## Filing at a Glance

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

| | | |
|---|---|---|
| Product Name: Tiering | SERFF Tr Num: METX-126367745 | State: Arkansas |
| TOI: 04.0 Homeowners | SERFF Status: Closed-Filed | State Tr Num: EFT $150 |
| Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations | Co Tr Num: HO AR00085CGR01 | State Status: Fees verified and received |
| Filing Type: Rate/Rule | | Reviewer(s): Becky Harrington, Betty Montesi |
| | Author: Richard Collard | Disposition Date: 11/06/2009 |
| | Date Submitted: 11/02/2009 | Disposition Status: Filed |
| Effective Date Requested (New): 11/30/2009 | | Effective Date (New): 11/30/2009 |
| Effective Date Requested (Renewal): 01/04/2010 | | Effective Date (Renewal): 01/04/2010 |

State Filing Description:

## General Information

| | |
|---|---|
| Project Name: | Status of Filing in Domicile: |
| Project Number: HO AR00085CGR01 | Domicile Status Comments: |
| Reference Organization: | Reference Number: |
| Reference Title: | Advisory Org. Circular: |
| Filing Status Changed: 11/06/2009 | |
| State Status Changed: 11/04/2009 | Deemer Date: |
| Created By: Richard Collard | Submitted By: Richard Collard |
| Corresponding Filing Tracking Number: | |

Filing Description:

AR MPC and EPAC Residential Property Programs' rate rule revision. Please refer to the explanatory memorandum for detials.

## Company and Contact

### Filing Contact Information

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

Warwick, RI 02887 401-827-3929 [FAX]

**Filing Company Information**

| | | |
|---|---|---|
| Metropolitan Property and Casualty Insurance Company | CoCode: 26298 | State of Domicile: Rhode Island |
| 700 Quaker Lane | Group Code: 241 | Company Type: Property and Casualty |
| Warwick, RI 02887 | Group Name: Metropolitan Property and Casualty Insurance Company | State ID Number: |
| (401) 827-2000 ext. [Phone] | FEIN Number: 13-2725441 | |

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

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## Filing Fees

| | |
|---|---|
| Fee Required? | Yes |
| Fee Amount: | $150.00 |
| Retaliatory? | No |
| Fee Explanation: | |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---|---|---|
| Metropolitan Property and Casualty Insurance Company | $150.00 | 11/02/2009 | 31727426 |
| Economy Premier Assurance Company | $0.00 | 11/02/2009 | |

# Correspondence Summary

### Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Filed | Becky Harrington | 11/06/2009 | 11/06/2009 |

### 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 | 11/04/2009 | 11/04/2009 | Richard Collard | 11/04/2009 | 11/04/2009 |

# Disposition

Disposition Date: 11/06/2009
Effective Date (New): 11/30/2009
Effective Date (Renewal): 01/04/2010
Status: Filed
Comment:

| **Company Name:** | **Overall % Indicated Change:** | **Overall % Rate Impact:** | **Written Premium Change for this Program:** | **# of Policy Holders Affected for this Program:** | **Written Premium for this Program:** | **Maximum % Change (where required):** | **Minimum % Change (where required):** |
|---|---|---|---|---|---|---|---|
| Metropolitan Property and Casualty Insurance Company | 13.700% | 8.800% | $477,949 | 2,994 | $3,488,677 | 18.300% | 0.000% |
| Economy Premier Assurance Company | % | 0.000% | $0 | 1,068 | $1,356,933 | % | % |

| | |
|---|---|
| **Overall Rate Information for Multiple Company Filings** | |
| **Overall Percentage Rate Indicated For This Filing** | 13.700% |
| **Overall Percentage Rate Impact For This Filing** | 8.800% |
| **Effect of Rate Filing-Written Premium Change For This Program** | $477,949 |
| **Effect of Rate Filing - Number of Policyholders Affected** | 4,062 |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *METX-126367745* | *State:* | *Arkansas* |
| *First Filing Company:* | *Metropolitan Property and Casualty Insurance Company, ...* | *State Tracking Number:* | *EFT $150* |
| *Company Tracking Number:* | *HO AR00085CGR01* | | |
| *TOI:* | *04.0 Homeowners* | *Sub-TOI:* | *04.0000 Homeowners Sub-TOI Combinations* |
| *Product Name:* | *Tiering* | | |
| *Project Name/Number:* | */HO AR00085CGR01* | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | Form RF-2 Loss Costs Only (not for workers' compensation) | | Yes |
| **Supporting Document** | H-1 Homeowners Abstract | Filed | Yes |
| **Supporting Document *(revised)*** | NAIC loss cost data entry document | Filed | Yes |
| **Supporting Document** | NAIC loss cost data entry document | | Yes |
| **Supporting Document** | Explanatory Memorandum, Filing Exhibits, NB Tier Assignment with changes, Coverage A Amount Relativities, Zip Code Changes, MPC Multi-Policy Discount Exhibit | Filed | Yes |
| **Supporting Document *(revised)*** | HPCS-Homeowners Premium Comparison Survey | Filed | Yes |
| **Supporting Document** | HPCS-Homeowners Premium Comparison Survey | | Yes |
| **Supporting Document** | RF-1 Form EPAC | Filed | Yes |
| **Rate** | Owners Rate Page | Filed | Yes |
| **Rate** | Owner Rate Pages | Filed | Yes |
| **Rate** | Owners Rate Pages | Filed | Yes |
| **Rate** | Renters and Condo Rate Page | Filed | Yes |
| **Rate** | Renters and Condo Rate Page | Filed | Yes |
| **Rate** | Tier Assignment Rules - New Business | Filed | Yes |
| **Rate** | Discounts and Surcharges | Filed | Yes |
| **Rate** | Loss Experience Rating Plan | Filed | Yes |
| **Rate** | Home Policy Plus | Filed | Yes |
| **Rate** | Territory Pages | Filed | Yes |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 11/04/2009 |
| Submitted Date | 11/04/2009 |
| Respond By Date | |

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing.

Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: The History should show the most recent 5-years, not just the years in which a rate change was filed. Please revise.

Objection 2

- NAIC loss cost data entry document (Supporting Document)

Comment: Submit an RF-1 for Economy Premier.

Objection 3

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment: Excel worksheets submitted by e-mail, but had the following objection:

Companies may not change the form in any way or include formulas.

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 | 11/04/2009 |
| Submitted Date | 11/04/2009 |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *METX-126367745* | *State:* | *Arkansas* |
| *First Filing Company:* | *Metropolitan Property and Casualty Insurance Company, ...* | *State Tracking Number:* | *EFT $150* |
| *Company Tracking Number:* | *HO AR00085CGR01* | | |
| *TOI:* | *04.0 Homeowners* | *Sub-TOI:* | *04.0000 Homeowners Sub-TOI Combinations* |
| *Product Name:* | *Tiering* | | |
| *Project Name/Number:* | */HO AR00085CGR01* | | |

Dear Becky Harrington,

**Comments:**

We are responding to your Objection Letter dated 11/4/09.

## Response 1

Comments: We are resubmitting HPCS on the proper form (the excel version is attached in SERFF). We revised the RF-1 form for MPC and we are submitting a RF-1 form for EPAC as requested.

**Related Objection 1**

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

The History should show the most recent 5-years, not just the years in which a rate change was filed. Please revise.

**Related Objection 2**

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

Submit an RF-1 for Economy Premier.

**Related Objection 3**

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Excel worksheets submitted by e-mail, but had the following objection:

Companies may not change the form in any way or include formulas.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

Satisfied -Name: RF-1 Form EPAC

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your assistance.
Regards,
Jackie Hattoy

Sincerely,
Richard Collard

# Rate Information

Rate data applies to filing.

| | |
|---|---|
| **Filing Method:** | File and Use |
| **Rate Change Type:** | Increase |
| **Overall Percentage of Last Rate Revision:** | 0.000% |
| **Effective Date of Last Rate Revision:** | 05/15/2008 |
| **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: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|---|---|---|---|---|---|---|---|
| Metropolitan Property and Casualty Insurance Company | 13.700% | 8.800% | $477,949 | 2,994 | $3,488,677 | 18.300% | 0.000% |
| Economy Premier Assurance Company | % | 0.000% | $0 | 1,068 | $1,356,933 | % | % |

## Overall Rate Information for Multiple Company Filings

| | |
|---|---|
| **Overall % Rate Indicated:** | 13.700% |
| **Overall Percentage Rate Impact For This Filing:** | 8.800% |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *METX-126367745* | *State:* | *Arkansas* |
| *First Filing Company:* | *Metropolitan Property and Casualty Insurance Company, ...* | *State Tracking Number:* | *EFT $150* |
| *Company Tracking Number:* | *HO AR00085CGR01* | | |
| *TOI:* | *04.0 Homeowners* | *Sub-TOI:* | *04.0000 Homeowners Sub-TOI Combinations* |
| *Product Name:* | *Tiering* | | |
| *Project Name/Number:* | */HO AR00085CGR01* | | |

**Effect of Rate Filing - Written Premium Change For This Program:** $477,949

**Effect of Rate Filing - Number of Policyholders Affected:** 4062

# Rate/Rule Schedule

| Schedule Item Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Number: | Attachments |
|---|---|---|---|---|---|
| Filed 11/06/2009 | Owners Rate Page | Page 2 | Replacement | | Page 2.PDF |
| Filed 11/06/2009 | Owner Rate Pages | Page 5 - 6 | Replacement | | Page 5 - 6.PDF |
| Filed 11/06/2009 | Owners Rate Pages | Pages 9-16 | Replacement | | Pages 9-16.PDF |
| Filed 11/06/2009 | Renters and Condo Rate Page | Page 18 | Replacement | | Page 18.PDF |
| Filed 11/06/2009 | Renters and Condo Rate Page | Page 21 | Replacement | | Page 21.PDF |
| Filed 11/06/2009 | Tier Assignment Rules - New Business | Pages 29-31 | Replacement | | Pages 29-31.PDF |
| Filed 11/06/2009 | Discounts and Surcharges | Page 17 | Replacement | | Page 17.PDF |
| Filed 11/06/2009 | Loss Experience Rating Plan | Page 20 | Replacement | | Page 20.PDF |
| Filed 11/06/2009 | Home Policy Plus | Page 28 | Replacement | | Page 28.PDF |
| Filed 11/06/2009 | Territory Pages | Pages 85-89 | Replacement | | Pages 85-89.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 EXAMPLE**

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

| | | | | |
|---|---|---|---|---|
| Homeowners $500 Deductible Premium | = $997 | (round to nearest | | |
| Protection Class 4 Factor | x 1.100 | whole dollar after | | |
| | $1,097 | each calculation) | | |
| Construction Factor (Frame) | x 1.150 | | | |
| | $1,262 | | | |
| Coverage A Amount Factor | x 0.920 | | | |
| Subtotal | $1,161 | | | |
| Deductible Credit ($1000 Deductible) | | | | |
| $1,161 | | | | |
| 0.12 | | | | |
| $139 (subject to maximum) | - $139 | | | |
| Subtotal | $1,022 | | | |
| Tier Factor (Tier 22) | x 0.74 | | | |
| Subtotal | $756 | | | |
| Age of Dwelling (5 years) | x 0.85 | | | |
| Subtotal | $643 | | | |
| Protective Device Discount (Combination Devices) | x 0.95 | | | |
| Subtotal | $611 | | | |
| Age of Insured (under 55) | x 1.00 | | | |
| Subtotal | $611 | | | |
| Replacement Cost on Contents (Coverage 3) | x 1.15 | | | |
| Subtotal | $703 | | | |
| Roof Rating Factor (Asphalt Shingle) | x 1.00 | | | |
| Subtotal | $703 | | | |
| Loss Experience Rating Plan (No Chargeable Losses) | x 1.00 | | | |
| Subtotal | $703 | | | |
| MetRewards (New Business, 0 Claims in 60 months) | x 0.95 | Home Policy Plus | | |
| | $668 | x | 0.82 = | $548 |
| $300,000 Personal Liability | | | | |
| (Coverage F) | $20 | x | 0.82 = | $16 |
| **TOTAL PREMIUM** | | | | **$564** |

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners,

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 11 | 997 |
| 12 | 1243 |
| 13 | 1427 |
| 14 | 1423 |
| 15 | 1022 |
| 16 | 1222 |
| 17 | 1401 |
| 22 | 952 |
| 23 | 972 |
| 31 | 862 |
| 32 | 758 |
| 33 | 1108 |
| 34 | 1212 |
| 35 | 1313 |
| 38 | 920 |

**Coverage A Factors**

| Cov. A Amount | Homeowners & HO-2 Homeowners | Ultra* | Platinum Homeowners** |
|---|---|---|---|
| $30,000 | 0.500 | 0.570 | 0.656 |
| $40,000 | 0.541 | 0.617 | 0.710 |
| $45,000 | 0.571 | 0.651 | 0.749 |
| $50,000 | 0.600 | 0.684 | 0.787 |
| $55,000 | 0.670 | 0.742 | 0.853 |
| $60,000 | 0.740 | 0.796 | 0.915 |
| $65,000 | 0.750 | 0.797 | 0.917 |
| $70,000 | 0.760 | 0.798 | 0.918 |
| $75,000 | 0.770 | 0.801 | 0.921 |
| $80,000 | 0.780 | 0.803 | 0.923 |
| $85,000 | 0.790 | 0.808 | 0.929 |
| $90,000 | 0.800 | 0.812 | 0.934 |
| $95,000 | 0.815 | 0.822 | 0.945 |
| $100,000 | 0.830 | 0.830 | 0.955 |
| $105,000 | 0.848 | 0.848 | 0.975 |
| $110,000 | 0.866 | 0.866 | 0.996 |
| $115,000 | 0.884 | 0.884 | 1.017 |
| $120,000 | 0.902 | 0.902 | 1.037 |
| $125,000 | 0.920 | 0.920 | 1.058 |
| $130,000 | 0.936 | 0.936 | 1.076 |
| $135,000 | 0.952 | 0.952 | 1.095 |
| $140,000 | 0.968 | 0.968 | 1.113 |
| $145,000 | 0.984 | 0.984 | 1.132 |
| $150,000 | 1.000 | 1.000 | 1.150 |
| $160,000 | 1.045 | 1.045 | 1.191 |
| $170,000 | 1.090 | 1.090 | 1.232 |
| $180,000 | 1.135 | 1.135 | 1.271 |

| Cov. A Amount | Homeowners & HO-2 Homeowners | Ultra* | Platinum Homeowners** |
|---|---|---|---|
| $190,000 | 1.180 | 1.180 | 1.310 |
| $200,000 | 1.225 | 1.225 | 1.348 |
| $210,000 | 1.270 | 1.270 | 1.397 |
| $220,000 | 1.315 | 1.315 | 1.447 |
| $230,000 | 1.360 | 1.360 | 1.496 |
| $240,000 | 1.405 | 1.405 | 1.546 |
| $250,000 | 1.450 | 1.450 | 1.595 |
| $260,000 | 1.512 | 1.512 | 1.663 |
| $270,000 | 1.574 | 1.574 | 1.731 |
| $280,000 | 1.636 | 1.636 | 1.800 |
| $290,000 | 1.698 | 1.698 | 1.868 |
| $300,000 | 1.759 | 1.759 | 1.935 |
| $350,000 | 2.062 | 2.062 | 2.268 |
| $400,000 | 2.222 | 2.222 | 2.444 |
| $450,000 | 2.490 | 2.490 | 2.739 |
| $500,000 | 2.823 | 2.823 | 3.105 |
| $550,000 | 3.213 | 3.213 | 3.502 |
| $600,000 | 3.602 | 3.602 | 3.890 |
| $650,000 | 3.947 | 3.947 | 4.223 |
| $700,000 | 4.292 | 4.292 | 4.550 |
| $750,000 | 4.633 | 4.633 | 4.865 |
| $800,000 | 4.974 | 4.974 | 5.223 |
| $850,000 | 5.319 | 5.319 | 5.585 |
| $900,000 | 5.664 | 5.664 | 5.947 |
| $950,000 | 5.996 | 5.996 | 6.296 |
| $1,000,000 | 6.328 | 6.328 | 6.644 |
| Ea. Add'l 10 | 0.070 | 0.070 | 0.074 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.250 |
| 7 | 1.400 |
| 8 | 2.000 |
| 9 | 3.100 |
| 10 | 4.500 |

**Construction Factors**

| Protection Class | Masonry/ Masonry Veneer | Frame |
|---|---|---|
| 1 | 1.000 | 1.150 |
| 2 | 1.000 | 1.150 |
| 3 | 1.000 | 1.150 |
| 4 | 1.000 | 1.150 |
| 5 | 1.000 | 1.150 |
| 6 | 1.000 | 1.150 |
| 7 | 1.000 | 1.150 |
| 8 | 1.000 | 1.150 |
| 9 | 1.000 | 1.150 |
| 10 | 1.000 | 1.150 |

GrandProtect: Multiply the Platinum rate by 1.05.
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.
GrandProtect Flat Dollar Charge: Add $25 to the Platinum Flat Dollar Charge.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

Homeowners, HO-2 Homeowners, Market Value, Ultra, Platinum Homeowners, GrandProtect Homeowners,

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 18 | 1157 |
| 19 | 1155 |
| 20 | 802 |
| 21 | 845 |
| 36 | 994 |
| 37 | 809 |

