

SERFF Tracking Number: METX-125510668 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number: EFT \$25
Company Tracking Number: PA AR00042CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Payment Plans
Project Name/Number: /PA AR00042CGR01

Filing at a Glance

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

Product Name: Payment Plans	SERFF Tr Num: METX-125510668	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PA AR00042CGR01	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Richard Collard	Disposition Date: 02/28/2008
	Date Submitted: 02/27/2008	Disposition Status: Filed
Effective Date Requested (New): 06/19/2008		Effective Date (New): 09/04/2008
Effective Date Requested (Renewal): 07/24/2008		Effective Date (Renewal): 10/09/2008

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
Project Number: PA AR00042CGR01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/28/2008	
State Status Changed: 02/28/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Metropolitan filed and introduced a Recurring Credit Card payment option on February 15, 2007. Since that time, it has become an increasingly popular choice among our new business policyholders. Unfortunately, we are incurring an

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unplanned expense from the various credit card companies with whom we are transacting of approximately two percent of each policy's premium. In researching this matter further, we have found that our major competitors, who are also offering this payment option, are offsetting their expenses by charging a monthly transaction fee. Therefore, in order to maintain our competitiveness in continuing to offer this payment option, we propose to begin charging a monthly transaction fee of two dollars (\$2.00) to partially offset a portion of our expenses incurred.

Company and Contact

Filing Contact Information

Mary Tilton, State Filings Specialist mtilton@metlife.com
 700 Quaker Lane (401) 827-2035 [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

Metropolitan General Insurance Company CoCode: 39950 State of Domicile: Rhode Island
 700 Quaker Lane Group Code: 241 Company Type: Property and
 Casualty
 Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:
 and Casualty Insurance Company

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(401) 827-2000 ext. [Phone] FEIN Number: 22-2342710

Metropolitan Group Property and Casualty CoCode: 34339 State of Domicile: Rhode Island
Insurance Company
700 Quaker Lane Group Code: 241 Company Type: Property and
Casualty
Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:
and Casualty Insurance Company
(401) 827-2000 ext. [Phone] FEIN Number: 13-2915260

Economy Premier Assurance Company CoCode: 40649 State of Domicile: Illinois
700 Quaker Lane Group Code: 241 Company Type: Property and
Casualty
Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:
and Casualty Insurance Company
(401) 827-2000 ext. [Phone] FEIN Number: 36-3105737

SERFF Tracking Number: METX-125510668 State: Arkansas
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Product Name: Payment Plans
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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$25.00	02/27/2008	18181537

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/28/2008	02/28/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date Change	Note To Filer	Alexa Grissom	05/19/2008	05/19/2008
Request to revise Effective Dates	Note To Reviewer	Richard Collard	05/16/2008	05/16/2008

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Disposition

Disposition Date: 02/28/2008

Effective Date (New): 09/04/2008

Effective Date (Renewal): 10/09/2008

- Effective Date (New) changed from 06/19/2008 to 09/04/2008 and Effective Date (Renewal) changed from 07/24/2008 to 10/09/2008 by Grissom, Alexa on 05/19/2008.

Status: Filed

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
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	A-1 Private Passenger Auto Abstract	Filed	Yes
Rate	AR AUTO PAYMENT PLAN-6-2008	Filed	Yes

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Note To Filer

Created By:

Alexa Grissom on 05/19/2008 08:15 AM

Subject:

Effective Date Change

Comments:

The effective dates have been updated.

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Project Name/Number: /PA AR00042CGR01

Note To Reviewer

Created By:

Richard Collard on 05/16/2008 10:22 AM

Subject:

Request to revise Effective Dates

Comments:

We need to revised our Effective Dates to:
9/4/08 NB and 10/9/08 RB.

Would you please confirm receipt and approval of this request? Thank you.

Sincerely,

Mary Tilton

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	AR AUTO PAYMENT PLAN-6-2008	Page 1, 2	Replacement	Page 1, 2.PDF

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO PROGRAMS
ARKANSAS

PAYMENT PLANS

Payment plans for **6-month** policies are applicable to the following companies:

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY
METROPOLITAN GENERAL INSURANCE COMPANY
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY

Payment Plan Type	Payment Plan Description	Premium Remaining/ Approximate Bill Date(s)
1 Pay	100% of premium paid at application or by renewal effective date.	0%
2 Pay	50% of total premium with application or by renewal effective date.	50%/Day 40
3 Pay	33.33% of total premium with application or by renewal effective date.	33.33%/Days 25 & 70
4-Pay	25% of total premium with application or by renewal effective date.	25%/Days 9,40 & 65
6-Pay ** (Monthly)	NEW BUSINESS - 25% of total premium with application or by renewal effective date. RENEWAL BUSINESS - 16.66% of total premium billed 50 days and due 30 days prior to effective date.	18.75%/Days 9,40,70 & 100 16.66%/20 days prior to effective date, then days 9,40,70, last payment of 16.70%, day 100
Flexible Payment	NEW BUSINESS - 25% of the total premium with the application. Three additional monthly installments of 25% due in months 3-5. RENEWAL BUSINESS - Installments of 20% billed over 5 months, with 1 st payment due by the renewal effective date. Used to bill a customer for an individual policy or account billing.	25%/Monthly in months 3-5 20%/Monthly over 5 months, 1 st payment by renewal effective date
Payroll Deduction	A payroll deduction system designed to interface with payroll systems of franchise accounts doing business with Metropolitan.	Billed according to payroll system
ExpressIt	Metropolitan will deduct monthly premium payments authorized by the insured from the insured's designated bank account.	Monthly/ Selected date
Recurring Credit Card	Metropolitan will bill monthly premium payments, authorized by the insured, to the insured's designated credit card.	Monthly/ Selected Date
Home Account Bill*	Metropolitan will send a comprehensive bill for multiple P&C products to the home of the insured. The premium installments will be billed monthly.	Billed monthly

* Available to franchise accounts only.

