

SERFF Tracking Number: METX-125842256 State: Arkansas  
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: PA AR0005402R01  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Tiering  
Project Name/Number: /PA AR0005402R01

## Filing at a Glance

Company: Metropolitan Group Property and Casualty Insurance Company

Product Name: Tiering	SERFF Tr Num: METX-125842256	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$125
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PA AR0005402R01	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Author: Richard Collard	Disposition Date: 10/30/2008
	Date Submitted: 10/02/2008	Disposition Status: Filed
Effective Date Requested (New): 11/30/2008		Effective Date (New): 11/30/2008
Effective Date Requested (Renewal): 01/04/2009		Effective Date (Renewal): 01/04/2009

State Filing Description:

## General Information

Project Name:	Status of Filing in Domicile:
Project Number: PA AR0005402R01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/30/2008	Deemer Date:
State Status Changed: 10/06/2008	
Corresponding Filing Tracking Number:	
Filing Description:	
AR MetGroup Auto rate and rule revision. Please refer to the filing introduction for details.	

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: METX-125842256 State: Arkansas  
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: PA AR0005402R01  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Tiering  
Project Name/Number: /PA AR0005402R01

Jacqueline Hattoy, Sr. State Filing Specialist jhattery@metlife.com  
700 Quaker Lane (401) 827-2949 [Phone]  
Warwick, RI 02887 (401) 827-3929[FAX]

**Filing Company Information**

Metropolitan Group Property and Casualty Insurance Company CoCode: 34339 State of Domicile: Rhode Island  
700 Quaker Lane Group Code: 241 Company Type: Property and Casualty  
Warwick, RI 02887 Group Name: Metropolitan Property and Casualty Insurance Company State ID Number:  
(401) 827-2000 ext. [Phone] FEIN Number: 13-2915260  
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Tiering  
Project Name/Number: /PA AR0005402R01

## Filing Fees

Fee Required? Yes  
Fee Amount: \$125.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Group Property and Casualty Insurance Company	\$125.00	10/02/2008	22880199

SERFF Tracking Number: METX-125842256 State: Arkansas  
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 Product Name: Tiering  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/30/2008	10/30/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	10/28/2008	10/28/2008	Richard Collard	10/29/2008	10/29/2008
Pending Industry Response	Alexa Grissom	10/06/2008	10/06/2008	Richard Collard	10/17/2008	10/17/2008

SERFF Tracking Number: METX-125842256 State: Arkansas  
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## Disposition

Disposition Date: 10/30/2008  
 Effective Date (New): 11/30/2008  
 Effective Date (Renewal): 01/04/2009  
 Status: Filed  
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Metropolitan Group Property and Casualty Insurance Company	0.100%	\$3,157	3,313	\$3,156,875	%	%	%

SERFF Tracking Number: METX-125842256 State: Arkansas  
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 Company Tracking Number: PA AR0005402R01  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Tiering  
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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Introduction	Filed	Yes
Supporting Document	Account Deviations	Filed	Yes
Supporting Document	Zip Code Territorial Changes	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	Response Letter 101708	Filed	Yes
Supporting Document	Objection Response Letter 102908	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rule 22	Filed	Yes
Rate	Automobile Territories	Filed	Yes

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Tiering  
Project Name/Number: /PA AR0005402R01

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/28/2008  
Submitted Date 10/28/2008

Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. The NA's on the Rf-1 should be replaced by the indicated rate change.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/29/2008  
Submitted Date 10/29/2008

Dear Alexa Grissom,

### Comments:

We are responding to your Objection Letter dated 10/28/08.

### Response 1

Comments: Please find a response letter attached.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response Letter 102908

Comment:

No Form Schedule items changed.

*SERFF Tracking Number:* METX-125842256                      *State:* Arkansas  
*Filing Company:* Metropolitan Group Property and Casualty                      *State Tracking Number:* EFT \$125  
*Insurance Company*  
*Company Tracking Number:* PA AR0005402R01  
*TOI:* 19.0 Personal Auto                      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Tiering  
*Project Name/Number:* /PA AR0005402R01

No Rate/Rule Schedule items changed.

Please let us know if you have any additional questions.

Thank you,  
Jackie Hattoy

Sincerely,  
Richard Collard

SERFF Tracking Number: METX-125842256 State: Arkansas  
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125  
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Tiering  
Project Name/Number: /PA AR0005402R01

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/06/2008  
Submitted Date 10/06/2008  
Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel. Additionally, please present justification for the territorial revisions.

Please feel free to contact me if you have questions.

Sincerely,  
Alexa Grissom

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/17/2008  
Submitted Date 10/17/2008

Dear Alexa Grissom,

### Comments:

We are responding to your objection letter dated 10/6/08.

### Response 1

Comments: Please find our response letter attached. We are unable to send the excel version of the APCS form through SERFF because the software we use automatically converts all documents to PDF formats when submitted. I am e-mailing the excel version of the APCS form to you today.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Response Letter 101708

Comment:

*SERFF Tracking Number:* METX-125842256      *State:* Arkansas  
*Filing Company:* Metropolitan Group Property and Casualty      *State Tracking Number:* EFT \$125  
*Insurance Company*  
*Company Tracking Number:* PA AR0005402R01  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* Tiering  
*Project Name/Number:* /PA AR0005402R01

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your assistance.