**Coverage A Factors**

| Cov. A Amount | Homeowners & HO-2 Homeowners | Ultra* | Platinum Homeowners** |
|---|---|---|---|
| $30,000 | 0.500 | 0.570 | 0.656 |
| $40,000 | 0.541 | 0.617 | 0.710 |
| $45,000 | 0.571 | 0.651 | 0.749 |
| $50,000 | 0.600 | 0.684 | 0.787 |
| $55,000 | 0.670 | 0.742 | 0.853 |
| $60,000 | 0.740 | 0.796 | 0.915 |
| $65,000 | 0.750 | 0.797 | 0.917 |
| $70,000 | 0.760 | 0.798 | 0.918 |
| $75,000 | 0.770 | 0.801 | 0.921 |
| $80,000 | 0.780 | 0.803 | 0.923 |
| $85,000 | 0.790 | 0.808 | 0.929 |
| $90,000 | 0.800 | 0.812 | 0.934 |
| $95,000 | 0.815 | 0.822 | 0.945 |
| $100,000 | 0.830 | 0.830 | 0.955 |
| $105,000 | 0.848 | 0.848 | 0.975 |
| $110,000 | 0.866 | 0.866 | 0.996 |
| $115,000 | 0.884 | 0.884 | 1.017 |
| $120,000 | 0.902 | 0.902 | 1.037 |
| $125,000 | 0.920 | 0.920 | 1.058 |
| $130,000 | 0.936 | 0.936 | 1.076 |
| $135,000 | 0.952 | 0.952 | 1.095 |
| $140,000 | 0.968 | 0.968 | 1.113 |
| $145,000 | 0.984 | 0.984 | 1.132 |
| $150,000 | 1.000 | 1.000 | 1.150 |
| $160,000 | 1.045 | 1.045 | 1.191 |
| $170,000 | 1.090 | 1.090 | 1.232 |
| $180,000 | 1.135 | 1.135 | 1.271 |

| Cov. A Amount | Homeowners & HO-2 Homeowners | Ultra* | Platinum Homeowners** |
|---|---|---|---|
| $190,000 | 1.180 | 1.180 | 1.310 |
| $200,000 | 1.225 | 1.225 | 1.348 |
| $210,000 | 1.270 | 1.270 | 1.397 |
| $220,000 | 1.315 | 1.315 | 1.447 |
| $230,000 | 1.360 | 1.360 | 1.496 |
| $240,000 | 1.405 | 1.405 | 1.546 |
| $250,000 | 1.450 | 1.450 | 1.595 |
| $260,000 | 1.512 | 1.512 | 1.663 |
| $270,000 | 1.574 | 1.574 | 1.731 |
| $280,000 | 1.636 | 1.636 | 1.800 |
| $290,000 | 1.698 | 1.698 | 1.868 |
| $300,000 | 1.759 | 1.759 | 1.935 |
| $350,000 | 2.062 | 2.062 | 2.268 |
| $400,000 | 2.222 | 2.222 | 2.444 |
| $450,000 | 2.490 | 2.490 | 2.739 |
| $500,000 | 2.823 | 2.823 | 3.105 |
| $550,000 | 3.213 | 3.213 | 3.502 |
| $600,000 | 3.602 | 3.602 | 3.890 |
| $650,000 | 3.947 | 3.947 | 4.223 |
| $700,000 | 4.292 | 4.292 | 4.550 |
| $750,000 | 4.633 | 4.633 | 4.865 |
| $800,000 | 4.974 | 4.974 | 5.223 |
| $850,000 | 5.319 | 5.319 | 5.585 |
| $900,000 | 5.664 | 5.664 | 5.947 |
| $950,000 | 5.996 | 5.996 | 6.296 |
| $1,000,000 | 6.328 | 6.328 | 6.644 |
| Ea. Add'l 10 | 0.070 | 0.070 | 0.074 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.200 |
| 7 | 1.500 |
| 8 | 2.000 |
| 9 | 3.500 |
| 10 | 5.000 |

**Construction Factors**

| Protection Class | Masonry/ Masonry Veneer | Frame |
|---|---|---|
| 1 | 1.000 | 1.150 |
| 2 | 1.000 | 1.150 |
| 3 | 1.000 | 1.150 |
| 4 | 1.000 | 1.150 |
| 5 | 1.000 | 1.150 |
| 6 | 1.000 | 1.150 |
| 7 | 1.000 | 1.150 |
| 8 | 1.000 | 1.150 |
| 9 | 1.000 | 1.150 |
| 10 | 1.000 | 1.150 |

GrandProtect: Multiply the Platinum rate by 1.05.
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.
GrandProtect Flat Dollar Charge: Add $25 to the Platinum Flat Dollar Charge.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

Homeowners, HO-2 Homeowners (former Dwelling Fire business only)

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 11 | 640 |
| 12 | 613 |
| 13 | 599 |
| 14 | 670 |
| 15 | 618 |
| 16 | 626 |
| 17 | 620 |
| 22 | 627 |
| 23 | 676 |
| 31 | 642 |
| 32 | 640 |
| 33 | 669 |
| 34 | 616 |
| 35 | 611 |
| 38 | 634 |

**Coverage A Factors**

| Cov. A Amount | Homeowners & HO-2 Homeowners |
|---|---|
| $30,000 | 0.376 |
| $40,000 | 0.429 |
| $45,000 | 0.456 |
| $50,000 | 0.482 |
| $55,000 | 0.508 |
| $60,000 | 0.534 |
| $65,000 | 0.560 |
| $70,000 | 0.586 |
| $75,000 | 0.612 |
| $80,000 | 0.638 |
| $85,000 | 0.664 |
| $90,000 | 0.689 |
| $95,000 | 0.715 |
| $100,000 | 0.741 |
| $105,000 | 0.767 |
| $110,000 | 0.793 |
| $115,000 | 0.819 |
| $120,000 | 0.845 |
| $125,000 | 0.871 |
| $130,000 | 0.897 |
| $135,000 | 0.923 |
| $140,000 | 0.949 |
| $145,000 | 0.975 |
| $150,000 | 1.000 |
| $160,000 | 1.052 |
| $170,000 | 1.104 |
| $180,000 | 1.156 |

| Cov. A Amount | Homeowners & HO-2 Homeowners |
|---|---|
| $190,000 | 1.208 |
| $200,000 | 1.259 |
| $210,000 | 1.311 |
| $220,000 | 1.363 |
| $230,000 | 1.415 |
| $240,000 | 1.467 |
| $250,000 | 1.518 |
| $260,000 | 1.570 |
| $270,000 | 1.622 |
| $280,000 | 1.674 |
| $290,000 | 1.726 |
| $300,000 | 1.777 |
| $350,000 | 2.037 |
| $400,000 | 2.297 |
| $450,000 | 2.557 |
| $500,000 | 2.817 |
| $550,000 | 3.077 |
| $600,000 | 3.337 |
| $650,000 | 3.597 |
| $700,000 | 3.857 |
| $750,000 | 4.117 |
| $800,000 | 4.377 |
| $850,000 | 4.637 |
| $900,000 | 4.897 |
| $950,000 | 5.157 |
| $1,000,000 | 5.417 |
| Ea. Add'l 10 | 0.052 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.250 |
| 7 | 1.400 |
| 8 | 2.000 |
| 9 | 3.100 |
| 10 | 4.500 |

**Construction Factors**

| Protection Class | Masonry/ Masonry Veneer | Frame |
|---|---|---|
| 1 | 1.000 | 1.150 |
| 2 | 1.000 | 1.150 |
| 3 | 1.000 | 1.150 |
| 4 | 1.000 | 1.150 |
| 5 | 1.000 | 1.150 |
| 6 | 1.000 | 1.150 |
| 7 | 1.000 | 1.150 |
| 8 | 1.000 | 1.150 |
| 9 | 1.000 | 1.150 |
| 10 | 1.000 | 1.150 |

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.
Superior Construction: Multiply Masonry Rate by .85.
* Refers to all Dwelling Fire business with an application written date prior to May 31, 2004.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

Homeowners, HO-2 Homeowners (former Dwelling Fire business only)

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 18 | 667 |
| 19 | 617 |
| 20 | 631 |
| 21 | 644 |
| 36 | 622 |
| 37 | 633 |

**Coverage A Factors**

| Cov. A Amount | Homeowners & HO-2 Homeowners |
|---|---|
| $30,000 | 0.376 |
| $40,000 | 0.429 |
| $45,000 | 0.456 |
| $50,000 | 0.482 |
| $55,000 | 0.508 |
| $60,000 | 0.534 |
| $65,000 | 0.560 |
| $70,000 | 0.586 |
| $75,000 | 0.612 |
| $80,000 | 0.638 |
| $85,000 | 0.664 |
| $90,000 | 0.689 |
| $95,000 | 0.715 |
| $100,000 | 0.741 |
| $105,000 | 0.767 |
| $110,000 | 0.793 |
| $115,000 | 0.819 |
| $120,000 | 0.845 |
| $125,000 | 0.871 |
| $130,000 | 0.897 |
| $135,000 | 0.923 |
| $140,000 | 0.949 |
| $145,000 | 0.975 |
| $150,000 | 1.000 |
| $160,000 | 1.052 |
| $170,000 | 1.104 |
| $180,000 | 1.156 |

| Cov. A Amount | Homeowners & HO-2 Homeowners |
|---|---|
| $190,000 | 1.208 |
| $200,000 | 1.259 |
| $210,000 | 1.311 |
| $220,000 | 1.363 |
| $230,000 | 1.415 |
| $240,000 | 1.467 |
| $250,000 | 1.518 |
| $260,000 | 1.570 |
| $270,000 | 1.622 |
| $280,000 | 1.674 |
| $290,000 | 1.726 |
| $300,000 | 1.777 |
| $350,000 | 2.037 |
| $400,000 | 2.297 |
| $450,000 | 2.557 |
| $500,000 | 2.817 |
| $550,000 | 3.077 |
| $600,000 | 3.337 |
| $650,000 | 3.597 |
| $700,000 | 3.857 |
| $750,000 | 4.117 |
| $800,000 | 4.377 |
| $850,000 | 4.637 |
| $900,000 | 4.897 |
| $950,000 | 5.157 |
| $1,000,000 | 5.417 |
| Ea. Add'l 10 | 0.052 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.200 |
| 7 | 1.500 |
| 8 | 2.000 |
| 9 | 3.500 |
| 10 | 5.000 |

**Construction Factors**

| Protection Class | Masonry/ Masonry Veneer | Frame |
|---|---|---|
| 1 | 1.000 | 1.150 |
| 2 | 1.000 | 1.150 |
| 3 | 1.000 | 1.150 |
| 4 | 1.000 | 1.150 |
| 5 | 1.000 | 1.150 |
| 6 | 1.000 | 1.150 |
| 7 | 1.000 | 1.150 |
| 8 | 1.000 | 1.150 |
| 9 | 1.000 | 1.150 |
| 10 | 1.000 | 1.150 |

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.
Superior Construction: Multiply Masonry Rate by .85.
* Refers to all Dwelling Fire business with an application written date prior to May 31, 2004.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

**Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling**

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 11 | 694 |
| 12 | 844 |
| 13 | 934 |
| 14 | 831 |
| 15 | 881 |
| 16 | 868 |
| 17 | 967 |
| 22 | 716 |
| 23 | 600 |
| 31 | 752 |
| 32 | 747 |
| 33 | 791 |
| 34 | 899 |
| 35 | 1000 |
| 38 | 722 |

**Coverage A Factors**

| Cov. A Amount | Landlord's |
|---|---|
| $30,000 | 0.400 |
| $40,000 | 0.421 |
| $45,000 | 0.432 |
| $50,000 | 0.442 |
| $55,000 | 0.451 |
| $60,000 | 0.460 |
| $65,000 | 0.480 |
| $70,000 | 0.500 |
| $75,000 | 0.527 |
| $80,000 | 0.553 |
| $85,000 | 0.587 |
| $90,000 | 0.620 |
| $95,000 | 0.644 |
| $100,000 | 0.667 |
| $105,000 | 0.700 |
| $110,000 | 0.733 |
| $115,000 | 0.766 |
| $120,000 | 0.799 |
| $125,000 | 0.833 |
| $130,000 | 0.866 |
| $135,000 | 0.899 |
| $140,000 | 0.932 |
| $145,000 | 0.965 |
| $150,000 | 1.000 |
| $160,000 | 1.067 |
| $170,000 | 1.134 |
| $180,000 | 1.201 |

| Cov. A Amount | Landlord's |
|---|---|
| $190,000 | 1.268 |
| $200,000 | 1.333 |
| $210,000 | 1.406 |
| $220,000 | 1.479 |
| $230,000 | 1.552 |
| $240,000 | 1.625 |
| $250,000 | 1.700 |
| $260,000 | 1.773 |
| $270,000 | 1.846 |
| $280,000 | 1.919 |
| $290,000 | 1.992 |
| $300,000 | 2.067 |
| $350,000 | 2.493 |
| $400,000 | 2.913 |
| $450,000 | 3.327 |
| $500,000 | 3.733 |
| $550,000 | 4.345 |
| $600,000 | 4.956 |
| $650,000 | 5.376 |
| $700,000 | 5.796 |
| $750,000 | 6.201 |
| $800,000 | 6.606 |
| $850,000 | 6.996 |
| $900,000 | 7.387 |
| $950,000 | 7.763 |
| $1,000,000 | 8.139 |
| Ea. Add'l 10 | 0.075 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.250 |
| 7 | 1.400 |
| 8 | 2.000 |
| 9 | 3.100 |
| 10 | 4.500 |

**Construction Factors**

| Protection Class | Masonry/ Masonry Veneer | Frame |
|---|---|---|
| 1 | 1.000 | 1.150 |
| 2 | 1.000 | 1.150 |
| 3 | 1.000 | 1.150 |
| 4 | 1.000 | 1.150 |
| 5 | 1.000 | 1.150 |
| 6 | 1.000 | 1.150 |
| 7 | 1.000 | 1.150 |
| 8 | 1.000 | 1.150 |
| 9 | 1.000 | 1.150 |
| 10 | 1.000 | 1.150 |

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.
Superior Construction: Multiply Masonry Rate by .85.
GrandProtect Landlord's Dwelling: Multiply by 1.25
GrandProtect Flat Dollar Charge: $35

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

**Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling**

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 18 | 769 |
| 19 | 989 |
| 20 | 862 |
| 21 | 519 |
| 36 | 781 |
| 37 | 520 |

**Coverage A Factors**

| Cov. A Amount | Landlord's |
|---|---|
| $30,000 | 0.400 |
| $40,000 | 0.421 |
| $45,000 | 0.432 |
| $50,000 | 0.442 |
| $55,000 | 0.451 |
| $60,000 | 0.460 |
| $65,000 | 0.480 |
| $70,000 | 0.500 |
| $75,000 | 0.527 |
| $80,000 | 0.553 |
| $85,000 | 0.587 |
| $90,000 | 0.620 |
| $95,000 | 0.644 |
| $100,000 | 0.667 |
| $105,000 | 0.700 |
| $110,000 | 0.733 |
| $115,000 | 0.766 |
| $120,000 | 0.799 |
| $125,000 | 0.833 |
| $130,000 | 0.866 |
| $135,000 | 0.899 |
| $140,000 | 0.932 |
| $145,000 | 0.965 |
| $150,000 | 1.000 |
| $160,000 | 1.067 |
| $170,000 | 1.134 |
| $180,000 | 1.201 |

| Cov. A Amount | Landlord's |
|---|---|
| $190,000 | 1.268 |
| $200,000 | 1.333 |
| $210,000 | 1.406 |
| $220,000 | 1.479 |
| $230,000 | 1.552 |
| $240,000 | 1.625 |
| $250,000 | 1.700 |
| $260,000 | 1.773 |
| $270,000 | 1.846 |
| $280,000 | 1.919 |
| $290,000 | 1.992 |
| $300,000 | 2.067 |
| $350,000 | 2.493 |
| $400,000 | 2.913 |
| $450,000 | 3.327 |
| $500,000 | 3.733 |
| $550,000 | 4.345 |
| $600,000 | 4.956 |
| $650,000 | 5.376 |
| $700,000 | 5.796 |
| $750,000 | 6.201 |
| $800,000 | 6.606 |
| $850,000 | 6.996 |
| $900,000 | 7.387 |
| $950,000 | 7.763 |
| $1,000,000 | 8.139 |
| Ea. Add'l 10 | 0.075 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.200 |
| 7 | 1.500 |
| 8 | 2.000 |
| 9 | 3.500 |
| 10 | 5.000 |

**Construction Factors**

| Protection Class | Masonry/ Masonry Veneer | Frame |
|---|---|---|
| 1 | 1.000 | 1.150 |
| 2 | 1.000 | 1.150 |
| 3 | 1.000 | 1.150 |
| 4 | 1.000 | 1.150 |
| 5 | 1.000 | 1.150 |
| 6 | 1.000 | 1.150 |
| 7 | 1.000 | 1.150 |
| 8 | 1.000 | 1.150 |
| 9 | 1.000 | 1.150 |
| 10 | 1.000 | 1.150 |

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.
Superior Construction: Multiply Masonry Rate by .85
GrandProtect Landlord's Dwelling: Multiply by 1.25
GrandProtect Flat Dollar Charge: $35

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

Landlord's Rental Dwelling (former Dwelling Fire business only)

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 11 | 666 |
| 12 | 665 |
| 13 | 666 |
| 14 | 666 |
| 15 | 666 |
| 16 | 667 |
| 17 | 666 |
| 22 | 666 |
| 23 | 665 |
| 31 | 666 |
| 32 | 666 |
| 33 | 667 |
| 34 | 666 |
| 35 | 666 |
| 38 | 666 |

**Coverage A Factors**

| Cov. A Amount | Landlord's |
|---|---|
| $30,000 | 0.376 |
| $40,000 | 0.429 |
| $45,000 | 0.456 |
| $50,000 | 0.482 |
| $55,000 | 0.508 |
| $60,000 | 0.534 |
| $65,000 | 0.560 |
| $70,000 | 0.586 |
| $75,000 | 0.612 |
| $80,000 | 0.638 |
| $85,000 | 0.664 |
| $90,000 | 0.689 |
| $95,000 | 0.715 |
| $100,000 | 0.741 |
| $105,000 | 0.767 |
| $110,000 | 0.793 |
| $115,000 | 0.819 |
| $120,000 | 0.845 |
| $125,000 | 0.871 |
| $130,000 | 0.897 |
| $135,000 | 0.923 |
| $140,000 | 0.949 |
| $145,000 | 0.975 |
| $150,000 | 1.000 |
| $160,000 | 1.052 |
| $170,000 | 1.104 |
| $180,000 | 1.156 |

| Cov. A Amount | Landlord's |
|---|---|
| $190,000 | 1.208 |
| $200,000 | 1.259 |
| $210,000 | 1.311 |
| $220,000 | 1.363 |
| $230,000 | 1.415 |
| $240,000 | 1.467 |
| $250,000 | 1.518 |
| $260,000 | 1.570 |
| $270,000 | 1.622 |
| $280,000 | 1.674 |
| $290,000 | 1.726 |
| $300,000 | 1.777 |
| $350,000 | 2.037 |
| $400,000 | 2.297 |
| $450,000 | 2.557 |
| $500,000 | 2.817 |
| $550,000 | 3.077 |
| $600,000 | 3.337 |
| $650,000 | 3.597 |
| $700,000 | 3.857 |
| $750,000 | 4.117 |
| $800,000 | 4.377 |
| $850,000 | 4.637 |
| $900,000 | 4.897 |
| $950,000 | 5.157 |
| $1,000,000 | 5.417 |
| Ea. Add'l 10 | 0.052 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.250 |
| 7 | 1.400 |
| 8 | 2.000 |
| 9 | 3.100 |
| 10 | 4.500 |

**Construction Factors**

| Protection Class | Masonry/ Masonry Veneer | Frame |
|---|---|---|
| 1 | 1.000 | 1.150 |
| 2 | 1.000 | 1.150 |
| 3 | 1.000 | 1.150 |
| 4 | 1.000 | 1.150 |
| 5 | 1.000 | 1.150 |
| 6 | 1.000 | 1.150 |
| 7 | 1.000 | 1.150 |
| 8 | 1.000 | 1.150 |
| 9 | 1.000 | 1.150 |
| 10 | 1.000 | 1.150 |

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.
Superior Construction: Multiply Masonry Rate by .85.
* Refers to all Dwelling Fire business with an application written date prior to May 31, 2004.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

Landlord's Rental Dwelling (former Dwelling Fire business only)

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 18 | 666 |
| 19 | 667 |
| 20 | 666 |
| 21 | 666 |
| 36 | 665 |
| 37 | 666 |

