

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

<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	174	280	188	507	248	456	223	155
2	181	307	183	532	296	479	266	163
3	181	312	182	609	302	548	272	164
4	204	312	216	693	302	624	272	173
5	188	335	206	740	328	666	295	176
6	229	334	263	701	365	631	329	193
7	237	360	257	776	374	698	337	196
8	241	389	242	832	429	749	386	192
9	268	392	270	849	414	764	373	246
10	266	472	301	1044	482	940	434	237
11	238	504	278	871	476	784	428	245
12	257	491	289	900	526	810	473	262
13	283	555	323	905	512	815	461	266
14	350	553	419	911	530	820	477	353
15	419	612	448	932	708	839	637	331
16	336	624	508	885	564	797	508	298
17	275	525	294	995	405	896	365	255
18	377	677	422	950	509	855	458	270
19	339	652	372	905	532	815	479	313
20	386	771	395	981	625	883	563	308
21	533	693	530	1019	879	917	791	457
22	513	671	597	1005	718	905	646	447
23	244	616	415	894	539	805	485	266
24	232	589	319	893	486	804	437	247
25	284	627	340	907	544	816	490	263
26	306	609	449	848	606	763	545	280
27	156	253	163	438	194	394	175	145
40	336	594	353	924	544	832	490	305
41	294	523	402	938	584	844	526	304
42	423	633	426	1074	681	967	613	356
43	370	596	418	896	595	806	536	329
44	338	628	509	860	570	774	513	279
45	489	613	469	1006	612	905	551	340
46	127	232	140	474	204	427	184	130
50	127	227	144	407	188	366	169	131
51	153	237	162	451	228	406	205	144
52	163	272	164	475	264	428	238	144
53	160	283	176	501	288	451	259	150
54	205	300	205	651	313	586	282	171
55	168	279	198	610	301	549	271	165
56	201	303	232	618	346	556	311	171
57	196	330	240	697	345	627	311	176

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

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

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	51	71	57	136	67	122	60	50
2	49	85	61	149	73	134	66	50
3	53	83	56	152	70	137	63	53
4	60	97	61	175	81	158	73	52
5	56	91	61	151	90	136	81	61
6	69	108	63	189	96	170	86	62
7	69	102	85	193	96	174	86	60
8	78	117	68	203	106	183	95	63
9	94	118	91	213	121	192	109	67
10	87	142	89	238	132	214	119	78
11	79	160	114	236	127	212	114	72
12	82	141	100	226	152	203	137	71
13	106	156	101	274	151	247	136	82
14	127	182	131	246	154	221	139	91
15	135	189	108	249	165	224	149	109
16	146	198	170	231	166	208	149	99
17	79	146	86	241	117	217	105	88
18	106	227	108	228	139	205	125	94
19	112	198	118	259	136	233	122	97
20	127	249	132	280	211	252	190	89
21	168	280	158	256	234	230	211	143
22	164	256	181	273	187	246	168	126
23	84	199	124	245	139	221	125	79
24	85	161	95	227	128	204	115	78
25	86	172	111	229	143	206	129	84
26	118	197	117	249	152	224	137	98
27	42	67	50	119	59	107	53	46
40	120	188	120	226	136	203	122	96
41	102	161	110	234	153	211	138	94
42	161	204	111	246	148	221	133	122
43	146	204	149	261	171	235	154	117
44	140	185	159	230	153	207	138	91
45	166	231	151	255	175	230	158	108
46	48	80	52	134	65	121	59	48
50	34	58	43	98	49	88	44	40
51	42	60	54	112	55	101	50	42
52	41	73	53	118	59	106	53	43
53	42	70	52	128	60	115	54	47
54	54	88	55	174	82	157	74	49
55	46	72	58	122	73	110	66	51
56	52	88	53	153	82	138	74	53
57	54	79	75	155	80	140	72	56

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

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

<u>Territory</u>	<u>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	218	368	282	623	450	561	405	211
2	235	372	279	746	461	671	415	210
3	239	409	264	794	453	715	408	253
4	256	436	293	837	455	753	410	241
5	253	425	296	802	479	722	431	259
6	264	480	321	833	512	750	461	261
7	285	461	288	843	563	759	507	275
8	295	457	334	886	599	797	539	292
9	271	472	341	845	601	761	541	229
10	270	440	328	902	592	812	533	306
11	288	464	307	949	523	854	471	246
12	289	463	337	924	606	832	545	278
13	300	501	360	876	561	788	505	274
14	349	571	350	922	603	830	543	348
15	354	573	438	969	657	872	591	285
16	343	590	344	885	621	797	559	252
17	283	498	311	947	566	852	509	256
18	322	651	410	941	585	847	527	281
19	299	569	363	876	587	788	528	282
20	339	612	336	1029	619	926	557	275
21	382	642	381	982	749	884	674	328
22	423	649	451	960	626	864	563	365
23	266	594	389	888	585	799	527	254
24	273	655	400	923	602	831	542	272
25	282	588	436	923	645	831	581	266
26	327	605	495	847	660	762	594	319
27	217	335	252	627	365	564	329	197
40	257	482	373	843	568	759	511	335
41	254	452	337	933	559	840	503	265
42	269	516	337	882	630	794	567	284
43	331	542	377	911	646	820	581	313
44	290	508	322	804	579	724	521	243
45	383	593	417	1006	670	905	603	281
46	191	334	226	645	356	581	320	182
50	166	272	205	500	285	450	257	169
51	170	303	236	528	337	475	303	179
52	189	309	230	604	353	544	318	175
53	185	324	224	606	358	545	322	213
54	227	400	260	750	417	675	375	221
55	194	343	251	640	388	576	349	216
56	206	370	274	672	412	605	371	213
57	211	375	240	633	457	570	411	239

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

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

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	282	530	329	891	476	802	428	278
2	290	505	304	977	425	879	383	291
3	292	512	331	1009	460	908	414	317
4	312	559	339	1004	500	904	450	319
5	300	528	323	965	509	869	458	316
6	332	570	333	997	520	897	468	350
7	345	657	398	1032	548	929	493	306
8	372	617	401	1140	569	1026	512	392
9	330	570	351	939	565	845	509	341
10	341	505	376	1047	595	942	536	345
11	362	618	463	1043	546	939	491	334
12	401	625	429	1024	690	922	621	338
13	396	633	495	1120	630	1008	567	341
14	519	725	443	1137	723	1023	651	412
15	597	712	590	1123	905	1011	815	384
16	582	758	506	1098	689	988	620	382
17	382	609	361	988	595	889	536	328
18	513	839	485	961	687	865	618	338
19	375	662	587	973	679	876	611	372
20	546	744	617	1089	703	980	633	441
21	654	775	559	1293	1035	1164	932	537
22	662	800	591	1216	829	1094	746	581
23	360	766	501	878	633	790	570	387
24	341	707	527	993	801	894	721	450
25	359	768	536	970	643	873	579	403
26	501	736	609	1041	776	937	698	453
27	270	492	265	906	394	815	355	264
40	347	593	399	956	630	860	567	372
41	295	535	399	987	643	888	579	375
42	373	556	433	1016	710	914	639	348
43	496	750	492	1169	718	1052	646	486
44	422	607	431	932	549	839	494	343
45	519	729	500	1088	761	979	685	429
46	235	470	310	813	429	732	386	307
50	216	515	258	868	386	781	347	236
51	238	512	325	859	467	773	420	241
52	251	508	281	962	398	866	358	242
53	250	512	311	961	446	865	401	276
54	301	526	319	1021	481	919	433	283
55	268	526	319	904	483	814	435	279
56	286	551	341	975	512	878	461	306
57	290	650	334	999	512	899	461	272

