Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Group - MetLaw Hyatt Legal Services
SERFF Tr Num: META-125306928
State: Arkansas

TOI: 33.0 Other Lines of Business
SERFF Status: Closed
State Tr Num: AR-PC-07-026254

Sub-TOI: 33.0002 Other Commercial Lines
Co Tr Num: B07-42 GJ SB
State Status: PENDING FEES

Filing Type: Form
Co Status:
Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Author: Sandra Bennett
Disposition Date: 10/18/2007

Date Submitted: 09/27/2007
Disposition Status: Approved

Effective Date Requested (New): 10/01/2007
Effective Date (New): 10/01/2007

Effective Date Requested (Renewal):
Effective Date (Renewal):

General Information

Project Name: Explanation of Variable
Status of Filing in Domicile:

Project Number: B07-42 GJ
Domicile Status Comments:

Reference Organization:
Reference Number:

Reference Title:
Advisory Org. Circular:

Filing Status Changed: 10/18/2007

State Status Changed: 10/04/2007
Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Please see the cover letter for the filing description

Company and Contact

Filing Contact Information

Gayle Jones, Consultant
ggjones@metlife.com
501 Route 22
(908) 253-2753 [Phone]
Bridgewater Township, NJ 08807
(908) 253-2126[FAX]

Filing Company Information

Metropolitan Life Insurance Company.
1MetLife Plaza
Long Island City, NY 11101-4015
(111) 111-1111 ext. [Phone]

CoCode: 65978
Group Code: -99
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/18/2007	10/18/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
In response to your 10-5-07 objection	Note To Reviewer	Sandra Bennett	10/17/2007	10/17/2007
Filing Fee	Note To Filer	Llyweyia Rawlins	10/05/2007	10/05/2007
Policy form	Note To Filer	Llyweyia Rawlins	10/05/2007	10/05/2007

Disposition

Disposition Date: 10/18/2007
Effective Date (New): 10/01/2007
Effective Date (Renewal):
Status: Approved
Comment:
This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

SERFF Tracking Number:	*META-125306928*	*State:*	*Arkansas*
Filing Company:	*Metropolitan Life Insurance Company.*	*State Tracking Number:*	*AR-PC-07-026254*
Company Tracking Number:	*B07-42 GJ SB*		
TOI:	*33.0 Other Lines of Business*	*Sub-TOI:*	*33.0002 Other Commercial Lines*
Product Name:	*Group - MetLaw Hyatt Legal Services*		
Project Name/Number:	*Explanation of Variable/B07-42 GJ*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Explanation of Variable	Approved	Yes

Note To Reviewer

Created By:

Sandra Bennett on 10/17/2007 04:24 PM

Subject:

In response to your 10-5-07 objection

Comments:

We are sorry for not responding to your concerns on a timely basis. We are in the process of ordering the additional $20.00 filing fee and intend to send it to you as soon as we receive it.

Metropolitan Life Insurance Company
501 Route 22, Bridgewater Township, NJ 08807
Tel 908 253-2753 Fax 908 253-2126
ggjones@metlife.com

MetLife®

Gayle G. Jones
Consultant, Institutional Contracts Compliance
Group and SBC Contracts & Compliance Division

October 17, 2007

Liyweyia Rawlins
Certified Rate & Form Analyst
Arkansas Department of Insurance
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Re: METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Filing No. MP&C GLS 02 et al.
Group Legal Services Insurance administered through Hyatt Legal Plans, Inc., an affiliate of Metropolitan Property and Casualty Company
Our NAIC Company No. is 241-26298
Our FEIN is 13-2725441

Dear Ms. Rawlins:

We are sorry for not responding to your concerns on a timely basis. We are in the process of ordering the additional $20.00 filing fee and intend to send it to you as soon as we receive it. In response to your request on October 5, 2007, we are sending you a copy of the Covered Legal Services Schedule (MP&C GLS 2003 Sch) which was originally approved by your Department on February 20, 2004. Please note that we have included additional text, highlighted in red, on the form. This text is the same text that was expressed in the Explanations of Variable Material (EOVs) that was sent to you on September 27, 2007.

