

SERFF Tracking Number: METX-125604864 State: Arkansas
Filing Company: Metropolitan Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PELAR0003801R01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: Standard Revisions
Project Name/Number: /PELAR0003801R01

Filing at a Glance

Company: Metropolitan Property and Casualty Insurance Company

Product Name: Standard Revisions SERFF Tr Num: METX-125604864 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$100
Made/Occurrence
Sub-TOI: 17.0000 Other Liability Sub-TOI Co Tr Num: PELAR0003801R01 State Status: Fees verified and
Combinations received
Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding
Author: Richard Collard Disposition Date: 04/21/2008
Date Submitted: 04/10/2008 Disposition Status: Filed
Effective Date Requested (New): 05/05/2008 Effective Date (New): 05/05/2008
Effective Date Requested (Renewal): 06/09/2008 Effective Date (Renewal):
06/09/2008

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: PELAR0003801R01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 04/21/2008 Deemer Date:
State Status Changed: 04/21/2008
Corresponding Filing Tracking Number:
Filing Description:
AR Personal Excess Liability Program's rate revision. Please refer to the filing memorandum for details.

Company and Contact

SERFF Tracking Number: METX-125604864 State: Arkansas
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 Product Name: Standard Revisions
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Filing Contact Information

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

Filing Company Information

Metropolitan 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

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$100.00	04/10/2008	19430545

SERFF Tracking Number: METX-125604864 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/21/2008	04/21/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/21/2008	04/21/2008	Richard Collard	04/21/2008	04/21/2008

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Disposition

Disposition Date: 04/21/2008
 Effective Date (New): 05/05/2008
 Effective Date (Renewal): 06/09/2008
 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	8.100%	\$12,066	614	\$148,961	%	%	%

SERFF Tracking Number: METX-125604864 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	cover letter, Filing Memorandum, Filing Exhibit, Form RF-1, AR - NAIC P&C TRANSMITTAL DOCUMENT	Filed	Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number: METX-125604864 State: Arkansas
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Product Name: Standard Revisions
Project Name/Number: /PELAR0003801R01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/21/2008
Submitted Date 04/21/2008
Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. The manual pages reference Idaho in lieu of Arkansas. Please submit the correct pages.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/21/2008
Submitted Date 04/21/2008

Dear Alexa Grissom,

Comments:

This is a response to your objection letter dated 4/21/08.

Response 1

Comments: The correct Arkansas PELP manual pages have been attached.
Please accept my apology for this error.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking Number: METX-125604864 State: Arkansas
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Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Pages	Pelp Pages 1-2	Replacement	
Previous Version			
Rate Pages	Pelp Pages 1-2	Replacement	

Please contact me if you have any questions.

Thank you,
Jackie Hattoy

Sincerely,
Richard Collard

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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: 09/22/2005
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	%	8.100%	\$12,066	614	\$148,961	%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Pages	Pelp Pages 1-2	Replacement	Pelp Pages 1-2.PDF

METROPOLITAN P&C RATE MANUAL

PERSONAL EXCESS LIABILITY POLICY

ARKANSAS

1. TERRITORIES

I. Entire State

2. ANNUAL PREMIUMS

A. Basic Premium

<u>Territory</u>	<u>Annual Premium</u>
I	\$205

B. Additional Charges - Vehicle and Watercraft

1. Each automobile in excess of two	\$55
2. Each boat:	
Small - Sailboat less than 26 ft. in length	
- Outboard less than or equal to 25 H.P.	No Charge
- Inboard/Outboard less than or equal to 50 H.P.	
Large - All other boats less than or equal to 400 H.P.	\$20
Large - All other boats over 400 H.P.	\$75
3. Each recreational vehicle	\$20

C. Youthful Operator Surcharge

If any driver(s) in the household is under age 25, multiply the Basic Premium and any Additional Vehicle and Watercraft Charges (Sections 2A and 2B) by 1.50.

D. Additional Charges - Other

1. Each residence in excess of one	\$15
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3. LIMIT OF LIABILITY FACTOR

Sum of all charges in Section 2 above multiplied by the following factors:

Limit of <u>Liability</u>	<u>Factor</u>	<u>Liability</u>	<u>Factor</u>
\$500,000	0.70	\$6,000,000	4.00
\$1,000,000	1.00	\$7,000,000	5.00
\$2,000,000	1.60	\$8,000,000	6.00
\$3,000,000	2.10	\$9,000,000	7.00
\$5,000,000	3.00		

4. SURCHARGE FOR NON-METROPOLITAN UNDERLYING COVERAGE

If the named insured does not have the required underlying liability coverages for both Automobile and Homeowners (as described in Rule 5) provided by Metropolitan policies, multiply the sum of all charges in Section 2 as modified by Section 3 by 1.50.

