

SERFF Tracking Number: METX-125497211 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number: EFT \$125
Company Tracking Number: PA AR00039CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00039CGR01

Filing at a Glance

Companies: Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company
Product Name: Tiering SERFF Tr Num: METX-125497211 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 AR00039CGR01 State Status: Fees verified and received
Filing Type: Rate/Rule Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Author: Richard Collard Disposition Date: 02/21/2008
Date Submitted: 02/20/2008 Disposition Status: Filed
Effective Date Requested (New): 03/15/2008 Effective Date (New): 03/15/2008
Effective Date Requested (Renewal): 04/19/2008 Effective Date (Renewal): 04/19/2008

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: PA AR00039CGR01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 02/21/2008 Deemer Date:
State Status Changed: 02/21/2008
Corresponding Filing Tracking Number:
Filing Description:
AR Auto MetP&C and MetCas Rate and Rule Revision. Please refer to the filing introduction for details.

Company and Contact

Filing Contact Information

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Jacqueline Hattoy, Sr. State Filing Specialist jhattory@metlife.com
 700 Quaker Lane (401) 827-2949 [Phone]
 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

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

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$125.00	02/20/2008	18059049

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/21/2008	02/21/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
RF-1 Rate Filing Abstract NAIC Loss Cost Data	Supporting Document	Richard Collard	02/21/2008	02/21/2008

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Disposition

Disposition Date: 02/21/2008
 Effective Date (New): 03/15/2008
 Effective Date (Renewal): 04/19/2008
 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 Property and Casualty Insurance Company	4.500%	\$112,459	1,661	\$2,499,083	%	%	%
Metropolitan Casualty Insurance Company	4.500%	\$916	27	\$20,352	%	%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	4.500%
Effect of Rate Filing-Written Premium Change For This Program	\$113,375
Effect of Rate Filing - Number of Policyholders Affected	1,688

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	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	Filing Introduction	Filed	Yes
Supporting Document	Rate Change Exhibit, Loss Experience, Cat Allowance, Indications, Development Factor, Trend Exhibits, Expenses, Investment Income, Premium Trend Exhibit	Filed	Yes
Supporting Document	Territorial Updates	Filed	Yes
Supporting Document	RF-1 Rate Filing Abstract NAIC Loss Cost Data	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Territory Pages	Filed	Yes

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Amendment Letter

Amendment Date:
Submitted Date: 02/21/2008

Comments:

Dear Ms. Grissom,
We are providing you with a completed RF-1Rate Filing Abstract NAIC Loss Cost Data form for MetP&C and Met Cas.
Please contact me if you have any questions.
Thank you,
Jackie

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: RF-1 Rate Filing Abstract NAIC Loss Cost Data

Comment: Form FR-1 Rate Filing Abstract
RF-1 Rate Filing Abstract NAIC Loss Cost Data.PDF

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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: 07/30/2006
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 Property and Casualty Insurance Company	%	4.500%	\$112,459	1,661	\$2,499,083	%	%
Metropolitan Casualty Insurance Company	%	4.500%	\$916	27	\$20,352	%	%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:
Overall Percentage Rate Impact For This Filing: 4.500%

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Effect of Rate Filing - Written Premium Change For This Program: \$113,375
Effect of Rate Filing - Number of Policyholders Affected: 1688

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Pages	Pages 3, 6, 28-34	Replacement	Pages 3, 6, 28-34.PDF
Filed	Territory Pages	Pages 77 - 80	Replacement	Pages 77 - 80.PDF

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

ARKANSAS Private Passenger Automobile

SEMI-ANNUAL BASE RATES

Territory	BI	PD	UM	UIM	UMPD	MED	PIP	COMP	COLL	TOW
1	54	57	9	9	9	10	25	109	205	2
2	93	88	10	10	9	11	29	68	202	2
3	59	67	9	9	8	10	26	86	175	2
4	77	74	10	10	9	12	31	159	252	2
5	84	77	9	9	9	12	31	101	181	2
6	54	50	9	9	8	11	28	143	231	2
7	64	50	9	9	8	10	26	129	217	2
8	83	80	9	9	9	13	32	125	177	2
9	58	71	9	9	8	13	31	93	183	2
10	75	73	9	9	9	12	30	101	215	2
11	52	47	9	9	8	9	23	96	200	2
12	76	70	10	10	9	11	28	107	216	2
21	84	65	9	9	9	12	30	119	215	2
22	89	80	9	9	9	12	29	126	212	2
23	69	55	9	9	9	10	26	119	215	2
24	88	66	10	10	9	12	31	134	258	2
25	106	99	10	10	9	11	29	80	223	2
26	64	61	9	9	8	12	30	97	194	2
27	52	45	9	9	8	10	26	118	212	2
28	79	72	9	9	9	12	31	101	175	2

Personal Injury
Protection

Accidental Death Benefits 2
Income Disability Benefits 3

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

ARKANSAS Private Passenger Automobile

PHYSICAL DAMAGE RATING FACTORS

MODEL YEAR FACTORS		
MODEL YEAR	COMP	COLL
2008	1.44	2.26
2007	1.40	2.11
2006	1.36	1.97
2005	1.32	1.84
2004	1.28	1.72
2003	1.24	1.61
2002	1.20	1.50
2001	1.16	1.41
2000	1.12	1.31
1999	1.09	1.22
1998	1.07	1.14
1997	1.04	1.08
1996	1.02	1.04
1995	1.00	1.00
1994	0.98	0.96
1993	0.96	0.92
1992	0.94	0.88
1991	0.92	0.83
1990	0.90	0.78
1989	0.88	0.74
1988	0.85	0.70
1987	0.81	0.66
1986	0.76	0.60
1985	0.72	0.55
1984	0.65	0.46
1983 & PRIOR	0.58	0.43

DEDUCTIBLE FACTORS COMPREHENSIVE		
Deductible	Without Glass Buyback	With Glass Buyback
FULL	1.00	1.00
\$50	0.90	0.93
\$100	0.80	0.82
\$200	0.64	0.74
\$250	0.60	0.70
\$300	0.57	0.67
\$500	0.50	0.65
\$1,000	0.45	0.60
\$2,000	0.31	0.42
\$2,500	0.29	0.39
\$5,000	0.24	0.33

DEDUCTIBLE FACTORS COLLISION 1989 & Prior Model Years				
Deductible	Vehicle Symbol			
	1-7	8	10-11	12+
\$100	1.00	1.00	1.00	1.00
\$200	0.83	0.85	0.85	0.86
\$250	0.78	0.80	0.80	0.81
\$300	0.70	0.70	0.70	0.70
\$500	0.56	0.56	0.59	0.62
\$1,000	0.45	0.45	0.45	0.45
\$2,000	0.33	0.33	0.33	0.33
\$2,500	0.30	0.30	0.30	0.30
\$5,000	0.20	0.20	0.20	0.20

DEDUCTIBLE FACTORS COLLISION 1990 & Subsequent Model Years				
Deductible	Vehicle Symbol			
	1-2	3-4	5-8	10+
\$100	1.00	1.00	1.00	1.00
\$200	0.83	0.85	0.85	0.86
\$250	0.78	0.80	0.80	0.81
\$300	0.70	0.70	0.70	0.70
\$500	0.56	0.56	0.59	0.62
\$1,000	0.45	0.45	0.45	0.45
\$2,000	0.33	0.33	0.33	0.33
\$2,500	0.30	0.30	0.30	0.30
\$5,000	0.20	0.20	0.20	0.20

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One Vehicle	Two Vehicles	Three + Vehicles
For each policy condition below, determine the corresponding tier point assignment.			
1a Minor violations in the last 3 years			
One violation	1	1	1
Two violations	2	2	0
Three violations	0	2	2
Each additional violation over 3	2	5	4
1b If 3+ vehicles and one minor violation in the past 3 years and no youth on policy	N/A	N/A	-1
1c Presence of a minor violation in the past 3 years AND No at fault accidents or violations in the past 1 year OR No at fault accidents or violations in the past 2 years	-1	-1	-1
2a Major violations in the past 5 years			
One violation	16	11	9
Two violations	24	20	18
Three violations	34	34	24
Each additional violation over 3	32	32	34
2b Presence of a major violation in the past 5 years and No at fault accidents or violations in the past 3 years	-7	-5	-4
3 Each license suspension in the past 3 years	3	2	1
4 Presence of youth on policy			
Presence of youngest operator age < 18	1	1	0
Presence of youngest operator age 18-20	1	1	0
Presence of youngest operator age 21-24	0	0	0
5a Non-chargeable at fault accidents >= \$500 in the past 3 years			
One non-chargeable at fault accident	8	6	5
Two non-chargeable at fault accidents	15	10	8
Three non-chargeable at fault accidents	29	17	14
Each additional non-chargeable at fault accident over 3	26	22	18
5b Presence of a non-chargeable at fault accident >= \$500 in the past 3 years AND No at fault accidents in the past 1 year OR No at fault accidents in the past 2 years	-1	0	0
5c Chargeable accidents in the past 3 years			
One chargeable accident	6	4	4

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
Two chargeable accidents	11	8	8
Three chargeable accidents	20	18	17
Each chargeable accident over 3	19	21	19
5d Presence of a chargeable accident resulting in Bodily Injury > \$500 or death in the past 3 years	3	3	3
5e Presence of a chargeable accident in the past 3 years AND No at fault accidents in the past 1 year	-1	-1	-1
OR No at fault accidents in the past 2 years	-3	-2	-2
5f Two at fault accidents under \$500 in the past 3 years	3	2	1
3+ at fault accidents under \$500 in the past 3 years	6	5	4
6 Violation or at fault accident in the past 3 years on operator licensed less than 5 years	2	2	2
7a Current insurance conditions			
Financial responsibility (SR22 required)	14	14	14
No prior -- no need	5	5	5
No prior -- with need	5	5	5
Over 3 months lapse in coverage	1	1	1
Between 10 days and 1 month lapse in coverage	0	0	0
less than 10 days lapse in coverage	0	0	0
No lapse in coverage	0	0	0
7b Prior or current BI limits (lower of either)			
State minimum or CSL state minimum or no prior Insurance	4	5	6
> state minimum and < 50/100 or CSL < 100	2	2	3
50/100 or CSL = 100	0	2	3
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	1	2
100/300 or CSL = 300	0	0	0
> 100/300 or CSL > 300	0	0	0
7c Presence of operator age 20-26, vehicle age < 5 years, years with prior carrier > 4, BI limits >= 50/100, and PFM Score Level between BD - EN	-1	0	0
7d Presence of operator age 40+, and prior or current BI limits (lower of) is			
No prior - no need	3	3	3
No prior - with need	5	5	5
State minimum or CSL state minimum	3	3	3
> state minimum and < 50/100 or CSL < 100	2	3	3
50/100 or CSL = 100	1	2	2
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
100/300 or CSL = 300	0	0	0
> 100/300 or CSL > 300	0	0	0

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
7e Time with prior carrier			
< 3 years	0	0	0
>= 3 years and < 5 years	0	0	0
>= 5 years and < 10 years	-1	-1	-1
>= 10 years	-2	-2	-2
8 If prior insurance with no lapse in coverage, future effective date			
> 3 days and <= 7days	0	0	0
> 7 days	-1	-1	-1
9 Non-rated operator under age 22	9	9	9
Non-rated operator age 22-29	2	2	2
10 If Personal Financial Management (PFM) is:			
	<u>PFM Score Level</u>		
	BD	-15	-15
	BH	-13	-13
	BL	-11	-11
	BP	-9	-9
	BT	-8	-8
	BW	-7	-7
	CD	-7	-7
	CH	-6	-6
	CL	-6	-6
	CP	-5	-5
	CT	-5	-5
	CW	-5	-5
	DD	-4	-4
	DG	-4	-4
	DJ	-4	-4
	DN	-3	-3
	DQ	-3	-3
	DT	-2	-2
	DW	-2	-2
	ED	-1	-1
	EG	0	0
	EJ	0	0
	EN	1	1
	EQ	2	2
	ET	4	4
	EW	4	4
	FD	5	5
	FG	7	7
	FJ	8	8