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

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

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	138	140	140	141	130	127	117	121
2	122	138	134	135	144	122	130	143
3	139	146	139	156	152	140	137	132
4	136	136	134	157	142	141	128	131
5	130	142	141	153	151	138	136	140
6	135	167	147	151	145	136	131	130
7	146	154	144	166	175	149	158	158
8	145	149	166	180	155	162	140	140
9	140	151	153	184	163	166	147	133
10	123	188	166	177	176	159	158	150
11	131	183	163	184	165	166	149	156
12	144	172	166	193	171	174	154	172
13	170	226	180	203	212	183	191	208
14	168	195	207	231	214	208	193	167
15	232	252	242	283	231	255	208	245
16	281	356	344	426	414	383	373	383
17	123	145	145	159	146	143	131	137
18	210	283	270	291	283	262	255	226
19	195	327	305	336	322	302	290	247
20	204	296	297	301	273	271	246	239
21	245	367	372	346	356	311	320	328
22	267	392	408	455	418	410	376	340
23	181	296	256	256	240	230	216	231
24	132	192	193	198	198	178	178	182
25	197	301	283	301	310	271	279	247
26	216	354	366	381	337	343	303	277
27	118	117	127	133	131	120	118	119
40	140	175	176	228	194	205	175	169
41	141	198	193	202	199	182	179	173
42	149	201	208	194	207	175	186	179
43	187	237	218	262	227	236	204	222
44	234	403	336	371	363	334	327	329
45	192	315	235	278	243	250	219	273
46	101	109	107	120	110	108	99	101
50	97	121	104	114	112	103	101	111
51	116	134	116	137	118	123	106	107
52	102	140	122	129	122	116	110	104
53	111	153	117	149	130	134	117	111
54	114	136	120	153	140	138	126	129
55	105	138	121	151	130	136	117	126
56	117	152	130	150	134	135	121	123
57	121	152	124	154	143	139	129	142

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

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

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

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

<u>Part 6 (Medical Payments)</u>	
<u>Limit</u>	<u>Rate</u>
5,000	\$33
10,000	49
15,000	62
20,000	68
25,000	75
50,000	91
100,000	107

<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	\$14	\$16	\$17
\$30/\$900	72	80	87
\$45/\$1,350	165	183	203
\$100/\$3,000	342	380	419

<u>Limit</u>	<u>Part 3 (UM) Rate</u>	<u>Part 12 (UIM) Rate</u>
20/40	\$12	\$0
20/50	13	1
25/50	14	3
25/60	15	4
30/70	15	7
35/80	15	11
50/100	16	19
100/100	17	41
100/200	18	41
100/300	18	42
200/400	21	99
250/500	22	117
250/1000	23	126
300/500	25	167
500/500	31	304
500/1000	32	313

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

Sym- bol	Model Year														
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996 & Prior
1	0.771	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.466	0.448	0.403
2	0.817	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.471	0.423
3	0.865	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.518	0.497	0.446
4	0.916	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.547	0.524	0.470
5	0.972	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.554	0.495
6	1.033	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.609	0.585	0.522
7	1.096	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.645	0.618	0.551
8	1.163	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.682	0.654	0.581
10	1.235	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.722	0.691	0.614
11	1.314	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.765	0.732	0.650
12	1.397	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.810	0.776	0.688
13	1.485	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.859	0.823	0.728
14	1.581	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.912	0.872	0.772
15	1.683	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.967	0.925	0.817
16	1.791	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.027	0.982	0.867
17	1.907	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.092	1.043	0.920

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

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

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

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

For model years 1989 & Prior (Rule 20)

Factor to be applied to the 1996 & Prior rate.

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

For symbols 18 and higher (Rule 22)

Factor to be applied to the symbol 17 rate:

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

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

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

Symbol	Model Year								Symbol	Model Year							
	2011	2012	2013	2014	2015	2016	2017	2018		2011	2012	2013	2014	2015	2016	2017	2018
1	0.807	0.845	0.885	0.927	0.983	1.042	1.105	1.171	46	2.816	2.948	3.087	3.232	3.426	3.632	3.850	4.081
2	0.817	0.855	0.895	0.937	0.993	1.053	1.116	1.183	47	2.869	3.004	3.145	3.293	3.491	3.700	3.922	4.157
3	0.848	0.888	0.930	0.974	1.032	1.094	1.160	1.230	48	2.921	3.058	3.202	3.352	3.553	3.766	3.992	4.232
4	0.911	0.954	0.999	1.046	1.109	1.176	1.247	1.322	49	2.973	3.113	3.259	3.412	3.617	3.834	4.064	4.308
5	0.963	1.008	1.055	1.105	1.171	1.241	1.315	1.394	50	3.015	3.157	3.305	3.460	3.668	3.888	4.121	4.368
6	1.016	1.064	1.114	1.166	1.236	1.310	1.389	1.472	51	3.068	3.212	3.363	3.521	3.732	3.956	4.193	4.445
7	1.057	1.107	1.159	1.213	1.286	1.363	1.445	1.532	52	3.120	3.267	3.421	3.582	3.797	4.025	4.267	4.523
8	1.110	1.162	1.217	1.274	1.350	1.431	1.517	1.608	53	3.172	3.321	3.477	3.640	3.858	4.089	4.334	4.594
10	1.173	1.228	1.286	1.346	1.427	1.513	1.604	1.700	54	3.246	3.399	3.559	3.726	3.950	4.187	4.438	4.704
11	1.225	1.283	1.343	1.406	1.490	1.579	1.674	1.774	55	3.340	3.497	3.661	3.833	4.063	4.307	4.565	4.839
12	1.277	1.337	1.400	1.466	1.554	1.647	1.746	1.851	56	3.434	3.595	3.764	3.941	4.177	4.428	4.694	4.976
13	1.309	1.371	1.435	1.502	1.592	1.688	1.789	1.896	57	3.507	3.672	3.845	4.026	4.268	4.524	4.795	5.083
14	1.351	1.414	1.480	1.550	1.643	1.742	1.847	1.958	58	3.623	3.793	3.971	4.158	4.407	4.671	4.951	5.248
15	1.393	1.458	1.527	1.599	1.695	1.797	1.905	2.019	59	3.769	3.946	4.131	4.325	4.585	4.860	5.152	5.461
16	1.445	1.513	1.584	1.658	1.757	1.862	1.974	2.092	60	3.916	4.100	4.293	4.495	4.765	5.051	5.354	5.675
17	1.487	1.557	1.630	1.707	1.809	1.918	2.033	2.155	61	4.073	4.264	4.464	4.674	4.954	5.251	5.566	5.900
18	1.529	1.601	1.676	1.755	1.860	1.972	2.090	2.215	62	4.219	4.417	4.625	4.842	5.133	5.441	5.767	6.113
19	1.571	1.645	1.722	1.803	1.911	2.026	2.148	2.277	63	4.366	4.571	4.786	5.011	5.312	5.631	5.969	6.327
20	1.612	1.688	1.767	1.850	1.961	2.079	2.204	2.336	64	4.513	4.725	4.947	5.180	5.491	5.820	6.169	6.539
21	1.654	1.732	1.813	1.898	2.012	2.133	2.261	2.397	65	4.670	4.889	5.119	5.360	5.682	6.023	6.384	6.767
22	1.686	1.765	1.848	1.935	2.051	2.174	2.304	2.442	66	4.889	5.119	5.360	5.612	5.949	6.306	6.684	7.085
23	1.717	1.798	1.883	1.972	2.090	2.215	2.348	2.489	67	5.193	5.437	5.693	5.961	6.319	6.698	7.100	7.526
24	1.748	1.830	1.916	2.006	2.126	2.254	2.389	2.532	68	5.486	5.744	6.014	6.297	6.675	7.076	7.501	7.951
25	1.790	1.874	1.962	2.054	2.177	2.308	2.446	2.593	69	5.790	6.062	6.347	6.645	7.044	7.467	7.915	8.390
26	1.822	1.908	1.998	2.092	2.218	2.351	2.492	2.642	70	6.094	6.380	6.680	6.994	7.414	7.859	8.331	8.831
27	1.853	1.940	2.031	2.126	2.254	2.389	2.532	2.684	76	6.617	6.928	7.254	7.595	8.051	8.534	9.046	9.589
28	1.895	1.984	2.077	2.175	2.306	2.444	2.591	2.746	77	7.360	7.706	8.068	8.447	8.954	9.491	10.060	10.664
29	1.937	2.028	2.123	2.223	2.356	2.497	2.647	2.806	78	8.114	8.495	8.894	9.312	9.871	10.463	11.091	11.756
30	1.968	2.060	2.157	2.258	2.393	2.537	2.689	2.850	79	8.858	9.274	9.710	10.166	10.776	11.423	12.108	12.834
31	2.010	2.104	2.203	2.307	2.445	2.592	2.748	2.913	80	9.611	10.063	10.536	11.031	11.693	12.395	13.139	13.927
32	2.063	2.160	2.262	2.368	2.510	2.661	2.821	2.990	81	10.355	10.842	11.352	11.886	12.599	13.355	14.156	15.005
33	2.115	2.214	2.318	2.427	2.573	2.727	2.891	3.064	82	11.109	11.631	12.178	12.750	13.515	14.326	15.186	16.097
34	2.157	2.258	2.364	2.475	2.624	2.781	2.948	3.125	83	11.852	12.409	12.992	13.603	14.419	15.284	16.201	17.173
35	2.199	2.302	2.410	2.523	2.674	2.834	3.004	3.184	84	12.606	13.198	13.818	14.467	15.335	16.255	17.230	18.264
36	2.241	2.346	2.456	2.571	2.725	2.889	3.062	3.246	85	13.349	13.976	14.633	15.321	16.240	17.214	18.247	19.342
37	2.293	2.401	2.514	2.632	2.790	2.957	3.134	3.322	86	14.480	15.161	15.874	16.620	17.617	18.674	19.794	20.982
38	2.366	2.477	2.593	2.715	2.878	3.051	3.234	3.428	87	14.476	15.156	15.868	16.614	17.611	18.668	19.788	20.975
39	2.429	2.543	2.663	2.788	2.955	3.132	3.320	3.519									
40	2.492	2.609	2.732	2.860	3.032	3.214	3.407	3.611	71*	6.512	6.818	7.138	7.473	7.921	8.396	8.900	9.434
41	2.555	2.675	2.801	2.933	3.109	3.296	3.494	3.704	72*	6.921	7.246	7.587	7.944	8.421	8.926	9.462	10.030
42	2.607	2.730	2.858	2.992	3.172	3.362	3.564	3.778	73*	7.339	7.684	8.045	8.423	8.928	9.464	10.032	10.634
43	2.670	2.795	2.926	3.064	3.248	3.443	3.650	3.869	74*	7.758	8.123	8.505	8.905	9.439	10.005	10.605	11.241
44	2.722	2.850	2.984	3.124	3.311	3.510	3.721	3.944	75*	8.167	8.551	8.953	9.374	9.936	10.532	11.164	11.834
45	2.764	2.894	3.030	3.172	3.362	3.564	3.778	4.005									