METROPOLITAN P&C RATE MANUAL

PERSONAL EXCESS LIABILITY POLICY

ARKANSAS

5. UNDERLYING CREDIT LIMIT

If the named insured has the following underlying liability limits, multiply the premium calculated in Section 4 by one of the following factors:

<u>Policy</u>	<u>Limit</u>	<u>Factor</u>
Automobile	\$250/500 Bodily Injury or higher	.80
	\$300,000 Single Limit or higher	.80
Homeowners or Comprehensive Personal Liability:	\$300,000 Limit Per Occurrence for Personal Injury and Property Damage or higher	.96

If both Automobile and Homeowners have the above referenced underlying limits, multiply the policy by a factor of .76.

6. SAMPLE CALCULATION

Example: Assume an insured has three automobiles garaged in Territory I, two residences, one youthful operator, and no other exposures which are subject to charges. Also, assume the insured has both the underlying automobile and homeowners policies with Metropolitan and desires a \$2,000,000 limit. Then the premium is calculated as follows:

Basic Premium Charge	\$205
Additional Automobile Charge	\$55
Youthful Operator Surcharge	1.50
Additional Residence Charge	\$15
Limit of Liability Factor	1.60
Underlying Limit Discount	.76

Calculate as follows:

1. \$205 + \$55 = \$260
2. \$260 x 1.50 = \$390
3. \$390 + \$15 = \$405
4. \$405 x 1.60 = \$648
5. \$648 x .76 = \$492 is the sample premium charge.

7. EXCESS UNINSURED/UNDERINSURED MOTORISTS COVERAGE

Excess Uninsured/Underinsured Motorists Bodily Injury Coverage is optional and is available to GrandProtect policies only. The limit for this coverage may not exceed the Personal Excess Liability Policy limit.

The following charge for Excess Uninsured/Underinsured Motorists Coverage is added to the rate determined from Sections 1 through 5. A \$300,000 CSL or \$100,000/\$300,000 underlying Uninsured/Underinsured Motorist Coverage limit is assumed.

<u>Limit</u>	<u>Statewide Rate</u>
\$1,000,000	\$175

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Supporting Document Schedules

Satisfied -Name: cover letter, Filing Memorandum, **Review Status:**
Filing Exhibit, Form RF-1, AR - Filed 04/21/2008
NAIC P&C TRANSMITTAL
DOCUMENT

Comments:

Attachments:

cover letter.PDF
Filing Memorandum.PDF
Filing Exhibit.PDF
Form RF-1.PDF
AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

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



April 9, 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
Personal Excess Liability Program
Rate Revision

Dear Commissioner Benafield Bowman:

Pursuant to applicable Arkansas Insurance Laws, Metropolitan Property and Casualty Insurance Company hereby submits a revision of their Personal Excess Liability Programs' rates. 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 May 5, 2008 and with respect to renewal business effective on and after June 9, 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
PERSONAL EXCESS LIABILITY POLICY
Arkansas**

Filing Memorandum

With this filing, Metropolitan Property and Casualty Insurance Company proposes to revise its rates for the Personal Excess Liability Policy. The proposed effective date of these new rates is 5/5/2008 for new business and 6/9/2008 for renewal business.

Specifically, we are adjusting the base premium by +2.5% and we are revising the additional charge for each excess auto from \$30 to \$55. Additionally we are revising the additional charge for each excess home from \$10 to \$15. We are also changing the additional charge for all other boats with >400 hp from \$600 to \$75.

The overall rate impact of this revision is 8.1%.

**METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY
PERSONAL EXCESS LIABILITY POLICY
Arkansas**

	<u>Present</u>	<u>Proposed</u>
Base Rate	\$200	\$205
Average Excess Auto Charge	\$16.78	\$30.76
Average Charge for Boats <400 HP	\$5.44	\$5.44
Average Charge for Boats > 400 HP	\$0.53	\$0.53
Average Recreational Vehicle Charge	\$2.84	\$2.84
Average Youthful Charge Factor	1.063	1.063
Average Excess Home Charge	\$3.60	\$5.40
Average Increased Limit Factor	1.204	1.204
Average Surcharge for Non-Met Underlying Coverage	1.012	1.012
Underlying Credit Limits	0.812	0.812
Average Excess UM Charge	\$3.51	\$3.51
Total Average Premium	\$246	\$266
Overall Rate Impact		8.1%

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

1.	This filing transmittal is part of Company Tracking #	PELAR0003801R01
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. 17.0 Other Liability - Claims Made/Occurrence	B.	17.0000 Other Liability Sub-TOI Combinations

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
PELP	N/A	8.1%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT							

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
There have been no rate changes in the last five years.							

