

SERFF Tracking Number: METX-125774254 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
Company Tracking Number: HO AR0003999R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /HO AR0003999R01

Filing at a Glance

Company: Economy Premier Assurance Company

Product Name: Tiering SERFF Tr Num: METX-125774254 State: Arkansas
TOI: 04.0 Homeowners SERFF Status: Closed State Tr Num: EFT \$125
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: HO AR0003999R01 State Status: Fees verified and received
Combinations
Filing Type: Rate/Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
Author: Richard Collard Disposition Date: 09/24/2008
Date Submitted: 08/13/2008 Disposition Status: Filed
Effective Date Requested (New): Effective Date (New):
Effective Date Requested (Renewal): 01/31/2009 Effective Date (Renewal): 01/31/2009

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: HO AR0003999R01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 09/24/2008
State Status Changed: 08/13/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

AR EPAC Residential Property Program Rate and Rule Revision. Please refer to the Filing Introduction for details.

Company and Contact

Filing Contact Information

SERFF Tracking Number: METX-125774254 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
Company Tracking Number: HO AR0003999R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /HO AR0003999R01

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

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

SERFF Tracking Number: METX-125774254 State: Arkansas
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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /HO AR0003999R01

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Economy Premier Assurance Company	\$125.00	08/13/2008	21921121

SERFF Tracking Number: METX-125774254 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/24/2008	09/24/2008
Disapproved	Becky Harrington	09/10/2008	09/10/2008

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	Becky Harrington	09/17/2008	09/17/2008	Richard Collard	09/23/2008	09/23/2008
Pending Industry Response	Becky Harrington	08/15/2008	08/15/2008	Richard Collard	09/04/2008	09/04/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Tier Assignment - NB	Rate	Richard Collard	09/17/2008	09/17/2008
Tier Movement - RB	Rate	Richard Collard	09/17/2008	09/17/2008
Objection Response Letter 091508	Supporting Document	Richard Collard	09/17/2008	09/17/2008
CONFIDENTIAL AL - GeoRate	Supporting Document	Richard Collard	09/17/2008	09/17/2008

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Response

CONFIDENTI Supporting Document

Richard Collard 09/17/2008

09/17/2008

AL - GeoRate

Model

Specifications

<i>SERFF Tracking Number:</i>	<i>METX-125774254</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Economy Premier Assurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>HO AR0003999R01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/HO AR0003999R01</i>		

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Disposition

Disposition Date: 09/24/2008
 Effective Date (New):
 Effective Date (Renewal): 01/31/2009
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Economy Premier Assurance Company	0.000%	\$0	1,803	\$1,524,563	%	%	%

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 Product Name: Tiering
 Project Name/Number: /HO AR0003999R01

Item Type	Item Name	Item Status	Public Access
Supporting Document	HPCS-Homeowners 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		Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Filing Introduction, EQ Exhibits, Introductory Memo with Geo Rate, GLM Meom, NAOG Stae Lift Chart with Geo Rate, PFM Model K Home by Form Support	Filed	Yes
Supporting Document	Objection Response Letter 090408, Exhibit A, Exhibit B	Filed	Yes
Supporting Document	Objection Response Letter 091508	Filed	Yes
Supporting Document	CONFIDENTIAL - GeoRate Response	Withdrawn	No
Supporting Document	CONFIDENTIAL - GeoRate Model Specifications	Withdrawn	No
Supporting Document	Objection response 092308	Filed	Yes
Rate	Owners Rate Pages	Filed	Yes
Rate	Owners Rate Pages	Filed	Yes
Rate	R/C Rate Pages	Filed	Yes
Rate	R/C Rate Pages	Filed	Yes
Rate	Tier Factor Rate Page	Filed	Yes
Rate (revised)	Tier Assignment - NB	Filed	Yes
Rate	Tier Assignment - NB	Withdrawn	Yes
Rate	Tier Assignment - NB	Withdrawn	Yes
Rate	Tier Assignment - NB	Withdrawn	Yes
Rate (revised)	Tier Movement - RB	Filed	Yes
Rate	Tier Movement - RB	Withdrawn	Yes
Rate	Tier Movement - RB	Withdrawn	Yes
Rate	Tier Movement - RB	Withdrawn	Yes

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Rate	Tier Factors	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Territory Pages	Filed	Yes

SERFF Tracking Number: METX-125774254 State: Arkansas
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 Product Name: Tiering
 Project Name/Number: /HO AR0003999R01

Disposition

Disposition Date: 09/10/2008

Effective Date (New):

Effective Date (Renewal):

Status: Disapproved

Comment: Treatment of no hits/thin files is unacceptable pursuant to Arkansas Code Annotated §23-67-405.

Arkansas Code Annotated § 23-63-109 prohibits separately rating perils relating to natural causes. The public policy of this statute is to avoid penalizing insureds for losses occasioned by natural causes beyond their control. This policy of the State of Arkansas as set forth by the Legislature has been applied whenever consideration of losses and claims due to natural events and catastrophes have been proposed as a factor for placement into rating tiers, to surcharge policyholders, to cancel or to non-renew insurance policies. This law is applicable to the filing under consideration.

The supporting documentation submitted with this filing is insufficient to justify the use of natural cause events as a factor to determine the final rate the insured is charged. Pursuant to Arkansas Code Annotated § 23-67-213 this filing is being disapproved for using a factor prohibited by A.C.A § 23-63-109 which therefore results in unfair discrimination among insureds with the same future risk of loss from natural causes and prospective policy administration and expense expectations under A.C.A. § 23-67-208(a).

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:
Economy Premier	0.000%	\$0	1,803	\$1,524,563	%	%	%

SERFF Tracking Number:

METX-125774254

State:

Arkansas

Filing Company:

Economy Premier Assurance Company

State Tracking Number:

EFT \$125

Company Tracking Number:

HO AR0003999R01

TOI:

04.0 Homeowners

Sub-TOI:

04.0000 Homeowners Sub-TOI Combinations

Product Name:

Tiering

Project Name/Number:

/HO AR0003999R01

Assurance Company

SERFF Tracking Number: METX-125774254 State: Arkansas
 Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
 Company Tracking Number: HO AR0003999R01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Tiering
 Project Name/Number: /HO AR0003999R01

Item Type	Item Name	Item Status	Public Access
Supporting Document	HPCS-Homeowners 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		Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Filing Introduction, EQ Exhibits, Introductory Memo with Geo Rate, GLM Meom, NAOG Stae Lift Chart with Geo Rate, PFM Model K Home by Form Support	Filed	Yes
Supporting Document	Objection Response Letter 090408, Exhibit A, Exhibit B	Filed	Yes
Supporting Document	Objection Response Letter 091508	Filed	Yes
Supporting Document	CONFIDENTIAL - GeoRate Response	Withdrawn	No
Supporting Document	CONFIDENTIAL - GeoRate Model Specifications	Withdrawn	No
Supporting Document	Objection response 092308	Filed	Yes
Rate	Owners Rate Pages	Filed	Yes
Rate	Owners Rate Pages	Filed	Yes
Rate	R/C Rate Pages	Filed	Yes
Rate	R/C Rate Pages	Filed	Yes
Rate	Tier Factor Rate Page	Filed	Yes
Rate (revised)	Tier Assignment - NB	Filed	Yes
Rate	Tier Assignment - NB	Withdrawn	Yes
Rate	Tier Assignment - NB	Withdrawn	Yes
Rate	Tier Assignment - NB	Withdrawn	Yes
Rate (revised)	Tier Movement - RB	Filed	Yes
Rate	Tier Movement - RB	Withdrawn	Yes
Rate	Tier Movement - RB	Withdrawn	Yes
Rate	Tier Movement - RB	Withdrawn	Yes

SERFF Tracking Number: METX-125774254 State: Arkansas
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Product Name: Tiering
Project Name/Number: /HO AR0003999R01

Rate	Tier Factors	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Territory Pages	Filed	Yes

SERFF Tracking Number: METX-125774254 State: Arkansas
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Product Name: Tiering
Project Name/Number: /HO AR0003999R01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/17/2008

Submitted Date 09/17/2008

Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing.

Objection 1

- CONFIDENTIAL - GeoRate Response (Supporting Document)

Comment: The explanation for the disapproval of this filing stated that the Department is interpreting Arkansas Code Annotated §23-63-109 in relation to public policy and Legislative intent as prohibiting separately rating perils relating to natural causes. We also advised that the supporting documentation submitted with this filing is insufficient to justify the use of natural cause events as a factor to determine the final rate the insured is charged.

You have stated that the proposed tiering program does not rate or tier for natural cause losses; however, in previous information submitted it was specifically stated that: "GeoRate was modeled separately in a similar fashion. It is based on the terrain of the land at the location of the property, the distance to coastal hazards, and historical weather patterns in the area. The results were then incorporated into the proposed revised tiering program for homeowners."; and "Other enhancements to our current program include the addition of new tiering criteria such as Age of Insured, Coverage Amount, and GeoRate as well as the additional segmentation of criteria already being used in our current program such as number of prior claims by peril grouping."

The Department's position was reiterated in a telephone conversation on September 12, 2008. It was explained that we believed GeoRate was indeed relying upon natural cause events and is most certainly part of the company's tiering scheme.

The additional information submitted is not sufficient to reverse the Department's disapproval. Please advise whether the company wishes to respond by revising the filing, withdrawing, or having it closed by disapproval.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

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Company Tracking Number: HO AR0003999R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /HO AR0003999R01

Response Letter Status Submitted to State
Response Letter Date 09/23/2008
Submitted Date 09/23/2008

Dear Becky Harrington,

Comments:

We are responding to your Objection Letter dated 9/17/08.

Response 1

Comments: Please find attached an Objection response letter and revised Tier Assignment Rules for New Business without GeoRate. In addition, the Renewal Business Tier Movement page number has been changed, therefore, we are submitting that page as well.

Related Objection 1

Applies To:

- CONFIDENTIAL - GeoRate Response (Supporting Document)

Comment:

The explanation for the disapproval of this filing stated that the Department is interpreting Arkansas Code Annotated §23-63-109 in relation to public policy and Legislative intent as prohibiting separately rating perils relating to natural causes. We also advised that the supporting documentation submitted with this filing is insufficient to justify the use of natural cause events as a factor to determine the final rate the insured is charged.

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The Department's position was reiterated in a telephone conversation on September 12, 2008. It was explained that we believed GeoRate was indeed relying upon natural cause events and is most certainly part of the company's tiering scheme.

The additional information submitted is not sufficient to reverse the Department's disapproval. Please advise whether the company wishes to respond by revising the filing, withdrawing, or having it closed by disapproval.

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<i>Filing Company:</i>	<i>Economy Premier Assurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>HO AR0003999R01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/HO AR0003999R01</i>		

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection response 092308

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Tier Assignment - NB	Pages 2-7	New	
Previous Version			
Tier Assignment - NB	Pages 2-8	New	
Tier Assignment - NB	Pages 2-8	New	
Tier Assignment - NB	Pages 2-8	New	
Tier Movement - RB	Page 8	New	
Previous Version			
Tier Movement - RB	Page 9	New	
Tier Movement - RB	Page 9	New	
Tier Movement - RB	Page 9	New	

Thank you for all your assistance in handling this filing.

Please let us know if you have any further questions.

Thank you,

Jackie Hattoy

Sincerely,

Richard Collard

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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /HO AR0003999R01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/15/2008
Submitted Date 08/15/2008

Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: GeoRate - Provide the model and the data set input into the model. Provide justification for the point assignments. Define the rate range groupings.

The premium and loss information provided in the PFM Score relativity development must be updated; 2001-02 data is too old. Please run AR only premium and losses through the model. Provide documentation that supports no hit/thin files as being treated as credit neutral. Provide justification for point assignment.

Remove reference to non-Act of God. We fail to see the relevance of NAOG theft, liability, other, etc. Explain what "other" claims include. Arkansas does not allow surcharges and tier placement based upon weather and catastrophe losses.

TIER MOVEMENT RULES Renewals- Who determines whether the claim is an Act of God? When is weather considered a non-Act of God? Explain the movement based on absence of activity rule. Why are only Tiers 27-99 subject to the rule? Does "move down" place insureds in a lower rated tier? Provide additional details on the movement based on credit criteria.

New Business Tier Assignment: Definition of PFM score levels. Provide justification for point assignment. Points are assigned to age of home, age of insured, and claims in Item 2 -4, then again in 5-12 using various combinations. Sufficient data has not been submitted to justify the multiple point assignments. What specific information is used to develop the base tier points of 26, 31, and 30?

Manual page 18 – Age of Dwelling factors – Explain why an age factor is applied in addition to the age considerations in the tier assignments. Explain why the factors are different for Tiers 1-36 and 37-99. Provide additional justification regarding compliance with Arkansas Code Annotated § 23-67-211

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Explain why an age of insured factor is used in addition to being criteria for point assignment under tier determination.

Explain how experience rating in addition to tier points for losses is not excessive.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,
Becky Harrington

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/04/2008
Submitted Date	09/04/2008

Dear Becky Harrington,

Comments:

We are responding to your objection letter dated 8/15/08.

Response 1

Comments: Please find attached a response letter, exhibits and revised rate pages. The confidential portion of the response is being sent Fed-ex.

Related Objection 1

Comment:

GeoRate - Provide the model and the data set input into the model. Provide justification for the point assignments. Define the rate range groupings.

The premium and loss information provided in the PFM Score relativity development must be updated; 2001-02 data is too old. Please run AR only premium and losses through the model. Provide documentation that supports no hit/thin files as being treated as credit neutral. Provide justification for point assignment.

Remove reference to non-Act of God. We fail to see the relevance of NAOG theft, liability, other, etc. Explain

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what "other" claims include. Arkansas does not allow surcharges and tier placement based upon weather and catastrophe losses.

TIER MOVEMENT RULES Renewals- Who determines whether the claim is an Act of God? When is weather considered a non-Act of God? Explain the movement based on absence of activity rule. Why are only Tiers 27-99 subject to the rule? Does "move down" place insureds in a lower rated tier? Provide additional details on the movement based on credit criteria.

New Business Tier Assignment: Definition of PFM score levels. Provide justification for point assignment. Points are assigned to age of home, age of insured, and claims in Item 2 -4, then again in 5-12 using various combinations. Sufficient data has not been submitted to justify the multiple point assignments. What specific information is used to develop the base tier points of 26, 31, and 30?

Manual page 18 – Age of Dwelling factors – Explain why an age factor is applied in addition to the age considerations in the tier assignments. Explain why the factors are different for Tiers 1-36 and 37-99. Provide additional justification regarding compliance with Arkansas Code Annotated § 23-67-211

Explain why an age of insured factor is used in addition to being criteria for point assignment under tier determination.

Explain how experience rating in addition to tier points for losses is not excessive.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response Letter 090408, Exhibit A, Exhibit B

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Tier Assignment - NB	Pages 2-8	New	

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Previous Version

Tier Assignment - NB Pages 2-8 New

Tier Movement - RB Page 9 New

Previous Version

Tier Movement - RB Page 9 New

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TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Tiering*
Project Name/Number: */HO AR0003999R01*

Please let us know if you have any questions.

Regards,
Jackie Hattoy

Sincerely,
Richard Collard

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Amendment Letter

Amendment Date:
 Submitted Date: 09/17/2008

Comments:

Dear Ms. Harrington,
 In response to your 9/10/08 questions, we are providing you with a response letter, revised rate pages and two confidential exhibits.

Thank you for assisting us with this filing and the handling of the confidential documents.

Please contact me with any further questions.

Jackie Hattoy

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Tier Assignment - Pages 2-8 NB		New		Pages 2-8.PDF

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Tier Movement - Page 9 RB		New		Page 9.PDF

Supporting Document Schedule Item Changes:

User Added -Name: Objection Response Letter 091508

Comment:
 Objection Response Letter 091508.PDF

User Added -Name: CONFIDENTIAL - GeoRate Response

Comment:
 CONFIDENTIAL - GeoRate Response.PDF

User Added -Name: CONFIDENTIAL - GeoRate Model Specifications

Comment:
 CONFIDENTIAL - GeoRate Model Specifications.PDF

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State: Arkansas
 State Tracking Number: EFT \$125
 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	2.500%
Effective Date of Last Rate Revision:	03/15/2008
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Economy Premier Assurance Company	%	0.000%	\$0	1,803	\$1,524,563	%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Owners Rate Pages	Pages 1-4	Replacement	Pages 1-4.PDF
Filed	Owners Rate Pages	Pages 7-8	Replacement	Pages 7-8.PDF
Filed	R/C Rate Pages	Pages 1-4	Replacement	Pages 1-4.PDF
Filed	R/C Rate Pages	Pages 6-8	Replacement	Pages 6-8.PDF
Filed	Tier Factor Rate Page	Page 1	New	Page 1.PDF
Filed	Tier Assignment - NB	Pages 2-7	New	Pages 2-7.PDF
Filed	Tier Movement - RB	Page 8	New	Page 8.PDF
Filed	Tier Factors	Page 20	Withdrawn	
Filed	Manual Pages	Index, Pages 1-84	Replacement	Index, Pages 1-84.PDF
Filed	Territory Pages	Pages 90-93	Replacement	Pages 90-93.PDF

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY
ARKANSAS RESIDENTAL PROPERTY

Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners,
Landlord's Rental Dwelling, GrandProtect Landlord Dwelling, Mobile Home, GrandProtect Mobile Home

RATING STEPS

- STEP 1 - Determine: Territory (See Territory Tab)
Protection Class (See Protection Classes Tab)
Construction Type (See Owners Rate Page 4)
Coverage A Amount (See Replacement Cost Tab)
- STEP 2 - Select the base premium based on the territory. Multiply by the protection class factor and round to the nearest dollar. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
- STEP 3 - Multiply the premium from STEP 2 by the construction factor. Round to the nearest dollar.
- STEP 4 - Multiply the premium from STEP 3 by the appropriate Coverage A amount factor displayed on the same rate page and round to the nearest dollar. A premium involving \$.50 or more shall be rounded to the next higher whole dollar. (See Owners Rate Pages 5 and 6 for examples of determining amounts not shown.)
- STEP 5 - Refer to the Optional Coverages Tab for Discounts and Surcharges, Increased Limits, and Optional Coverages. Apply the following factors sequentially to the premium derived from STEP 4. Round to the nearest dollar after each step.
1. Superior Construction Factor (Not applicable to Mobile Home products. See Rate Pages)
 2. Seasonal or Sublease Surcharge (Not applicable to Landlord's Rental Dwelling)
 3. Deductible Factors
 4. Market Value Factor (Market Value products only. See Rate Pages)
 5. GrandProtect Factor
 6. Tier Factor
 7. Dwelling Under Construction (Extension of Coverages) - Coverage 43 (Not applicable to Landlords or Mobile Home products)
 8. Townhouse or Rowhouse (Not applicable to Mobile Home products)
 9. Age of Dwelling
 10. Multi-Family Rating
 11. Protective Device Discounts
 12. Age of Insured (Not applicable to Landlord's Rental Dwelling)
 13. Superior Home Discount (Available on Ultra & Platinum Home only)
 14. Replacement Cost on Contents - Coverage 3 (Included in Ultra, Platinum & GrandProtect Home rates)
 15. Building Replacement Cost Options - Coverage 2 (Included in Ultra rates, Not applicable to Market Value Products)
 16. Causes of Loss to Property Options - Coverage 19
 17. Ordinance or Law Coverage - Coverage 15 (Not applicable to GrandProtect products)
 18. Roof Rating Factor (Not applicable to Mobile Home Products)
 19. Alternative Heating Source Surcharge
 20. Loss Experience Rating Plan
 21. MetRewards
- STEP 6 - Apply the flat dollar charges or credits for any other desired optional coverages (including the flat dollar charge for Platinum and GrandProtect). Round each charge or credit to the nearest dollar.
- STEP 7 - Apply Home Policy Plus separately to the basic premium to each optional coverage, and the flat dollar premium for Platinum and GrandProtect. Round each result to the nearest dollar.
- STEP 8 - Apply the Mass Merchandising Account Deviation separately to the basic premium each optional coverage, and the flat dollar premium for Platinum (if applicable). Round each result to the nearest dollar.

See Owners Rate Page 3 for sample Calculation

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS RESIDENTIAL PROPERTY

Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners,
Landlord's Rental Dwelling, GrandProtect Landlord Dwelling, Mobile Home, GrandProtect Mobile Home

RATING EXAMPLE

Sample Homeowners Calculation: Territory 11, PC 4, \$125,000 Coverage

Homeowners \$500 Deductible Premium	=	\$871	(round to nearest whole dollar after each calculation)
Protection Class 4 Factor	x	1.100	
		\$958	
Construction Factor (Frame)	x	1.150	
		\$1,102	
Coverage A Amount Factor	x	0.869	
Subtotal		\$958	
Deductible Credit (\$1000 Deductible)			
\$958			
<u> 0.12</u>			
\$115 (subject to maximum)	-	\$115	
Subtotal		\$843	
Tier Factor (Tier 22)	x	0.74	
Subtotal		\$624	
Age of Dwelling (5 years)	x	0.85	
Subtotal		\$530	
Protective Device Discount (Combination Devices)	x	0.95	
Subtotal		\$504	
Age of Insured (under 55)	x	1.00	
Subtotal		\$504	
Replacement Cost on Contents (Coverage 3)	x	1.15	
Subtotal		\$580	
Roof Rating Factor (Asphalt Shingle)	x	1.00	
Subtotal		\$580	
Loss Experience Rating Plan (No Chargeable Losses)	x	1.00	
Subtotal		\$580	
MetRewards (New Business, 0 Claims in 60 months)	x	0.95	Home Policy Plus
		\$551	x 0.85 = \$468
\$300,000 Personal Liability (Coverage F)		\$20	x 0.85 = \$17
TOTAL PREMIUM			\$485

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS RESIDENTAL PROPERTY

Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners,
Landlord's Rental Dwelling, GrandProtect Landlord Dwelling, Mobile Home, GrandProtect Mobile Home

RATING EXAMPLE

INTERPOLATION - If the desired Coverage A amount is less than the highest amount shown, interpolate premiums calculated for the nearest amount above and below the desired amount as shown below.

Example: \$112,000 policy amount; nearest amounts are \$110,000 and \$115,000.

STEPS	PROCEDURE	EXAMPLE
		Cov. A Amt. Factors
1	Find the Cov. A amount factors for the amounts noted above.	\$115,000 0.817 higher amount \$110,000 0.791 lower amount
2	Calculate premium for higher amount.	\$1,102 base premium* x 0.817 factor ----- \$901 prem. for higher amt.
3	Calculate premium for lower amount.	\$1,102 base premium* x 0.7911 factor ----- \$872 prem. for lower amt.
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	\$112,000 desired amount - \$110,000 lower amount ----- \$2,000 add'l coverage amt.
5	Subtract the lower amount from the higher amount. This is the amount difference.	\$115,000 higher amount - \$110,000 lower amount ----- \$5,000 amount difference
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.	\$901 prem. for higher amt. - \$872 prem. for lower amt. ----- \$29 premium difference
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	$\frac{2000}{5000} \times \$29 = \$12 \text{ prem for add'l amt. (to nearest \$)}$
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.	\$872 prem. for lower amt. + \$12 prem. for add'l amt. ----- \$884 desired premium

* Base premium determined after applying the protection class and construction type factors.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS RESIDENTAL PROPERTY

Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners,
Landlord's Rental Dwelling, GrandProtect Landlord Dwelling, Mobile Home, GrandProtect Mobile Home

RATING EXAMPLE

EXTRAPOLATION - If the desired Coverage A amount is more than the highest amount shown, extrapolate as shown below.

Example: \$1,320,000 Coverage A amount.

STEPS	PROCEDURE	EXAMPLE									
1	Find the Cov. A amt. factors for the highest amount and for each additional \$10,000.	<table> <tr> <td>Cov. A Amt.</td> <td>Factors</td> <td></td> </tr> <tr> <td>\$1,000,000</td> <td>7.150</td> <td>highest amount</td> </tr> <tr> <td>\$10,000</td> <td>0.070</td> <td>each add'l \$10,000</td> </tr> </table>	Cov. A Amt.	Factors		\$1,000,000	7.150	highest amount	\$10,000	0.070	each add'l \$10,000
Cov. A Amt.	Factors										
\$1,000,000	7.150	highest amount									
\$10,000	0.070	each add'l \$10,000									
2	Calculate premium for highest amount shown.	<table> <tr> <td>\$1,102</td> <td>base premium*</td> </tr> <tr> <td>x 7.150</td> <td>factor</td> </tr> <tr> <td><u>\$7,879</u></td> <td></td> </tr> </table>	\$1,102	base premium*	x 7.150	factor	<u>\$7,879</u>				
\$1,102	base premium*										
x 7.150	factor										
<u>\$7,879</u>											
3	Calculate premium for each additional \$10,000 (round to the nearest dollar)	<table> <tr> <td>\$1,102</td> <td>base premium*</td> </tr> <tr> <td>x 0.070</td> <td>factor</td> </tr> <tr> <td><u>\$77</u></td> <td></td> </tr> </table>	\$1,102	base premium*	x 0.070	factor	<u>\$77</u>				
\$1,102	base premium*										
x 0.070	factor										
<u>\$77</u>											
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	<table> <tr> <td>\$1,320,000</td> <td>desired amount</td> </tr> <tr> <td>- <u>\$1,000,000</u></td> <td>highest amount</td> </tr> <tr> <td><u>\$320,000</u></td> <td>add'l cov. amt.</td> </tr> </table>	\$1,320,000	desired amount	- <u>\$1,000,000</u>	highest amount	<u>\$320,000</u>	add'l cov. amt.			
\$1,320,000	desired amount										
- <u>\$1,000,000</u>	highest amount										
<u>\$320,000</u>	add'l cov. amt.										
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$10,000} \times \text{Ea. Add'l } \$10,000 \text{ prem} = \text{Prem for add'l amt}$	<table> <tr> <td>$\frac{\\$320,000}{\\$10,000}$</td> <td>x</td> <td>\$77</td> <td>=</td> <td>\$2464</td> <td>prem for add'l amount (to nearest \$)</td> </tr> </table>	$\frac{\$320,000}{\$10,000}$	x	\$77	=	\$2464	prem for add'l amount (to nearest \$)			
$\frac{\$320,000}{\$10,000}$	x	\$77	=	\$2464	prem for add'l amount (to nearest \$)						
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.	<table> <tr> <td>\$7,879</td> <td>prem. for highest amt.</td> </tr> <tr> <td>+ <u>\$2,464</u></td> <td>prem. for add'l amt.</td> </tr> <tr> <td><u>\$10,343</u></td> <td>desired premium</td> </tr> </table>	\$7,879	prem. for highest amt.	+ <u>\$2,464</u>	prem. for add'l amt.	<u>\$10,343</u>	desired premium			
\$7,879	prem. for highest amt.										
+ <u>\$2,464</u>	prem. for add'l amt.										
<u>\$10,343</u>	desired premium										

* Base premium determined after applying the protection class and construction type factors.

CONSTRUCTION DEFINITIONS

- Masonry** A dwelling with walls of masonry or masonry veneer construction. A dwelling with exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials shall be considered masonry. A dwelling with exterior walls of combustible construction veneered with brick or stone shall be considered masonry veneer.
- Frame** A dwelling with walls of frame, or metal-sheathed or stucco frame construction, or with walls of metal or metal lath and plaster on combustible supports.
- Mixed** A dwelling shall be classed as frame construction when the wall area of frame construction (including gables) exceeds 33 1/3% of the total wall area.
- Superior** Non-Combustible - exterior walls, floors and roof constructed of and supported by metal, asbestos, gypsum, or other non-combustible materials.
Masonry Non-Combustible - exterior walls constructed of masonry materials, and floors and roof of metal or other non-combustible materials.
Fire Resistive - exterior walls, floors and roof constructed of masonry or other fire resistive material.
- Mobile Home** A Mobile Home is a factory-built single-family dwelling. It must display the HUD seal, certifying compliance with the National Manufactured Home Construction and Safety Code.

ECONOMY PREMIER ASSURANCE COMPANY
(Formerly EPIC Preferred and EF&C Standard Plus)

ARKANSAS RESIDENTAL PROPERTY

Homeowners, HO-2 Homeowners, Ultra, Platinum Homeowners

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
30	1044	\$30,000	0.400	0.456	0.524	\$190,000	1.268	1.268	1.407
31	964	\$40,000	0.421	0.480	0.552	\$200,000	1.333	1.333	1.466
32	1219	\$45,000	0.432	0.492	0.566	\$210,000	1.406	1.406	1.547
36	1118	\$50,000	0.442	0.504	0.580	\$220,000	1.479	1.479	1.627
38	909	\$55,000	0.451	0.510	0.587	\$230,000	1.552	1.552	1.707
39	1105	\$60,000	0.460	0.515	0.592	\$240,000	1.625	1.625	1.788
40	1144	\$65,000	0.480	0.535	0.615	\$250,000	1.700	1.700	1.870
41	880	\$70,000	0.500	0.555	0.638	\$260,000	1.773	1.773	1.950
42	898	\$75,000	0.527	0.564	0.649	\$270,000	1.846	1.846	2.031
43	1144	\$80,000	0.553	0.570	0.656	\$280,000	1.919	1.919	2.111
44	927	\$85,000	0.587	0.601	0.691	\$290,000	1.992	1.992	2.191
45	742	\$90,000	0.620	0.629	0.723	\$300,000	2.067	2.067	2.274
		\$95,000	0.644	0.649	0.746	\$350,000	2.460	2.460	2.706
		\$100,000	0.667	0.667	0.767	\$400,000	2.850	2.850	3.135
		\$105,000	0.700	0.700	0.805	\$450,000	3.237	3.237	3.561
		\$110,000	0.733	0.733	0.843	\$500,000	3.600	3.600	3.960
		\$115,000	0.766	0.766	0.881	\$550,000	4.097	4.097	4.466
		\$120,000	0.799	0.799	0.919	\$600,000	4.595	4.595	4.963
		\$125,000	0.833	0.833	0.958	\$650,000	4.969	4.969	5.317
		\$130,000	0.866	0.866	0.996	\$700,000	5.343	5.343	5.664
		\$135,000	0.899	0.899	1.034	\$750,000	5.710	5.710	5.996
		\$140,000	0.932	0.932	1.072	\$800,000	6.077	6.077	6.381
		\$145,000	0.965	0.965	1.110	\$850,000	6.436	6.436	6.758
		\$150,000	1.000	1.000	1.150	\$900,000	6.796	6.796	7.136
		\$160,000	1.067	1.067	1.216	\$950,000	7.148	7.148	7.505
		\$170,000	1.134	1.134	1.281	\$1,000,000	7.500	7.500	7.875
		\$180,000	1.201	1.201	1.345	Ea. Add'l 10	0.070	0.070	0.074

Protection Class Factors

Protection Class	Masonry/ Masonry Veneer	Frame
1	0.800	0.900
2	0.800	0.900
3	0.800	0.900
4	0.900	1.000
5	0.900	1.000
6	1.000	1.100
7	1.200	1.300
8	1.300	1.550
9	1.860	2.160
10	2.750	3.230

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.

Superior Construction: Multiply Masonry Rate by .85.

Market Value: Multiply by 1.25 (NOT available on Ultra & Platinum Homeowners).

* Ultra only available for existing Ultra renewal policies. Ultra is NOT available for new business.