As outlined in the original submission letter, some changes were made to the schedule form for a number of reasons.

Security Deposit Assistance is a legal service that highlights services already available to and approved for tenants to help them get their security deposits returned. These services are document review, demand letters and small claims assistance and has been added to the Schedule of Covered Services under REAL ESTATE MATTERS.

Please address all correspondence regarding this filing to my attention. If you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone, fax or e-mail (see upper left-hand corner of this letter).

Very truly yours,

Gayle G. Jones

Gayle G. Jones

B07-42 GJ

Covered Legal Services Schedule

ADVICE AND CONSULTATION

Office Consultation
This service enables the Covered Person to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain the Covered Person's rights;
- point out his or her options; and,
- if needed, suggest a course of action.

The Plan Attorney will describe any further coverage under the Plan, and will represent the Covered Person if requested. If representation is covered as outlined in this Schedule, the Covered Person will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, You may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will give a written fee estimate. The Covered Person may then choose to:

- retain the Plan Attorney at his or her own expense;
- seek other counsel; or,
- do nothing.

This service is not intended to provide the Covered Person with continuing access to a Plan Attorney in order to seek advice that would allow the Covered Person to undertake his or her own representation.

Telephone Advice
This service enables the Covered Person to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain the Covered Person's rights;
- point out his or her options; and,
- if needed, suggest a course of action.

The Plan Attorney will describe any further coverage under the Plan, and will represent the Covered Person if requested. If representation is covered as outlined in this Schedule, the Covered Person will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, You may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will give a written fee estimate. The Covered Person may then choose to:

- retain the Plan Attorney at his or her own expense;
- seek other counsel; or,
- do nothing.

This service is not intended to provide the Covered Person with continuing access to a Plan Attorney in order to seek advice that would allow the Covered Person to undertake his or her own representation.

CONSUMER PROTECTION

Consumer Protection Matters

This service provides the Covered Person with representation, as a plaintiff, in consumer protection matters and includes representation at trial. It covers disputes over consumer goods and services where:

- the amount being contested exceeds the small claims court limit; and
- the controversy is evidenced by a written document such a sales slip, contract, note or warranty.

This service does not include disputes over real estate, construction or insurance, or collection activities after a judgment.

Small Claims Assistance

This service provides the Covered Person with:

- counseling on prosecuting a small claims action;
- help in preparing documents;
- advise on evidence, documentation and witnesses; and
- help in preparing for trial.

This service does not cover the Plan Attorney's attendance or representation at a small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Covered Person prepare for hearings.

CRIMINAL MATTERS

Juvenile Court Defense

This service provides representation of a Participating Employee's Dependent Child in any juvenile court matter, provided there is no conflict of interest with the Participating Employee. If such a conflict exists, no service is provided.

DEBT MATTERS

Debt Collection Defense

This service provides a Covered Person with an attorney to:

- negotiate with creditors for a repayment schedule;
- help limit creditor harassment; and
- defend any action for personal debt collection, foreclosure, repossession or garnishment.

This help includes representation at trial if necessary.

It does not include:

- defense against a judgment, vacating a judgment, counter claim, cross claim, third-party claims, or bankruptcy;
- any action arising out of divorce or post-decree matters;
- any matters involving child custody, alimony or support; or
- any matter where the creditor is an affiliate of Yours.

Identity Theft Defense
This service provides Covered Persons with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureas and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides Covered Persons with online help and information about identity theft and prevention. It does not include include counter claims, cross claims, bankruptcy, any actions arising out of divorce or post decree matters, or any matter where the creditor is affiliated with the sponsor.