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

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

Symbol	Model Year							Symbol	Model Year								
	2011	2012	2013	2014	2015	2016	2018		2018	2011	2012	2013	2014	2015	2016	2017	2018
1	0.594	0.599	0.604	0.609	0.621	0.633	0.646	0.659	46	1.875	1.890	1.905	1.920	1.958	1.997	2.037	2.078
2	0.605	0.610	0.615	0.620	0.632	0.645	0.658	0.671	47	1.915	1.930	1.945	1.961	2.000	2.040	2.081	2.123
3	0.625	0.630	0.635	0.640	0.653	0.666	0.679	0.693	48	1.945	1.961	1.977	1.993	2.033	2.074	2.115	2.157
4	0.655	0.660	0.665	0.670	0.683	0.697	0.711	0.725	49	1.986	2.002	2.018	2.034	2.075	2.117	2.159	2.202
5	0.696	0.702	0.708	0.714	0.728	0.743	0.758	0.773	50	2.016	2.032	2.048	2.064	2.105	2.147	2.190	2.234
6	0.726	0.732	0.738	0.744	0.759	0.774	0.789	0.805	51	2.046	2.062	2.078	2.095	2.137	2.180	2.224	2.268
7	0.756	0.762	0.768	0.774	0.789	0.805	0.821	0.837	52	2.087	2.104	2.121	2.138	2.181	2.225	2.270	2.315
8	0.786	0.792	0.798	0.804	0.820	0.836	0.853	0.870	53	2.117	2.134	2.151	2.168	2.211	2.255	2.300	2.346
10	0.827	0.834	0.841	0.848	0.865	0.882	0.900	0.918	54	2.167	2.184	2.201	2.219	2.263	2.308	2.354	2.401
11	0.857	0.864	0.871	0.878	0.896	0.914	0.932	0.951	55	2.228	2.246	2.264	2.282	2.328	2.375	2.423	2.471
12	0.887	0.894	0.901	0.908	0.926	0.945	0.964	0.983	56	2.288	2.306	2.324	2.343	2.390	2.438	2.487	2.537
13	0.917	0.924	0.931	0.938	0.957	0.976	0.996	1.016	57	2.339	2.358	2.377	2.396	2.444	2.493	2.543	2.594
14	0.937	0.944	0.952	0.960	0.979	0.999	1.019	1.039	58	2.419	2.438	2.458	2.478	2.528	2.579	2.631	2.684
15	0.968	0.976	0.984	0.992	1.012	1.032	1.053	1.074	59	2.520	2.540	2.560	2.580	2.632	2.685	2.739	2.794
16	0.998	1.006	1.014	1.022	1.042	1.063	1.084	1.106	60	2.611	2.632	2.653	2.674	2.727	2.782	2.838	2.895
17	1.018	1.026	1.034	1.042	1.063	1.084	1.106	1.128	61	2.712	2.734	2.756	2.778	2.834	2.891	2.949	3.008
18	1.048	1.056	1.064	1.073	1.094	1.116	1.138	1.161	62	2.812	2.834	2.857	2.880	2.938	2.997	3.057	3.118
19	1.079	1.088	1.097	1.106	1.128	1.151	1.174	1.197	63	2.913	2.936	2.959	2.983	3.043	3.104	3.166	3.229
20	1.099	1.108	1.117	1.126	1.149	1.172	1.195	1.219	64	3.014	3.038	3.062	3.086	3.148	3.211	3.275	3.341
21	1.119	1.128	1.137	1.146	1.169	1.192	1.216	1.240	65	3.115	3.140	3.165	3.190	3.254	3.319	3.385	3.453
22	1.139	1.148	1.157	1.166	1.189	1.213	1.237	1.262	66	3.266	3.292	3.318	3.345	3.412	3.480	3.550	3.621
23	1.159	1.168	1.177	1.186	1.210	1.234	1.259	1.284	67	3.468	3.496	3.524	3.552	3.623	3.695	3.769	3.844
24	1.179	1.188	1.198	1.208	1.232	1.257	1.282	1.308	68	3.669	3.698	3.728	3.758	3.833	3.910	3.988	4.068
25	1.210	1.220	1.230	1.240	1.265	1.290	1.316	1.342	69	3.861	3.892	3.923	3.954	4.033	4.114	4.196	4.280
26	1.230	1.240	1.250	1.260	1.285	1.311	1.337	1.364	70	4.062	4.094	4.127	4.160	4.243	4.328	4.415	4.503
27	1.250	1.260	1.270	1.280	1.306	1.332	1.359	1.386	76	4.415	4.450	4.486	4.522	4.612	4.704	4.798	4.894
28	1.270	1.280	1.290	1.300	1.326	1.353	1.380	1.408	77	4.909	4.948	4.988	5.028	5.129	5.232	5.337	5.444
29	1.290	1.300	1.310	1.320	1.346	1.373	1.400	1.428	78	5.413	5.456	5.500	5.544	5.655	5.768	5.883	6.001
30	1.320	1.331	1.342	1.353	1.380	1.408	1.436	1.465	79	5.917	5.964	6.012	6.060	6.181	6.305	6.431	6.560
31	1.341	1.352	1.363	1.374	1.401	1.429	1.458	1.487	80	6.411	6.462	6.514	6.566	6.697	6.831	6.968	7.107
32	1.371	1.382	1.393	1.404	1.432	1.461	1.490	1.520	81	6.915	6.970	7.026	7.082	7.224	7.368	7.515	7.665
33	1.411	1.422	1.433	1.444	1.473	1.502	1.532	1.563	82	7.409	7.468	7.528	7.588	7.740	7.895	8.053	8.214
34	1.441	1.453	1.465	1.477	1.507	1.537	1.568	1.599	83	7.913	7.976	8.040	8.104	8.266	8.431	8.600	8.772
35	1.462	1.474	1.486	1.498	1.528	1.559	1.590	1.622	84	8.417	8.484	8.552	8.620	8.792	8.968	9.147	9.330
36	1.492	1.504	1.516	1.528	1.559	1.590	1.622	1.654	85	8.911	8.982	9.054	9.126	9.309	9.495	9.685	9.879
37	1.532	1.544	1.556	1.568	1.599	1.631	1.664	1.697	86	9.657	9.734	9.812	9.890	10.088	10.290	10.496	10.706
38	1.572	1.585	1.598	1.611	1.643	1.676	1.710	1.744	87	9.661	9.738	9.816	9.895	10.093	10.295	10.501	10.711
39	1.623	1.636	1.649	1.662	1.695	1.729	1.764	1.799									
40	1.663	1.676	1.689	1.703	1.737	1.772	1.807	1.843	71*	4.355	4.390	4.425	4.460	4.549	4.640	4.733	4.828
41	1.704	1.718	1.732	1.746	1.781	1.817	1.853	1.890	72*	4.647	4.684	4.721	4.759	4.854	4.951	5.050	5.151
42	1.744	1.758	1.772	1.786	1.822	1.858	1.895	1.933	73*	4.939	4.979	5.019	5.059	5.160	5.263	5.368	5.475
43	1.784	1.798	1.812	1.826	1.863	1.900	1.938	1.977	74*	5.232	5.274	5.316	5.359	5.466	5.575	5.687	5.801
44	1.814	1.829	1.844	1.859	1.896	1.934	1.973	2.012	75*	5.524	5.568	5.613	5.658	5.771	5.886	6.004	6.124
45	1.845	1.860	1.875	1.890	1.928	1.967	2.006	2.046									

