	1.012	1.012	1.012
15 - <21	1.00	1.00	1.00	1.00
17 - <19	0.98	0.98	0.98	0.98
19 - <21	0.97	0.97	0.97	0.97
21 - <22	0.99	0.99	0.99	0.99
22 - <24	0.986	0.986	0.986	0.986
24 - <25	0.976	0.976	0.976	0.976
25 - <26	0.963	0.963	0.963	0.963
<del>26 - &lt;42</del>	<del>0.93</del>	<del>0.93</del>	<del>0.93</del>	<del>0.93</del>
26 - <29	0.93	0.93	0.93	0.93
29 - <32	0.93	0.93	0.93	0.93
32 - <36	0.93	0.93	0.93	0.93
36 - <39	0.92	0.92	0.92	0.92
39 - <42	0.91	0.91	0.91	0.91
42 - <45	0.941	0.941	0.941	0.941
45 - <46	0.964	0.964	0.964	0.964
46 - <47	<del>0.981.00</del>	<del>0.981.00</del>	<del>0.981.00</del>	<del>0.981.00</del>
47 - <48	<del>0.991.00</del>	<del>0.991.00</del>	<del>0.991.00</del>	<del>0.991.00</del>
48 - <54	1.013	1.013	1.013	1.013
54 - <59	1.036	1.036	1.036	1.036
59 - <62	1.049	1.049	1.049	1.049
62 - <63	1.059	1.059	1.059	1.059
63 - <64	1.069	1.069	1.069	1.069
64+	1.069	1.069	1.069	1.069

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54 - ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

**1. Eligibility**

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition in the Private Passenger Manual.

**2. Coverages**

This discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

**3. Discounts Applicable**

The following discounts are to be applied:

<b>Vehicles Qualifying for</b>	<b>Discount</b>
Category I	5%
Category II	13%
Category III	18%
Category IV	18%
Category IV, plus Category I	24%
Category IV, plus Category II	29%
Category IV, plus Category III	34%
Category V	24%
Category V, plus Category I	27%
Category V, plus Category II	31%
Category V, plus Category III	36%

#### 4. Definitions

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

#### 5. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.

Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

#### Categories Defined

##### Category I

Devices qualifying in this category receive 5% discounts.

##### (a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

##### (b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable or operate passively.

**(c) Non-Passive, Externally-Operated Alarm**

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

**(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria**

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

**(e) Steering Column Armored Collar**

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

**(f) Steering Wheel Removal Lock**

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

**Category II**

Devices qualifying in this category receive 15% discounts.

**(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria**

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

**(b) Non-Passive Fuel Cut-Off Device**

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

**(c) Non-Passive Steering Wheel Lock**

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

**(d) Armored Cable Hood Lock and Ignition Cut-Off Switch**

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

**(e) Window Identification System**

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

**(f) Emergency Handbrake Lock**

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

**(g) Car Transmission Lock**

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

**Category III**

Devices qualifying in this category receive 20% discounts.



**(a) Passive Alarm System** - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

**(b) Passive Fuel Cut-Off Device**

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

**(c) Armored Ignition Cut-Off Switch**

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(d) Passive Multi-Component Cut-Off Switch**

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(e) Passive Time Delay Ignition System**

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

**(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch**

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

**(1) Armored Cable Hood Lock**

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

**(2) Electrically Operated Hood Lock**

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

**(g) Passive, Delayed Ignition Cut-Off System**

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

**(h) Passive Ignition Lock Protective system**

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

**(i) High Security Ignition Replacement Lock**

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

**(j) Hydraulic Brake Lock**

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

**Category IV**

Devices qualifying in this category receive 20% discounts.

**Vehicle Recovery System**

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

**Category V**

Devices qualifying in this category receive 25% discounts.

**Vehicle Recovery System with Unauthorized Movement Notification**

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

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**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54 - ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

**1. Eligibility**

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition in the Private Passenger Manual.