Personal Bankruptcy
This service covers the Participating Employee in pre-bankruptcy planning. It includes the preparation and filing of a personal bankruptcy or Wage Earner petition and representation at all court hearings and trials. This service does not include bankruptcy or Wage Earner petitions for any business in which the Participating Employee may have an interest. It is not available if the Participating Employee is a creditor, even if he or she chooses to reaffirm the specific debt. If] [Dependent coverage for a Spouse or Qualified Domestic Partner is in effect, this service extends to such person.

Tax Audits
This service provides the Covered Person with an attorney to:

- review tax returns;
- review questions from the IRS or other state or local taxing authority concerning the Covered Person's tax return;
- negotiate with the agency;
- advise the Covered Person on necessary documentation; and
- attend an IRS or a state or local taxing authority audit, if necessary.

This service does not include prosecuting a claim for the return of overpaid taxes, costs of hiring an accountant or the preparation of any tax returns.

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation
This service provides the Covered Person with defense in civil proceedings. It includes proceedings before a municipal, county, state or federal administrative board, agency or commission. It does not apply where legal representation is available or being provided by virtue of a homeowner or vehicle insurance policy. It does not include:

- divorce or post-decree defense;
- any matters involving child custody, alimony or support;
- paternity matters; or
- litigation of a job-related incident.

Civil Litigation Defense
This service provides the Covered Person with defense in civil proceedings. It includes proceedings in a trial court of general jurisdiction or before an administrative agency or a local, state or federal agency. It does not apply where legal representation is available or being provided by virtue of another insurance policy. It does not include:

- divorce or post-decree defense;

- any matters involving child custody, alimony or support;
- paternity matters; or
- litigation of a job-related incident.

This service does not include bringing counterclaims, cross claims or third-party claims.

Incompetency Defense
This service provides the Covered Person with defense in any incompetency action. It includes representation at court hearings when there is a proceeding to find the Covered Person incompetent.

DOCUMENT PREPARATION

Affidavits
This service provides preparation of an affidavit where the Covered Person is the person making the statement.

Deeds
This service provides for the preparation of any deed for which the Covered Person is either the grantor or grantee.

Demand Letters
This service provides for:

- the preparation of letters which demand money, property or some other property interest of the Covered Person;
- mailing them to the addressee; and
- forwarding and explaining any response to the Covered Person.

Negotiations and representation in litigation are not included.

Mortgages
This service provides for the preparation of any mortgage for which the Covered Person is the mortgagor.

Notes
This service provides for the preparation of any promissory note for which the Covered Person is the payor or payee.

DOCUMENT REVIEW

This service provides for the review of any personal legal document of the Covered Person, such as letters, leases or purchase agreements.

FAMILY LAW

Name Change
This service provides for all necessary pleadings and court hearings for a legal name change for the Covered Person.

Premarital Agreement
This service provides for the preparation of an agreement by a Participating Employee and his or her fiancé(e) prior to marriage, outlining how property is to be divided in the event of:

- separation;
- divorce; or
- death of either.

Representation is provided only to the Participating Employee. The fiancé(e) must have separate counsel or waive representation.

Protection from Domestic Violence
This service provides the Participating Employee as the victim of domestic violence with representation to obtain a protective order, including:

- preparing the paperwork;
- attending all court appearances.

This service does not include:

- coverage for the Participating Employee's Dependents;
- representation in suits for damages; or
- representation for the Participating Employee as the offender.

Uncontested Adoption
This service provides for all uncontested governmental agency and stepparent adoptions for the Participating Employee. If an adoption becomes contested, the Participating Employee must pay all additional legal fees. If Dependent coverage for a Spouse or Qualified Domestic Partner is in effect, this service extends to such person.

Uncontested Guardianship or Conservatorship
This service provides for establishing a guardianship or conservatorship over a person and his or her estate by the Participating Employee. It includes:

- obtaining a temporary guardianship or conservatorship if necessary;
- gathering any necessary medical evidence;
- preparing the paperwork;
- attending the hearing; and
- preparing the initial accounting.