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

Metropolitan Property and Casualty Insurance Company
Private Passenger Automobile
MASSACHUSETTS
Deductibles

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

COMPREHENSIVE	
Charge applied to the base rate to reduce Deductible from \$500 to:	
\$300	0.03
Factor applied to change Deductible from \$500 to:	
\$1,000	0.82
\$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	0.70
\$2,000	0.50
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	30	32	40	44	52	63	85	108	110	112	185	212	222	261	395	405
2	31	33	42	46	54	65	88	112	114	116	192	220	230	271	410	421
3	31	33	42	46	54	65	88	112	114	116	192	220	230	271	410	421
4	35	37	47	52	61	73	100	126	128	131	217	248	260	305	463	475
5	34	36	45	50	58	70	94	118	121	123	203	232	243	285	431	442
6	40	43	53	59	70	83	113	142	145	148	244	279	293	344	522	535
7	41	44	55	60	72	85	116	147	149	152	252	288	302	355	539	553
8	40	43	54	60	71	85	116	147	150	152	254	290	304	358	543	557
9	47	50	63	69	82	97	132	167	170	173	286	327	343	403	611	627
10	45	48	61	67	79	95	129	163	166	169	281	322	337	396	602	617
11	44	47	58	64	75	89	120	151	154	157	258	295	309	363	549	563
12	43	46	58	64	76	91	124	157	160	163	271	310	325	382	580	595
13	53	56	70	77	90	107	144	181	184	187	308	352	369	433	654	671
14	61	65	82	90	106	127	172	217	221	225	373	427	447	525	797	817
15	75	80	100	110	129	154	208	263	268	273	450	515	539	633	959	984
16	81	85	102	110	127	148	194	239	244	248	398	452	473	552	827	848
17	50	53	66	73	86	102	138	174	177	180	297	339	356	417	632	648
18	76	81	99	108	126	148	198	248	253	257	420	479	502	588	887	910
19	71	75	92	100	116	137	182	227	231	235	383	436	456	534	805	825
20	83	88	106	116	135	158	210	261	266	271	439	500	524	613	923	946
21	115	121	147	160	186	219	290	361	368	374	607	692	724	847	1275	1307
22	110	116	141	154	179	210	278	347	353	359	583	664	696	814	1225	1256
23	43	46	57	63	75	89	120	152	155	158	261	298	313	367	557	571
24	42	45	56	61	72	86	116	146	149	152	250	286	300	352	532	546
25	61	64	78	85	99	116	154	192	196	199	323	368	385	451	679	696
26	62	66	80	88	102	121	161	202	206	209	342	390	408	478	721	739
27	27	29	36	40	47	56	76	97	98	100	166	190	199	234	355	364
40	58	62	78	86	101	121	164	208	212	216	357	409	428	503	763	783
41	51	54	68	75	89	106	144	182	186	189	313	358	375	441	669	686
42	75	80	100	110	130	155	209	264	269	274	453	518	543	638	966	991
43	70	74	92	101	118	140	189	237	242	246	404	462	484	567	858	880
44	67	71	87	95	112	132	176	221	225	229	375	427	448	525	792	812
45	87	93	116	127	150	179	243	306	312	317	525	600	628	738	1118	1147
46	23	25	31	34	40	47	64	80	82	83	137	157	164	193	292	299
50	22	23	29	32	38	46	62	79	80	82	135	155	162	190	289	296
51	26	28	35	39	46	55	74	94	96	98	162	185	194	228	346	355
52	28	30	38	41	49	59	80	101	102	104	173	198	208	244	370	379
53	27	29	36	40	48	57	77	98	100	102	169	193	203	238	362	371
54	36	38	48	53	63	75	101	128	130	132	219	250	263	308	467	479
55	30	32	40	44	52	62	83	105	107	109	180	206	216	254	384	394
56	35	37	47	52	61	73	99	125	127	129	214	245	257	302	457	469
57	34	36	46	50	59	71	96	121	124	126	209	239	250	294	446	457