**2. Coverages**

This discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

**3. Discounts Applicable**

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	<del>15</del> 3%
Category III	<del>20</del> 18%
Category IV	<del>20</del> 18%
Category IV, plus Category I	<del>25</del> 4%
Category IV, plus Category II	<del>30</del> 29%
Category IV, plus Category III	<del>35</del> 4%
Category V	<del>25</del> 4%
Category V, plus Category I	<del>28</del> 7%
Category V, plus Category II	<del>32</del> 1%
Category V, plus Category III	36%

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**4. Definitions**

As used in this regulation, the following words shall mean:

"Passive" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

**5. General**

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.

Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

**Categories Defined**

**Category I**

Devices qualifying in this category receive 5% discounts.

**(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons**

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

**(b) Ignition or Starter Cut-Off Switches**

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable or operate passively.

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**(c) Non-Passive, Externally-Operated Alarm**

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

**(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria**

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

**(e) Steering Column Armored Collar**

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

**(f) Steering Wheel Removal Lock**

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

**Category II**

Devices qualifying in this category receive 15% discounts.

**(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria**

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

**(b) Non-Passive Fuel Cut-Off Device**

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

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**(c) Non-Passive Steering Wheel Lock**

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

**(d) Armored Cable Hood Lock and Ignition Cut-Off Switch**

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

**(e) Window Identification System**

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

**(f) Emergency Handbrake Lock**

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

**(g) Car Transmission Lock**

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

**Category III**

Devices qualifying in this category receive 20% discounts.



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**(a) Passive Alarm System** - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

**(b) Passive Fuel Cut-Off Device**

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

**(c) Armored Ignition Cut-Off Switch**

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(d) Passive Multi-Component Cut-Off Switch**

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(e) Passive Time Delay Ignition System**

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

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**(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch**

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

**(1) Armored Cable Hood Lock**

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

**(2) Electrically Operated Hood Lock**

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

**(g) Passive, Delayed Ignition Cut-Off System**

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

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**(h) Passive Ignition Lock Protective system**

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

**(i) High Security Ignition Replacement Lock**

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

**(j) Hydraulic Brake Lock**

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

**Category IV**

Devices qualifying in this category receive 20% discounts.

**Vehicle Recovery System**

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

**Category V**

Devices qualifying in this category receive 25% discounts.

**Vehicle Recovery System with Unauthorized Movement Notification**

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

**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.

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Safe Driver Insurance Plan

Calculation of SDIP Rating Adjustments

Percentages to Apply to Otherwise Applicable Premiums\*

SDIP Code	<u>Experienced Operators</u> (Rate Class 10, 15 or 30) <u>Parts 1, 2, 4, and</u>		<u>Inexperienced Operators</u> (All Other Rate Classes) <u>Parts 1, 2, 4, and</u>	
	<u>5</u>	<u>Part 7</u>	<u>5</u>	<u>Part 7</u>
99	-25.0%	-25.0%	N/A	N/A
98	-5.0%	-5.0%	-5.0%	-5.0%
0	0.0%	0.0%	0.0%	0.0%
1	14.0%	14.0%	7.5%	7.5%
2	29.0%	29.0%	15.0%	15.0%
3	37.5%	37.5%	22.5%	22.5%
4	57.5%	57.5%	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	163.0%	163.0%	85.0%	85.0%
11	179.0%	179.0%	93.0%	93.0%
12	194.0%	194.0%	101.0%	101.0%
13	225.0%	225.0%	121.0%	121.0%
14	241.0%	241.0%	129.0%	129.0%
15	257.0%	257.0%	138.0%	138.0%
16	273.0%	273.0%	146.0%	146.0%
17	301.0%	301.0%	154.0%	154.0%
18	318.0%	318.0%	163.0%	163.0%
19	334.0%	334.0%	171.0%	171.0%
20	351.0%	351.0%	179.0%	179.0%
21	367.0%	367.0%	187.0%	187.0%
22	384.0%	384.0%	196.0%	196.0%
23	400.0%	400.0%	205.0%	205.0%
24	417.0%	417.0%	212.0%	212.0%
25	430.0%	430.0%	220.0%	220.0%
26	450.0%	450.0%	229.0%	229.0%
27	466.0%	466.0%	238.0%	238.0%
28	482.0%	482.0%	246.0%	246.0%
29	499.0%	499.0%	253.0%	253.0%
30	515.0%	515.0%	262.0%	262.0%
31	532.0%	532.0%	270.0%	270.0%
32	548.0%	548.0%	279.0%	279.0%
33	565.0%	565.0%	287.0%	287.0%
34	581.0%	581.0%	294.0%	294.0%
35	598.0%	598.0%	303.0%	303.0%
36	614.0%	614.0%	312.0%	312.0%
37	631.0%	631.0%	320.0%	320.0%
38	647.0%	647.0%	328.0%	328.0%
39	664.0%	664.0%	336.0%	336.0%
40	680.0%	680.0%	345.0%	345.0%
41	697.0%	697.0%	353.0%	353.0%
42	713.0%	713.0%	361.0%	361.0%
43	730.0%	730.0%	370.0%	370.0%

