

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

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 Deemer Date:
State Status Changed: 11/04/2009 Submitted By: Richard Collard
Created 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 details.

Company and Contact

Filing Contact Information

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

SERFF Tracking Number: METX-126367745 State: Arkansas
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Warwick, RI 02887 401-827-3929 [FAX]

Filing Company Information

Metropolitan Property and Casualty Insurance CoCode: 26298 State of Domicile: Rhode Island
 Company

700 Quaker Lane Group Code: 241 Company Type: Property and
 Casualty

Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:
 and Casualty Insurance Company

(401) 827-2000 ext. [Phone] FEIN Number: 13-2725441

Economy Premier Assurance Company CoCode: 40649 State of Domicile: Illinois
 700 Quaker Lane Group Code: 241 Company Type: Property and
 Casualty

Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:
 and Casualty Insurance Company

(401) 827-2000 ext. [Phone] FEIN Number: 36-3105737

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	

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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

SERFF Tracking Number: METX-126367745 State: Arkansas
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 Project Name/Number: /HO AR00085CGR01

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 State Tracking Number: EFT \$150
 Company, ...
 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

SERFF Tracking Number: METX-126367745 State: Arkansas
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Company, ...
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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
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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 State Tracking Number: EFT \$150
Company, ...
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:

SERFF Tracking Number: METX-126367745 *State:* Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance *State Tracking Number:* EFT \$150
Company, ...
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

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

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 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

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%

<i>SERFF Tracking Number:</i>	<i>METX-126367745</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$150</i>
<i>Company Tracking Number:</i>	<i>HO AR00085CGR01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Tiering</i>		
<i>Project Name/Number:</i>	<i>/HO AR00085CGR01</i>		
Effect of Rate Filing - Written Premium Change For This Program:			\$477,949
Effect of Rate Filing - Number of Policyholders Affected:			4062

SERFF Tracking Number: METX-126367745 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$150
 Company, ...
 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

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
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 RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

Homeowners \$500 Deductible Premium	= \$997	(round to nearest whole dollar after each calculation)
Protection Class 4 Factor	x 1.100	
	\$1,097	
Construction Factor (Frame)	x 1.150	
	\$1,262	
Coverage A Amount Factor	x 0.920	
Subtotal	\$1,161	
Deductible Credit (\$1000 Deductible)		
\$1,161		
<u> 0.12</u>		
\$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

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
11	997	\$30,000	0.500	0.570	0.656	\$190,000	1.180	1.180	1.310
12	1243	\$40,000	0.541	0.617	0.710	\$200,000	1.225	1.225	1.348
13	1427	\$45,000	0.571	0.651	0.749	\$210,000	1.270	1.270	1.397
14	1423	\$50,000	0.600	0.684	0.787	\$220,000	1.315	1.315	1.447
15	1022	\$55,000	0.670	0.742	0.853	\$230,000	1.360	1.360	1.496
16	1222	\$60,000	0.740	0.796	0.915	\$240,000	1.405	1.405	1.546
17	1401	\$65,000	0.750	0.797	0.917	\$250,000	1.450	1.450	1.595
22	952	\$70,000	0.760	0.798	0.918	\$260,000	1.512	1.512	1.663
23	972	\$75,000	0.770	0.801	0.921	\$270,000	1.574	1.574	1.731
31	862	\$80,000	0.780	0.803	0.923	\$280,000	1.636	1.636	1.800
32	758	\$85,000	0.790	0.808	0.929	\$290,000	1.698	1.698	1.868
33	1108	\$90,000	0.800	0.812	0.934	\$300,000	1.759	1.759	1.935
34	1212	\$95,000	0.815	0.822	0.945	\$350,000	2.062	2.062	2.268
35	1313	\$100,000	0.830	0.830	0.955	\$400,000	2.222	2.222	2.444
38	920	\$105,000	0.848	0.848	0.975	\$450,000	2.490	2.490	2.739
		\$110,000	0.866	0.866	0.996	\$500,000	2.823	2.823	3.105
		\$115,000	0.884	0.884	1.017	\$550,000	3.213	3.213	3.502
		\$120,000	0.902	0.902	1.037	\$600,000	3.602	3.602	3.890
		\$125,000	0.920	0.920	1.058	\$650,000	3.947	3.947	4.223
		\$130,000	0.936	0.936	1.076	\$700,000	4.292	4.292	4.550
		\$135,000	0.952	0.952	1.095	\$750,000	4.633	4.633	4.865
		\$140,000	0.968	0.968	1.113	\$800,000	4.974	4.974	5.223
		\$145,000	0.984	0.984	1.132	\$850,000	5.319	5.319	5.585
		\$150,000	1.000	1.000	1.150	\$900,000	5.664	5.664	5.947
		\$160,000	1.045	1.045	1.191	\$950,000	5.996	5.996	6.296
		\$170,000	1.090	1.090	1.232	\$1,000,000	6.328	6.328	6.644
		\$180,000	1.135	1.135	1.271	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