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	54	57	71	77	91	107	144	181	184	188	308	351	368	431	652	669
2	59	63	77	85	99	118	158	198	202	205	337	385	403	473	714	732
3	59	63	78	85	100	118	159	200	204	207	341	389	408	478	723	742
4	62	66	81	88	103	122	163	204	208	212	346	395	414	485	731	750
5	70	74	90	98	115	135	179	224	228	232	378	430	451	528	795	815
6	65	69	85	93	109	129	173	217	221	225	368	420	440	516	779	799
7	67	71	88	97	114	135	182	229	234	238	392	447	468	550	831	853
8	78	83	101	111	129	153	204	255	260	265	433	494	517	606	914	937
9	79	84	103	112	131	154	206	258	263	267	437	498	522	611	922	946
10	93	99	121	133	155	183	246	308	313	319	522	596	624	731	1104	1133
11	100	106	130	142	166	197	263	330	336	342	559	638	668	783	1181	1211
12	101	107	131	142	166	196	261	326	332	338	551	628	657	770	1161	1190
13	112	119	145	159	185	219	292	365	372	379	619	706	739	866	1306	1339
14	116	123	149	163	190	223	297	370	377	384	624	711	745	872	1314	1347
15	123	130	160	174	204	241	321	402	410	417	682	777	814	954	1439	1475
16	119	126	156	171	201	238	320	401	409	416	684	780	817	959	1449	1486
17	99	105	130	143	168	199	267	336	342	349	573	654	686	804	1216	1247
18	125	133	165	181	213	253	342	430	438	446	735	839	879	1031	1561	1601
19	124	132	163	178	209	248	334	419	427	434	714	815	853	1001	1513	1552
20	144	153	190	208	245	290	391	492	501	510	839	958	1004	1178	1782	1828
21	131	139	172	189	222	263	353	444	452	461	757	864	906	1062	1606	1647
22	128	136	168	184	216	256	344	432	440	448	735	839	879	1031	1558	1598
23	129	136	166	181	211	248	330	412	420	427	695	792	829	971	1463	1500
24	100	107	134	148	176	210	286	362	369	376	624	713	748	879	1333	1368
25	129	137	167	182	212	250	333	416	424	431	704	802	840	983	1482	1520
26	116	123	152	167	196	232	312	392	399	406	667	761	798	935	1414	1450
27	48	51	63	69	81	96	129	162	165	168	277	316	331	388	587	602
40	116	123	152	166	194	230	308	386	393	400	656	748	783	918	1387	1422
41	111	117	143	155	181	212	282	352	358	365	593	675	707	827	1246	1278
42	126	134	164	179	209	247	331	414	422	430	703	802	839	984	1485	1523
43	121	128	157	171	200	236	315	393	401	408	666	759	795	931	1404	1440
44	117	124	154	169	199	236	318	400	408	415	683	780	817	959	1451	1488
45	126	133	163	178	207	244	326	407	414	422	688	784	821	961	1449	1486
46	45	48	59	64	75	89	120	150	153	156	256	292	305	358	541	555
50	43	46	57	62	73	86	116	146	148	151	248	283	297	348	526	540
51	45	48	59	65	76	90	121	152	155	158	259	296	310	364	550	564
52	52	55	68	75	88	104	139	175	178	182	298	340	357	418	632	648
53	54	57	71	78	91	108	145	182	185	189	310	354	371	435	657	674
54	60	64	78	85	100	118	157	197	200	204	334	380	398	467	704	722
55	58	61	75	82	95	112	149	186	189	193	314	358	375	439	661	678
56	60	64	78	85	100	118	158	198	202	205	336	383	401	470	710	728
57	62	66	82	89	105	125	168	211	215	219	360	411	430	505	764	783

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	38	40	49	54	63	74	99	124	126	128	210	239	250	293	443	454
2	35	37	46	50	59	70	94	118	120	122	201	229	240	281	425	436
3	37	39	48	52	61	72	96	120	122	125	203	232	243	284	429	440
4	42	45	55	60	70	83	112	140	143	145	238	272	285	334	504	517
5	38	40	50	55	65	77	104	131	133	136	223	255	267	314	475	487
6	49	52	65	71	83	99	133	168	171	174	286	327	342	402	607	623
7	52	55	67	74	86	101	135	169	173	176	287	327	342	401	605	621
8	46	49	60	66	78	92	124	155	158	161	265	302	317	371	562	576
9	53	56	69	76	89	105	140	176	179	182	298	340	357	418	631	647
10	63	67	81	88	103	121	161	201	205	209	340	387	405	474	715	733
11	56	59	73	79	93	109	146	183	186	190	310	353	370	433	654	671
12	60	63	77	84	98	116	154	193	196	200	325	371	388	454	685	702
13	66	70	85	93	109	128	171	214	218	222	362	412	432	506	762	782
14	81	86	106	116	136	161	216	271	276	281	461	526	551	646	976	1001
15	84	89	111	121	143	169	228	286	291	297	488	557	584	685	1036	1063
16	91	97	121	133	157	187	253	319	325	331	546	624	654	768	1163	1193
17	56	60	74	81	95	112	151	189	193	196	322	368	385	452	683	700
18	77	82	102	112	132	157	212	267	272	277	456	521	546	641	970	995
19	70	74	92	101	119	141	189	238	242	247	406	463	485	569	861	883
20	80	85	104	113	132	156	208	261	265	270	441	503	527	617	930	954
21	104	110	136	148	174	205	275	345	351	358	586	668	700	820	1239	1271
22	122	129	158	172	201	237	316	395	402	410	668	762	798	934	1409	1445
23	72	77	96	106	126	150	203	257	262	267	442	505	530	622	944	968
24	60	64	79	87	102	121	162	204	208	212	348	397	416	488	738	757
25	69	73	89	98	114	134	179	224	229	233	380	433	453	531	801	822
26	79	84	105	116	137	163	222	280	285	290	480	549	575	676	1024	1051
27	30	32	40	44	51	61	82	103	105	107	177	202	211	248	375	385
40	69	73	90	99	115	137	183	229	234	238	390	445	466	546	824	845
41	77	82	101	111	130	154	206	259	264	269	441	503	527	618	934	958
42	79	84	104	114	135	160	215	271	276	281	463	528	554	650	983	1008
43	78	83	103	113	133	157	212	266	271	276	455	519	544	638	966	991
44	92	98	122	134	158	188	254	320	326	332	549	627	657	771	1168	1198
45	91	97	119	130	153	181	242	304	309	315	517	589	617	724	1093	1121
46	26	28	34	38	44	53	71	89	91	92	152	174	182	214	323	331
50	26	28	35	38	45	53	72	91	92	94	155	177	186	218	330	339
51	33	35	43	47	54	64	86	107	109	111	181	207	216	253	382	392
52	31	33	41	45	52	62	84	105	107	109	179	205	214	251	380	390
53	36	38	47	51	59	70	93	117	119	121	197	225	235	276	415	426
54	40	42	52	57	67	79	106	133	136	138	226	258	270	317	479	491
55	37	39	49	53	63	75	100	126	129	131	216	246	258	303	458	469
56	44	47	58	63	74	88	119	149	152	154	254	290	303	356	538	552
57	49	52	63	69	81	95	127	159	162	165	269	306	321	376	566	581