Please let us know if you have any further questions.

Jackie Hattoy

Sincerely,  
Richard Collard

SERFF Tracking Number: METX-125842256 State: Arkansas  
 Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125  
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 Product Name: Tiering  
 Project Name/Number: /PA AR0005402R01

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 04/30/2008  
**Filing Method of Last Filing:** File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Metropolitan Group Property and Casualty Insurance Company	%	0.100%	\$3,157	3,313	\$3,156,875	%	%

SERFF Tracking Number: METX-125842256 State: Arkansas  
 Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125  
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 Product Name: Tiering  
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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Page	Page 3	Replacement	Page 3.PDF
Filed	Rate Page	Page 6	Replacement	Page 6.PDF
Filed	Rate Page	Page 25	Replacement	Page 25.PDF
Filed	Rule 22	Page 29	Replacement	Page 29.PDF
Filed	Automobile Territories	Pages 59-63	Replacement	Pages 59-63.PDF

**METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY**

**Private Passenger Automobile**

**ARKANSAS**

**Semi Annual Base Rates**

Terr	Description	BI	PD	PIP	UM	UIM	UMPD	COM	COLL	TOW
1	REM OF STATE	138	94	37	11	18	6	80	212	2
2	NORTH LITTLE ROCK	153	96	37	13	17	6	50	191	2
3	FORT SMITH	93	70	39	12	18	5	46	170	2
4	MEMPHIS SUBURB	141	100	38	12	17	4	92	222	2
5	LONOKE, WHITE, FAULKNER CNTYS	168	104	42	12	19	6	77	214	2
6	TEXARKANA	126	90	44	12	18	6	88	226	2
7	EL DORADO	142	100	42	13	18	6	83	224	2
8	JONESBORO	140	102	40	12	18	6	77	195	2
9	FAYETTEVILLE	93	80	37	11	17	4	61	165	2
10	HOT SPRINGS	146	94	45	12	18	6	76	212	2
11	POPE-CONWAY-PERRY	134	93	41	12	18	6	78	205	2
12	SALINE	130	90	38	12	18	6	65	173	2
13	LITTLE ROCK SE	162	102	41	14	18	6	57	202	2
15	JEFFERSON, GRANT COUNTIES	176	103	41	14	18	6	80	216	2
28	FAULKNER BREAKOUT	168	104	42	12	19	6	77	214	2
29	CRAWFORD/SEBASTIAN	93	70	39	12	18	5	46	170	2
30	BENTON/WASHINGTON	99	84	39	11	17	5	64	174	2

**Metropolitan Group Property and Casualty Insurance Company**

**ARKANSAS Private Passenger Automobile**

**PHYSICAL DAMAGE RATING FACTORS**

<b>MODEL YEAR FACTORS</b>		
<b>MODEL YEAR</b>	<b>COMP</b>	<b>COLL</b>
2009	1.97	1.97
2008	1.88	1.88
2007	1.79	1.79
2006	1.71	1.71
2005	1.63	1.63
2004	1.55	1.55
2003	1.48	1.48
2002	1.41	1.41
2001	1.34	1.34
2000	1.28	1.28
1999	1.22	1.22
1998	1.16	1.16
1997	1.10	1.10
1996	1.05	1.05
1995	1.00	1.00
1994	0.95	0.95
1993	0.91	0.91
1992	0.86	0.86
1991	0.82	0.82
1990	0.78	0.78
1989	0.75	0.75
1988	0.71	0.71
1987	0.68	0.68
1986	0.64	0.64
1985	0.61	0.61
1984 & PRIOR	0.58	0.58

<b>DEDUCTIBLE FACTORS COMPREHENSIVE</b>		
<b>Deductible</b>	<b>Without Glass Buyback</b>	<b>With Glass Buyback</b>
FULL	1.00	1.00
\$50	0.85	0.88
\$100	0.70	0.79
\$200	0.60	0.71
\$250	0.58	0.70
\$300	0.53	0.66
\$500	0.45	0.59
\$750	0.44	0.56
\$1,000	0.40	0.53
\$1,500	0.39	0.51

<b>DEDUCTIBLE FACTORS COLLISION All Model Years</b>	
<b>Deductible</b>	<b>All Vehicle Symbols</b>
\$100	1.00
\$200	0.85
\$250	0.80
\$300	0.65
\$500	0.60
\$750	0.54
\$1,000	0.40
\$1,500	0.39

# Metropolitan Group Property and Casualty Insurance Company

## Arkansas Private Passenger Automobile

### Tier Movement Rules - Renewal Business

For each condition below, the policy tier assignment will be adjusted by the following points at each annual renewal:

#### 1. Movement Based on "Activity"

	One Vehicle	Two Vehicles	Three + Vehicles
a. Each minor violation in the past 12 months ending 2 months prior to the renewal date of the policy	1	1	0
b. Each minor violation > 1 in the past 12 months ending 2 months prior to the renewal date of the policy	0	0	1
c. Each major violation in the past 12 months ending 2 months prior to the renewal date of the policy	3	3	3
d. Each at fault accident in the past 12 months ending 2 months prior to the renewal date of the policy	3	2	1

#### 2. Movement Based on Absence of "Activity"

- a. The policy is eligible to move down 1 tier if all operators on the policy have had no at fault accidents or violations in the past 36 months ending 2 months prior to the renewal date of the policy as follows:

Tiers 20 - 99: at every fifth annual renewal date

#### 3) Movement Based on Credit Criteria

If credit is re-ordered and the PFM level improves, the improvement will be reflected by a lower tier level.

If credit is re-ordered and the PFM level worsens, this may be reflected by a higher tier level, if accompanied by other adverse activity on the policy.

**RULE 22 - VEHICLE PROTECTIVE ENCLOSURE DISCOUNT**

The premiums for Collision and Comprehensive shall be reduced by the applicable percentage listed below, determined by territory, if the insured vehicle is housed in a protective enclosure. "Protective Enclosure" means a structure that has a roof and closeable door or gate (i.e. Garage, Apartment Parking Garage).

- a. For multi-car policies, the discount will be applied to the highest rated vehicle first. As many additional insured vehicles are eligible for the discount as may fit inside the protective enclosure at one time.

Territory	Discount %
1,3,4,5,9,10,11,12,15,28,29,30	5%
7,8,6	10%
2,13	20%

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
ARKANSAS

**ARKANSAS MET GROUP AUTOMOBILE TERRITORIES**

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
71601	15	71721	1	71831	1	71933	1
71602	15	71722	1	71832	1	71935	1
71603	15	71724	7	71833	1	71937	1
71630	1	71725	1	71834	6	71940	1
71631	1	71726	1	71835	1	71941	1
71634	1	71728	1	71836	1	71942	1
71635	1	71730	7	71837	6	71943	1
71638	1	71740	1	71838	1	71944	1
71639	1	71742	1	71839	6	71945	1
71640	1	71743	1	71840	6	71946	1
71642	1	71744	1	71841	1	71949	10
71643	1	71745	1	71842	1	71950	1
71644	1	71747	7	71844	1	71952	1
71646	1	71748	1	71845	1	71953	1
71647	1	71749	7	71846	1	71956	10
71649	1	71750	7	71847	1	71957	1
71650	1	71751	1	71851	1	71958	1
71651	1	71752	1	71852	1	71959	1
71652	1	71753	1	71853	1	71960	1
71653	1	71754	1	71854	6	71961	1
71654	1	71758	7	71855	1	71962	1
71655	1	71759	7	71857	1	71964	10
71658	1	71762	7	71858	1	71965	1
71659	5	71763	1	71859	1	71966	1
71660	1	71764	1	71860	1	71968	10
71661	1	71765	7	71861	1	71969	1
71662	1	71766	1	71862	1	71970	1
71663	1	71767	1	71864	1	71971	1
71665	1	71768	7	71865	1	71972	1
71666	1	71769	1	71866	1	71973	1
71667	1	71770	1	71901	10	72001	11
71670	1	71772	1	71909	10	72002	13
71671	1	71801	1	71913	10	72003	1
71674	1	71820	1	71920	1	72004	15
71675	1	71822	1	71921	1	72005	1
71676	1	71823	1	71922	1	72006	1
71677	1	71825	1	71923	1	72007	28
71678	1	71826	1	71929	1	72009	1
71701	1	71827	1	71931	10	72010	28
71720	1	71828	1	71932	1	72011	12

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
ARKANSAS

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
72012	28	72060	28	72116	13	72175	15
72013	1	72061	11	72117	13	72176	28
72014	1	72063	11	72118	2	72178	28
72015	12	72064	1	72120	2	72179	1
72016	11	72065	13	72121	28	72180	2
72017	1	72066	1	72122	12	72181	11
72020	28	72067	1	72123	1	72182	15
72021	1	72068	28	72125	11	72183	2
72022	12	72069	1	72126	11	72199	2
72023	5	72070	11	72127	11	72201	2
72024	5	72071	1	72128	15	72202	2
72025	11	72072	5	72129	15	72204	13
72026	1	72073	1	72130	1	72205	2
72027	11	72074	1	72131	1	72206	13
72028	1	72075	1	72132	15	72207	2
72029	1	72076	2	72133	15	72208	2
72030	11	72079	15	72134	1	72209	13
72031	1	72080	11	72135	2	72210	2
72032	11	72081	28	72136	28	72211	2
72034	11	72082	28	72137	28	72212	2
72036	1	72083	5	72139	28	72223	2
72037	5	72084	15	72140	1	72227	2
72038	1	72085	28	72141	1	72301	4
72039	11	72086	5	72142	13	72310	4
72040	1	72087	10	72143	28	72311	4
72041	1	72088	1	72150	15	72312	1
72042	1	72099	2	72152	15	72313	4
72043	1	72101	1	72153	1	72314	1
72044	1	72102	28	72156	11	72315	4
72045	28	72103	13	72157	11	72320	4
72046	5	72104	1			72321	4
72047	11	72105	1	72160	1	72322	4
72048	1	72106	11	72164	2	72324	1
72051	1	72107	11	72165	1	72325	4
72052	28	72108	1	72166	1	72326	4
72053	2	72110	11	72167	12	72327	4
72055	1	72111	11	72168	15	72328	1
72057	15	72112	1	72169	1	72329	4
72058	11	72113	2	72170	1	72330	4
72059	1	72114	2	72173	11	72331	4