** Platinum Flat Dollar Charge: Add \$75.

ECONOMY PREMIER ASSURANCE COMPANY
(Formerly FGIC & USF&G)

ARKANSAS RESIDENTAL PROPERTY

Homeowners, HO-2 Homeowners, Ultra, Platinum Homeowners

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
30	901	\$30,000	0.340	0.374	0.430	\$190,000	1.268	1.268	1.407
31	865	\$40,000	0.370	0.407	0.468	\$200,000	1.333	1.333	1.466
32	1685	\$45,000	0.385	0.424	0.488	\$210,000	1.406	1.406	1.547
40	985	\$50,000	0.400	0.440	0.506	\$220,000	1.479	1.479	1.627
44	1028	\$55,000	0.415	0.457	0.526	\$230,000	1.552	1.552	1.707
58	714	\$60,000	0.430	0.473	0.544	\$240,000	1.625	1.625	1.788
59	1158	\$65,000	0.453	0.487	0.560	\$250,000	1.700	1.700	1.870
60	1349	\$70,000	0.475	0.499	0.574	\$260,000	1.760	1.760	1.936
61	733	\$75,000	0.510	0.531	0.611	\$270,000	1.820	1.820	2.002
62	796	\$80,000	0.545	0.561	0.645	\$280,000	1.880	1.880	2.068
63	840	\$85,000	0.578	0.591	0.680	\$290,000	1.940	1.940	2.134
64	991	\$90,000	0.610	0.619	0.712	\$300,000	2.000	2.000	2.200
65	1020	\$95,000	0.630	0.635	0.730	\$350,000	2.330	2.330	2.563
		\$100,000	0.650	0.650	0.748	\$400,000	2.680	2.680	2.948
		\$105,000	0.687	0.687	0.790	\$450,000	3.000	3.000	3.300
		\$110,000	0.724	0.724	0.833	\$500,000	3.300	3.300	3.630
		\$115,000	0.761	0.761	0.875	\$550,000	3.838	3.838	4.183
		\$120,000	0.798	0.798	0.918	\$600,000	4.376	4.376	4.726
		\$125,000	0.833	0.833	0.958	\$650,000	4.714	4.714	5.044
		\$130,000	0.866	0.866	0.996	\$700,000	5.051	5.051	5.354
		\$135,000	0.899	0.899	1.034	\$750,000	5.381	5.381	5.650
		\$140,000	0.932	0.932	1.072	\$800,000	5.712	5.712	5.998
		\$145,000	0.965	0.965	1.110	\$850,000	6.035	6.035	6.337
		\$150,000	1.000	1.000	1.150	\$900,000	6.358	6.358	6.676
		\$160,000	1.067	1.067	1.216	\$950,000	6.673	6.673	7.007
		\$170,000	1.134	1.134	1.281	\$1,000,000	6.989	6.989	7.338
		\$180,000	1.201	1.201	1.345	Ea. Add'l 10	0.063	0.063	0.066

**Former FGIC
Protection Class Factors**

Protection Class	Masonry/ Masonry Veneer	Frame
1	0.800	0.900
2	0.800	0.900
3	0.800	0.900
4	0.900	1.000
5	0.900	1.000
6	1.000	1.115
7	1.115	1.300
8	1.375	1.733
9	2.046	2.310
10	2.046	2.310

**Former USF&G
Protection Class Factors**

Protection Class	Masonry/ Masonry Veneer	Frame
1	0.800	0.900
2	0.800	0.900
3	0.800	0.900
4	0.900	1.000
5	0.900	1.000
6	1.000	1.115
7	1.115	1.300
8	1.375	1.815
9	2.263	2.795
10	2.862	3.194

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.

Superior Construction: Multiply Masonry Rate by .85.

Market Value: Multiply by 1.25 (NOT available on Ultra & Platinum Homeowners).

* Ultra only available for existing Ultra renewal policies. Ultra is NOT available for new business.

** Platinum Flat Dollar Charge: Add \$75.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS RESIDENTAL PROPERTY

[Renters, Platinum Renters, Condominium, Platinum Condominium, Landlord's Condominium](#)
[GrandProtect Renters, GrandProtect Condominium, GrandProtect Landlord's Condominium](#)

RATING STEPS

- STEP 1 - Determine: Territory (See Territory Tab)
Protection Class (See Protection Classes Tab)
Coverage C Amount
- STEP 2 - Select the base premium based on the territory. Multiply by the protection class factor and round to the nearest dollar. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
- STEP 3 - Multiply the premium from STEP 2 by the occupancy (number of units) factor. Round to the nearest dollar.
- STEP 4 - Multiply the premium from STEP 3 by the appropriate product factor. Round to the nearest dollar.
- STEP 5 - Multiply the premium from STEP 4 by the appropriate Coverage C amount factor displayed on the same rate page and round to the nearest dollar. (See Renters and Condominium Rate Pages 3 and 4 for examples of determining amounts not shown.)
- STEP 6 - Refer to the Optional Coverages Tab for Discounts and Surcharges, Increased Limits, and Optional Coverages. Apply the following discounts sequentially to the premium derived from STEP 5. Round to the nearest dollar after each step.
1. Fire Resistive Construction Credit (See Rate Pages)
 2. Seasonal or Sublease Surcharge (Not applicable to Landlord's Condominium. See Rate Pages)
 3. Deductible Factors
 4. GrandProtect Factor
 5. Tier Factor
 6. Protective Device Discounts
 7. Age of Insured (Not available with Landlord's Condominium)
 8. Replacement Cost on Contents - Coverage 3 (Included in Platinum Condominium & Platinum Renters, GrandProtect Condominium, GrandProtect Renters, and GrandProtect Landlord's Condominium rates)
 9. Causes of Loss to Property Options - Coverage 19
 10. Ordinance or Law Coverage - Coverage 15
 11. Alternative Heating Source Surcharge
 12. Apply the Loss Experience Rating Plan. Round to the nearest dollar.
 13. Apply MetRewards. Round to the nearest dollar.
- STEP 7 - Apply the flat dollar charges or credits for any other desired optional coverages (including the flat dollar charge for Platinum). Round each charge or credit to the nearest dollar.
- STEP 8 - Apply Home Policy Plus separately to the basic premium(including Hurricane Windstorm Coverage), each optional coverage, and the flat dollar premium for Platinum and GrandProtect. Round each result to the nearest dollar.
- STEP 9 - Apply the Mass Merchandising Account Deviation separately to the basic premium each optional coverage, and the flat dollar premium for Platinum and GrandProtect (if applicable). Round each result to the nearest dollar.

See Renters and Condominium Rate Page 3 for sample Condominium Calculation

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS RESIDENTAL PROPERTY

Renters, Platinum Renters, Condominium, Platinum Condominium, Landlord's Condominium
GrandProtect Renters, GrandProtect Condominium, GrandProtect Landlord's Condominium

RATING EXAMPLE

Sample CONDOMINIUM Calculation: Territory 11, PC 4, \$30,000 Coverage

\$500 Deductible Premium	=	\$179	
Protection Class 4 Factor	x	1.00	
		\$179	
Occupancy Factor (5 or more units)		1.00	
		\$179	
Condominium Factor		0.67	
		\$120	
Coverage C Amount Factor	x	1.570	
Subtotal		\$188	
Fire Resistive Construction	x	0.85	
Subtotal		\$160	
Seasonal or Sublease Surcharge (Without Occupants)	x	1.25	
Subtotal		\$200	
Deductible Credit (\$1000 Deductible) \$200			
x 0.12			
\$24 (subject to maximum)	-	\$24	
Subtotal		\$176	
Tier Factor (Tier 22)	x	0.74	
Subtotal		\$130	
Protective Device Discount (Combination Devices)	x	0.95	
Subtotal		\$124	
Age of Insured (Under 55)	x	1.00	
Subtotal		\$124	
Replacement Cost on Contents (Coverage 3)	x	1.25	
Subtotal		\$155	
Loss Experience Rating Plan (No Chargeable Losses)	x	1.00	
Subtotal		\$155	
MetRewards (New Business, 0 Claims in 60 months)	x	0.95	
Subtotal		\$147	
			Home Policy Plus
			x 0.85 = \$125
\$300,000 Personal Liability (Coverage F)		\$20	x 0.85 = + \$17
TOTAL PREMIUM			\$142

(round to nearest whole dollar after each calculation)

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS RESIDENTAL PROPERTY

Renters, Platinum Renters, Condominium, Platinum Condominium, Landlord's Condominium
GrandProtect Renters, GrandProtect Condominium, GrandProtect Landlord's Condominium

RATING EXAMPLE

INTERPOLATION - If the desired Coverage C amount is less than the highest amount shown, interpolate premiums calculated for the nearest amount above and below the desired amount as shown below.

Example: \$33,000 policy amount; nearest amounts are \$32,000 and \$34,000.

STEPS	PROCEDURE	EXAMPLE	
		Cov. C Amts.	Factors
1	Find the Cov. C amount factors for the amounts noted above.	\$34,000	1.722 higher amount
		\$32,000	1.646 lower amount
2	Calculate premium for higher amount.		\$120 base premium*
		x 1.722	factor
		\$207	prem. for higher amt.
3	Calculate premium for lower amount.		\$120 base premium*
		x 1.646	factor
		\$198	prem. for lower amt.
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	\$33,000	desired amount
		- \$32,000	lower amount
		\$1,000	add'l coverage amt.
5	Subtract the lower amount from the higher amount. This is the amount difference.	\$34,000	higher amount
		- \$32,000	lower amount
		\$2,000	amount difference
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.		\$207 prem. for higher amt.
		- \$198	prem. for lower amt.
		\$9	premium difference
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	$\frac{1000}{2000} \times \$9 = \$5 \text{ prem for add'l amt. (to nearest \$)}$	
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.		\$198 prem. for lower amt.
		+ \$5	prem. for add'l amt.
			\$203 desired premium

* Base premium determined after applying the protection class, occupancy, and form factors.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS RESIDENTAL PROPERTY

Renters, Platinum Renters, Condominium, Platinum Condominium, Landlord's Condominium
GrandProtect Renters, GrandProtect Condominium, GrandProtect Landlord's Condominium

RATING EXAMPLE

EXTRAPOLATION - If the desired Coverage C amount is more than the highest amount shown, extrapolate as shown below.

Example: \$155,000 Coverage C amount.

STEPS	PROCEDURE	EXAMPLE	
1	Find the Cov. C amt. factors for the highest amount and for each additional \$1,000.	Cov. C Amts. \$150,000 \$1,000	Factors 5.580 highest amount 0.033 each add'l \$1,000
2	Calculate premium for highest amount shown.		\$120 base premium* x 5.580 factor \$670
3	Calculate premium for each additional \$1,000 (round to nearest dime)		\$120 base premium* x 0.033 factor \$4.00
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	\$155,000 - \$150,000 \$5,000	desired amount highest amount add'l cov. amt.
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$1,000} \times \text{Ea. Add'l } \$1,000 \text{ prem} = \text{Prem for add'l amt}$	\$5,000 \$1,000	x \$4.00 = \$20 prem for add'l amount (to nearest \$)
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.		\$670 prem. for highest amt. + \$20 prem. for add'l amt. \$690 desired premium

* Base premium determined after applying the protection class, occupancy, and form factors.

CONSTRUCTION DEFINITIONS

Masonry A dwelling with walls of masonry or masonry veneer construction. A dwelling with exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials shall be considered masonry. A dwelling with exterior walls of combustible construction veneered with brick or stone shall be considered masonry veneer.

Frame A dwelling with walls of frame, or metal-sheathed or stucco frame construction, or with walls of metal or metal lath and plaster on combustible supports.

Mixed A dwelling shall be classed as frame construction when the wall area of frame construction (including gables) exceeds 33 1/3% of the total wall area.

Fire Resistive A dwelling with exterior walls and floors and roof constructed of masonry or other fire resistive material.

**ECONOMY PREMIER ASSURANCE COMPANY
(Formerly EPIC-Preferred & EF&C-Standard Plus)
ARKANSAS RESIDENTAL PROPERTY**

Renters, Platinum Renters, Condominium, Platinum Condominium

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
30	121
31	121
32	153
36	153
38	153
39	153
40	168
41	115
42	115
43	153
44	153
45	153

**Former EPIC - Preferred
Protection Class Factors**

Protection Class	Masonry	Frame
1	0.900	0.900
2	0.900	0.900
3	0.900	0.900
4	0.900	0.900
5	1.000	1.000
6	1.000	1.000
7	1.150	1.150
8	1.150	1.150
9	1.620	1.620
10	2.100	2.100

Coverage C Factors

Coverage C Amount	Renters Factor	Coverage C Amount	Renters Factor
\$10,000	0.800	\$48,000	2.280
\$11,000	0.840	\$50,000	2.350
\$12,000	0.880	\$55,000	2.500
\$13,000	0.920	\$60,000	2.650
\$14,000	0.960	\$65,000	2.800
\$15,000	1.000	\$70,000	2.950
\$16,000	1.040	\$75,000	3.100
\$17,000	1.080	\$80,000	3.250
\$18,000	1.120	\$85,000	3.400
\$19,000	1.160	\$90,000	3.550
\$20,000	1.200	\$95,000	3.700
\$22,000	1.280	\$100,000	3.850
\$24,000	1.360	\$105,000	4.000
\$26,000	1.440	\$110,000	4.150
\$28,000	1.520	\$115,000	4.300
\$30,000	1.600	\$120,000	4.450
\$32,000	1.680	\$125,000	4.600
\$34,000	1.760	\$130,000	4.750
\$36,000	1.840	\$135,000	4.900
\$38,000	1.920	\$140,000	5.050
\$40,000	2.000	\$145,000	5.200
\$42,000	2.070	\$150,000	5.350
\$44,000	2.140	Each Add'l	
\$46,000	2.210	\$1,000	0.030

**Former EF&C - Standard Plus
Protection Class Factors**

Protection Class	Masonry	Frame
1	0.900	0.900
2	0.900	0.900
3	0.900	0.900
4	0.900	0.900
5	1.000	1.000
6	1.000	1.000
7	1.150	1.150
8	1.150	1.150
9	1.500	1.500
10	1.950	1.950

Occupancy Factors

Occupancy	Factor
1-4 Units	1.00
5 or more	1.00

Product Factors

Form	Factor
Renters	1.00
Platinum Renters*	1.25
Condo	0.61
Platinum Condo*	0.76

Fire Resistive Construction: [Multiply by 0.85](#)

*Platinum Flat Amount: [\\$35](#)

**ECONOMY PREMIER ASSURANCE COMPANY
(Formerly F&GIC)
ARKANSAS RESIDENTAL PROPERTY**

Condominium, Platinum Condominium

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
30	118
31	118
32	118
40	118
44	118
58	118
59	118
60	118
61	118
62	118
63	118
64	118
65	118

Protection Class Factors

Protection Class	Masonry/ Masonry Veneer	Frame
1	0.910	0.910
2	0.910	0.910
3	0.910	0.910
4	0.910	0.910
5	1.000	1.000
6	1.000	1.000
7	1.145	1.145
8	1.145	1.145
9	1.510	1.510
10	1.510	1.510

Coverage C Factors

Coverage C Amount	Renters Factor	Coverage C Amount	Renters Factor
\$10,000	0.650	\$48,000	1.974
\$11,000	0.685	\$50,000	2.043
\$12,000	0.720	\$55,000	2.218
\$13,000	0.755	\$60,000	2.393
\$14,000	0.790	\$65,000	2.568
\$15,000	0.825	\$70,000	2.743
\$16,000	0.860	\$75,000	2.918
\$17,000	0.895	\$80,000	3.093
\$18,000	0.930	\$85,000	3.268
\$19,000	0.965	\$90,000	3.443
\$20,000	1.000	\$95,000	3.618
\$22,000	1.070	\$100,000	3.793
\$24,000	1.139	\$105,000	3.968
\$26,000	1.209	\$110,000	4.143
\$28,000	1.278	\$115,000	4.318
\$30,000	1.348	\$120,000	4.493
\$32,000	1.418	\$125,000	4.668
\$34,000	1.487	\$130,000	4.843
\$36,000	1.557	\$135,000	5.018
\$38,000	1.626	\$140,000	5.193
\$40,000	1.696	\$145,000	5.368
\$42,000	1.765	\$150,000	5.543
\$44,000	1.835	Each Add'l	
\$46,000	1.904	\$1,000	0.035

Product Factors

Form	Factor
Platinum Condo*	1.18
Condo	0.94

Occupancy Factors

Occupancy	Factor
1-4 Units	1.00
5 or more	1.00

Fire Resistive Construction: **Multiply by 0.85**

*Platinum Flat Amount: **\$35**

**ECONOMY PREMIER ASSURANCE COMPANY
(Formerly USFG)
ARKANSAS RESIDENTAL PROPERTY**

Renters, Platinum Renters, Condominium, Platinum Condominium

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
30	118
31	118
32	118
40	118
44	118
58	118
59	118
60	118
61	118
62	118
63	118
64	118
65	118

Protection Class Factors

Protection Class	Masonry/ Masonry Veneer	Frame
1	0.910	0.910
2	0.910	0.910
3	0.910	0.910
4	0.910	0.910
5	1.000	1.000
6	1.000	1.000
7	1.140	1.140
8	1.140	1.140
9	1.500	1.500
10	1.500	1.500

Coverage C Factors

Coverage C Amount	Renters Factor	Coverage C Amount	Renters Factor
\$10,000	0.548	\$48,000	2.179
\$11,000	0.590	\$50,000	2.263
\$12,000	0.632	\$55,000	2.473
\$13,000	0.682	\$60,000	2.683
\$14,000	0.732	\$65,000	2.893
\$15,000	0.782	\$70,000	3.103
\$16,000	0.832	\$75,000	3.313
\$17,000	0.874	\$80,000	3.523
\$18,000	0.916	\$85,000	3.733
\$19,000	0.958	\$90,000	3.943
\$20,000	1.000	\$95,000	4.153
\$22,000	1.084	\$100,000	4.363
\$24,000	1.168	\$105,000	4.573
\$26,000	1.253	\$110,000	4.783
\$28,000	1.337	\$115,000	4.993
\$30,000	1.421	\$120,000	5.203
\$32,000	1.505	\$125,000	5.413
\$34,000	1.590	\$130,000	5.623
\$36,000	1.674	\$135,000	5.833
\$38,000	1.758	\$140,000	6.043
\$40,000	1.842	\$145,000	6.253
\$42,000	1.926	\$150,000	6.463
\$44,000	2.010	Each Add'l	
\$46,000	2.095	\$1,000	0.042

Product Factors

Form	Factor
Renters	1.00
Platinum Renters*	1.25
Condo	0.75
Platinum Condo*	0.94

Occupancy Factors

Occupancy	Factor
1-4 Units	1.00
5 or more	1.00

Fire Resistive Construction: **Multiply by 0.85**

*Platinum Flat Amount: **\$35**

**Metropolitan Property and Casualty Insurance Company
Economy Premier Assurance Company**

Arkansas Residential Property Program

Tier Factors

Tier	Factor
1	0.51
2	0.51
3	0.51
4	0.51
5	0.51
6	0.51
7	0.51
8	0.51
9	0.51
10	0.51
11	0.51
12	0.53
13	0.55
14	0.57
15	0.59
16	0.61
17	0.63
18	0.65
19	0.67
20	0.69
21	0.71
22	0.74
23	0.75
24	0.77
25	0.79
26	0.81
27	0.83
28	0.85
29	0.88
30	0.92
31	0.94
32	0.97
33	1.00
34	1.03
35	1.06
36	1.10
37	1.12

Tier	Factor
38	1.15
39	1.19
40	1.21
41	1.26
42	1.30
43	1.34
44	1.40
45	1.42
46	1.46
47	1.52
48	1.55
49	1.60
50	1.65
51	1.70
52	1.75
53	1.80
54	1.85
55	1.91
56	1.94
57	2.03
58	2.09
59	2.15
60	2.22
61	2.28
62	2.35
63	2.42
64	2.50
65	2.57
66	2.65
67	2.73
68	2.81
69	2.89
70	2.98
71	3.07
72	3.16
73	3.26
74	3.35
75-99	3.45

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

Owner² Renter³ Condo⁴

For each policy condition below, determine the corresponding tier point assignment.

1 If Personal Financial Management (PFM) is:

PFM Score Level

00	0	0	0
01	-6	-12	-8
02	1	-1	4
03	2	0	5
04	16	14	15
09	0	0	0
1A	-11	-20	-12
1B	-4	-8	-5
2A	0	-3	1
2B	0	0	0
3A	4	2	7
3B	9	6	11
3D	2	0	5
4A	17	15	15
4B	25	24	19
4D	16	14	15
BD	-13	-23	-14
BH	-11	-20	-12
BL	-10	-17	-11
BP	-8	-15	-10
BT	-7	-13	-9
BW	-6	-11	-8
CD	-5	-10	-7
CH	-4	-9	-6
CL	-4	-8	-5
CP	-3	-7	-4
CT	-2	-6	-3
CW	-2	-5	-2
DD	-1	-4	-1
DG	-1	-4	0
DJ	-1	-3	0
DN	0	-3	1
DQ	0	-2	2
DT	1	-2	3
DW	1	-1	4
ED	2	-1	4
EG	2	0	5
EJ	3	0	6
EN	3	1	6
EQ	4	2	7
ET	5	2	8
EW	5	3	9
FD	6	4	9
FG	7	5	10
FJ	8	6	11
FN	9	7	11
FQ	11	8	12
FT	12	10	13
FW	13	11	13
GD	14	12	14
GH	16	14	15
GL	17	15	16
GP	19	17	16
GT	21	19	17
HD	22	20	18
HH	24	22	18
HL	26	24	19
HP	27	26	20
HT	29	28	21
HW	31	30	21
NF	0	0	0
NK	0	0	0
NN	0	0	0
NQ	0	0	0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

		<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
2	If Age of Home is:			
	<u>Age of Home</u>			
	0	-1	n/a	n/a
	1	0	n/a	n/a
	2	0	n/a	n/a
	3	1	n/a	n/a
	4	2	n/a	n/a
	5	5	n/a	n/a
	6	5	n/a	n/a
	7	5	n/a	n/a
	8	7	n/a	n/a
	9	7	n/a	n/a
	10	7	n/a	n/a
	11-12	7	n/a	n/a
	13-14	10	n/a	n/a
	15-16	10	n/a	n/a
	17-18	8	n/a	n/a
	19-20	6	n/a	n/a
	21-22	4	n/a	n/a
	23-24	4	n/a	n/a
	25-26	4	n/a	n/a
	27-28	3	n/a	n/a
	29-34	3	n/a	n/a
	35-44	0	n/a	n/a
	45-54	-1	n/a	n/a
	55-64	0	n/a	n/a
	65-74	0	n/a	n/a
	75+	2	n/a	n/a
3	If Age of Primary Insured is:			
	<u>Age of Primary Insured</u>			
	<= 19	3	-3	-4
	20-24	3	-3	-4
	25-29	3	-7	-6
	30-34	3	-4	-5
	35-39	1	5	-1
	40-44	1	7	3
	45-49	0	4	-2
	50-54	0	0	0
	55-59	-2	5	4
	60-64	-2	10	4
	65-69	-2	10	1
	70-74	-2	0	3
	75-79	-2	-5	5
	80-84	-2	-5	4
	85+	-2	5	6
4a	Water Claims >= \$500 in the past 3 years			
	1st Water claim >= \$500 in past 3 years	10	6	0
	each additional Water claim >= \$500 in past 3 years	10	6	0
4b	Theft Claims >= \$500 in the past 3 years			
	1st Theft claim >= \$500 in past 3 years	10	23	-4
	each additional Theft claim >= \$500 in past 3 years	10	23	-4
4c	Fire Claims >= \$500 in the past 3 years			
	1st Fire claim >= \$500 in past 3 years	7	33	0
	each additional Fire claim >= \$500 in past 3 years	7	33	0
4d	Weather Claims >= \$500 in the past 3 years			
	1st Weather claim >= \$500 in past 3 years	0	0	0
	each additional Weather claim >= \$500 in past 3 years	0	0	0
4e	Liability Claims >= \$500 in the past 3 years			
	1st Liability claim >= \$500 in past 3 years	7	6	0
	each additional Liability claim >= \$500 in past 3 years	7	6	0
4f	'Other' Claims >= \$500 in the past 3 years			
	1st 'Other' claim >= \$500 in past 3 years	10	6	0
	each additional 'Other' claim >= \$500 in past 3 years	10	6	0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
5 Presence of one or more Claims >= \$500 in the last 3 years,			
Age Home <4	2	n/a	n/a
Age Home 4-8	2	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	0	n/a	n/a
Age Home 45+	2	n/a	n/a
6a If Age of Primary Insured <= 34			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	0	n/a	n/a
Age Home 45+	0	n/a	n/a
6b If Age of Primary Insured 35-44			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
6c If Age of Primary Insured 45-54			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	2	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
6d If Age of Primary Insured 55+			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	2	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
7a If Age of Primary Insured <= 34			
PFM BD-CW (01, 1A, 1B)	-7	1	3
PFM DD-DW (02, 2A)	-7	1	0
PFM ED-FW (03, 3A, 3B, 3D)	-2	1	3
PFM GD-HW (04, 4A, 4B, 4D)	-2	0	9
PFM NF-NQ (00, 09, 2B)	0	0	0
7b If Age of Primary Insured 35-44			
PFM BD-CW (01, 1A, 1B)	-5	1	-2
PFM DD-DW (02, 2A)	-5	-6	3
PFM ED-FW (03, 3A, 3B, 3D)	0	-3	7
PFM GD-HW (04, 4A, 4B, 4D)	0	1	3
PFM NF-NQ (00, 09, 2B)	0	0	0
7c If Age of Primary Insured 45-54			
PFM BD-CW (01, 1A, 1B)	-5	-3	3
PFM DD-DW (02, 2A)	-5	-3	7
PFM ED-FW (03, 3A, 3B, 3D)	1	-3	7
PFM GD-HW (04, 4A, 4B, 4D)	1	5	9
PFM NF-NQ (00, 09, 2B)	0	0	0
7d If Age of Primary Insured 55+			
PFM BD-CW (01, 1A, 1B)	0	-3	0
PFM DD-DW (02, 2A)	0	-6	-2
PFM ED-FW (03, 3A, 3B, 3D)	4	5	-2
PFM GD-HW (04, 4A, 4B, 4D)	4	-6	-7
PFM NF-NQ (00, 09, 2B)	0	0	0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
8a If Age of Home < 4			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	-3	n/a	n/a
\$200,000 <=Coverage A < \$305,000	-5	n/a	n/a
\$305,000 <=Coverage A < \$380,000	-4	n/a	n/a
\$380,000 <=Coverage A < \$510,000	-2	n/a	n/a
Coverage A >= \$510,000	0	n/a	n/a
8b If Age of Home 4-8			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	-2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	-2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	0	n/a	n/a
\$380,000 <=Coverage A < \$510,000	0	n/a	n/a
Coverage A >= \$510,000	0	n/a	n/a
8c If Age of Home 9-18			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	2	n/a	n/a
8d If Age of Home 19-24			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a
8e If Age of Home 25-44			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a
8f If Age of Home 45+			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	0	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
9a If Age of Primary Insured <= 34			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	0	n/a	n/a
\$305,000 <=Coverage A < \$380,000	0	n/a	n/a
\$380,000 <=Coverage A < \$510,000	0	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	5	n/a
\$20,000 <=Coverage C < \$35,000	n/a	5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	10	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	8
\$20,000 <=Coverage C < \$35,000	n/a	n/a	3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	8
\$70,000 <=Coverage C < \$95,000	n/a	n/a	8
Coverage C >= \$95,000	n/a	n/a	8
9b If Age of Primary Insured 35-44			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	4	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	3	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	-2	n/a
\$55,000 <=Coverage C < \$70,000	n/a	3	n/a
\$70,000 <=Coverage C < \$95,000	n/a	-5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	3
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-7
\$35,000 <=Coverage C < \$55,000	n/a	n/a	-3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	3
9c If Age of Primary Insured 45-54			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	2	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	3	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	-7
\$20,000 <=Coverage C < \$35,000	n/a	n/a	0
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	-3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	8

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
9d If Age of Primary Insured 55+			
Owners:			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	4	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	0	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	0
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	0
\$70,000 <=Coverage C < \$95,000	n/a	n/a	0
Coverage C >= \$95,000	n/a	n/a	3
10 Presence of exactly 1 claim in the last 3 years, Peril = Fire, claim amount >=\$75,000 PFM BD-CW (01, 1A, 1B)	-2	n/a	n/a
11a If PFM BD-CW (01, 1A, 1B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 1	0 0	5 5
11b If PFM DD-DW (02, 2A) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	5 5
11c If PFM ED-FW (03, 3A, 3B, 3D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	12 12
11d If PFM GD-HW (04, 4A, 4B, 4D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	3 1	0 0	12 12
11e If PFM NF-NQ (00, 09, 2B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 0	0 0	0 0
12 If no claims >= \$500 in the last 3 years, Age of Home >= 25, PFM BD-CW (01, 1A, 1B) and Electric and Plumbing Systems Updated	-2	n/a	n/a
13 Presence of an Undesirable Animal	5	5	5
14 Presence of Trampoline or Skateboard Ramp ⁵	5	2	2
15 Presence of Pool ⁵	3	2	2
16 Presence of Underground Oil Storage Tank	0	n/a	n/a
Tier assignment =Base Tier + the sum of points for the above conditions.			
	Base Tier: 26	31	30

Notes:

¹The losses considered above exclude loss causes by Act of God (natural causes).

²"Owners" includes the following policy forms:

Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners
Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home

³"Renters" includes the following policy forms:

Renters, Platinum Renters, GrandProtect Renters

⁴"Condo" includes the following policy forms:

Condominium, Platinum Condominium, Landlord's Condominium
GrandProtect Condominium, GrandProtect Landlord's Condominium

⁵Applies to all Owners, stand-alone units only for Renters and Condo (# of Units = 1)

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS Residential Property Program

Tier Movement Rules - Renewal Business

Excludes Act of God (Natural Cause) Claims¹

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

	<u>Owner</u>	<u>Renter</u>	<u>Condo</u>
1. Movement Based on "Activity"			
a. Each Water claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	11	10	10
b. Each Theft claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	11	20	6
c. Each Fire claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	9	28	10
d. Each Weather claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	0	0	0
e. Each Liability claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	9	10	10
f. Each Other claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	12	10	10

2. Movement Based on Absence of "Activity"

The policy is eligible to move down 1 tier if the policy was claim-free in the 36 months ending 2 months prior to the renewal date of the policy as follows:

Tiers 27 - 99: at every fifth annual renewal date

3) Movement Based on Credit Criteria

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

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

¹The losses considered above exclude losses caused by Acts-of-God (natural causes).

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GENERAL RULES

RULE 1 - CONTENTS AND APPLICATION OF MANUAL

A. This manual contains the Residential Property Insurance rules, classifications, rates and premiums applicable to property and liability coverages for owners provided the residence premises is used exclusively for private residential purposes. Residential Property Insurance provides coverage for owners of dwellings, including mobile homes, condominium units and for tenants renting leased property.

Residential Property Insurance includes an intended owner-occupant of a one to four family dwelling in the course of construction, provided the policy is issued only in the name of such individual.

When a two to four family dwelling is occupied by co-owners, each occupying a separate premises, Residential Property Insurance designated as a dwelling owner policy product may be issued in the name of only one of the co-owners. The other co-owner(s) shall be designated as Additional Insured(s) in the Declarations of the Policy, in order to cover the interest of the other owner(s) in the building and for premises liability. A separate Renters policy may be issued to the other co-owner occupant(s) named in the Declarations as additional insured(s).

B. Residential Property Insurance is also available to individuals not otherwise eligible because of incidental office, professional, private school or studio occupancies, provided:

1. the residence premises is occupied principally for private residential purposes; and
2. there is no other business conducted on the premises other than the incidental business noted above.

C. Residential Property Insurance shall not be issued covering any property to which any farm property forms, rules or rates apply. In no event shall a policy be issued to cover any property situated on premises used for farming purposes. Optional Section II Personal Liability and Medical Payments to Others Coverages are available for certain farm liability exposures as specified in the Optional Coverages section of this manual.

D. Product Coverages and Differentiation

Residential Property Insurance shall provide coverage for both property and liability insurance, herein referred to as Section I and Section II, respectively. This insurance provides the following coverages:

Section I

Coverage A - Dwelling

Coverage B - Private Structures

Loss of Use - Section I Additional Coverage

Section II

Coverage F - Personal Liability

Coverage G - Medical Payments to Others

Platinum products are designed for the policyholder who wants a greater level of insurance protection than that typically provided under standard coverage. Such coverage enhancements are inherent within this product as automatically provided without separate additional premium charge.

GrandProtect products are designed for the policyholder that wants a greater level of insurance protection than that provided by Platinum and wants the convenience of packaging all of their personal property and casualty needs into a single account. GrandProtect must include not less than one auto and not less than one owner occupied home whether a dwelling, condominium unit or leased property. When an existing GrandProtect no longer meets the minimum eligibility requirements, it is subject to non-renewal on the next anniversary date.

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For Causes of Property Loss, refer to Rule 2 and Coverage 19.

For Property Loss Settlement, refer to Rule 2 and Coverages 2, 3 and 42. PLATINUM provides replacement cost loss settlement for satellite dishes, solar panels, outdoor well pumps and outdoor heating and cooling units.