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	90	96	120	132	156	186	251	317	323	329	544	621	651	765	1159	1188
2	92	98	123	136	161	192	260	329	335	342	566	647	679	797	1209	1240
3	106	113	142	156	185	220	299	378	385	392	649	742	778	914	1386	1422
4	119	127	160	176	208	249	338	428	436	444	736	842	882	1037	1572	1613
5	131	140	175	192	227	270	366	462	471	479	793	906	950	1115	1690	1734
6	124	132	165	182	215	256	347	438	446	454	751	858	900	1056	1601	1642
7	138	147	184	202	239	284	385	485	494	504	833	951	997	1171	1774	1820
8	147	157	196	216	255	304	411	519	529	539	891	1018	1067	1253	1899	1948
9	148	158	198	218	258	308	417	527	537	547	906	1035	1085	1275	1933	1982
10	173	185	234	258	307	368	502	635	648	660	1098	1256	1317	1548	2351	2412
11	144	154	195	215	256	306	418	530	540	550	915	1047	1098	1291	1961	2012
12	151	162	204	225	267	319	435	550	561	571	950	1086	1139	1339	2032	2085
13	144	154	196	217	259	312	427	543	553	564	941	1078	1130	1329	2022	2074
14	151	162	204	225	268	321	438	555	565	576	958	1096	1149	1351	2052	2105
15	157	168	211	233	277	331	451	571	582	593	985	1126	1181	1388	2106	2161
16	145	155	197	217	258	310	423	536	547	557	928	1062	1113	1309	1989	2040
17	172	184	230	254	300	359	487	615	627	639	1059	1211	1269	1491	2261	2319
18	156	167	211	233	278	333	455	576	587	598	997	1140	1196	1406	2136	2191
19	150	161	203	224	266	319	435	551	561	572	952	1089	1142	1342	2038	2091
20	162	173	219	242	288	345	471	596	608	619	1031	1179	1236	1454	2208	2265
21	169	181	228	252	300	359	490	620	632	644	1072	1226	1286	1511	2296	2355
22	168	180	227	250	297	356	485	614	625	637	1059	1212	1271	1493	2268	2326
23	145	155	197	218	259	311	426	540	550	561	935	1070	1122	1319	2005	2057
24	143	153	195	216	257	309	423	537	547	557	930	1065	1117	1314	1997	2049
25	151	162	204	225	267	320	437	553	564	574	955	1093	1146	1347	2045	2098
26	141	151	190	210	250	299	408	517	527	537	893	1021	1071	1259	1911	1961
27	76	81	102	112	133	158	215	271	276	282	467	533	559	657	996	1022
40	151	162	205	226	269	323	441	560	570	581	968	1108	1162	1366	2075	2129
41	155	166	210	232	275	330	450	570	581	592	986	1128	1182	1390	2111	2166
42	177	190	240	265	315	377	515	652	665	677	1128	1290	1353	1591	2416	2479
43	147	157	199	220	262	314	429	543	554	564	940	1075	1127	1326	2014	2066
44	139	149	189	209	249	299	409	519	529	539	898	1028	1078	1268	1927	1977
45	168	180	227	250	297	356	485	614	626	638	1060	1213	1272	1495	2269	2328
46	83	89	111	122	144	172	233	295	300	306	506	579	607	712	1080	1108
50	71	76	95	104	124	147	200	253	257	262	434	496	520	611	927	951
51	80	85	107	117	138	165	223	282	287	292	484	553	579	680	1030	1057
52	83	89	111	122	144	172	234	295	301	306	507	580	608	714	1082	1110
53	87	93	116	128	152	181	246	310	316	322	534	610	640	751	1140	1169
54	112	120	150	165	196	234	318	402	410	417	692	791	829	974	1478	1516
55	109	116	145	159	188	224	303	382	389	397	655	749	785	921	1396	1432
56	109	116	145	160	189	225	305	385	393	400	662	756	792	931	1410	1447
57	124	132	165	181	214	255	346	436	444	452	748	855	896	1052	1594	1635

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	58	63	75	90	122	154	156	159	264	302	317	372	564	578
2	47	50	64	71	85	102	140	177	181	184	308	352	369	435	661	678
3	54	58	72	79	93	111	150	189	193	196	325	371	389	456	691	709
4	58	62	76	83	98	116	155	195	198	202	332	378	396	465	702	720
5	62	66	82	89	105	124	167	210	214	218	358	409	429	503	760	780
6	69	73	91	99	117	138	186	234	238	243	399	455	477	559	846	868
7	71	75	93	102	120	142	191	240	245	249	409	467	489	574	868	890
8	76	81	101	111	132	157	212	268	273	278	460	525	551	647	980	1005
9	78	83	103	112	132	157	211	265	270	275	452	516	540	634	959	983
10	89	95	118	129	152	180	243	306	312	317	523	597	626	734	1111	1140
11	90	96	118	130	152	181	243	305	311	316	520	594	622	730	1103	1131
12	97	103	128	141	166	197	265	334	340	346	570	651	683	801	1212	1243
13	95	101	125	137	162	192	259	326	332	338	556	635	666	781	1182	1212
14	98	104	129	142	167	198	268	337	343	349	575	657	688	808	1222	1254
15	113	121	154	170	203	244	335	425	433	441	737	844	885	1041	1583	1624
16	106	113	140	153	180	213	287	361	367	374	615	702	736	863	1305	1339
17	75	80	99	109	128	152	205	257	262	267	440	502	526	617	934	958
18	94	100	124	136	160	190	257	323	329	335	552	631	661	775	1173	1204
19	98	104	130	142	167	199	268	337	344	350	577	659	690	810	1226	1257
20	114	121	151	166	195	232	314	395	402	410	676	772	809	949	1437	1474
21	138	148	189	209	250	301	413	524	535	545	911	1043	1094	1287	1958	2009
22	134	143	177	194	228	270	364	458	466	475	782	892	935	1097	1659	1702
23	100	106	132	145	170	202	273	343	349	356	586	669	701	822	1244	1276
24	88	94	117	128	151	180	243	306	312	318	524	599	628	737	1115	1144
25	100	106	132	145	171	203	274	345	351	358	589	673	705	828	1253	1285
26	113	120	149	163	192	228	307	386	393	401	659	753	789	925	1400	1436
27	36	38	48	52	61	73	98	123	126	128	211	241	252	296	448	459
40	94	100	126	139	164	196	266	336	343	349	579	662	694	815	1236	1268
41	101	108	135	149	176	211	286	361	368	375	622	711	745	875	1327	1361
42	109	117	149	164	196	235	322	409	417	425	709	812	852	1002	1523	1563
43	109	116	144	158	186	222	299	377	384	391	644	736	771	905	1369	1404
44	106	113	140	153	180	214	289	363	370	376	620	708	741	870	1316	1350
45	118	125	155	169	198	235	315	395	403	410	673	768	804	943	1425	1461
46	37	39	49	54	64	76	102	129	131	133	220	251	264	309	468	480
50	34	36	45	50	58	70	94	118	121	123	203	232	243	285	431	442
51	40	43	53	59	69	83	112	142	145	147	244	279	292	343	520	533
52	43	46	58	64	77	92	126	160	163	166	276	316	332	390	593	608
53	52	55	69	76	89	106	144	181	185	188	310	355	372	436	661	678
54	60	64	79	86	101	120	161	202	205	209	343	392	411	481	728	746
55	57	61	75	82	96	114	154	193	197	200	329	376	394	462	698	716
56	66	70	87	95	111	132	177	223	227	231	379	433	453	532	803	824
57	66	70	87	95	111	132	177	222	226	230	378	432	452	530	802	822