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

		One	Two	Three +
	FN	9	9	9
	FQ	11	11	11
	FT	12	12	12
	FW	13	13	13
	GD	14	14	14
	GH	15	15	15
	GL	17	17	17
	GP	18	18	18
	GT	19	19	19
	HD	20	20	20
	HH	21	21	21
	HL	22	22	22
	HP	24	24	24
	HT	27	27	27
	HW	33	33	33
	NF	6	6	6
	NK	8	8	8
	NN	8	8	8
	NQ	8	8	8
11	Payment Plan			
	1 Pay	0	0	0
	2 Pay	0	0	0
12a	Prior non-standard or AIP	2	2	2
12b	Prior non-standard or AIP and minimum F/R limits	3	3	3
13	Operator licensed <3 years where no vehicle assigned to youth	2	3	3
14	All operators licensed < 3 years	3	5	6
15	Operator under age 29 2 vehicles and 1 operator	N/A	6	N/A
16	3+ vehicles, youth on policy, presence of operator age < 19, no violations or at fault accidents in the past 3 years Prior and current BI limits of 100/300 or higher, comp and coll on all vehicles and age of newest vehicle < 2	0	0	-2
17	Two vehicles, 2 operators, no youth on policy, newest vehicle age <2, no major violations in the past 5 years, no at fault accidents in the past 3 years, and no more than 1 minor violation in the past 3 years	0	-2	0
18	Presence of good student operator age 21-24, and prior insurance	-2	-1	-1

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
19 All vehicles are liability only* * No vehicles on policy have full coverage, which includes both comprehensive and collision	4	3	2
20 Youth on policy age < 21, prior and current BI limits >= 100/300, comp and coll on at least one vehicle with no more than one vehicle liability only, at least one minor violation or chargeable accident in the past 3 years, no major violations in the past 5 years			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	-1	-1
PFM Score Level ED - FW	0	-2	-2
PFM Score Level GD - HW	0	-3	-3
PFM Score Level NF - NQ	0	0	0
21 1 vehicle, all operators age <30, vehicle age 5-8, BI limits >= 50/100, comp and coll on vehicle, no more than 1 minor violation in the past 3 years, no major violations in the past 5 years, no at fault accidents in the past 3 years	-2	0	0
22 Comp and Coll on at least one vehicle and no more than one vehicle with liability only, BI limits >= 50/100, no at fault accidents in the past 3 years, no major violations in the past 5 years, no minor violations in the past 3 years, no license suspensions			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
PFM Score Level GD - HW	-2	-2	-2
PFM Score Level NF - NQ	0	0	0
23 All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300			
PFM Score Level BD - CW	0	-1	-1
PFM Score Level DD - ED	0	-1	-1
PFM Score Level EG - GD	0	-2	-2
PFM Score Level GH - HW	0	-3	-3
PFM Score Level NF - NQ	0	0	0
24 All vehicles age 9+			
PFM Score Level BD - CW	0	0	1
PFM Score Level DD - DW	0	1	2
PFM Score Level ED - FW	1	2	3
PFM Score Level GD - HW	2	3	4
PFM Score Level NF - NQ	0	0	0
25 Presence of a vehicle age 9+, no vehicle age < 5			

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	0	0
PFM Score Level ED - FW	0	1	1
PFM Score Level GD - HW	0	2	2
PFM Score Level NF - NQ	0	0	0
26 2 adults age >40 and 1 or more operators age < 25, No at fault accidents or violations in the past 3 years	0	-1	-2
27 All operators age 23-35, newest vehicle age < 2, No at fault accidents or violations in the past 3 years	-1	-1	-1
28 Presence of a vehicle age < 2 with symbol greater than 17	-1	-1	-1
29 Presence of a vehicle age > 3 with symbol greater than 17	2	1	1
30 If future effective date > 7 days with no lapse in coverage, no at fault accidents or violations in the past 3 years, prior insurance, comp and coll on at least 1 vehicle	-1	-1	-1
31 All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, 1 pay plan	0	0	0
32 All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, payroll deduction, ExpressIt, or 2 pay plan, future effective date > 3 days with no lapse in coverage	0	0	0
33 2 operators age > 39, comp and collision on more than 1 vehicle, number of youths on policy > 1 and one youth age > 17, presence of a good student, no vehicles age > 8, no at fault accidents or violations in the past 3 years	0	-2	-2
34 If all of the following are true: BI limits >= 100/300 PFM Score Level between BD - EN No youths on policy under age 19 No operators over age 75 4 years or more with prior carrier Comp and coll on all vehicles No minor violations or at fault accidents in the past 3 years No major violations in the past 5 years All operators have an AR license with a verifiable 3 year driving record Homeowner			

**Metropolitan Property and Casualty Insurance Company
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Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
No license suspensions			
Matching BI and UM limits	0	0	0
or			
BI limits >= 100/300			
PFM Score Level between BD - CT			
No youths on policy			
No operators over age 75			
5 years or more with prior carrier			
Comp and coll on all vehicles			
No minor violations or at fault accidents in the past 3 years			
No major violations in the past 5 years			
All operators have an AR license with a verifiable 3 year driving record			
Homeowner			
No license suspensions			
Matching BI and UM limits	-1	-1	-1
or			
BI limits >= 250/500			
PFM Score Level between BD - BT			
No youths on policy			
No operators over age 75			
6 years or more with prior carrier			
Comp and coll on all vehicles			
No minor violations or at fault accidents in the past 3 years			
No major violations in the past 5 years			
All operators have an AR license with a verifiable 3 year driving record			
Homeowner			
No license suspensions			
Matching BI and UM limits	-1	-1	-1

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

ARKANSAS AUTOMOBILE TERRITORIES

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
71601	24	71725	21	71837	6	71944	23
71602	24	71726	21	71838	21	71945	23
71603	24	71728	21	71839	6	71949	10
71630	21	71730	7	71840	6	71950	21
71631	21	71740	21	71841	21	71952	21
71635	21	71742	21	71842	21	71953	23
71638	21	71743	21	71844	21	71956	10
71639	21	71744	21	71845	21	71957	23
71640	21	71745	21	71846	21	71958	21
71642	21	71747	7	71847	21	71959	21
71643	21	71748	21	71851	21	71960	23
71644	21	71749	7	71852	21	71961	23
71646	21	71750	7	71853	21	71962	21
71647	21	71751	21	71854	6	71964	10
71651	21	71752	21	71855	21	71965	23
71652	21	71753	21	71857	21	71966	23
71653	21	71758	7	71858	21	71968	10
71654	21	71759	7	71859	21	71969	23
71655	21	71762	7	71860	21	71970	23
71658	21	71763	21	71861	21	71971	21
71659	24	71764	21	71862	21	71972	23
71660	21	71765	7	71864	21	71973	23
71661	21	71766	21	71865	21	72001	22
71662	21	71768	7	71866	21	72002	2
71663	21	71770	21	71901	10	72003	5
71665	21	71772	21	71909	26	72004	24
71666	21	71801	21	71913	10	72005	22
71667	21	71820	21	71920	21	72006	22
71670	21	71822	21	71921	21	72007	5
71671	21	71823	21	71922	21	72010	28
71674	21	71825	21	71923	21	72011	12
71675	21	71826	21	71929	21	72012	28
71676	21	71827	21	71932	23	72013	23
71677	21	71828	21	71933	21	72014	22
71678	21	71831	21	71935	23	72015	12
71701	21	71832	21	71937	23	72016	22
71720	21	71833	21	71940	21	72017	22
71721	21	71834	6	71941	21	72020	5
71722	21	71835	21	71942	21	72021	22
71724	7	71836	21	71943	21	72022	12

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
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ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
72023	28	72072	5	72129	21	72206	25
72024	5	72073	5	72130	23	72207	2
72025	22	72074	22	72131	23	72209	25
72026	5	72075	22	72132	24	72210	2
72027	11	72076	2	72133	24	72211	2
72028	23	72079	24	72134	22	72212	2
72029	22	72080	11	72135	2	72223	2
72030	11	72081	5	72136	5	72227	2
72031	23	72082	5	72137	5	72301	4
72032	5	72083	5	72139	5	72310	4
72034	5	72084	21	72140	5	72311	4
72036	22	72085	5	72141	23	72312	22
72037	5	72086	28	72142	25	72313	4
72038	5	72087	10	72143	28	72315	4
72039	5	72088	23	72150	21	72320	4
72040	22	72099	2	72152	24	72321	4
72041	22	72101	22	72153	23	72322	4
72042	5	72102	5	72156	11	72324	22
72044	23	72103	25	72157	11	72325	4
72045	5	72104	21	72160	5	72326	4
72046	5	72105	21	72164	2	72327	4
72047	5	72106	5	72165	22	72328	22
72048	5	72107	11	72166	5	72329	4
72051	23	72108	22	72167	12	72330	4
72052	5	72110	27	72168	24	72331	4
72053	2	72111	5	72169	22	72332	4
72055	5	72112	22	72170	22	72333	22
72057	21	72113	2	72173	5	72335	4
72058	5	72114	25	72175	24	72338	4
72059	22	72116	2	72176	5	72339	4
72060	5	72117	25	72178	5	72340	4
72061	5	72118	2	72179	23	72341	4
72063	11	72120	2	72180	2	72342	22
72064	22	72121	5	72181	5	72346	4
72065	25	72122	12	72182	24	72347	22
72066	22	72123	22	72183	2	72348	4
72067	23	72125	22	72201	2	72350	4
72068	5	72126	22	72202	25	72351	4
72069	22	72127	11	72204	25	72352	4
72070	22	72128	21	72205	2	72353	22

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ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
72354	22	72421	8	72467	8	72550	22
72355	22	72422	22	72469	22	72553	22
72358	4	72424	22	72470	22	72554	23
72359	4	72425	22	72471	22	72555	23
72360	4	72426	4	72472	22	72556	23
72364	4	72427	8	72473	22	72560	23
72365	22	72428	4	72474	22	72561	23
72366	22	72429	22	72475	22	72562	22
72367	22	72430	22	72476	22	72564	22
72368	4	72431	22	72478	22	72565	23
72369	22	72432	22	72479	22	72566	23
72370	4	72433	22	72482	22	72567	23
72372	4	72434	22	72501	22	72568	22
72373	22	72435	22	72512	23	72569	22
72374	22	72436	22	72513	22	72571	22
72376	4	72437	8	72515	23	72572	22
72377	22	72438	4	72517	23	72573	23
72379	21	72439	22	72519	23	72575	22
72383	22	72440	22	72520	23	72576	23
72384	4	72441	22	72521	22	72577	22
72386	22	72442	4	72522	22	72578	23
72387	22	72443	22	72523	23	72579	22
72389	22	72444	22	72524	22	72581	23
72390	22	72445	22	72526	22	72583	23
72391	4	72447	8	72527	22	72584	23
72392	4	72449	22	72528	23	72585	23
72394	4	72450	22	72529	22	72587	23
72395	4	72453	22	72530	23	72601	23
72396	22	72454	22	72531	23	72611	23
72401	8	72455	22	72532	22	72613	1
72404	8	72456	22	72533	23	72615	23
72410	22	72457	22	72534	22	72616	1
72411	8	72458	22	72537	23	72617	23
72412	22	72459	22	72538	23	72619	23
72413	22	72460	22	72539	23	72623	23
72414	8	72461	22	72540	23	72624	23
72415	22	72462	22	72542	22	72626	23
72416	8	72464	22	72543	23	72628	23
72417	8	72465	22	72544	23	72629	23
72419	8	72466	22	72546	23	72630	23