If the proceeding becomes contested, the Participating Employee must pay all additional legal fees.

This service does not include:

- representation of the person over whom guardianship or conservatorship is sought;
- or any proceedings involving annual accountings after the initial accounting.

If Dependent coverage for a Spouse or Qualified Domestic Partner is in effect, this service extends to such person.

IMMIGRATION ASSISTANCE

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Covered Person prepare for hearings.

PERSONAL INJURY

Personal Injury (Discount)
Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters where the Covered Person is the plaintiff at a maximum fee of 25% of the gross award. It is the Covered Person's responsibility to pay the attorney's fee and all costs.

REAL ESTATE MATTERS

Boundary or Title Disputes
This service provides representation for the Covered Person in disputes concerning boundary or title disputes involving his or her primary residence. It does not apply where legal representation is available or being provided by virtue of homeowner or title insurance policies.

Eviction Defense
This service provides representation for the Covered Person as a residential tenant, in case of eviction, up to and including a trial defense.

Home Equity Loans (Primary Residence)
This service covers the review or preparation of a home equity loan on the Participating Employee's primary residence.

Property Tax Assessment
This service provides the Covered Person with coverage for review and advice on a property tax assessment on his or her primary residence. The service includes:

- filing the paperwork,
- gathering the evidence,
- negotiating a settlement, and attending the hearing necessary to prosecute an appeal of the assessment.

Refinancing of Home/Home Equity Loan
This service provides the Covered Person with counsel in the refinancing of or obtaining a home equity loan on the Covered Person's primary residence. It includes the review or preparation of all relevant documents (the mortgage, deed and documents pertaining to title, insurance, recordation and taxation).

It does not include:

- services provided by an attorney representing a lending institution or title company;
- the refinancing of or getting a home equity loan on:

    1. a second home;
    2. vacation property;
    3. rental property; or
    4. property held for business or investment;

- the sale or purchase of a home.

Sale or Purchase of Home
This service provides the Covered Person with counsel for the purchase and sale of the Covered Person's primary residence or of vacant property to be used for building a primary residence. It includes the review or preparation of all relevant documents (the construction documents for a new home, purchase agreement, mortgage, deed and documents pertaining to title, insurance,

recordation and taxation). The service also includes attendance of a Plan Attorney at closing, in cities where it is the custom to do so. It does not include:

- services provided by an attorney representing a lending institution or title company;
- the sale or purchase of:

    1. a second home;
    2. vacation property;
    3. rental property; or
    4. property held for business or investment;

- refinancing a home; and
- home equity loans.

Tenant Negotiations
This service provides the Covered Person with representation as a tenant for matters involving leases, security deposits or other disputes with a residential landlord. It does not include representation in a lawsuit.

Zoning Applications
This service provides the Covered Person with counsel to help get a zoning change or variance for his or her primary residence. This service includes:

- reviewing the law;
- reviewing the surveys;
- advising the Covered Person;
- preparing applications for the zoning hearings;
- preparing for the hearing; and
- attending the hearing, if necessary, to change the zoning.

Security Deposit Assistance (Primary Residence - Tenant Only)
This service covers counseling the Participant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit.

It also covers:

- assisting the Participant in prosecuting a small claims action;
- helping prepare documents;
- advising on evidence, documentation and witnesses; and
- preparing the Participant for the small claims trial.

This service does not include:

- the Plan Attorney's attendance or representation at the small claims trial;
- collection activities after a judgment; or
- any services relating to post-judgment actions.

TRAFFIC MATTERS

Restoration of Driving Privileges
This service provides the Covered Person with representation in proceedings to restore his or her driving license.

Traffic Ticket Defense (No Driving under Influence)
This service provides the Covered Person with representation in defense of any traffic ticket. However, no service is provided where the ticket was the result of any driving under influence or related charge or vehicular homicide. This service includes representation for:

- court hearings;
- negotiation with the prosecutor; and
- trial.