**Coverage A Factors**

| Cov. A Amount | Landlord's |
|---|---|
| $30,000 | 0.376 |
| $40,000 | 0.429 |
| $45,000 | 0.456 |
| $50,000 | 0.482 |
| $55,000 | 0.508 |
| $60,000 | 0.534 |
| $65,000 | 0.560 |
| $70,000 | 0.586 |
| $75,000 | 0.612 |
| $80,000 | 0.638 |
| $85,000 | 0.664 |
| $90,000 | 0.689 |
| $95,000 | 0.715 |
| $100,000 | 0.741 |
| $105,000 | 0.767 |
| $110,000 | 0.793 |
| $115,000 | 0.819 |
| $120,000 | 0.845 |
| $125,000 | 0.871 |
| $130,000 | 0.897 |
| $135,000 | 0.923 |
| $140,000 | 0.949 |
| $145,000 | 0.975 |
| $150,000 | 1.000 |
| $160,000 | 1.052 |
| $170,000 | 1.104 |
| $180,000 | 1.156 |

| Cov. A Amount | Landlord's |
|---|---|
| $190,000 | 1.208 |
| $200,000 | 1.259 |
| $210,000 | 1.311 |
| $220,000 | 1.363 |
| $230,000 | 1.415 |
| $240,000 | 1.467 |
| $250,000 | 1.518 |
| $260,000 | 1.570 |
| $270,000 | 1.622 |
| $280,000 | 1.674 |
| $290,000 | 1.726 |
| $300,000 | 1.777 |
| $350,000 | 2.037 |
| $400,000 | 2.297 |
| $450,000 | 2.557 |
| $500,000 | 2.817 |
| $550,000 | 3.077 |
| $600,000 | 3.337 |
| $650,000 | 3.597 |
| $700,000 | 3.857 |
| $750,000 | 4.117 |
| $800,000 | 4.377 |
| $850,000 | 4.637 |
| $900,000 | 4.897 |
| $950,000 | 5.157 |
| $1,000,000 | 5.417 |
| Ea. Add'l 10 | 0.052 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.200 |
| 7 | 1.500 |
| 8 | 2.000 |
| 9 | 3.500 |
| 10 | 5.000 |

**Construction Factors**

| Protection Class | Masonry/ Masonry Veneer | Frame |
|---|---|---|
| 1 | 1.000 | 1.150 |
| 2 | 1.000 | 1.150 |
| 3 | 1.000 | 1.150 |
| 4 | 1.000 | 1.150 |
| 5 | 1.000 | 1.150 |
| 6 | 1.000 | 1.150 |
| 7 | 1.000 | 1.150 |
| 8 | 1.000 | 1.150 |
| 9 | 1.000 | 1.150 |
| 10 | 1.000 | 1.150 |

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.
Superior Construction: Multiply Masonry Rate by .85.
* Refers to all Dwelling Fire business with an application written date prior to May 31, 2004.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

**Mobile Home, GrandProtect Mobile Home**

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 11 | 425 |
| 12 | 425 |
| 13 | 425 |
| 14 | 425 |
| 15 | 425 |
| 16 | 425 |
| 17 | 425 |
| 22 | 425 |
| 23 | 425 |
| 31 | 425 |
| 32 | 425 |
| 33 | 425 |
| 34 | 425 |
| 35 | 425 |
| 38 | 425 |

**Coverage A Factors**

| Cov. A Amount | Mobile Home |
|---|---|
| $5,000 | 0.291 |
| $6,000 | 0.316 |
| $8,000 | 0.366 |
| $10,000 | 0.416 |
| $12,000 | 0.477 |
| $14,000 | 0.538 |
| $16,000 | 0.599 |
| $18,000 | 0.660 |
| $20,000 | 0.719 |
| $22,000 | 0.775 |
| $24,000 | 0.831 |
| $26,000 | 0.887 |
| $28,000 | 0.943 |
| $30,000 | 1.000 |
| $32,000 | 1.069 |
| $34,000 | 1.138 |
| $36,000 | 1.207 |
| $38,000 | 1.276 |
| $40,000 | 1.343 |
| $42,000 | 1.413 |
| $44,000 | 1.483 |
| $46,000 | 1.553 |
| $48,000 | 1.623 |
| $50,000 | 1.695 |
| $55,000 | 1.869 |
| $60,000 | 2.043 |
| $65,000 | 2.219 |
| $70,000 | 2.395 |
| $75,000 | 2.570 |
| $80,000 | 2.744 |
| $85,000 | 2.918 |
| $90,000 | 3.091 |
| $95,000 | 3.265 |
| $100,000 | 3.438 |
| $105,000 | 3.612 |
| $110,000 | 3.787 |
| $115,000 | 3.961 |
| $120,000 | 4.135 |
| $125,000 | 4.310 |
| $130,000 | 4.484 |
| $135,000 | 4.658 |
| $140,000 | 4.832 |
| $145,000 | 5.007 |
| $150,000 | 5.181 |
| Ea. Add'l 5 | 0.174 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.250 |
| 7 | 1.400 |
| 8 | 2.000 |
| 9 | 3.100 |
| 10 | 4.500 |

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.
GrandProtect Mobile Home: Multiply by 1.35
GrandProtect Flat Dollar Charge: $35

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

**Mobile Home, GrandProtect Mobile Home**

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 18 | 425 |
| 19 | 425 |
| 20 | 425 |
| 21 | 425 |
| 36 | 425 |
| 37 | 425 |

**Coverage A Factors**

| Cov. A Amount | Mobile Home |
|---|---|
| $5,000 | 0.291 |
| $6,000 | 0.316 |
| $8,000 | 0.366 |
| $10,000 | 0.416 |
| $12,000 | 0.477 |
| $14,000 | 0.538 |
| $16,000 | 0.599 |
| $18,000 | 0.660 |
| $20,000 | 0.719 |
| $22,000 | 0.775 |
| $24,000 | 0.831 |
| $26,000 | 0.887 |
| $28,000 | 0.943 |
| $30,000 | 1.000 |
| $32,000 | 1.069 |
| $34,000 | 1.138 |
| $36,000 | 1.207 |
| $38,000 | 1.276 |
| $40,000 | 1.343 |
| $42,000 | 1.413 |
| $44,000 | 1.483 |
| $46,000 | 1.553 |
| $48,000 | 1.623 |
| $50,000 | 1.695 |
| $55,000 | 1.869 |
| $60,000 | 2.043 |
| $65,000 | 2.219 |
| $70,000 | 2.395 |
| $75,000 | 2.570 |
| $80,000 | 2.744 |
| $85,000 | 2.918 |
| $90,000 | 3.091 |
| $95,000 | 3.265 |
| $100,000 | 3.438 |
| $105,000 | 3.612 |
| $110,000 | 3.787 |
| $115,000 | 3.961 |
| $120,000 | 4.135 |
| $125,000 | 4.310 |
| $130,000 | 4.484 |
| $135,000 | 4.658 |
| $140,000 | 4.832 |
| $145,000 | 5.007 |
| $150,000 | 5.181 |
| Ea. Add'l 5 | 0.174 |

**Protection Class Factors**

| Protection Class | Factors |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.100 |
| 5 | 1.100 |
| 6 | 1.200 |
| 7 | 1.500 |
| 8 | 2.000 |
| 9 | 3.500 |
| 10 | 5.000 |

Refer to Manual, Coverage 19B for HO-2 Homeowners Factor.
GrandProtect Mobile Home: Multiply by 1.35
GrandProtect Flat Dollar Charge: $35

**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 | = | $192 | | |
| Protection Class 4 Factor | x | 1.00 | | |
| | | $192 | | |
| Occupancy Factor (5 or more units) | | 1.00 | | |
| | | $192 | | |
| Condominium Factor | | 0.67 | | |
| | | $129 | | |
| Coverage C Amount Factor | x | 1.570 | | |
| Subtotal | | $203 | (round to nearest whole dollar after each calculation) | |
| Fire Resistive Construction | x | 0.85 | | |
| Subtotal | | $173 | | |
| Seasonal or Sublease Surcharge (Without Occupants) | x | 1.25 | | |
| Subtotal | | $216 | | |
| Deductible Credit ($1000 Deductible) $216 x 0.12 $26 (subject to maximum) | - | $26 | | |
| Subtotal | | $190 | | |
| Tier Factor (Tier 22) | x | 0.74 | | |
| Subtotal | | $141 | | |
| Protective Device Discount (Combination Devices) | x | 0.95 | | |
| Subtotal | | $134 | | |
| Age of Insured (Under 55) | x | 1.00 | | |
| Subtotal | | $134 | | |
| Replacement Cost on Contents (Coverage 3) | x | 1.25 | | |
| Subtotal | | $168 | | |
| Loss Experience Rating Plan (No Chargeable Losses) | x | 1.00 | | |
| Subtotal | | $168 | | |
| MetRewards (New Business, 0 Claims in 60 months) | x | 0.95 | Home Policy Plus | |
| Subtotal | | $160 | x 0.82 = | $131 |
| $300,000 Personal Liability (Coverage F) | | $20 | x 0.82 = + | $16 |
| **TOTAL PREMIUM** | | | | **$147** |

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS RESIDENTAL PROPERTY**

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

Base Premiums - $500 Deductible

**Base Premiums**

| Territory | Base Rate |
|---|---|
| 11 | 192 |
| 12 | 192 |
| 13 | 199 |
| 14 | 192 |
| 15 | 192 |
| 16 | 192 |
| 17 | 192 |
| 18 | 194 |
| 19 | 199 |
| 20 | 192 |
| 21 | 195 |
| 22 | 192 |
| 23 | 192 |
| 31 | 192 |
| 32 | 199 |
| 33 | 192 |
| 34 | 192 |
| 35 | 192 |
| 36 | 194 |
| 37 | 194 |
| 38 | 192 |

**Protection Class Factors**

| Protection Class | Factor |
|---|---|
| 1 | 1.000 |
| 2 | 1.000 |
| 3 | 1.000 |
| 4 | 1.000 |
| 5 | 1.100 |
| 6 | 1.100 |
| 7 | 1.250 |
| 8 | 1.250 |
| 9 | 1.600 |
| 10 | 1.900 |

**Occupancy Factors**

| Occupancy | Factor |
|---|---|
| 1-4 Units | 0.85 |
| 5 or more | 1.00 |

**Product Factors**

| Form | Factor |
|---|---|
| Renters | 1.00 |
| Platinum Renters* | 1.25 |
| Condo | 0.63 |
| Platinum Condo* | 0.79 |
| Landlord's Condo | 1.70 |

**Coverage C Factors**

| Coverage C Amount | Factor | Coverage C Amount | Factor |
|---|---|---|---|
| $10,000 | 0.770 | $48,000 | 2.214 |
| $11,000 | 0.816 | $50,000 | 2.280 |
| $12,000 | 0.862 | $55,000 | 2.445 |
| $13,000 | 0.908 | $60,000 | 2.610 |
| $14,000 | 0.954 | $65,000 | 2.775 |
| $15,000 | 1.000 | $70,000 | 2.940 |
| $16,000 | 1.042 | $75,000 | 3.105 |
| $17,000 | 1.084 | $80,000 | 3.270 |
| $18,000 | 1.126 | $85,000 | 3.435 |
| $19,000 | 1.168 | $90,000 | 3.600 |
| $20,000 | 1.210 | $95,000 | 3.765 |
| $22,000 | 1.282 | $100,000 | 3.930 |
| $24,000 | 1.354 | $105,000 | 4.095 |
| $26,000 | 1.426 | $110,000 | 4.260 |
| $28,000 | 1.498 | $115,000 | 4.425 |
| $30,000 | 1.570 | $120,000 | 4.590 |
| $32,000 | 1.646 | $125,000 | 4.755 |
| $34,000 | 1.722 | $130,000 | 4.920 |
| $36,000 | 1.798 | $135,000 | 5.085 |
| $38,000 | 1.874 | $140,000 | 5.250 |
| $40,000 | 1.950 | $145,000 | 5.415 |
| $42,000 | 2.016 | $150,000 | 5.580 |
| $44,000 | 2.082 | Each Add'l | |
| $46,000 | 2.148 | $1,000 | 0.033 |

GrandProtect Renters and Condo: Multiply Platinum Renters and Condo by 1.05
GrandProtect Landlord's Condo: Multiply Landlord's Condo by 1.20
Fire Resistive Construction: Multiply by 0.85
*Platinum Flat Amount: $35
GrandProtect Renters and Condo Flat Amount: Add $15 to the Platinum Flat Amount
GrandProtect Landlord's Condo Flat Amount: $30

## METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

## ARKANSAS Residential Property Program

### Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims[1]

| | | Owner[2] | Renter[3] | Condo[4] |
|---|---|---|---|---|
| | 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 |
| **8a** | If Age of Home < 4 | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | -3 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | -6 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | -6 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | -4 | n/a | n/a |
| | Coverage A >= $545,000 | -2 | n/a | n/a |
| **8b** | If Age of Home 4-8 | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | -2 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | -3 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | -2 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | -2 | n/a | n/a |
| | Coverage A >= $545,000 | -2 | 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) Claims[1]

| | | Owner[2] | Renter[3] | Condo[4] |
|---|---|---|---|---|
| **8c** | If Age of Home 9-18 | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | 0 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a |
| | Coverage A >= $545,000 | 0 | n/a | n/a |
| **8d** | If Age of Home 19-24 | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | 0 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a |
| | Coverage A >= $545,000 | 1 | n/a | n/a |
| **8e** | If Age of Home 25-44 | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | 0 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a |
| | Coverage A >= $545,000 | 1 | n/a | n/a |
| **8f** | If Age of Home 45+ | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | -1 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | 0 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a |
| | Coverage A >= $545,000 | 4 | n/a | n/a |
| **9a** | If Age of Primary Insured <= 34 | | | |
| | Owners: | | | |
| | Coverage A < $135,000 | 2 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | 2 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | -1 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | -1 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | -2 | n/a | n/a |
| | Coverage A >= $545,000 | 2 | 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 |

## METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

## ARKANSAS Residential Property Program

### Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims[1]

| | | Owner[2] | Renter[3] | Condo[4] |
|---|---|---|---|---|
| **9b** | If Age of Primary Insured 35-44 | | | |
| | Owners: | | | |
| | Coverage A < $135,000 | 2 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | 2 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | 1 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | 2 | n/a | n/a |
| | Coverage A >= $545,000 | 2 | 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 < $135,000 | 2 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | 2 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | 1 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a |
| | Coverage A >= $545,000 | 0 | 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 |
| **9d** | If Age of Primary Insured 55+ | | | |
| | Owners: | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a |
| | $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a |
| | $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a |
| | $325,000 <=Coverage A < $405,000 | 1 | n/a | n/a |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a |
| | Coverage A >= $545,000 | 0 | n/a | n/a |
| | Renters: | | | |

**DISCOUNTS AND SURCHANGES**

**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<br>Platinum and GrandProtect Products ** | Maximum<br>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.

** Excludes GrandProtect Mobile Home and GrandProtect Landlord Products.

**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 $500. Open claims that have partial claim payments equal to or greater than $500 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

**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 (EPAC ONLY) | |
|---|---|
| Percent | Factor |
| 15% | .85 |

| Discount (MPC ONLY) | |
|---|---|
| Percent | Factor |
| 18% | .82 |

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 then 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.

**ARKANSAS MPC HOMEOWNERS TERRITORIES**

| Zip | TERR | Zip | TERR | Zip | TERR | Zip | TERR |
|---|---|---|---|---|---|---|---|
| 71601 | 14 | 71678 | 16 | 71822 | 16 | 71866 | 16 |
| 71602 | 14 | 71701 | 16 | 71823 | 11 | 71901 | 31 |
| 71603 | 14 | 71720 | 16 | 71825 | 16 | 71909 | 31 |
| 71630 | 17 | 71721 | 16 | 71826 | 16 | 71913 | 31 |
| 71631 | 16 | 71722 | 16 | 71827 | 16 | 71920 | 16 |
| 71635 | 17 | 71724 | 15 | 71828 | 16 | 71921 | 16 |
| 71638 | 17 | 71725 | 16 | 71831 | 16 | 71922 | 16 |
| 71639 | 17 | 71726 | 16 | 71832 | 11 | 71923 | 16 |
| 71640 | 17 | 71728 | 16 | 71833 | 16 | 71929 | 16 |
| 71642 | 17 | 71730 | 15 | 71834 | 16 | 71932 | 11 |
| 71643 | 16 | 71740 | 16 | 71835 | 16 | 71933 | 16 |
| 71644 | 16 | 71742 | 16 | 71836 | 16 | 71935 | 11 |
| 71646 | 17 | 71743 | 16 | 71837 | 16 | 71937 | 11 |
| 71647 | 16 | 71744 | 16 | 71838 | 16 | 71940 | 16 |
| 71651 | 16 | 71745 | 16 | 71839 | 16 | 71941 | 16 |
| 71652 | 16 | 71747 | 15 | 71840 | 16 | 71942 | 16 |
| 71653 | 17 | 71748 | 16 | 71841 | 11 | 71943 | 16 |
| 71654 | 17 | 71749 | 15 | 71842 | 11 | 71944 | 11 |
| 71655 | 16 | 71750 | 15 | 71845 | 16 | 71945 | 11 |
| 71658 | 17 | 71751 | 16 | 71846 | 11 | 71949 | 31 |
| 71659 | 14 | 71752 | 16 | 71847 | 16 | 71950 | 16 |
| 71660 | 16 | 71753 | 16 | 71851 | 16 | 71952 | 16 |
| 71661 | 17 | 71758 | 15 | 71852 | 16 | 71953 | 11 |
| 71662 | 17 | 71759 | 15 | 71853 | 16 | 71956 | 31 |
| 71663 | 17 | 71762 | 15 | 71854 | 16 | 71957 | 11 |
| 71665 | 16 | 71763 | 16 | 71855 | 16 | 71958 | 16 |
| 71666 | 17 | 71764 | 16 | 71857 | 16 | 71959 | 16 |
| 71667 | 16 | 71765 | 15 | 71858 | 16 | 71960 | 11 |
| 71670 | 16 | 71766 | 16 | 71859 | 16 | 71961 | 11 |
| 71671 | 16 | 71768 | 15 | 71860 | 16 | 71962 | 16 |
| 71674 | 17 | 71770 | 16 | 71861 | 16 | 71964 | 31 |
| 71675 | 16 | 71772 | 16 | 71862 | 16 | 71965 | 11 |
| 71676 | 17 | 71801 | 16 | 71864 | 16 | 71966 | 11 |
| 71677 | 16 | 71820 | 16 | 71865 | 16 | 71968 | 31 |

