

SERFF Tracking Number: METX-125321739 State: Arkansas  
First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number: AR-PC-07-026413  
Company Tracking Number: ALLAR00009CGR01  
TOI: 35.0 Interline Filings Sub-TOI: 35.0001 Personal Interline Filings  
Product Name: Payment Plans  
Project Name/Number: PAYMENT PLANS/ALLAR00009CGR01

## Filing at a Glance

Companies: Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Economy Premier Assurance Company

Product Name: Payment Plans SERFF Tr Num: METX-125321739 State: Arkansas  
TOI: 35.0 Interline Filings SERFF Status: Closed State Tr Num: AR-PC-07-026413  
Sub-TOI: 35.0001 Personal Interline Filings Co Tr Num: ALLAR00009CGR01 State Status:  
Filing Type: Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding  
Author: Richard Collard Disposition Date: 10/18/2007  
Date Submitted: 10/11/2007 Disposition Status: Filed  
Effective Date Requested (New): 12/13/2007 Effective Date (New): 12/13/2007  
Effective Date Requested (Renewal): 12/13/2007 Effective Date (Renewal):

## General Information

Project Name: PAYMENT PLANS Status of Filing in Domicile:  
Project Number: ALLAR00009CGR01 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 10/18/2007  
State Status Changed: 10/12/2007 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
Late Fee Waiver Removal - please see the cover letter and explanatory memo for details.

## Company and Contact

### Filing Contact Information

Mary Zackarian, State Filing Specialist mzackarian@metlife.com  
700 Quaker Lane (401) 827-2000 [Phone]

SERFF Tracking Number: METX-125321739 State: Arkansas  
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 Product Name: Payment Plans  
 Project Name/Number: PAYMENT PLANS/ALLAR00009CGR01

Warwick, RI 02887 (401) 827-3929[FAX]

**Filing Company Information**

Metropolitan Property and Casualty Insurance CoCode: 26298 State of Domicile: Rhode Island  
 Company  
 700 Quaker Lane Group Code: 241 Company Type: Property and  
 Casualty

Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:  
 and Casualty Insurance Company  
 (401) 827-2000 ext. [Phone] FEIN Number: 13-2725441  
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Metropolitan Casualty Insurance Company CoCode: 40169 State of Domicile: Rhode Island  
 700 Quaker Lane Group Code: 241 Company Type: Property and  
 Casualty

Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:  
 and Casualty Insurance Company  
 (401) 827-2000 ext. [Phone] FEIN Number: 05-0393243  
 -----

Metropolitan General Insurance Company CoCode: 39950 State of Domicile: Rhode Island  
 700 Quaker Lane Group Code: 241 Company Type: Property and  
 Casualty

Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:  
 and Casualty Insurance Company  
 (401) 827-2000 ext. [Phone] FEIN Number: 22-2342710  
 -----

Metropolitan Group Property and Casualty CoCode: 34339 State of Domicile: Rhode Island  
 Insurance Company  
 700 Quaker Lane Group Code: 241 Company Type: Property and  
 Casualty

Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:  
 and Casualty Insurance Company  
 (401) 827-2000 ext. [Phone] FEIN Number: 13-2915260  
 -----

Economy Premier Assurance Company CoCode: 40649 State of Domicile: Illinois  
 700 Quaker Lane Group Code: 241 Company Type: Property and

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Casualty

Warwick, RI 02887

Group Name: Metropolitan Property State ID Number:  
and Casualty Insurance Company

(401) 827-2000 ext. [Phone]

FEIN Number: 36-3105737

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SERFF Tracking Number: METX-125321739 State: Arkansas  
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Company, ...  
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Project Name/Number: PAYMENT PLANS/ALLAR00009CGR01

## Filing Fees

Fee Required? Yes  
Fee Amount: \$250.00  
Retaliatory? Yes  
Fee Explanation:  
Per Company: No

| CHECK NUMBER | CHECK AMOUNT | CHECK DATE |
|--------------|--------------|------------|
| 000189335    | \$250.00     | 10/11/2007 |