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
72631	1	72703	9	72769	9	72865	23
72632	1	72704	9	72770	9	72901	3
72633	23	72711	9	72773	1	72903	3
72634	23	72712	9	72774	9	72904	3
72635	23	72714	9	72776	1	72905	3
72636	23	72715	9	72801	27	72908	3
72638	1	72717	9	72802	27	72916	3
72639	23	72718	9	72820	23	72921	3
72640	23	72719	9	72821	23	72923	3
72641	23	72721	1	72823	23	72926	23
72642	23	72722	9	72824	23	72927	23
72644	23	72727	9	72826	23	72928	23
72645	23	72728	9	72827	23	72930	23
72648	23	72729	9	72828	23	72932	3
72650	23	72730	9	72829	23	72933	23
72651	23	72732	9	72830	23	72934	3
72653	23	72733	9	72832	23	72935	3
72655	23	72734	9	72833	23	72936	3
72657	23	72735	9	72834	23	72937	3
72658	23	72736	9	72835	23	72938	3
72659	23	72737	9	72837	23	72940	3
72660	1	72738	1	72838	23	72941	3
72661	23	72739	9	72839	23	72943	23
72662	23	72740	1	72840	23	72944	23
72663	23	72741	9	72841	23	72945	3
72666	23	72742	1	72842	23	72946	3
72668	23	72744	9	72843	23	72947	3
72669	23	72745	9	72845	23	72948	3
72670	23	72747	9	72846	23	72949	23
72672	23	72749	9	72847	23	72950	23
72675	23	72751	9	72851	23	72951	23
72677	23	72752	1	72852	23	72952	3
72679	23	72753	9	72853	23	72955	3
72680	23	72756	9	72854	23	72956	3
72682	23	72758	9	72855	23	72958	23
72683	23	72760	1	72856	23	72959	9
72685	23	72761	9	72857	23		
72686	23	72762	9	72858	23		
72687	23	72764	9	72860	23		
72701	9	72768	9	72863	23		

SERFF Tracking Number: METX-125497211 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
 Company, ...
 Company Tracking Number: PA AR00039CGR01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /PA AR00039CGR01

Supporting Document Schedules

Review Status:
Bypassed -Name: A-1 Private Passenger Auto Abstract Filed 02/21/2008
Bypass Reason: Not required per conversation with Alexa Grissom on 2/19/08.
Comments:

Review Status:
Satisfied -Name: APCS-Auto Premium Comparison Survey Filed 02/21/2008
Comments:
Attachments:
 MPC PPA Survey APCS.PDF
 MCAS PPA Survey APCS.PDF

Review Status:
Bypassed -Name: NAIC loss cost data entry document Filed 02/21/2008
Bypass Reason: n/a
Comments:

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp Filed 02/21/2008
Bypass Reason: n/a
Comments:

Review Status:
Satisfied -Name: Uniform Transmittal Document-Property & Casualty Filed 02/21/2008
Comments:
Attachment:
 AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

SERFF Tracking Number: METX-125497211 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00039CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00039CGR01

Satisfied -Name: cover letter **Review Status:** Filed 02/21/2008
Comments:
Attachment:
cover letter.PDF

Satisfied -Name: Filing Introduction **Review Status:** Filed 02/21/2008
Comments:
Attachment:
Filing Introduction.PDF

Satisfied -Name: Rate Change Exhibit, Loss Experience, Cat Allowance, Indications, Development Factor, Trend Exhibits, Expenses, Investment Income, Premium Trend Exhibit **Review Status:** Filed 02/21/2008
Comments:
Filing Exhibits
Attachments:
Rate Change Exhibit.PDF
Loss Experience.PDF
Cat Allowance.PDF
Indications.PDF
Development Factor.PDF
Trend Exhibits.PDF
Expenses.PDF
Investment Income.PDF
Premium Trend Exhibit.PDF

Satisfied -Name: Territorial Updates **Review Status:** Filed 02/21/2008

SERFF Tracking Number: METX-125497211 *State:* Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance *State Tracking Number:* EFT \$125
Company, ...
Company Tracking Number: PA AR00039CGR01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00039CGR01

Comments:

Attachment:

Territorial Updates.PDF

SERFF Tracking Number: METX-125497211 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
Company, ...
Company Tracking Number: PA AR00039CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR00039CGR01

Satisfied -Name: RF-1 Rate Filing Abstract NAIC **Review Status:** Filed 02/21/2008
Loss Cost Data

Comments:
Form FR-1 Rate Filing Abstract

Attachment:
RF-1 Rate Filing Abstract NAIC Loss Cost Data.PDF

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

NAIC Number: 241-26298
 Company Name: Metropolitan Property & Casualty Insurance
 Contact Person: Richard E. Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 03/15/2008(NB) 04/19/2008 (RB)

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
 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 insurance.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	10	%
GOOD STUDENT	5-25	%
ANTI-THEFT DEVICE	5-10	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	35,40	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				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			\$1,067	\$1,285	\$478	\$493	\$1,341	\$1,625	\$598	\$615	\$1,422	\$1,725	\$635	\$652	\$1,223	\$1,480	\$549	\$563	\$1,275	\$1,542	\$569	\$589
	Minimum Liability with Comprehensive and Collision			\$2,502	\$2,884	\$996	\$990	\$3,061	\$3,538	\$1,226	\$1,216	\$2,906	\$3,373	\$1,157	\$1,157	\$2,939	\$3,393	\$1,173	\$1,160	\$3,311	\$3,808	\$1,308	\$1,296
	100/300/50 Liability with Comprehensive and Collision			\$2,701	\$3,130	\$1,083	\$1,082	\$3,352	\$3,897	\$1,355	\$1,350	\$3,210	\$3,750	\$1,289	\$1,300	\$3,212	\$3,728	\$1,292	\$1,285	\$3,591	\$4,156	\$1,431	\$1,427
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,067	\$1,285	\$478	\$493	\$1,341	\$1,625	\$598	\$615	\$1,422	\$1,725	\$635	\$652	\$1,223	\$1,480	\$549	\$563	\$1,275	\$1,542	\$569	\$589
	Minimum Liability with Comprehensive and Collision			\$3,142	\$3,593	\$1,227	\$1,209	\$3,816	\$4,380	\$1,501	\$1,479	\$3,563	\$4,099	\$1,385	\$1,378	\$3,703	\$4,241	\$1,448	\$1,425	\$4,210	\$4,804	\$1,628	\$1,603
	100/300/50 Liability with Comprehensive and Collision			\$3,341	\$3,839	\$1,314	\$1,301	\$4,107	\$4,739	\$1,630	\$1,613	\$3,867	\$4,476	\$1,517	\$1,521	\$3,976	\$4,576	\$1,567	\$1,550	\$4,490	\$5,152	\$1,751	\$1,734
2003 Honda Odyssey "EX"	Minimum Liability			\$1,067	\$1,285	\$478	\$493	\$1,341	\$1,625	\$598	\$615	\$1,422	\$1,725	\$635	\$652	\$1,223	\$1,480	\$549	\$563	\$1,275	\$1,542	\$569	\$589
	Minimum Liability with Comprehensive and Collision			\$3,076	\$3,516	\$1,199	\$1,187	\$3,739	\$4,292	\$1,470	\$1,447	\$3,497	\$4,024	\$1,361	\$1,354	\$3,617	\$4,146	\$1,413	\$1,394	\$4,121	\$4,703	\$1,593	\$1,572
	100/300/50 Liability with Comprehensive and Collision			\$3,275	\$3,762	\$1,286	\$1,279	\$4,030	\$4,651	\$1,599	\$1,581	\$3,801	\$4,401	\$1,493	\$1,497	\$3,890	\$4,481	\$1,532	\$1,519	\$4,401	\$5,051	\$1,716	\$1,703
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,067	\$1,285	\$478	\$493	\$1,341	\$1,625	\$598	\$615	\$1,422	\$1,725	\$635	\$652	\$1,223	\$1,480	\$549	\$563	\$1,275	\$1,542	\$569	\$589
	Minimum Liability with Comprehensive and Collision			\$3,717	\$4,236	\$1,437	\$1,409	\$4,509	\$5,154	\$1,756	\$1,721	\$4,148	\$4,746	\$1,592	\$1,579	\$4,390	\$5,005	\$1,702	\$1,667	\$5,021	\$5,709	\$1,925	\$1,888
	100/300/50 Liability with Comprehensive and Collision			\$3,916	\$4,482	\$1,524	\$1,501	\$4,800	\$5,513	\$1,885	\$1,855	\$4,452	\$5,123	\$1,724	\$1,722	\$4,663	\$5,340	\$1,821	\$1,792	\$5,301	\$6,057	\$2,048	\$2,019
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,067	\$1,285	\$478	\$493	\$1,341	\$1,625	\$598	\$615	\$1,422	\$1,725	\$635	\$652	\$1,223	\$1,480	\$549	\$563	\$1,275	\$1,542	\$569	\$589
	Minimum Liability with Comprehensive and Collision			\$3,772	\$4,296	\$1,459	\$1,433	\$4,580	\$5,236	\$1,790	\$1,750	\$4,205	\$4,812	\$1,616	\$1,599	\$4,458	\$5,083	\$1,733	\$1,692	\$5,101	\$5,803	\$1,961	\$1,921
	100/300/50 Liability with Comprehensive and Collision			\$3,971	\$4,542	\$1,546	\$1,525	\$4,871	\$5,595	\$1,919	\$1,884	\$4,509	\$5,189	\$1,748	\$1,742	\$4,731	\$5,418	\$1,852	\$1,817	\$5,381	\$6,151	\$2,084	\$2,052
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,067	\$1,285	\$478	\$493	\$1,341	\$1,625	\$598	\$615	\$1,422	\$1,725	\$635	\$652	\$1,223	\$1,480	\$549	\$563	\$1,275	\$1,542	\$569	\$589
	Minimum Liability with Comprehensive and Collision			\$2,650	\$3,052	\$1,056	\$1,047	\$3,242	\$3,746	\$1,300	\$1,284	\$3,045	\$3,527	\$1,210	\$1,206	\$3,116	\$3,594	\$1,245	\$1,228	\$3,516	\$4,036	\$1,386	\$1,373
	100/300/50 Liability with Comprehensive and Collision			\$2,849	\$3,298	\$1,143	\$1,139	\$3,533	\$4,105	\$1,429	\$1,418	\$3,349	\$3,904	\$1,342	\$1,349	\$3,389	\$3,929	\$1,364	\$1,353	\$3,796	\$4,384	\$1,509	\$1,504

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

NAIC Number: 241-40169
 Company Name: Metropolitan Casualty Insurance Company
 Contact Person: Richard E. Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 03/15/2008(NB) 04/19/2008 (RB)

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
 7 **If male and female rates are different, use the highest of the two**

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DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	5-25	%
ANTI-THEFT DEVICE	5-10	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	35,40	%