| Zip | TERR | Zip | TERR | Zip | TERR | Zip | TERR |
|---|---|---|---|---|---|---|---|
| 71969 | 11 | 72036 | 17 | 72080 | 32 | 72130 | 11 |
| 71970 | 11 | 72037 | 16 | 72081 | 34 | 72131 | 11 |
| 71971 | 16 | 72038 | 16 | 72082 | 34 | 72132 | 14 |
| 71972 | 11 | 72039 | 32 | 72083 | 16 | 72133 | 14 |
| 71973 | 11 | 72040 | 16 | 72084 | 16 | 72134 | 17 |
| 72001 | 11 | 72041 | 16 | 72085 | 34 | 72135 | 19 |
| 72002 | 19 | 72042 | 16 | 72086 | 16 | 72136 | 34 |
| 72003 | 16 | 72044 | 11 | 72087 | 31 | 72137 | 34 |
| 72004 | 14 | 72045 | 34 | 72088 | 11 | 72139 | 34 |
| 72005 | 35 | 72046 | 16 | 72099 | 19 | 72140 | 16 |
| 72006 | 17 | 72047 | 32 | 72101 | 17 | 72141 | 11 |
| 72007 | 18 | 72048 | 16 | 72102 | 34 | 72142 | 19 |
| 72010 | 34 | 72051 | 11 | 72103 | 19 | 72143 | 34 |
| 72011 | 20 | 72052 | 34 | 72104 | 16 | 72150 | 16 |
| 72012 | 34 | 72053 | 19 | 72105 | 16 | 72152 | 14 |
| 72013 | 11 | 72055 | 16 | 72106 | 32 | 72153 | 11 |
| 72014 | 35 | 72057 | 16 | 72107 | 32 | 72156 | 32 |
| 72015 | 20 | 72058 | 32 | 72108 | 17 | 72157 | 32 |
| 72016 | 11 | 72059 | 17 | 72110 | 32 | 72160 | 16 |
| 72017 | 16 | 72060 | 34 | 72111 | 32 | 72164 | 19 |
| 72019 | 20 | 72061 | 32 | 72112 | 35 | 72165 | 11 |
| 72020 | 34 | 72063 | 32 | 72113 | 36 | 72166 | 16 |
| 72021 | 17 | 72064 | 16 | 72114 | 19 | 72167 | 20 |
| 72022 | 20 | 72065 | 19 | 72116 | 36 | 72168 | 14 |
| 72023 | 18 | 72066 | 16 | 72117 | 36 | 72169 | 35 |
| 72024 | 16 | 72067 | 11 | 72118 | 36 | 72170 | 16 |
| 72025 | 11 | 72068 | 34 | 72120 | 36 | 72173 | 32 |
| 72026 | 16 | 72069 | 17 | 72121 | 34 | 72175 | 14 |
| 72027 | 32 | 72070 | 11 | 72122 | 20 | 72176 | 18 |
| 72028 | 11 | 72072 | 16 | 72123 | 17 | 72178 | 34 |
| 72029 | 17 | 72073 | 16 | 72125 | 11 | 72179 | 11 |
| 72030 | 32 | 72074 | 17 | 72126 | 11 | 72180 | 19 |
| 72031 | 11 | 72075 | 35 | 72127 | 32 | 72181 | 32 |
| 72032 | 32 | 72076 | 36 | 72128 | 16 | 72182 | 14 |
| 72034 | 32 | 72079 | 14 | 72129 | 16 | 72183 | 19 |

| Zip | TERR | Zip | TERR | Zip | TERR | Zip | TERR |
|---|---|---|---|---|---|---|---|
| 72201 | 19 | 72341 | 17 | 72394 | 17 | 72442 | 17 |
| 72202 | 19 | 72342 | 17 | 72395 | 17 | 72443 | 12 |
| 72204 | 19 | 72346 | 17 | 72396 | 17 | 72444 | 33 |
| 72205 | 19 | 72347 | 17 | 72401 | 13 | 72445 | 12 |
| 72206 | 19 | 72348 | 17 | 72403 | 13 | 72447 | 13 |
| 72207 | 18 | 72350 | 17 | 72404 | 13 | 72449 | 33 |
| 72209 | 19 | 72351 | 17 | 72410 | 12 | 72450 | 12 |
| 72210 | 19 | 72352 | 17 | 72411 | 13 | 72453 | 12 |
| 72211 | 18 | 72353 | 17 | 72412 | 12 | 72454 | 12 |
| 72212 | 18 | 72354 | 17 | 72413 | 33 | 72455 | 33 |
| 72223 | 18 | 72355 | 17 | 72414 | 13 | 72456 | 12 |
| 72227 | 18 | 72358 | 17 | 72415 | 12 | 72457 | 12 |
| 72301 | 17 | 72359 | 17 | 72416 | 13 | 72458 | 12 |
| 72310 | 17 | 72360 | 17 | 72417 | 13 | 72459 | 12 |
| 72311 | 17 | 72364 | 17 | 72419 | 13 | 72460 | 33 |
| 72312 | 17 | 72365 | 17 | 72421 | 13 | 72461 | 12 |
| 72313 | 17 | 72366 | 17 | 72422 | 12 | 72462 | 33 |
| 72315 | 17 | 72367 | 17 | 72424 | 12 | 72464 | 12 |
| 72320 | 17 | 72368 | 17 | 72425 | 12 | 72465 | 12 |
| 72321 | 17 | 72369 | 17 | 72426 | 17 | 72466 | 12 |
| 72322 | 17 | 72370 | 17 | 72427 | 13 | 72467 | 13 |
| 72324 | 17 | 72372 | 17 | 72428 | 17 | 72469 | 12 |
| 72325 | 17 | 72373 | 17 | 72429 | 17 | 72470 | 12 |
| 72326 | 17 | 72374 | 17 | 72430 | 12 | 72471 | 35 |
| 72327 | 17 | 72376 | 17 | 72431 | 35 | 72472 | 17 |
| 72328 | 17 | 72377 | 17 | 72432 | 17 | 72473 | 35 |
| 72329 | 17 | 72379 | 17 | 72433 | 12 | 72474 | 12 |
| 72330 | 17 | 72383 | 17 | 72434 | 12 | 72475 | 17 |
| 72331 | 17 | 72384 | 17 | 72435 | 12 | 72476 | 12 |
| 72332 | 17 | 72386 | 17 | 72436 | 12 | 72478 | 33 |
| 72333 | 17 | 72387 | 17 | 72437 | 13 | 72479 | 17 |
| 72335 | 17 | 72389 | 17 | 72438 | 17 | 72482 | 11 |
| 72338 | 17 | 72390 | 17 | 72439 | 12 | 72501 | 11 |
| 72339 | 17 | 72391 | 17 | 72440 | 12 | 72512 | 11 |
| 72340 | 17 | 72392 | 17 | 72441 | 12 | 72513 | 11 |

| Zip | TERR | Zip | TERR | Zip | TERR | Zip | TERR |
|---|---|---|---|---|---|---|---|
| 72515 | 11 | 72566 | 11 | 72636 | 38 | 72703 | 37 |
| 72517 | 11 | 72567 | 11 | 72638 | 21 | 72704 | 37 |
| 72519 | 11 | 72568 | 11 | 72639 | 38 | 72711 | 21 |
| 72520 | 11 | 72569 | 11 | 72640 | 38 | 72712 | 21 |
| 72521 | 11 | 72571 | 11 | 72641 | 38 | 72714 | 21 |
| 72522 | 11 | 72572 | 12 | 72642 | 38 | 72715 | 21 |
| 72523 | 11 | 72573 | 11 | 72644 | 38 | 72717 | 37 |
| 72524 | 11 | 72575 | 11 | 72645 | 38 | 72718 | 21 |
| 72526 | 11 | 72576 | 11 | 72648 | 38 | 72719 | 21 |
| 72527 | 11 | 72577 | 11 | 72650 | 38 | 72721 | 38 |
| 72528 | 11 | 72578 | 11 | 72651 | 38 | 72722 | 21 |
| 72529 | 11 | 72579 | 11 | 72653 | 38 | 72727 | 37 |
| 72530 | 11 | 72581 | 11 | 72655 | 38 | 72728 | 37 |
| 72531 | 11 | 72583 | 11 | 72657 | 11 | 72729 | 37 |
| 72532 | 11 | 72584 | 11 | 72658 | 38 | 72730 | 37 |
| 72533 | 11 | 72585 | 11 | 72659 | 38 | 72732 | 21 |
| 72534 | 11 | 72587 | 11 | 72660 | 21 | 72733 | 21 |
| 72537 | 38 | 72601 | 38 | 72661 | 38 | 72734 | 21 |
| 72538 | 11 | 72611 | 38 | 72662 | 38 | 72735 | 37 |
| 72539 | 11 | 72613 | 21 | 72663 | 11 | 72736 | 21 |
| 72540 | 11 | 72615 | 38 | 72666 | 38 | 72737 | 37 |
| 72542 | 11 | 72616 | 21 | 72668 | 38 | 72738 | 38 |
| 72543 | 11 | 72617 | 38 | 72669 | 38 | 72739 | 21 |
| 72544 | 38 | 72619 | 38 | 72670 | 38 | 72740 | 38 |
| 72546 | 11 | 72623 | 38 | 72672 | 38 | 72741 | 37 |
| 72550 | 11 | 72624 | 38 | 72675 | 38 | 72742 | 38 |
| 72553 | 11 | 72626 | 38 | 72677 | 38 | 72744 | 37 |
| 72554 | 11 | 72628 | 38 | 72679 | 11 | 72745 | 21 |
| 72555 | 11 | 72629 | 11 | 72680 | 11 | 72747 | 21 |
| 72556 | 11 | 72630 | 38 | 72682 | 38 | 72749 | 37 |
| 72560 | 11 | 72631 | 21 | 72683 | 38 | 72751 | 21 |
| 72561 | 11 | 72632 | 21 | 72685 | 38 | 72752 | 38 |
| 72562 | 11 | 72633 | 38 | 72686 | 38 | 72753 | 37 |
| 72564 | 11 | 72634 | 38 | 72687 | 38 | 72756 | 21 |
| 72565 | 11 | 72635 | 38 | 72701 | 37 | 72758 | 21 |

| Zip | TERR | Zip | TERR | Zip | TERR | Zip | TERR |
|---|---|---|---|---|---|---|---|
| 72760 | 38 | 72851 | 11 | 72946 | 22 | | |
| 72761 | 21 | 72852 | 11 | 72947 | 22 | | |
| 72762 | 37 | 72853 | 11 | 72948 | 22 | | |
| 72764 | 37 | 72854 | 11 | 72949 | 11 | | |
| 72768 | 21 | 72855 | 11 | 72950 | 11 | | |
| 72769 | 37 | 72856 | 11 | 72951 | 11 | | |
| 72770 | 37 | 72857 | 11 | 72952 | 22 | | |
| 72773 | 38 | 72858 | 11 | 72955 | 22 | | |
| 72774 | 37 | 72860 | 11 | 72956 | 22 | | |
| 72776 | 38 | 72863 | 11 | 72958 | 11 | | |
| 72801 | 11 | 72865 | 11 | 72959 | 37 | | |
| 72802 | 11 | 72901 | 23 | | | | |
| 72820 | 11 | 72903 | 23 | | | | |
| 72821 | 11 | 72904 | 23 | | | | |
| 72823 | 11 | 72905 | 23 | | | | |
| 72824 | 11 | 72908 | 23 | | | | |
| 72826 | 11 | 72916 | 23 | | | | |
| 72827 | 11 | 72921 | 22 | | | | |
| 72828 | 11 | 72923 | 23 | | | | |
| 72829 | 11 | 72926 | 11 | | | | |
| 72830 | 11 | 72927 | 11 | | | | |
| 72832 | 11 | 72928 | 11 | | | | |
| 72833 | 11 | 72930 | 11 | | | | |
| 72834 | 11 | 72932 | 22 | | | | |
| 72835 | 11 | 72933 | 11 | | | | |
| 72837 | 11 | 72934 | 22 | | | | |
| 72838 | 11 | 72935 | 22 | | | | |
| 72839 | 11 | 72936 | 23 | | | | |
| 72840 | 11 | 72937 | 23 | | | | |
| 72841 | 11 | 72938 | 23 | | | | |
| 72842 | 11 | 72940 | 23 | | | | |
| 72843 | 11 | 72941 | 23 | | | | |
| 72845 | 11 | 72943 | 11 | | | | |
| 72846 | 11 | 72944 | 11 | | | | |
| 72847 | 11 | 72945 | 23 | | | | |

# Supporting Document Schedules

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | H-1 Homeowners Abstract | Filed | 11/06/2009 |

**Comments:**

**Attachment:**

H1 Home Abstract.PDF

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | NAIC loss cost data entry document | Filed | 11/06/2009 |

**Comments:**

**Attachment:**

RF- 1 Form.PDF

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | Explanatory Memorandum, Filing Exhibits, NB Tier Assignment with changes, Coverage A Amount Relativities, Zip Code Changes, MPC Multi-Policy Discount Exhibit | Filed | 11/06/2009 |

**Comments:**

**Attachments:**

Explanatory Memorandum.PDF
Filing Exhibits.PDF
NB Tier Assignment with changes.PDF
Coverage A Amount Relativities.PDF
Zip Code Changes.PDF
MPC Multi-Policy Discount Exhibit.PDF

| | | Item Status: | Status Date: |
|---|---|---|---|

| | | **Item Status:** | **Status Date:** |
|---|---|---|---|
| **Satisfied - Item:** | HPCS-Homeowners Premium Comparison Survey | Filed | 11/06/2009 |

**Comments:**

**Attachments:**

HPCS Premium Comparison.PDF

HPCS Premium Comparison.XLS

| | | **Item Status:** | **Status Date:** |
|---|---|---|---|
| **Satisfied - Item:** | RF-1 Form EPAC | Filed | 11/06/2009 |

**Comments:**

**Attachment:**

RF-1 Form EPAC.PDF

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

| | |
|---|---|
| Company Name | Metropolitan Property and Casualty Insurance Company |
| NAIC # (including group #) | 241-26298 |

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.
   Not applicable.

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.
   We use Marshall&Swift/Boeckh's (MSB) Total Component Estimating (TCE) calculation engine to determine the replacement cost of a customer's dwelling. We have used TCE since approximately 2002. The TCE engine assures us that current material and labor cost data is factored into the replacement cost calculation resulting in an accurate estimate. We utilize this method on a countrywide basis. MSB is a leader in the industry and is widely used by insurance companies.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.
   We require the customer to maintain coverage equal to 100% of the replacement cost calculation estimate. The estimate is based on the dwelling information provided by the customer and calculated using MSB's TCE calculation engine.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.
   Our endorsement reads as follows: “Inflation Protection – The limits of liability specified in the Declarations of this policy, or any amendments thereto, for Coverages A, B and C and Loss of Use are continuously adjusted in accordance with the applicable construction price index in use by us. This index will then be multiplied by the limit of liability for Coverages A, B and C and Loss of Use separately.” The impact varies by geographic locations with a minimum annual impact of 3.1% and a maximum annual impact of 5.1%.

5. Specify the percentage given for credit or discounts for the following:

| | | | |
|---|---|---|---|
| a. Fire Extinguisher | | 0 – 5 | % |
| b. Burglar Alarm | | 5 – 10 | % |
| c. Smoke Alarm | | 0 – 10 | % |
| d. Insured who has both homeowners and auto with your company | | 15 | % |
| e. Deadbolt Locks | | 0 – 5 | % |
| f. Window or Door Locks | | 0 | % |
| g. Other (specify) | Full Automatic Sprinkler System | 10 | % |
| | Partial Automatic Sprinkler System | 5 | % |
| | Controlled Access Community or Building | 5 | % |

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.
   No.

7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium

volume for each form. *Earned Premium as of 12/31/08

| Form | Premium Volume* |
|---|---|
| HO-2 Homeowners | $43,739 |
| Homeowners | $2,056,119 |
| Ultra | $196,058 |
| Platinum Homeowners | $350,619 |
| Market Value | $2,569 |
| Renters | $80,999 |
| Platinum Renters | $3,221 |
| Condominium | $17,380 |
| Platinum Condominium | $6,703 |
| HO-2 Landlord's Rental Dwelling & Landlord's Rental Dwelling | $242,722 |
| Landlord's Rental Condominium | $1,467 |
| HO-2 Mobile Home | $0 |
| Mobile Home | $1,288 |
| GrandProtect Homeowners | $932,646 |
| GrandProtect Landlord's Dwelling | $32,313 |
| GrandProtect Renters | $2,688 |
| GrandProtect Condominium | $12,747 |
| GrandProtect Landlord's Condominium | $979 |
| GrandProtect Mobile Home | $0 |

8. Do you write homeowner risks which have aluminium, steel or vinyl siding? ☒ Yes ☐ No

9. Is there a surcharge on risks with wood heat? Yes
   If yes, state the surcharge 1.05
   Does the surcharge apply to conventional fire places? No
   If yes, state the surcharge

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Jacqueline A. Hattoy

Signature

Jacqueline A. Hattoy
Printed Name

Sr. State Filing Specialist
Title

401-827-2949
Telephone Number

jhattory@metlife.com
Email address

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

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

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

| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
|---|---|---|---|---|
| **4.** | **A.** | 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** | **14.6%** | **9.2%** | | | | | |
| **Renters/Condo** | **5.6%** | **5.0%** | | | | | |
| **Landlords** | **5.2%** | **5.0%** | | | | | |
| **Mobilehome** | **n/a** | **0.0%** | | | | | |
| **Dwelling Fire** | **n/a** | **9.7%** | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | **13.7%** | **8.8%** | | | | | |

**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 | 1000 | +3.0% | 07/31/04 | 829,315 | 454,839 | 55% | 47% |
| 2005 | 1527 | -3.5% | 09/22/05 | 1,264,815 | 533,890 | 41% | 68% |
| 2006 | 2487 | 0.0% | 04/23/07 | 2,180,444 | 2,331,605 | 107% | 42% |
| 2007 | 2910 | +2.5% | 03/15/08 | 2,694,769 | 896,166 | 33% | 50% |
| 2008 | 3829 | 0.0% | 11/30/08 | 3,783,651 | 3,088,814 | 82% | 57% |
| | | | | | | | |
| | | | | | | | |

**7.**

| Expense Constants | Selected Provisions |
|---|---|
| A. Total Production Expense | 22.77% |
| B. General Expense | 3.0% |
| C. Taxes, License & Fees | 3.35% |
| D. Underwriting Profit & Contingencies | 9.08% |
| E. Other (explain) | |
| F. TOTAL | 38.2% |

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

**9.** 18.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Terr 23

**10.** 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

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

**Arkansas Residential Property Program**

**Explanatory Memorandum**

The homeowners rates currently in use by Metropolitan Property and Casualty Insurance Company (MP&C) and Economy Premier Assurance Company (EPAC) were filed with the Arkansas Department of Insurance, effective May 15, 2009 for MP&C and November 21, 2008 for EPAC.