WILLS AND ESTATE PLANNING

Living Trusts
This service includes the preparation of a living trust for the Covered Person. It does not include tax planning.

Living Wills
This service covers the preparation of a living will for the Covered Person.

Powers of Attorney
This service includes the preparation of any power of attorney when the Covered Person is granting the power.

Probate (10% Discount)
Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the prevailing fee. The Covered Person must pay the reduced fee and all costs.

Wills and Codicils
This service covers the preparation of wills or codicils for the Covered Person. The creation of a testamentary trust is covered. The service does not include tax planning.

Note To Filer

Created By:

Llyweyia Rawlins on 10/05/2007 12:26 PM

Subject:

Filing Fee

Comments:

I forgot to mention that any time there is a change or correction to a previously filed form there is a $20 fee charge.

Note To Filer

Created By:

Llyweyia Rawlins on 10/05/2007 12:22 PM

Subject:

Policy form

Comments:

Before I can make the approval of this change I need a copy of one of the forms showing the changes that are highlighted in red on the cover letter.

Thank You

Llyweyia Rawlins
Certified Rate and Form Analyst
Property and Casualty Division
501-371-2809 Fax 501-371-2748
Email: Llyweyia.rawlins@arkansas.gov

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty | Approved | 10/18/2007

Comments:

Uniform Transmittal Document-Property & Casualty

Attachment:

4. Property & Casualty Transmittal form.pdf

Review Status:

Satisfied -Name: Cover Letter | Approved | 10/18/2007

Comments:

Attachment:

B07-41 GJ - Filing Letter- - AR.pdf

Review Status:

Satisfied -Name: Explanation of Variable | Approved | 10/18/2007

Comments:

Explanation of Variable

Attachment:

3. SCH EOV-revised 7-07.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3.	Group Name	Group NAIC #
	Metropolitan Property and Casualty Insurance Company ("MPC")	

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Met Property and Casualty Ins. Co.	RI	241-26298	13-2725441	

5.	Company Tracking Number	B07-42 GJ

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Gayle G. Jones MetLife 501 Route 22 Bridgewater, NJ 08801	Consultant	908-253-2753	908-253-2126	Ggjones@metlife.com

7.	Signature of authorized filer	Gayle G. Jones
8.	Please print name of authorized filer	Gayle G Jones

Filing information (see General Instructions for descriptions of these fields)

9.	**Type of Insurance (TOI)**	Other Lines of Business
10.	**Sub-Type of Insurance (Sub-TOI)**	Other Commercial Lines
11.	**State Specific Product code(s)(if applicable)[See State Specific Requirements]**	33.0002
12.	**Company Program Title** (Marketing title)	MetLaw - Hyatt Legal Services
13.	**Filing Type**	[ ] Rate/Loss Cost [ ] Rules [ ] Rates/Rules [ ] Forms [ ] Combination Rates/Rules/Forms [ ] Withdrawal [x] Other (give description) Explanation of Variables
14.	**Effective Date(s) Requested**	New: 10/1/2007 Renewal:
15.	**Reference Filing?**	[ ] Yes [x] No
16.	**Reference Organization** (if applicable)	

17.	**Reference Organization # & Title**	
18.	**Company's Date of Filing**	September 27, 2007
19.	**Status of filing in domicile**	[ ] Not Filed [x] Pending [ ] Authorized [ ] Disapproved

Property & Casualty Transmittal Document—

20.	**This filing transmittal is part of Company Tracking #**	B07-42 GJ

21.	**Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

The group legal services insurance policy forms, (MP&C GLS 02 C and MP&C GLS 02 NC); certificate forms (MP&C GLS 02 Cert C. and MP&C GLS 02 Cert NC.); Declaration Pages (MP&C GLS 02 DEC); and Covered Legal Services Schedule (MP&C GLS 2003 Sch) were approved by your Department on February 20, 2007. These forms were filed with Explanations of Variable Material (EOVs), which your department also approved on the same date that the forms were approved.