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	81	86	108	119	140	167	226	285	290	296	489	559	586	688	1042	1069
2	83	89	111	122	145	173	235	297	302	308	510	583	611	718	1089	1117
3	95	101	127	140	166	198	269	339	346	352	584	667	699	822	1246	1278
4	107	114	144	158	187	224	304	385	392	399	663	758	794	933	1415	1452
5	118	126	157	173	204	243	330	416	424	432	714	816	855	1004	1521	1561
6	112	119	149	164	194	231	313	394	402	409	677	773	810	952	1442	1479
7	124	132	165	182	214	256	346	436	445	453	749	856	897	1053	1595	1636
8	132	141	176	194	229	273	370	467	476	484	802	916	960	1128	1709	1753
9	133	142	178	196	232	277	375	474	483	492	815	931	976	1147	1739	1783
10	156	167	211	233	277	331	452	572	583	594	989	1131	1186	1394	2118	2173
11	130	139	176	194	231	276	377	477	486	496	825	943	989	1163	1766	1812
12	136	145	183	202	240	287	391	495	505	514	855	978	1025	1205	1829	1877
13	130	139	177	196	234	281	385	489	499	508	848	971	1018	1198	1822	1869
14	136	146	184	203	241	289	394	499	509	518	863	987	1035	1216	1847	1895
15	141	151	190	210	249	298	406	513	523	533	886	1013	1062	1248	1895	1944
16	131	140	177	196	233	279	382	484	493	502	836	957	1003	1180	1792	1839
17	155	166	208	229	271	323	439	554	565	575	954	1090	1143	1343	2036	2089
18	140	150	190	210	249	299	409	518	528	538	896	1026	1075	1264	1921	1971
19	135	145	183	202	240	287	392	496	506	515	857	981	1028	1209	1836	1883
20	146	156	197	218	259	311	424	537	547	558	928	1062	1113	1309	1988	2039
21	152	163	205	227	270	323	441	558	569	580	964	1103	1157	1360	2066	2119
22	151	162	204	225	267	320	436	552	563	573	954	1091	1144	1344	2041	2094
23	131	140	178	197	234	281	384	487	496	505	842	964	1011	1189	1806	1853
24	129	138	176	194	232	278	381	484	493	502	838	959	1006	1183	1799	1846
25	136	146	184	203	241	288	393	498	507	517	860	983	1031	1212	1840	1888
26	127	136	172	189	225	269	367	465	474	483	803	919	964	1133	1720	1765
27	68	73	91	100	119	142	193	244	248	253	419	479	502	590	895	918
40	136	146	184	204	242	291	397	504	514	523	872	998	1046	1230	1869	1917
41	140	150	189	209	248	297	406	514	524	534	888	1016	1065	1252	1901	1951
42	159	170	215	238	283	339	463	587	598	609	1015	1161	1217	1431	2175	2231
43	132	141	179	198	235	282	385	488	498	507	845	967	1014	1192	1811	1858
44	125	134	170	188	224	269	368	467	476	485	808	925	970	1141	1734	1779
45	151	162	204	225	267	320	436	552	563	573	954	1091	1144	1344	2041	2094
46	75	80	100	110	130	155	211	266	271	276	457	522	547	642	974	999
50	64	68	86	94	111	133	180	227	232	236	391	447	468	550	834	855
51	72	77	96	105	125	148	201	254	258	263	435	497	521	612	928	952
52	75	80	100	110	130	155	211	266	271	276	457	523	548	643	975	1001
53	78	83	104	115	136	163	221	279	284	290	480	549	575	676	1025	1051
54	101	108	135	149	177	211	286	362	369	376	623	712	747	877	1331	1365
55	98	104	130	143	169	202	273	344	350	357	590	674	706	829	1256	1288
56	98	105	131	144	170	203	275	347	353	360	595	680	713	837	1269	1301
57	112	119	149	164	193	230	312	393	400	408	674	770	807	947	1435	1472

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	57	68	81	110	139	141	144	238	272	285	335	508	521
2	42	45	57	64	76	91	125	159	162	165	276	316	332	390	593	609
3	49	52	65	71	84	100	136	171	174	177	293	335	351	412	624	640
4	52	55	68	75	88	104	139	175	178	182	298	340	357	418	632	648
5	56	60	74	81	95	112	151	189	193	196	323	368	386	453	684	702
6	62	66	82	89	105	125	168	211	214	218	359	410	430	504	762	781
7	64	68	84	92	108	128	172	216	220	224	369	421	441	517	782	802
8	68	73	91	100	118	141	191	241	245	250	413	472	495	581	881	903
9	70	74	92	101	119	141	190	238	243	247	407	464	486	571	863	885
10	80	85	106	116	137	162	219	275	280	286	471	537	563	661	1000	1026
11	81	86	106	117	137	162	218	274	280	285	468	534	559	656	992	1018
12	87	93	115	126	149	177	238	300	305	311	513	585	613	720	1089	1117
13	86	91	113	124	146	174	234	294	299	305	502	573	600	704	1065	1092
14	88	94	116	128	150	178	241	303	308	314	517	591	619	726	1099	1128
15	102	109	139	154	183	220	302	383	390	398	664	760	797	937	1425	1462
16	95	101	125	137	161	191	258	324	330	336	553	632	662	776	1174	1205
17	68	72	90	98	116	137	185	233	237	241	397	453	475	557	843	865
18	85	90	112	123	145	172	232	291	297	302	498	568	595	699	1057	1084
19	88	94	116	128	150	179	241	303	309	315	519	593	621	729	1103	1131
20	103	110	136	150	176	210	283	356	363	369	609	696	729	856	1295	1328
21	124	133	170	188	225	270	371	472	481	490	819	938	984	1158	1762	1808
22	121	129	159	175	205	244	328	412	420	428	704	804	842	988	1494	1532
23	90	96	119	130	153	182	245	309	314	320	527	602	631	740	1119	1148
24	79	84	105	115	136	162	218	275	280	285	471	538	564	662	1003	1028
25	90	96	119	131	154	183	247	310	316	322	531	606	635	745	1128	1157
26	102	108	134	147	173	206	277	348	354	361	594	678	710	833	1260	1292
27	32	34	42	46	55	65	88	111	113	115	189	216	227	266	403	413
40	85	91	114	125	148	177	240	304	309	315	522	597	626	735	1114	1143
41	91	97	122	134	159	190	258	325	332	338	560	640	671	788	1195	1226
42	98	105	134	148	176	212	290	368	375	382	638	731	766	901	1371	1406
43	98	104	130	142	168	199	269	339	345	352	580	662	694	814	1233	1265
44	95	101	125	138	162	192	259	326	332	338	557	636	667	782	1183	1214
45	106	113	139	152	178	211	283	356	362	369	605	691	724	848	1282	1315
46	33	35	44	48	57	68	92	115	118	120	198	226	237	278	421	432
50	31	33	41	45	53	63	85	107	109	111	183	209	219	257	389	399
51	36	38	48	53	63	75	101	128	130	132	219	250	263	308	467	479
52	39	42	53	58	69	83	114	144	147	150	250	286	299	352	535	549
53	47	50	62	68	81	96	130	163	166	169	280	319	335	393	595	610
54	54	57	71	78	91	108	145	182	185	188	309	353	370	434	655	672
55	51	54	67	74	86	103	138	173	177	180	296	338	354	415	627	643
56	59	63	78	85	100	118	159	200	203	207	340	388	407	477	721	740
57	59	63	78	85	100	118	159	200	203	207	340	388	407	477	721	740

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	27	29	36	40	47	56	76	96	98	100	165	189	198	233	353	362
2	28	30	38	41	49	59	80	101	102	104	173	198	208	244	370	379
3	27	29	37	40	48	58	79	100	101	103	172	197	207	243	369	378
4	30	32	40	44	52	62	85	107	109	111	184	211	221	259	393	404
5	31	33	41	45	54	64	87	110	112	114	188	215	226	265	402	412
6	35	37	46	51	60	71	97	122	124	126	208	238	249	293	443	455
7	35	37	47	51	60	72	97	123	125	127	211	241	252	296	448	460
8	35	37	46	51	60	71	96	121	124	126	208	237	248	292	441	453
9	44	47	59	64	76	90	122	154	157	160	264	302	317	372	563	578
10	39	42	53	58	69	83	114	144	147	149	249	285	298	351	533	547
11	45	48	60	65	77	91	123	155	158	161	265	303	318	373	564	579
12	49	52	65	71	83	99	133	167	170	173	285	326	341	400	606	621
13	50	53	66	72	85	101	135	170	173	176	290	331	347	407	616	631
14	63	67	84	92	109	130	175	221	225	229	379	433	454	533	808	828
15	61	65	81	88	104	124	167	210	214	218	359	410	429	504	763	782
16	71	75	89	97	112	130	171	211	215	219	351	399	418	488	732	750
17	46	49	61	67	79	94	127	160	163	166	275	314	329	386	585	600
18	59	62	75	82	95	112	148	184	187	191	309	352	368	431	648	664
19	64	68	83	90	105	124	166	207	211	215	351	400	418	490	739	758
20	71	75	90	98	113	132	173	215	219	223	359	408	427	499	749	768
21	95	101	123	134	156	183	244	305	310	316	515	586	614	719	1083	1111
22	92	97	119	130	151	178	238	297	302	308	502	572	599	701	1057	1084
23	46	49	62	68	80	96	130	165	168	171	283	324	339	399	604	620
24	45	48	60	65	77	92	124	156	159	162	267	305	319	375	568	582
25	53	56	69	75	88	104	138	173	176	179	293	334	350	410	619	634
26	58	61	75	82	95	112	149	186	190	193	315	359	376	440	663	680
27	27	29	36	39	46	55	73	92	94	96	158	180	189	221	335	343
40	54	58	72	79	93	111	151	190	194	198	327	374	391	460	697	715
41	53	57	71	78	92	110	149	189	192	196	324	371	389	456	692	710
42	62	66	83	91	108	129	175	221	225	229	380	434	455	534	810	831
43	60	64	79	87	103	122	165	208	212	216	356	406	426	500	756	776
44	71	75	89	96	110	127	166	204	208	211	337	383	400	467	698	715
45	64	68	84	92	108	129	173	218	222	226	371	424	444	521	787	807
46	25	27	33	36	42	50	67	84	85	87	143	163	171	200	302	310
50	24	26	32	35	41	49	66	83	84	86	142	162	170	199	301	309
51	24	26	32	36	42	51	69	88	90	91	152	174	182	214	325	333
52	25	27	33	37	44	52	71	89	91	93	153	175	184	216	328	336
53	25	27	34	37	44	53	72	92	93	95	158	181	190	223	338	347
54	30	32	40	44	52	62	84	106	108	110	183	209	219	257	390	400
55	29	31	39	43	50	60	81	103	105	107	176	202	211	248	376	386
56	31	33	41	45	53	63	86	108	110	112	185	211	221	259	393	403
57	31	33	41	45	54	64	87	110	112	114	188	215	226	265	402	412