** Available only to our Metropolitan General Nonstandard plan.

Notes: A non-sufficient fund charge of \$20.00 is applicable to all installment payment plans.
A late payment fee of \$25.00 is applicable to all installment payment plans.
A processing fee of \$4.00 is applicable for payments two and subsequent.
There is no processing fee for our Metropolitan General Nonstandard Program.
A monthly transaction fee of \$2.00 is applicable to the Recurring Credit Card Payment Plan.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO PROGRAMS
ARKANSAS

Payment plans for **12-month** policies are applicable to the following companies:

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY
METROPOLITAN GENERAL INSURANCE COMPANY
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY

Payment Plan Type	Payment Plan Description	Premium Remaining/ Approximate Bill Date(s)
1 Pay	100% of premium paid at application or by renewal effective date.	0%
2 Pay	50% of total premium with application or by renewal effective date.	50%/Day 129
4-Pay	25% of total premium with application or by renewal effective date.	25%/Days 40,130 & 220
9-Pay	25% of total premium with application or by renewal effective date.	9.375%/Billed every 31 days
10-Pay ***	15% of total premium with application or by renewal effective date.	9.44%/Days 9,40,70,100,130,160,190,220,250
12-Pay ** (Monthly)	NEW BUSINESS - 12.5% of the total premium with the application with 10 remaining payments. RENEWAL BUSINESS - 8.33% of total premium billed 50 days and due 30 days prior to effective date.	8.33%/Days 9,38,70,100,130,160,191,222,252,283 8.33%/Billed 20 days before effective date & days 9,38,70,100,130,160,191,222,252,283
Flexible Payment	NEW BUSINESS - 20% of the total premium with the application. Eight additional monthly installments of 10% due in months 3-10. RENEWAL BUSINESS - Installments of 10% billed over 10 months, with 1 st payment due by the renewal effective date. Used to bill a customer for an individual policy or account billing.	10%/Monthly in months 3-10 10%/Monthly over 10 months, 1 st payment by renewal effective date
Payroll Deduction	A payroll deduction system designed to interface with payroll systems of franchise accounts doing business with Metropolitan.	Billed according to payroll system
ExpressIt	Metropolitan will deduct monthly premium payments authorized by the insured from the insured's designated bank account.	Monthly/ Selected date
Recurring Credit Card	Metropolitan will bill monthly premium payments, authorized by the insured, to the insured's designated credit card.	Monthly/ Selected Date
Home Account Bill*	Metropolitan will send a comprehensive bill for multiple P&C products to the home of the insured. The premium installments will be billed monthly.	Billed monthly

*Available to franchise accounts only.

**Available only to our Metropolitan General Nonstandard plan.

***Available only to Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company and Economy Premier Assurance Company.

Notes: A non-sufficient fund charge of \$20.00 is applicable to all installment payment plans.
A late payment fee of \$25.00 is applicable to all installment payment plans.
A processing fee of \$4.00 is applicable for payments two and subsequent.
There is no processing fee for our Metropolitan General Nonstandard Program.
A monthly transaction fee of \$2.00 is applicable to the Recurring Credit Card Payment Plan.

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Supporting Document Schedules

Review Status:
Bypassed -Name: APCS-Auto Premium Comparison Survey Filed 02/28/2008
Bypass Reason: Not Applicable to Rule Filing
Comments:

Review Status:
Bypassed -Name: NAIC loss cost data entry document Filed 02/28/2008
Bypass Reason: Not Applicable to Rule filing
Comments:

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp Filed 02/28/2008
Bypass Reason: Not Applicable
Comments:

Review Status:
Satisfied -Name: Uniform Transmittal Document-Property & Casualty Filed 02/28/2008
Comments:
Attachment:
 AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

Review Status:
Bypassed -Name: A-1 Private Passenger Auto Abstract Filed 02/28/2008
Bypass Reason: N/A
 Not required per conversation our state filings specialist had with Alexa Grissom on 2/19/08.
Comments:

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only

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

3. Group Name	Group NAIC #
Metropolitan Property and Casualty Insurance Company	241

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

5. Company Tracking Number	PA AR00042CGR01
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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
	Mary E. Tilton, AIS API 700 Quaker Lane Warwick RI 02887	State Filings Specialist	800-257-5049	401-827-3929	mtilton@metlife.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Mary E. Tilton, AIS API

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)	Private Passenger Automobile Program
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 06/19/2008 Renewal: 07/24/2008
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	2/26/08
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 AR00042CGR01
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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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Metropolitan filed and introduced a Recurring Credit Card payment option on February 15, 2007. Since that time, it has become an increasingly popular choice among our new business policyholders. Unfortunately, we are incurring an unplanned expense from the various credit card companies with whom we are transacting of approximately two percent of each policy's premium. In researching this matter further, we have found that our major competitors, who are also offering this payment option, are offsetting their expenses by charging a monthly transaction fee. Therefore, in order to maintain our competitiveness in continuing to offer this payment option, we propose to begin charging a monthly transaction fee of two dollars (\$2.00) to partially offset a portion of our expenses incurred.

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]
<p>Check #: Amount:</p> <p style="margin-left: 40px;">Filing fee submitted via Electronic Funds Transfer</p> <p style="text-align: center; margin-top: 20px;">Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

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