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
			1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$960	\$1,162	\$431	\$447	\$1,210	\$1,468	\$542	\$557	\$1,280	\$1,554	\$575	\$591	\$1,105	\$1,340	\$497	\$511	\$1,148
	Minimum Liability with Comprehensive and Collision		\$2,255	\$2,602	\$899	\$895	\$2,756	\$3,194	\$1,106	\$1,097	\$2,617	\$3,038	\$1,047	\$1,045	\$2,652	\$3,062	\$1,059	\$1,047	\$2,983	\$3,428	\$1,181	\$1,168
	100/300/50 Liability with Comprehensive and Collision		\$2,437	\$2,819	\$979	\$977	\$3,021	\$3,513	\$1,221	\$1,217	\$2,894	\$3,378	\$1,169	\$1,170	\$2,898	\$3,356	\$1,168	\$1,158	\$3,237	\$3,742	\$1,293	\$1,284
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$960	\$1,162	\$431	\$447	\$1,210	\$1,468	\$542	\$557	\$1,280	\$1,554	\$575	\$591	\$1,105	\$1,340	\$497	\$511	\$1,148	\$1,389	\$516	\$532
	Minimum Liability with Comprehensive and Collision		\$2,830	\$3,239	\$1,106	\$1,092	\$3,439	\$3,949	\$1,355	\$1,335	\$3,207	\$3,688	\$1,250	\$1,242	\$3,338	\$3,825	\$1,304	\$1,285	\$3,788	\$4,328	\$1,468	\$1,444
	100/300/50 Liability with Comprehensive and Collision		\$3,012	\$3,456	\$1,186	\$1,174	\$3,704	\$4,268	\$1,470	\$1,455	\$3,484	\$4,028	\$1,372	\$1,367	\$3,584	\$4,119	\$1,413	\$1,396	\$4,042	\$4,642	\$1,580	\$1,560
2003 Honda Odyssey "EX"	Minimum Liability		\$960	\$1,162	\$431	\$447	\$1,210	\$1,468	\$542	\$557	\$1,280	\$1,554	\$575	\$591	\$1,105	\$1,340	\$497	\$511	\$1,148	\$1,389	\$516	\$532
	Minimum Liability with Comprehensive and Collision		\$2,768	\$3,172	\$1,081	\$1,071	\$3,369	\$3,869	\$1,326	\$1,308	\$3,148	\$3,623	\$1,228	\$1,223	\$3,257	\$3,737	\$1,275	\$1,258	\$3,708	\$4,236	\$1,438	\$1,418
	100/300/50 Liability with Comprehensive and Collision		\$2,950	\$3,389	\$1,161	\$1,153	\$3,634	\$4,188	\$1,441	\$1,428	\$3,425	\$3,963	\$1,350	\$1,348	\$3,503	\$4,031	\$1,384	\$1,369	\$3,962	\$4,550	\$1,550	\$1,534
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$960	\$1,162	\$431	\$447	\$1,210	\$1,468	\$542	\$557	\$1,280	\$1,554	\$575	\$591	\$1,105	\$1,340	\$497	\$511	\$1,148	\$1,389	\$516	\$532
	Minimum Liability with Comprehensive and Collision		\$3,343	\$3,816	\$1,293	\$1,274	\$4,063	\$4,646	\$1,585	\$1,556	\$3,733	\$4,274	\$1,437	\$1,425	\$3,956	\$4,514	\$1,534	\$1,503	\$4,520	\$5,139	\$1,736	\$1,700
	100/300/50 Liability with Comprehensive and Collision		\$3,525	\$4,033	\$1,373	\$1,356	\$4,328	\$4,965	\$1,700	\$1,676	\$4,010	\$4,614	\$1,559	\$1,550	\$4,202	\$4,808	\$1,643	\$1,614	\$4,774	\$5,453	\$1,848	\$1,816
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$960	\$1,162	\$431	\$447	\$1,210	\$1,468	\$542	\$557	\$1,280	\$1,554	\$575	\$591	\$1,105	\$1,340	\$497	\$511	\$1,148	\$1,389	\$516	\$532
	Minimum Liability with Comprehensive and Collision		\$3,395	\$3,870	\$1,315	\$1,293	\$4,125	\$4,718	\$1,614	\$1,578	\$3,786	\$4,333	\$1,458	\$1,443	\$4,014	\$4,581	\$1,562	\$1,527	\$4,592	\$5,223	\$1,770	\$1,729
	100/300/50 Liability with Comprehensive and Collision		\$3,577	\$4,087	\$1,395	\$1,375	\$4,390	\$5,037	\$1,729	\$1,698	\$4,063	\$4,673	\$1,580	\$1,568	\$4,260	\$4,875	\$1,671	\$1,638	\$4,846	\$5,537	\$1,882	\$1,845
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$960	\$1,162	\$431	\$447	\$1,210	\$1,468	\$542	\$557	\$1,280	\$1,554	\$575	\$591	\$1,105	\$1,340	\$497	\$511	\$1,148	\$1,389	\$516	\$532
	Minimum Liability with Comprehensive and Collision		\$2,387	\$2,751	\$952	\$945	\$2,923	\$3,377	\$1,174	\$1,161	\$2,740	\$3,174	\$1,094	\$1,089	\$2,809	\$3,241	\$1,123	\$1,110	\$3,162	\$3,633	\$1,253	\$1,236
	100/300/50 Liability with Comprehensive and Collision		\$2,569	\$2,968	\$1,032	\$1,027	\$3,188	\$3,696	\$1,289	\$1,281	\$3,017	\$3,514	\$1,216	\$1,214	\$3,055	\$3,535	\$1,232	\$1,221	\$3,416	\$3,947	\$1,365	\$1,352

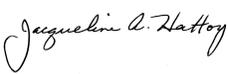
Property & Casualty Transmittal Document

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: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; 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					

3. Group Name	Group NAIC #			
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	

5. Company Tracking Number	PA AR00039CGR01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

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

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

9.	Type of Insurance (TOI)	19.0 Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" 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)
14.	Effective Date(s) Requested	New: 03/15/2008 Renewal: 04/19/2008
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	PA AR00039CGR01
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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AR Auto Rate and Rule Revision. Please refer to the filing introduction for details.

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 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



February 19, 2008

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

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

Dear Commissioner Benafield Bowman:

Pursuant to applicable Arkansas Insurance Laws, Metropolitan Property and Casualty Insurance Company and Metropolitan Property and Casualty Insurance Company hereby submit 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 March 15, 2008 and with respect to renewal business effective on and after April 19, 2008.

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.

Sincerely,

A handwritten signature in black ink that reads "Richard E. Collard".

Richard E. Collard
Manager
State Filings

**Metropolitan Property & Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Automobile Rate Revision

Introduction

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

The following changes are proposed:

I. Rate Change

	<u>Liability</u>	<u>No Fault</u>	<u>Phys Dam</u>	<u>Total</u>
Base Rates	8.6%	0.0%	0.0%	4.5%
Overall	8.6%	0.0%	0.0%	4.5%

II. Summary

1. Base Rates

Base Rates are revised by territory and coverage.

2. Model Year Factors

Rate Pages have been updated to display factors for model year 2008 for Comprehensive and Collision coverages.

3. New Business Tier Assignment Changes

Updates will be implemented to AR Metrix Tiering Program which will impact Tier Point Assignments for Conditions: **1c, 5a, 5b, 7a, 7b, 7e, 10, 19 and 22**. In addition, the base tier has been reduced from 26 to 25.

4. Territory Change

Two new territories have been created. ZIP 72110 originally in territory 11 and ZIPs 72801 and 72802 originally in territory 23 now make up territory 27. ZIP codes 72012, 72023, 72143, 72010 and 72086 originally in territory 5 now make up territory 28.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

SUMMARY OF RATE LEVEL INDICATIONS

<u>Coverage</u>	Acc Yr Ending	<u>Projected Loss & LAE Ratio</u>	<u>Indicated Rate Change</u>	<u>Proposed Rate Change</u>
	06/2007 Onlevel <u>Earn Prem.</u>			
Bodily Injury	525,132	111.3%	17.7%	11.2%
Property Damage	368,359	86.6%	12.3%	9.7%
Medical Payments	2,811	73.8%	0.6%	0.0%
Uninsured/Underinsured Motorist - BI	203,079	54.7%	-1.5%	0.0%
Uninsured Motorist - PD	26,103	137.1%	17.8%	5.2%
Liability Coverage	1,125,483	94.3%	12.4%	8.6%
No Fault	79,903	60.4%	-1.4%	0.0%
Comprehensive	279,768	34.0%	-17.7%	-4.6%
Collision	656,395	67.5%	6.6%	2.0%
Towing	7,830	21.7%	-13.9%	0.0%
Physical Damage Coverage	943,993	57.6%	-0.7%	0.0%
Total	2,149,379	77.3%	6.1%	4.5%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

PROPOSED RATE LEVEL CHANGE

Territory	BI	PD	MED	UMBI/UIMBI	UMPD	NF	COMP	COLL	TOW	LIAB	NF	PHYS	TOTAL
1 Scatterd	10.2%	9.6%	0.0%	0.0%	12.5%	0.0%	-5.2%	2.0%	0.0%	7.8%	0.0%	-0.2%	4.0%
2 NWLtlRock	10.7%	4.8%	0.0%	0.0%	12.5%	0.0%	-5.6%	2.0%	0.0%	7.0%	0.0%	0.3%	4.0%
3 FtSmith	7.3%	8.1%	0.0%	0.0%	0.0%	0.0%	-4.4%	1.7%	0.0%	6.0%	0.0%	-0.1%	3.0%
4 MphsSub	5.5%	8.8%	0.0%	0.0%	12.5%	0.0%	0.0%	2.0%	0.0%	5.6%	0.0%	1.3%	3.1%
5 Central	21.7%	20.3%	0.0%	0.0%	12.5%	0.0%	0.0%	2.3%	0.0%	17.4%	0.0%	1.5%	9.5%
6 Txarkna	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7 ElDorado	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8 Jnsboro	20.3%	21.2%	0.0%	0.0%	12.5%	0.0%	0.0%	1.7%	0.0%	16.8%	0.0%	1.1%	9.2%
9 Fyettvle	9.4%	9.2%	0.0%	0.0%	0.0%	0.0%	-7.9%	2.2%	0.0%	7.3%	0.0%	-1.0%	3.3%
10 HotSpring	10.3%	15.9%	0.0%	0.0%	12.5%	0.0%	0.0%	1.9%	0.0%	10.1%	0.0%	1.4%	6.8%
11 Conway	-10.3%	-7.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-6.9%	0.0%	0.0%	-5.0%
12 Saline	15.2%	14.8%	0.0%	0.0%	12.5%	0.0%	0.0%	1.9%	0.0%	12.8%	0.0%	1.3%	6.4%
21 S Cntys	20.0%	16.1%	0.0%	0.0%	12.5%	0.0%	0.0%	1.9%	0.0%	15.7%	0.0%	1.3%	8.3%
22 NE Cntys	20.3%	21.2%	0.0%	0.0%	12.5%	0.0%	0.0%	1.9%	0.0%	17.2%	0.0%	1.3%	9.2%
23 NW Cntys	15.0%	10.0%	0.0%	0.0%	12.5%	0.0%	0.0%	1.9%	0.0%	10.8%	0.0%	1.2%	6.7%
24 PinBluff	4.8%	4.8%	0.0%	0.0%	12.5%	0.0%	-5.0%	2.0%	0.0%	4.1%	0.0%	-0.1%	2.2%
25 SELtlRck	17.8%	16.5%	0.0%	0.0%	12.5%	0.0%	0.0%	1.8%	0.0%	14.7%	0.0%	1.4%	8.6%
26 HtSprgVI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27 MorrilRussell	-13.3%	-11.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-9.5%	0.0%	0.0%	-5.0%
28 Central2	14.5%	12.5%	0.0%	0.0%	12.5%	0.0%	0.0%	-1.1%	0.0%	11.0%	0.0%	-0.8%	5.4%
TOTAL	11.2%	9.7%	0.0%	0.0%	5.2%	0.0%	-4.6%	2.0%	0.0%	8.6%	0.0%	0.0%	4.5%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Total Limits Accident Year Loss Experience (Developed, Onlevel, & Trended)

Private Passenger Automobile

ARKANSAS

Year Ending:	06/03	06/04	06/05	06/06	06/07	Totals	
						3-Yr	5-Yr
BODILY INJURY	93.8	59.5	31.4	105.5	146.2	111.6	102.8
PROPERTY DAMAGE	72.5	66.3	74.9	96.4	56.2	72.5	71.7
MEDICAL PAYMENTS	0.0	0.0	0.0	108.4	76.3	84.5	84.5
UNINSURED MOTORIST - BI	0.0	0.0	10.4	5.9	122.2	67.4	52.9
UNINSURED MOTORIST - PD	0.0	348.6	34.2	89.2	224.9	160.4	165.6
LIABILITY:	71.7	56.2	43.1	85.1	114.1	91.8	85.1
NO FAULT:	85.5	59.0	33.0	73.1	50.0	53.6	58.4
COMPREHENSIVE	52.5	33.3	17.1	30.7	22.7	24.1	28.1
COLLISION	60.0	36.4	63.9	66.4	46.8	55.4	53.7
TOWING	23.0	10.7	24.4	19.2	13.9	17.5	17.3
PHYSICAL DAMAGE:	57.6	35.3	50.3	55.9	39.8	46.3	46.2
TOTAL:	66.7	47.8	45.6	72.8	79.0	71.1	67.8
Earned Premium (000):	\$644	\$702	\$802	\$1,295	\$2,155	\$4,252	\$5,598