The following revision is proposed effective November 30, 2009 for New Business and January 4, 2010 for Renewal Business

## Metropolitan Property And Casualty Insurance Company changes:

### Summary of Rate Change:

| | Owners | Renters & Condo | Landlords Rental Dwelling | Mobile Home | Dwelling Fire | Total |
|---|---|---|---|---|---|---|
| Base Rates | 14.8% | 7.2% | 7.3% | 2.1% | 12.1% | 14.0% |
| Home Policy Plus | -2.1% | -2.1% | -2.1% | -2.1% | -2.1% | -2.1% |
| Coverage A | -2.8% | 0.0% | 0.0% | 0.0% | 0.0% | -2.8% |
| Total | 9.2% | 5.0% | 5.0% | 0.0% | 9.7% | 8.8% |
| Indication | 14.6% | 5.6% | 5.2% | N/A | N/A | 13.7% |

1. **Base rates** are revised by territory for Owners Products, Renters & Condos and Landlords Rental Dwelling.

2. **Home Policy Plus discount** is increased from 15% to 18% for applicable MPC forms.

3. The **Experience Modification** threshold for chargeable losses is increased from $250 to $500.

4. **NB Tiering Rules –** Tier Rules 8 and 9, points assigned to Coverage A amounts greater than $215,000 are decreased. Also Coverage A amounts are revised upward to reflect inflation. Tier Rule 15 is revised so that tier points assigned to policy holders with swimming pools will vary by Coverage A amount.

5. **Coverage A Amounts** greater than $220,000 are decreased and for amounts less than $220,000 factors are increased.

6. **Zip Code Changes**
   Based on Postal Service information we have deleted one zip code, and added two zip codes. Please find this change in our territorial change exhibit.

## Economy Premier Assurance Company Change: (not open to NB)

1. The **Experience Modification** threshold for chargeable losses is increased from $250 to $500.

**Metropolitan Property And Casualty Insurance Company**

**Homeowners Rate Change**

**Arkansas**

| Territory | Owners | Renters & Condo | Landlords Rental Dwelling | Mobilehome | Owners Former Dwelling Fire | Landlord Former Dwelling Fire | Total Owners, Renters/Condo | Total |
|---|---|---|---|---|---|---|---|---|
| 11 | 9.0% | 5.1% | 5.0% | 0.0% | 12.1% | 5.0% | 8.9% | 8.7% |
| 12 | 4.4% | 5.1% | 5.0% | 0.0% | 7.4% | 5.0% | 4.4% | 4.5% |
| 13 | 2.2% | 4.8% | 5.0% | 0.0% | 5.1% | 5.0% | 2.2% | 2.3% |
| 14 | 14.2% | 5.1% | 5.0% | 0.0% | 17.4% | 5.0% | 13.9% | 13.7% |
| 15 | 5.2% | 5.1% | 5.1% | 0.0% | 8.2% | 5.0% | 5.2% | 5.2% |
| 16 | 6.8% | 5.1% | 5.0% | 0.0% | 9.9% | 5.1% | 6.8% | 6.9% |
| 17 | 5.5% | 5.1% | 5.0% | 0.0% | 8.5% | 5.0% | 5.5% | 5.5% |
| 18 | 13.8% | 5.0% | 5.0% | 0.0% | 17.0% | 5.0% | 13.5% | 13.3% |
| 19 | 5.0% | 4.8% | 5.0% | 0.0% | 8.0% | 5.0% | 5.0% | 5.0% |
| 20 | 7.1% | 5.1% | 5.0% | 0.0% | 10.1% | 5.0% | 6.9% | 7.0% |
| 21 | 9.9% | 4.9% | 5.0% | 0.0% | 13.0% | 5.0% | 9.8% | 9.4% |
| 22 | 7.0% | 5.1% | 4.9% | 0.0% | 10.0% | 5.0% | 7.0% | 6.8% |
| 23 | 14.9% | 5.1% | 5.1% | 0.0% | 18.3% | 5.0% | 14.7% | 14.2% |
| 31 | 9.0% | 5.1% | 5.0% | 0.0% | 12.1% | 5.0% | 8.7% | 8.4% |
| 32 | 9.0% | 4.8% | 4.9% | 0.0% | 12.1% | 4.8% | 8.9% | 8.7% |
| 33 | 13.9% | 5.1% | 4.9% | 0.0% | 17.1% | 4.9% | 13.1% | 11.3% |
| 34 | 4.5% | 5.1% | 5.0% | 0.0% | 7.5% | 5.0% | 4.5% | 4.7% |
| 35 | 4.5% | 5.1% | 5.0% | 0.0% | 7.5% | 5.0% | 4.6% | 4.8% |
| 36 | 5.9% | 5.0% | 5.0% | 0.0% | 9.0% | 5.0% | 5.9% | 5.8% |
| 37 | 7.8% | 5.0% | 5.0% | 0.0% | 10.9% | 5.0% | 7.8% | 7.5% |
| 38 | 8.0% | 5.1% | 5.0% | 0.0% | 11.1% | 5.0% | 7.9% | 7.8% |
| Total | 9.2% | 5.0% | 5.0% | 0.0% | 9.7% | 5.0% | 9.1% | 8.8% |

**Metropolitan Property And Casualty Insurance Company**
**Arkansas**
**OWNERS RATE LEVEL INDICATIONS**

| Acc Year Ending | Exposures | Earned Premium | On-Level Factor | Premium Trend | Adjusted Earned Premium | Developed Acc Year Incurred Losses (with ALAE) | Developed Catastrophe Losses | Loss Trend |
|---|---|---|---|---|---|---|---|---|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 6/05 | 1,054 | $954,566 | 0.9998 | 1.1925 | $1,138,162 | $419,315 | $7,263 | 1.4463 |
| 6/06 | 1,787 | $1,602,526 | 0.9929 | 1.1412 | $1,815,790 | $2,059,663 | $1,054,896 | 1.3580 |
| 6/07 | 2,702 | $2,642,779 | 1.0245 | 1.0920 | $2,956,569 | $913,870 | $75,698 | 1.2752 |
| 6/08 | 3,313 | $3,424,599 | 1.0257 | 1.0450 | $3,670,714 | $4,308,329 | $2,985,485 | 1.1973 |
| 6/09 | 3,461 | $3,658,145 | 1.0083 | 1.0000 | $3,688,538 | $3,318,189 | $1,705,371 | 1.1243 |
| Total | 12,318 | $12,282,616 | 1.0140 | 1.0655 | $13,269,773 | $11,019,366 | $5,828,714 | 1.2381 |

| Acc Year Ending | Acc Year Incurred Excluding Cats | Hurricane Catastrophe Allowance | Catastrophe Allowance | ULAE Factor | Adjusted Incurred Losses | Reinsurance Allowance | Adjusted Loss Ratio | 5 Year Weight |
|---|---|---|---|---|---|---|---|---|
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| 6/05 | $595,957 | 0.0% | 1.550 | 1.073 | $991,166 | 0.0% | 87.1% | 10% |
| 6/06 | $1,364,517 | 0.0% | 1.550 | 1.073 | $2,269,396 | 0.0% | 125.0% | 15% |
| 6/07 | $1,068,800 | 0.0% | 1.550 | 1.073 | $1,777,576 | 0.0% | 60.1% | 20% |
| 6/08 | $1,583,883 | 0.0% | 1.550 | 1.073 | $2,634,235 | 0.0% | 71.8% | 25% |
| 6/09 | $1,813,219 | 0.0% | 1.550 | 1.073 | $3,015,656 | 0.0% | 81.8% | 30% |
| Total | $6,426,377 | | | | $10,688,029 | | | |

| Average Adjusted Loss Ratio | Credibility | Permissible Loss Ratio | Credibility Weighted Loss Ratio | Flat Expense Provision | Flat Expense Trend Factor | Indicated Change | Proposed Change |
|---|---|---|---|---|---|---|---|
| (17) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| 81.9% | 55.5% | 63.2% | 73.6% | 12.4% | 1.05 | 14.6% | 9.2% |

**Metropolitan Property And Casualty Insurance Company**
**Arkansas**
**RENTERS & CONDO RATE LEVEL INDICATIONS**

| Acc Year Ending | Exposures | Earned Premium | On-Level Factor | Premium Trend | Adjusted Earned Premium | Developed Acc Year Incurred Losses (with ALAE) | Developed Catastrophe Losses | Loss Trend |
|---|---|---|---|---|---|---|---|---|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| **6/05** | 162 | $49,269 | 1.0423 | 1.1925 | $61,240 | $5,784 | $0 | 1.4463 |
| **6/06** | 210 | $65,906 | 1.0273 | 1.1412 | $77,266 | $32,742 | $0 | 1.3580 |
| **6/07** | 273 | $92,540 | 1.0269 | 1.0920 | $103,770 | $23,161 | $0 | 1.2752 |
| **6/08** | 353 | $123,477 | 1.0253 | 1.0450 | $132,299 | $22,998 | $2,639 | 1.1973 |
| **6/09** | 368 | $125,506 | 1.0079 | 1.0000 | $126,495 | $87,330 | $2,909 | 1.1243 |
| **Total** | 1,366 | $456,697 | 1.0230 | 1.0725 | $501,071 | $172,016 | $5,548 | 1.2114 |

| Acc Year Ending | Acc Year Incurred Excluding Cats | Hurricane Catastrophe Allowance | Catastrophe Allowance | ULAE Factor | Adjusted Incurred Losses | Reinsurance Allowance | Adjusted Loss Ratio | 5 Year Weight |
|---|---|---|---|---|---|---|---|---|
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| **6/05** | $8,366 | 0.0% | 1.025 | 1.073 | $9,201 | 0.0% | 15.0% | 10% |
| **6/06** | $44,465 | 0.0% | 1.025 | 1.073 | $48,904 | 0.0% | 63.3% | 15% |
| **6/07** | $29,534 | 0.0% | 1.025 | 1.073 | $32,482 | 0.0% | 31.3% | 20% |
| **6/08** | $24,376 | 0.0% | 1.025 | 1.073 | $26,810 | 0.0% | 20.3% | 25% |
| **6/09** | $94,911 | 0.0% | 1.025 | 1.073 | $104,386 | 0.0% | 82.5% | 30% |
| **Total** | $201,652 | | | | $221,782 | | | |

| Average Adjusted Loss Ratio | Credibility | Permissible Loss Ratio | Credibility Weighted Loss Ratio | Flat Expense Provision | Flat Expense Trend Factor | Indicated Change | Proposed Change |
|---|---|---|---|---|---|---|---|
| (17) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| 47.1% | 23.4% | 37.3% | 39.6% | 38.3% | 1.05 | 5.6% | 5.0% |

**Metropolitan Property And Casualty Insurance Company**
**Arkansas**
**LANDLORDS & LL FORMER DF RATE LEVEL INDICATIONS**

| Acc Year Ending | Exposures | Earned Premium | On-Level Factor | Premium Trend | Adjusted Earned Premium | Developed Acc Year Incurred Losses (with ALAE) | Developed Catastrophe Losses | Loss Trend |
|---|---|---|---|---|---|---|---|---|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| **6/05** | 120 | $69,194 | 1.0000 | 1.1925 | $82,515 | $2,029 | $0 | 1.4463 |
| **6/06** | 345 | $198,873 | 1.0000 | 1.1412 | $226,947 | $204,280 | $102,456 | 1.3580 |
| **6/07** | 409 | $241,715 | 1.0000 | 1.0920 | $263,959 | $148,577 | $261 | 1.2752 |
| **6/08** | 450 | $276,536 | 1.0000 | 1.0450 | $288,980 | $303,647 | $214,719 | 1.1973 |
| **6/09** | 443 | $264,872 | 1.0000 | 1.0000 | $264,872 | $162,609 | $104,925 | 1.1243 |
| **Total** | 1,767 | $1,051,190 | 1.0000 | 1.0724 | $1,127,273 | $821,142 | $422,362 | 1.2580 |

| Acc Year Ending | Acc Year Incurred Excluding Cats | Hurricane Catastrophe Allowance | Catastrophe Allowance | ULAE Factor | Adjusted Incurred Losses | Reinsurance Allowance | Adjusted Loss Ratio | 5 Year Weight |
|---|---|---|---|---|---|---|---|---|
| | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| **6/05** | $2,935 | 0.0% | 1.550 | 1.073 | $4,881 | 0.0% | 5.9% | 10% |
| **6/06** | $138,282 | 0.0% | 1.550 | 1.073 | $229,983 | 0.0% | 101.3% | 15% |
| **6/07** | $189,126 | 0.0% | 1.550 | 1.073 | $314,544 | 0.0% | 119.2% | 20% |
| **6/08** | $106,477 | 0.0% | 1.550 | 1.073 | $177,086 | 0.0% | 61.3% | 25% |
| **6/09** | $64,851 | 0.0% | 1.550 | 1.073 | $107,857 | 0.0% | 40.7% | 30% |
| **Total** | $501,670 | | | | $834,352 | | | |

| Average Adjusted Loss Ratio | Credibility | Permissible Loss Ratio | Credibility Weighted Loss Ratio | Flat Expense Provision | Flat Expense Trend Factor | Indicated Change | Proposed Change |
|---|---|---|---|---|---|---|---|
| (17) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
| 67.2% | 21.0% | 53.5% | 56.4% | 22.0% | 1.05 | 5.2% | 5.0% |

**Metropolitan Property And Casualty Insurance Company**
**Countrywide**

**Calculation of Loss Trend Factors**
**Using Developed Non-Cat Pure Premium**

| Period Ending | Avg. Pure Premium (Developed) | Annual Change |
|---|---|---|
| Sep-05 | 264.06 | N/A |
| Dec-05 | 268.72 | N/A |
| Mar-06 | 270.45 | N/A |
| Jun-06 | 271.19 | N/A |
| Sep-06 | 262.20 | 0.993 |
| Dec-06 | 271.04 | 1.009 |
| Mar-07 | 281.26 | 1.040 |
| Jun-07 | 297.27 | 1.096 |
| Sep-07 | 310.06 | 1.183 |
| Dec-07 | 300.69 | 1.109 |
| Mar-08 | 309.12 | 1.099 |
| Jun-08 | 310.20 | 1.043 |
| Sep-08 | 314.81 | 1.015 |
| Dec-08 | 341.08 | 1.134 |
| Mar-09 | 347.88 | 1.125 |
| Jun-09 | 332.92 | 1.073 |
| 2 points | -16.1% | |
| 3 points | -4.7% | |
| 4 points | 7.8% | |
| 6 points | 9.5% | |
| 8 points | 7.6% | |
| 12 points | 9.6% | |
| 16 points | 7.8% | |

| Accident Year Ending | Avg. Pure Premium (Developed) | Historical Trend Factor | Projected Trend Factor | Loss Trend Factor |
|---|---|---|---|---|
| Jun-05 | 252.76 | 1.286 | 1.124 | 1.446 |
| Jun-06 | 271.19 | 1.208 | 1.124 | 1.358 |
| Jun-07 | 297.27 | 1.134 | 1.124 | 1.275 |
| Jun-08 | 310.20 | 1.065 | 1.124 | 1.197 |
| Jun-09 | 332.92 | 1.000 | 1.124 | 1.124 |

| | |
|---|---|
| Selected Historical Loss Trend: | 6.5% |
| Selected Projected Loss Trend: | 6.0% |

**Metropolitan Property And Casualty Insurance Company**
**Arkansas**

**Calculation of Premium Trend Factors**
**Using Average Earned Premium (On-Level)**

| Period Ending | Avg Earn. Premium (On Level) | Annual Change |
|---|---|---|
| Sep-05 | 815.55 | N/A |
| Dec-05 | 807.80 | N/A |
| Mar-06 | 815.26 | N/A |
| Jun-06 | 831.81 | N/A |
| Sep-06 | 857.95 | 1.052 |
| Dec-06 | 889.46 | 1.101 |
| Mar-07 | 917.39 | 1.125 |
| Jun-07 | 942.09 | 1.133 |
| Sep-07 | 963.57 | 1.123 |
| Dec-07 | 978.67 | 1.100 |
| Mar-08 | 987.06 | 1.076 |
| Jun-08 | 993.09 | 1.054 |
| Sep-08 | 995.89 | 1.034 |
| Dec-08 | 997.91 | 1.020 |
| Mar-09 | 997.76 | 1.011 |
| Jun-09 | 996.26 | 1.003 |
| | | |
| 2 points | -0.6% | |
| 3 points | -0.3% | |
| 4 points | 0.0% | |
| 6 points | 0.7% | |
| 8 points | 1.8% | |
| 12 points | 5.2% | |
| 16 points | 6.9% | |

| Accident Year Ending | Avg Earn. Premium (On Level) | Historical Trend Factor | Projected Trend Factor | Premium Trend Factor |
|---|---|---|---|---|
| Jun-05 | 826.65 | 1.193 | 1.000 | 1.193 |
| Jun-06 | 831.81 | 1.141 | 1.000 | 1.141 |
| Jun-07 | 942.09 | 1.092 | 1.000 | 1.092 |
| Jun-08 | 993.09 | 1.045 | 1.000 | 1.045 |
| Jun-09 | 996.26 | 1.000 | 1.000 | 1.000 |

| | |
|---|---|
| Selected Historical Premium Trend: | 4.5% |
| Selected Projected Premium Trend: | 0.0% |

Metropolitan Property And Casualty Insurance Company

OWNERS Loss Development

Countrywide, Incurred Losses (Excluding Catastrophes)

| Accident Year Ending | Months of Development 12 | 24 | 36 | 48 | 60 | Over 60 |
|---|---|---|---|---|---|---|
| 6/ 2000 | | | | | 264,082,101 | 264,502,055 |
| 6/ 2001 | | | | 316,227,255 | 316,496,803 | 317,599,642 |
| 6/ 2002 | | | 281,875,175 | 283,101,276 | 283,295,225 | 283,667,451 |
| 6/ 2003 | | 213,352,206 | 217,107,562 | 218,116,373 | 218,355,488 | 217,966,136 |
| 6/ 2004 | 186,751,646 | 203,392,607 | 207,186,449 | 209,189,524 | 208,802,866 | 208,716,133 |
| 6/ 2005 | 178,320,324 | 197,607,634 | 199,577,491 | 199,995,393 | 200,119,725 | |
| 6/ 2006 | 209,083,300 | 223,380,445 | 223,235,906 | 223,377,875 | | |
| 6/ 2007 | 223,801,080 | 242,552,260 | 246,888,353 | | | |
| 6/ 2008 | 236,528,975 | 260,001,012 | | | | |
| 6/ 2009 | 248,129,774 | | | | | |

| Accident Year Ending | Development Factors 12-24 | 24-36 | 36-48 | 48-60 | Over 60 |
|---|---|---|---|---|---|
| 6/ 2000 | | | | | 1.002 |
| 6/ 2001 | | | | 1.001 | 1.003 |
| 6/ 2002 | | | 1.004 | 1.001 | 1.001 |
| 6/ 2003 | | 1.018 | 1.005 | 1.001 | 0.998 |
| 6/ 2004 | 1.089 | 1.019 | 1.010 | 0.998 | 1.000 |
| 6/ 2005 | 1.108 | 1.010 | 1.002 | 1.001 | |
| 6/ 2006 | 1.068 | 0.999 | 1.001 | | |
| 6/ 2007 | 1.084 | 1.018 | | | |
| 6/ 2008 | 1.099 | | | | |
| Countrywide Average | 1.090 | 1.013 | 1.004 | 1.000 | 1.001 |
| THREE YR AVG | 1.084 | 1.009 | 1.004 | 1.000 | 1.000 |
| AVG EX HI/LO | 1.091 | 1.015 | 1.004 | 1.001 | 1.001 |
| WEIGHTED AVG | 1.089 | 1.013 | 1.004 | 1.000 | 1.001 |

| | Selected Factors 12-24 | 24-36 | 36-48 | 48-60 | 60-ULT |
|---|---|---|---|---|---|
| **Countrywide Selected** | **1.085** | **1.010** | **1.004** | **1.000** | **1.001** |
| **Projected to Ultimate** | **1.101** | **1.015** | **1.005** | **1.001** | **1.001** |