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
ARKANSAS

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
72332	4	72390	1	72445	1	72524	1
72333	1	72391	4	72447	8	72526	1
72335	4	72392	4	72449	1	72527	1
72338	4	72394	4	72450	1	72528	1
72339	4	72395	4	72453	1	72529	1
72340	4	72396	1	72454	1	72530	1
72341	4	72401	8	72455	1	72531	1
72342	1	72404	8	72456	1	72532	1
72346	4	72410	1	72457	1	72533	1
72347	1	72411	8	72458	1	72534	1
72348	4	72412	1	72459	1	72536	1
72350	4	72413	1	72460	1	72537	1
72351	4	72414	8	72461	1	72538	1
72352	4	72415	1	72462	1	72539	1
72353	1	72416	8	72464	1	72540	1
72354	1	72417	8	72465	1	72542	1
72355	1	72419	8	72466	1	72543	1
72358	4	72421	8	72467	8	72544	1
72359	4	72422	1	72469	1	72546	1
72360	4	72424	1	72470	1	72550	1
72364	4	72425	1	72471	1	72553	1
72365	1	72426	4	72472	1	72554	1
72366	1	72427	8	72473	1	72555	1
72367	1	72428	4	72474	1	72556	1
72368	4	72429	1	72475	1	72557	1
72369	1	72430	1	72476	1	72560	1
72370	4	72431	1	72478	1	72561	1
72372	4	72432	1	72479	1	72562	1
72373	1	72433	1	72482	1	72564	1
72374	1	72434	1	72501	1	72565	1
72376	4	72435	1	72512	1	72566	1
72377	1	72436	1	72513	1	72567	1
72379	1	72437	8	72515	1	72568	1
72381	4	72438	4	72516	1	72569	1
72383	1	72439	1	72517	1	72571	1
72384	4	72440	1	72519	1	72572	1
72385	1	72441	1	72520	1	72573	1
72386	1	72442	4	72521	1	72575	1
72387	1	72443	1	72522	1	72576	1
72389	1	72444	1	72523	1	72577	1

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
ARKANSAS

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
72578	1	72655	1	72732	30	72828	1
72579	1	72657	1	72733	30	72829	1
72581	1	72658	1	72734	30	72830	1
72583	1	72659	1	72735	9	72832	1
72584	1	72660	1	72736	30	72833	1
72585	1	72661	1	72737	9	72834	1
72587	1	72662	1	72738	1	72835	1
72601	1	72663	1	72739	30	72837	11
72610	1	72666	1	72740	1	72838	1
72611	1	72668	1	72741	9	72839	1
72612	1	72669	1	72742	1	72840	1
72613	1	72670	1	72744	9	72841	1
72615	1	72672	1	72745	30	72842	1
72616	1	72675	1	72747	30	72843	11
72617	1	72677	1	72749	9	72844	1
72618	1	72679	11	72751	30	72845	1
72619	1	72680	1	72752	1	72846	1
72623	1	72682	1	72753	9	72847	11
72624	1	72683	1	72756	30	72851	1
72626	1	72685	1	72758	30	72852	1
72628	1	72686	1	72760	1	72853	1
72629	1	72687	1	72761	30	72854	1
		72701	9	72762	9	72855	1
72631	1	72702	9	72764	9	72856	11
72632	1	72703	9	72767	9	72857	1
72633	1	72704	9	72768	30	72858	11
72634	1	72711	30	72769	9	72860	1
72635	1	72712	30	72770	9	72863	1
72636	1	72714	30	72773	1	72865	1
72638	1	72715	30	72774	9	72867	1
72639	1	72717	9	72775	9	72901	3
72640	1	72718	30	72776	1	72903	3
72641	1	72719	30	72801	11	72904	3
72642	1	72721	1	72820	1	72905	3
72644	1	72722	30	72821	1	72908	3
72645	1			72822	11	72916	3
72648	1	72727	9	72823	11	72921	29
72650	1	72728	9	72824	1	72923	3
72651	1	72729	9	72826	1	72924	1
72653	1	72730	9	72827	1	72926	1

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY  
AUTOMOBILE MANUAL  
ARKANSAS