Coverage C - Special Limitations on Certain Property

Personal Property Sub-limits	HO-2 Homeowners, Homeowners, Ultra, Market Value, Mobile Homeowners, Renters, Condominium and Landlord's Rental	Platinum Products and GrandProtect Products
Money	\$200	\$1000
Increased Limits available (Coverage 7)	Yes	No
Securities	\$1500	\$5000
Manuscripts	\$1500	\$5000
Jewelry	\$1500 Ultra \$1500 per item \$2500 aggregate	\$5000
Watercraft	\$1500	\$1500
Trailers (not used with watercraft)	\$1500	\$2000
Business Property	on premises - \$1000 off premises - \$250	on premises - \$2500 off premises - \$500
Increased Limits available (Coverage 11)		
Computers	\$5000	No sub-limit for Personal Use \$5000 Business Use
Firearms	\$2500	\$5000
Silverware	\$2500	\$10,000
Increased Limits available (Coverage 8)	\$5000 for Ultra Yes	No
Coin, Currency and Stamp Collections	\$1500	\$5000
Memorabilia	\$5000	\$10000
Increased Limits available (Coverage 41)	Yes	Yes
Tools -	\$5000	GrandProtect - no sub-limit
Increased Limits available (Coverage 40)	Yes	Platinum - \$10,000 Yes
Electronic Apparatus in Motor Vehicle (dual powered)	\$1000	No sub-limit
Compact Discs in Motor Vehicle	\$1000	\$1000

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Section I - Additional Coverages

Additional Coverages	HO-2 Homeowners, Homeowners, Ultra, Market Value, Mobile Homeowners, Renters, Condominium and Landlord's Rental	Platinum Products and GrandProtect Products
Loss of Use Additional Living Expense or Fair Rental Value and Loss of Rental Income Increased Limits Prohibited Use	Refer to Rule 2 Yes Up to 14 days	Refer to Rule 2 Yes for Platinum Up to 45 days
Debris Removal	10%	10%
Reasonable Repairs	Yes	Yes
Fire Department Charges	\$750	\$1000
Emergency Removal of Property	30 days	30 days
Emergency Living Expense	\$500	\$500
Refrigerated Contents	\$1000	\$1500
Credit Card, EFT Card, Forgery and Counterfeit Money Increased Limits available (Coverage 9)	\$1000 Yes	\$10,000 No
Data and Records	\$1500 personal None for business	\$2500
Lock Replacement	Yes	Yes
Reward Coverage	\$5000	\$5000
Trees, Shrubs, and Plants Increased Limits available (Coverage 12)	\$500 per item/ 5% aggregate	\$500 per item/ 5% aggregate
Loss Assessment Increased Limits available (Coverage 6)	\$1000 Yes	\$10,000 Yes
Land	\$10,000	\$10,000
Volcanic Action	Yes	Yes
Collapse	Yes	Yes
Inflation Protection	Yes	Yes
Landlord's Furnishings	\$2500	\$2500
Fungus and Mold Remediation	\$1000	\$1000
Back Up of Sewer, Drain and Sump Pump (Coverage 13)	Optional	\$10,000 included Increased Limits available
Newly Acquired Watercraft	N/A	With GrandProtect
Identity Fraud	N/A	With GrandProtect
Ordinance or Law (Coverage 15)	Optional	GrandProtect - Blanket Property Limit Platinum - 30% of Coverage A Increased Limits available

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Section II - Additional Coverages

Additional Coverages	HO-2 Homeowners, Homeowners, Ultra, Market Value, Mobile Homeowners, Renters, Condominium and Landlord's Rental	Platinum Products and GrandProtect Products
Damage of Property of Others	\$500	\$1500
Claim Expenses	Yes, including \$200 for lost wages	Yes, including \$250 for lost wages
First Aid Expenses	Yes	Yes
Borrowed or Rented Watercraft	N/A	With GrandProtect
Personal Injury (Coverage 25)	Optional	Included

For Causes of Property Loss, refer to Rule 2 and Coverage 19.

For Property Loss Settlement, refer to General Rule 2 and Coverages 2, 3 and 42.

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RULE 2 - PRODUCTS AND LIMITS

A. DWELLING OWNERS*

Coverages	HO-2 Homeowners	Homeowners	Ultra	Platinum Homeowners	Market Value
Broad Named Perils	Included	N/A	N/A	N/A	Available
Special Perils	N/A	Included	Included	N/A	Included
Comprehensive Perils	N/A	Available	Available	Included	N/A
Cov A Limit	Selected by insured				
Loss Settlement	RC	RC	N/A	RC	Functional RC
Coverage A Plus	Available	Available	Included	Available	N/A
Extended Limits	Available	Available	N/A	Available	N/A
Cov B Limit	10% of A	10% of A	20% of A	20% of A	10% of A
Cov C Limit					
1 or 2 family dwelling	50% of A RCC 70%	50% of A RCC 70%	75% of A RCC incl.	75% of A RCC incl.	50% of A RCC 70%
3 family dwelling+	25% of A RCC 45%	25% of A RCC 45%	N/A	N/A	25% of A RCC 45%
4 family dwelling+	20% of A RCC 40%	20% of A RCC 40%	N/A	N/A	20% of A RCC 40%
Loss Settlement	ACV with RCC available	ACV with RCC available	RCC Included	RCC Included	ACV with RCC available
Loss of Use Limit	25% of A	25% of A	25% of A	30% of A	25% of A
Coverage F Limit	\$100,000 per occurrence				
Coverage G Limit	\$1,000 per person				

+ USF&G conversion business for 3 and 4 family dwellings with Replacement Cost on Contents has a Coverage C limit of 70%.

HO-2 HOMEOWNERS AND HOMEOWNERS

- Owner occupants of one to four family dwellings

ULTRA

- Available only for renewal policyholders
- Owner occupants of one family dwellings
- Dwelling = Coverage A Plus Loss Settlement
- Private Structures and Personal Property = Replacement Cost

PLATINUM HOMEOWNERS

- Owner occupants of one family dwellings
- Comprehensive Perils
- Dwelling, Private Structures and Personal Property = Replacement Cost
- Satellite dishes, solar panels, outdoor well pumps, and outdoor heating and cooling units = Replacement Cost
- Personal Property sub-limits improved beyond Base Policy

MARKET VALUE

- Owner occupants of one to four family dwellings
- Dwelling and Private Structures = Functional Replacement Cost (commonly used construction materials and methods where functionally equivalent to and less costly than antique, custom or obsolete construction materials and methods)

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B. RENTERS AND CONDOMINIUM OWNERS*

Coverage	Renters	Platinum Renters	Condominium	Platinum Condominium
Special Perils	Included	N/A	Included	N/A
Comprehensive Perils	Available	Included	Available	Included
Cov A Limit	10% of Cov C	10% of C	20% of C	20% of C
Cov B Limit	5% of Cov C			
Cov C Limit	Selected by insured			
Loss Settlement	ACV RCC available	RCC included	ACV RCC available	RCC included
Loss of Use Limit	25% of C	50% of C	50% of C	60% of C
Coverage F Limit	\$100,000 per occurrence			
Coverage G Limit	\$1,000 per person			

RENTERS

- Owner occupants of leased property (no limit on number of units per building)

CONDOMINIUM

- Owner occupants of one family condominium unit (no limit on number of units per building)

PLATINUM RENTERS

- Owner occupants of leased property (no limit on number of units per building)
- Comprehensive Perils
- Personal Property sub-limits improved beyond Base Policy

PLATINUM CONDOMINIUM

- Owner occupants of one family condominium unit (no limit on number of units per building)
- Comprehensive Perils Personal Property sub-limits improved beyond Base Policy

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C. LANDLORD'S RENTAL*

Coverages	HO-2 Landlord's Rental Dwelling	Landlord's Rental Dwelling	Landlord's Rental Condominium
Perils	Broad Named Perils	Special	Special
Cov A Limit	Selected by insured		20% of C
Loss Settlement	RC	RC	RC
Coverage A Plus	Available	Available	N/A
Extended Limits	Available	Available	N/A
Cov B Limit	10% of A	10% of A	5% of C
Cov C Limit 1 to 4 family dwelling	5% of A RCC 25%	5% of A RCC 25%	Selected by insured
Loss Settlement	ACV with RCC available	ACV with RCC available	ACV with RCC available
Loss of Rental Income Limit	25% of A	25% of A	50% of C
Coverage F Limit	\$100,000 per occurrence		
Coverage G Limit	\$1,000 per person		

LANDLORD'S RENTAL DWELLING

- Owner(s) of one to four family residential property rented to others (the owner does not occupy any portion of the insured dwelling)
- Property may be owned by sole proprietor, partnership, joint venture or corporation.
- Homeowners and HO-2 Homeowners products may be written with the Landlord's Rental Dwelling Endorsement.
- Section I and II Coverages provided automatically
- Personal Property - restricted to the residence premises
- Theft peril is replaced with Burglary peril.
- Personal Liability and Medical Payments to Others - restricted to the residence premises

LANDLORD'S RENTAL CONDOMINIUM

- Owner(s) of one family condominium unit rented to others (no limit on number of units per building)
- Property may be owned by sole proprietor, partnership, joint venture or corporation.
- The Condominium product may be written with the Landlord's Rental Dwelling Endorsement.
- Section I and II Coverages provided automatically
- Personal Property - restricted to the residence premises
- Theft peril is replaced with Burglary peril.
- Personal Liability and Medical Payments to Others - restricted to the residence premises

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D. MOBILE HOME*

Coverages	HO-2 Mobile Home	Mobile Home
Perils	Broad Named	Special
Cov A Limit	Selected by insured	
Loss Settlement	ACV with RC Available	ACV with RC Available
Coverage A Plus	N/A	N/A
Extended Limits	N/A	N/A
Cov B Limit	10% of A	10% of A
Cov C Limit	50% RCC 70%	50% RCC 70%
Loss Settlement	ACV with RC Available	ACV with RC Available
Loss of Use Limit	25% of A	25% of A
Coverage F Limit	\$100,000 per occurrence	
Coverage G Limit	\$1,000 per person	

MOBILE HOME

- Additional Coverage for Tie Down Equipment
- Additional Coverage for Newly Acquired Mobile Home

* Note: RC = Replacement Cost
 RCC = Replacement Cost on Contents
 ACV = Actual Cash Value

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E. GrandProtect

GrandProtect provides a single package approach for all of the customer's personal property and casualty insurance protection. All coverages within the GrandProtect package must be from GrandProtect products.

Coverages	GrandProtect					
	Homeowners	Landlord's Dwelling	Renters	Condominium	Landlord's Condominium	Mobile Home
Perils	Comprehensive	Special	Comprehensive	Comprehensive	Special	Special
Blanket Property Limit	Sum of Coverage A + Coverage B + Coverage C amounts					
Loss Settlement	Replacement Cost					
Coverage A Plus	Included	Included	N/A	N/A	N/A	N/A
Cov A Amount	Replacement Value of the Dwelling		10% of C	20% of C	20% of C	Replacement Value of the Home
Cov B Amount	25% of A	20% of A	10% of C	10% of C	5% of C	10% of A
Cov C Amount	75% of A	25% of A	Replacement Value of the Contents			70% of A
Additional Living Expense or Fair Rental Value	Actual Loss Sustained up to two years					
Loss of Rental Income	Actual Loss Sustained up to twelve months					
Coverage F Limit	\$100,000 per occurrence					
Coverage G Limit	\$1,000 per person					

GrandProtect Homeowners

- Owner occupied primary or secondary residence for the insured
- Dwelling, Private Structures and Personal Property = Blanket Property Limit
- Dwelling = Coverage A Plus Loss Settlement
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Comprehensive Perils
- Personal Property sub-limits improved beyond Platinum Policy

GrandProtect Landlord's Dwelling

- May be added to an existing GrandProtect Package as an additional residential property of the insured
- Dwelling, Private Structures and Personal Property = Blanket Property Limit
- Dwelling = Coverage A Plus Loss Settlement
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Special Perils

GrandProtect Renters

- Primary or secondary residence occupied by the insured.
- Dwelling (Alterations and Improvements), Private Structures and Personal Property = Replacement Cost
- Comprehensive Perils
- Personal Property sub-limits improved beyond Platinum Policy

GrandProtect Condominium

- Owner occupied primary or secondary residence for the insured.
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Comprehensive Perils
- Personal Property sub-limits improved beyond Platinum Policy

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GrandProtect Landlord's Condominium

- May be added to an existing GrandProtect Package as an additional residential property of the insured
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Special Perils

GrandProtect Mobile Homeowners

- May be added to an existing GrandProtect Package as an additional residential property of the insured
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Special Perils

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RULE 3 - RATES AND PREMIUMS

- A. All rates and premiums shown in this manual are on an annual basis. Premiums for amounts of insurance not shown in the Rates section shall be obtained by interpolation.
- B. All premiums shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar, and this procedure shall apply to all interim adjustments, including changes or cancellation at the request of the insured.

RULE 4 - PREMIUM DETERMINATION

Refer to the State Rate Pages to determine the basic premiums for the various policy forms. Rating steps are included at the front of each section. For discounts, surcharges and optional coverages, refer to the Optional Coverages section.

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RULE 5 - POLICY PERIOD

The Policy shall be written for a period of one year or the period indicated by the effective and expiration dates on the Declarations and may be renewed, subject to payment of the appropriate premium.

Policies may be written for terms less than 12 months if necessary to secure a common policy renewal date with other coverages or lines of insurance, or when a policy is statutorily required to expire on a fixed date. Charge the appropriate pro-rata percentage of the premium for the term of coverage provided.

RULE 6 - CHANGES

- A. Changes that affect the coverage or limits provided by the policy (e.g. coverages added, limits increased, etc.) shall be computed pro rata.
- B. Any change which results in premium adjustment of less than \$2.00 shall be waived, except that on return premiums the actual amount shall be refunded upon request.
- C. If there is a change in the Protection Class which affects the premium applicable to the described dwelling, such change shall be reflected on the next anniversary date of the policy.
- D. When coverage is revised on a homeowners policy during its first term, the policy will be rated with those rates used when the policy was first issued. For renewal policies, the rates in effect on the effective date of the renewal will apply.
- E. Any statewide rate level change that has been approved since the policy was issued or renewed will not affect that policy until the policy's next renewal date.

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RULE 7 - CANCELLATION

- A. The Company will not cancel any policy except in accordance with the policy conditions.
- B. Premium adjustment resulting from cancellation by the Company, or at the request of the insured, of the policy or a form of coverage shall be computed pro rata.
- C. If cancellation of the policy results in a return premium of less than \$2.00, it shall be waived, except that the actual amount shall be refunded on request.

RULE 8 - TRANSFER OR ASSIGNMENT

A policy may not be endorsed without the permission of the company to effect:

- a. transfer to another location, or
- b. assignment from one insured to another in the event of transfer of title of the dwelling.

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DISCOUNTS AND SURCHARGES

DEDUCTIBLES

The Homeowners Policy contains a loss deductible clause under Section I of the policy. The deductible applies to losses covered under Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property.

The basic deductible is the \$500 flat deductible. Other deductible options are available. Apply the above adjustments to the basic \$500 deductible premium

BASE DEDUCTIBLE: \$500

Deductible	Adjustment*	Maximum	
		Platinum and GrandProtect Products	All Other Products
\$100	Add 42%	-	-
\$250	Add 14%	-	-
\$100/250 Theft*	Add 38%	-	-
\$250/500 Theft*	Add 9%	-	-
\$1000	Subtract 12%	\$350	\$300
\$2500	Subtract 23%	\$700	\$550
\$5000	Subtract 35%	\$1150	\$900
\$10,000	Subtract 40%	\$1500	\$1250

* Not available on Landlord's products

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AGE OF DWELLING

(Not applicable to Renters or Condominium products)

Dwellings are rated based on the dwelling age. To determine the age of the dwelling, subtract the year of construction from the policy effective date year.

The factor to be applied is determined by the following:

Age of Dwelling	Tiers 1-36 Factor	Tiers 37-99 Factor	Tiers 1-99 Mobile Home Actual Cash Value*
0	0.67	0.65	1.00
1	0.70	0.69	1.00
2	0.73	0.73	1.00
3	0.77	0.77	1.00
4	0.81	0.81	1.00
5	0.85	0.85	1.00
6	0.88	0.88	1.00
7	0.91	0.91	1.00
8	0.94	0.94	1.00
9	0.97	0.97	1.00
10	1.00	1.00	1.00
11-12	1.01	1.01	1.00
13-14	1.02	1.02	1.00
15-16	1.03	1.03	1.00
17-18	1.04	1.04	1.00
19-20	1.05	1.05	1.00
21-22	1.06	1.06	1.00
23-24	1.07	1.07	1.00
25-26	1.08	1.08	1.00
27-28	1.09	1.09	1.00
29+	1.10	1.10	1.00

* For Mobile Homes with Mobile Homeowners Replacement Cost Option (Coverage 2), use the appropriate factor from the previous columns.

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AGE OF INSURED

(Not applicable to Landlord's products)

A factor is to be applied to the premium based on the age of the primary insured. In the case of more than one primary insured, the insured's age that results in the lowest factor will apply.

Age Range	Condominium Factor	Other Forms Factor
Up to 54	1.00	1.00
55 and Over	0.98	0.90

LOSS EXPERIENCE RATING PLAN

A. This plan provides for the modification of the basic property premium due to loss history.

B. Definitions

i. Experience Period -

The experience period is the three years immediately preceding the new business effective date of the policy or the 34½ months ending 45 days prior to the renewal date of the policy.

ii. Chargeable loss -

A loss is chargeable if it occurred during the experience period and resulted in a total payment of an amount equal to or greater than \$250. Open claims that have partial claim payments equal to or greater than \$250 will be considered chargeable.

Exceptions: Natural Cause losses will not be chargeable. Also, a loss shall not be chargeable if the loss occurred at the current residence premises prior to the insured occupying it.

Natural Cause losses are losses due to the following perils: Lightning, Windstorm, Hail, Earthquake, Landslide or Collapse/Weight of Ice and Snow/Sleet.

iii. Age of "most recent chargeable loss" and of the "oldest chargeable loss" -

The age of the "most recent chargeable loss" and of the "oldest chargeable loss" in the experience period are determined by subtracting the date of loss from the policy effective date.

C. Administration of the Plan

iv. The information necessary to determine the experience rating shall be obtained from one or more of the following:

- a. An application
- b. Reports obtained from consumer reporting agencies
- c. The Company's records
- d. A questionnaire answered by the insured
- e. Records of prior carriers

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v. Experience Rating

The experience rating factor shall be determined based on the number of chargeable losses and the age of the "most recent chargeable loss" as follows:

Number of Chargeable Losses	Age of "most recent chargeable loss" (years)		
	0	1	2
0	1.00	1.00	1.00
1	1.15	1.15	1.15
2	1.30	1.30	1.30
3	1.80	1.80	1.80
4 or more	1.90	1.90	1.90

The surcharge for the "oldest chargeable loss" in the experience period is waived if:

The customer has been a Metropolitan property insured for five years or more (all writing companies combined), and there are no other losses* on the policy in the five years prior to the loss.

* For purposes of this waiver rule, a loss is any open or closed claim with a positive paid amount. Natural Cause losses which occurred at a prior residence while the insured occupied it are not considered.

Only one loss on the policy may be waived at a time. Waived losses are still considered chargeable for the purposes of applying other rules.

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MULTI-FAMILY RATING

(Not applicable to Renters or Condominium products)

The following factors apply to the premium for all Multi-Family Dwellings:

Number of Families	All Other Products	GrandProtect Products
1	1.00	1.00
2	1.10	1.10
3	1.20	1.20
4	1.30	1.30

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ROOF RATING FACTOR

(Not applicable to Renters, Condominium or Mobile Home products)

A factor is to be applied to the premium based on the age and type of roofing material on the dwelling. In the event that the age of the roof is not specified on the policy, the rating factor will be determined based on the age of the dwelling.

	Type of Roofing Material	
Age of Roof	Wood	All Others
All Ages	1.25	1.00

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ALTERNATIVE HEATING SOURCE SURCHARGE

When a freestanding, solid fuel burning unit is located in the residence premises, the premium shall be increased as follows. Solid fuel heat is any heating system that is not electric, gas or fuel oil. This includes, but is not limited to coal, pellets and wood.

Type of Product	Factor	Minimum Charge
ALL	1.05	\$25

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METREWARDS

A discount will be applied to the premium based on the number of months the insured has maintained a property policy with Metropolitan (all writing companies combined) and the number of months the insured has been claim-free (including months claim-free with a prior carrier).

Note: For purposes of this rule, a claim is any open or closed claim with a positive paid amount.

Exception: For purposes of this rule, (1) Natural Cause Losses; and (2) losses which occurred at the current residence premises prior to the insured occupying it, will not be considered.

The percentage discount amount varies as follows:

Tenure in Months	Number of Claim-Free Months
	60 or More
Up to 59	5%
60 or More	10%

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PROTECTIVE DEVICE DISCOUNTS

TYPE	DISCOUNT		REQUIREMENTS
	PERCENT	FACTOR	
Fire Alarm (Central Station)*	10%	.90	Central Station Fire Alarm System <u>or</u> , Alarm that notifies Fire Department.
Burglar Alarm (Central Station)*	10%	.90	Central Station Burglar Alarm System <u>or</u> , Alarm that notifies Police Department.
Automatic Sprinkler System*	10%	.90	Sprinklers in all areas including bathrooms, attics, closets and attached structures
	5%	.95	Sprinklers totally or partially omitted in bathrooms, attics, closets and attached structures
Burglar Alarm (Local)*	5%	.95	Local Burglar Alarm System
Combination Devices (Not available with Ultra, Platinum or GrandProtect Homeowners)	5%	.95	Smoke Detectors (one per living level) <u>and</u> Dead Bolt Locks (on all exterior doors) <u>and</u> Fire Extinguisher.
Controlled Access Community or Building	5%	.95	Insured property is in a residential area for which normal entry and exit is limited to access points which are manned by employed, uniformed security guards or with locked gates at all times;
			or Building with 24 hour security guard monitored entrances and exits.

***Must be approved and properly maintained.**

Above discounts may be combined subject to a maximum of 15% (20% for combination of Central Station Fire Alarm, Central Station Burglar Alarm and 10% Automatic Sprinkler Discounts). The Burglar Alarm (Local Alarm) may not be combined with the Burglar Alarm (Central Station).

SUPERIOR HOME DISCOUNT

(Ultra, Platinum and GrandProtect Homeowners only)

A discount is available for homeowner policies satisfying the following criteria:

- i. Dwelling is single family and owner occupied.
- ii. Dwelling has been constructed within the past 20 years.
- iii. Coverage A amount is at least \$125,000.
- iv. Dwelling is insured to 100% of value and inflation protection is elected.
- v. A deductible of \$500 or greater applies.
- vi. Dwelling is rated as Protection Class 1-6.

Discount	
Percent	Factor
10%	0.90

HOME POLICY PLUS

Home/Auto Discount

A discount applies to the total Homeowners premium (including all optional coverages) for those insureds with both Homeowners and Automobile insurance with Metropolitan.

Discount	
Percent	Factor
15%	.85

The Home Policy Plus Discount is not available on Homeowners policies where the account's Automobile insurance is entirely written at the Nonstandard or Metropolitan General rate level.

A Combo Package is available for the following:

- Both the Homeowners and Automobile policies must be written as a Combo Package at the same time, although one may have a delayed inception date for the first policy period.
- The first home policy product must be owner occupied and be the primary home for the insured. Additional home policy products may be from any of the residential property policy products.
- Additional policies may be eligible for this option when written at any time. The additional policies may have later inception dates than the initial Combo Package effective date.
- When a policy is added to a Combo at a later inception date, the rates and premiums used from this manual are those in effect at the time of policy processing.
- Combo Package policies share a common expiration date.
- Upon the first renewal, the policy period for all Combo Package policies must be the same term length.

Policies with the Combo Package qualify for the Home/Auto Discount.

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TOWNHOUSE OR ROW HOUSE

(Not applicable to Renters, Condominium or Mobile Home products)

The premium for an eligible 1 or 2 family dwelling in a town or row house structure is computed by multiplying the premium by the appropriate factor below:

Total No. of Individual Units Within the Fire Division*	Protection Class	
	1-8	9 and 10
1 and 2	1.00	1.00
3 and 4	1.10	1.15
5 and over	1.25	1.30

* An eligible 2 family dwelling attached to a 1 family dwelling but not separated by a firewall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a firewall would be considered 8 individual family units.

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SEASONAL OR SUBLEASE SURCHARGE

(Not applicable to Landlord's products)

An owner occupied home that has a continuous period of greater than 8 weeks where the owner and all other members of the household are not staying in the home shall be rated as follows:

If the home is unoccupied by anyone for greater than 8 weeks, rate with the Without Occupants Factor.

If the entire home/unit is rented for any length of time greater than 8 weeks, rate with the Rented to Others Factor.

Owner Unoccupancy Greater than 8 Weeks	
Without Occupants Factor	Rented to Others Factor
1.25	1.40

SECONDARY RESIDENCE PREMISES - CREDIT FOR DUPLICATE LIABILITY

(Not applicable to Landlord's products)

A separate Homeowners Policy may be written to insure an eligible secondary residence. If personal liability coverage is provided under another policy issued by Metropolitan, the following credit for duplication of liability coverage applies:

Credit
\$10

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THREE AND FOUR FAMILY DWELLINGS - PREMISES LIABILITY

(Applicable to HO-2 Homeowners, Homeowners, Market Value, Ultra, Landlord's Rental Dwelling, GrandProtect Homeowners and GrandProtect Landlord's Rental Dwelling products only)

An additional Section II charge applies for three and four family dwellings as follows:

Type of Dwelling	Additional Charge
Three Family	\$12
Four Family	\$16

Refer to Section II - Increased Limits - Other Exposures for Personal Liability and Medical Payments.

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INCREASED LIMITS

SECTION I COVERAGES

Coverage A - Dwelling

(Applies to Renters and Condominium products)

Calculate the rate for each additional \$1,000 Coverage A by multiplying the applicable Renters or Condominium base premium (determined after applying the protection class, occupancy and product factors) by the "Each Additional \$1,000 Coverage C amount factor displayed on the same rate page (round to the nearest dime). Apply the calculated rate for each \$1,000 of increased coverage (round to the nearest dollar).

Coverage B - Private Structures - Not Rented to Others

\$4 per \$1,000 of increased coverage

Coverage C - Personal Property

(Not applicable to Renters or Condominium products)

\$2 per \$1,000 of increased coverage

Loss of Use

(Not available on GrandProtect products)

\$4 per \$1,000 of increased coverage

SECTION II COVERAGES - BASIC EXPOSURES

Coverage F - Personal Liability

Limit	All Products
\$100,000	-
\$200,000	\$10
\$300,000	\$20
\$500,000	\$40
\$750,000	\$50
\$1,000,000	\$65

Coverage G - Medical Payments to Others

Limit	All Products
\$1,000	\$-
\$2,500	\$5
\$5,000	\$10
\$10,000	\$18

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SECTION II COVERAGES - OTHER EXPOSURES

The rates displayed for additional Section II Coverages are for \$100,000 Personal Liability (Coverage F) and \$1,000 Medical Payments to Others (Coverage G). If optional limits are written for the basic exposure, then the same limits must be written for the additional Section II exposures.

Coverage F - Personal Liability

Apply the appropriate factor shown below to the Basic Limits premium for each exposure selected from Coverages 20-26 and 31; Coverage 10, Step 2; and Three and Four Family Dwellings - Premises Liability.

Limit	Factor
\$100,000	1.00
\$200,000	1.17
\$300,000	1.33
\$500,000	1.49
\$750,000	1.64
\$1,000,000	1.79

Coverage G - Medical Payments to Others

Apply the appropriate charge shown below to the Basic Limits premium for each exposure selected from Coverages 20-24, 26 and 31; Coverage 10, Step 2; and Three and Four Family Dwellings - Premises Liability.

Coverage	Additional Premium by Limit		
	\$2500	\$5000	10000
Coverages 10 (Step 2), 20, 23, 24, 31 and 3 & 4 Family Dwellings- Premises Liability	2	4	7
Coverage 21-Watercraft Liability			
Outboard, Inboard or Inboard-Outdrive Motorboats			
a. Up to 15 feet			
51 to 100 hp	6	14	26
101 to 150 hp	9	21	39
151 to 200 hp	11	25	45
201 to 250 hp	14	30	50
b. Over 15 feet			
51 to 100 hp	9	21	39
101 to 150 hp	12	28	52
151 to 200 hp	18	42	78
201 to 250 hp	22	50	90
Sailboats with or without auxiliary power			
31 to 40 feet	4	11	21
Coverages 22 and 26	7	19	36

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OPTIONAL COVERAGES

COVERAGE 1 - EARTHQUAKE AND VOLCANIC ERUPTION

Section I coverage may be extended to afford coverage with respect to losses resulting from earthquake and volcanic eruption. When this coverage is provided, it shall apply to all Section I coverages for the same limits provided in the policy.

Separate rates apply to Metropolitan Property and Casualty Insurance Company, Economy Premier Assurance Company (Economy Programs) and Economy Premier Assurance Company (USF&G Programs).

RATES FOR METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

	Zone	RATES PER \$1,000						Applied to
		5% Deductible*			10% Deductible			
		Frame	Masonry**	Superior	Frame	Masonry**	Superior	
OWNERS FORMS	1	\$						Cov. A Limit
	2	0.66	1.61	0.85	\$0.50	1.22	0.65	
RENTERS AND CONDOMINIUMS	1	0.66	1.48	--	0.50	1.10	--	Cov. C Limit
	2	0.44	1.10	--	0.34	0.82	--	
INCREASED LIMITS:								
Coverage A - Dwelling	1	\$0.96	\$2.14	--	\$0.72	\$1.60	--	Amount of Increase
	2	0.66	1.61	--	\$0.50	1.22	--	
Coverage B - Private Structures	1	0.96	2.14	1.20	0.72	1.60	0.90	Amount of Increase
	2	0.66	1.61	0.85	0.50	1.22	0.65	
Coverage C - Personal Property	1							Amount of Increase
	2	0.44	1.10	0.44	0.34	0.82	0.34	
Loss of Use+	1	0.96	2.14	1.20	0.96	2.14	1.20	Amount of Increase
	2	0.66	1.61	0.85	0.66	1.61	0.85	

*Only available in Zone 2 for renewal business renewing prior to September 15, 2004 presently with this coverage

+Not available on GrandProtect products

A mandatory minimum 15% Earthquake deductible is required in Zone 1 for Owners Forms. For Renters and Condominium forms in Zone 1, a mandatory minimum 15% Earthquake deductible is required with applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

A mandatory minimum 10% Earthquake deductible is required in Zone 2 for all applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

Superior Construction rates are not available on Renters or Condominium products.

Frame Construction rates apply to Mobile Homes.

**Masonry veneer - if coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

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COVERAGE 1 - EARTHQUAKE AND VOLCANIC ERUPTION (continued)

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10% and 15% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter or lava flow are subject to the policy deductible.

RATES FOR METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY (continued)

	Zone	RATES PER \$1,000			Applied to
		15% Deductible			
		Frame	Masonry**	Superior	
OWNERS FORMS	1	\$0.60	\$1.46	0.78	Cov. A Limit
	2	0.45	1.18	0.59	
RENTERS AND CONDOMINIUMS	1	0.42	1.01	--	Cov. C Limit
	2	0.29	0.81	--	
INCREASED LIMITS:					
Coverage A - Dwelling	1	\$0.60	\$1.46	--	Amount of Increase
	2	0.45	1.18	--	
Coverage B - Private Structures	1	0.60	1.46	0.78	Amount of Increase
	2	0.45	1.18	0.59	
Coverage C - Personal Property	1	0.42	1.01	0.42	Amount of Increase
	2	0.29	0.81	0.29	
Loss of Use+	1	0.96	2.14	1.20	Amount of Increase
	2	0.66	1.61	0.85	

Superior Construction rates are not available on Renters or Condominium products.

Frame Construction rates apply to Mobile Homes.

**Masonry veneer - if coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

+Not available on GrandProtect products

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10% and 15% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter or lava flow are subject to the policy deductible.

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For owners forms covering masonry/masonry veneer dwellings constructed prior to 1950, apply the following factors to the combined Earthquake premium for Owners Forms and Increased Limits - Loss of Use coverage (See Sample Calculation):

Year of Construction	Surcharge*	
	Percent	Factor
1940-1949	30%	1.30
Prior to 1940	100%	2.00

* This is only applicable to business written in Metropolitan Property and Casualty Insurance Company.

RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (ECONOMY PROGRAMS)

	Zone	RATE PER \$1,000 5% Deductible			RATE PER \$1,000 10% Deductible		
		Frame	Masonry**	Superior	Frame	Masonry**	Superior
OWNERS FORMS (Apply to Cov A)	3	0.66	1.61	0.85	0.50	1.22	0.65
	4	0.66	1.61	0.85	0.50	1.22	0.65
	5	0.66	1.61	0.85	0.50	1.22	0.65
RENTERS AND CONDOMINIUM (Apply to Cov C)	2	0.66	1.48	-	0.50	1.10	-
	3	0.44	1.10	-	0.34	0.82	-
	4	0.44	1.10	-	0.34	0.82	-
	5	0.44	1.10	-	0.34	0.82	-
INCREASED LIMITS: (Apply to amount of increase)							
Coverage A - Dwelling	3	0.66	1.61	-	0.50	1.22	-
	4	0.66	1.61	-	0.50	1.22	-
	5	0.66	1.61	-	0.50	1.22	-
Coverage B - Private Structures	3	0.66	1.61	0.85	0.50	1.22	0.65
	4	0.66	1.61	0.85	0.50	1.22	0.65
	5	0.66	1.61	0.85	0.50	1.22	0.65
Coverage C - Personal Property	3	0.44	1.10	0.44	0.34	0.82	0.34
	4	0.44	1.10	0.44	0.34	0.82	0.34
	5	0.44	1.10	0.44	0.34	0.82	0.34
INCREASED LIMITS:							
Loss of Use		RATE PER \$1,000 All Deductibles					
		Frame	Masonry**		Superior		
	2		0.96		2.14		1.20
	3		0.66		1.61		0.85
	4		0.66		1.61		0.85
5		0.66		1.61		0.85	

A mandatory minimum 15% Earthquake deductible is required in Zone 2 for Owners forms. For Renters and Condominium forms, a mandatory minimum 15% Earthquake deductible in Zone 2 is required with applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

A mandatory minimum 10% Earthquake deductible is required in Zones 3, 4 and 5 for all applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

**Masonry veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

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An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

Superior Construction rates are not available on Renters or Condominium products.

RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (ECONOMY PROGRAMS) [continued]:

	Zone	RATE PER \$1,000			RATE PER \$1,000		
		15% Deductible			20% Deductible		
		Frame	Masonry**	Superior	Frame	Masonry**	Superior
OWNERS FORMS (Apply to Cov A)	2	0.60	1.46	0.78	0.52	1.37	0.68
	3	0.45	1.18	0.59	0.38	1.12	0.50
	4	0.45	1.18	0.59	0.38	1.12	0.50
	5	0.45	1.18	0.59	0.38	1.12	0.50
RENTERS AND CONDOMINIUM (Apply to Cov C)	2	0.42	1.01	-	0.36	0.95	-
	3	0.29	0.81	-	0.26	0.76	-
	4	0.29	0.81	-	0.26	0.76	-
	5	0.29	0.81	-	0.26	0.76	-
INCREASED LIMITS: (Apply to amount of increase)							
Coverage A - Dwelling	2	0.60	1.46	-	0.52	1.37	-
	3	0.45	1.18	-	0.38	1.12	-
	4	0.45	1.18	-	0.38	1.12	-
	5	0.45	1.18	-	0.38	1.12	-
Coverage B - Private Structures	2	0.60	1.46	0.78	0.52	1.37	0.68
	3	0.45	1.18	0.59	0.38	1.12	0.50
	4	0.45	1.18	0.59	0.38	1.12	0.50
	5	0.45	1.18	0.59	0.38	1.12	0.50
Coverage C - Personal Property	2	0.42	1.01	0.42	0.36	0.95	0.36
	3	0.29	0.81	0.29	0.26	0.76	0.26
	4	0.29	0.81	0.29	0.26	0.76	0.26
	5	0.29	0.81	0.29	0.26	0.76	0.26
INCREASED LIMITS:		RATE PER \$1,000					
		All Deductibles					
		Frame	Masonry**		Superior		
Loss of Use	2	0.96	2.14		1.20		
	3	0.66	1.61		0.85		
	4	0.66	1.61		0.85		
	5	0.66	1.61		0.85		

Superior Construction rates are not available on Renters or Condominium products.

**Masonry veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

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RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (ECONOMY PROGRAMS) [continued]:

Policy/Coverage	Zone	RATE PER \$1,000			
		25% Deductible			
		Frame	Masonry**	Superior	
OWNERS FORMS (Apply to Cov A)	2	0.43	1.30	0.56	
	3	0.31	1.05	0.41	
	4	0.31	1.05	0.41	
	5	0.31	1.05	0.41	
RENTERS AND CONDOMINIUM (Apply to Cov C)	2	0.30	0.89	-	
	3	0.21	0.71	-	
	4	0.21	0.71	-	
	5	0.21	0.71	-	
INCREASED LIMITS: (Apply to amount of increase)	2	0.43	1.30	-	
	3	0.31	1.05	-	
	Coverage A- Dwelling	4	0.31	1.05	-
		5	0.31	1.05	-
	Coverage B - Private Structures	2	0.43	1.30	0.56
3		0.31	1.05	0.41	
4		0.31	1.05	0.41	
5		0.31	1.05	0.41	
Coverage C - Personal Property	2	0.30	0.89	0.30	
	3	0.21	0.71	0.21	
	4	0.21	0.71	0.21	
	5	0.21	0.71	0.21	
INCREASED LIMITS: Loss of Use		RATE PER \$1,000 All Deductibles			
		Frame	Masonry**	Superior	
	2	0.96	2.14	1.20	
	3	0.66	1.61	0.85	
	4	0.66	1.61	0.85	
5	0.66	1.61	0.85		

Superior Construction rates are not available on Renters or Condominium products.

**Masonry veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

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RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (USF&G PROGRAMS)

	Zone	RATE PER \$1,000 10% Deductible			RATE PER \$1,000 15% Deductible			Applied to
		Frame	Masonry*	Superior	Frame	Masonry*	Superior	
OWNERS FORMS	2	-	-	-	0.60	1.46	0.78	Coverage A Limit
	3	0.50	1.22	0.65	0.45	1.18	0.59	
	4	0.50	1.22	0.65	0.45	1.18	0.59	
	5	0.50	1.22	0.65	0.45	1.18	0.59	
RENTERS AND CONDOMINIUM	2	0.50	1.10	-	0.42	1.01	-	Coverage C Limit
	3	0.34	0.82	-	0.29	0.81	-	
	4	0.34	0.82	-	0.29	0.81	-	
	5	0.34	0.82	-	0.29	0.81	-	
INCREASED LIMITS:								
Coverage A- Dwelling	2	-	-	-	0.60	1.46	-	Amount of Increase
	3	0.50	1.22	-	0.45	1.18	-	
	4	0.50	1.22	-	0.45	1.18	-	
	5	0.50	1.22	-	0.45	1.18	-	
Coverage B Private Structures	2	-	-	-	0.60	1.46	0.78	Amount of Increase
	3	0.50	1.22	0.65	0.45	1.18	0.59	
	4	0.50	1.22	0.65	0.45	1.18	0.59	
	5	0.50	1.22	0.65	0.45	1.18	0.59	
Coverage C Personal Property	2	-	-	-	0.42	1.01	0.42	Amount Of Increase
	3	0.34	0.82	0.34	0.29	0.81	0.29	
	4	0.34	0.82	0.34	0.29	0.81	0.29	
	5	0.34	0.82	0.34	0.29	0.81	0.29	
INCREASED LIMITS:								
Loss of Use		RATE PER \$1,000 All Deductibles						Amount of Increase
	2		Frame	Masonry*	Superior			
	3		0.96	2.14	1.20			
	4		0.66	1.61	0.85			
	5		0.66	1.61	0.85			

A mandatory minimum 15% Earthquake deductible is required in Zone 2 for Owners Forms. For Renters and Condominium forms, a mandatory minimum 15% Earthquake deductible is required with applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

Superior Construction rates are not available on Renters or Condominium products.

**Masonry veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

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RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (USF&G PROGRAMS) [continued]:

	Zone	RATE PER \$1,000 20% Deductible			RATE PER \$1,000 25% Deductible			Applied to
		Frame	Masonry**	Superior	Frame	Masonry**	Superior	
OWNERS FORMS	2	0.52	1.37	0.68	0.43	1.30	0.56	Coverage A Limit
	3	0.38	1.12	0.50	0.31	1.05	0.41	
	4	0.38	1.12	0.50	0.31	1.05	0.41	
	5	0.38	1.12	0.50	0.31	1.05	0.41	
RENTERS AND CONDOMINIUM	2	0.36	0.95	-	0.30	0.89	-	Coverage C Limit
	3	0.26	0.76	-	0.21	0.71	-	
	4	0.26	0.76	-	0.21	0.71	-	
	5	0.26	0.76	-	0.21	0.71	-	
INCREASED LIMITS:								
Coverage A- Dwelling	2	0.52	1.37	-	0.43	1.30	-	Amount of Increase
	3	0.38	1.12	-	0.31	1.05	-	
	4	0.38	1.12	-	0.31	1.05	-	
	5	0.38	1.12	-	0.31	1.05	-	
Coverage B - Private Structures	2	0.52	1.37	0.68	0.43	1.30	0.56	Amount of Increase
	3	0.38	1.12	0.50	0.31	1.05	0.41	
	4	0.38	1.12	0.50	0.31	1.05	0.41	
	5	0.38	1.12	0.50	0.31	1.05	0.41	
Coverage C - Personal Property	2	0.36	0.95	0.36	0.30	0.89	0.30	Amount of Increase
	3	0.26	0.76	0.26	0.21	0.71	0.21	
	4	0.26	0.76	0.26	0.21	0.71	0.21	
	5	0.26	0.76	0.26	0.21	0.71	0.21	
INCREASED LIMITS:								
Loss of Use		RATE PER \$1,000 All Deductibles						Amount of Increase
		Frame	Masonry**		Superior			
	2	0.96	2.14		1.20			
	3	0.66	1.61		0.85			
4	0.66	1.61		0.85				
5	0.66	1.61		0.85				

Superior Construction rates are not available on Renters or Condominium products.

**Masonry Veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

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EARTHQUAKE ZONE DEFINITIONS

METROPOLITAN PROPERTY AND CASUALTY ZONE DEFINITIONS:

Zone 1: Baxter, Clay, Craighead, Crittenden, Cross, Fulton, Greene, Independence, IZard, Jackson, Lawrence, Mississippi, Poinsett, Randolph and Sharp Counties

Zone 2: Remainder of State

EARTHQUAKE ZONE DEFINITIONS (ECONOMY PREMIER ASSURANCE COMPANY (USF&G PROGRAMS) AND ECONOMY PREMIER ASSURANCE COMPANY (ECONOMY PROGRAMS))

Zone 2 - The counties of

Clay	Craighead
Crittenden	Cross
Greene	Jackson
Mississippi	Poinsett

Zone 3: The counties of

Independence	Lawrence	Lee
Monroe	Phillips	Randolph
St. Francis	White	Woodruff

Zone 4: The counties of

Arkansas	Baxter	Cleburne
Conway	Desha	Faulkner
Fulton	IZard	Jefferson
Little River	Lonoke	Marion
Prairie	Pulaski	Searcy
Sebastian	Sharp	Stone
Van Buren		

Zone 5:

Remainder of State

GRANDPROTECT COVERAGE 1 RATING FACTOR

For GrandProtect products, apply the following factor to the total combined Coverage 1 premium.

GrandProtect Coverage 1 Rating Factor	
Percent	Factor
5%	1.05

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Earthquake Sample Calculation:

Homeowners Policy (Masonry, constructed in 1949, Zone - 3)
 Coverage A - \$100,000
 B - \$ 15,000 (\$5,000 of increased coverage)
 C - \$ 60,000 (\$10,000 of increased coverage)
 Loss of Use - \$ 35,000 (\$10,000 of increased coverage)
 Deductible - 10%

	<u>Coverage</u> <u>(000's)</u>		<u>Rate</u> <u>Per \$1,000</u>		<u>Premium</u>
Coverage A	100	X	\$1.22	=	\$122
Increased Loss of Use	10	X	\$1.61	=	16
Increased Coverage B	5	X	\$1.22	=	6
Increased Coverage C	10	X	\$0.82	=	8
Total Earthquake Premium					\$152

Note: The total Earthquake premium is treated as a whole dollar optional coverage charge in the rating steps.

COVERAGE 2 - BUILDING PROPERTY LOSS SETTLEMENT OPTIONS

All products, except as noted, provide Replacement Cost as the Building Property Loss Settlement. Ultra, GrandProtect Homeowners and GrandProtect Landlord's Rental Dwelling automatically provide Coverage A Plus loss settlement. Market Value provides Functional Replacement Cost loss settlement. Mobile Homeowners provides Actual Cash Value loss settlement, or Replacement Cost when included in a GrandProtect package.

A. Options for payments that extend beyond Coverage A Limit of Liability
 (Not available with Market Value, Renters or Condominium products)

EXTENDED LIMITS

This coverage extends the loss settlement beyond the Coverage A - Dwelling amount of insurance. Extended Limits is capped at 125% of the Coverage A Limit of Liability shown in the Declarations. The Coverage B limit is automatically increased to 20% of the Coverage A limit.

COVERAGE A PLUS

This coverage extends the loss settlement beyond the Coverage A - Dwelling amount of insurance. The limit of coverage is not limited by the Coverage A Limit of Liability. The Coverage B limit is automatically increased to 20% of the Coverage A limit.

To qualify for either Extended Limits or Coverage A Plus, the following must apply:

1. The amount of insurance for Coverage A is at least equal to the calculated full replacement cost according to current estimating tools or a specific dwelling evaluation.
2. Inflation Protection is elected.
3. The insured must notify Metropolitan within 90 days of the start of any new construction of which increases the replacement value of the residence premises by 10% of the Coverage A limit of liability or \$5000, whichever is greater.

Type of Dwelling Product	Extended Limits Factor	Coverage A Plus Factor
HO-2 Homeowners and Homeowners	1.02	1.04
Ultra	N/A	Included
Platinum Homeowners	1.02	1.04
GrandProtect Homeowners	N/A	Included
GrandProtect Landlord's Rental Dwelling	N/A	Included
Landlord's Rental Dwelling	1.02	1.04

B. Mobile Homeowners Replacement Cost Option

This coverage changes the Coverage A - Dwelling and Coverage B - Private Structures loss settlement of a Mobile Home policy from Actual Cash Value to Replacement Cost. Coverage is limited to the Limit of Liability shown for these coverages in the Declarations. To qualify, Coverage 3 - Replacement Cost on Contents must also be purchased.

Type of Product	Replacement Cost Coverage Factor
Mobile Home and HO-2 Mobile Home	1.15

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COVERAGE 3 - REPLACEMENT COST ON CONTENTS

Products, other than Ultra, Platinum and GrandProtect, provide actual cash value loss settlement for Coverage C - Personal Property, although replacement cost on contents may be purchased. This coverage does apply to Scheduled Personal Property. Carpeting and domestic appliances insured under Coverages A and B are also upgraded to replacement cost with this option.

Type of Product	Surcharge Factor
HO-2 Homeowners and Homeowners	1.15
Ultra	Included in Rates
Platinum Products	Included in Rates
GrandProtect	Included in Rates
Market Value	1.25
Mobile Home	1.25
Renters	1.25
Condominium	1.25
Landlord's Products	1.25

Coverage C limits will be increased as follows:

Dwelling Owner Products	Revised % of Coverage A Limit
1 Family	70%
2 Families	70%
3 Families	45%
4 Families	40%
Landlord's	25%

* USF&G conversion business for 3 and 4 family dwellings with Replacement Cost on Contents has a Coverage C limit of 70%.

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COVERAGE 4 - RESERVED FOR FUTURE USE

COVERAGE 5 - HOME COMPUTER COVERAGE

(Not available for Landlord's, Platinum or GrandProtect products)

WITHOUT COMPREHENSIVE PERILS - PERSONAL PROPERTY (COVERAGE 19)

The policy provides \$5,000 of named peril coverage for home computers. For EPAC conversion business, the special limitation in the policy applies only to business computers. The policy does not have a special dollar limitation, lower than Coverage C, for personal computers. Direct physical loss or damage, subject to certain exclusions coverage on home computers, is available, subject to a maximum limit of \$15,000 at the following rate:

Rate Per \$100
\$.75

Coverage is provided (1) for business use, (2) on and off premises and (3) for hardware and software. This coverage applies in lieu of, and not in addition to, the basic policy computer coverage.

A \$50 deductible applies.

WITH COMPREHENSIVE PERILS - PERSONAL PROPERTY (COVERAGE 19)

For risks with Comprehensive Perils (Coverage 19), the policy provides \$5,000 of direct physical loss or damage, subject to certain new language exclusions coverage for home computers. For EPAC conversion business, the \$5000 special limitation in the policy applies only to business computers. The policy does not have a special dollar limitation, lower than Coverage C, for personal computers. Coverage may be extended to provide higher limits, including business use on home computers, on or off the residence premises, both hardware and software, subject to a maximum limit of \$15,000 at the following rate:

Limit	Premium
First \$5,000	\$15
Each Additional \$100	\$.75

This coverage applies in lieu of, and not in addition to, the basic policy computer coverage.

A \$50 deductible applies.

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COVERAGE 6 - INCREASED LOSS ASSESSMENT COVERAGE

The policy provides \$1,000 of loss assessment coverage (\$10,000 on all Platinum and GrandProtect products). Coverage may be extended to the following limits:

Limit	Platinum Products	All Other Products
	GrandProtect Products Additional Charge	Additional Charge
\$10,000	Included	\$4
\$25,000	\$4	\$8
\$50,000	\$8	\$12

A \$250 deductible applies to all property and liability losses.

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COVERAGE 7 - INCREASED COVERAGE ON MONEY

(Not available on Landlord's products)

(Platinum and GrandProtect products provide \$1,000 at no charge - no option for increased limits.)

The policy provides \$200 of coverage on money. Coverage may be increased, in \$100 increments, to a maximum total limit of \$1,000 at the following rate:

Rate Per \$100
\$5

* \$500 of coverage is included with conversion business in EPAC.

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COVERAGE 8 - INCREASED COVERAGE ON SILVERWARE AND GOLDWARE

(Not available on Landlord's products)

(Platinum and GrandProtect products provide \$10,000 at no charge - no option for increased limits.)

The policy provides \$2,500 (\$5,000 on Ultra) of coverage for loss by theft of Silverware and Goldware. Coverage may be increased, in \$1,000 increments, to a maximum total limit of \$15,500 at the following rate:

Rate Per \$1,000
\$4

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COVERAGE 9 - INCREASED COVERAGE ON CREDIT CARD

(Not available on Landlord's products)

(Platinum and GrandProtect products provide \$10,000 at no charge - no option for increased limits.)

The policy provides \$1,000 of coverage on Credit Cards, Electronic Fund Transfer Cards, Forgery and Counterfeit Money. Coverage may be extended to the following limit:

Limit	Additional Charge
\$10,000	\$5

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COVERAGE 10 - PRIVATE STRUCTURES RENTED TO OTHERS

(Not available on Landlord's products)

Section I and II coverages may be extended to private structures on the described premises rented or held for rental to others, provided such structure is used for residential purposes.

Rating proceeds in two steps:

Step 1 - apply the following Coverage B - Private Structures (Property) rate to the entire value of the private structure:

Rate Per \$1,000
\$4

Step 2 - apply the following Section II (Liability) charge:

Type of Dwelling	Additional Charge
One Family	\$16
Two Family	\$24
Three Family	\$48
Four Family	\$60

Refer to Section II - Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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COVERAGE 11 - INCREASED COVERAGE ON BUSINESS PROPERTY

(Not available on Landlord's products)

The basic policy allows for \$1,000 coverage for Business Property including merchandise held as samples, held for sale or held for delivery after sale kept at the insured premises and \$250 coverage off-premises (\$2,500 on-premises and \$500 off-premises for Platinum and GrandProtect products). Additional coverage is available in \$500 increments up to an on-premises* maximum of \$15,000.

Rate Per \$500
\$2

* Off-premises limit is equal to 20% of the selected increased on-premises.

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COVERAGE 12 - INCREASED COVERAGE ON TREES, PLANTS AND SHRUBS

The policy provides coverage for loss to trees, shrubs, plants and lawns up to \$500 per item for a tree, shrub or plant and 5% of Coverage A (5% of Coverage C for Renters and Condominiums) in aggregate for trees, shrubs, plants and lawns. This coverage may be extended as follows:

Type of Policy	Limit Per Item/Aggregate*	Additional Charge
Renters and Condominium	\$1,000/10% Coverage C	\$5
All Other Products	\$1,000/10% Coverage A	\$5

* Aggregate limit applying to lawns remains at the basic 5% of Coverage A for all other products and 5% of Coverage C for Renters and Condominium products.

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COVERAGE 13 - BACKUP OF SEWER, DRAIN AND SUMP PUMP

This coverage may be provided, subject to the following charge:

Limit	Platinum Products	All Other Products
	GrandProtect Products Additional Charge	
\$2,000*	-	\$30
\$5,000*	-	\$50
\$10,000**	Included	\$70
\$25,000**	\$25	\$95
\$50,000**	\$40	\$110
\$100,000**	\$120	\$190
\$250,000**	\$200	\$270
Policy Limit**	\$400+	\$135++

*A \$500 deductible applies.

**A \$1,000 deductible applies.

+Not available on GrandProtect Landlord's Rental Dwelling, GrandProtect Landlord's Condominium or GrandProtect Mobile Homeowners

++Only available for renewal business presently with this limit

When this coverage is attached at inception, renewal or anniversary date, a 5 day waiting period will apply before coverage is provided. If this coverage is endorsed to the policy at any time other than previously stated, a 30 day waiting period applies.

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COVERAGE 14 - RESERVED FOR FUTURE USE

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COVERAGE 15 - ORDINANCE OR LAW COVERAGE

(GrandProtect products provide Ordinance or Law Coverage at no charge - no option for increased limits.)

This coverage provides for loss under Section I coverages due to any ordinance or law regulating the construction, repair, demolition or zoning of the dwelling. The amount of insurance under this coverage is expressed as a percentage of the Coverage A amount, and is subject to the following rate:

Type of Product	50% of Coverage A		100%** of Coverage A	
	Surcharge Factor	Minimum Charge	Surcharge Factor	Minimum Charge
Platinum*	1.06	\$25	1.10	\$45
All Other	1.10	\$25	1.18	\$45

* Platinum products automatically provide 30% of Coverage A Ordinance or Law at no additional charge. To increase this to 50% or 100% of Coverage A, apply the factor above.

Surcharge Factor	Minimum Charge
1.10	\$25

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COVERAGES 16-18 - RESERVED FOR FUTURE USE

COVERAGE 19 - CAUSES OF LOSS TO PROPERTY OPTIONS

Our products, unless otherwise noted below, provide Special Perils Coverages, which are: Coverage A - Dwelling and Coverage B - Private Structures that cover direct physical loss or damage to the property, subject to certain exclusions. Coverage C - Personal Property provides coverage on a broad named peril basis. Insureds may select to endorse their policy under A or B below, but not both.

- A. Comprehensive Perils - Personal Property
 (Not available with Market Value, Landlord's or Mobile Home products; includes GrandProtect Landlord's and GrandProtect Mobile Homeowners)

For the products listed in the chart, coverage may be extended for Coverage C - Personal Property to cover direct physical loss or damage, subject to certain exclusions.

Type of Product	Surcharge Factor
Homeowners	1.10
Ultra	1.10
Platinum Products	Included in rates
GrandProtect Homeowners	Included in Rates
GrandProtect Renters	Included in Rates
GrandProtect Condominium	Included in Rates
Renters	1.15
Condominium	1.15

- B. Broad Named Perils - Dwelling and Private Structures
 (Makes the policy an HO-2)
 (Not available with Renters, Condominium, Ultra, Platinum or GrandProtect products)

For the products listed in the chart, coverage may be restricted for Coverage A - Dwelling and Coverage B - Private Structures to provide coverage on a broad named peril basis.

Type of Product	Discount Factor
Homeowners	0.92
Market Value	0.92
Mobile Homeowners	0.92
Landlord's Rental Dwelling	0.92
GrandProtect Mobile Homeowners	0.92
GrandProtect Landlord's Rental Dwelling	0.92

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COVERAGE 20 - BUSINESS PURSUITS

(Not available on Landlord's products)

Section II may be extended to afford coverage for bodily injury and property damage arising out of separate business activities, other than businesses in which the named insured is the sole owner or a partner.

Class	Description	Additional Charge
A	Teachers - Athletic, Laboratory, Manual Training, Driving, Physical Training, Swimming Instructors	\$12
B	All others	\$8

Refer to Section II - Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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COVERAGE 21 - WATERCRAFT LIABILITY

(Not available with Landlord's products)

Section II may be extended to afford coverage for watercraft as follows:

Boat Type and Horsepower	Premium	Premium
Outboard, Inboard or Inboard- Outdrive* Motorboats	Up to 15 feet	Over 15 feet to 31 feet
51 to 100 horsepower	\$20	\$35
101 to 150 horsepower	\$50	\$60
151 to 200 horsepower	\$90	\$90
201 to 250 horsepower	\$115	\$115
Sailboats with or without auxiliary power **	Over 31 feet to 40 feet	
	\$36	

Watercraft and motors up to 50 horsepower covered under policy form

* Outboard watercraft and motors covered under conversion policies in EPAC

** Sailboats 31 feet and under covered under policy form

Refer to Section II - Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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COVERAGE 22 - INCIDENTAL BUSINESS OCCUPANCY BY YOU

(Not available on Landlord's products)

When an incidental office, professional, private school or studio occupancy is maintained by the insured on the residence premises, this coverage shall be provided. The business and the structure in which such business is conducted shall be described in the Declarations.

Coverage is extended to include equipment, supplies and furnishings usual and incidental to the business. This excludes computers and related equipment as well as merchandise held as samples or for sale. Section II coverage is also extended to the incidental business.

Additional Charge
\$16

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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COVERAGE 23 - ADDITIONAL RESIDENCES RENTED TO OTHERS

(Only available for renewal business presently with this coverage)

Section II may be extended to afford coverage for additional one to four family dwellings owned by the named insured and rented to others.

Type of Dwelling	Additional Charge
One Family	\$10
Two Family	\$16
Three Family	\$28
Four Family	\$30

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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COVERAGE 24 - ADDITIONAL RESIDENCES OCCUPIED BY YOU

(Not available on Landlord's products)

Additional protection under Section II may be afforded if an additional residence premises, other than business or farm properties, is maintained by the named insured. Such premises shall be described in the Declarations of the policy.

Type of Dwelling	Additional Charge
One Family	\$10
Two Family	\$16
Three Family	\$28
Four Family	\$30

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

COVERAGE 25 - PERSONAL INJURY

(Platinum and GrandProtect products automatically provide Personal Injury at no additional charge.)

Coverage F - Personal Liability may be extended to include protection for the following personal injuries:

1. False arrest, false imprisonment, wrongful detention;
2. malicious prosecution;
3. wrongful eviction from or wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or in behalf of its owner, landlord or lessor;
4. oral written or representational publication of material that slanders or libels a person or organization;
5. oral statements or publications of writings or pictures that falsely disparage a person's or organization's goods, products or services; or
6. oral statements or publications of writings or pictures that violate a person's right of privacy.

Additional Charge
\$13

Refer to Section II - Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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COVERAGE 26 - HOME DAY CARE BUSINESS COVERAGE

(Only available for renewal business presently with this coverage)

Coverage may be extended to include home day care coverage for up to three persons under the care of an insured at the residence premises.

Additional Charge
\$60

An annual aggregate limit applies to this coverage. Coverage cannot be reinstated without Underwriting approval.

Limits in excess of \$300,000 are subject to prior underwriting authorization.

Refer to Section II - Increased Limits - Other Exposures rating for Personal Liability and Medical Payments

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COVERAGE 27-30 - RESERVED FOR FUTURE USE

COVERAGE 31 - INCIDENTAL FARMING PERSONAL LIABILITY

(Not available on Landlord's products)

A. On the Residence Premises

Personal Liability may be extended to provide coverage for the liability of the insured when farming is conducted on the residence premises, and is incidental to the use of the premises as a dwelling, and the income derived from the farming operation is not the insured's primary source of income. Coverage may also be provided when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.

Additional Charge
\$40

B. Away From the Residence Premises

Personal Liability may be extended to provide coverage for the liability of the insured whose incidental farming activities are conducted at specified locations which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations are used for racing purposes.

Personal Liability may be extended to provide liability coverage for farm property owned by the insured and rented to others.

Additional Charge
\$60

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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COVERAGE 32 - RECREATIONAL VEHICLE LIABILITY

(Only available for renewal business presently with this coverage)

A. Owned Snowmobiles

Charge per Snowmobile
\$35

B. Other Recreational Vehicles

Charge per Vehicle
\$15

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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COVERAGES 33-39 - RESERVED FOR FUTURE USE

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COVERAGE 40 - INCREASED COVERAGE ON THEFT OF TOOLS

(GrandProtect products provide full Blanket Property Limit for theft of tools at no charge - no option for increased limits.)

The policy provides \$5000 of coverage for loss by theft of tools. Coverage may be increased to the following limit:

Limit	Platinum Products Additional Charge	All Other Products Additional Charge
\$10,000	Included	\$22
\$15,000	\$8	30

* Tools are at the Coverage C limit for conversion business in EPAC.

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COVERAGE 41 - INCREASED COVERAGE ON MEMORABILIA, SOUVENIRS AND COLLECTORS' ITEMS
 (Not available on Landlord's products)

The policy provides \$5000 for loss to memorabilia, souvenirs and collectors' items such as trading cards, comic books, autographed merchandise and similar articles for which the age, history, scarcity and condition contribute substantially to their value. Coverage may be increased to the following limit:

Limit Per Item/Aggregate	Additional Charge Platinum Products GrandProtect Products	Additional Charge All Other Products
\$5,000/\$10,000	N/A	\$25
\$5,000/\$15,000	N/A	\$50
\$5,000/\$20,000	N/A	\$75
\$10,000/\$10,000	Included	\$35
\$10,000/\$15,000	\$25	\$60
\$10,000/\$20,000	\$50	\$85

* Memorabilia are at the Coverage C limit for conversion business in EPAC.

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COVERAGE 42 - RESERVED FOR FUTURE USE

COVERAGE 43 - DWELLING UNDER CONSTRUCTION (Extension of Coverage)

(Not available on Renters, Condominium, Landlord's or Mobile Home products)

The policy may be extended to provide the following coverages for a dwelling under construction:

1. Extension of Coverage to Temporary Residence

Extends Coverage C (Personal Property), Coverage F (Personal Liability) and Coverage G (Medical Payments) to the temporary residence where the insured is residing until the dwelling is completed.

2. Theft to Newly Constructed Dwelling

Extends theft coverages to the newly constructed dwelling prior to it being occupied. Coverage is provided only if the dwelling is fully enclosed and capable of being locked. Coverage is provided only for personal property owned by the insured.

Coverage will be in effect (1) for 180 days, (2) until occupied or (3) until the date of policy termination, whichever occurs first. There will be no refund of premium in the event this coverage is canceled.

The Coverage A limit must equal 100% of the completed dwelling replacement cost. Rate as a new home with no additional charge for the extension of coverage.

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COVERAGE 44 - DWELLING UNDER CONSTRUCTION (Theft of Building Materials)

(Not available with Renters, Condominium, Landlord's or Mobile Home products)

Theft of Building Materials provides up to \$10,000 of coverage per loss for theft of materials and supplies owned by the insured which are to be used in the construction of the dwelling.

Coverage will be in effect (1) for 180 days, (2) until occupied or (3) until the date of policy termination, whichever occurs first.

Additional Charge
\$125

There will be no refund of premium in the event this coverage is canceled.

The minimum policy deductible of \$250 is required.

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COVERAGE 45 - SPECIFIC STRUCTURES AWAY FROM RESIDENCE PREMISES

(Not available with Landlord's products)

Use the following rate to extend coverage to an owned, private structure specifically described at another specified location.

Rate Per \$1,000
\$4

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COVERAGE 46 - HOMEOWNERS EXTRA

(Not available with Landlord's, Platinum or GrandProtect products)

Use the following charge to provide the additional coverages listed below.

Additional Charge
\$100

1. Additional Limits on Money - The policy is extended to include a limit of \$500 for coins and currency at face value, bullion, bank notes, medals and scrip. It also includes stored value cards for which there exists no traceable connection to the insured or for which no account is established in the insured's name.
2. Additional Limits on Securities - The policy is extended to include a limit of \$2,000 for securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, stamps at face value and tickets.
3. Additional Limits on Manuscripts - The policy is extended to include a limit of \$2,000 for manuscripts, including the cost to research, replace or restore the information from the lost or damaged material.
4. Additional Limits on Jewelry and Watches - The policy is extended to include a limit of \$5,000 for loss by theft of jewelry and watches, but not exceeding \$1,500 for any one article.
5. Additional Limits on Furs - The policy is extended to include a limit of \$2,500 for loss by theft of furs, and loose precious and semi-precious stones, but not exceeding \$1,500 for any one article.
6. Additional Limits on Trailers - The policy is extended to include a limit of \$2,000 for trailers not used with watercraft.
7. Additional Limits on Silverware - The policy is extended to include a limit of \$10,000 for loss by theft of silverware and goldware.
8. Pet Coverage - Coverage up to \$100 is provided for loss to animals, birds or fish when the loss is caused by fire, lightning, windstorm, hail, smoke, explosion, riot or falling aircraft.
9. Motorized Golf Carts - Coverage C includes golf carts owned by the insured while on the residence premises or on a golf course.
10. Additional Limits on Credit Cards - The policy is extended to include a limit of \$2,000 for credit card, bank fund transfer card, forgery and counterfeit money.
11. Computer Coverage - The policy is extended to provide up to \$2,000 for the insured's owned computer, peripheral device, media and purchased software.
12. Ordinance or Law Coverage - The policy is extended to provide up to an additional 50% of the Coverage A amount for loss to covered property or the building containing the covered property which is settled on the basis of any ordinance or law regulating the construction, repair, demolition or zoning of that property.
13. Personal Injury Coverage - The policy is extended under Coverage F - Personal Liability to include personal injury.