This filing necessitates that some changes be made to the previously approved EOV for MP&C GLS 2003 Sch for a number of reasons. The changes are highlighted in red in the filing letter for your ease of review.

The proposed effective date for this filing is October 1, 2007

22.	**Filing Fees** (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: **Amount:** **Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**	

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	**This filing transmittal is part of Company Tracking #**	
2.	**This filing corresponds to rate/rule filing number** (Company tracking number of rate/rule filing, if applicable)	

3.	**Form Name /Description/Synopsis**	**Form # Include edition date**	**Replacement Or withdrawn?**	**If replacement, give form # it replaces**	**Previous state filing number,** if required by state
01			[ ] New [ ] Replacement [ ] Withdrawn		
02			[ ] New [ ] Replacement [ ] Withdrawn		
03			[ ] New [ ] Replacement [ ] Withdrawn		
04			[ ] New [ ] Replacement [ ] Withdrawn		
05			[ ] New [ ] Replacement [ ] Withdrawn		
06			[ ] New [ ] Replacement [ ] Withdrawn		
07			[ ] New [ ] Replacement [ ] Withdrawn		
08			[ ] New [ ] Replacement [ ] Withdrawn		
09			[ ] New [ ] Replacement [ ] Withdrawn		
10			[ ] New [ ] Replacement [ ] Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	**This filing transmittal is part of Company Tracking #**	

2.	**This filing corresponds to form filing number** (Company tracking number of form filing, if applicable)	

☐ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	**Filing Method (Prior Approval, File & Use, Flex Band, etc.)**	

4a. Rate Change by Company (As Proposed)

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b. Rate Change by Company (As Accepted) For State Use Only

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a	**Overall percentage rate indication (when applicable)**		
5b	**Overall percentage rate impact for this filing**		
5c	**Effect of Rate Filing – Written premium change for this program**		
5d	**Effect of Rate Filing – Number of policyholders affected**		

6.	**Overall percentage of last rate revision**	
7.	**Effective Date of last rate revision**	
8.	**Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)**	

9.	**Rule # or Page # Submitted for Review**	**Replacement or withdrawn?**	**Previous state filing number, if required by state**
01		[ ] New [ ] Replacement [ ] Withdrawn	
02		[ ] New [ ] Replacement [ ] Withdrawn	
03		[ ] New [ ] Replacement [ ] Withdrawn	

Metropolitan Life Insurance Company
501 Route 22, Bridgewater Township, NJ 08807
Tel 908 253-2753 Fax 908 253-2126
ggjones@metlife.com

MetLife®

Gayle G. Jones
Consultant, Institutional Contracts Compliance
Group and SBC Contracts & Compliance Division

September 27, 2007

Arkansas Department of Insurance
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Re: METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
Filing No. MP&C GLS 02 et al.
Group Legal Services Insurance administered through Hyatt Legal Plans, Inc., an affiliate of Metropolitan Property and Casualty Company
Our NAIC Company No. is 241-26298
Our FEIN is 13-2725441

Dear Sir/Madam:

The group legal services insurance policy forms, (MP&C GLS 02 C and MP&C GLS 02 NC); certificate forms (MP&C GLS 02 Cert C. and MP&C GLS 02 Cert NC.); Declaration Pages (MP&C GLS 02 DEC); and Covered Legal Services Schedule (MP&C GLS 2003 Sch) were approved by your Department on February 20, 2004. These forms were filed with Explanations of Variable Material (EOVs), which your department also approved on the same date that the forms were approved.

This filing necessitates that some changes be made to the previously approved EOV for MP&C GLS 2003 Sch a number of reasons. The changes are highlighted in red for your ease of review.