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Product Name: Payment Plans  
Project Name/Number: PAYMENT PLANS/ALLAR00009CGR01

## Correspondence Summary

### Dispositions

| Status | Created By    | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed  | Alexa Grissom | 10/18/2007 | 10/18/2007     |

|                                 |  |                               |   |
|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>METX-125321739</i>  | <i>State:</i>                 | <i>Arkansas</i>                           |
| <i>First Filing Company:</i>    | <i>Metropolitan Property and Casualty Insurance Company, ...</i> | <i>State Tracking Number:</i> | <i>AR-PC-07-026413</i>                    |
| <i>Company Tracking Number:</i> | <i>ALLAR00009CGR01</i>   |                               |   |
| <i>TOI:</i>                     | <i>35.0 Interline Filings</i>                                    | <i>Sub-TOI:</i>               | <i>35.0001 Personal Interline Filings</i> |
| <i>Product Name:</i>            | <i>Payment Plans</i>   |                               |   |
| <i>Project Name/Number:</i>     | <i>PAYMENT PLANS/ALLAR00009CGR01</i>                             |                               |   |

## **Disposition**

Disposition Date: 10/18/2007

Effective Date (New): 12/13/2007

Effective Date (Renewal):

Status: Filed

Comment:

*SERFF Tracking Number:* METX-125321739                      *State:* Arkansas  
*First Filing Company:* Metropolitan Property and Casualty Insurance   *State Tracking Number:* AR-PC-07-026413  
Company, ...  
*Company Tracking Number:* ALLAR00009CGR01  
*TOI:* 35.0 Interline Filings                      *Sub-TOI:* 35.0001 Personal Interline Filings  
*Product Name:* Payment Plans  
*Project Name/Number:* PAYMENT PLANS/ALLAR00009CGR01

An error occurred rendering Disposition 125277769: null.

SERFF Tracking Number: METX-125321739 State: Arkansas  
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 Product Name: Payment Plans  
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## Rate Information

Rate data applies to filing.

**Filing Method:**

**Rate Change Type:**

**Overall Percentage of Last Rate Revision:**

**Effective Date of Last Rate Revision:**

**Filing Method of Last Filing:**

## Company Rate Information

| Company Name:  | Overall %<br>Indicated<br>Change: | Overall % Rate<br>Impact: | Written<br>Premium<br>Change for<br>this<br>Program: | # of Policy<br>Holders<br>Affected for this<br>Program: | Premium: | Maximum %<br>Change (where<br>required): | Minimum %<br>Change (where<br>required): |
|--|-----------------------------------|---------------------------|--|---|----------|--|--|
| Metropolitan Property<br>and Casualty Insurance<br>Company | %                                 | %                         |  |   |          | %  | %  |
| Metropolitan Casualty<br>Insurance Company                 | %                                 | %                         |  |   |          | %  | %  |
| Metropolitan General<br>Insurance Company                  | %                                 | %                         |  |   |          | %  | %  |
| Metropolitan Group<br>Property and Casualty                | %                                 | %                         |  |   |          | %  | %  |

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**Insurance Company**

Economy Premier % % % %  
Assurance Company

|                                 |  |                               |   |
|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>METX-125321739</i>  | <i>State:</i>                 | <i>Arkansas</i>                           |
| <i>First Filing Company:</i>    | <i>Metropolitan Property and Casualty Insurance Company, ...</i> | <i>State Tracking Number:</i> | <i>AR-PC-07-026413</i>                    |
| <i>Company Tracking Number:</i> | <i>ALLAR00009CGR01</i>   |                               |   |
| <i>TOI:</i>                     | <i>35.0 Interline Filings</i>                                    | <i>Sub-TOI:</i>               | <i>35.0001 Personal Interline Filings</i> |
| <i>Product Name:</i>            | <i>Payment Plans</i>   |                               |   |
| <i>Project Name/Number:</i>     | <i>PAYMENT PLANS/ALLAR00009CGR01</i>                             |                               |   |