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COVERAGE 47 - MOBILE HOME TRIP COLLISION
(Available only with Mobile Home products)

Coverage for collision and upset to cover the mobile home for a specified 30 day period while in transit may be purchased. It applies to only one move and must be purchased each time the mobile home is moved. The deductible is shown in the Declarations under Trip Collision.

Deductible Amount	Charge Per Trip
\$100	\$33
\$250	\$27

SCHEDULED PERSONAL PROPERTY

This section of the manual contains the rules and rates applicable to all personal articles eligible for coverage under the Scheduled Personal Property Endorsement. Personal articles not included in this section are not eligible. Scheduled Personal Property Coverage is not available with Landlord's products.

1. ELIGIBLE PERSONAL ARTICLES under the Scheduled Personal Property Endorsement

The following classes of personal articles are eligible for insurance loss settlement is actual cash value but no more than the stated amount for the item unless Replacement Cost on Contents applies. Exceptions to this loss settlement are for Fine Arts, Furs, Jewelry and Silverware which are settled on an Agreed Value basis.

- A. CAMERAS - Including personal or commercial cameras, projection machines and articles of equipment pertaining thereto; and movable sound equipment pertaining to the recording, projection, reproduction and operation of motion pictures.
- B. FINE ARTS (Agreed Value) - Including paintings, etchings, pictures, tapestries, art glass windows, and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass and bric-a-brac) of rarity, historical value or artistic merit.
- C. FURS (Agreed Value) - Including furs and garments trimmed with fur or consisting primarily of fur.
- D. GOLFER'S EQUIPMENT - Including golf clubs; and clothing and equipment used in connection with the game of golf; and golf balls but only against loss by fire or burglary.
- E. GUNS
- F. JEWELRY (Agreed Value) - Including jewelry, watches, necklaces and bracelets. In Vault Coverage - If this option is selected, these items are not covered if removed from the vault, unless the Company has been notified in advance. An additional premium may be charged for the time the items are away from the bank's premises at pro-rata of the current, out-of-vault rate.
- G. MISCELLANEOUS CLASS - For items not included in any other available class, such as hearing aids, contact lenses, cellular phones and coins as described below.

Coins - Including rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property including coin albums, containers, frames, cards and display cabinets in use with such collection.

Other items not listed here are subject to underwriting approval.
- H. MUSIC INSTRUMENTS - Including music instruments for professional and non-professional use and articles pertaining to musical instruments.
- I. SILVERWARE (Agreed Value) - Including silverware, silver plated ware, goldware, gold plated ware and pewterware.
- J. STAMPS - Including postage stamps; due, envelope, official, revenue, match and medicine stamps; covers, locals, reprints, essays, proofs, and other philatelic property.

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2. ELIGIBLE PERSONAL ARTICLES under the Boat and Recreational Motor Vehicle Physical Damage Coverage Endorsement
 - A. RECREATIONAL VEHICLES - SNOWMOBILES (Only available for Economy conversion business)
 - B. WATERCRAFT - including inboard, inboard/outdrive, outboard motorboat, outboard motors, sailboat and boat carrier.
3. BLANKET INSURANCE under the Scheduled Personal Property Endorsement
 - A. Eligibility. The following classes of personal articles are eligible for blanket insurance:
 - Jewelry
 - Jewelry and Furs
 - B. Limits of Liability. The items insured under this blanket insurance are settled without deduction for depreciation. There is a \$2,500 per item limit maximum (\$5,000 for GrandProtect products). The maximum limit for all items under any single blanket class is \$25,000.
4. PREMIUM DETERMINATION
 - A. The premium for each class of personal articles insured shall be determined separately. In calculating the premium for each class, rounding to the nearest whole dollar shall be made at the last step.
 - B. The minimum annual premium charge is \$1. This charge is not subject to reduction.

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SPECIFICALLY DESCRIBED ITEMS

Class of Personal Articles Annual Rate Per \$100 of Insurance

CAMERAS

Non-Commercial	\$1.65
Commercial	
First \$ 5,000	\$2.50
Next \$10,000	\$2.05
Excess of \$15,000	\$1.65

FURS \$.45

GOLFER'S EQUIPMENT \$1.00

GUNS \$2.00

JEWELRY

<u>Form</u>	<u>Amount of Insurance</u>	
A. Out of Vault		
Renters		\$1.30
All Others	First \$5,000	\$1.30
	Excess of \$5,000	\$1.15

B. In Vault \$.35

All Forms

MISCELLANEOUS CLASS \$2.00

MUSICAL INSTRUMENTS

Non-Professional	\$.55
Professional	
First \$1,500	\$2.50
Excess of \$1,500	\$.55

WATERCRAFT

	Deductible		
	\$25	\$100	\$250
Zone 1 - Inland waters excluding the Great Lakes	\$3.00	\$2.55	\$2.10
Zone 2 - Coastal waters and the Great Lakes	\$4.00	\$3.40	\$2.80

SILVERWARE (Agreed Value) \$.40

STAMPS \$.45

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BLANKET PERSONAL ARTICLES

<u>Class of Personal Articles</u>	<u>Annual Rate Per \$100 of Insurance</u>
JEWELRY	
Out of Vault	\$.50
JEWELRY AND FURS	\$.50
(Only available for renewal business previously with Coverage 4)	
FINE ARTS - (refer to next two pages)	

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SPECIFICALLY DESCRIBED FINE ARTS (Agreed Value)

One To Four Families

Amount of Insurance	Masonry Protection Class				Frame Protection Class			
	1-6	7-8	9	10	1-6	7-8	9	10
\$1,000 or less	\$ 5	\$ 7	\$ 9	\$11	\$ 7	\$ 9	\$13	\$15
2,000	7	10	12	15	9	13	18	21
3,000	9	13	15	19	12	16	22	27
4,000	11	16	18	23	14	20	27	33
5,000	13	18	22	27	17	23	32	38
6,000	15	21	25	31	19	27	37	44
7,000	17	24	28	35	22	30	42	50
8,000	19	27	31	39	24	34	46	56
9,000	21	29	35	44	27	37	51	61
10,000	23	32	38	48	29	41	56	67
11,000	25	35	41	52	32	44	61	73
12,000	27	38	44	56	34	48	66	79
13,000	29	40	48	60	37	51	70	84
14,000	31	43	51	64	39	55	75	90
15,000	33	46	54	68	42	58	80	96
16,000	35	49	57	72	45	61	85	102
17,000	37	52	60	76	47	65	90	108
18,000	39	54	64	80	50	68	94	113
19,000	41	57	67	84	52	72	99	119
20,000	43	60	70	88	55	75	104	125
21,000	45	63	73	92	57	79	109	131
22,000	47	65	77	97	60	82	114	136
23,000	49	68	80	101	62	86	118	142
24,000	51	71	83	105	65	89	123	148
25,000	53	74	86	109	67	93	128	154
30,000	63	87	103	129	80	110	152	182
35,000	73	101	119	150	92	128	176	211
40,000	83	115	135	170	105	145	200	240
45,000	92	129	151	190	118	162	224	269
50,000	102	143	167	211	130	180	248	298
75,000	151	211	248	312	193	266	367	441
100,000	201	280	329	414	256	353	487	585
Each Additional \$10,000	20	28	32	41	25	35	48	58

Breakage rate (per \$1000 of insurance): \$1.50

Frame Construction rates apply to Mobile Homes.

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 ECONOMY PREMIER ASSURANCE COMPANY
 ARKANSAS RESIDENTIAL PROPERTY MANUAL

SPECIFICALLY DESCRIBED FINE ARTS (Agreed Value)

Five Or More Families

Amount of Insurance	Masonry Protection Class				Frame Protection Class			
	1-6	7-8	9	10	1-6	7-8	9	10
\$ 1,000	\$ 9	\$11	\$14	\$16	\$11	\$14	\$17	\$ 20
2,000	12	15	19	22	15	19	23	27
3,000	15	20	24	29	18	24	30	35
4,000	18	24	29	35	22	29	36	42
5,000	22	28	34	41	26	34	42	50
6,000	25	32	39	47	30	40	49	57
7,000	28	36	44	53	34	45	55	64
8,000	31	41	49	59	38	50	61	72
9,000	35	45	54	65	42	55	68	79
10,000	38	49	60	71	46	60	74	87
11,000	41	53	65	78	50	65	81	94
12,000	44	57	70	84	54	71	87	102
13,000	48	62	75	90	58	76	93	109
14,000	51	66	80	96	62	81	100	117
15,000	54	70	85	102	66	86	106	124
16,000	57	74	90	108	70	91	112	131
17,000	60	78	95	114	74	96	119	139
18,000	64	83	100	120	78	101	125	146
19,000	67	87	105	126	82	107	131	154
20,000	70	91	111	133	86	112	138	161
21,000	73	95	116	139	90	117	144	169
22,000	77	99	121	145	94	122	151	176
23,000	80	104	126	151	98	127	157	184
24,000	83	108	131	157	102	132	163	191
25,000	86	112	136	163	106	138	170	198
30,000	103	133	162	194	125	163	201	236
35,000	119	154	187	224	145	189	233	273
40,000	135	175	213	255	165	215	265	310
45,000	151	196	238	286	185	241	297	347
50,000	167	217	264	316	205	267	329	384
75,000	248	321	390	468	303	395	487	569
100,000	329	426	518	621	402	524	646	755
Each Additional \$10,000	32	42	51	61	40	52	64	74

Breakage rate (per \$1000 of insurance): \$1.50

Frame Construction rates apply to Mobile Homes.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 ECONOMY PREMIER ASSURANCE COMPANY
 ARKANSAS RESIDENTIAL PROPERTY MANUAL

ARKANSAS EPAC HOMEOWNERS TERRITORIES

City, County	Territory
Little Rock, Pulaski.....	30
North Little Rock, Pulaski.....	30
County of	Territory
A	
Arkansas County.....	36
Ashley County.....	36
B	
Baxter County.....	44
Benton County.....	44
Boone County.....	44
Bradley County.....	36
C	
Calhoun County.....	36
Carroll County.....	44
Chicot County.....	36
Clark County.....	43
Clay County.....	44
Cleburne County.....	44
Cleveland County.....	36
Columbia County.....	43
Conway County.....	44
Craighead County.....	40
Crawford County.....	44
Crittenden County.....	39
Cross County.....	39
D	
Dallas County.....	43
Desha County.....	36
Drew County.....	36
F	
Faulkner County.....	44
Franklin County.....	44
Fulton County.....	44
G	
Garland County.....	42
Grant County.....	43
Greene County.....	44
H	
Hempstead County.....	43
Hot Springs County.....	43
Howard County.....	43
I	
Independence County.....	44
Izard County.....	44

County of	Territory
J	
Jackson County.....	40
Jefferson County.....	32
Johnson County.....	44
L	
Lafayette County.....	43
Lawrence County.....	44
Lee County.....	39
Lincoln County.....	36
Little River County.....	43
Logan County.....	38
Lonoke County.....	36
M	
Madison County.....	44
Marion County.....	44
Miller County.....	43
Mississippi County.....	39
Monroe County.....	36
Montgomery County.....	43
N	
Nevada County.....	43
Newton County.....	44
O	
Ouachita County.....	43
P	
Perry County.....	38
Phillips County.....	36
Pike County.....	43
Poinsett County.....	40
Polk County.....	43
Pope County.....	44
Prairie County.....	36
Pulaski County.....	31
R	
Randolph County.....	44
S	
St. Francis County.....	39
Saline County.....	38
Scott County.....	38
Searcy County.....	44
Sebastian County.....	41
Sevier County.....	43
Sharp County.....	44
Stone County.....	44

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY
ARKANSAS RESIDENTIAL PROPERTY MANUAL

County of	Territory
U	
Union County	43
V	
Van Buren County	44
W	
Washington County	45
White County	44
Woodruff County	39
Y	
Yell County	38

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 ECONOMY PREMIER ASSURANCE COMPANY
 ARKANSAS RESIDENTIAL PROPERTY MANUAL

ARKANSAS USF&G HOMEOWNERS TERRITORIES

City, County	Territory
Conway, Faulkner	65
Little Rock, Pulaski.....	30
North Little Rock, Pulaski.....	30

County of	Territory
A	
Arkansas County.....	60
Ashley County.....	60

B	
Baxter County	62
Benton County - Zip Code 72714	58
Benton County - Remainder of County.....	61
Boone County	62
Bradley County.....	60

C	
Calhoun County	60
Carroll County	62
Chicot County.....	60
Clark County	64
Clay County.....	59
Cleburne County	62
Cleveland County.....	60
Columbia County.....	64
Conway County.....	65
Craighead County	59
Crawford County	61
Crittenden County	60
Cross County	60

D	
Dallas County	60
Desha County	60
Drew County	60

F	
Faulkner County.....	65
Franklin County	61
Fulton County.....	62

G	
Garland County - Zip Code 71909.....	58
Garland County - Remainder of County.....	65
Grant County.....	65
Greene County.....	59

H	
Hempstead County	64
Hot Springs County.....	64
Howard County	63

County of	Territory
I	
Independence County.....	62
Izard County.....	62

J	
Jackson County	40
Jefferson County.....	32
Johnson County.....	44

L	
Lafayette County.....	64
Lawrence County.....	59
Lee County.....	60
Lincoln County	60
Little River County	63
Logan County.....	63
Lonoke County.....	65

M	
Madison County.....	61
Marion County.....	62
Miller County.....	64
Mississippi County.....	59
Monroe County	60
Montgomery County	63

N	
Nevada County	64
Newton County	61

O	
Ouachita County.....	64

P	
Perry County	65
Phillips County	60
Pike County.....	63
Poinsett County.....	60
Polk County.....	63
Pope County	61
Prairie County	60
Pulaski County.....	31

R	
Randolph County.....	62

S	
St. Francis County	60
Saline County - Zip Code 71909	58
Saline County - Remainder of County	65
Scott County	63
Searcy County	62
Sebastian County	61

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY
ARKANSAS RESIDENTIAL PROPERTY MANUAL

County of	Territory
Sevier County.....	63
Sharp County - Zip Code 72525	58
Sharp County - Remainder of County.....	62
Stone County	62
U	
Union County	64
V	
Van Buren County.....	62
W	
Washington County.....	61
White County.....	65
Woodruff County	60
Y	
Yell County.....	63

SERFF Tracking Number: METX-125774254 State: Arkansas
 Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
 Company Tracking Number: HO AR0003999R01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Tiering
 Project Name/Number: /HO AR0003999R01

Supporting Document Schedules

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey
Review Status: Filed 09/24/2008

Comments:

Attachment:

Home Premium Comparison.PDF

Satisfied -Name: NAIC loss cost data entry document
Review Status: Filed 09/24/2008

Comments:

Attachment:

RF-1 Filing Abstract.PDF

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Filed 09/24/2008

Comments:

Attachment:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

Satisfied -Name: Cover Letter
Review Status: Filed 09/24/2008

Comments:

Attachment:

Cover Letter.PDF

Satisfied -Name: Filing Introduction, EQ Exhibits, Introductory Memo with Geo Rate, GLM Meom, NAOG Stae Lift Chart with Geo Rate, PFM Model K Home by Form Support
Review Status: Filed 09/24/2008

Comments:

SERFF Tracking Number: METX-125774254 *State:* Arkansas
Filing Company: Economy Premier Assurance Company *State Tracking Number:* EFT \$125
Company Tracking Number: HO AR0003999R01
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /HO AR0003999R01

Attachments:

Filing Introduction.PDF
EQ Exhibits.PDF
Introductory Memo with Geo Rate.PDF
GLM Meom.PDF
NAOG Stae Lift Chart with Geo Rate.PDF
PFM Model K Home by Form Support.PDF

SERFF Tracking Number: METX-125774254 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
Company Tracking Number: HO AR0003999R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /HO AR0003999R01

Satisfied -Name: Objection Response Letter 090408,
Exhibit A, Exhibit B **Review Status:**
Filed 09/24/2008

Comments:

Attachments:

Objection Response Letter 090408.PDF
Exhibit A.PDF
Exhibit B.PDF

Satisfied -Name: Objection Response Letter 091508 **Review Status:**
Filed 09/24/2008

Comments:

Attachment:

Objection Response Letter 091508.PDF

Satisfied -Name: Objection response 092308 **Review Status:**
Filed 09/24/2008

Comments:

Attachment:

Objection response 092308.PDF

NAIC Number: 241-40649
 Company Name: Economy Premier Assurance Company (formerly EPIC & EF&C)
 Contact Person: Jacqueline A. Hattoy
 Telephone No.: 401-827-2949
 Email Address: jhattoy@nelife.com
 Effective Date: 11/21/2008 (NB), 01/31/2009 (RB)

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

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

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$328.00	\$369.00	\$410.00	\$461.00	\$506.00	\$569.00	\$489.00	\$550.00	\$495.00	\$556.00	\$506.00	\$569.00	\$506.00	\$569.00	\$389.00	\$438.00	\$426.00	\$480.00
	\$120,000	\$474.00	\$534.00	\$593.00	\$667.00	\$731.00	\$823.00	\$706.00	\$795.00	\$715.00	\$804.00	\$731.00	\$823.00	\$731.00	\$823.00	\$562.00	\$633.00	\$616.00	\$693.00
	\$160,000	\$633.00	\$713.00	\$791.00	\$890.00	\$977.00	\$1,099.00	\$943.00	\$1,061.00	\$954.00	\$1,074.00	\$977.00	\$1,099.00	\$977.00	\$1,099.00	\$751.00	\$845.00	\$823.00	\$926.00
6	\$80,000	\$410.00	\$451.00	\$513.00	\$564.00	\$633.00	\$696.00	\$611.00	\$672.00	\$618.00	\$680.00	\$633.00	\$696.00	\$633.00	\$696.00	\$487.00	\$535.00	\$533.00	\$586.00
	\$120,000	\$593.00	\$652.00	\$741.00	\$815.00	\$914.00	\$1,005.00	\$883.00	\$971.00	\$893.00	\$983.00	\$914.00	\$1,005.00	\$914.00	\$1,005.00	\$703.00	\$773.00	\$770.00	\$847.00
	\$160,000	\$792.00	\$871.00	\$989.00	\$1,088.00	\$1,221.00	\$1,343.00	\$1,179.00	\$1,297.00	\$1,193.00	\$1,312.00	\$1,221.00	\$1,343.00	\$1,221.00	\$1,343.00	\$939.00	\$1,033.00	\$1,029.00	\$1,131.00
9	\$80,000	\$763.00	\$886.00	\$953.00	\$1,107.00	\$1,177.00	\$1,366.00	\$1,137.00	\$1,320.00	\$1,150.00	\$1,335.00	\$1,177.00	\$1,366.00	\$1,177.00	\$1,366.00	\$905.00	\$1,051.00	\$992.00	\$1,151.00
	\$120,000	\$1,103.00	\$1,281.00	\$1,378.00	\$1,600.00	\$1,700.00	\$1,974.00	\$1,642.00	\$1,907.00	\$1,662.00	\$1,929.00	\$1,700.00	\$1,974.00	\$1,700.00	\$1,974.00	\$1,308.00	\$1,519.00	\$1,433.00	\$1,664.00
	\$160,000	\$1,473.00	\$1,710.00	\$1,840.00	\$2,136.00	\$2,270.00	\$2,637.00	\$2,193.00	\$2,547.00	\$2,219.00	\$2,577.00	\$2,270.00	\$2,637.00	\$2,270.00	\$2,637.00	\$1,746.00	\$2,028.00	\$1,913.00	\$2,222.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$88.00	\$88.00	\$88.00	\$88.00	\$97.00	\$97.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$66.00	\$66.00	\$70.00	\$70.00
	\$15,000	\$138.00	\$138.00	\$138.00	\$138.00	\$151.00	\$151.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$104.00	\$104.00	\$109.00	\$109.00
	\$25,000	\$193.00	\$193.00	\$193.00	\$193.00	\$212.00	\$212.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$145.00	\$145.00	\$152.00	\$152.00
6	\$5,000	\$98.00	\$98.00	\$98.00	\$98.00	\$108.00	\$108.00	\$98.00	\$98.00	\$98.00	\$98.00	\$98.00	\$98.00	\$98.00	\$98.00	\$74.00	\$74.00	\$77.00	\$77.00
	\$15,000	\$153.00	\$153.00	\$153.00	\$153.00	\$168.00	\$168.00	\$153.00	\$153.00	\$153.00	\$153.00	\$153.00	\$153.00	\$153.00	\$153.00	\$115.00	\$115.00	\$121.00	\$121.00
	\$25,000	\$214.00	\$214.00	\$214.00	\$214.00	\$235.00	\$235.00	\$214.00	\$214.00	\$214.00	\$214.00	\$214.00	\$214.00	\$214.00	\$214.00	\$161.00	\$161.00	\$169.00	\$169.00
9	\$5,000	\$159.00	\$159.00	\$159.00	\$159.00	\$174.00	\$174.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$119.00	\$119.00	\$125.00	\$125.00
	\$15,000	\$248.00	\$248.00	\$248.00	\$248.00	\$272.00	\$272.00	\$248.00	\$248.00	\$248.00	\$248.00	\$248.00	\$248.00	\$248.00	\$248.00	\$186.00	\$186.00	\$196.00	\$196.00
	\$25,000	\$347.00	\$347.00	\$347.00	\$347.00	\$381.00	\$381.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$261.00	\$261.00	\$274.00	\$274.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	0-5	%	Deadbolt Lock	0-5	%
Burglar Alarm	5	%	Window Locks		%
Smoke Alarm	0-5	%	\$1,000 Deductible	12	%
			Other (specify)		
	Automatic Sprinkler	10	%		
	Maximum Credit Allowed	20	%		

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cov

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes (yes or no) no

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 1.46	\$ 0.60
Lowest Risk	\$ 1.22	\$ 0.50

NAIC Number: 241-40649
 Company Name: Economy Premier Assurance Company (formerly USF&G)
 Contact Person: Jacqueline A. Hattoy
 Telephone No.: 401-827-2949
 Email Address: jhattoy@nelife.com
 Effective Date: 11/21/2008 (NB), 01/31/2009 (RB)

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

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

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$410.00	\$461.00	\$439.00	\$494.00	\$644.00	\$725.00	\$741.00	\$834.00	\$741.00	\$834.00	\$550.00	\$619.00	\$550.00	\$619.00	\$410.00	\$461.00	\$479.00	\$539.00
	\$120,000	\$600.00	\$675.00	\$643.00	\$723.00	\$944.00	\$1,061.00	\$1,085.00	\$1,221.00	\$1,085.00	\$1,221.00	\$805.00	\$906.00	\$805.00	\$906.00	\$600.00	\$675.00	\$702.00	\$789.00
	\$160,000	\$802.00	\$903.00	\$860.00	\$967.00	\$1,262.00	\$1,419.00	\$1,451.00	\$1,633.00	\$1,451.00	\$1,633.00	\$1,076.00	\$1,211.00	\$1,076.00	\$1,211.00	\$802.00	\$903.00	\$938.00	\$1,055.00
6	\$80,000	\$512.00	\$571.00	\$549.00	\$612.00	\$806.00	\$898.00	\$927.00	\$1,033.00	\$927.00	\$1,033.00	\$687.00	\$766.00	\$687.00	\$766.00	\$512.00	\$571.00	\$599.00	\$668.00
	\$120,000	\$750.00	\$836.00	\$804.00	\$896.00	\$1,179.00	\$1,315.00	\$1,357.00	\$1,513.00	\$1,357.00	\$1,513.00	\$1,006.00	\$1,122.00	\$1,006.00	\$1,122.00	\$750.00	\$836.00	\$877.00	\$978.00
	\$160,000	\$1,003.00	\$1,118.00	\$1,074.00	\$1,198.00	\$1,577.00	\$1,758.00	\$1,814.00	\$2,022.00	\$1,814.00	\$2,022.00	\$1,345.00	\$1,500.00	\$1,345.00	\$1,500.00	\$1,003.00	\$1,118.00	\$1,173.00	\$1,307.00
9	\$80,000	\$1,159.00	\$1,432.00	\$1,242.00	\$1,534.00	\$1,823.00	\$2,251.00	\$2,097.00	\$2,590.00	\$2,097.00	\$2,590.00	\$1,555.00	\$1,921.00	\$1,555.00	\$1,921.00	\$1,159.00	\$1,432.00	\$1,355.00	\$1,674.00
	\$120,000	\$1,698.00	\$2,097.00	\$1,819.00	\$2,246.00	\$2,669.00	\$3,297.00	\$3,070.00	\$3,792.00	\$3,070.00	\$3,792.00	\$2,277.00	\$2,813.00	\$2,277.00	\$2,813.00	\$1,698.00	\$2,097.00	\$1,985.00	\$2,451.00
	\$160,000	\$2,270.00	\$2,803.00	\$2,432.00	\$3,003.00	\$3,569.00	\$4,408.00	\$4,105.00	\$5,070.00	\$4,105.00	\$5,070.00	\$3,045.00	\$3,761.00	\$3,045.00	\$3,761.00	\$2,270.00	\$2,803.00	\$2,654.00	\$3,278.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00
	\$15,000	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00
	\$25,000	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00
6	\$5,000	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00
	\$15,000	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00
	\$25,000	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00
9	\$5,000	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00
	\$15,000	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00
	\$25,000	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	0-5	%	Deadbolt Lock	0-5	%
Burglar Alarm	5	%	Window Locks		%
Smoke Alarm	0-5	%	\$1,000 Deductible	12	%
			Other (specify)		
			Automatic Sprinkler	10	%
			Maximum Credit Allowed	20	%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cov

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10-15	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ 1.46	\$ 0.60
	Lowest Risk	\$ 1.22	\$ 0.50

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

1.	This filing transmittal is part of Company Tracking #	HO 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.	Economy Premier Assurance Company	B.	241-40649

		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.	04.0 Homeowners	B.	04.0000 Homeowners 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
Owners	N/A	0%					
Renters/Condo	N/A	0%					
TOTAL OVERALL EFFECT	N/A	0%					

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
2004	2,162	1.9%	09/15/2004	2,175	874	40%	47%
2005	1,822	-1.4%	09/30/2005	1,935	584	30%	68%
2007	1,368	0.0%	05/29/2007	1,581	246	16%	50%
2008	1,194	0.1%	04/19/2008	1,427	979	69%	51%

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. Apply Lost Cost Factors to Future filings? (Y or N)
9. 0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. 0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

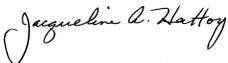
Property & Casualty Transmittal Document

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 #
Economy Premier Assurance Company	IL	40649	36-3105737	

5. Company Tracking Number	HO AR0003999R01
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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)	04.0 Homeowners
10.	Sub-Type of Insurance (Sub-TOI)	04.0000 Homeowners Sub-TOI Combinations
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Residential Property Program
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: Renewal: 01/31/2009
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 #	HO AR0003999R01
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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 EPAC Residential Property Program 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



August 13, 2008

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

RE: ECONOMY PREMIER ASSURANCE COMPANY (formerly Economy)
ECONOMY PREMIER ASSURANCE COMPANY (formerly USF&G)
Residential Property Program
Rate and Rule Revision

Dear Commissioner Benafield Bowman:

In accordance with Arkansas Insurance Laws, Economy Premier Assurance Company hereby submits a revision of their Residential Property Program's rates and rules. The attached Filing Introduction and Exhibits explain the revision in greater detail.

We propose to implement these changes with respect to renewal business effective on and after January 31, 2009. Economy Premier Assurance Company is no longer open for new business.

If you have any questions regarding this SERFF submission, an objection letter report 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

ECONOMY PREMIER ASSURANCE COMPANY

Arkansas Homeowners

Introduction

Economy Premier Assurance Company's Homeowners rates were filed with the Arkansas Insurance Department effective March 15, 2008 for new business and April 19, 2008 for renewal business.

At this time, Economy Premier Assurance Company is proposing an overall rate level change of 0%.

This revision includes the introduction of the new tiering program.

Summary of Changes:

- The age of insured factor for condominium has been revised.
- The product factors for condominium and platinum condominium have been revised.
- Base rates have been revised.
- Earthquake rates have been revised resulting in a rate level effect of +1.06% for former Economy business and +0.62% for former USF&G business.