Loss Data Evaluated as of 06/30/07

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

TERRITORIAL LOSS RATIO

Private Passenger Automobile

ARKANSAS

TOTAL LIMITS STATE TOTAL (Developed, Onlevel, & Trended)
 (Losses evaluated as of 06/30/07)

Territory	Expo. Distrib	06/03	06/04	06/05	06/06	06/07	Totals	
							3-Yr	5-Yr
1 Scatterd	2.7	64.1	0.0	46.2	35.4	10.0	22.6	23.9
2 NWLtlRock	15.9	85.5	89.5	54.5	113.4	32.9	57.9	66.5
3 FtSmith	13.4	64.9	49.9	65.0	36.6	39.5	41.2	43.0
4 MphsSub	1.5	14.4	12.7	126.8	4.1	77.7	69.6	50.1
5 Central	4.3	29.6	59.8	20.9	63.5	589.8	320.8	251.8
6 Txarkna	0.3	11.9	0.0	4.2	25.4	0.0	10.6	9.4
7 ElDorado	0.7	3.6	0.0	0.0	0.0	0.0	0.0	0.2
8 Jnsboro	3.9	204.4	34.8	45.7	42.9	167.7	117.0	116.8
9 Fyettvle	38.5	128.4	30.1	43.9	50.6	47.1	47.8	51.1
10 HotSpring	1.4	23.3	86.0	1.0	87.5	199.8	92.8	80.7
11 Conway	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12 Saline	1.4	1.3	222.6	70.5	97.4	144.8	105.2	107.0
21 S Cntys	2.0	23.4	12.0	41.2	260.6	46.1	105.2	69.6
22 NE Cntys	2.8	95.9	3.6	44.7	105.9	196.4	121.4	93.1
23 NW Cntys	4.1	58.8	0.2	25.6	24.4	38.3	31.8	30.9
24 PinBluff	1.5	6.0	49.2	20.2	0.0	11.0	11.0	16.4
25 SELtlRck	3.2	22.8	3.0	27.8	208.7	23.3	85.6	59.0
26 HtSprgVl	0.6	0.8	4.5	54.8	79.2	10.1	40.2	26.1
27 MorrillRusse	0.7	59.1	0.0	0.0	0.0	0.0	0.0	5.0
28 Central2	1.2	0.0	6.1	1.0	12.0	489.4	187.1	137.0
Statewide	100.0	66.7	47.8	45.6	72.8	79.0	71.1	67.8

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Catastrophe Allowance
 ARKANSAS
 Comprehensive

Loss Data as of: 06/2007

Accident Year	A Comprehensive Loss and ALAE <u>excl Catastrophe</u>	B Comprehensive Catastrophe <u>Loss and ALAE</u>	C Comprehensive Loss and ALAE <u>incl Catastrophe</u>	D=1+(B/A) Cat/Non-Cat <u>Provision</u>
20002	\$35,484	\$5,274	\$40,758	1.149
20012	\$34,403	\$8,260	\$42,663	1.240
20022	\$35,027	\$6,376	\$41,403	1.182
20032	\$43,589	\$0	\$43,589	1.000
20042	\$30,376	\$2,861	\$33,237	1.094
20052	\$17,236	\$0	\$17,236	1.000
20062	\$49,154	\$148,862	\$198,016	4.029
20072	\$60,239	\$0	\$60,239	1.000
			8 Year Average:	1.562
			Selected Catastrophe Provision:	1.242

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2005	06/2006	06/2007
1)	Earned Premium	182,674	308,399	508,177
2)	On Level Factors	1.106	1.071	1.033
3)	Premium Trend Factors	1.000	1.000	1.000
4)	Current On-Level Trended Earned Premium 1x2x3	202,123	330,386	525,132
5)	Incurred Loss & ALAE	59,801	306,118	492,336
6)	Development Factors	0.996	1.086	1.511
7)	Loss Trend Factors	1.065	1.049	1.032
8)	Ultimate Trended Incurred Loss & ALAE 5x6x7	63,433	348,619	767,833
9)	Projected Loss & ALAE Ratios 8/4	31.4%	105.5%	146.2%
10)	Yearly Weight	30.0%	35.0%	35.0%
11)	Projected Loss & ALAE Ratio 9x10			97.5%
12)	ULAE Factor			1.141
13)	Catastrophe Provision			1.000
14)	Projected Loss & LAE Ratio 11x12x13			111.3%
15)	Credibility			26.0%
16)	Complement of Credibility Permissible Loss & LAE Ratio			66.2%
17)	Credibility Weighted Loss & LAE Ratio			77.9%
18)	Indicated Rate Change			17.7%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2005	06/2006	06/2007
1)	Earned Premium	125,576	218,060	354,216
2)	On Level Factors	1.146	1.087	1.040
3)	Premium Trend Factors	1.000	1.000	1.000
4)	Current On-Level Trended Earned Premium 1x2x3	143,947	237,096	368,359
5)	Incurred Loss & ALAE	99,485	204,481	165,824
6)	Development Factors	1.072	1.108	1.241
7)	Loss Trend Factors	1.011	1.008	1.005
8)	Ultimate Trended Incurred Loss & ALAE 5x6x7	107,821	228,470	206,894
9)	Projected Loss & ALAE Ratios 8/4	74.9%	96.4%	56.2%
10)	Yearly Weight	30.0%	35.0%	35.0%
11)	Projected Loss & ALAE Ratio 9x10			75.9%
12)	ULAE Factor			1.141
13)	Catastrophe Provision			1.000
14)	Projected Loss & LAE Ratio 11x12x13			86.6%
15)	Credibility			40.1%
16)	Complement of Credibility Permissible Loss & LAE Ratio			66.2%
17)	Credibility Weighted Loss & LAE Ratio			74.4%
18)	Indicated Rate Change			12.3%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

MEDICAL EXPENSE RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2005	06/2006	06/2007
1)	Earned Premium	0	958	2,811
2)	On Level Factors	1.000	1.000	1.000
3)	Premium Trend Factors	1.000	1.000	1.000
4)	Current On-Level Trended Earned Premium 1x2x3	0	958	2,811
5)	Incurred Loss & ALAE	0	1,000	2,000
6)	Development Factors	1.000	0.990	1.039
7)	Loss Trend Factors	1.065	1.049	1.032
8)	Ultimate Trended Incurred Loss & ALAE 5x6x7	0	1,038	2,145
9)	Projected Loss & ALAE Ratios 8/4	0.0%	108.4%	76.3%
10)	Yearly Weight	30.0%	35.0%	35.0%
11)	Projected Loss & ALAE Ratio 9x10			64.7%
12)	ULAE Factor			1.141
13)	Catastrophe Provision			1.000
14)	Projected Loss & LAE Ratio 11x12x13			73.8%
15)	Credibility			5.3%
16)	Complement of Credibility Permissible Loss & LAE Ratio			66.2%
17)	Credibility Weighted Loss & LAE Ratio			66.6%
18)	Indicated Rate Change			0.6%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

NO FAULT RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2005	06/2006	06/2007
1)	Earned Premium	29,003	49,029	79,878
2)	On Level Factors	1.102	1.000	1.000
3)	Premium Trend Factors	1.000	1.000	1.000
4)	Current On-Level Trended Earned Premium 1x2x3	31,966	49,031	79,903
5)	Incurred Loss & ALAE	9,898	36,483	43,535
6)	Development Factors	1.000	0.936	0.889
7)	Loss Trend Factors	1.065	1.049	1.032
8)	Ultimate Trended Incurred Loss & ALAE 5x6x7	10,542	35,821	39,950
9)	Projected Loss & ALAE Ratios 8/4	33.0%	73.1%	50.0%
10)	Yearly Weight	30.0%	35.0%	35.0%
11)	Projected Loss & ALAE Ratio 9x10			53.0%
12)	ULAE Factor			1.141
13)	Catastrophe Provision			1.000
14)	Projected Loss & LAE Ratio 11x12x13			60.4%
15)	Credibility			16.4%
16)	Complement of Credibility Permissible Loss & LAE Ratio			66.2%
17)	Credibility Weighted Loss & LAE Ratio			65.3%
18)	Indicated Rate Change			-1.4%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2005	06/2006	06/2007
1)	Earned Premium	63,947	117,483	200,646
2)	On Level Factors	1.029	1.022	1.012
3)	Premium Trend Factors	1.000	1.000	1.000
4)	Current On-Level Trended Earned Premium 1x2x3	65,823	120,073	203,079
5)	Incurred Loss & ALAE	5,713	5,174	123,370
6)	Development Factors	1.127	1.299	1.949
7)	Loss Trend Factors	1.065	1.049	1.032
8)	Ultimate Trended Incurred Loss & ALAE 5x6x7	6,855	7,051	248,088
9)	Projected Loss & ALAE Ratios 8/4	10.4%	5.9%	122.2%
10)	Yearly Weight	30.0%	35.0%	35.0%
11)	Projected Loss & ALAE Ratio 9x10			47.9%
12)	ULAE Factor			1.141
13)	Catastrophe Provision			1.000
14)	Projected Loss & LAE Ratio 11x12x13			54.7%
15)	Credibility			8.6%
16)	Complement of Credibility Permissible Loss & LAE Ratio			66.2%
17)	Credibility Weighted Loss & LAE Ratio			65.2%
18)	Indicated Rate Change			-1.5%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

UNINSURED MOTORIST PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2005	06/2006	06/2007
1)	Earned Premium	5,786	13,426	26,103
2)	On Level Factors	1.000	1.000	1.000
3)	Premium Trend Factors	1.000	1.000	1.000
4)	Current On-Level Trended Earned Premium 1x2x3	5,786	13,426	26,103
5)	Incurred Loss & ALAE	1,982	12,109	57,032
6)	Development Factors	0.987	0.981	1.024
7)	Loss Trend Factors	1.011	1.008	1.005
8)	Ultimate Trended Incurred Loss & ALAE 5x6x7	1,978	11,975	58,710
9)	Projected Loss & ALAE Ratios 8/4	34.2%	89.2%	224.9%
10)	Yearly Weight	30.0%	35.0%	35.0%
11)	Projected Loss & ALAE Ratio 9x10			120.2%
12)	ULAE Factor			1.141
13)	Catastrophe Provision			1.000
14)	Projected Loss & LAE Ratio 11x12x13			137.1%
15)	Credibility			16.7%
16)	Complement of Credibility Permissible Loss & LAE Ratio			66.2%
17)	Credibility Weighted Loss & LAE Ratio			78.0%
18)	Indicated Rate Change			17.8%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

COMPREHENSIVE RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2005	06/2006	06/2007
1)	Earned Premium	131,126	191,464	303,981
2)	On Level Factors	0.728	0.804	0.920
3)	Premium Trend Factors	0.907	0.929	0.952
4)	Current On-Level Trended Earned Premium 1x2x3	86,567	143,074	266,339
5)	Incurred Loss & ALAE	17,236	49,154	60,239
6)	Development Factors	1.000	1.000	1.085
7)	Loss Trend Factors	0.860	0.893	0.927
8)	Ultimate Trended Incurred Loss & ALAE 5x6x7	14,823	43,894	60,588
9)	Projected Loss & ALAE Ratios 8/4	17.1%	30.7%	22.7%
10)	Yearly Weight	30.0%	35.0%	35.0%
11)	Projected Loss & ALAE Ratio 9x10			23.8%
12)	ULAE Factor			1.148
13)	Catastrophe Provision			1.242
14)	Projected Loss & LAE Ratio 11x12x13			34.0%
15)	Credibility			42.6%
16)	Complement of Credibility Permissible Loss & LAE Ratio			58.1%
17)	Credibility Weighted Loss & LAE Ratio			47.8%
18)	Indicated Rate Change			-17.7%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