### **Overall Rate Information for Multiple Company Filings**

**Overall % Rate Indicated:**

**Overall Percentage Rate Impact For This Filing:**

**Effect of Rate Filing - Written Premium Change For This Program:** \$0

**Effect of Rate Filing - Number of Policyholders Affected:** 0

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Product Name: Payment Plans  
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## Supporting Document Schedules

|  |                             |            |
|--|-----------------------------|------------|
| <b>Satisfied -Name:</b> Cover Letter                         | <b>Review Status:</b> Filed | 10/18/2007 |
| <b>Comments:</b>   |                             |            |
| <b>Attachment:</b><br>Cover Letter.PDF                       |                             |            |
| <b>Satisfied -Name:</b> Explanatory Memo                     | <b>Review Status:</b> Filed | 10/18/2007 |
| <b>Comments:</b>   |                             |            |
| <b>Attachment:</b><br>Explanatory Memo.PDF                   |                             |            |
| <b>Satisfied -Name:</b> AR - NAIC P&C TRANSMITTAL DOCUMENT   | <b>Review Status:</b> Filed | 10/18/2007 |
| <b>Comments:</b>   |                             |            |
| <b>Attachment:</b><br>AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF |                             |            |

MetLife Auto & Home®  
700 Quaker Lane  
Warwick, RI 02887



October 10, 2007

**Richard E. Collard**  
State Filings Manager

The Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

(401) 827-2634  
(800) 257-5049 TOLL-FREE  
(401) 827-3929 FAX

**RE: METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
- NAIC# 241-26298  
(Private Passenger Auto, Residential Property, Personal Excess Liability and  
Boatowners Programs)  
METROPOLITAN CASUALTY INSURANCE COMPANY – NAIC# 241-40169  
(Private Passenger Auto Program)  
METROPOLITAN GENERAL INSURANCE COMPANY -NAIC #241-39950  
(Private Passenger Nonstandard Auto Program)  
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY  
– NAIC# 241-34339  
(Private Passenger Auto Program)  
ECONOMY PREMIER ASSURANCE COMPANY – NAIC# 241-40649  
(Private Passenger Auto, Residential Property and PAK II Programs)  
Late Fee Waiver Removal**

Dear Commissioner Benafield Bowman:

Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Economy Premier Assurance Company hereby submit a revision to their billing process.

We propose to eliminate the late fee waiver for all lines of business and for all writing companies. A memo which explains our philosophy is enclosed for your review.

We propose to implement the removal of the late fee waiver with respect to new business written on and after and with respect to renewal business effective on and after December 13, 2007.

If you have any questions regarding this SERFF submission, a problem report should be submitted through SERFF to Mary Zackarian. In addition, Mary Zackarian can be reached by telephone at (401) 827-3378 or by e-mail at [mzackarian@metlife.com](mailto:mzackarian@metlife.com).

Sincerely,

A handwritten signature in cursive script that reads "Richard E. Collard".

Richard E. Collard  
Manager  
State Filings

**LATE FEE WAIVER – STATE INSURANCE DEPARTMENTS  
(FILING PHILOSOPHY)**

Our company introduced late payment fees in 1995; and in conjunction with the introduction of this fee, we chose to waive the customer's very first late fee. We've been waiving first time late fees for the past 12 years. We currently offer our customers several payment options such as IVR and the WEB, available virtually twenty-four hours a day and seven days a week, and we do not charge a fee for the convenience of making payments through these payment channels. Our customer service representatives and our agents can also process real time payments, and there is no fee associated with these types of payments, either. Additionally, customers can make payments using their credit/debit card or an electronic check (EFT). Most major banks offer home banking on their websites, and a growing number of our customers are choosing this option over mailing a paper check.

Given the number of electronic payment options available, and given that it has always been our policy to waive a late fee if the customer calls and requests it, we no longer believe that we should be waiving a customer's first late fee.