ECONOMY PREMIER ASSURANCE COMPANY (Former Economy)

Arkansas Homeowners - Earthquake Rate Change

Current Rate	Zone	5% Deductible			10% Deductible			15% Deductible			20% Deductible			25% Deductible		
		Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior
Owners	2	--	--	--	--	--	--	\$0.39	\$1.03	\$0.39	\$0.34	\$0.97	\$0.34	\$0.28	\$0.92	\$0.28
	3	\$0.34	\$0.89	\$0.34	\$0.30	\$0.85	\$0.30	\$0.27	\$0.79	\$0.27	\$0.23	\$0.75	\$0.23	\$0.19	\$0.70	\$0.19
	4	\$0.34	\$0.89	\$0.34	\$0.30	\$0.85	\$0.30	\$0.27	\$0.79	\$0.27	\$0.23	\$0.75	\$0.23	\$0.19	\$0.70	\$0.19
	5	\$0.34	\$0.89	\$0.34	\$0.30	\$0.85	\$0.30	\$0.27	\$0.79	\$0.27	\$0.23	\$0.75	\$0.23	\$0.19	\$0.70	\$0.19
Renters & Condo	2	\$0.34	\$0.77	--	\$0.30	\$0.73	--	\$0.27	\$0.69	--	\$0.23	\$0.65	--	\$0.19	\$0.61	--
	3	\$0.22	\$0.59	--	\$0.20	\$0.56	--	\$0.17	\$0.53	--	\$0.15	\$0.50	--	\$0.12	\$0.47	--
	4	\$0.22	\$0.59	--	\$0.20	\$0.56	--	\$0.17	\$0.53	--	\$0.15	\$0.50	--	\$0.12	\$0.47	--
	5	\$0.22	\$0.59	--	\$0.20	\$0.56	--	\$0.17	\$0.53	--	\$0.15	\$0.50	--	\$0.12	\$0.47	--

Proposed Rate	Zone	5% Deductible			10% Deductible			15% Deductible			20% Deductible			25% Deductible		
		Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior
Owners	2	--	--	--	--	--	--	\$0.60	\$1.46	\$0.78	\$0.52	\$1.37	\$0.68	\$0.43	\$1.30	\$0.56
	3	\$0.66	\$1.61	\$0.85	\$0.50	\$1.22	\$0.65	\$0.45	\$1.18	\$0.59	\$0.38	\$1.12	\$0.50	\$0.31	\$1.05	\$0.41
	4	\$0.66	\$1.61	\$0.85	\$0.50	\$1.22	\$0.65	\$0.45	\$1.18	\$0.59	\$0.38	\$1.12	\$0.50	\$0.31	\$1.05	\$0.41
	5	\$0.66	\$1.61	\$0.85	\$0.50	\$1.22	\$0.65	\$0.45	\$1.18	\$0.59	\$0.38	\$1.12	\$0.50	\$0.31	\$1.05	\$0.41
Renters & Condo	2	\$0.66	\$1.48	--	\$0.50	\$1.10	--	\$0.42	\$1.01	--	\$0.36	\$0.95	--	\$0.30	\$0.89	--
	3	\$0.44	\$1.10	--	\$0.34	\$0.82	--	\$0.29	\$0.81	--	\$0.26	\$0.76	--	\$0.21	\$0.71	--
	4	\$0.44	\$1.10	--	\$0.34	\$0.82	--	\$0.29	\$0.81	--	\$0.26	\$0.76	--	\$0.21	\$0.71	--
	5	\$0.44	\$1.10	--	\$0.34	\$0.82	--	\$0.29	\$0.81	--	\$0.26	\$0.76	--	\$0.21	\$0.71	--

EQ Rate Change	Zone	5% Deductible			10% Deductible			15% Deductible			20% Deductible			25% Deductible		
		Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior
Owners	2	--	--	--	--	--	--	53.85%	41.75%	100.00%	52.94%	41.24%	100.00%	53.57%	41.30%	100.00%
	3	94.12%	80.90%	150.00%	66.67%	43.53%	116.67%	66.67%	49.37%	118.52%	65.22%	49.33%	117.39%	63.16%	50.00%	115.79%
	4	94.12%	80.90%	150.00%	66.67%	43.53%	116.67%	66.67%	49.37%	118.52%	65.22%	49.33%	117.39%	63.16%	50.00%	115.79%
	5	94.12%	80.90%	150.00%	66.67%	43.53%	116.67%	66.67%	49.37%	118.52%	65.22%	49.33%	117.39%	63.16%	50.00%	115.79%
Renters & Condo	2	94.12%	92.21%	--	66.67%	50.68%	--	55.56%	46.38%	--	56.52%	46.15%	--	57.89%	45.90%	--
	3	100.00%	86.44%	--	70.00%	46.43%	--	70.59%	52.83%	--	73.33%	52.00%	--	75.00%	51.06%	--
	4	100.00%	86.44%	--	70.00%	46.43%	--	70.59%	52.83%	--	73.33%	52.00%	--	75.00%	51.06%	--
	5	100.00%	86.44%	--	70.00%	46.43%	--	70.59%	52.83%	--	73.33%	52.00%	--	75.00%	51.06%	--

EQ Premium	Zone	5% Deductible			10% Deductible			15% Deductible			20% Deductible			25% Deductible		
		Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior
Owners	2	\$0	\$0	\$0	\$0	\$0	\$0	\$208	\$1,229	\$0	\$122	\$352	\$0	\$0	\$0	\$0
	3	\$0	\$0	\$0	\$475	\$1,756	\$0	\$383	\$808	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4	\$0	\$0	\$0	\$1,147	\$4,561	\$0	\$0	\$203	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5	\$0	\$0	\$0	\$630	\$1,318	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Renters & Condo	2	\$0	\$0	\$0	\$0	\$0	\$0	\$8	\$0	\$0	\$0	\$0	\$0	\$0	\$35	\$0
	3	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4	\$0	\$0	\$0	\$17	(\$1)	\$53	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5	\$0	\$0	\$0	\$18	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Overall EQ Rate Change	48.5%
Total State Premium	\$606,597
Overall Rate Change due to EQ Change	1.06%

ECONOMY PREMIER ASSURANCE COMPANY (Former USF&G)

Arkansas Homeowners - Earthquake Rate Change

Current Rate		10% Deductible			15% Deductible			20% Deductible			25% Deductible		
		Zone	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry
Owners	2	--	--	--	\$0.47	\$1.24	\$0.47	\$0.40	\$1.16	\$0.40	\$0.33	\$1.11	\$0.33
	3	\$0.36	\$1.02	\$0.36	\$0.32	\$0.96	\$0.32	\$0.27	\$0.90	\$0.27	\$0.23	\$0.86	\$0.23
	4	\$0.36	\$1.02	\$0.36	\$0.32	\$0.96	\$0.32	\$0.27	\$0.90	\$0.27	\$0.23	\$0.86	\$0.23
	5	\$0.36	\$1.02	\$0.36	\$0.32	\$0.96	\$0.32	\$0.27	\$0.90	\$0.27	\$0.23	\$0.86	\$0.23
	5	\$0.36	\$1.02	\$0.36	\$0.32	\$0.96	\$0.32	\$0.27	\$0.90	\$0.27	\$0.23	\$0.86	\$0.23
Renters & Condo	2	\$0.36	\$0.88	--	\$0.32	\$0.83	--	\$0.27	\$0.77	--	\$0.23	\$0.74	--
	3	\$0.24	\$0.67	--	\$0.21	\$0.63	--	\$0.18	\$0.59	--	\$0.15	\$0.56	--
	4	\$0.24	\$0.67	--	\$0.21	\$0.63	--	\$0.18	\$0.59	--	\$0.15	\$0.56	--
	5	\$0.24	\$0.67	--	\$0.21	\$0.63	--	\$0.18	\$0.59	--	\$0.15	\$0.56	--
	5	\$0.24	\$0.67	--	\$0.21	\$0.63	--	\$0.18	\$0.59	--	\$0.15	\$0.56	--
Proposed Rate		10% Deductible			15% Deductible			20% Deductible			25% Deductible		
	Zone	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior
Owners	2	--	--	--	\$0.60	\$1.46	\$0.78	\$0.52	\$1.37	\$0.68	\$0.43	\$1.30	\$0.56
	3	\$0.50	\$1.22	\$0.65	\$0.45	\$1.18	\$0.59	\$0.38	\$1.12	\$0.50	\$0.31	\$1.05	\$0.41
	4	\$0.50	\$1.22	\$0.65	\$0.45	\$1.18	\$0.59	\$0.38	\$1.12	\$0.50	\$0.31	\$1.05	\$0.41
	5	\$0.50	\$1.22	\$0.65	\$0.45	\$1.18	\$0.59	\$0.38	\$1.12	\$0.50	\$0.31	\$1.05	\$0.41
	5	\$0.50	\$1.22	\$0.65	\$0.45	\$1.18	\$0.59	\$0.38	\$1.12	\$0.50	\$0.31	\$1.05	\$0.41
Renters & Condo	2	\$0.50	\$1.10	--	\$0.42	\$1.01	--	\$0.36	\$0.95	--	\$0.30	\$0.89	--
	3	\$0.34	\$0.82	--	\$0.29	\$0.81	--	\$0.26	\$0.76	--	\$0.21	\$0.71	--
	4	\$0.34	\$0.82	--	\$0.29	\$0.81	--	\$0.26	\$0.76	--	\$0.21	\$0.71	--
	5	\$0.34	\$0.82	--	\$0.29	\$0.81	--	\$0.26	\$0.76	--	\$0.21	\$0.71	--
	5	\$0.34	\$0.82	--	\$0.29	\$0.81	--	\$0.26	\$0.76	--	\$0.21	\$0.71	--
EQ Rate Change		10% Deductible			15% Deductible			20% Deductible			25% Deductible		
	Zone	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior
Owners	2	--	--	--	27.66%	17.74%	65.96%	30.00%	18.10%	70.00%	30.30%	17.12%	69.70%
	3	38.89%	19.61%	80.56%	40.63%	22.92%	84.38%	40.74%	24.44%	85.19%	34.78%	22.09%	78.26%
	4	38.89%	19.61%	80.56%	40.63%	22.92%	84.38%	40.74%	24.44%	85.19%	34.78%	22.09%	78.26%
	5	38.89%	19.61%	80.56%	40.63%	22.92%	84.38%	40.74%	24.44%	85.19%	34.78%	22.09%	78.26%
	5	38.89%	19.61%	80.56%	40.63%	22.92%	84.38%	40.74%	24.44%	85.19%	34.78%	22.09%	78.26%
Renters & Condo	2	38.89%	25.00%	--	31.25%	21.69%	--	33.33%	23.38%	--	30.43%	20.27%	--
	3	41.67%	22.39%	--	38.10%	28.57%	--	44.44%	28.81%	--	40.00%	26.79%	--
	4	41.67%	22.39%	--	38.10%	28.57%	--	44.44%	28.81%	--	40.00%	26.79%	--
	5	41.67%	22.39%	--	38.10%	28.57%	--	44.44%	28.81%	--	40.00%	26.79%	--
	5	41.67%	22.39%	--	38.10%	28.57%	--	44.44%	28.81%	--	40.00%	26.79%	--
EQ Premium		10% Deductible			15% Deductible			20% Deductible			25% Deductible		
	Zone	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior	Frame	Masonry	Superior
Owners	2	\$0	\$0	\$0	\$538	\$4,192	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3	\$655	\$932	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4	\$2,181	\$6,469	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5	\$1,807	\$5,739	\$0	\$242	\$489	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5	\$1,807	\$5,739	\$0	\$242	\$489	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Renters & Condo	2	\$0	\$0	\$0	\$55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3	\$0	\$20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4	\$9	\$38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5	\$0	\$94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5	\$0	\$94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Overall EQ Rate Change				23.6%									
Total State Premium				\$896,241									
Overall Rate Change due to EQ Change				0.62%									

Economy Premier Assurance Company
Residential Property
Revised Tiering Program

With this revision we are proposing to revise our tiering structure to now be a points based program. New business will be assigned positive or negative tier points for each of the risk characteristics listed in our tiering rules. These points are added together to determine the total number of tier points which are then added to the base tier to determine the final tier assignment of the policy. This tier program replaces our current tiering structure, a tier grid which assigns a tier based on a combination of several rating factors. Our current tiering program has 8 tiers with varying rate differentials between tiers. Our new tiering structure will have over 70 tiers, with approximately 3 percent differential between each tier. These smaller differentials between each tier will allow us to better match risk to rate than under our current program.

Our new tiering approach further refines our current program by introducing different tier point assignments by policy form. As an example, our new program will allow us to recognize differences in a homeowner risk with 1 prior fire claim versus a condominium risk with 1 prior fire claim. Other enhancements to our current program include the addition of new tiering criteria such as Age of Insured, Coverage Amount, and GeoRatesm as well as the additional segmentation of criteria already being used in our current program such as number of prior claims by peril grouping. GeoRate is based on the terrain of the land at the location of the property, the distance to coastal hazards, and historical weather patterns in the area.

We also expect to see an additional benefit of this new program, its flexible platform. This component will allow us to easily revise tier points for risk characteristics or introduce new criteria based on emerging loss experience. Our current tiering program which was in a grid format, did not allow us to easily revise tier assignments based on the loss results of one or more risk characteristics.

Finally, we are incorporating our new Personal Financial Management (PFM) Scoring Model into our tiering plan. This scoring model has 48 different levels. The same scoring model was approved for use in our auto program in the state under filing number SERT-6R9GH7761. We have included a lift chart in this filing showing the loss ratio relativity by PFM level.

Existing Policyholders

Our former Economy business currently has two rate levels (EPIC Preferred and EF&C Standard Plus), which we are consolidating into one. We are also consolidating the two rate levels (FGIC and USF&G) of our former USF&G business into one. In order to limit the rate impact on our renewal customers, we will be mapping our current book of business to a comparable tier based on the current tier factor of the policy and the base rate relativity.

Additionally, we have included our renewal tiering criteria indicating how we will be re-evaluating risks and reducing their tier if they are claim free for the last 3 years. For those customers that have had recent claims we will also be re-evaluating their tier and increasing it based on this recent activity. Please refer to the rate pages for the exact renewal tier criteria.

Metropolitan Property and Casualty Insurance Company
Economy Premier Assurance Company
Arkansas Residential Property
Home Revised Tiering Program Multivariate Analysis

The revised homeowners tiering program was developed using multivariate analysis, in particular generalized linear models (GLM). GLM models are recognized today as the industry standard method for pricing personal lines. By employing the Generalized Linear Model in the multivariate study, we ensured that the effects of variables would not be double counted in the rating process, and the resulting rates would be adequate, not excessive, and not unfairly discriminatory.

The data for this analysis was extracted from Metropolitan Property and Casualty Insurance Company Home Warehouse. Each record in our database contained policy-level earned exposures, earned premium, and capped incurred losses along with policy characteristics and related rating variables present in our rating structure. We have used countrywide data for accident years 2000-2005. This data set contained 4 million house-years of exposure, 2.7 billion of earned premium, and 1.4 billion of capped incurred losses for owners forms. The individual loss amounts were capped at \$100,000 for liability perils, and at 50% of AOI for all other perils.

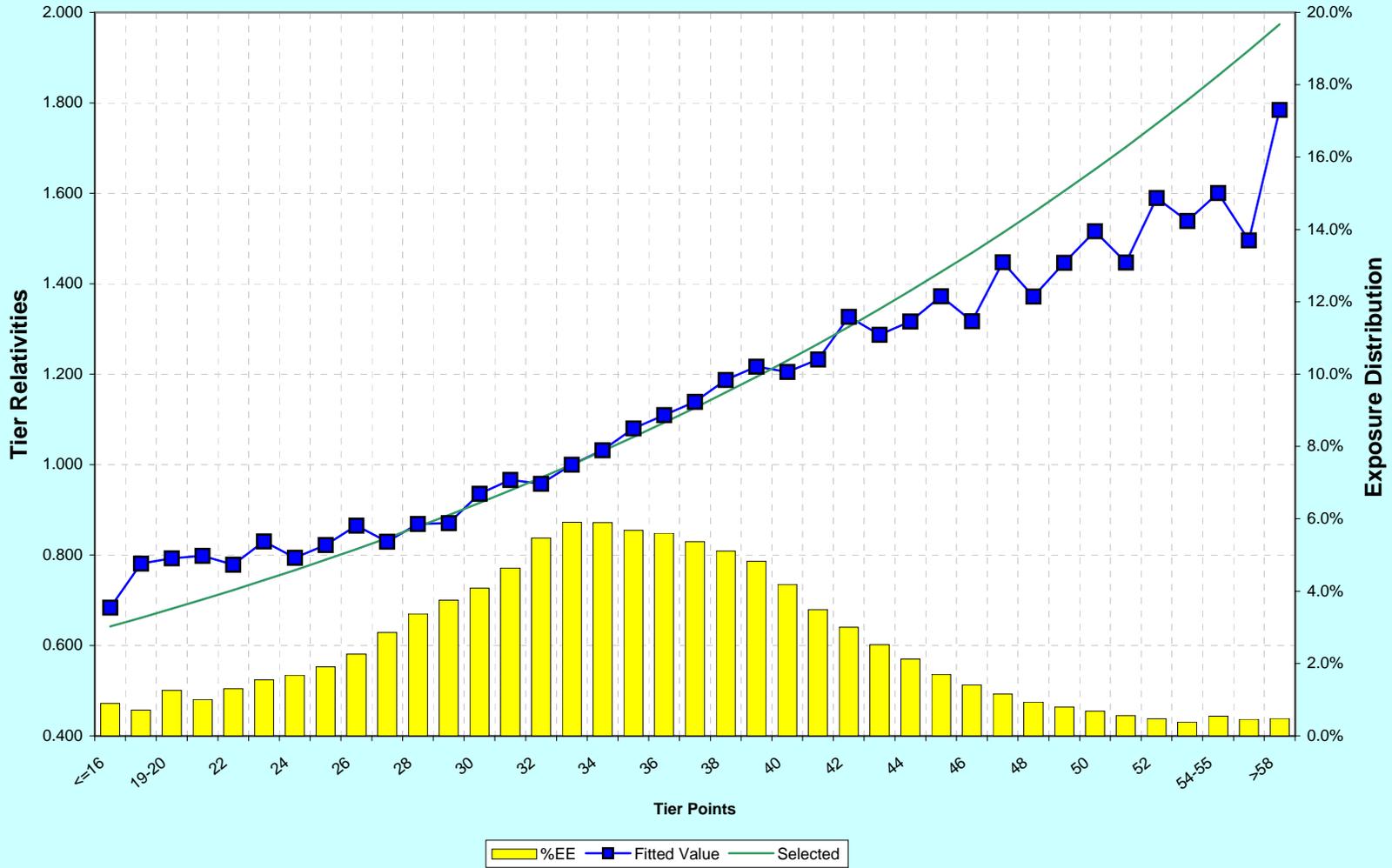
The analysis was done in several steps. First, GLM models were used to determine tiering conditions and to provide a basis for the selection of the tier points for these conditions. Once the tiering conditions were established, each policy was assigned a tier based on the proposed tier structure. Then a second GLM model was performed to obtain the indicated tier factors.

Pure premium was used as a target variable in the GLM models. A Log link function and a Gamma distribution were applied to obtain the parameter estimates. Variables such as loss experience, coverage amount, age of home, and age of insured are being used in rating as well as in the determination of the tier. It was necessary to include these variables in our models to ensure no double-counting. Other variables, such as state/company combination, and territory group were used in the model to control for, or absorb certain effects that could bias the parameter estimates. For example, the state/company variable was used to control for the base rate differences across different Metropolitan companies and states. In this way, the model was able to explain the relative differences by tier, without being biased by underwriting or regulatory differences in different companies and states.

GeoRate was modeled separately in a similar fashion. It is based on the terrain of the land at the location of the property, the distance to coastal hazards, and historical weather patterns in the area. The results were then incorporated into the proposed revised tiering program for homeowners.

The attached chart shows the indicated and proposed tier relativities along with the exposure distribution for each tier. Tiers with low volume of exposure were grouped together before running the second GLM model.

Metropolitan Property and Casualty Insurance Company and Affiliates Homeowners Tier Relativities

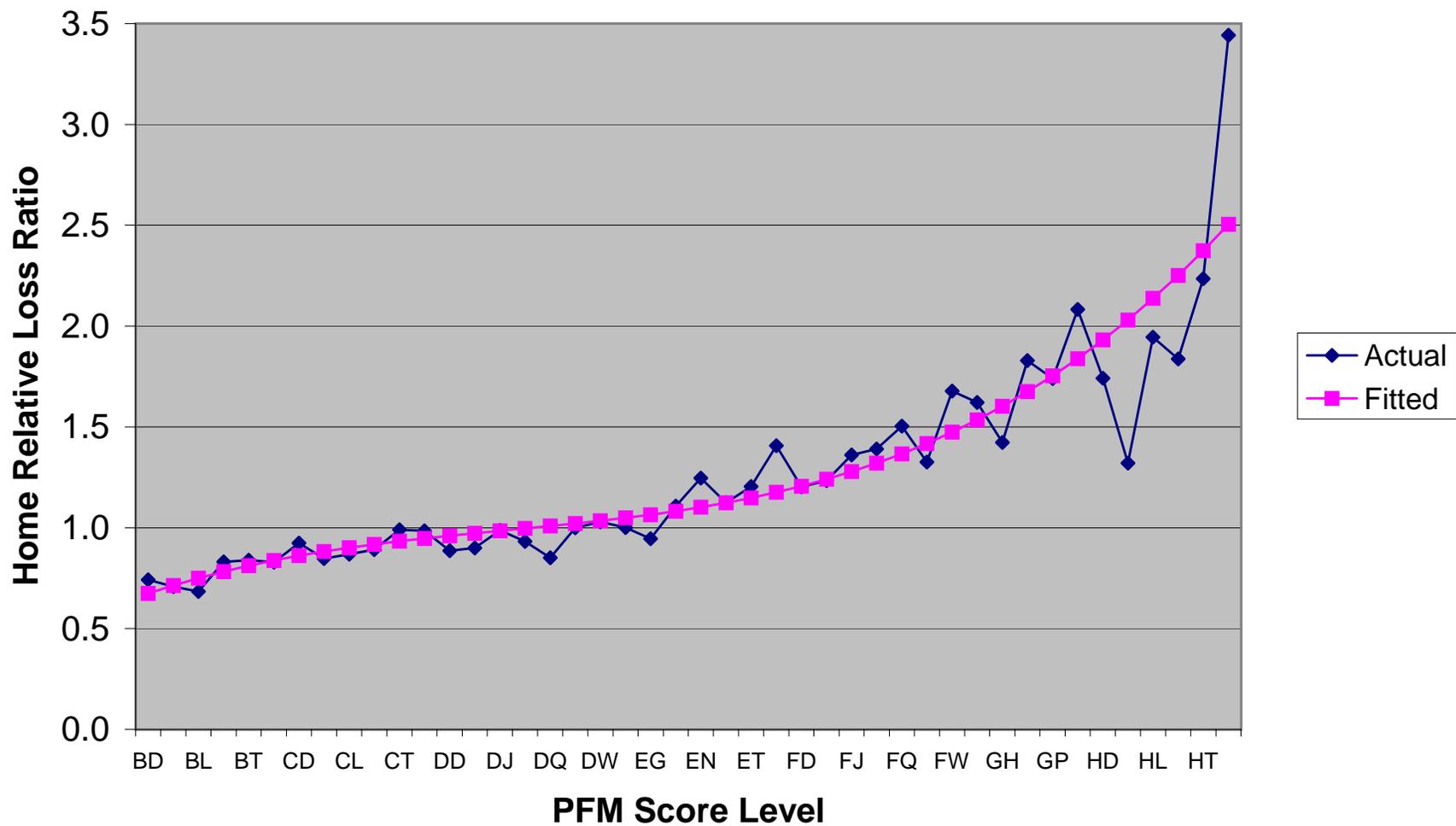


PFM Score**Owner****Home Relative Loss Ratio: Actual and Smoothed**

PFM Score Level	Actual Earned Premium	Actual Loss (capped, x-cat)	Actual Loss Ratio Relativity	Fitted Loss Ratio Relativity
BD	35,377,250	9,557,845	0.742	0.674
BH	32,692,533	8,425,645	0.708	0.714
BL	34,622,232	8,625,842	0.684	0.750
BP	31,526,726	9,531,243	0.830	0.783
BT	31,959,027	9,769,898	0.839	0.812
BW	28,587,766	8,639,557	0.830	0.838
CD	26,169,187	8,801,609	0.924	0.861
CH	26,092,302	8,047,464	0.847	0.882
CL	25,402,325	8,038,483	0.869	0.901
CP	21,862,957	7,095,259	0.891	0.918
CT	21,330,333	7,688,940	0.990	0.933
CW	20,315,241	7,288,052	0.985	0.947
DD	6,244,598	2,015,826	0.886	0.960
DG	16,717,618	5,478,957	0.900	0.972
DJ	18,579,531	6,677,546	0.987	0.984
DN	18,176,903	6,169,756	0.932	0.996
DQ	16,787,893	5,202,803	0.851	1.008
DT	18,568,376	6,755,849	0.999	1.021
DW	17,242,704	6,461,424	1.029	1.034
ED	14,055,887	5,121,848	1.001	1.049
EG	14,514,208	4,994,924	0.945	1.065
EJ	15,860,633	6,395,174	1.107	1.082
EN	15,882,310	7,204,384	1.246	1.102
EQ	14,416,313	5,896,293	1.123	1.124
ET	12,958,449	5,682,277	1.204	1.148
EW	5,178,806	2,652,000	1.406	1.176
FD	15,723,286	6,886,191	1.203	1.206
FG	15,096,048	6,784,746	1.234	1.240
FJ	13,634,258	6,754,137	1.360	1.278
FN	8,387,048	4,249,103	1.391	1.320
FQ	8,193,284	4,485,938	1.503	1.367
FT	7,849,203	3,790,683	1.326	1.418
FW	7,508,832	4,587,155	1.678	1.474
GD	7,707,145	4,549,103	1.621	1.535
GH	4,155,610	2,153,148	1.423	1.602
GL	3,332,574	2,218,843	1.828	1.675
GP	2,916,483	1,848,293	1.740	1.754
GT	2,786,186	2,112,969	2.083	1.839
HD	2,710,098	1,718,052	1.741	1.931
HH	2,481,394	1,193,635	1.321	2.030
HL	2,281,057	1,615,724	1.945	2.137
HP	2,116,298	1,415,415	1.837	2.251
HT	1,647,407	1,340,615	2.235	2.374
HW	737,437	924,351	3.442	2.504
Total	650,385,756	236,846,999	1.000	1.000

PFM Score was created using a credit research database with auto premium and loss from 2001-02, countrywide excluding Massachusetts. The home premium and loss shown above are also from 2001-02, countrywide excluding Massachusetts.. Losses exclude catastrophes and are capped at \$50,000.

Home Relative Loss Ratio by PFM Score Level: Owner



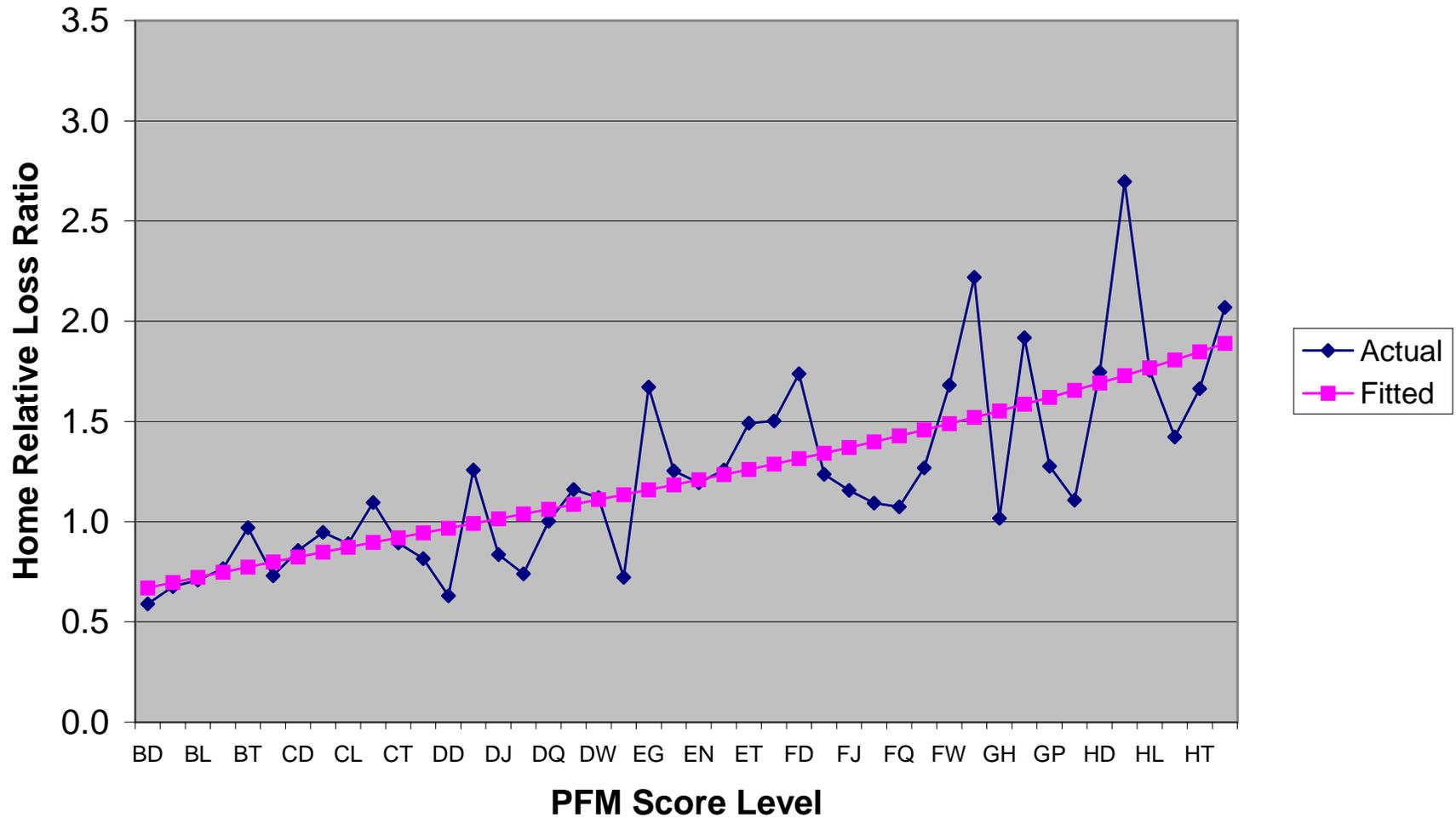
Note: Losses are capped at \$50,000 and exclude catastrophes

PFM Score**Condo****Home Relative Loss Ratio: Actual and Smoothed**

PFM Score Level	Actual Earned Premium	Actual Loss (capped, x-cat)	Actual Loss Ratio Relativity	Fitted Loss Ratio Relativity
BD	1,494,031	373,262	0.589	0.670
BH	1,321,082	378,864	0.676	0.696
BL	1,381,603	415,539	0.709	0.723
BP	1,259,018	408,720	0.766	0.749
BT	1,260,957	518,258	0.969	0.774
BW	1,119,724	346,622	0.730	0.799
CD	1,047,963	380,392	0.856	0.824
CH	1,009,104	405,215	0.947	0.848
CL	1,064,668	402,039	0.890	0.872
CP	910,334	422,879	1.095	0.896
CT	911,437	345,575	0.894	0.920
CW	859,514	297,264	0.816	0.944
DD	274,084	73,320	0.631	0.968
DG	687,575	366,792	1.258	0.991
DJ	816,722	289,296	0.835	1.015
DN	755,931	237,253	0.740	1.038
DQ	743,640	316,173	1.003	1.062
DT	745,035	366,702	1.161	1.086
DW	741,108	351,948	1.120	1.110
ED	576,131	176,580	0.723	1.134
EG	612,909	434,346	1.671	1.159
EJ	614,211	326,380	1.253	1.184
EN	617,172	312,656	1.195	1.209
EQ	627,908	335,046	1.258	1.235
ET	490,695	310,334	1.491	1.260
EW	197,266	125,726	1.503	1.287
FD	607,490	447,724	1.738	1.314
FG	559,081	292,918	1.235	1.341
FJ	511,964	250,979	1.156	1.369
FN	306,531	142,048	1.093	1.398
FQ	281,820	128,367	1.074	1.427
FT	270,103	145,238	1.268	1.458
FW	225,024	160,362	1.680	1.488
GD	248,958	234,251	2.219	1.520
GH	114,577	49,409	1.017	1.553
GL	95,484	77,678	1.918	1.586
GP	81,643	44,221	1.277	1.620
GT	75,296	35,382	1.108	1.655
HD	67,307	49,824	1.746	1.692
HH	57,998	66,320	2.696	1.729
HL	48,823	36,339	1.755	1.767
HP	36,876	22,250	1.423	1.807
HT	23,941	16,884	1.663	1.847
HW	7,886	6,921	2.070	1.889
Total	25,760,624	10,924,296	1.000	1.000

PFM Score was created using a credit research database with auto premium and loss from 2001-02, countrywide excluding Massachusetts. The home premium and loss shown above are also from 2001-02, countrywide excluding Massachusetts.. Losses exclude catastrophes and are capped at \$50,000.

Home Relative Loss Ratio by PFM Score Level: Condo



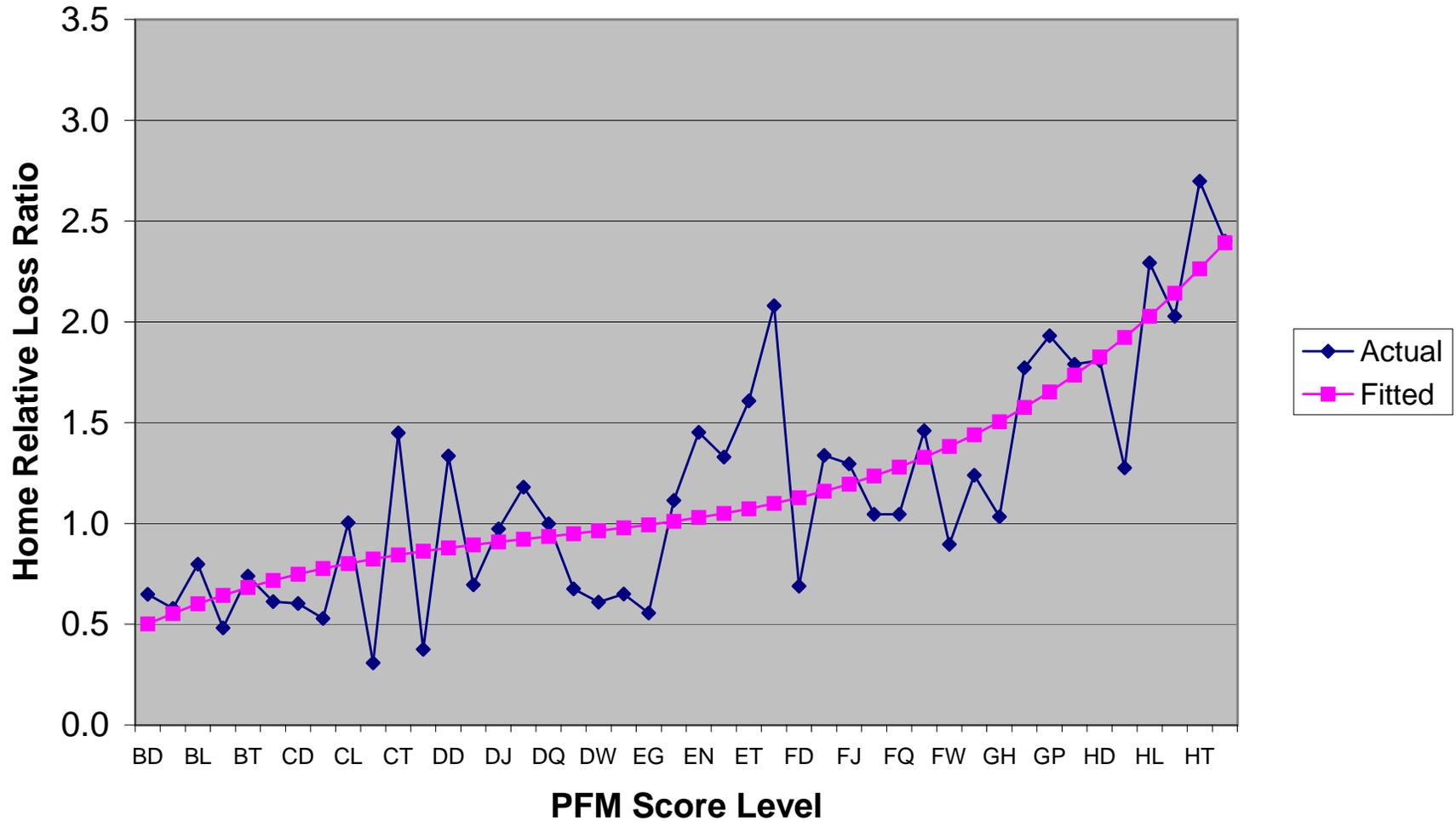
Note: Losses are capped at \$50,000 and exclude catastrophes

PFM Score**Renter****Home Relative Loss Ratio: Actual and Smoothed**

PFM Score Level	Actual Earned Premium	Actual Loss (capped, x-cat)	Actual Loss Ratio Relativity	Fitted Loss Ratio Relativity
BD	912,593	174,778	0.649	0.501
BH	883,946	150,852	0.579	0.554
BL	1,014,268	238,751	0.798	0.601
BP	948,895	134,871	0.482	0.644
BT	924,321	201,461	0.739	0.682
BW	808,004	146,046	0.613	0.717
CD	765,107	135,912	0.602	0.748
CH	762,329	119,005	0.529	0.776
CL	795,679	235,452	1.003	0.801
CP	647,633	58,847	0.308	0.824
CT	712,467	304,620	1.449	0.844
CW	708,461	78,318	0.375	0.862
DD	210,798	83,040	1.335	0.879
DG	606,305	124,448	0.696	0.894
DJ	696,071	199,778	0.973	0.908
DN	664,812	231,383	1.180	0.922
DQ	690,070	203,275	0.999	0.936
DT	765,901	152,750	0.676	0.949
DW	681,365	122,405	0.609	0.963
ED	568,598	109,033	0.650	0.978
EG	628,875	103,075	0.556	0.993
EJ	723,703	237,955	1.115	1.011
EN	747,600	320,124	1.452	1.029
EQ	712,988	279,511	1.329	1.050
ET	685,102	324,989	1.608	1.073
EW	312,576	191,789	2.080	1.099
FD	843,296	171,347	0.689	1.128
FG	847,842	334,584	1.338	1.160
FJ	838,185	320,288	1.295	1.195
FN	537,778	165,957	1.046	1.235
FQ	585,847	180,624	1.045	1.279
FT	504,505	217,370	1.461	1.328
FW	542,488	143,356	0.896	1.381
GD	631,433	230,712	1.239	1.440
GH	341,653	104,134	1.033	1.505
GL	276,608	144,635	1.773	1.575
GP	259,678	147,955	1.932	1.652
GT	247,011	130,412	1.790	1.735
HD	270,230	144,157	1.808	1.826
HH	236,985	89,204	1.276	1.923
HL	246,400	166,677	2.293	2.029
HP	245,521	146,871	2.028	2.142
HT	242,249	192,784	2.698	2.263
HW	138,620	98,177	2.401	2.393
Total	26,414,796	7,791,712	1.000	1.000

PFM Score was created using a credit research database with auto premium and loss from 2001-02, countrywide excluding Massachusetts. The home premium and loss shown above are also from 2001-02, countrywide excluding Massachusetts.. Losses exclude catastrophes and are capped at \$50,000.