COLLISION RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2005	06/2006	06/2007
1)	Earned Premium	261,080	391,666	670,827
2)	On Level Factors	0.800	0.894	0.978
3)	Premium Trend Factors	1.041	1.030	1.020
4)	Current On-Level Trended Earned Premium 1x2x3	217,381	360,736	669,523
5)	Incurred Loss & ALAE	124,885	220,798	303,138
6)	Development Factors	1.007	1.007	0.984
7)	Loss Trend Factors	1.104	1.077	1.051
8)	Ultimate Trended Incurred Loss & ALAE 5x6x7	138,838	239,464	313,449
9)	Projected Loss & ALAE Ratios 8/4	63.9%	66.4%	46.8%
10)	Yearly Weight	30.0%	35.0%	35.0%
11)	Projected Loss & ALAE Ratio 9x10			58.8%
12)	ULAE Factor			1.148
13)	Catastrophe Provision			1.000
14)	Projected Loss & LAE Ratio 11x12x13			67.5%
15)	Credibility			41.1%
16)	Complement of Credibility Permissible Loss & LAE Ratio			58.1%
17)	Credibility Weighted Loss & LAE Ratio			62.0%
18)	Indicated Rate Change			6.6%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

TOWING RATE LEVEL INDICATIONS

		Accident Year Ending		
		06/2005	06/2006	06/2007
1)	Earned Premium	3,139	4,848	7,868
2)	On Level Factors	0.935	0.959	0.995
3)	Premium Trend Factors	1.000	1.000	1.000
4)	Current On-Level Trended Earned Premium 1x2x3	2,935	4,650	7,830
5)	Incurred Loss & ALAE	717	893	1,047
6)	Development Factors	1.000	1.000	1.036
7)	Loss Trend Factors	1.000	1.000	1.000
8)	Ultimate Trended Incurred Loss & ALAE 5x6x7	717	893	1,085
9)	Projected Loss & ALAE Ratios 8/4	24.4%	19.2%	13.9%
10)	Yearly Weight	30.0%	35.0%	35.0%
11)	Projected Loss & ALAE Ratio 9x10			18.9%
12)	ULAE Factor			1.148
13)	Catastrophe Provision			1.000
14)	Projected Loss & LAE Ratio 11x12x13			21.7%
15)	Credibility			22.1%
16)	Complement of Credibility Permissible Loss & LAE Ratio			58.1%
17)	Credibility Weighted Loss & LAE Ratio			50.0%
18)	Indicated Rate Change			-13.9%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

PROPERTY DAMAGE
Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-99	63,490	70,058	76,151	76,151	76,151	76,151
Jun-00	51,824	49,157	49,157	49,157	49,157	49,157
Jun-01	55,341	53,309	53,309	53,309	53,309	53,309
Jun-02	51,757	60,177	60,327	81,992	84,082	65,064
Jun-03	90,466	86,202	86,202	86,202	86,202	
Jun-04	58,316	69,821	81,545	81,545		
Jun-05	84,947	99,416	99,485			
Jun-06	182,751	204,481				
Jun-07	165,824					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Jun-99				1.000	1.000
Jun-00			1.000	1.000	1.000
Jun-01		1.000	1.000	1.000	1.000
Jun-02	1.163	1.002	1.359	1.025	0.774
Jun-03	0.953	1.000	1.000	1.000	
Jun-04	1.197	1.168	1.000		
Jun-05	1.170	1.001			
Jun-06	1.119				
ARKANSAS Average	1.120	1.034	1.072	1.005	0.943
THREE YR AVG	1.162	1.056	1.120	1.008	0.925
AVG EX HI/LO	1.151	1.001	1.000	1.000	1.000
WEIGHTED AVG	1.111	1.032	1.066	1.006	0.928

Selected Factor To Ultimate	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
	1.120	1.034	1.072	1.000	1.000
	1.241	1.108	1.072	1.000	1.000

Metropolitan Property and Casualty Insurance Company

Countrywide Personal Automobile

Total Limits Medical Payments Incurred Losses

Incurred Losses, valued as of 6/30/2007						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
6/30/1999				5,690,006	5,686,955	5,717,980
6/29/2000			5,843,423	5,858,880	5,820,625	5,847,164
6/29/2001		6,398,751	6,350,273	6,260,196	6,239,583	6,274,526
6/30/2002	6,957,683	7,281,527	7,172,633	7,118,030	7,107,974	7,090,385
6/30/2003	6,998,701	7,487,298	7,424,201	7,409,764	7,407,223	
6/29/2004	7,215,575	7,632,030	7,567,515	7,510,939		
6/29/2005	8,010,400	8,295,588	8,167,365			
6/30/2007	10,168,553					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
6/30/1999				0.999	1.005
6/29/2000			1.003	0.993	1.005
6/29/2001		0.992	0.986	0.997	1.006
6/30/2002	1.047	0.985	0.992	0.999	0.998
6/30/2003	1.070	0.992	0.998	1.000	
6/29/2004	1.058	0.992	0.993		
6/29/2005	1.036	0.985			
6/30/2006	1.044				

Average Excl	1.050	0.990	0.994	0.998	1.005
3 Years avera	1.046	0.990	0.994	0.999	1.003
5 Years avera	1.051	0.989	0.994	0.998	1.004
Selected LDF	1.050	0.990	0.995	1.000	1.005
To Ult	1.039	0.990	1.000	1.005	1.005

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

NO FAULT

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-99	15,974	16,325	13,325	13,325	13,338	13,338
Jun-00	17,699	15,587	15,587	15,587	15,587	15,587
Jun-01	18,172	19,518	19,518	19,518	19,518	19,518
Jun-02	7,795	12,439	9,991	9,991	9,991	9,991
Jun-03	29,394	26,904	21,763	21,763	21,763	
Jun-04	13,853	16,077	16,077	16,077		
Jun-05	12,776	9,898	9,898			
Jun-06	53,373	36,483				
Jun-07	43,535					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Jun-99				1.001	1.000
Jun-00			1.000	1.000	1.000
Jun-01		1.000	1.000	1.000	1.000
Jun-02	1.596	0.803	1.000	1.000	1.000
Jun-03	0.915	0.809	1.000	1.000	
Jun-04	1.161	1.000	1.000		
Jun-05	0.775	1.000			
Jun-06	0.684				
ARKANSAS Average	1.026	0.922	1.000	1.000	1.000
THREE YR AVG	0.873	0.936	1.000	1.000	1.000
AVG EX HI/LO	0.950	0.936	1.000	1.000	1.000
WEIGHTED AVG	0.869	0.911	1.000	1.000	1.000

Selected Factor To Ultimate	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
	0.950	0.936	1.000	1.000	1.000
	0.889	0.936	1.000	1.000	1.000

Metropolitan Property and Casualty Insurance Company

Countrywide No Fault States Personal Automobile

Total Limits Uninsured Motorist Incurred Losses

Incurred Losses, valued as of 6/30/2007						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
6/30/1999				9,950,035	10,405,434	11,061,200
6/29/2000			9,585,315	11,340,135	11,872,196	12,119,570
6/29/2001		8,791,587	12,355,277	13,683,749	14,189,220	14,503,296
6/30/2002	5,642,153	11,113,265	12,827,904	13,398,320	14,096,944	14,495,818
6/30/2003	7,798,973	12,015,209	13,408,860	14,126,394	14,329,361	
6/29/2004	9,952,775	12,186,854	14,649,906	15,364,131		
6/29/2005	12,712,208	19,670,174	21,578,605			
6/30/2007	15,145,562					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
6/30/1999				1.046	1.063
6/29/2000			1.183	1.047	1.021
6/29/2001		1.405	1.108	1.037	1.022
6/30/2002	1.970	1.154	1.044	1.052	1.028
6/30/2003	1.541	1.116	1.054	1.014	
6/29/2004	1.224	1.202	1.049		
6/29/2005	1.547	1.097			
6/30/2006	1.428				

Average Excl	1.505	1.157	1.070	1.043	1.025
3 Years avera	1.400	1.138	1.049	1.034	1.024
5 Years avera	1.542	1.195	1.088	1.039	1.034
Selected LDF	1.500	1.153	1.062	1.032	1.028
To Ult	1.949	1.299	1.127	1.061	1.028
Ult. Losses	29,512,315	27,207,394	24,312,000	16,299,745	14,730,583

Metropolitan Property and Casualty Insurance Company

Countrywide Personal Automobile

Total Limits UMPD Incurred Losses

Incurred Losses, valued as of 6/30/2007						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
6/30/1999				2,633,219	2,630,092	2,621,493
6/29/2000			2,948,564	2,941,040	2,920,549	2,906,516
6/29/2001		3,697,418	3,677,007	3,661,935	3,655,844	3,641,705
6/30/2002	3,361,047	3,533,917	3,523,150	3,505,540	3,498,563	3,489,594
6/30/2003	3,380,029	3,496,794	3,478,519	3,456,066	3,427,458	
6/29/2004	3,395,691	3,477,230	3,460,881	3,420,596		
6/29/2005	3,348,938	3,489,202	3,407,300			
6/30/2007	4,198,867					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
6/30/1999				0.999	0.997
6/29/2000			0.997	0.993	0.995
6/29/2001		0.994	0.996	0.998	0.996
6/30/2002	1.051	0.997	0.995	0.998	0.997
6/30/2003	1.035	0.995	0.994	0.992	
6/29/2004	1.024	0.995	0.988		
6/29/2005	1.042	0.977			
6/30/2006	1.073				

Average Excl	1.043	0.995	0.995	0.996	0.997
3 Years avera	1.046	0.989	0.992	0.996	0.996
5 Years avera	1.045	0.992	0.994	0.996	0.996
Selected LDF	1.044	0.994	0.995	0.996	0.996
To Ult	1.024	0.981	0.987	0.992	0.996
Ult. Losses	4,300,914	4,062,987	3,363,196	3,393,286	3,413,748

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

COMPREHENSIVE
Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-02	33,063	34,957	35,027	35,027	35,027	35,027
Jun-03	39,741	43,589	43,589	43,589	43,589	
Jun-04	31,180	30,376	30,376	30,376		
Jun-05	13,775	17,236	17,236			
Jun-06	47,077	49,154				
Jun-07	60,239					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Jun-02	1.057	1.002	1.000	1.000	1.000
Jun-03	1.097	1.000	1.000	1.000	
Jun-04	0.974	1.000	1.000		
Jun-05	1.251	1.000			
Jun-06	1.044				
ARKANSAS Average	1.085	1.000	1.000	1.000	1.000
THREE YR AVG	1.090	1.000	1.000	1.000	1.000
AVG EX HI/LO	1.066	1.000	1.000	1.000	1.000
WEIGHTED AVG	1.064	1.001	1.000	1.000	1.000

Selected Factor To Ultimate	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
	1.085	1.000	1.000	1.000	1.000
	1.085	1.000	1.000	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

COLLISION
Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-02	74,024	77,048	77,048	77,048	78,510	78,510
Jun-03	107,683	87,917	91,035	91,035	91,035	
Jun-04	63,663	61,621	61,621	61,621		
Jun-05	112,790	125,041	124,885			
Jun-06	231,547	220,798				
Jun-07	303,138					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Jun-02	1.041	1.000	1.000	1.019	1.000
Jun-03	0.816	1.035	1.000	1.000	
Jun-04	0.968	1.000	1.000		
Jun-05	1.109	0.999			
Jun-06	0.954				
ARKANSAS Average	0.977	1.009	1.000	1.009	1.000
THREE YR AVG	1.010	1.011	1.000	1.009	1.000
AVG EX HI/LO	0.987	1.000	1.000	1.009	1.000
WEIGHTED AVG	0.971	1.008	1.000	1.009	1.000

Selected Factor To Ultimate	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
	0.977	1.000	1.000	1.007	1.000
	0.984	1.007	1.007	1.007	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