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44	746.0%	746.0%	378.0%	378.0%
45	763.0%	763.0%	386.0%	386.0%
Each point over 45**	16.0%	16.0%	8.0%	8.0%

\* 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 45:  
1. subtract 45 from the actual SDIP code,  
2. multiply the result in step 1 by the "Each point over 45" percentage, and  
3. add the resulting percentage in step 2 to the percentage shown for SDIP Code 45

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 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.

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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</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and</u>	<u>Part 7</u>
99	-245.0%	-245.0%	N/A	N/A
98	-5.0%	-5.0%	-5.0%	-5.0%
0	0.0%	0.0%	0.0%	0.0%
1	154.0%	154.0%	7.5%	7.5%
2	<del>3129.0%</del>	<del>3129.0%</del>	15.0%	15.0%
3	37.5%	37.5%	22.5%	22.5%
4	57.5%	57.5%	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	1603.0%	1603.0%	825.50%	825.50%
Each point over 10**	15.0%	15.0%	7.5%	7.5%
11	179.0%	179.0%	93.0%	93.0%
12	194.0%	194.0%	101.0%	101.0%
13	225.0%	225.0%	121.0%	121.0%
14	241.0%	241.0%	129.0%	129.0%
15	257.0%	257.0%	138.0%	138.0%
16	273.0%	273.0%	146.0%	146.0%
17	301.0%	301.0%	154.0%	154.0%
18	318.0%	318.0%	163.0%	163.0%
19	334.0%	334.0%	171.0%	171.0%
20	351.0%	351.0%	179.0%	179.0%
21	367.0%	367.0%	187.0%	187.0%
22	384.0%	384.0%	196.0%	196.0%
23	400.0%	400.0%	205.0%	205.0%
24	417.0%	417.0%	212.0%	212.0%
25	430.0%	430.0%	220.0%	220.0%
26	450.0%	450.0%	229.0%	229.0%
27	466.0%	466.0%	238.0%	238.0%
28	482.0%	482.0%	246.0%	246.0%
29	499.0%	499.0%	253.0%	253.0%
30	515.0%	515.0%	262.0%	262.0%
31	532.0%	532.0%	270.0%	270.0%
32	548.0%	548.0%	279.0%	279.0%
33	565.0%	565.0%	287.0%	287.0%
34	581.0%	581.0%	294.0%	294.0%
35	598.0%	598.0%	303.0%	303.0%
36	614.0%	614.0%	312.0%	312.0%
37	631.0%	631.0%	320.0%	320.0%
38	647.0%	647.0%	328.0%	328.0%
39	664.0%	664.0%	336.0%	336.0%
40	680.0%	680.0%	345.0%	345.0%
41	697.0%	697.0%	353.0%	353.0%

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42	713.0%	713.0%	361.0%	361.0%
43	730.0%	730.0%	370.0%	370.0%
44	746.0%	746.0%	378.0%	378.0%
45	763.0%	763.0%	386.0%	386.0%
Each point over 45**	16.0%	16.0%	8.0%	8.0%

\* 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 ~~1045~~:

1. subtract ~~1045~~ from the actual SDIP code,
2. multiply the result in step 1 by the "Each point over ~~1045~~" percentage, and
3. add the resulting percentage in step 2 to the percentage shown for SDIP Code ~~1045~~

INCREASED LIMIT FACTORS

Damage to Someone Else's Property

Refer to the Rate Pages for Increase Limit Factors

Bodily Injury to Others

Limits	Factors
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