Security Deposit Assistance is a legal service that highlights services already available to and approved for tenants to help them get their security deposits returned. These services are document review, demand letters and small claims assistance. This will be added to the Schedule of Covered Services under REAL ESTATE MATTERS. It will read as follows:

Security Deposit Assistance (Primary Residence - Tenant Only)
This service covers counseling the Participant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit.

It also covers:

- assisting the Participant in prosecuting a small claims action;
- helping prepare documents;
- advising on evidence, documentation and witnesses; and
- preparing the Participant for the small claims trial.

This service does not include:

- the Plan Attorney's attendance or representation at the small claims trial;
- collection activities after a judgment; or
- any services relating to post-judgment actions.

Please note that none of the changes referenced in the EOVs or shown above have any impact on group insurance rates. The officer signing below certifies that the additional text expressed in the above legal services when scored in combination with the policy and certificate forms achieve the following Flesch Reading Ease Scores:

MP&C GLS 02 C	- 54.08	MP&C GLS 02 CERT C	- 59.99
MP&C GLS 02 NC	- 54.08	MP&C GLS 02 CERT NC	- 59.99

Please address all correspondence regarding this filing to my attention. If you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone, fax or e-mail (see upper left-hand corner of page 1 of this letter).

Very truly yours,

Gayle G. Jones

Herbert B Brown Jr.
Vice President

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Statement Regarding Variable Provisions in Form MP&C GLS 2003 Sch

This form is designed to be attached to both the contributory and non-contributory policies (Forms MP&C GLS 02 C & MP&C GLS 02 NC) and their respective certificates (Forms MP&C GLS 02 Cert C and MP&C GLS 02 Cert NC). Form MP&C GLS 2003 Sch is a schedule that describes the specific Covered Legal Services benefits provided under a Policyholder's specific plan. Any of these Covered Legal Services may be omitted if the Policyholder's plan does not include the service.

COVERED LEGAL SERVICES

ADVICE AND CONSULTATION
- Office Consultation
- Telephone Advice

CONSUMER PROTECTION
- Consumer Protection Matters
- Small Claims Assistance
- Immigration Assistance

JUVENILE MATTERS
- Expungement
- Felony Defense
- Habeas Corpus
- Juvenile Court Defense
- Misdemeanor Defense

DEBT MATTERS
- Debt Collection Defense
- Identity Theft
- Personal Bankruptcy
- Tax Audits

DEFENSE OF CIVIL LAWSUITS
- Administrative Hearing Representation
- Civil Litigation Defense
- Incompetency Defense

DOCUMENT PREPARATION
- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Notes

DOCUMENT REVIEW

FAMILY LAW
- Adoption
- Enforcement or Modification of Support Order
- Guardianship or Conservatorship
- Legitimization
- Name Change
- Premarital Agreement
- Protection from Domestic Violence
- Separation or Divorce (Full Coverage)
- Separation or Divorce ($500 maximum fee)
- Uncontested Adoption
- Uncontested Custody Order
- Uncontested Divorce
- Uncontested Guardianship or Conservatorship

INSURANCE MATTERS
- Insurance Claims

PERSONAL INJURY
- Personal Injury (Discount)
- Property Damage (Discount)
- Property Damage
- Social Security Disability (Discount)
- Social Security Disability

REAL ESTATE MATTERS
- Boundary or Title Disputes
- Eviction Defense
- Security Deposit Assistance (Primary Residence)
- Home Equity Loans (Primary Residence)
- Property Tax Assessment
- Refinancing of Home/ Home Equity Loan
- Sale or Purchase of Home
- Tenant Negotiations (Tenant Only)
- Zoning Applications

TRAFFIC MATTERS
- Restoration of Driving Privileges
- Traffic Defense (Including DUI)
- Traffic Ticket Defense (No DUI)

WILLS AND ESTATE PLANNING
- Living Trusts
- Living Wills
- Powers of Attorney
- Probate (Discount 10%)
- Probate (Discount 15%)
- Probate Proceedings
- Wills and Codicil