TOWING
Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Jun-02	468	518	518	518	518	518
Jun-03	546	546	546	546	546	
Jun-04	225	275	275	275		
Jun-05	717	717	717			
Jun-06	893	893				
Jun-07	1,047					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Jun-02	1.107	1.000	1.000	1.000	1.000
Jun-03	1.000	1.000	1.000	1.000	
Jun-04	1.222	1.000	1.000		
Jun-05	1.000	1.000			
Jun-06	1.000				
ARKANSAS Average	1.066	1.000	1.000	1.000	1.000
THREE YR AVG	1.074	1.000	1.000	1.000	1.000
AVG EX HI/LO	1.036	1.000	1.000	1.000	1.000
WEIGHTED AVG	1.035	1.000	1.000	1.000	1.000

Selected Factor To Ultimate	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
	1.036	1.000	1.000	1.000	1.000
	1.036	1.000	1.000	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

ARKANSAS Personal Automobile

Determination of Statewide Trend

Coverage	<u>Selected Annual Rate of Change</u>			Projected to 1/1/2009 Year Ending	<u>Trend Factor</u>		
	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>		<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
Bodily Injury	-2.6%	4.3%	1.6%	6/30/2003	0.854	1.288	1.099
				6/30/2004	0.876	1.235	1.082
				6/30/2005	0.900	1.184	1.065
				6/30/2006	0.924	1.135	1.049
				6/30/2007	0.948	1.088	1.032
				underlying*	0.971	1.049	1.018
Property Damage	-1.8%	2.1%	0.3%	6/30/2003	0.897	1.133	1.016
				6/30/2004	0.913	1.110	1.013
				6/30/2005	0.930	1.087	1.011
				6/30/2006	0.947	1.065	1.008
				6/30/2007	0.964	1.043	1.005
				underlying*	0.980	1.024	1.003
Medical Expenses**	-2.6%	4.3%	1.6%	6/30/2003	0.854	1.288	1.099
				6/30/2004	0.876	1.235	1.082
				6/30/2005	0.900	1.184	1.065
				6/30/2006	0.924	1.135	1.049
				6/30/2007	0.948	1.088	1.032
				underlying*	0.971	1.049	1.018
No Fault	-2.6%	4.3%	1.6%	6/30/2003	0.854	1.288	1.099
				6/30/2004	0.876	1.235	1.082
				6/30/2005	0.900	1.184	1.065
				6/30/2006	0.924	1.135	1.049
				6/30/2007	0.948	1.088	1.032
				underlying*	0.971	1.049	1.018
Uninsured Motorist Bodily Injury**	-2.6%	4.3%	1.6%	6/30/2003	0.854	1.288	1.099
				6/30/2004	0.876	1.235	1.082
				6/30/2005	0.900	1.184	1.065
				6/30/2006	0.924	1.135	1.049
				6/30/2007	0.948	1.088	1.032
				underlying*	0.971	1.049	1.018
Uninsured Motorist Property Damage***	-1.8%	2.1%	0.3%	6/30/2003	0.897	1.133	1.016
				6/30/2004	0.913	1.110	1.013
				6/30/2005	0.930	1.087	1.011
				6/30/2006	0.947	1.065	1.008
				6/30/2007	0.964	1.043	1.005
				underlying*	0.980	1.024	1.003
Comprehensive	-6.5%	3.0%	-3.7%	6/30/2003	0.668	1.194	0.797
				6/30/2004	0.714	1.160	0.828
				6/30/2005	0.764	1.126	0.860
				6/30/2006	0.817	1.093	0.893
				6/30/2007	0.874	1.061	0.927
				underlying*	0.927	1.034	0.958
Collision	0.0%	2.5%	2.5%	6/30/2003	1.000	1.160	1.160
				6/30/2004	1.000	1.132	1.132
				6/30/2005	1.000	1.104	1.104
				6/30/2006	1.000	1.077	1.077
				6/30/2007	1.000	1.051	1.051
				underlying*	1.000	1.028	1.028

* Trend calculation from the midpoint of the period underlying our current rates

** Bodily Injury Liability trend was used for Uninsured Motorist Bodily Injury and Medical Expense.

*** Property Damage trend was used for Uninsured Motorist Property Damage.

Towing trend factors were assumed to be 1.00

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - NAII Fast Track Data

Bodily Injury				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Jun-03	1.05	8,135	85.68	N/A
Sep-03	1.06	8,060	85.67	N/A
Dec-03	1.08	7,985	86.13	N/A
Mar-04	1.11	8,083	89.40	N/A
Jun-04	1.12	8,166	91.11	1.063
Sep-04	1.13	8,052	90.95	1.062
Dec-04	1.15	8,311	95.48	1.109
Mar-05	1.15	8,386	96.64	1.081
Jun-05	1.13	8,493	96.27	1.057
Sep-05	1.12	8,686	97.49	1.072
Dec-05	1.08	8,801	94.78	0.993
Mar-06	1.03	9,078	93.35	0.966
Jun-06	1.01	9,272	93.82	0.975
Sep-06	0.99	9,135	90.74	0.931
Dec-06	0.99	9,203	90.97	0.960
Mar-07	0.99	8,927	88.70	0.950
3 points	0.1%	-4.5%	-4.4%	
12 points	-6.1%	5.1%	-1.3%	
16 points	-2.6%	4.3%	1.6%	
Selected	-2.6%	4.3%	1.6%	

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - NAII Fast Track Data

Property Damage				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Jun-03	3.45	2,515	86.79	N/A
Sep-03	3.41	2,534	86.41	N/A
Dec-03	3.36	2,560	86.04	N/A
Mar-04	3.38	2,562	86.53	N/A
Jun-04	3.37	2,581	87.07	1.003
Sep-04	3.35	2,573	86.32	0.999
Dec-04	3.35	2,564	85.78	0.997
Mar-05	3.35	2,584	86.70	1.002
Jun-05	3.37	2,584	87.18	1.001
Sep-05	3.37	2,599	87.60	1.015
Dec-05	3.33	2,634	87.82	1.024
Mar-06	3.28	2,648	86.89	1.002
Jun-06	3.22	2,680	86.17	0.988
Sep-06	3.19	2,724	86.83	0.991
Dec-06	3.21	2,719	87.20	0.993
Mar-07	3.21	2,728	87.55	1.008
3 points	1.4%	0.3%	1.7%	
12 points	-2.2%	2.5%	0.3%	
16 points	-1.8%	2.1%	0.3%	
Selected	-1.8%	2.1%	0.3%	

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - Met Data

No Fault				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Sep-03	1.84	2,361	43.33	N/A
Dec-03	2.46	2,339	57.50	N/A
Mar-04	1.61	2,929	47.17	N/A
Jun-04	0.93	2,461	22.86	N/A
Sep-04	0.92	2,400	21.98	0.507
Dec-04	0.26	1,392	3.57	0.062
Mar-05	0.37	1,694	6.20	0.131
Jun-05	0.67	1,608	10.83	0.473
Sep-05	0.80	1,671	13.42	0.611
Dec-05	0.78	2,305	17.90	5.016
Mar-06	0.81	2,533	20.48	3.303
Jun-06	0.68	2,731	18.67	1.724
Sep-06	0.53	3,584	18.91	1.409
Dec-06	0.46	3,267	15.00	0.838
Mar-07	0.49	2,652	13.01	0.635
Jun-07	0.30	3,672	10.90	0.584
3 points	-58.2%	26.3%	-47.2%	
12 points	-8.8%	33.5%	21.7%	
16 points	-30.2%	11.0%	-22.5%	
Selected	-2.6%	4.3%	1.6%	

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - NAII Fast Track Data

Comprehensive				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Jun-03	9.53	808	77.08	N/A
Sep-03	9.89	873	86.31	N/A
Dec-03	9.67	887	85.79	N/A
Mar-04	9.51	886	84.24	N/A
Jun-04	9.49	909	86.24	1.119
Sep-04	8.73	856	74.71	0.866
Dec-04	8.64	870	75.11	0.876
Mar-05	8.74	893	78.06	0.927
Jun-05	8.32	824	68.55	0.795
Sep-05	8.19	828	67.84	0.908
Dec-05	8.20	869	71.29	0.949
Mar-06	8.15	976	79.58	1.020
Jun-06	8.49	1,162	98.65	1.439
Sep-06	8.06	1,217	98.07	1.446
Dec-06	7.64	1,247	95.24	1.336
Mar-07	7.09	1,216	86.26	1.084
3 points	-22.6%	0.0%	-22.6%	
12 points	-6.9%	16.3%	8.3%	
16 points	-7.0%	10.5%	2.8%	
Selected	-6.5%	3.0%	-3.7%	

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - NAII Fast Track Data

Collision				
Period Ending	Frequency	Severity	Pure Premium	Annual Change
Jun-03	5.76	2,928	168.51	N/A
Sep-03	5.67	2,964	168.09	N/A
Dec-03	5.61	2,957	165.76	N/A
Mar-04	5.53	2,942	162.80	N/A
Jun-04	5.51	2,984	164.49	0.976
Sep-04	5.43	3,021	164.16	0.977
Dec-04	5.39	3,074	165.65	0.999
Mar-05	5.42	3,118	169.07	1.039
Jun-05	5.44	3,138	170.56	1.037
Sep-05	5.42	3,130	169.57	1.033
Dec-05	5.34	3,166	168.98	1.020
Mar-06	5.24	3,141	164.53	0.973
Jun-06	5.15	3,162	162.98	0.956
Sep-06	5.15	3,166	163.21	0.962
Dec-06	5.19	3,150	163.37	0.967
Mar-07	5.22	3,206	167.34	1.017
3 points	2.5%	2.5%	5.1%	
12 points	-2.4%	2.1%	-0.4%	
16 points	-2.7%	2.5%	-0.2%	
Selected	0.0%	2.5%	2.5%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Automobile

Expense History and Selections

1. Variable Expenses - vary directly with premium

	2004 (000's)	2005 (000's)	2006 (000's)	<u>Selection</u>	
				<u>Liability</u>	<u>Phys. Dam.</u>
a. Direct Premiums Written	\$3,115	\$4,256	\$4,961		
b. Direct Commission & Brokerage	\$377 12.1%	\$531 12.5%	\$578 11.6%	12.10%	12.10%
c. Taxes, Licenses, and Fees	-----	-----	-----	2.82%	3.32%
d. Underwriting Profit Provisor				1.88%	9.50%
e. Statewide Variable Expense Provision (b + c + d)				16.80%	24.92%

2. Flat Expenses - do not vary directly with losses or premiums. They are primarily policy issuance costs as well as Home Office and Service Office overhead. These expenses are considered as a flat cost per unit of exposure. We also trend these expenses by 5% in our indications to reflect anticipated future costs

	2004 (000's)	2005 (000's)	2006 (000's)	<u>Selection</u>	
a. Direct Premiums Earned	\$2,654	\$3,777	\$4,692		
b. Other Acquisition	\$320 12.0%	\$496 13.1%	\$643 13.7%	13.2%	
c. General Expense	\$94 3.5%	\$138 3.6%	\$190 4.1%	3.8%	
d. Guaranty Fund Assessment not recouped	\$0	\$0	\$0	N/A 0.0%	
e. Flat Expense Provision (b + c + d)				17.0%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Automobile

Expense History and Selections

3. Loss Adjustment Expenses (LAE) - claim settlement expenses which can be broken down into two categories:

a. Allocated Loss Adjustment Expenses (ALAE)

These represent claim settlement expenses which can be associated with specific claims. They are included in the losses

b. Unallocated Loss Adjustment Expenses (ULAE)

	2004	<u>Liability</u>	2006	2004	<u>Phys. Dam.</u>	2006
	<u>(000's)</u>	2005	<u>(000's)</u>	<u>(000's)</u>	2005	<u>(000's)</u>
		<u>(000's)</u>			<u>(000's)</u>	
(1) Direct Losses Incurred	\$791	\$1,516	\$1,678	\$422	\$667	\$921
(2) ALAE	\$22	\$85	\$98	\$36	\$10	\$94
(3) Loss & ALAE [(1) + (2)]	\$814	\$1,600	\$1,776	\$458	\$676	\$1,015
(4) ULAE	\$136	\$186	\$246	\$55	\$101	\$159
[(4) / (3)]	16.7%	11.6%	13.9%	12.0%	14.9%	15.7%
(5) Selected ULAE Factor			1.141			1.148

4. Development of Statewide Permissible Loss Ratio

a. Variable Expense Provision (1.e.)