Home Relative Loss Ratio by PFM Score Level: Renter



Note: Losses are capped at \$50,000 and exclude catastrophes

September 4, 2008

Becky Harrington
Arkansas Insurance Department
Property and Casualty Division
1200 West Third Street
Little Rock, Arkansas 72201-1904

Subject: Economy Premier Assurance Company (formerly Economy)
Economy Premier Assurance Company (formerly USF&G)
Residential Property Program Rate and Rule Revision
SERFF Filing ID: METX-125774254

Dear Ms. Harrington:

The following is in response to your questions dated August 15, 2008 regarding the above referenced filing.

1) GeoRate - Provide the model and the data set input into the model. Provide justification for the point assignments. Define the rate range groupings.

The requested information concerning GeoRate will be sent under a separate confidential response via Fed-ex.

2) The premium and loss information provided in the PFM Score relativity development must be updated; 2001-02 data is too old. Please run AR only premium and losses through the model. Provide documentation that supports no hit/thin files as being treated as credit neutral. Provide justification for point assignment.

The PFM score relativity analysis has been updated with more recent data. Exhibit A shows the PFM relativities for accident years 2003 through 2007 for Arkansas-specific data as well as for countrywide data. Since the Arkansas-specific data is very thin, the PFM levels were grouped in the Arkansas exhibit; the countrywide data is much larger and more credible. Exhibit B contains support for the no hit PFM levels. Data shows that the loss experience for policies with no hits/thin files is worse than average, justifying the selected tier point for these levels. The tier point assignments for PFM are based on the fitted loss ratio relativities.

3) Remove reference to non-Act of God. We fail to see the relevance of NAOG theft, liability, other, etc.

With this response, all references to non-Act of God have been removed from the wording in the rate pages.

4) Explain what "other" claims include. Arkansas does not allow surcharges and tier placement based upon weather and catastrophe losses.

"Other" claims are other Physical Damage claims, including Watercraft, SPP (exclude Theft), Vandalism, Motor Vehicle Damage, Mine Subsidence, etc., that do not fit into the other claims categories listed in the Tiering Rate Pages.

5) *TIER MOVEMENT RULES Renewals- Who determines whether the claim is an Act of God? When is weather considered a non-Act of God? Explain the movement based on absence of activity rule. Why are only Tiers 27-99 subject to the rule? Does “move down” place insureds in a lower rated tier? Provide additional details on the movement based on credit criteria.*

All natural cause claims, including weather claims, are considered Act of God losses. Act of God losses are not considered in rating or tiering. The term “move down” in the renewal tiering conditions means to place an insured in a lower rated tier.

Since the policies in Tiers 27-99 are likely to have had past claims that factored into their tier assignment, their tier will be reduced to reflect the fact that they have remained clean and that the past claims have aged.

If a policy’s credit is re-run and the PFM level improves or worsens (if it worsens, claim activity must also be present) the tier is adjusted up or down accordingly. The number of tiers moved reflects approximately one-third of the difference in the PFM relativity of the current PFM and the new PFM level; this methodology is designed to minimize rate disruption for current insureds.

6) *New Business Tier Assignment: Definition of PFM score levels. Provide justification for point assignment. Points are assigned to age of home, age of insured, and claims in Item 2 -4, then again in 5-12 using various combinations. Sufficient data has not been submitted to justify the multiple point assignments.*

Metropolitan’s proprietary insurance scoring model produces a numerical score between 10 and 999. These scores are then converted to the two letter score level shown on the tiering rate pages.

Economy Premier Assurance Company is not open to new business, and therefore the New Business Tier Assignment rules and base tiers are not applicable to this writing company.

7) *What specific information is used to develop the base tier points of 26, 31, and 30?*

Economy Premier Assurance Company is not open to new business, and therefore the New Business Tier Assignment rules are not applicable to this writing company.

8) *Age of Dwelling factors - Explain why an age of home factor is applied in addition to the age considerations in the tier assignments. Explain why the factors are different for Tiers 1-36 and 37-99.*

The existing age of dwelling rating variable varies by tier level. With the expansion from 8 to 99 tier levels, the tier levels in the rating factor were updated to reflect the conversion to the expanded program. No changes to this rating variable are proposed to the insured population within this discount. The change in the listed tiers is simply to reflect where in the new tiering program the previous tiers will convert to.

9) *Explain why an age of insured factor is used in addition to being criteria for point assignment under tier determination.*

Economy Premier Assurance Company is not open to new business, and therefore the New Business Tier Assignment rules are not applicable to this writing company.

10) Explain how experience rating in addition to tier points for losses is not excessive.

Economy Premier Assurance Company is not open to new business, and therefore the New Business Tier Assignment rules are not applicable to this writing company.

In addition, tier condition 16 for Condominiums on Tier Rating Page 7 and tier condition 1 on Tier Rating Page 9 have been clarified.

If you have any questions regarding this SERFF submission, a problem report 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,

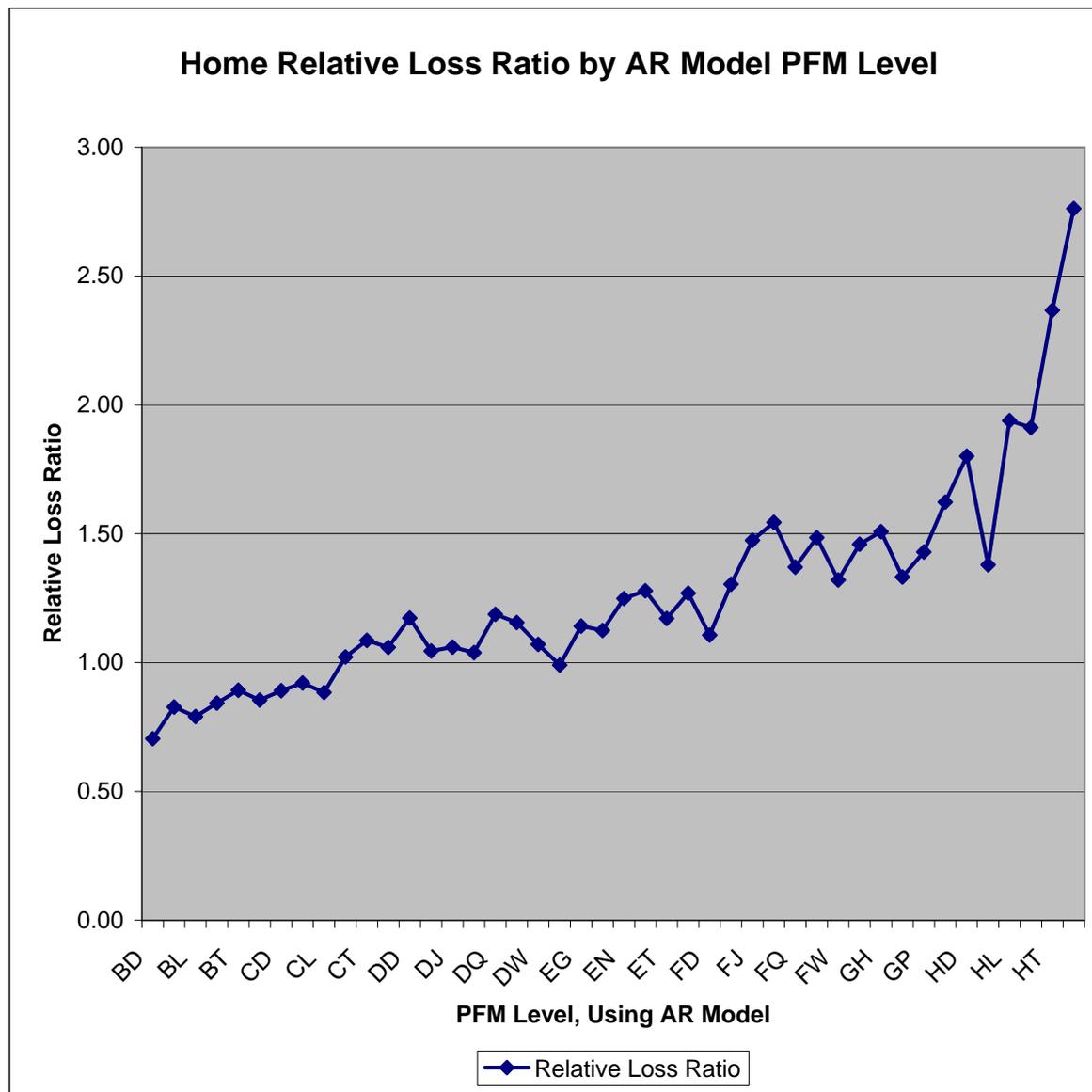
Melissa Baro, ACAS
Pricing Manager

Enclosure

Home Premium and Loss by PFM Level

Countrywide excluding AK, CA, FL, HI, MA and NC
 Policies with PFM ordered 2001-2007, Scored on AR Model
 Accident Years 2003-07

PFM Level	Earned Premium	Incurred Loss, Capped, x-cat	Loss Ratio	Relative Loss Ratio
BD	191,580,046	40,438,817	21.1%	0.705
BH	154,802,822	38,396,583	24.8%	0.828
BL	155,803,750	36,892,220	23.7%	0.790
BP	144,342,633	36,443,681	25.2%	0.843
BT	144,309,927	38,600,283	26.7%	0.893
BW	127,071,562	32,535,324	25.6%	0.855
CD	112,810,892	30,107,394	26.7%	0.891
CH	104,209,094	28,734,442	27.6%	0.920
CL	95,742,085	25,358,761	26.5%	0.884
CP	79,701,544	24,391,641	30.6%	1.021
CT	74,225,743	24,156,837	32.5%	1.086
CW	69,468,187	22,034,421	31.7%	1.059
DD	21,640,045	7,604,857	35.1%	1.173
DG	55,353,985	17,330,848	31.3%	1.045
DJ	60,287,602	19,149,255	31.8%	1.060
DN	57,723,972	17,963,900	31.1%	1.039
DQ	51,876,750	18,455,288	35.6%	1.187
DT	56,183,226	19,445,888	34.6%	1.155
DW	50,947,542	16,337,525	32.1%	1.070
ED	40,854,771	12,125,253	29.7%	0.991
EG	42,366,836	14,490,315	34.2%	1.142
EJ	46,768,015	15,760,635	33.7%	1.125
EN	45,173,442	16,897,262	37.4%	1.248
EQ	40,869,275	15,654,671	38.3%	1.278
ET	35,002,669	12,281,901	35.1%	1.171
EW	14,753,379	5,609,564	38.0%	1.269
FD	42,435,534	14,072,611	33.2%	1.107
FG	40,666,301	15,893,009	39.1%	1.304
FJ	34,502,931	15,244,739	44.2%	1.475
FN	21,604,630	9,996,875	46.3%	1.544
FQ	19,900,635	8,169,484	41.1%	1.370
FT	18,489,137	8,226,248	44.5%	1.485
FW	17,619,850	6,970,529	39.6%	1.320
GD	18,154,049	7,936,925	43.7%	1.459
GH	8,739,386	3,949,268	45.2%	1.508
GL	7,286,953	2,907,954	39.9%	1.332
GP	6,793,690	2,908,855	42.8%	1.429
GT	6,150,475	2,990,342	48.6%	1.623
HD	5,951,234	3,211,451	54.0%	1.801
HH	5,279,006	2,181,512	41.3%	1.379
HL	5,242,814	3,045,482	58.1%	1.939
HP	4,364,754	2,500,178	57.3%	1.912
HT	4,046,240	2,869,897	70.9%	2.367
HW	1,839,959	1,522,600	82.8%	2.762
No Hits	147,317,152	44,326,998	30.1%	1.004
Total	2,490,254,528	746,122,523	30.0%	1.000



Home Premium and Loss by PFM Level Grouping, and No Hit Detail

Countrywide excluding AK, CA, FL, HI, MA and NC
 Policies with PFM ordered 2001-2007, Scored on AR Model
 Accident Years 2003-07

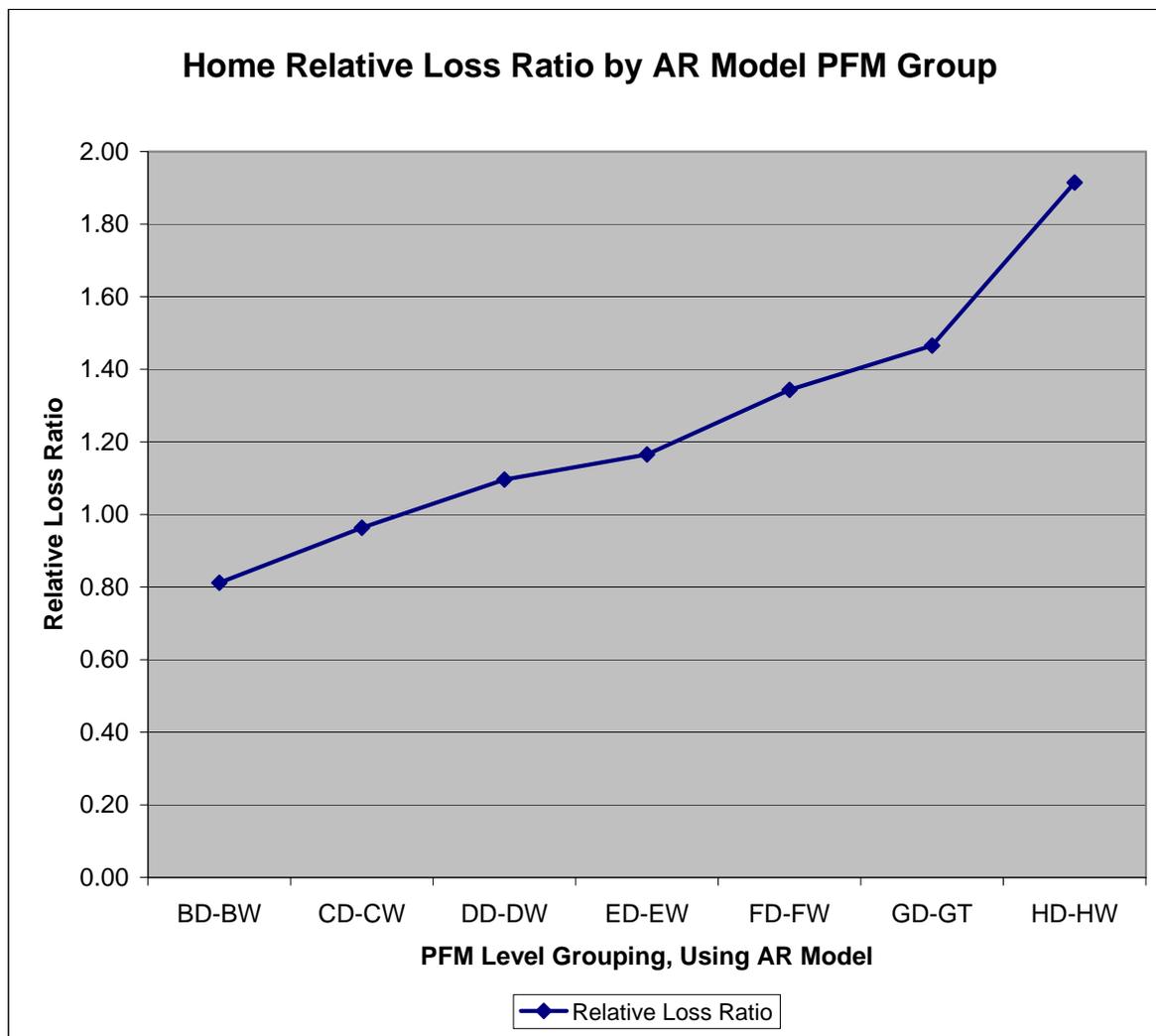
PFM Level	Earned Premium	Incurred Loss, Capped, x-cat	Loss Ratio	Relative Loss Ratio
BD-BW	917,910,741	223,306,908	24.3%	0.812
CD-CW	536,157,546	154,783,496	28.9%	0.964
DD-DW	354,013,122	116,287,561	32.8%	1.096
ED-EW	265,788,388	92,819,601	34.9%	1.166
FD-FW	195,219,017	78,573,494	40.2%	1.343
GD-GT	47,124,554	20,693,345	43.9%	1.466
HD-HW	26,724,008	15,331,119	57.4%	1.915

No Hits Total

NF-NQ	147,317,152	44,326,998	30.1%	1.004
Total	2,490,254,528	746,122,523	30.0%	1.000

No Hit Detail

PFM Level	Earned Premium	Incurred Loss, Capped, x-cat	Loss Ratio	Relative Loss Ratio
NF	45,339,129	12,305,870	27.1%	0.906
NK	62,515,671	20,117,800	32.2%	1.074
NN	30,238,123	8,233,099	27.2%	0.909
NQ	9,224,230	3,670,229	39.8%	1.328
Total	147,317,152	44,326,998	30.1%	1.004



Premium, Loss and Exposures by PFM Level Grouping

AR only

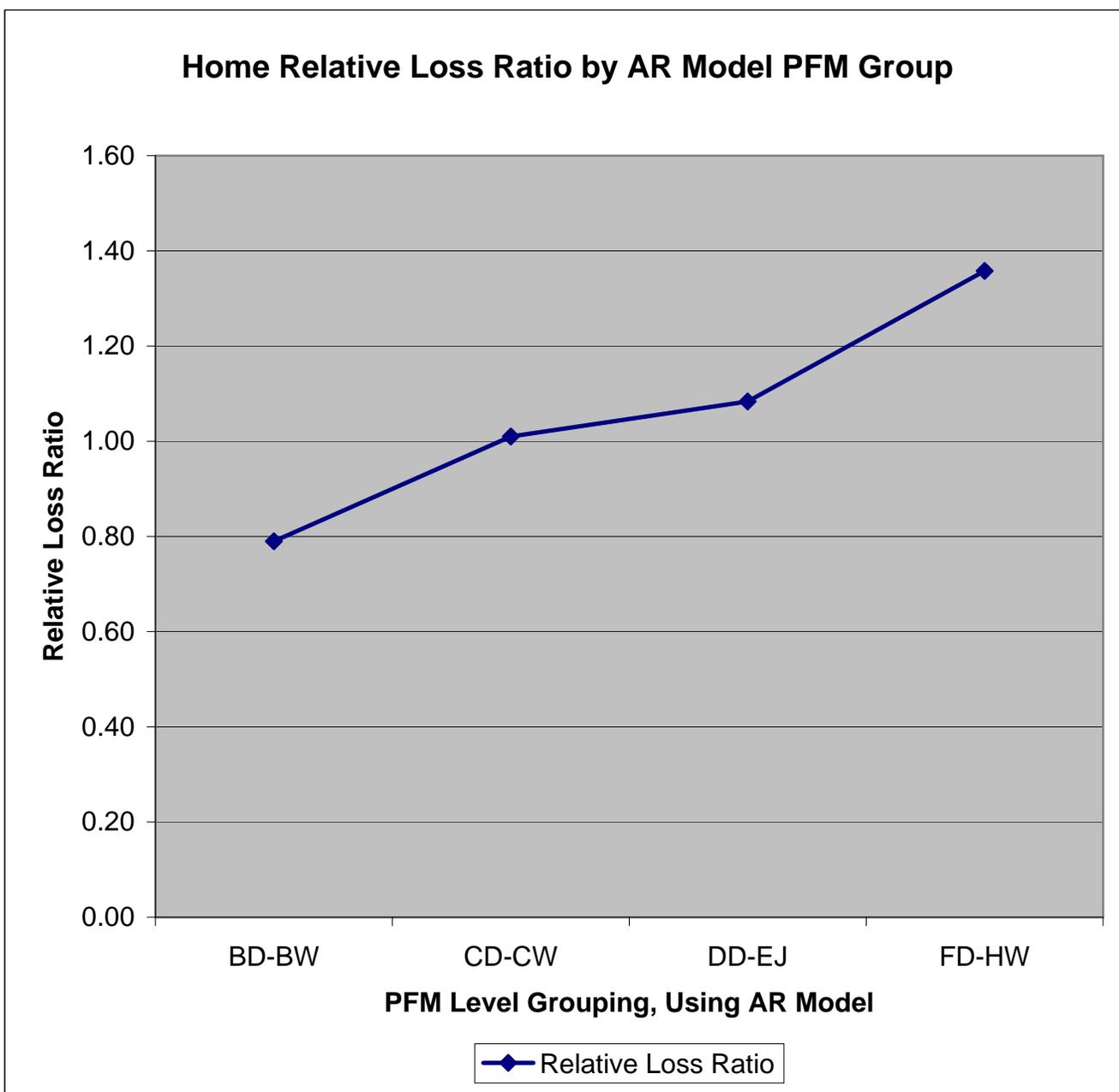
Policies with PFM ordered 2001-2007, Scored on AR Model

Accident Years 2003-07

PFM Level	Earned Premium	Inurred Loss, Capped, x-cat	Loss Ratio	Relative Loss Ratio
BD-BW	5,814,269	1,309,858	22.5%	0.790
CD-CW	3,298,970	950,423	28.8%	1.010
DD-EJ	3,299,929	1,019,937	30.9%	1.083
FD-HW	3,130,064	1,212,395	38.7%	1.358

No Hits

NF-NQ	1,715,616	430,832	25.1%	0.880
Total	17,258,848	4,923,445	28.5%	1.000



METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

Tier Assignment Rules - New Business

Rule 1 - PFM Score

PFM Score Level	Owners		Renters		Condo	
	Predicted Smoothed	Selected Tier	Predicted Smoothed	Selected Tier	Predicted Smoothed	Selected Tier
	Loss Ratio	Relativities	Loss Ratio	Relativities	Loss Ratio	Relativities
BD	0.674	-13	0.501	-23	0.670	-14
BH	0.714	-11	0.554	-20	0.696	-12
BL	0.750	-10	0.601	-17	0.723	-11
BP	0.783	-8	0.644	-15	0.748	-10
BT	0.812	-7	0.682	-13	0.774	-9
BW	0.838	-6	0.717	-11	0.799	-8
CD	0.861	-5	0.748	-10	0.824	-7
CH	0.882	-4	0.776	-9	0.848	-6
CL	0.901	-4	0.801	-8	0.872	-5
CP	0.918	-3	0.824	-7	0.896	-4
CT	0.933	-2	0.844	-6	0.920	-3
CW	0.947	-2	0.862	-5	0.944	-2
DD	0.960	-1	0.879	-4	0.967	-1
DG	0.972	-1	0.894	-4	0.991	0
DJ	0.984	-1	0.908	-3	1.015	0
DN	0.996	0	0.922	-3	1.038	1
DQ	1.008	0	0.936	-2	1.062	2
DT	1.021	1	0.949	-2	1.086	3
DW	1.034	1	0.963	-1	1.110	4
ED	1.049	2	0.978	-1	1.134	4
EG	1.065	2	0.994	0	1.159	5
EJ	1.082	3	1.011	0	1.184	6
EN	1.102	3	1.029	1	1.209	6
EQ	1.124	4	1.050	2	1.234	7
ET	1.148	5	1.073	2	1.260	8
EW	1.176	5	1.099	3	1.287	9
FD	1.206	6	1.128	4	1.313	9
FG	1.240	7	1.160	5	1.341	10
FJ	1.278	8	1.196	6	1.369	11
FN	1.320	9	1.235	7	1.398	11
FQ	1.367	11	1.279	8	1.427	12
FT	1.418	12	1.328	10	1.457	13
FW	1.474	13	1.382	11	1.488	13
GD	1.535	14	1.441	12	1.519	14
GH	1.602	16	1.505	14	1.552	15
GL	1.675	17	1.576	15	1.585	16
GP	1.754	19	1.653	17	1.619	16
GT	1.839	21	1.736	19	1.654	17
HD	1.931	22	1.826	20	1.690	18
HH	2.030	24	1.924	22	1.728	18
HL	2.137	26	2.029	24	1.766	19
HP	2.251	27	2.142	26	1.805	20
HT	2.374	29	2.264	28	1.846	21
HW	2.504	31	2.394	30	1.888	21

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 ECONOMY PREMIER ASSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

Tier Assignment Rules - New Business

Tenure 0-3 (Accident Years 2003-2006)

Form	PFM Hit	Earned Premium	Capped, x-cat Incurred Losses	Capped, x-cat Loss Ratio	Capped, x-cat Loss Ratio to Hits in Form	Selected Tier Points
Owner	Hit	461,277,269	142,270,026	30.8%		
Owner	No Hit	9,970,571	3,597,449	36.1%	1.170	4
Renter/Condo	Hit	49,598,027	18,033,058	36.4%		
Renter/Condo	No Hit	1,856,596	941,652	50.7%	1.395	7

September 15, 2008

Becky Harrington
Arkansas Insurance Department
Property and Casualty Division
1200 West Third Street
Little Rock, Arkansas 72201-1904

Subject: Economy Premier Assurance Company (formerly Economy)
Economy Premier Assurance Company (formerly USF&G)
Residential Property Program Rate and Rule Revision
SERFF Filing ID: METX-125774254

Dear Ms. Harrington:

The following is in response to your disapproval dated September 10, 2008 regarding the above referenced filing. As requested in an e-mail from Jackie Hattoy on September 15, 2008, two attached documents are to remain **CONFIDENTIAL** under Arkansas Code 23-61-103(d)(4).

1. Treatment of no hits/thin files is unacceptable pursuant to Arkansas Code Annotated 23-67-405.

The points assigned for the no hit/thin file PFM levels (00, 09, 2B, NF-NQ) have been revised to 0. This ensures that customers with no hit/thin files are treated as if they had neutral credit, and also calculates these customers' tiers excluding PFM as a rating factor, thus satisfying 23-67-405, specifically (5),(B) and (C).

2. Arkansas Code Annotated 23-63-109 prohibits separately rating perils relating to natural causes. The public policy of this statute is to avoid penalizing insureds for losses occasioned by natural causes beyond their control. This policy of the State of Arkansas as set forth by the Legislature has been applied whenever consideration of losses and claims due to natural events and catastrophes have been proposed as a factor for placement into rating tiers, to surcharge policyholders, to cancel or to non-renew insurance policies. This law is applicable to the filing under consideration.

Metropolitan's proposed tiering program does not rate or tier for natural cause losses. Please refer to the attached **confidential** document addressing GeoRate. (Also find attached the **confidential** document mailed 9/4/08).

If you have any questions regarding this SERFF submission, a problem report 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,

Melissa Baro, ACAS
Pricing Manager

Enclosure

September 23, 2008

Becky Harrington
Arkansas Insurance Department
Property and Casualty Division
1200 West Third Street
Little Rock, Arkansas 72201-1904

Subject: Metropolitan Property and Casualty Insurance Company
Residential Property Program Rate and Rule Revision
SERFF Filing ID: METX-125774262

Economy Premier Assurance Company (formerly Economy)
Economy Premier Assurance Company (formerly USF&G)
Residential Property Program Rate and Rule Revision
SERFF Filing ID: METX-125774254

Dear Ms. Harrington:

In response to your objection letter dated September 17, 2008, Metropolitan Property and Casualty Insurance Company and its affiliates are revising the above referenced filings. In order to expedite approval of these filings, GeoRate has been removed. Enclosed are the revised Tier Assignment Rules for New Business without GeoRate.

If you have any questions regarding this SERFF submission, a problem report 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,

Melissa Baro, ACAS
Pricing Manager

Enclosure

SERFF Tracking Number: METX-125774254 State: Arkansas
 Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
 Company Tracking Number: HO AR0003999R01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Tiering
 Project Name/Number: /HO AR0003999R01

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
09/04/2008	Rate and Rule	Tier Assignment - NB	09/17/2008	Pages 2-8.PDF
08/13/2008	Rate and Rule	Tier Assignment - NB	09/04/2008	Pages 2-8.PDF
No original date	Rate and Rule	Tier Assignment - NB	08/13/2008	Pages 2-8.PDF
09/04/2008	Rate and Rule	Tier Movement - RB	09/17/2008	Page 9.PDF
08/13/2008	Rate and Rule	Tier Movement - RB	09/04/2008	Page 9.PDF
No original date	Rate and Rule	Tier Movement - RB	08/13/2008	Page 9.PDF

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

Owner² Renter³ Condo⁴

For each policy condition below, determine the corresponding tier point assignment.