Metropolitan Property And Casualty Insurance Company

RENTERS & CONDO Loss Development

Countrywide, Incurred Losses (Excluding Catastrophes)

| Accident Year Ending | Months of Development 12 | 24 | 36 | 48 | 60 | Over 60 |
|---|---|---|---|---|---|---|
| 6/ 2000 | | | | | 15,268,179 | 15,273,293 |
| 6/ 2001 | | | | 15,669,987 | 15,661,180 | 15,512,866 |
| 6/ 2002 | | | 14,164,171 | 14,137,952 | 14,331,859 | 14,236,663 |
| 6/ 2003 | | 11,965,071 | 12,186,045 | 12,443,159 | 12,452,860 | 12,496,141 |
| 6/ 2004 | 10,888,492 | 11,567,737 | 11,902,793 | 12,526,887 | 12,625,402 | 12,599,259 |
| 6/ 2005 | 11,718,337 | 13,007,927 | 13,528,925 | 13,616,239 | 13,438,513 | |
| 6/ 2006 | 11,712,913 | 12,532,469 | 12,598,382 | 12,595,491 | | |
| 6/ 2007 | 13,466,272 | 14,854,843 | 15,231,748 | | | |
| 6/ 2008 | 14,566,291 | 15,725,036 | | | | |
| 6/ 2009 | 15,640,332 | | | | | |

| Accident Year Ending | Development Factors 12-24 | 24-36 | 36-48 | 48-60 | Over 60 |
|---|---|---|---|---|---|
| 6/ 2000 | | | | | 1.000 |
| 6/ 2001 | | | | 0.999 | 0.991 |
| 6/ 2002 | | | 0.998 | 1.014 | 0.993 |
| 6/ 2003 | | 1.018 | 1.021 | 1.001 | 1.003 |
| 6/ 2004 | 1.062 | 1.029 | 1.052 | 1.008 | 0.998 |
| 6/ 2005 | 1.110 | 1.040 | 1.006 | 0.987 | |
| 6/ 2006 | 1.070 | 1.005 | 1.000 | | |
| 6/ 2007 | 1.103 | 1.025 | | | |
| 6/ 2008 | 1.080 | | | | |
| Countrywide Average | 1.085 | 1.024 | 1.016 | 1.002 | 0.997 |
| THREE YR AVG | 1.084 | 1.024 | 1.020 | 0.999 | 0.998 |
| AVG EX HI/LO | 1.084 | 1.024 | 1.009 | 1.003 | 0.997 |
| WEIGHTED AVG | 1.086 | 1.024 | 1.015 | 1.002 | 0.997 |

| | Selected Factors 12-24 | 24-36 | 36-48 | 48-60 | 60-ULT |
|---|---|---|---|---|---|
| **Countrywide Selected** | **1.101** | **1.022** | **1.010** | **1.010** | **1.002** |
| **Projected to Ultimate** | **1.150** | **1.045** | **1.022** | **1.012** | **1.002** |

Metropolitan Property And Casualty Insurance Company

LANDLORDS & LL Former DF Loss Development

Countrywide, Incurred Losses (Excluding Catastrophes)

| Accident Year Ending | Months of Development 12 | 24 | 36 | 48 | 60 | Over 60 |
|---|---|---|---|---|---|---|
| 6/ 2000 | | | | | 2,680,581 | 2,689,595 |
| 6/ 2001 | | | | 3,364,295 | 3,312,686 | 3,297,657 |
| 6/ 2002 | | | 3,149,747 | 3,164,195 | 3,294,041 | 3,709,674 |
| 6/ 2003 | | 3,875,811 | 3,759,204 | 3,790,030 | 3,741,113 | 3,701,251 |
| 6/ 2004 | 3,850,773 | 3,928,161 | 4,048,619 | 4,193,441 | 3,995,119 | 4,037,628 |
| 6/ 2005 | 6,334,675 | 7,110,850 | 7,123,041 | 6,910,504 | 6,918,024 | |
| 6/ 2006 | 7,913,863 | 7,969,305 | 8,082,171 | 8,232,349 | | |
| 6/ 2007 | 10,932,210 | 11,464,854 | 11,239,614 | | | |
| 6/ 2008 | 12,559,847 | 12,545,879 | | | | |
| 6/ 2009 | 14,846,970 | | | | | |

| Accident Year Ending | Development Factors 12-24 | 24-36 | 36-48 | 48-60 | Over 60 |
|---|---|---|---|---|---|
| 6/ 2000 | | | | | 1.003 |
| 6/ 2001 | | | | 0.985 | 0.995 |
| 6/ 2002 | | | 1.005 | 1.041 | 1.126 |
| 6/ 2003 | | 0.970 | 1.008 | 0.987 | 0.989 |
| 6/ 2004 | 1.020 | 1.031 | 1.036 | 0.953 | 1.011 |
| 6/ 2005 | 1.123 | 1.002 | 0.970 | 1.001 | |
| 6/ 2006 | 1.007 | 1.014 | 1.019 | | |
| 6/ 2007 | 1.049 | 0.980 | | | |
| 6/ 2008 | 0.999 | | | | |
| Countrywide Average | 1.039 | 0.999 | 1.007 | 0.993 | 1.025 |
| THREE YR AVG | 1.018 | 0.999 | 1.008 | 0.980 | 1.042 |
| AVG EX HI/LO | 1.025 | 0.999 | 1.010 | 0.991 | 1.003 |
| WEIGHTED AVG | 1.034 | 0.997 | 1.005 | 0.992 | 1.024 |

| | Selected Factors 12-24 | 24-36 | 36-48 | 48-60 | 60-ULT |
|---|---|---|---|---|---|
| **Countrywide Selected** | **1.070** | **1.015** | **1.015** | **1.015** | **1.015** |
| **Projected to Ultimate** | **1.136** | **1.061** | **1.046** | **1.030** | **1.015** |

**Metropolitan Property And Casualty Insurance Company**
**Arkansas Homeowners Catastrophe Experience**

**Owners Forms**

**Undeveloped Incurred Losses & ALAE**

| Accident Year Ending | Total Cat | Non-Hurr Cat | Non-Cat | Total Ratio | Non-Hurr Ratio |
|---|---|---|---|---|---|
| 6/86 | 3,899 | 3,899 | 343,287 | 1.1% | 1.1% |
| 6/87 | 7,856 | 7,856 | 288,949 | 2.7% | 2.7% |
| 6/88 | 0 | 0 | 548,735 | 0.0% | 0.0% |
| 6/89 | 576,045 | 576,045 | 656,595 | 87.7% | 87.7% |
| 6/90 | 169,184 | 169,184 | 522,955 | 32.4% | 32.4% |
| 6/91 | 56,578 | 56,578 | 677,290 | 8.4% | 8.4% |
| 6/92 | 33,102 | 33,102 | 628,510 | 5.3% | 5.3% |
| 6/93 | 142 | 142 | 263,521 | 0.1% | 0.1% |
| 6/94 | 30,476 | 30,476 | 634,864 | 4.8% | 4.8% |
| 6/95 | 31,921 | 31,921 | 405,000 | 7.9% | 7.9% |
| 6/96 | 165,936 | 165,936 | 387,010 | 42.9% | 42.9% |
| 6/97 | 18,796 | 18,796 | 419,882 | 4.5% | 4.5% |
| 6/98 | 19,917 | 19,917 | 149,593 | 13.3% | 13.3% |
| 6/99 | 53,630 | 53,630 | 408,843 | 13.1% | 13.1% |
| 6/00 | 18,927 | 18,927 | 100,630 | 18.8% | 18.8% |
| 6/01 | 47,443 | 47,443 | 452,647 | 10.5% | 10.5% |
| 6/02 | 4,760 | 4,760 | 112,143 | 4.2% | 4.2% |
| 6/03 | 10,597 | 10,597 | 150,634 | 7.0% | 7.0% |
| 6/04 | 46,082 | 46,082 | 444,372 | 10.4% | 10.4% |
| 6/05 | 7,255 | 7,255 | 411,642 | 1.8% | 1.8% |
| 6/06 | 1,053,843 | 1,048,328 | 1,003,765 | 105.0% | 104.4% |
| 6/07 | 75,322 | 75,322 | 833,997 | 9.0% | 9.0% |
| 6/08 | 2,941,208 | 2,941,208 | 1,303,230 | 225.7% | 225.7% |
| 6/09 | 1,548,461 | 1,203,813 | 1,464,426 | 105.7% | 82.2% |
| 8 yr. Totals | 5,687,528 | 5,337,365 | 5,724,209 | 99.4% | 93.2% |
| 9 yr. Totals | 5,734,971 | 5,384,808 | 6,176,856 | 92.8% | 87.2% |
| 10 yr. Totals | 5,753,898 | 5,403,735 | 6,277,486 | 91.7% | 86.1% |
| 11 yr. Totals | 5,807,528 | 5,457,365 | 6,686,329 | 86.9% | 81.6% |
| 12 yr. Totals | 5,827,445 | 5,477,282 | 6,835,922 | 85.2% | 80.1% |
| 13 yr. Totals | 5,846,241 | 5,496,078 | 7,255,804 | 80.6% | 75.7% |
| 14 yr. Totals | 6,012,177 | 5,662,014 | 7,642,814 | 78.7% | 74.1% |
| 15 yr. Totals | 6,044,098 | 5,693,935 | 8,047,814 | 75.1% | 70.8% |
| 16 yr. Totals | 6,074,574 | 5,724,411 | 8,682,678 | 70.0% | 65.9% |
| 17 yr. Totals | 6,074,716 | 5,724,553 | 8,946,199 | 67.9% | 64.0% |
| 18 yr. Totals | 6,107,818 | 5,757,655 | 9,574,709 | 63.8% | 60.1% |
| 19 yr. Totals | 6,164,396 | 5,814,233 | 10,251,999 | 60.1% | 56.7% |
| 20 yr. Totals | 6,333,580 | 5,983,417 | 10,774,954 | 58.8% | 55.5% |
| 21 yr. Totals | 6,909,625 | 6,559,462 | 11,431,549 | 60.4% | 57.4% |
| 22 yr. Totals | 6,909,625 | 6,559,462 | 11,980,284 | 57.7% | 54.8% |
| 23 yr. Totals | 6,917,481 | 6,567,318 | 12,269,233 | 56.4% | 53.5% |
| 24 yr. Totals | 6,921,380 | 6,571,217 | 12,612,520 | 54.9% | 52.1% |
| | | | Selected: | 55.0% | 52.0% |

**Metropolitan Property And Casualty Insurance Company**
**Arkansas Homeowners Catastrophe Experience**

**Renters & Condo Forms**

**Undeveloped Incurred Losses & ALAE**

| Accident Year Ending | Total Cat | Non-Hurr Cat | Non-Cat | Total Ratio | Non-Hurr Ratio |
|---|---|---|---|---|---|
| 6/86 | 0 | 0 | 3,950 | 0.0% | 0.0% |
| 6/87 | 0 | 0 | 29,255 | 0.0% | 0.0% |
| 6/88 | 0 | 0 | 46,931 | 0.0% | 0.0% |
| 6/89 | 69 | 69 | 20,627 | 0.3% | 0.3% |
| 6/90 | 3,327 | 3,327 | 52,464 | 6.3% | 6.3% |
| 6/91 | 0 | 0 | 22,055 | 0.0% | 0.0% |
| 6/92 | 0 | 0 | 80,045 | 0.0% | 0.0% |
| 6/93 | 0 | 0 | 1,724 | 0.0% | 0.0% |
| 6/94 | 0 | 0 | 30,248 | 0.0% | 0.0% |
| 6/95 | 0 | 0 | 629 | 0.0% | 0.0% |
| 6/96 | 0 | 0 | 2,168 | 0.0% | 0.0% |
| 6/97 | 0 | 0 | 18,335 | 0.0% | 0.0% |
| 6/98 | 0 | 0 | 5,135 | 0.0% | 0.0% |
| 6/99 | 0 | 0 | 4,753 | 0.0% | 0.0% |
| 6/00 | 0 | 0 | 660 | 0.0% | 0.0% |
| 6/01 | 0 | 0 | 1,727 | 0.0% | 0.0% |
| 6/02 | 0 | 0 | 9,802 | 0.0% | 0.0% |
| 6/03 | 0 | 0 | 71,088 | 0.0% | 0.0% |
| 6/04 | 4,900 | 4,900 | 6,022 | 81.4% | 81.4% |
| 6/05 | 0 | 0 | 5,772 | 0.0% | 0.0% |
| 6/06 | 0 | 0 | 32,353 | 0.0% | 0.0% |
| 6/07 | 0 | 0 | 22,659 | 0.0% | 0.0% |
| 6/08 | 2,527 | 2,527 | 19,490 | 13.0% | 13.0% |
| 6/09 | 2,530 | 881 | 73,401 | 3.4% | 1.2% |
| 8 yr. Totals | 9,957 | 8,308 | 240,587 | 4.1% | 3.5% |
| 9 yr. Totals | 9,957 | 8,308 | 242,314 | 4.1% | 3.4% |
| 10 yr. Totals | 9,957 | 8,308 | 242,974 | 4.1% | 3.4% |
| 11 yr. Totals | 9,957 | 8,308 | 247,727 | 4.0% | 3.4% |
| 12 yr. Totals | 9,957 | 8,308 | 252,862 | 3.9% | 3.3% |
| 13 yr. Totals | 9,957 | 8,308 | 271,197 | 3.7% | 3.1% |
| 14 yr. Totals | 9,957 | 8,308 | 273,365 | 3.6% | 3.0% |
| 15 yr. Totals | 9,957 | 8,308 | 273,994 | 3.6% | 3.0% |
| 16 yr. Totals | 9,957 | 8,308 | 304,242 | 3.3% | 2.7% |
| 17 yr. Totals | 9,957 | 8,308 | 305,966 | 3.3% | 2.7% |
| 18 yr. Totals | 9,957 | 8,308 | 386,011 | 2.6% | 2.2% |
| 19 yr. Totals | 9,957 | 8,308 | 408,066 | 2.4% | 2.0% |
| 20 yr. Totals | 13,284 | 11,635 | 460,530 | 2.9% | 2.5% |
| 21 yr. Totals | 13,353 | 11,704 | 481,157 | 2.8% | 2.4% |
| 22 yr. Totals | 13,353 | 11,704 | 528,088 | 2.5% | 2.2% |
| 23 yr. Totals | 13,353 | 11,704 | 557,343 | 2.4% | 2.1% |
| 24 yr. Totals | 13,353 | 11,704 | 561,293 | 2.4% | 2.1% |
| | | | Selected: | 2.5% | 2.0% |

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS Homeowners**

**Profit Provision Summary**

Insurance companies, like most companies, must compete for capital in the competitive market place. In order to compete for capital, an insurance company must provide a return on equity that is commensurate with the risk assumed. According to the Actuarial Standard of Practice No. 30 - Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking, "Property/casualty insurance rates should provide for all expected costs, including an appropriate cost of capital associated with the specific risk transfer." Metropolitan reflects the cost of capital in the ratemaking process in the selection of the underwriting profit provision.

Metropolitan incorporates an Underwriting Profit Provision in the rate-making process using the Total Financial Needs Model. This model develops an underwriting profit provision such that the sum of underwriting profit, miscellaneous income (non-investment), investment income from insurance operations and investment income on capital, after income taxes, equals the target cost of capital. In the following model, Metropolitan calculates the underwriting profit which will ensure that the anticipated income from all sources produces net income after taxes that is commensurate with the risk assumed in the property-casualty insurance business.

Metropolitan targets a 18% return on equity based on the variability of industry property and casualty insurance results. After taking investment income and miscellaneous income into account, the selected underwriting profit provision of 9.1% achieves a 18% cost of capital.

It should be noted that Metropolitan includes Investment Income from Equity in the Profit Provision model. The assumed premium-to-equity ratio is 1.5 to 1.0. This represents a conservative and prudent pricing strategy.