7.

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

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 17.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
10. N/A Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): N/A

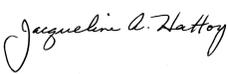
Property & Casualty Transmittal Document

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: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

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	

5. Company Tracking Number	PELAR0003801R01
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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)	17.0 Other Liability - Claims Made/Occurrence
10.	Sub-Type of Insurance (Sub-TOI)	17.0000 Other Liability Sub-TOI Combinations
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Personal Excess Liability Program
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description) X Rates
14.	Effective Date(s) Requested	New: 05/05/2008 Renewal: 06/09/2008
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 #	PELAR0003801R01
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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 Personal Excess Liability Program's rate revision. Please refer to the filing memorandum 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.)

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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Rate Pages	04/10/2008	Pelp Pages 1-2.PDF

METROPOLITAN P&C RATE MANUAL

PERSONAL EXCESS LIABILITY

IDAHO

1. TERRITORIES

I. Entire State

2. ANNUAL PREMIUMS

A. Basic Premium

<u>Territory</u>	<u>Annual Premium</u>
I	\$221

B. Additional Charges - Vehicle and Watercraft

1. Each automobile in excess of two	\$55
2. Each boat:	
Small - Sailboat less than 26 ft. in length	
- Outboard less than or equal to 25 H.P.	No Charge
- Inboard/Outboard less than or equal to 50 H.P.	
Large - All other boats less than or equal to 400 H.P.	\$20
Large - All other boats over 400 H.P.	\$75
3. Each recreational vehicle	\$20

C. Youthful Operator Surcharge

If any driver(s) in the household is under age 25, multiply the Basic Premium and any Additional Vehicle and Watercraft Charges (Sections 2A and 2B) by 1.50.

D. Additional Charges - Other

1. Each residence in excess of one	\$15
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3. LIMIT OF LIABILITY FACTOR

Sum of all charges in Section 2 above multiplied by the following factors:

<u>Limit Of Liability</u>	<u>Factor</u>	<u>Limit of Liability</u>	<u>Factor</u>
\$500,000	0.70	\$6,000,000	4.00
\$1,000,000	1.00	\$7,000,000	5.00
\$2,000,000	1.60	\$8,000,000	6.00
\$3,000,000	2.10	\$9,000,000	7.00
\$5,000,000	3.00		

4. SURCHARGE FOR NON-METROPOLITAN UNDERLYING COVERAGE

If the named insured does not have the required underlying liability coverages for both Automobile and Homeowners (as described in Rule 5) provided by Metropolitan policies, multiply the sum of all charges in Section 2 as modified by Section 3 by 1.50.

PERSONAL EXCESS LIABILITY

IDAHO

5. UNDERLYING CREDIT LIMIT

If the named insured has the following underlying liability limits, multiply the premium calculated in Section 4 by one of the following factors:

<u>Policy</u>	<u>Limit</u>	<u>Factor</u>
Automobile	\$250/500 Bodily Injury or higher	.80
	\$300,000 Single Limit or higher	.80
Homeowners or Comprehensive Personal Liability:	\$300,000 Limit Per Occurrence for Personal Injury and Property Damage or higher	.96

If both Automobile and Homeowners have the above referenced underlying limits, multiply the policy by a factor of .76.

6. SAMPLE CALCULATION

Example: Assume an insured has three automobiles garaged in Territory I, two residences, one youthful operator, and no other exposures which are subject to charges. Also, assume the insured has both the underlying automobile and homeowners policies with Metropolitan and desires a \$2,000,000 limit. Then the premium is calculated as follows:

Basic Premium Charge	\$221
Additional Automobile Charge	\$55
Youthful Operator Surcharge	1.50
Additional Residence Charge	\$15
Limit of Liability Factor	1.60

Calculate as follows:

1. \$221 + \$55 = \$276
2. \$276 x 1.50 = \$414
3. \$414 + \$15 = \$429
4. \$429 x 1.60 = \$686 is the sample premium charge.

7. EXCESS UNINSURED/UNDERINSURED MOTORISTS COVERAGE

Excess Uninsured/Underinsured Motorists Bodily Injury Coverage is optional and is available to GrandProtect policies only. The limit for this coverage may not exceed the Personal Excess Liability Policy limit.

The following charge for Excess Uninsured/Underinsured Motorists Coverage is added to the rate determined from Sections 1 through 5. A \$300,000 CSL or \$100,000/\$300,000 underlying Uninsured/Underinsured Motorist Coverage limit is assumed.

<u>Limit</u>	<u>Statewide Rate</u>
\$1,000,000	\$95