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
-----		-----		-----		-----	
72927	1						
72928	1						
72930	1						
72932	29						
72933	1						
72934	29						
72935	29						
72936	3						
72937	3						
72938	3						
72940	3						
72941	3						
72943	1						
72944	1						
72945	3						
72946	29						
72947	29						
72948	29						
72949	1						
72950	1						
72951	1						
72952	29						
72955	29						
72956	29						
72958	1						
72959	9						

SERFF Tracking Number: METX-125842256 State: Arkansas  
 Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125  
 Company Tracking Number: PA AR0005402R01  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Tiering  
 Project Name/Number: /PA AR0005402R01

## Supporting Document Schedules

**Bypassed -Name:** A-1 Private Passenger Auto  
 Abstract  
**Bypass Reason:** Not Applicable  
**Comments:**

**Review Status:**  
 Filed 10/30/2008

**Satisfied -Name:** NAIC loss cost data entry document  
**Comments:**  
**Attachment:**  
 MGPC Loss Cost Data.PDF

**Review Status:**  
 Filed 10/30/2008

**Bypassed -Name:** NAIC Loss Cost Filing Document  
 for OTHER than Workers' Comp  
**Bypass Reason:** Not Applicable  
**Comments:**

**Review Status:**  
 Filed 10/30/2008

**Satisfied -Name:** Uniform Transmittal Document-  
 Property & Casualty  
**Comments:**  
**Attachment:**  
 AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

**Review Status:**  
 Filed 10/30/2008

**Satisfied -Name:** Cover Letter  
**Comments:**  
**Attachment:**  
 Cover Letter.PDF

**Review Status:**  
 Filed 10/30/2008

SERFF Tracking Number: METX-125842256 State: Arkansas  
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: PA AR0005402R01  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Tiering  
Project Name/Number: /PA AR0005402R01

**Review Status:**  
**Satisfied -Name:** Introduction Filed 10/30/2008  
**Comments:**  
**Attachment:**  
Introduction.PDF

**Review Status:**  
**Satisfied -Name:** Account Deviations Filed 10/30/2008  
**Comments:**  
**Attachment:**  
Account Deviations.PDF

**Review Status:**  
**Satisfied -Name:** Zip Code Territorial Changes Filed 10/30/2008  
**Comments:**  
**Attachment:**  
Zip Code Territorial Changes.PDF

**Review Status:**  
**Satisfied -Name:** APCS-Auto Premium Comparison Survey Filed 10/30/2008  
**Comments:**  
The excel version of this survey will be e-mailed to the DOI.  
**Attachment:**  
PPA Survey.PDF

**Review Status:**  
**Satisfied -Name:** Response Letter 101708 Filed 10/30/2008  
**Comments:**  
**Attachment:**  
Response Letter 101708.PDF

SERFF Tracking Number: METX-125842256 State: Arkansas  
Filing Company: Metropolitan Group Property and Casualty State Tracking Number: EFT \$125  
Insurance Company  
Company Tracking Number: PA AR0005402R01  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Tiering  
Project Name/Number: /PA AR0005402R01

**Satisfied -Name:** Objection Response Letter 102908 **Review Status:** Filed 10/30/2008  
**Comments:**  
**Attachment:**  
Objection Response Letter 102908.PDF

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	Company Name		Company NAIC Number
<b>3.</b>	<b>A.</b> Metropolitan Group Property and Casualty Insurance Company	<b>B.</b>	34339

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A.</b>	<b>B.</b>	

<b>5.</b>			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
BI	n.a.	0.1%					
PD	n.a.	0.1%					
UM/UIM	n.a.	0.1%					
PIP	n.a.	0.1%					
UMPD	n.a.	0.1%					
COMP	n.a.	0.1%					
COLL	n.a.	0.1%					
TOW	n.a.	0.1%					
TOTAL OVERALL EFFECT	n.a.	0.1%					

<b>6.</b>	5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	1,547			2,446	1,610	66%	69%
2004	1,510			2,619	2,095	80%	54%
2005	1,480			2,667	882	33%	57%
2006	1,639	0.0%	07/30/06	2,704	1,436	53%	57%
2007	1,763			3,026	1,562	52%	56%

<b>7.</b>		
	Expense Constants	Selected Provisions
	A. Total Production Expense	n.a.
	B. General Expense	n.a.
	C. Taxes, License & Fees	n.a.
	D. Underwriting Profit & Contingencies	n.a.
	E. Other (explain)	n.a.
	F. TOTAL	n.a.

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)

9.   9.0%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Insured's in a zip moving from territory 9 to 30 utilizing the Entergy Account deviation.

10.   -9.5   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Insured's in a zip moving from territory 5 to 11 utilizing the Tyson or All Other Account deviations.