1. Assumptions

| | | |
|---|---|---|
| a. Premium | | $100 |
| b. Premium-to-Equity Ratio | | 1.50 |
| c. GAAP Equity | | $66.67 |
| d. Return on Investment (Pre-Tax) | | 5.3% |
| e. Return on Investment (After-Tax) | [5.3% x (1 - Tax Rate on Investment Income)] | 4.8% |
| f. Tax Rate on Underwriting Profit | | 35.0% |

2. Profit Provision Calculation

| | |
|---|---|
| a. Investment Income From UPR and Loss Reserve | $2.90 |
| b. Investment Income From Equity<br>[1.c. x 1.e.] | $3.20 |
| c. Underwriting Profit (After Tax)<br>[100 x 2.f. x (1 - 1.f.)] | $5.90 |
| d. Overall Profit<br>[a + b+ c] | $12.00 |
| e. Expected Return on Equity | 18.0% |
| f. Underwriting Profit Provision (Pre-Tax) | 9.1% |

| | |
|---|---|
| Note: Target Homeowners Return is (as % of Equity) | 18.0% |
| Target Homeowners Return is (as $ Per $100 of Premium) | $12.00 |

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS Homeowners**

**Expense History and Selections**

1. Variable Expenses - vary directly with premium.

| | 2006 (000's) | 2007 (000's) | 2008 (000's) | Selection |
|---|---|---|---|---|
| a. Direct Premiums Written | $7,526 | $8,316 | $4,320 | |
| b. Direct Commission & Brokerage | $975 | $1,016 | $469 | |
| | 13.0% | 12.2% | 10.9% | 12.00% |
| c. Taxes, Licenses, and Fees | ----- | ----- | ----- | 3.35% |
| d. Underwriting Profit Provision | | | | 9.08% |
| e. Statewide Variable Expense Provision (b + c + d) | | | | 24.43% |

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

| | 2006 (000's) | 2007 (000's) | 2008 (000's) | Selection |
|---|---|---|---|---|
| a. Direct Premiums Earned | $6,748 | $7,980 | $4,250 | |
| b. Other Acquisition | $697 | $787 | $515 | |
| | 10.3% | 9.9% | 12.1% | 10.8% |
| c. General Expense | $226 | $205 | $133 | |
| | 3.3% | 2.6% | 3.1% | 3.0% |
| d. Guaranty Fund Assessment not recouped | $0 | $0 | $0 | N/A |
| | | | | 0.0% |
| e. Flat Expense Provision (b + c + d) | | | | 13.8% |

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS Homeowners**

**Expense History and Selections**

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

a. Allocated Loss Adjustment Expenses (ALAE)

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

b. Unallocated Loss Adjustment Expenses (ULAE) *

These represent claim settlement expenses which cannot be associated with specific claims. These expenses are considered to vary with losses. The following is a development of the factor to adjust losses and allocated loss adjustment expenses for ULAE.

| | | 2006 (000's) | 2007 (000's) | 2008 (000's) | Selection |
|---|---|---|---|---|---|
| (1) | Direct Losses Incurred | $4,529 | $2,454 | $6,148 | |
| (2) | ALAE | $219 | $82 | $497 | |
| (3) | Loss & ALAE [ (1) + (2) ] | $4,747 | $2,536 | $6,644 | |
| (4) | ULAE | $373 | $254 | $275 | |
| | [ (4) / (3) ] | 7.9% | 10.0% | 4.1% | |
| (5) | ULAE Factor | 1.079 | 1.100 | 1.041 | 1.073 |

4. Development of Statewide Permissible Loss Ratio

| | |
|---|---|
| a. Variable Expense Provision ( 1.e. ) | 24.4% |
| b. Flat Expense Provision (2e.) | 13.8% |
| c. Permissible Loss and LAE Ratio ( 100% - a - b ) | 61.8% |
| d. ULAE Factor (3.b.(5)) | 1.073 |
| e. Permissible Loss and ALAE Ratio ( c / d ) | 57.6% |

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**ARKANSAS**

**HOMEOWNERS**

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

| | | |
|---|---|---|
| A. Unearned Premium Reserve | | |
| 1. Direct Earned Premium for Calendar Year 2008. | | $4,249,974 |
| 2. Mean Unearned Premium (1) x | 0.524 | $2,226,987 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 12.0% |
| Taxes, Licenses, and Fees | | 3.4% |
| 50% of Statewide Flat Expense | | 6.9% |
| Total | | 22.3% |
| 4. (2) x (3) Total | | $495,505 |
| 5. Net Subject to Invest (2) - (4) | | $1,731,482 |
| B. Delayed Remission of Premium (Agents' Balances) | | |
| 1. Direct Earned Premium (A-1) | | $4,249,974 |
| 2. Average Agents' Balances (Includes Outstanding Written Premium) | | 21.8% |
| 3. Delayed Remission (1) x (2) | | $926,494 |
| C. Loss Reserve | | |
| 1. Direct Earned Premium (A-1) | | $4,249,974 |
| 2. Expected Incurred Loss and Loss Adjustment Expense | | $2,625,209 |
| (1) x | 61.8% (permissible loss ratio) | |
| 3. Expected Mean Loss Reserves | | $1,735,263 |
| (2) x | 0.661 | |
| D. Net Subject to Investment | (A-5) - (B-3) + (C-3) | $2,540,251 |
| E. Average Rate of Return | | 5.3% |
| F. Investment Earnings on Net Subject to Investment | (D) x (E) | $134,633 |
| G. Average Rate of Return as a Percent of Direct Earned Premium | (F) / (A-1) | 3.2% |
| H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes | (G) x (1 - 0.095) | 2.9% |

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

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

**EXPLANATORY NOTES**

Line A-1

Direct earned premiums are for the calendar year ending December 31, 2008.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line A-1 by the countrywide ratio of the mean unearned premium reserve to the direct earned premium for 2008 for Homeowners insurance.

| | IN THOUSANDS OF DOLLARS |
|---|---|
| 1. Direct Earned Premium for Calendar Year 2008 | $854,095 |
| 2. Direct Unearned Premium Reserve as of 12/31/2007 | $451,266 |
| 3. Direct Unearned Premium Reserve as of 12/31/2008 | $443,681 |
| 4. Mean Unearned Premium Reserve [(2)+(3)]/2 | $447,474 |
| 5. Ratio (4) / (1) | 0.524 |

Line A-3

Deduction for prepaid expenses:

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

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

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

**EXPLANATORY NOTES**

Line B-2

Delayed remission of premium:

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

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

| | IN THOUSANDS OF DOLLARS |
|---|---|
| 1. Homeowners Direct Earned Premium for Calendar Year 2008 | $854,095 |
| 2. Homeowners Direct Agents' Balances as of 12/31/2007 | $182,807 |
| 3. Homeowners Direct Agents' Balances as of 12/31/2008 | $182,372 |
| 4. Homeowners Direct Mean Agents' Balances [(2)+(3)]/2 | $182,590 |
| 5. Ratio [(4) / (1)] | 0.214 |
| 6. All Lines Net Earned Premium for Calendar Year 2008 | $2,984,213 |
| 7. All Lines Agents' Balances Charged Off as of 12/31/2007 | $8,950 |
| 8. All Lines Agents' Balances Charged Off as of 12/31/2008 | $13,628 |
| 9. All Lines Mean Agents' Balances Charged Off [(7)+(8)]/2 | $11,289 |
| 10. Ratio [(9) / (6)] | 0.004 |
| 11. Total [(5) + (10)] | 0.218 |

Line C-2

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

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

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

**EXPLANATORY NOTES**

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line C-2 by the average countrywide ratio of the mean loss and loss adjustment expense reserves to the incurred losses and loss adjustment expenses in 2007 and 2008.

| | | IN THOUSANDS OF DOLLARS |
|---|---|---|
| 1. | Incurred Losses for Calendar Year 2004 | $463,128 |
| 2. | Incurred Losses for Calendar Year 2005 | $683,225 |
| 3. | Incurred Losses for Calendar Year 2006 | $457,064 |
| 4. | Incurred Losses for Calendar Year 2007 | $439,071 |
| 5. | Incurred Losses for Calendar Year 2008 | $572,785 |
| 6. | Loss Reserves as of 12/31/2003 | $195,654 |
| 7. | Loss Reserves as of 12/31/2004 | $261,466 |
| 8. | Loss Reserves as of 12/31/2005 | $425,976 |
| 9. | Loss Reserves as of 12/31/2006 | $404,760 |
| 10. | Loss Reserves as of 12/31/2007 | $358,606 |
| 11. | Loss Reserves as of 12/31/2008 | $339,439 |
| 12. | Mean Loss Reserve: 2004 [(6)+(7)]/2 | $228,560 |
| 13. | Mean Loss Reserve: 2005 [(7)+(8)]/2 | $343,721 |
| 14. | Mean Loss Reserve: 2006 [(8)+(9)]/2 | $415,368 |
| 15. | Mean Loss Reserve: 2007 [(9)+(10)]/2 | $381,683 |
| 16. | Mean Loss Reserve: 2008 [(10)+(11)]/2 | $349,023 |
| 17. | 2004 Ratio (12) / (1) | 0.494 |
| 18. | 2005 Ratio (13) / (2) | 0.503 |
| 19. | 2006 Ratio (14) / (3) | 0.909 |
| 20. | 2007 Ratio (15) / (4) | 0.869 |
| 21. | 2008 Ratio (16) / (5) | 0.609 |
| 22. | Average of 2004 through 2008 ratios (excluding high and low) | 0.661 |
| 23. | Selected Ratio | 0.661 |

Line E

The rate of return is based on the ratio of net investment income earned and net realized capital gains (or losses) to mean cash and invested assets for 2008. For informational purposes, corresponding rates of return for the last five years are shown in the following chart.

IN THOUSANDS OF DOLLARS

| Year | Invested Assets | Mean Cash & Invested Assets | Net Investment Income Earned | Rate of Return | Net Realized Capital Gains (or Losses) | Rate of Return | Total Rate of Return |
|---|---|---|---|---|---|---|---|
| | | | | | | | 5.6% |
| 2003 | $4,065,696 | | | | | | 5.2% |
| 2004 | $4,213,697 | $4,139,697 | $234,054 | 5.7% | ($2,637) | -0.1% | 5.6% |
| 2005 | $4,272,769 | $4,243,233 | $227,103 | 5.4% | ($6,801) | -0.2% | 5.7% |
| 2006 | $4,282,877 | $4,277,823 | $240,225 | 5.6% | $935 | 0.0% | 3.7% |
| 2007 | $4,291,345 | $4,287,111 | $243,737 | 5.7% | ($888) | 0.0% | |
| 2008 | $3,705,126 | $3,998,236 | $228,793 | 5.7% | ($81,347) | -2.0% | 5.3% |
| | | Selected Rate of Return: | | 5.50% | | -0.2% | |

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

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

**EXPLANATORY NOTES**

Line H

The average rate of federal income tax was determined by applying current tax rates to the distribution of investment income earned for 2008.

| | | Investment Income Earned (IN THOUSANDS OF DOLLARS) | Federal Income Tax Rate |
|---|---|---|---|
| | | | 35.0% |
| Bonds | | | 5.25% |
| | Taxable | $24,757 | 8.9% |
| | Non-Taxable | $177,142 | |
| | Total | $201,899 | |
| | | | 14.2% |
| Stocks | | | 14.2% |
| | Preferred | $26,524 | * |
| | Common | $1,032 | * |
| All Other | | | |
| | Mortgage Loans on Real Estate | $0 | |
| | Real Estate | $1,871 | |
| | Cash/Short-term Investments | $200 | 35.0% |
| | All Other | $1,074 | |
| | Total | $3,145 | |
| | | | 9.9% |
| Total | | $232,600 | 35.0% |
| Investment Deductions | | $3,519 | 9.5% |
| Net Investment Income Earned | | $229,081 | |

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

## METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

## ARKANSAS Residential Property Program

### Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims[1]

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

**1** If Personal Financial Management (PFM) is:

| PFM Score Level | Owner[2] | Renter[3] | Condo[4] |
|---|---|---|---|
| 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 |

## METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

## ARKANSAS Residential Property Program

### Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims[1]

| | Owner[2] | Renter[3] | Condo[4] |
|---|---|---|---|
| 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 |

**2** If Age of Home is:

| Age of Home | | | |
|---|---|---|---|
| 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:

| Age of Primary Insured | | | |
|---|---|---|---|
| <= 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 |

## METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

## ARKANSAS Residential Property Program

### Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims[1]

| | | Owner[2] | Renter[3] | Condo[4] |
|---|---|---|---|---|
| **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 |
| **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 |

## METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

## ARKANSAS Residential Property Program

### Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims[1]

| | | Owner[2] | Renter[3] | Condo[4] | |
|---|---|---|---|---|---|
| **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 | |
| **8a** | If Age of Home < 4 | | | | Current |
| | Coverage A < $135,000 | 0 | n/a | n/a | 0 |
| | $135,000 <=Coverage A < $215,000 | -3 | n/a | n/a | -3 |
| | $215,000 <=Coverage A < $325,000 | -6 | n/a | n/a | -5 |
| | $325,000 <=Coverage A < $405,000 | -6 | n/a | n/a | -4 |
| | $405,000 <=Coverage A < $545,000 | -4 | n/a | n/a | -2 |
| | Coverage A >= $545,000 | -2 | n/a | n/a | 0 |
| **8b** | If Age of Home 4-8 | | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a | 0 |
| | $135,000 <=Coverage A < $215,000 | -2 | n/a | n/a | -2 |
| | $215,000 <=Coverage A < $325,000 | -3 | n/a | n/a | -2 |
| | $325,000 <=Coverage A < $405,000 | -2 | n/a | n/a | 0 |
| | $405,000 <=Coverage A < $545,000 | -2 | n/a | n/a | 0 |
| | Coverage A >= $545,000 | -2 | n/a | n/a | 0 |

## METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

## ARKANSAS Residential Property Program

### Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims[1]

| | | Owner[2] | Renter[3] | Condo[4] | |
|---|---|---|---|---|---|
| **8c** | If Age of Home 9-18 | | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a | 0 |
| | $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a | 0 |
| | $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a | 2 |
| | $325,000 <=Coverage A < $405,000 | 0 | n/a | n/a | 2 |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a | 2 |
| | Coverage A >= $545,000 | 0 | n/a | n/a | 2 |
| **8d** | If Age of Home 19-24 | | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a | 0 |
| | $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a | 0 |
| | $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a | 2 |
| | $325,000 <=Coverage A < $405,000 | 0 | n/a | n/a | 2 |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a | 2 |
| | Coverage A >= $545,000 | 1 | n/a | n/a | 6 |
| **8e** | If Age of Home 25-44 | | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a | 0 |
| | $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a | 0 |
| | $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a | 2 |
| | $325,000 <=Coverage A < $405,000 | 0 | n/a | n/a | 2 |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a | 2 |
| | Coverage A >= $545,000 | 1 | n/a | n/a | 6 |
| **8f** | If Age of Home 45+ | | | | |
| | Coverage A < $135,000 | 0 | n/a | n/a | 0 |
| | $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a | 0 |
| | $215,000 <=Coverage A < $325,000 | -1 | n/a | n/a | 0 |
| | $325,000 <=Coverage A < $405,000 | 0 | n/a | n/a | 2 |
| | $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a | 2 |
| | Coverage A >= $545,000 | 4 | n/a | n/a | 6 |
| **9a** | If Age of Primary Insured <= 34 | | | | |
| | Owners: | | | | |
| | Coverage A < $135,000 | 2 | n/a | n/a | 2 |
| | $135,000 <=Coverage A < $215,000 | 2 | n/a | n/a | 2 |
| | $215,000 <=Coverage A < $325,000 | -1 | n/a | n/a | 0 |
| | $325,000 <=Coverage A < $405,000 | -1 | n/a | n/a | 0 |
| | $405,000 <=Coverage A < $545,000 | -2 | n/a | n/a | 0 |
| | Coverage A >= $545,000 | 2 | n/a | n/a | 4 |
| | 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 | |

## METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

## ARKANSAS Residential Property Program

### Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims[1]

| | Owner[2] | Renter[3] | Condo[4] | |
|---|---|---|---|---|
| **9b** If Age of Primary Insured 35-44 | | | | |
| Owners: | | | | |
| Coverage A < $135,000 | 2 | n/a | n/a | 2 |
| $135,000 <=Coverage A < $215,000 | 2 | n/a | n/a | 2 |
| $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a | 2 |
| $325,000 <=Coverage A < $405,000 | 1 | n/a | n/a | 2 |
| $405,000 <=Coverage A < $545,000 | 2 | n/a | n/a | 4 |
| Coverage A >= $545,000 | 2 | n/a | n/a | 4 |
| 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 < $135,000 | 2 | n/a | n/a | 2 |
| $135,000 <=Coverage A < $215,000 | 2 | n/a | n/a | 2 |
| $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a | 2 |
| $325,000 <=Coverage A < $405,000 | 1 | n/a | n/a | 2 |
| $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a | 2 |
| Coverage A >= $545,000 | 0 | n/a | n/a | 2 |
| 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 | |
| **9d** If Age of Primary Insured 55+ | | | | |
| Owners: | | | | |
| Coverage A < $135,000 | 0 | n/a | n/a | 0 |
| $135,000 <=Coverage A < $215,000 | 0 | n/a | n/a | 0 |
| $215,000 <=Coverage A < $325,000 | 1 | n/a | n/a | 2 |
| $325,000 <=Coverage A < $405,000 | 1 | n/a | n/a | 2 |
| $405,000 <=Coverage A < $545,000 | 0 | n/a | n/a | 2 |
| Coverage A >= $545,000 | 0 | n/a | n/a | 2 |
| Renters: | | | | |
| Coverage C < $20,000 | n/a | -2 | n/a | |

## METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

## ARKANSAS Residential Property Program

### Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims[1]

| | | Owner[2] | Renter[3] | Condo[4] |
|---|---|---|---|---|
| | $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 | 0 | 0 | 5 |
| | each additional claim >= $500 in last 3 years | 1 | 0 | 5 |
| **11b** | If PFM DD-DW (02, 2A) and | | | |
| | 1st claim >= $500 in last 3 years | 2 | 0 | 5 |
| | each additional claim >= $500 in last 3 years | 1 | 0 | 5 |
| **11c** | If PFM ED-FW (03, 3A, 3B, 3D) and | | | |
| | 1st claim >= $500 in last 3 years | 2 | 0 | 12 |
| | each additional claim >= $500 in last 3 years | 1 | 0 | 12 |
| **11d** | If PFM GD-HW (04, 4A, 4B, 4D) and | | | |
| | 1st claim >= $500 in last 3 years | 3 | 0 | 12 |
| | each additional claim >= $500 in last 3 years | 1 | 0 | 12 |
| **11e** | If PFM NF-NQ (00, 09, 2B) and | | | |
| | 1st claim >= $500 in last 3 years | 0 | 0 | 0 |
| | each additional claim >= $500 in last 3 years | 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] | | | |
| | Coverage A < $180,000 | 4 | 0 0 | 0 |
| | $180,000 <=Coverage A < $310,000 | 3 | 0 0 | 0 |
| | $310,000 <=Coverage A < $490,000 | 2 | 0 0 | 0 |
| | Coverage A >= $490,000 | 1 | 0 0 | 0 |
| **16** | Presence of Underground Oil Storage Tank | 0 | n/a | n/a |
| **17** | If GrandProtect policy form, Coverage A >= $300,000 PFM BD-FW (01, 1A, 1B, 02, 2A, 03, 3A, 3B, 3D) | -2 | 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) Claims[1]

| | Owner[2] | Renter[3] | Condo[4] |
|---|---|---|---|
| Tier assignment =Base Tier + the sum of points for the above conditions. | | | |
| Base Tier: | 26 | 31 | 30 |

Notes:

[1]The 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

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

**Metropolitan Property and Casualty Insurance Company**

**Arkansas Homeowners**

**Additional changes are being made to the following New Business Tiering Rules:**

| | 8a | 8b | 8c | 8d | 8e | 8f | 9a | 9b | 9c | 9d | Total Tier Point Reduction | Total % Change |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Cov A < 135,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | **0** | **0.0%** |
| Between 135,000 and 215,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | **0** | **0.0%** |
| Between 215,000 and 325,000 | -1 | -1 | -1 | -1 | -1 | -1 | -1 | -1 | -1 | -1 | **-2** | **-6.0%** |
| Between 325,000 and 405,000 | -2 | -2 | -2 | -2 | -2 | -2 | -1 | -1 | -1 | -1 | **-3** | **-9.0%** |
| Between 405,000 and 545,000 | -2 | -2 | -2 | -2 | -2 | -2 | -2 | -2 | -2 | -2 | **-4** | **-12.0%** |
| Greater than 545,000 | -2 | -2 | -2 | -2 | -2 | -2 | -2 | -2 | -2 | -2 | **-4** | **-12.0%** |