## Property & Casualty Transmittal Document

|   |   |              |  |                  |  |
|---|---|--------------|--|------------------|--|
| <b>1. Reserved for Insurance Dept. Use Only</b> | <b>2. Insurance Department Use only</b><br>a. Date the filing is received:<br>b. Analyst:<br>c. Disposition:<br>d. Date of disposition of the filing:<br>e. Effective date of filing:<br><table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #:<br>g. SERFF Filing #:<br>h. Subject Codes | New Business |  | Renewal Business |  |
| New Business                                    |   |              |  |                  |  |
| Renewal Business                                |   |              |  |                  |  |

|  |                     |
|--|---------------------|
| <b>3. Group Name</b>                                 | <b>Group NAIC #</b> |
| Metropolitan Property and Casualty Insurance Company | 241                 |

| 4. Company Name(s)   | Domicile | NAIC # | FEIN #     | State # |
|--|----------|--------|------------|---------|
| Metropolitan Property and Casualty Insurance Company       | RI       | 26298  | 13-2725441 |         |
| Metropolitan Casualty Insurance Company                    | RI       | 40169  | 05-0393243 |         |
| Metropolitan General Insurance Company                     | RI       | 39950  | 22-2342710 |         |
| Metropolitan Group Property and Casualty Insurance Company | RI       | 34339  | 13-2915260 |         |
| Economy Premier Assurance Company                          | IL       | 40649  | 36-3105737 |         |
|  |          |        |            |         |
|  |          |        |            |         |

|                                   |                 |
|-----------------------------------|-----------------|
| <b>5. Company Tracking Number</b> | ALLAR00009CGR01 |
|-----------------------------------|-----------------|

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

| 6.        | Name and address                                      | Title                   | Telephone #s  | FAX #        | e-mail                 |
|-----------|---|-------------------------|---|--------------|------------------------|
|           | Mary Zackarian<br>700 Quaker Lane<br>Warwick RI 02887 | State Filing Specialist | 800-257-5049<br>Ext. 3378   | 401-827-3929 | mzackarian@metlife.com |
| <b>7.</b> | Signature of authorized filer                         |                         |  |              |                        |
| <b>8.</b> | Please print name of authorized filer                 |                         | Mary Zackarian  |              |                        |

**Filing Information** (see General Instructions for descriptions of these fields)

|            |   |  |
|------------|---|--|
| <b>9.</b>  | <b>Type of Insurance (TOI)</b>  | 35.0 Interline Filings   |
| <b>10.</b> | <b>Sub-Type of Insurance (Sub-TOI)</b>  | 35.0001 Personal Interline Filings   |
| <b>11.</b> | <b>State Specific Product code(s) (if applicable) [See State Specific Requirements]</b> |  |
| <b>12.</b> | <b>Company Program Title (Marketing Title)</b>  | Private Passenger Auto, Residential Property, Personal Excess Liability, Boatowners Programs, PAK II   |
| <b>13.</b> | <b>Filing Type</b>  | <input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules<br><input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms<br><input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description) |
| <b>14.</b> | <b>Effective Date(s) Requested</b>  | New: 12/13/2007      Renewal: 12/13/2007   |
| <b>15.</b> | <b>Reference Filing?</b>  | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  |
| <b>16.</b> | <b>Reference Organization (if applicable)</b>   |  |
| <b>17.</b> | <b>Reference Organization # &amp; Title</b>   |  |
| <b>18.</b> | <b>Company's Date of Filing</b>   | 10/11/07   |
| <b>19.</b> | <b>Status of filing in domicile</b>   | <input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved  |

Effective March 1, 2007

## Property & Casualty Transmittal Document

|            |  |                 |
|------------|--|-----------------|
| <b>20.</b> | <b>This filing transmittal is part of Company Tracking #</b> | ALLAR00009CGR01 |
|------------|--|-----------------|

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

Late Fee Waiver Removal - please see the cover letter and explanatory memo for details.

|            |  |
|------------|--|
| <b>22.</b> | <b>Filing Fees</b> (Filer must provide check # and fee amount if applicable.)<br>[If a state requires you to show how you calculated your filing fees, place that calculation below] |
|            | <b>Check #:</b> 000189335<br><b>Amount:</b> \$250.00   |
|            | <b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b>   |

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