PC RLC

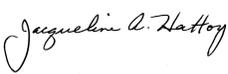
## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <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 #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

<b>3.</b>	<b>Group Name</b>	<b>Group NAIC #</b>			
	Metropolitan Property and Casualty Insurance Company	241			
<b>4.</b>	<b>Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
	Metropolitan Group Property and Casualty Insurance Company	RI	34339	13-2915260	

<b>5. Company Tracking Number</b>	PA AR0005402R01
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

<b>6.</b>	<b>Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
	Jacqueline A. Hattoy 700 Quaker Lane Warwick RI 02887	Sr. State Filing Specialist	800-257-5049	401-827-3929	jhattery@metlife.com
<b>7.</b>	Signature of authorized filer				
<b>8.</b>	Please print name of authorized filer		Jacqueline A. Hattoy		

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

<b>9.</b>	<b>Type of Insurance (TOI)</b>	19.0 Personal Auto
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	19.0001 Private Passenger Auto (PPA)
<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
<b>13.</b>	<b>Filing Type</b>	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14.</b>	<b>Effective Date(s) Requested</b>	New: 11/30/2008      Renewal: 01/04/2009
<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>	October 3, 2008
<b>19.</b>	<b>Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	PA AR0005402R01
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<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]
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AR MetGroup Auto rate and rule revision. Please refer to the filing introduction for details.

<b>22.</b>	<b>Filing Fees</b> (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]
<b>Check #:</b> <b>Amount:</b>	
<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.)

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



October 2, 2008

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

RE: METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY  
Private Passenger Automobile Program  
Rate and Rule Revision

Dear Commissioner Benafield Bowman:

Pursuant to applicable Arkansas Insurance Laws, Metropolitan Group Property and Casualty Insurance Company hereby submits a revision of their Private Passenger Automobile Insurance Programs' rates and rules. We have enclosed an explanatory memorandum which describes the proposed changes in detail.

We propose to implement this filing with respect to new business written on and after November 30, 2008 and with respect to renewal business effective on and after January 4, 2009.

If you have any questions regarding this SERFF submission, an objection letter should be submitted through SERFF to Jacqueline Hattoy. In addition, Jacqueline Hattoy can be reached by telephone at (401) 827-2949 or by e-mail at [jhattoy@metlife.com](mailto:jhattoy@metlife.com).

Sincerely,

A handwritten signature in black ink that reads "Richard E. Collard". The signature is written in a cursive, slightly slanted style.

Richard E. Collard  
Manager  
State Filings

# Metropolitan Group Property & Casualty Insurance Company

## Arkansas Automobile Rate Revision

### Introduction

The automobile rates currently in use by Metropolitan Group Property & Casualty Insurance Company were filed with the Arkansas Insurance Department, effective July 30, 2006.

The following changes are proposed effective November 30, 2008 for New Business and January 4, 2009 for Renewal Business:

**I. Overall Rate Change**                      0.1%

### II. Summary

1.     **Base Rates**

Base Rates are revised by coverage and territory to reflect the changes to the territory definitions mentioned below.

2.     **Model Year Factors**

Model year factors are updated through 2009 for Comprehensive and Collision coverages.

3.     **Group Account Deviation Factors**

Group Account deviation factors are revised.

4.     **Rule 22 - Vehicle Protective Enclosure Discount**

The discount has been updated to reflect the new territory definitions mentioned below.

5.     **Territories**

Zip code deletions, additions and territory definition changes have been made. Territory 14 has been removed and its zip codes moved to territory 30. In addition, three newly created territories 28("Faulkner Breakout"), 29("Crawford/Sebastian") and territory 30 ("Benton/Washington") have been formed from existing territories 3, 5,9, and 14.

6.     **Renewal Business Tier Assignment Rules**

We are implementing updates to our Tiering Program, which impact Renewal Business Tier Assignment Rule: 2. These changes apply to Renewal business written on and after January 4, 2009.