**Metropolitan Property and Casualty Insurance Company**

**Arkansas Homeowners**

**Revision of Coverage A Amount Relativities**

| Cov A Amount | Inforce Exposure Distribution @5/09 | Present Cov A Factor | Proposed Cov A Factor | Rate Impact |
|---|---|---|---|---|
| 40,000 | 0 | 0.505 | 0.541 | 7.1% |
| 50,000 | 1 | 0.530 | 0.600 | 13.2% |
| 100,000 | 106 | 0.739 | 0.830 | 12.3% |
| 150,000 | 799 | 1.000 | 1.000 | 0.0% |
| 200,000 | 956 | 1.180 | 1.225 | 3.8% |
| 250,000 | 596 | 1.490 | 1.450 | -2.7% |
| 300,000 | 366 | 1.810 | 1.759 | -2.8% |
| 350,000 | 202 | 2.180 | 2.062 | -5.4% |
| 400,000 | 130 | 2.511 | 2.222 | -11.5% |
| 450,000 | 115 | 2.814 | 2.490 | -11.5% |
| 500,000 | 71 | 3.190 | 2.823 | -11.5% |
| 550,000 | 55 | 3.635 | 3.213 | -11.6% |
| 600,000 | 37 | 4.070 | 3.602 | -11.5% |
| 650,000 | 32 | 4.450 | 3.947 | -11.3% |
| 700,000 | 17 | 4.850 | 4.292 | -11.5% |
| 750,000 | 21 | 5.250 | 4.633 | -11.8% |
| 800,000 | 15 | 5.620 | 4.974 | -11.5% |
| 850,000 | 11 | 6.000 | 5.319 | -11.4% |
| 900,000 | 12 | 6.400 | 5.664 | -11.5% |
| 950,000 | 7 | 6.800 | 5.996 | -11.8% |
| 1,000,000 | 4 | 7.150 | 6.328 | -11.5% |
| 1,000,001 | 30 | 7.150 | 6.328 | -11.5% |
| Total | 3,583 | | | -2.8% |

| Dwelling Coverage Amount | Met Present | Met Proposed | Allstate | Safeco | Hartford | State Farm | Travelers |
|---|---|---|---|---|---|---|---|
| | 5/15/2009 | | 8/24/2009 | 7/23/2009 | 1/8/2009 | 4/15/2009 | 8/29/2008 |
| 50,000 | 0.52 | 0.59 | 0.66 | 0.48 | 0.51 | 0.58 | 0.62 |
| 100,000 | 0.74 | 0.83 | 0.82 | 0.74 | 0.73 | 0.80 | 0.79 |
| 150,000 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 200,000 | 1.26 | 1.31 | 1.12 | 1.24 | 1.27 | 1.21 | 1.25 |
| 250,000 | 1.58 | 1.44 | 1.37 | 1.46 | 1.54 | 1.45 | 1.46 |
| 300,000 | 1.92 | 1.75 | 1.56 | 1.67 | 1.83 | 1.71 | 1.68 |
| 350,000 | 2.31 | 1.98 | 1.80 | 1.87 | 2.12 | 1.93 | 1.89 |
| 400,000 | 2.85 | 2.18 | 2.05 | 2.25 | 2.42 | 2.15 | 2.07 |
| 450,000 | 3.19 | 2.44 | 2.30 | 2.53 | 2.71 | 2.38 | 2.29 |
| 500,000 | 3.62 | 2.77 | 2.52 | 2.75 | 3.01 | 2.63 | 2.63 |
| 550,000 | 4.12 | 3.15 | 2.63 | 2.96 | 3.30 | 2.86 | 2.86 |
| 600,000 | 4.61 | 3.53 | 2.75 | 3.17 | 3.60 | 3.09 | 3.09 |
| 650,000 | 5.04 | 3.87 | 2.86 | 3.37 | 3.89 | 3.29 | 3.32 |
| 700,000 | 5.49 | 4.20 | 2.98 | 3.56 | 4.19 | 3.52 | 3.55 |
| 750,000 | 5.94 | 4.53 | 3.09 | 3.75 | 4.48 | 3.75 | 3.78 |
| 800,000 | 6.36 | 4.87 | 3.21 | 3.94 | 4.78 | 4.00 | 4.01 |
| 850,000 | 6.79 | 5.20 | 3.32 | 4.12 | 5.08 | 4.26 | 4.24 |
| 900,000 | 7.24 | 5.54 | 3.44 | 4.30 | 5.37 | 4.52 | 4.47 |
| 950,000 | 7.69 | 5.86 | 3.37 | 4.48 | 5.67 | 4.78 | 4.70 |
| 1,000,000 | 8.09 | 6.19 | 3.67 | 4.66 | 5.97 | 5.04 | 4.91 |

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY**

**Arkansas Homeowners**

**Zip Code Addition**

| Zip Code | Territory |
|---|---|
| 72019 | 20 |
| 72403 | 13 |

**Zip Code Deletion**

| Zip Code | Territory |
|---|---|
| 71844 | 16 |

*Per US Postal Service

**Metropolitan Property and Casualty Insurance Company**

**Arkansas Homeowners Multi Policy Discount**

**Owners Form**

| Home/Auto Multiple Policy | 2008 Earned Premium | Present Factor | Proposed Factor | Proposed Factor Change | Premium Impact | Rate Impact on Total Book |
|---|---|---|---|---|---|---|
| Yes | 2,130,509 | 0.85 | 0.82 | -3.53% | -75,194 | |
| No | 1,446,280 | | 1.00 | 0.00% | 0 | |
| Total | 3,576,789 | | | | -75,194 | -2.10% |

**Renters/Condo Form**

| Home/Auto Multiple Policy | 2008 Earned Premium | Present Factor | Proposed Factor | Proposed Factor Change | Premium Impact | Rate Impact on Total Book |
|---|---|---|---|---|---|---|
| Yes | 71,872 | 0.85 | 0.82 | -3.53% | -2,537 | |
| No | 51,866 | | 1.00 | 0.00% | 0 | |
| Total | 123,738 | | | | -2,537 | -2.05% |

| | | | | | | |
|---|---|---|---|---|---|---|
| Overall | 3,700,527 | | | | -77,731 | -2.10% |

| | |
|---|---|
| **NAIC Number:** | 241-26298 |
| **Company Name:** | Metropolitan Property and Casualty Insurance Company |
| **Contact Person:** | Jacqueline A. Hattoy |
| **Telephone No.:** | 401-827-2949 |
| **Email Address:** | jhattoy@metlife.com |
| **Effective Date:** | 11/30/2009 NB, 01/04/2010 RB |

**Homeowners Premium Comparision 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* | $581 | $668 | $660 | $759 | $1,024 | $1,178 | $1,005 | $1,156 | $1,005 | $1,156 | $733 | $843 | $877 | $1,008 | $698 | $802 | $713 | $820 |
| | *$120,000* | $671 | $772 | $763 | $878 | $1,184 | $1,362 | $1,163 | $1,337 | $1,163 | $1,337 | $848 | $975 | $1,014 | $1,166 | $807 | $928 | $825 | $949 |
| | *$160,000* | $702 | $807 | $798 | $918 | $1,238 | $1,423 | $1,215 | $1,397 | $1,215 | $1,397 | $886 | $1,019 | $1,060 | $1,219 | $843 | $970 | $862 | $991 |
| 6 | *$80,000* | $697 | $801 | $825 | $949 | $1,280 | $1,472 | $1,257 | $1,445 | $1,257 | $1,445 | $917 | $1,054 | $1,096 | $1,261 | $872 | $1,003 | $856 | $984 |
| | *$120,000* | $806 | $926 | $954 | $1,097 | $1,480 | $1,702 | $1,453 | $1,671 | $1,453 | $1,671 | $1,060 | $1,219 | $1,268 | $1,458 | $1,008 | $1,159 | $990 | $1,138 |
| | *$160,000* | $842 | $968 | $997 | $1,147 | $1,547 | $1,779 | $1,519 | $1,747 | $1,519 | $1,747 | $1,108 | $1,274 | $1,325 | $1,524 | $1,054 | $1,212 | $1,035 | $1,190 |
| 9 | *$80,000* | $2,032 | $2,337 | $2,047 | $2,354 | $3,174 | $3,651 | $3,117 | $3,584 | $3,117 | $3,584 | $2,274 | $2,615 | $2,718 | $3,126 | $2,162 | $2,487 | $2,497 | $2,871 |
| | *$120,000* | $2,350 | $2,702 | $2,367 | $2,722 | $3,671 | $4,222 | $3,604 | $4,145 | $3,604 | $4,145 | $2,629 | $3,023 | $3,144 | $3,615 | $2,500 | $2,876 | $2,887 | $3,320 |
| | *$160,000* | $2,456 | $2,824 | $2,474 | $2,845 | $3,837 | $4,412 | $3,767 | $4,332 | $3,767 | $4,332 | $2,748 | $3,160 | $3,286 | $3,779 | $2,613 | $3,006 | $3,018 | $3,470 |

**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 | | Arkansas | | 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* | $111 | $111 | $109 | $109 | $113 | $113 | $109 | $109 | $109 | $109 | $109 | $109 | $109 | $109 | $109 | $109 | $111 | $111 |
| | *$15,000* | $144 | $144 | $142 | $142 | $147 | $147 | $142 | $142 | $142 | $142 | $142 | $142 | $142 | $142 | $142 | $142 | $144 | $144 |
| | *$25,000* | $181 | $181 | $179 | $179 | $185 | $185 | $179 | $179 | $179 | $179 | $179 | $179 | $179 | $179 | $179 | $179 | $181 | $181 |
| 6 | *$5,000* | $122 | $122 | $120 | $120 | $125 | $125 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $122 | $122 |
| | *$15,000* | $158 | $158 | $156 | $156 | $162 | $162 | $156 | $156 | $156 | $156 | $156 | $156 | $156 | $156 | $156 | $156 | $158 | $158 |
| | *$25,000* | $199 | $199 | $197 | $197 | $204 | $204 | $197 | $197 | $197 | $197 | $197 | $197 | $197 | $197 | $197 | $197 | $199 | $199 |
| 9 | *$5,000* | $177 | $177 | $175 | $175 | $181 | $181 | $175 | $175 | $175 | $175 | $175 | $175 | $175 | $175 | $175 | $175 | $177 | $177 |
| | *$15,000* | $230 | $230 | $227 | $227 | $236 | $236 | $227 | $227 | $227 | $227 | $227 | $227 | $227 | $227 | $227 | $227 | $230 | $230 |
| | *$25,000* | $289 | $289 | $286 | $286 | $297 | $297 | $286 | $286 | $286 | $286 | $286 | $286 | $286 | $286 | $286 | $286 | $289 | $289 |

**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 | | Arkansas | | 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* | *n/a* | % |
| *Smoke Alarm* | 0-5 | % | *$1,000 Deductible* | *12* | % |
| | | | *Other (specify)* | | |
| | | | *Fire Alarm Central* | *10* | % |
| | | | *Automatic Sprinkler syste* | 10 | |
| | | | Controlled Access Comm | 5 | |

***EARTHQUAKE INSURANCE***

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

| | | |
|---|---|---|
| *ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?* | yes | *(yes or no)* |
| *WHAT IS YOUR PERCENTAGE DEDUCTIBLE?* | 10-15 | % |

| | Zone | Brick | Frame |
|---|---|---|---|
| *WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?* | Highest Risk | $ 1.46 | $ 0.60 |
| | Lowest Risk | $ 1.18 | $ 0.45 |

| | | | | | |
|---|---|---|---|---|---|
| *Maximum Credit Allowed* | *20* | *%* | | | |

## 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% |
| 2006 | 1,460 | 0.0% | 05/29/2007 | 1,654 | 693 | 42% | 43% |
| 2007 | 1,368 | 0.1% | 04/19/2008 | 1,581 | 246 | 16% | 50% |
| 2008 | 1,194 | 0.0% | 11/21/2008 | 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.** n/a Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

**10.** n/a Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

# Superseded Schedule Items

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.

| Creation Date: | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---|---|---|---|---|
| 11/02/2009 | Supporting Document | NAIC loss cost data entry document | 11/04/2009 | RF- 1 Form.PDF (Superceded) |
| 11/02/2009 | Supporting Document | HPCS-Homeowners Premium Comparison Survey | 11/04/2009 | HPCS Premium Comparison.PDF (Superceded) |

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

| | | |
|---|---|---|
| **1.** | This filing transmittal is part of Company Tracking # | HO AR00085CGR01 |
| **2.** | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | |

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

| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
|---|---|---|---|---|
| **4.** | **A.** | 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** | **14.6%** | **9.2%** | | | | | |
| **Renters/Condo** | **5.6%** | **5.0%** | | | | | |
| **Landlords** | **5.2%** | **5.0%** | | | | | |
| **Mobilehome** | **n/a** | **0.0%** | | | | | |
| **Dwelling Fire** | **n/a** | **9.7%** | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | **13.7%** | **8.8%** | | | | | |

**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 |
|---|---|---|---|---|---|---|---|
| 2005 | 1527 | -3.5% | 09/22/05 | 1,264,815 | 533,890 | 41% | 68% |
| 2007 | 2910 | 0.0% | 04/23/07 | 2,694,769 | 896,166 | 33% | 50% |
| 2008 | 3486 | +2.5% | 03/15/08 | 3,369,462 | 1,011,327 | 32% | 51% |
| 2008 | 3829 | 0.0% | 11/30/08 | 3,783,651 | 3,088,814 | 82% | 57% |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

**7.**

| Expense Constants | Selected Provisions |
|---|---|
| A. Total Production Expense | 22.77% |
| B. General Expense | 3.0% |
| C. Taxes, License & Fees | 3.35% |
| D. Underwriting Profit & Contingencies | 9.08% |
| E. Other (explain) | |
| F. TOTAL | 38.2% |

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

**9.** 18.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Terr 23

**10.** 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

| | |
|---|---|
| **NAIC Number:** | 26298 |
| **Company Name:** | Metropolitan Property and Casualty Insurance Company |
| **Contact Person:** | Jacqueline A. Hattoy |
| **Telephone No.:** | 401-827-2949 |
| **Email Address:** | jhattoy@metlife.com |
| **Effective Date:** | 11/30/2009 NB, 01/04/2010 RB |

**Homeowners Premium Comparision 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 | | Arkansas | | 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* | $581 | $668 | $660 | $759 | $1,024 | $1,178 | $1,005 | $1,156 | $1,005 | $1,156 | $733 | $843 | $877 | $1,008 | $698 | $802 | $713 | $820 |
| | *$120,000* | $671 | $772 | $763 | $878 | $1,184 | $1,362 | $1,163 | $1,337 | $1,163 | $1,337 | $848 | $975 | $1,014 | $1,166 | $807 | $928 | $825 | $949 |
| | *$160,000* | $702 | $807 | $798 | $918 | $1,238 | $1,423 | $1,215 | $1,397 | $1,215 | $1,397 | $886 | $1,019 | $1,060 | $1,219 | $843 | $970 | $862 | $991 |
| 6 | *$80,000* | $697 | $801 | $825 | $949 | $1,280 | $1,472 | $1,257 | $1,445 | $1,257 | $1,445 | $917 | $1,054 | $1,096 | $1,261 | $872 | $1,003 | $856 | $984 |
| | *$120,000* | $806 | $926 | $954 | $1,097 | $1,480 | $1,702 | $1,453 | $1,671 | $1,453 | $1,671 | $1,060 | $1,219 | $1,268 | $1,458 | $1,008 | $1,159 | $990 | $1,138 |
| | *$160,000* | $842 | $968 | $997 | $1,147 | $1,547 | $1,779 | $1,519 | $1,747 | $1,519 | $1,747 | $1,108 | $1,274 | $1,325 | $1,524 | $1,054 | $1,212 | $1,035 | $1,190 |
| 9 | *$80,000* | $2,032 | $2,337 | $2,047 | $2,354 | $3,174 | $3,651 | $3,117 | $3,584 | $3,117 | $3,584 | $2,274 | $2,615 | $2,718 | $3,126 | $2,162 | $2,487 | $2,497 | $2,871 |
| | *$120,000* | $2,350 | $2,702 | $2,367 | $2,722 | $3,671 | $4,222 | $3,604 | $4,145 | $3,604 | $4,145 | $2,629 | $3,023 | $3,144 | $3,615 | $2,500 | $2,876 | $2,887 | $3,320 |
| | *$160,000* | $2,456 | $2,824 | $2,474 | $2,845 | $3,837 | $4,412 | $3,767 | $4,332 | $3,767 | $4,332 | $2,748 | $3,160 | $3,286 | $3,779 | $2,613 | $3,006 | $3,018 | $3,470 |

**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 | | Arkansas | | 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* | $111 | $111 | $109 | $109 | $113 | $113 | $109 | $109 | $109 | $109 | $109 | $109 | $109 | $109 | $109 | $109 | $111 | $111 |
| | *$15,000* | $144 | $144 | $142 | $142 | $147 | $147 | $142 | $142 | $142 | $142 | $142 | $142 | $142 | $142 | $142 | $142 | $144 | $144 |
| | *$25,000* | $181 | $181 | $179 | $179 | $185 | $185 | $179 | $179 | $179 | $179 | $179 | $179 | $179 | $179 | $179 | $179 | $181 | $181 |
| 6 | *$5,000* | $122 | $122 | $120 | $120 | $125 | $125 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $122 | $122 |
| | *$15,000* | $158 | $158 | $156 | $156 | $162 | $162 | $156 | $156 | $156 | $156 | $156 | $156 | $156 | $156 | $156 | $156 | $158 | $158 |
| | *$25,000* | $199 | $199 | $197 | $197 | $204 | $204 | $197 | $197 | $197 | $197 | $197 | $197 | $197 | $197 | $197 | $197 | $199 | $199 |
| 9 | *$5,000* | $177 | $177 | $175 | $175 | $181 | $181 | $175 | $175 | $175 | $175 | $175 | $175 | $175 | $175 | $175 | $175 | $177 | $177 |
| | *$15,000* | $230 | $230 | $227 | $227 | $236 | $236 | $227 | $227 | $227 | $227 | $227 | $227 | $227 | $227 | $227 | $227 | $230 | $230 |
| | *$25,000* | $289 | $289 | $286 | $286 | $297 | $297 | $286 | $286 | $286 | $286 | $286 | $286 | $286 | $286 | $286 | $286 | $289 | $289 |

**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 | | Arkansas | | 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 Extinquisher* | 0-5 | % | *Deadbolt Lock* | 0-5 | % |
| *Burglar Alarm* | 5 | % | *Window Locks* | | % |
| *Smoke Alarm* | 0-5 | % | *$1,000 Deductible* | 12 | % |
| | | | *Other (specify)* | | |
| | | | Fire Alarm (Central) | 10 | % |
| | | | *Automatic Sprinkler syste* | 10 | % |
| | | | Controlled Access Comm | 5 | % |
| | | | *Maximum Credit Allowed* | 20 | % |

***EARTHQUAKE INSURANCE***

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

| | | |
|---|---|---|
| *ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?* | Yes | *(yes or no)* |
| *WHAT IS YOUR PERCENTAGE DEDUCTIBLE?* | 10-15% | % |

| | Zone | Brick | Frame |
|---|---|---|---|
| *WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?* | Highest Risk | $ 1.46 | $ 0.60 |
| | Lowest Risk | $ 1.18 | $ 0.45 |