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
18	1157	\$30,000	0.500	0.570	0.656	\$190,000	1.180	1.180	1.310
19	1155	\$40,000	0.541	0.617	0.710	\$200,000	1.225	1.225	1.348
20	802	\$45,000	0.571	0.651	0.749	\$210,000	1.270	1.270	1.397
21	845	\$50,000	0.600	0.684	0.787	\$220,000	1.315	1.315	1.447
36	994	\$55,000	0.670	0.742	0.853	\$230,000	1.360	1.360	1.496
37	809	\$60,000	0.740	0.796	0.915	\$240,000	1.405	1.405	1.546
		\$65,000	0.750	0.797	0.917	\$250,000	1.450	1.450	1.595
		\$70,000	0.760	0.798	0.918	\$260,000	1.512	1.512	1.663
		\$75,000	0.770	0.801	0.921	\$270,000	1.574	1.574	1.731
		\$80,000	0.780	0.803	0.923	\$280,000	1.636	1.636	1.800
		\$85,000	0.790	0.808	0.929	\$290,000	1.698	1.698	1.868
		\$90,000	0.800	0.812	0.934	\$300,000	1.759	1.759	1.935
		\$95,000	0.815	0.822	0.945	\$350,000	2.062	2.062	2.268
		\$100,000	0.830	0.830	0.955	\$400,000	2.222	2.222	2.444
		\$105,000	0.848	0.848	0.975	\$450,000	2.490	2.490	2.739
		\$110,000	0.866	0.866	0.996	\$500,000	2.823	2.823	3.105
		\$115,000	0.884	0.884	1.017	\$550,000	3.213	3.213	3.502
		\$120,000	0.902	0.902	1.037	\$600,000	3.602	3.602	3.890
		\$125,000	0.920	0.920	1.058	\$650,000	3.947	3.947	4.223
		\$130,000	0.936	0.936	1.076	\$700,000	4.292	4.292	4.550
		\$135,000	0.952	0.952	1.095	\$750,000	4.633	4.633	4.865
		\$140,000	0.968	0.968	1.113	\$800,000	4.974	4.974	5.223
		\$145,000	0.984	0.984	1.132	\$850,000	5.319	5.319	5.585
		\$150,000	1.000	1.000	1.150	\$900,000	5.664	5.664	5.947
		\$160,000	1.045	1.045	1.191	\$950,000	5.996	5.996	6.296
		\$170,000	1.090	1.090	1.232	\$1,000,000	6.328	6.328	6.644
		\$180,000	1.135	1.135	1.271	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	Cov. A Amount	Landlord's
\$30,000	0.400	\$190,000	1.268
\$40,000	0.421	\$200,000	1.333
\$45,000	0.432	\$210,000	1.406
\$50,000	0.442	\$220,000	1.479
\$55,000	0.451	\$230,000	1.552
\$60,000	0.460	\$240,000	1.625
\$65,000	0.480	\$250,000	1.700
\$70,000	0.500	\$260,000	1.773
\$75,000	0.527	\$270,000	1.846
\$80,000	0.553	\$280,000	1.919
\$85,000	0.587	\$290,000	1.992
\$90,000	0.620	\$300,000	2.067
\$95,000	0.644	\$350,000	2.493
\$100,000	0.667	\$400,000	2.913
\$105,000	0.700	\$450,000	3.327
\$110,000	0.733	\$500,000	3.733
\$115,000	0.766	\$550,000	4.345
\$120,000	0.799	\$600,000	4.956
\$125,000	0.833	\$650,000	5.376
\$130,000	0.866	\$700,000	5.796
\$135,000	0.899	\$750,000	6.201
\$140,000	0.932	\$800,000	6.606
\$145,000	0.965	\$850,000	6.996
\$150,000	1.000	\$900,000	7.387
\$160,000	1.067	\$950,000	7.763
\$170,000	1.134	\$1,000,000	8.139
\$180,000	1.201	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	Cov. A Amount	Landlord's
\$30,000	0.400	\$190,000	1.268
\$40,000	0.421	\$200,000	1.333
\$45,000	0.432	\$210,000	1.406
\$50,000	0.442	\$220,000	1.479
\$55,000	0.451	\$230,000	1.552
\$60,000	0.460	\$240,000	1.625
\$65,000	0.480	\$250,000	1.700
\$70,000	0.500	\$260,000	1.773
\$75,000	0.527	\$270,000	1.846
\$80,000	0.553	\$280,000	1.919
\$85,000	0.587	\$290,000	1.992
\$90,000	0.620	\$300,000	2.067
\$95,000	0.644	\$350,000	2.493
\$100,000	0.667	\$400,000	2.913
\$105,000	0.700	\$450,000	3.327
\$110,000	0.733	\$500,000	3.733
\$115,000	0.766	\$550,000	4.345
\$120,000	0.799	\$600,000	4.956
\$125,000	0.833	\$650,000	5.376
\$130,000	0.866	\$700,000	5.796
\$135,000	0.899	\$750,000	6.201
\$140,000	0.932	\$800,000	6.606
\$145,000	0.965	\$850,000	6.996
\$150,000	1.000	\$900,000	7.387
\$160,000	1.067	\$950,000	7.763
\$170,000	1.134	\$1,000,000	8.139
\$180,000	1.201	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	
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