Liability Phys. Dam.

16.8% 24.9%

b. Flat Expense Provision (2.e.)

17.0% 17.0%

c. Permissible Loss and LAE Ratio (100% - a - b)

66.2% 58.1%

d. ULAE Factor (3.b.(5))

1.141 1.148

e. Permissible Loss and ALAE Ratio (c / d)

58.0% 50.6%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS

AUTOMOBILE LIABILITY

**ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year 2006	\$2,503,475
2. Mean Unearned Premium (1) x 0.345	\$864,323
3. Deduction for Prepaid Expenses	
Commission and Brokerage Expense	12.1%
Taxes, Licenses, and Fees	2.8%
50% of Statewide Flat Expense	8.5%
Total	23.4%
4. (2) x (3) Total	\$202,424
5. Net Subject to Invest (2) - (4)	\$661,898

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A.1.)	\$2,503,475
2. Average Agents' Balances	21.9%
3. Delayed Remission (1) x (2)	\$549,137

C. Loss Reserve

1. Direct Earned Premium (A.1.)	\$2,503,475
2. Expected Incurred Loss and Loss Adjustment Expense (1) x 66.2% (permissible loss ratio)	\$1,657,300
3. Expected Mean Loss Reserves (2) x 1.697	\$2,812,438

D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.) \$2,925,199

E. Average Rate of Return 5.5%

F. Investment Earnings on Net Subject to Investment (D) x (E) \$160,886

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.) 6.4%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) x (1 - 0.115) 5.7%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS

AUTOMOBILE PHYSICAL DAMAGE

**ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year 2006	\$2,188,996
2. Mean Unearned Premium (1) x 0.341	\$746,417
3. Deduction for Prepaid Expenses	
Commission and Brokerage Expense	12.1%
Taxes, Licenses, and Fees	3.3%
50% of Statewide Flat Expense	8.5%
Total	23.9%
4. (2) x (3) Total	\$178,543
5. Net Subject to Invest (2) - (4)	\$567,874

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A.1.)	\$2,188,996
2. Average Agents' Balances	21.9%
3. Delayed Remission (1) x (2)	\$480,156

C. Loss Reserve

1. Direct Earned Premium (A.1.)	\$2,188,996
2. Expected Incurred Loss and Loss Adjustment Expense (1) x 58.1% (permissible loss ratio)	\$1,271,369
3. Expected Mean Loss Reserves (2) x 0.082	\$104,252

D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.) \$191,969

E. Average Rate of Return 5.5%

F. Investment Earnings on Net Subject to Investment (D) x (E) \$10,558

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.) 0.5%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) x (1 - 0.115) 0.4%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**PRIVATE PASSENGER AUTOMOBILE INSURANCE
ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line A.1.

Liability: Direct earned premiums for Private Passenger Liability and No-Fault (if applicable) for the calendar year ending December 31, 2006.

Physical Damage: Direct earned premiums for Private Passenger Physical Damage for the calendar year ending December 31, 2006.

Line A.2.

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line A.1 by the countrywide ratio of the mean unearned premium reserve to the direct earned premium for 2006 for Private Passenger Automobile Liability and Physical Damage insurance.

IN THOUSANDS OF DOLLARS

	<u>Liability</u>	<u>Physical Damage</u>
1. Direct Earned Premium for Calendar Year 2006	\$1,234,640	\$873,821
2. Direct Unearned Premium Reserve as of 12/31/2005	\$426,724	\$296,108
3. Direct Unearned Premium Reserve as of 12/31/2006	\$425,793	\$299,813
4. Mean Unearned Premium Reserve [(2)+(3)]/2	\$426,259	\$297,961
5. Ratio (4) / (1)	0.345	0.341

Line A.3.

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Automobile insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B.2.

Delayed Remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50 to 75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Agents' balances for premiums due less than 90 days are added to the agents balances charged off or uncollected premiums overdue for more than 90 days.

IN THOUSANDS OF DOLLARS

1. Automobile Direct Earned Premium for Calendar Year 2006	\$2,108,461
2. Automobile Direct Agents' Balances as of 12/31/2005	\$450,921
3. Automobile Direct Agents' Balances as of 12/31/2006	\$461,650
4. Mean Agents' Balances [(2)+(3)]/2	\$456,286
5. Ratio [(4)/(1)]	0.216
6. All Lines Net Earned Premium for Calendar Year 2006	\$2,932,383
7. All Lines Agents' Balances Charged Off as of 12/31/2005	\$8,539
8. All Lines Agents' Balances Charged Off as of 12/31/2006	\$8,722
9. Mean Agents' Balances Charged Off [(7)+(8)]/2	\$8,631
10. Ratio [(9)/(6)]	0.003
11. Total [(5) + (10)]	0.219

Line C.2.

The expected loss and loss adjustment expense ratio reflects the expense provisions used in the filing.

Line C.3.

The expected mean loss reserve is determined by multiplying the expected incurred losses in line C.2 by the average countrywide ratio of the mean loss and loss adjustment expense reserves to the incurred losses and loss adjustment expenses in 2005 and 2006.

	<u>IN THOUSANDS OF DOLLARS</u>	
	<u>Liability</u>	<u>Physical Damage</u>
1. Incurred Losses for Calendar Year 2005	\$922,955	\$538,295
2. Incurred Losses for Calendar Year 2006	\$791,506	\$485,838
3. Loss Reserves as of 12/31/2004	\$1,381,799	\$22,329
4. Loss Reserves as of 12/31/2005	\$1,482,707	\$50,247
5. Loss Reserves as of 12/31/2006	\$1,434,654	\$44,494
6. Mean Loss Reserve: 2005 [(3)+(4)]/2	\$1,432,253	\$36,288
7. Mean Loss Reserve: 2006 [(4)+(5)]/2	\$1,458,681	\$47,371
8. 2005 Ratio (6) / (1)	1.552	0.067
9. 2006 Ratio (7) / (2)	1.843	0.098
10. Average of 2005 and 2006 ratios	1.697	0.082
11. Selected Ratio	1.697	0.082

Line E

The rate of return is based on the ratio of net investment income earned and net realized capital gains (or losses) to mean cash and invested assets for 2006. For informational purposes, corresponding rates of return for the last five years are shown in the following chart.

<u>IN THOUSANDS OF DOLLARS</u>							
Year	Invested Assets	Mean Cash & Invested Assets	Net Investment Income Earned	Rate of Return	Net Realized Capital Gains (or Losses)	Rate of Return	Total Rate of Return
2001	\$3,729,113						
2002	\$3,804,578	\$3,766,846	\$213,324	5.7%	(\$46,431)	-1.2%	4.4%
2003	\$4,065,696	\$3,935,137	\$220,053	5.6%	(\$6,675)	-0.2%	5.4%
2004	\$4,213,697	\$4,139,697	\$234,054	5.7%	(\$2,637)	-0.1%	5.6%
2005	\$4,272,769	\$4,243,233	\$227,103	5.4%	(\$6,801)	-0.2%	5.2%
2006	\$4,282,877	\$4,277,823	\$240,225	5.6%	\$935	0.0%	5.6%
			Selected Rate of Return:	5.50%		0.0%	5.5%

Line H

The average rate of federal income tax was determined by applying current tax rates to the distribution of investment income earned for 2006.

	<u>Investment Income Earned</u> <u>(IN THOUSANDS OF DOLLARS)</u>	<u>Federal</u> <u>Income</u> <u>Tax Rate</u>
Bonds		
Taxable	\$38,594	35.0%
Non-Taxable	\$172,726	5.25%
Total	\$211,320	10.7%
Stocks		
Preferred	\$25,791	14.2% *
Common	\$1,878	14.2% *
All Other		
Mortgage Loans on Real Estate	\$0	
Real Estate	\$1,709	
Cash/Short-term Investments	\$999	
All Other	\$5,128	
Total	\$7,836	35.0%
Total	\$246,825	11.8%
Investment Deductions	\$3,835	35.0%
Net Investment Income Earned	\$242,990	11.5%

* 85% of 70% of dividend income on stock is not subject to the full corporate income tax rate of 35%. The applicable tax rate is 14.2% $(.35 \times (1 - (.70 \times .85))) = .142$.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Comprehensive Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	Comp. Earned Exposure	Comp. Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Jun-03	616	107,022	0.7234	77,415	125.65	----
Jun-04	659	119,127	0.7169	85,403	129.61	3.2%
Jun-05	764	131,126	0.7238	94,910	124.20	-4.2%
Jun-06	1,354	191,464	0.8162	156,275	115.38	-7.1%
Jun-07	2,375	303,981	0.9225	280,420	118.07	2.3%

2-Point Fit:	2.3%
3-Point Fit:	-2.5%
4-Point Fit:	-3.5%
5-Point Fit:	-2.4%
Selected Fit:	-2.4%

Selected fit projected from the midpoint of the experience period (12/30/2006) to the midpoint of the proposed period (1/1/2009).	-4.8%
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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
Collision Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	Coll. Earned Exposure	Coll. Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Jun-03	598	207,306	0.7867	163,079	272.85	----
Jun-04	643	233,953	0.7751	181,342	282.04	3.4%
Jun-05	753	261,080	0.7998	208,813	277.33	-1.7%
Jun-06	1,332	391,666	0.9054	354,626	266.17	-4.0%
Jun-07	2,331	670,827	0.9797	657,215	281.92	5.9%

2-Point Fit:	5.9%
3-Point Fit:	0.8%
4-Point Fit:	-0.4%
5-Point Fit:	0.1%
Selected Fit:	1.0%

Selected fit projected from the midpoint of the experience period (12/30/2006) to the midpoint of the proposed period (1/1/2009).	2.0%
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**METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

Arkansas Automobile

Territorial Changes

<u>Zip Code</u>	<u>Territory Current</u>	<u>Territory Proposed</u>
72110	11	27
72801	23	27
72082	23	27
72012	5	28
72023	5	28
72143	5	28
72010	5	28
72086	5	28

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA AR00039CGR01
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name			Company NAIC Number
3.	A.	Metropolitan Property and Casualty Insurance Company	B.	241-26298	

		Product Coding Matrix Line of Business (i.e., Type of Insurance)			Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)	

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	17.7	11.2					
Property Damage	12.3	9.7					
UM/IUM	-1.5	0					
UMPD	17.8	5.2					
Medical Payments	0.6	0					
Personal Injury Protection	-1.4	0					
Comprehensive	-17.7	-4.6					
Collision	6.6	2.0					
Towing	-13.9	0					
TOTAL OVERALL EFFECT	6.1	4.5					

6. 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	884			681	372	54.6	65.2
2004	919	0.0	7/15/2004	703	187	26.6	58.3
2005	942	-3.1	3/31/2005	982	521	53.1	57.3
2005	942	-3.7	7/30/2005	982	521	53.1	57.3
2006	1,372	0	7/30/2006	1,920	1,152	60.0	58.6

7.

Expense Constants	Selected Provisions
A. Total Production Expense	25.4
B. General Expense	4.1
C. Taxes, License & Fees	3.0
D. Underwriting Profit & Contingencies	6.5
E. Other (explain)	
F. TOTAL	39

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 21.7 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 5
10. -13.3 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 27

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

Company Name		Company NAIC Number	
3.	A. Metropolitan Casualty Insurance Company	B.	241-40169

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
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UM/IUM	-1.5	0					
UMPD	17.8	5.2					
Medical Payments	0.6	0					
Personal Injury Protection	-1.4	0					
Comprehensive	-17.7	-4.6					
Collision	6.6	2.0					
Towing	-13.9	0					
TOTAL OVERALL EFFECT	6.1	4.5					

6. 5 Year History Rate Change History

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