**METROPOLITAN GROUP PROPERTY & CASUALTY INSURANCE COMPANY**

**Private Passenger Automobile**

**ARKANSAS**

**Summary of Account Deviation Changes**

	On-Level Earned Premium	Developed Incurred Losses	Loss Ratio	Relative Loss Ratio	Credibility	Credibility Weighted Indicated Change	Current Account Deviation	Indicated Account Deviation	Proposed Account Deviation	Account Deviation Change Impact
J.B. HUNT TRANSPORT	813,419	506,035	62.2%	1.24	0.25	1.06	0.88	0.93	0.89	1.1%
EMERSON ELECTRIC CO.	177,274	39,810	22.5%	0.45	0.07	0.96	0.97	0.93	0.97	0.0%
ST VINCENTS INFIRMAR NETWORK	44,233	2,030	4.6%	0.09	0.02	0.98	0.98	0.96	0.98	0.0%
SCHNEIDER NATIONAL	120,171	84,614	70.4%	1.41	0.05	1.02	0.84	0.86	0.86	2.4%
BAPTIST HEALTH - AR	121,890	28,182	23.1%	0.46	0.05	0.97	0.88	0.86	0.88	0.0%
FRITO-LAY, INC.	1,190,585	816,677	68.6%	1.37	0.32	1.12	0.88	0.98	0.90	2.3%
FEDERAL EXPRESS	221,425	106,991	48.3%	0.96	0.08	1.00	0.88	0.88	0.88	0.0%
ENTERGY	254,720	32,807	12.9%	0.26	0.09	0.93	0.84	0.78	0.84	0.0%
AMERICAN GREETINGS	227,028	166,721	73.4%	1.47	0.08	1.04	0.88	0.91	0.91	3.4%
REMMINGTON ARMS	84,996	41,743	49.1%	0.98	0.03	1.00	0.88	0.88	0.88	0.0%
KRAFT FOODS	147,607	92,549	62.7%	1.25	0.06	1.01	0.89	0.90	0.90	1.1%
HALLMARK CARDS	137,982	68,083	49.3%	0.98	0.05	1.00	0.87	0.87	0.87	0.0%
TYSON FOODS	143,387	70,253	49.0%	0.98	0.05	1.00	0.86	0.86	0.86	0.0%
GOLDEN VENTURES	1,335,573	482,500	36.1%	0.72	0.35	0.90	0.88	0.79	0.87	-1.1%
TERMS/SPINOFFS	11,240	25,660	228.3%	4.56	0.00	1.02	0.88	0.89	0.89	1.1%
OTHER ACCOUNTS	518,377	344,529	66.5%	1.33	0.17	1.06	1.00	1.06	1.00	0.0%
<u>TOTAL</u>	<u>2,206,671</u>	<u>976,413</u>	<u>44.2%</u>	<u>0.88</u>	<u>0.47</u>	<u>0.95</u>	<u>0.88</u>	<u>0.83</u>	<u>0.87</u>	<u>-1.1%</u>
	7,756,578	3,885,597	50.1%	1.00	0.76	1.00	0.89	0.89	0.89	0.1%

Note:

- 1) Data are for Calendar/Accident Years ending 03/31/2005 through 03/31/2008
- 2) Losses are evaluated as of 03/31/2008.
- 3) The formula used to calculate the credibility factor was  $Z = P/(P+K)$ , where P = Earned Premium and constant K = \$2,500,000.
- 4) Closed accounts are not included in data.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

Private Passenger Automobile

Arkansas

ZIP CODE ADDITIONS

<u>Zip Code</u>	<u>Territory</u>
72758	30
72227	2
71854	6
72522	1
72704	9

ZIP CODE DELETIONS

<u>Zip Code</u>	<u>Territory</u>	
72159	5	Invalid Zip
71934	10	Invalid Zip
72545	1	Unique
72559	1	Invalid Zip
72627	1	Invalid Zip
72630	1	PO Box

ZIP CODE TERRITORY CHANGES

<u>Zip Code</u>	<u>Current Territory</u>	<u>Proposed Territory</u>
72921	3	29
72932	3	29
72934	3	29
72935	3	29
72946	3	29
72947	3	29
72948	3	29
72952	3	29
72955	3	29
72956	3	29
72711	9	30
72712	9	30
72714	9	30
72715	9	30
72718	9	30
72719	9	30
72722	9	30
72732	14	30
72733	14	30
72734	9	30
72736	9	30
72739	9	30
72745	14	30
72747	9	30
72751	14	30
72756	14	30
72761	9	30
72768	9	30
72032	5	11
72034	5	11
72039	5	11
72047	5	11
72058	5	11
72061	5	11
72106	5	11
72111	5	11
72173	5	11
72181	5	11
72007	5	28
72020	5	28
72045	5	28
72052	5	28
72060	5	28
72068	5	28
72081	5	28
72082	5	28
72085	5	28
72102	5	28
72121	5	28
72136	5	28
72137	5	28
72139	5	28
72176	5	28
72178	5	28

**METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY**

**Private Passenger Automobile**

**Arkansas**

Currently Non Contiguous and need to be cleaned up

<u>Zip Code</u>	<u>Territory</u>	<u>Proposed Territory</u>
72010	5	28
72143	5	28
72012	5	28

**Private Passenger Auto Premium Comparison Survey Form**  
FORM APCS - last modified August 2005

NAIC Number: 34339  
 Company Name: Metropolitan Group Property and Casualty Insurance Company  
 Contact Person: Richard E. Collard  
 Telephone No.: 1-800-257-5049  
 Email Address: [rcollard@metlife.com](mailto:rcollard@metlife.com)  
 Effective Date: 11/30/2008

**Assumptions to Use:**  
 1 Liability -Minimum \$25,000 per person  
 2 Bodily Injury \$50,000 per accident  
    \$25,000 per accident  
 3 Property Damage \$100 deductible per accident  
 4 Comprehensive & Collision \$250 deductible per accident  
 5 The insured has elected to accept:  
    Uninsured motorist property and bodily injury equal to liability coverage  
    Underinsured bodily injury equal to liability coverage  
 6 Personal Injury Protection of \$5,000 for medical, loss  
    wages according to statute and \$5,000 accidental death  
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment [tinsurance.pnc@arkansas.gov](mailto:tinsurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit  
 on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	5	%
GOOD STUDENT	15	%
ANTI-THEFT DEVICE	5-10	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	30,40	%