1 If Personal Financial Management (PFM) is:

PFM Score Level

00	0	0	0
01	-6	-12	-8
02	1	-1	4
03	2	0	5
04	16	14	15
09	0	0	0
1A	-11	-20	-12
1B	-4	-8	-5
2A	0	-3	1
2B	0	0	0
3A	4	2	7
3B	9	6	11
3D	2	0	5
4A	17	15	15
4B	25	24	19
4D	16	14	15
BD	-13	-23	-14
BH	-11	-20	-12
BL	-10	-17	-11
BP	-8	-15	-10
BT	-7	-13	-9
BW	-6	-11	-8
CD	-5	-10	-7
CH	-4	-9	-6
CL	-4	-8	-5
CP	-3	-7	-4
CT	-2	-6	-3
CW	-2	-5	-2
DD	-1	-4	-1
DG	-1	-4	0
DJ	-1	-3	0
DN	0	-3	1
DQ	0	-2	2
DT	1	-2	3
DW	1	-1	4
ED	2	-1	4
EG	2	0	5
EJ	3	0	6
EN	3	1	6
EQ	4	2	7
ET	5	2	8
EW	5	3	9
FD	6	4	9
FG	7	5	10
FJ	8	6	11
FN	9	7	11
FQ	11	8	12
FT	12	10	13
FW	13	11	13
GD	14	12	14
GH	16	14	15
GL	17	15	16
GP	19	17	16
GT	21	19	17
HD	22	20	18
HH	24	22	18
HL	26	24	19
HP	27	26	20
HT	29	28	21
HW	31	30	21
NF	0	0	0
NK	0	0	0
NN	0	0	0
NQ	0	0	0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

		<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
2	If Age of Home is:			
	<u>Age of Home</u>			
	0	-1	n/a	n/a
	1	0	n/a	n/a
	2	0	n/a	n/a
	3	1	n/a	n/a
	4	2	n/a	n/a
	5	5	n/a	n/a
	6	5	n/a	n/a
	7	5	n/a	n/a
	8	7	n/a	n/a
	9	7	n/a	n/a
	10	7	n/a	n/a
	11-12	7	n/a	n/a
	13-14	10	n/a	n/a
	15-16	10	n/a	n/a
	17-18	8	n/a	n/a
	19-20	6	n/a	n/a
	21-22	4	n/a	n/a
	23-24	4	n/a	n/a
	25-26	4	n/a	n/a
	27-28	3	n/a	n/a
	29-34	3	n/a	n/a
	35-44	0	n/a	n/a
	45-54	-1	n/a	n/a
	55-64	0	n/a	n/a
	65-74	0	n/a	n/a
	75+	2	n/a	n/a
3	If Age of Primary Insured is:			
	<u>Age of Primary Insured</u>			
	<= 19	3	-3	-4
	20-24	3	-3	-4
	25-29	3	-7	-6
	30-34	3	-4	-5
	35-39	1	5	-1
	40-44	1	7	3
	45-49	0	4	-2
	50-54	0	0	0
	55-59	-2	5	4
	60-64	-2	10	4
	65-69	-2	10	1
	70-74	-2	0	3
	75-79	-2	-5	5
	80-84	-2	-5	4
	85+	-2	5	6
4a	Water Claims >= \$500 in the past 3 years			
	1st Water claim >= \$500 in past 3 years	10	6	0
	each additional Water claim >= \$500 in past 3 years	10	6	0
4b	Theft Claims >= \$500 in the past 3 years			
	1st Theft claim >= \$500 in past 3 years	10	23	-4
	each additional Theft claim >= \$500 in past 3 years	10	23	-4
4c	Fire Claims >= \$500 in the past 3 years			
	1st Fire claim >= \$500 in past 3 years	7	33	0
	each additional Fire claim >= \$500 in past 3 years	7	33	0
4d	Weather Claims >= \$500 in the past 3 years			
	1st Weather claim >= \$500 in past 3 years	0	0	0
	each additional Weather claim >= \$500 in past 3 years	0	0	0
4e	Liability Claims >= \$500 in the past 3 years			
	1st Liability claim >= \$500 in past 3 years	7	6	0
	each additional Liability claim >= \$500 in past 3 years	7	6	0
4f	'Other' Claims >= \$500 in the past 3 years			
	1st 'Other' claim >= \$500 in past 3 years	10	6	0
	each additional 'Other' claim >= \$500 in past 3 years	10	6	0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
5 Presence of one or more Claims >= \$500 in the last 3 years,			
Age Home <4	2	n/a	n/a
Age Home 4-8	2	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	0	n/a	n/a
Age Home 45+	2	n/a	n/a
6a If Age of Primary Insured <= 34			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	0	n/a	n/a
Age Home 45+	0	n/a	n/a
6b If Age of Primary Insured 35-44			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
6c If Age of Primary Insured 45-54			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	2	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
6d If Age of Primary Insured 55+			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	2	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
7a If Age of Primary Insured <= 34			
PFM BD-CW (01, 1A, 1B)	-7	1	3
PFM DD-DW (02, 2A)	-7	1	0
PFM ED-FW (03, 3A, 3B, 3D)	-2	1	3
PFM GD-HW (04, 4A, 4B, 4D)	-2	0	9
PFM NF-NQ (00, 09, 2B)	0	0	0
7b If Age of Primary Insured 35-44			
PFM BD-CW (01, 1A, 1B)	-5	1	-2
PFM DD-DW (02, 2A)	-5	-6	3
PFM ED-FW (03, 3A, 3B, 3D)	0	-3	7
PFM GD-HW (04, 4A, 4B, 4D)	0	1	3
PFM NF-NQ (00, 09, 2B)	0	0	0
7c If Age of Primary Insured 45-54			
PFM BD-CW (01, 1A, 1B)	-5	-3	3
PFM DD-DW (02, 2A)	-5	-3	7
PFM ED-FW (03, 3A, 3B, 3D)	1	-3	7
PFM GD-HW (04, 4A, 4B, 4D)	1	5	9
PFM NF-NQ (00, 09, 2B)	0	0	0
7d If Age of Primary Insured 55+			
PFM BD-CW (01, 1A, 1B)	0	-3	0
PFM DD-DW (02, 2A)	0	-6	-2
PFM ED-FW (03, 3A, 3B, 3D)	4	5	-2
PFM GD-HW (04, 4A, 4B, 4D)	4	-6	-7
PFM NF-NQ (00, 09, 2B)	0	0	0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
8a If Age of Home < 4			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	-3	n/a	n/a
\$200,000 <=Coverage A < \$305,000	-5	n/a	n/a
\$305,000 <=Coverage A < \$380,000	-4	n/a	n/a
\$380,000 <=Coverage A < \$510,000	-2	n/a	n/a
Coverage A >= \$510,000	0	n/a	n/a
8b If Age of Home 4-8			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	-2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	-2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	0	n/a	n/a
\$380,000 <=Coverage A < \$510,000	0	n/a	n/a
Coverage A >= \$510,000	0	n/a	n/a
8c If Age of Home 9-18			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	2	n/a	n/a
8d If Age of Home 19-24			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a
8e If Age of Home 25-44			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a
8f If Age of Home 45+			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	0	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
9a If Age of Primary Insured <= 34			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	0	n/a	n/a
\$305,000 <=Coverage A < \$380,000	0	n/a	n/a
\$380,000 <=Coverage A < \$510,000	0	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	5	n/a
\$20,000 <=Coverage C < \$35,000	n/a	5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	10	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	8
\$20,000 <=Coverage C < \$35,000	n/a	n/a	3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	8
\$70,000 <=Coverage C < \$95,000	n/a	n/a	8
Coverage C >= \$95,000	n/a	n/a	8
9b If Age of Primary Insured 35-44			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	4	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	3	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	-2	n/a
\$55,000 <=Coverage C < \$70,000	n/a	3	n/a
\$70,000 <=Coverage C < \$95,000	n/a	-5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	3
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-7
\$35,000 <=Coverage C < \$55,000	n/a	n/a	-3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	3
9c If Age of Primary Insured 45-54			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	2	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	3	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	-7
\$20,000 <=Coverage C < \$35,000	n/a	n/a	0
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	-3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	8

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
9d If Age of Primary Insured 55+			
Owners:			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	4	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	0	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	0
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	0
\$70,000 <=Coverage C < \$95,000	n/a	n/a	0
Coverage C >= \$95,000	n/a	n/a	3
10 Presence of exactly 1 claim in the last 3 years, Peril = Fire, claim amount >=\$75,000 PFM BD-CW (01, 1A, 1B)	-2	n/a	n/a
11a If PFM BD-CW (01, 1A, 1B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 1	0 0	5 5
11b If PFM DD-DW (02, 2A) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	5 5
11c If PFM ED-FW (03, 3A, 3B, 3D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	12 12
11d If PFM GD-HW (04, 4A, 4B, 4D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	3 1	0 0	12 12
11e If PFM NF-NQ (00, 09, 2B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 0	0 0	0 0
12 If no claims >= \$500 in the last 3 years, Age of Home >= 25, PFM BD-CW (01, 1A, 1B) and Electric and Plumbing Systems Updated	-2	n/a	n/a
13 Presence of an Undesirable Animal	5	5	5
14 Presence of Trampoline or Skateboard Ramp ⁵	5	2	2
15 Presence of Pool ⁵	3	2	2
16 Presence of Underground Oil Storage Tank	0	n/a	n/a

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

17 If Geospatial Score is:		<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
	<u>GeoRate Range</u>			
	1 - 366	-6	0	-6
	367 - 390	-5	0	-5
	391 - 414	-4	0	-4
	415 - 438	-3	0	-3
	439 - 462	-2	0	-2
	463 - 486	-1	0	-1
	487 - 512	0	0	0
	513 - 536	1	0	1
	537 - 560	2	0	2
	561 - 584	3	0	3
	585 - 608	4	0	4
	609 - 632	5	0	5
	633 - 999	6	0	6

Tier assignment = **Base Tier** + the sum of points for the above conditions.

Base Tier:	26	31	30
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Notes:

¹The losses considered above exclude loss causes by Act of God (natural causes).

²"Owners" includes the following policy forms:

Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners
Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home

³"Renters" includes the following policy forms:

Renters, Platinum Renters, GrandProtect Renters

⁴"Condo" includes the following policy forms:

Condominium, Platinum Condominium, Landlord's Condominium
GrandProtect Condominium, GrandProtect Landlord's Condominium

⁵Applies to all Owners, stand-alone units only for Renters and Condo (# of Units = 1)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims¹

Owner² Renter³ Condo⁴

For each policy condition below, determine the corresponding tier point assignment.

1 If Personal Financial Management (PFM) is:

PFM Score Level

00	0	-3	1
01	-6	-12	-8
02	1	-1	4
03	2	0	5
04	16	14	15
09	0	-3	1
1A	-11	-20	-12
1B	-4	-8	-5
2A	0	-3	1
2B	0	-3	1
3A	4	2	7
3B	9	6	11
3D	2	0	5
4A	17	15	15
4B	25	24	19
4D	16	14	15
BD	-13	-23	-14
BH	-11	-20	-12
BL	-10	-17	-11
BP	-8	-15	-10
BT	-7	-13	-9
BW	-6	-11	-8
CD	-5	-10	-7
CH	-4	-9	-6
CL	-4	-8	-5
CP	-3	-7	-4
CT	-2	-6	-3
CW	-2	-5	-2
DD	-1	-4	-1
DG	-1	-4	0
DJ	-1	-3	0
DN	0	-3	1
DQ	0	-2	2
DT	1	-2	3
DW	1	-1	4
ED	2	-1	4
EG	2	0	5
EJ	3	0	6
EN	3	1	6
EQ	4	2	7
ET	5	2	8
EW	5	3	9
FD	6	4	9
FG	7	5	10
FJ	8	6	11
FN	9	7	11
FQ	11	8	12
FT	12	10	13
FW	13	11	13
GD	14	12	14
GH	16	14	15
GL	17	15	16
GP	19	17	16
GT	21	19	17
HD	22	20	18
HH	24	22	18
HL	26	24	19
HP	27	26	20
HT	29	28	21
HW	31	30	21
NF	4	7	7
NK	4	7	7
NN	4	7	7
NQ	4	7	7

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims¹

		<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
2	If Age of Home is:			
	<u>Age of Home</u>			
	0	-1	n/a	n/a
	1	0	n/a	n/a
	2	0	n/a	n/a
	3	1	n/a	n/a
	4	2	n/a	n/a
	5	5	n/a	n/a
	6	5	n/a	n/a
	7	5	n/a	n/a
	8	7	n/a	n/a
	9	7	n/a	n/a
	10	7	n/a	n/a
	11-12	7	n/a	n/a
	13-14	10	n/a	n/a
	15-16	10	n/a	n/a
	17-18	8	n/a	n/a
	19-20	6	n/a	n/a
	21-22	4	n/a	n/a
	23-24	4	n/a	n/a
	25-26	4	n/a	n/a
	27-28	3	n/a	n/a
	29-34	3	n/a	n/a
	35-44	0	n/a	n/a
	45-54	-1	n/a	n/a
	55-64	0	n/a	n/a
	65-74	0	n/a	n/a
	75+	2	n/a	n/a
3	If Age of Primary Insured is:			
	<u>Age of Primary Insured</u>			
	<= 19	3	-3	-4
	20-24	3	-3	-4
	25-29	3	-7	-6
	30-34	3	-4	-5
	35-39	1	5	-1
	40-44	1	7	3
	45-49	0	4	-2
	50-54	0	0	0
	55-59	-2	5	4
	60-64	-2	10	4
	65-69	-2	10	1
	70-74	-2	0	3
	75-79	-2	-5	5
	80-84	-2	-5	4
	85+	-2	5	6
4a	Water Claims >= \$500 in the past 3 years			
	1st Water claim >= \$500 in past 3 years	10	6	0
	each additional Water claim >= \$500 in past 3 years	10	6	0
4b	Theft Claims >= \$500 in the past 3 years			
	1st Theft claim >= \$500 in past 3 years	10	23	-4
	each additional Theft claim >= \$500 in past 3 years	10	23	-4
4c	Fire Claims >= \$500 in the past 3 years			
	1st Fire claim >= \$500 in past 3 years	7	33	0
	each additional Fire claim >= \$500 in past 3 years	7	33	0
4d	Weather Claims >= \$500 in the past 3 years			
	1st Weather claim >= \$500 in past 3 years	0	0	0
	each additional Weather claim >= \$500 in past 3 years	0	0	0
4e	Liability Claims >= \$500 in the past 3 years			
	1st Liability claim >= \$500 in past 3 years	7	6	0
	each additional Liability claim >= \$500 in past 3 years	7	6	0
4f	'Other' Claims >= \$500 in the past 3 years			
	1st 'Other' claim >= \$500 in past 3 years	10	6	0
	each additional 'Other' claim >= \$500 in past 3 years	10	6	0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
5 Presence of one or more Claims >= \$500 in the last 3 years,			
Age Home <4	2	n/a	n/a
Age Home 4-8	2	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	0	n/a	n/a
Age Home 45+	2	n/a	n/a
6a If Age of Primary Insured <= 34			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	0	n/a	n/a
Age Home 45+	0	n/a	n/a
6b If Age of Primary Insured 35-44			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
6c If Age of Primary Insured 45-54			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	2	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
6d If Age of Primary Insured 55+			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	2	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
7a If Age of Primary Insured <= 34			
PFM BD-CW (01, 1A, 1B)	-7	1	3
PFM DD-DW (02, 2A)	-7	1	0
PFM ED-FW (03, 3A, 3B, 3D)	-2	1	3
PFM GD-HW (04, 4A, 4B, 4D)	-2	0	9
PFM NF-NQ (00, 09, 2B)	0	10	3
7b If Age of Primary Insured 35-44			
PFM BD-CW (01, 1A, 1B)	-5	1	-2
PFM DD-DW (02, 2A)	-5	-6	3
PFM ED-FW (03, 3A, 3B, 3D)	0	-3	7
PFM GD-HW (04, 4A, 4B, 4D)	0	1	3
PFM NF-NQ (00, 09, 2B)	0	10	7
7c If Age of Primary Insured 45-54			
PFM BD-CW (01, 1A, 1B)	-5	-3	3
PFM DD-DW (02, 2A)	-5	-3	7
PFM ED-FW (03, 3A, 3B, 3D)	1	-3	7
PFM GD-HW (04, 4A, 4B, 4D)	1	5	9
PFM NF-NQ (00, 09, 2B)	0	-6	-7
7d If Age of Primary Insured 55+			
PFM BD-CW (01, 1A, 1B)	0	-3	0
PFM DD-DW (02, 2A)	0	-6	-2
PFM ED-FW (03, 3A, 3B, 3D)	4	5	-2
PFM GD-HW (04, 4A, 4B, 4D)	4	-6	-7
PFM NF-NQ (00, 09, 2B)	0	-3	0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
8a If Age of Home < 4			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	-3	n/a	n/a
\$200,000 <=Coverage A < \$305,000	-5	n/a	n/a
\$305,000 <=Coverage A < \$380,000	-4	n/a	n/a
\$380,000 <=Coverage A < \$510,000	-2	n/a	n/a
Coverage A >= \$510,000	0	n/a	n/a
8b If Age of Home 4-8			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	-2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	-2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	0	n/a	n/a
\$380,000 <=Coverage A < \$510,000	0	n/a	n/a
Coverage A >= \$510,000	0	n/a	n/a
8c If Age of Home 9-18			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	2	n/a	n/a
8d If Age of Home 19-24			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a
8e If Age of Home 25-44			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a
8f If Age of Home 45+			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	0	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
9a If Age of Primary Insured <= 34			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	0	n/a	n/a
\$305,000 <=Coverage A < \$380,000	0	n/a	n/a
\$380,000 <=Coverage A < \$510,000	0	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	5	n/a
\$20,000 <=Coverage C < \$35,000	n/a	5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	10	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	8
\$20,000 <=Coverage C < \$35,000	n/a	n/a	3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	8
\$70,000 <=Coverage C < \$95,000	n/a	n/a	8
Coverage C >= \$95,000	n/a	n/a	8
9b If Age of Primary Insured 35-44			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	4	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	3	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	-2	n/a
\$55,000 <=Coverage C < \$70,000	n/a	3	n/a
\$70,000 <=Coverage C < \$95,000	n/a	-5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	3
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-7
\$35,000 <=Coverage C < \$55,000	n/a	n/a	-3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	3
9c If Age of Primary Insured 45-54			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	2	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	3	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	-7
\$20,000 <=Coverage C < \$35,000	n/a	n/a	0
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	-3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	8

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
9d If Age of Primary Insured 55+			
Owners:			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	4	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	0	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	0
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	0
\$70,000 <=Coverage C < \$95,000	n/a	n/a	0
Coverage C >= \$95,000	n/a	n/a	3
10 Presence of exactly 1 claim in the last 3 years, Peril = Fire, claim amount >=\$75,000 PFM BD-CW (01, 1A, 1B)	-2	n/a	n/a
11a If PFM BD-CW (01, 1A, 1B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 1	0 0	5 5
11b If PFM DD-DW (02, 2A) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	5 5
11c If PFM ED-FW (03, 3A, 3B, 3D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	12 12
11d If PFM GD-HW (04, 4A, 4B, 4D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	3 1	0 0	12 12
11e If PFM NF-NQ (00, 09, 2B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 0	0 0	14 14
12 If no claims >= \$500 in the last 3 years, Age of Home >= 25, PFM BD-CW (01, 1A, 1B) and Electric and Plumbing Systems Updated	-2	n/a	n/a
13 Presence of an Undesirable Animal	5	5	5
14 Presence of Trampoline or Skateboard Ramp ⁵	5	2	2
15 Presence of Pool ⁵	3	2	2
16 Presence of Underground Oil Storage Tank	0	n/a	n/a

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims¹

17 If Geospatial Score is:		<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
	<u>GeoRate Range</u>			
	1 - 366	-6	0	-6
	367 - 390	-5	0	-5
	391 - 414	-4	0	-4
	415 - 438	-3	0	-3
	439 - 462	-2	0	-2
	463 - 486	-1	0	-1
	487 - 512	0	0	0
	513 - 536	1	0	1
	537 - 560	2	0	2
	561 - 584	3	0	3
	585 - 608	4	0	4
	609 - 632	5	0	5
	633 - 999	6	0	6

Tier assignment = **Base Tier** + the sum of points for the above conditions.

Base Tier:	26	31	30
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Notes:

¹The losses considered above exclude loss causes by Act of God (natural causes).

²"Owners" includes the following policy forms:

Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners
Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home

³"Renters" includes the following policy forms:

Renters, Platinum Renters, GrandProtect Renters

⁴"Condo" includes the following policy forms:

Condominium, Platinum Condominium, Landlord's Condominium
GrandProtect Condominium, GrandProtect Landlord's Condominium

⁵Applies to all Owners, stand-alone units only for Renters and Condo (# of Units = 1)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims⁴

For each policy condition below, determine the corresponding tier point assignment.

Owner ¹	Renter ²	Condo ³
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1 If Personal Financial Management (PFM) is:

PFM Score Level

00	0	-3	1
01	-6	-12	-8
02	1	-1	4
03	2	0	5
04	16	14	15
09	0	-3	1
1A	-11	-20	-12
1B	-4	-8	-5
2A	0	-3	1
2B	0	-3	1
3A	4	2	7
3B	9	6	11
3D	2	0	5
4A	17	15	15
4B	25	24	19
4D	16	14	15
BD	-13	-23	-14
BH	-11	-20	-12
BL	-10	-17	-11
BP	-8	-15	-10
BT	-7	-13	-9
BW	-6	-11	-8
CD	-5	-10	-7
CH	-4	-9	-6
CL	-4	-8	-5
CP	-3	-7	-4
CT	-2	-6	-3
CW	-2	-5	-2
DD	-1	-4	-1
DG	-1	-4	0
DJ	-1	-3	0
DN	0	-3	1
DQ	0	-2	2
DT	1	-2	3
DW	1	-1	4
ED	2	-1	4
EG	2	0	5
EJ	3	0	6
EN	3	1	6
EQ	4	2	7
ET	5	2	8
EW	5	3	9
FD	6	4	9
FG	7	5	10
FJ	8	6	11
FN	9	7	11
FQ	11	8	12
FT	12	10	13
FW	13	11	13
GD	14	12	14
GH	16	14	15
GL	17	15	16
GP	19	17	16
GT	21	19	17
HD	22	20	18
HH	24	22	18
HL	26	24	19
HP	27	26	20
HT	29	28	21
HW	31	30	21
NF	4	7	7
NK	4	7	7
NN	4	7	7
NQ	4	7	7

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims⁴

2 If Age of Home is:	Owner ¹	Renter ²	Condo ³
	<u>Age of Home</u>		
	0	-1	n/a
	1	0	n/a
	2	0	n/a
	3	1	n/a
	4	2	n/a
	5	5	n/a
	6	5	n/a
	7	5	n/a
	8	7	n/a
	9	7	n/a
	10	7	n/a
	11-12	7	n/a
	13-14	10	n/a
	15-16	10	n/a
	17-18	8	n/a
	19-20	6	n/a
	21-22	4	n/a
	23-24	4	n/a
	25-26	4	n/a
	27-28	3	n/a
	29-34	3	n/a
	35-44	0	n/a
	45-54	-1	n/a
	55-64	0	n/a
	65-74	0	n/a
	75+	2	n/a
	<u>Age of Primary Insured</u>		
	<= 19	3	-3
	20-24	3	-3
	25-29	3	-7
	30-34	3	-4
	35-39	1	5
	40-44	1	7
	45-49	0	4
	50-54	0	0
	55-59	-2	5
	60-64	-2	10
	65-69	-2	10
	70-74	-2	0
	75-79	-2	-5
	80-84	-2	-5
	85+	-2	5
4a Non-Act of God (NAOG) Water Claims >= \$500 in the past 3 years			
1st NAOG Water claim >= \$500 in past 3 years	10	6	0
each additional NAOG Water claim >= \$500 in past 3 years	10	6	0
4b Non-Act of God (NAOG) Theft Claims >= \$500 in the past 3 years			
1st NAOG Theft claim >= \$500 in past 3 years	10	23	-4
each additional NAOG Theft claim >= \$500 in past 3 years	10	23	-4
4c Non-Act of God (NAOG) Fire Claims >= \$500 in the past 3 years			
1st NAOG Fire claim >= \$500 in past 3 years	7	33	0
each additional NAOG Fire claim >= \$500 in past 3 years	7	33	0
4d Non-Act of God (NAOG) Weather Claims >= \$500 in the past 3 years			
1st NAOG Weather claim >= \$500 in past 3 years	0	0	0
each additional NAOG Weather claim >= \$500 in past 3 years	0	0	0
4e Non-Act of God (NAOG) Liability Claims >= \$500 in the past 3 years			
1st NAOG Liability claim >= \$500 in past 3 years	7	6	0
each additional NAOG Liability claim >= \$500 in past 3 years	7	6	0
4f Non-Act of God (NAOG) "Other" Claims >= \$500 in the past 3 years			
1st NAOG "Other" claim >= \$500 in past 3 years	10	6	0
each additional NAOG "Other" claim >= \$500 in past 3 years	10	6	0

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims⁴

	Owner ¹	Renter ²	Condo ³
5 Presence of one or more Non-Act of God Claims >= \$500 in the last 3 years,			
Age Home <4	2	n/a	n/a
Age Home 4-8	2	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	0	n/a	n/a
Age Home 45+	2	n/a	n/a
6a If Age of Primary Insured <= 34			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	0	n/a	n/a
Age Home 45+	0	n/a	n/a
6b If Age of Primary Insured 35-44			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	0	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
6c If Age of Primary Insured 45-54			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	2	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
6d If Age of Primary Insured 55+			
Age Home < 4	0	n/a	n/a
Age Home 4-8	0	n/a	n/a
Age Home 9-18	0	n/a	n/a
Age Home 19-24	2	n/a	n/a
Age Home 25-44	2	n/a	n/a
Age Home 45+	2	n/a	n/a
7a If Age of Primary Insured <= 34			
PFM BD-CW (01, 1A, 1B)	-7	1	3
PFM DD-DW (02, 2A)	-7	1	0
PFM ED-FW (03, 3A, 3B, 3D)	-2	1	3
PFM GD-HW (04, 4A, 4B, 4D)	-2	0	9
PFM NF-NQ (00, 09, 2B)	0	10	3
7b If Age of Primary Insured 35-44			
PFM BD-CW (01, 1A, 1B)	-5	1	-2
PFM DD-DW (02, 2A)	-5	-6	3
PFM ED-FW (03, 3A, 3B, 3D)	0	-3	7
PFM GD-HW (04, 4A, 4B, 4D)	0	1	3
PFM NF-NQ (00, 09, 2B)	0	10	7
7c If Age of Primary Insured 45-54			
PFM BD-CW (01, 1A, 1B)	-5	-3	3
PFM DD-DW (02, 2A)	-5	-3	7
PFM ED-FW (03, 3A, 3B, 3D)	1	-3	7
PFM GD-HW (04, 4A, 4B, 4D)	1	5	9
PFM NF-NQ (00, 09, 2B)	0	-6	-7

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims⁴

	Owner ¹	Renter ²	Condo ³
7d If Age of Primary Insured 55+			
PFM BD-CW (01, 1A, 1B)	0	-3	0
PFM DD-DW (02, 2A)	0	-6	-2
PFM ED-FW (03, 3A, 3B, 3D)	4	5	-2
PFM GD-HW (04, 4A, 4B, 4D)	4	-6	-7
PFM NF-NQ (00, 09, 2B)	0	-3	0
8a If Age Home < 4			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	-3	n/a	n/a
\$200,000 <=Coverage A < \$305,000	-5	n/a	n/a
\$305,000 <=Coverage A < \$380,000	-4	n/a	n/a
\$380,000 <=Coverage A < \$510,000	-2	n/a	n/a
Coverage A >= \$510,000	0	n/a	n/a
8b If Age Home 4-8			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	-2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	-2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	0	n/a	n/a
\$380,000 <=Coverage A < \$510,000	0	n/a	n/a
Coverage A >= \$510,000	0	n/a	n/a
8c If Age Home 9-18			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	2	n/a	n/a
8d If Age Home 19-24			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a
8e If Age Home 25-44			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a
8f If Age Home 45+			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	0	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	6	n/a	n/a

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims⁴

	Owner ¹	Renter ²	Condo ³
9a If Age of Primary Insured <= 34			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	0	n/a	n/a
\$305,000 <=Coverage A < \$380,000	0	n/a	n/a
\$380,000 <=Coverage A < \$510,000	0	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	5	n/a
\$20,000 <=Coverage C < \$35,000	n/a	5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	10	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	8
\$20,000 <=Coverage C < \$35,000	n/a	n/a	3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	8
\$70,000 <=Coverage C < \$95,000	n/a	n/a	8
Coverage C >= \$95,000	n/a	n/a	8
9b If Age of Primary Insured 35-44			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	4	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	3	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	-2	n/a
\$55,000 <=Coverage C < \$70,000	n/a	3	n/a
\$70,000 <=Coverage C < \$95,000	n/a	-5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	3
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-7
\$35,000 <=Coverage C < \$55,000	n/a	n/a	-3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	3
9c If Age of Primary Insured 45-54			
Owners:			
Coverage A < \$125,000	2	n/a	n/a
\$125,000 <=Coverage A < \$200,000	2	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	2	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	2	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	3	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	-7
\$20,000 <=Coverage C < \$35,000	n/a	n/a	0
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	-3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	8

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims⁴

	Owner ¹	Renter ²	Condo ³
9d If Age of Primary Insured 55+			
Owners:			
Coverage A < \$125,000	0	n/a	n/a
\$125,000 <=Coverage A < \$200,000	0	n/a	n/a
\$200,000 <=Coverage A < \$305,000	2	n/a	n/a
\$305,000 <=Coverage A < \$380,000	4	n/a	n/a
\$380,000 <=Coverage A < \$510,000	2	n/a	n/a
Coverage A >= \$510,000	4	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	0	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	0
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	0
\$70,000 <=Coverage C < \$95,000	n/a	n/a	0
Coverage C >= \$95,000	n/a	n/a	3
10 Presence of exactly 1 Non-Act of God claim in the last 3 years, Peril = Fire, claim amount >=\$75,000 PFM BD-CW (01, 1A, 1B)	-2	n/a	n/a
11a If PFM BD-CW (01, 1A, 1B) and			
1st NAOG claim >= \$500 in last 3 years	0	0	5
each additional NAOG claim >= \$500 in last 3 years	1	0	5
11b If PFM DD-DW (02, 2A) and			
1st NAOG claim >= \$500 in last 3 years	2	0	5
each additional NAOG claim >= \$500 in last 3 years	1	0	5
11c If PFM ED-FW (03, 3A, 3B, 3D) and			
1st NAOG claim >= \$500 in last 3 years	2	0	12
each additional NAOG claim >= \$500 in last 3 years	1	0	12
11d If PFM GD-HW (04, 4A, 4B, 4D) and			
1st NAOG claim >= \$500 in last 3 years	3	0	12
each additional NAOG claim >= \$500 in last 3 years	1	0	12
11e If PFM NF-NQ (00, 09, 2B) and			
1st NAOG claim >= \$500 in last 3 years	0	0	14
each additional NAOG claim >= \$500 in last 3 years	0	0	14
12 If no Non-Act of God claims >= \$500 in the last 3 years, Age of Home >= 25, PFM BD-CW (01, 1A, 1B) and Electric and Plumbing Systems Updated	-2	n/a	n/a

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

excludes Act of God claims⁴

	Owner ¹	Renter ²	Condo ³
13 Presence of an Undesirable Animal	5	5	5
14 Presence of Trampoline or Skateboard Ramp ⁵	5	2	2
15 Presence of Pool ⁵	3	2	2
16 Presence of Underground Oil Storage Tank	0	n/a	0
17 If Geospatial Score is:			
	<u>GeoRate Range</u>		
	1 - 366	-6	0
	367 - 390	-5	0
	391 - 414	-4	0
	415 - 438	-3	0
	439 - 462	-2	0
	463 - 486	-1	0
	487 - 512	0	0
	513 - 536	1	0
	537 - 560	2	0
	561 - 584	3	0
	585 - 608	4	0
	609 - 632	5	0
	633 - 999	6	0

Tier assignment = **Base Tier** + the sum of points for the above conditions.

Base Tier: 26 31 30

Notes:

- 1 "Owners" includes the following policy forms:
Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners
Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home
- 2 "Renters" includes the following policy forms:
Renters, Platinum Renters, GrandProtect Renters
- 3 "Condo" includes the following policy forms:
Condominium, Platinum Condominium, Landlord's Condominium
GrandProtect Condominium, GrandProtect Landlord's Condominium
- 4 The losses considered above exclude loss causes by Act of God (natural causes).
- 5 Applies to all Owners, stand-alone units only for Renters and Condo (# of Units = 1)

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS Residential Property Program

Tier Movement Rules - Renewal Business

Excludes Act of God (Natural Cause) Claims¹

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

	<u>Owner</u>	<u>Renter</u>	<u>Condo</u>
1. Movement Based on "Activity"			
a. Each Water claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	11	10	10
b. Each Theft claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	11	20	6
c. Each Fire claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	9	28	10
d. Each Weather claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	0	0	0
e. Each Liability claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	9	10	10
f. Each Other claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	12	10	10

2. Movement Based on Absence of "Activity"

The policy is eligible to move down 1 tier if the policy was claim-free in the 36 months ending 2 months prior to the renewal date of the policy as follows:

Tiers 27 - 99: at every fifth annual renewal date

3) Movement Based on Credit Criteria

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

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

¹The losses considered above exclude losses caused by Acts-of-God (natural causes).

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS Residential Property Program

Tier Movement Rules - Renewal Business

Excludes Act of God Claims¹

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

	<u>Owner</u>	<u>Renter</u>	<u>Condo</u>
1. Movement Based on "Activity"			
a. Each Water claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	11	10	10
b. Each Theft claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	11	20	6
c. Each Fire claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	9	28	10
d. Each Weather claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	0	0	0
e. Each Liability claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	9	10	10
f. Each Other claim >= \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	12	10	10

2. Movement Based on Absence of "Activity"

The policy is eligible to move down 1 tier if the policy was claim-free in the 36 months ending 2 months prior to the renewal date of the policy as follows:

Tiers 27 - 99: at every fifth annual renewal date

3) Movement Based on Credit Criteria

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

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

¹The losses considered above exclude losses caused by Acts-of-God (natural causes).

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY**

ARKANSAS Residential Property Program

Tier Movement Rules - Renewal Business

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

1. Movement Based on "Activity"

	Owner	Renter	Condo
a. Non-Act of God Water claim \geq \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	11	10	10
b. Non-Act of God Theft claim \geq \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	11	20	6
c. Non-Act of God Fire claim \geq \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	9	28	10
d. Non-Act of God Weather claim \geq \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	0	0	0
e. Non-Act of God Liability claim \geq \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	9	10	10
f. Non-Act of God Other claim \geq \$1000 in the past 12 months ending 2 months prior to the renewal date of the policy:	12	10	10

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