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

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

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

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

(Minimum Bodily Injury and Property Damage Limits*)

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

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

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

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

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

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

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

Metropolitan Property and Casualty Insurance Company

MASSACHUSETTS Private Passenger Automobile

Tier Factors

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

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

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
MASSACHUSETTS

RULE 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: 1.06
Part 9: 1.02

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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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	1.130	1.130	1.130	1.130
1 - <2	1.000	1.000	1.000	1.000
2 - <3	0.960	0.960	0.960	0.960
3 - <4	1.100	1.100	1.100	1.100
4 - <5	1.000	1.000	1.000	1.000
5 - <6	0.950	0.950	0.950	0.950
6 - <8	1.110	1.110	1.110	1.110
8 - <10	1.110	1.110	1.110	1.110
10 - <12	1.090	1.090	1.090	1.090
12 - <14	1.030	1.030	1.030	1.030
14 - <15	1.030	1.030	1.030	1.030
15 - <17	1.000	1.000	1.000	1.000
17 - <19	0.960	0.960	0.960	0.960
19 - <21	0.950	0.950	0.950	0.950
21 - <22	0.970	0.970	0.970	0.970
22 - <24	0.940	0.940	0.940	0.940
24 - <25	0.940	0.940	0.940	0.940
25 - <26	0.910	0.910	0.910	0.910
26 - <29	0.930	0.930	0.930	0.930
29 - <32	0.930	0.930	0.930	0.930
32 - <36	0.930	0.930	0.930	0.930
36 - <39	0.920	0.920	0.920	0.920
39 - <42	0.900	0.900	0.900	0.900
42 - <45	0.900	0.900	0.900	0.900
45 - <46	0.940	0.940	0.940	0.940
46 - <47	1.000	1.000	1.000	1.000
47 - <48	1.000	1.000	1.000	1.000
48 - <54	1.080	1.080	1.080	1.080
54 - <59	1.080	1.080	1.080	1.080
59 - <62	1.110	1.110	1.110	1.110
62 - <63	1.110	1.110	1.110	1.110
63 - <64	1.110	1.110	1.110	1.110
64+	1.110	1.110	1.110	1.110

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	2%
Category II	8%
Category III	13%
Category IV	14%
Category IV, plus Category I	24%
Category IV, plus Category II	29%
Category IV, plus Category III	32%
Category V	23%
Category V, plus Category I	26%
Category V, plus Category II	30%
Category V, plus Category III	35%

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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	18 52%
Category II	18 18%
Category III	13 1613%
Category IV	14 1714%
Category IV, plus Category I	24%
Category IV, plus Category II	29%
Category IV, plus Category III	32%
Category V	23%
Category V, plus Category I	26%
Category V, plus Category II	30%
Category V, plus Category III	35%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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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: 4-0481.06
Part 9: 4-008-1.02

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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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	1.100 1.130	1.100 1.130	1.100 1.130	1.100 1.130
1 - <2	1.000	1.000	1.000	1.000
2 - <3	0.960	0.960	0.960	0.960
3 - <4	1.095 1.100	1.095 1.100	1.095 1.100	1.095 1.100
4 - <5	1.000	1.000	1.000	1.000
5 - <6	0.950	0.950	0.950	0.950
6 - <8	1.095 1.110	1.095 1.110	1.095 1.110	1.095 1.110
8 - <10	1.095 1.110	1.095 1.110	1.095 1.110	1.095 1.110
10 - <12	1.080 1.090	1.080 1.090	1.080 1.090	1.080 1.090
12 - <14	1.030	1.030	1.030	1.030
14 - <15	1.020 1.030	1.020 1.030	1.020 1.030	1.020 1.030
15 - <17	1.000	1.000	1.000	1.000
17 - <19	0.970 0.960	0.970 0.960	0.970 0.960	0.970 0.960
19 - <21	0.960 0.950	0.960 0.950	0.960 0.950	0.960 0.950
21 - <22	0.980 0.970	0.980 0.970	0.980 0.970	0.980 0.970
22 - <24	0.950 0.940	0.950 0.940	0.950 0.940	0.950 0.940
24 - <25	0.950 0.940	0.950 0.940	0.950 0.940	0.950 0.940
25 - <26	0.920 0.910	0.920 0.910	0.920 0.910	0.920 0.910
26 - <29	0.930	0.930	0.930	0.930
29 - <32	0.930	0.930	0.930	0.930
32 - <36	0.930	0.930	0.930	0.930
36 - <39	0.920	0.920	0.920	0.920
39 - <42	0.900	0.900	0.900	0.900
42 - <45	0.900	0.900	0.900	0.900
45 - <46	0.940	0.940	0.940	0.940
46 - <47	1.000	1.000	1.000	1.000
47 - <48	1.000	1.000	1.000	1.000
48 - <54	1.040 1.080	1.040 1.080	1.040 1.080	1.040 1.080
54 - <59	1.070 1.080	1.070 1.080	1.070 1.080	1.070 1.080
59 - <62	1.095 1.110	1.095 1.110	1.095 1.110	1.095 1.110
62 - <63	1.095 1.110	1.095 1.110	1.095 1.110	1.095 1.110
63 - <64	1.095 1.110	1.095 1.110	1.095 1.110	1.095 1.110
64+	1.095 1.110	1.095 1.110	1.095 1.110	1.095 1.110

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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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: 1.0~~648~~
Part 9: 1.0~~208~~

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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	11 52%
Category II	11 48%
Category III	13 36%
Category IV	14 27%
Category IV, plus Category I	24%
Category IV, plus Category II	29%
Category IV, plus Category III	32%
Category V	23%
Category V, plus Category I	26%
Category V, plus Category II	30%
Category V, plus Category III	35%

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SECTION V - SUPPLEMENTAL INFORMATION

RULE 54 - ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

1. Eligibility

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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	18 52%
Category II	18 13%
Category III	18 14%
Category IV	18 24%
Category IV, plus Category I	29%
Category IV, plus Category II	32%
Category IV, plus Category III	23%
Category V	26%
Category V, plus Category I	30%
Category V, plus Category II	35%
Category V, plus Category III	

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.