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325		
	Minimum Liability with Comprehensive and Collision		\$1,327	\$2,151	\$624	\$534	\$1,693	\$2,759	\$794	\$675	\$1,565	\$2,533	\$727	\$623	\$1,693	\$2,759	\$794	\$675	\$1,825	\$2,978	\$854	\$726		
	100/300/50 Liability with Comprehensive and Collision		\$1,445	\$2,335	\$681	\$585	\$1,858	\$3,024	\$872	\$743	\$1,743	\$2,822	\$812	\$697	\$1,858	\$3,024	\$872	\$743	\$2,031	\$3,313	\$951	\$809		
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325		
	Minimum Liability with Comprehensive and Collision		\$1,604	\$2,617	\$757	\$643	\$2,051	\$3,359	\$967	\$815	\$1,857	\$3,016	\$866	\$736	\$2,051	\$3,359	\$967	\$815	\$2,191	\$3,592	\$1,030	\$869		
	100/300/50 Liability with Comprehensive and Collision		\$1,722	\$2,801	\$814	\$694	\$2,216	\$3,624	\$1,045	\$883	\$2,035	\$3,305	\$951	\$810	\$2,216	\$3,624	\$1,045	\$883	\$2,397	\$3,927	\$1,127	\$952		
2003 Honda Odyssey "EX"	Minimum Liability		\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325		
	Minimum Liability with Comprehensive and Collision		\$1,541	\$2,512	\$727	\$618	\$1,973	\$3,228	\$929	\$785	\$1,796	\$2,913	\$836	\$711	\$1,973	\$3,228	\$929	\$785	\$2,109	\$3,454	\$991	\$838		
	100/300/50 Liability with Comprehensive and Collision		\$1,659	\$2,696	\$784	\$669	\$2,138	\$3,493	\$1,007	\$853	\$1,974	\$3,202	\$921	\$785	\$2,138	\$3,493	\$1,007	\$853	\$2,315	\$3,789	\$1,088	\$921		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325		
	Minimum Liability with Comprehensive and Collision		\$1,858	\$3,041	\$879	\$742	\$2,380	\$3,910	\$1,124	\$944	\$2,130	\$3,467	\$995	\$842	\$2,380	\$3,910	\$1,124	\$944	\$2,521	\$4,142	\$1,188	\$998		
	100/300/50 Liability with Comprehensive and Collision		\$1,976	\$3,225	\$936	\$793	\$2,545	\$4,175	\$1,202	\$1,012	\$2,308	\$3,756	\$1,080	\$916	\$2,545	\$4,175	\$1,202	\$1,012	\$2,727	\$4,477	\$1,285	\$1,081		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325		
	Minimum Liability with Comprehensive and Collision		\$1,967	\$3,228	\$933	\$785	\$2,519	\$4,149	\$1,194	\$1,000	\$2,240	\$3,654	\$1,049	\$886	\$2,519	\$4,149	\$1,194	\$1,000	\$2,664	\$4,388	\$1,260	\$1,056		
	100/300/50 Liability with Comprehensive and Collision		\$2,085	\$3,412	\$990	\$836	\$2,684	\$4,414	\$1,272	\$1,068	\$2,418	\$3,943	\$1,134	\$960	\$2,684	\$4,414	\$1,272	\$1,068	\$2,870	\$4,723	\$1,357	\$1,139		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325		
	Minimum Liability with Comprehensive and Collision		\$1,430	\$2,325	\$674	\$574	\$1,831	\$2,992	\$861	\$729	\$1,674	\$2,715	\$780	\$665	\$1,831	\$2,992	\$861	\$729	\$1,965	\$3,215	\$922	\$781		
	100/300/50 Liability with Comprehensive and Collision		\$1,548	\$2,509	\$731	\$625	\$1,996	\$3,257	\$939	\$797	\$1,852	\$3,004	\$865	\$739	\$1,996	\$3,257	\$939	\$797	\$2,171	\$3,550	\$1,019	\$864		

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201  
(501)371-2600  
(501)371-2618 Fax  
Attn: Alexa Grissom

Metropolitan Group Property and Casualty Insurance Company  
SERFF # METX - 125842256

Dear: Alexa Grissom,

This letter is in response to your objection letter dated October 6, 2008 regarding the above mentioned filing.

Territory definition changes have been revised to more closely align our group and retail writing companies. In addition, the changes also align our auto territory definitions with our home definitions.

Sincerely,

Kristin M. Foberg  
Pricing Specialist  
Actuarial Department  
MetLife Auto and Home

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201  
(501)371-2600  
(501)371-2618 Fax  
Attn: Alexa Grissom

Metropolitan Group Property and Casualty Insurance Company  
SERFF # METX - 125842256

Dear Ms. Alexa Grissom,

This letter is in response to your objection letter dated October 28, 2008 regarding the above mentioned filing.

Indications by coverage were not reviewed with this filing and therefore not included on the RF-1 Form. The proposed +0.1% change results from account deviation modifications. Please refer to the Account Deviation Changes Exhibit included with the original filing.

Sincerely,

Kristin M. Foberg  
Pricing Specialist  
Actuarial Department  
MetLife Auto and Home