(round to nearest whole dollar after each calculation)

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

Protection Class Factors

Coverage C Factors

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	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

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

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

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) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
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) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
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) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
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:			

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

DISCOUNTS AND SURCHARGES

DEDUCTIBLES

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

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

BASE DEDUCTIBLE: \$500

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

* Not available on Landlord's products.

** 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

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

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 than the initial Combo Package effective date.
- When a policy is added to a Combo at a later inception date, the rates and premiums used from this manual are those in effect at the time of policy processing.
- Combo Package policies share a common expiration date.
- Upon the first renewal, the policy period for all Combo Package policies must be the same term length.

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

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

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

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

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

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

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

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

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

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

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				

SERFF Tracking Number: METX-126367745 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$150
 Company, ...
 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

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:
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SERFF Tracking Number: METX-126367745 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$150
 Company, ...
 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
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 Comments: Attachment: RF-1 Form EPAC.PDF	Filed	11/06/2009

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	<u>Metropolitan Property and Casualty Insurance Company</u>
NAIC # (including group #)	<u>241-26298</u>

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

<u>Form</u>	<u>Premium Volume*</u>
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:

	<u>Owners</u>	<u>Renters & Condo</u>	<u>Landlords Rental Dwelling</u>	<u>Mobile Home</u>	<u>Dwelling Fire</u>	<u>Total</u>
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%
<u>Coverage A</u>	<u>-2.8%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>-2.8%</u>
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

<u>Territory</u>	<u>Arkansas</u>							<u>Total</u>
	<u>Owners</u>	<u>Renters & Condo</u>	<u>Landlords Rental Dwelling</u>	<u>Mobilehome</u>	<u>Owners Former Dwelling Fire</u>	<u>Landlord Former Dwelling Fire</u>	<u>Total Owners Renters/Condo</u>	
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 <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>Over 60</u>
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 <u>Ending</u>	<u>Development Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>Over 60</u>
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

	<u>Selected Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
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					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>Over 60</u>
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				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>Over 60</u>
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				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
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 <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>Over 60</u>
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 <u>Ending</u>	<u>Development Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>Over 60</u>
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

	<u>Selected Factors</u>				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
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		\$3.20
	[1.c. x 1.e.]	
c. Underwriting Profit (After Tax)		\$5.90
	[100 x 2.f. x (1 - 1.f.)]	
d. Overall Profit		\$12.00
	[a + b+ c]	
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.

	<u>2006</u> <u>(000's)</u>	<u>2007</u> <u>(000's)</u>	<u>2008</u> <u>(000's)</u>	<u>Selection</u>
a. Direct Premiums Written	\$7,526	\$8,316	\$4,320	
b. Direct Commission & Brokerage	\$975 13.0%	\$1,016 12.2%	\$469 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.

	<u>2006</u> <u>(000's)</u>	<u>2007</u> <u>(000's)</u>	<u>2008</u> <u>(000's)</u>	<u>Selection</u>
a. Direct Premiums Earned	\$6,748	\$7,980	\$4,250	
b. Other Acquisition	\$697 10.3%	\$787 9.9%	\$515 12.1%	10.8%
c. General Expense	\$226 3.3%	\$205 2.6%	\$133 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.

	<u>2006</u> <u>(000's)</u>	<u>2007</u> <u>(000's)</u>	<u>2008</u> <u>(000's)</u>	<u>Selection</u>
(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 H

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

	<u>Investment Income Earned</u> <u>(IN THOUSANDS OF DOLLARS)</u>	<u>Federal Income Tax Rate</u>
Bonds		35.0%
Taxable	\$24,757	5.25%
Non-Taxable	\$177,142	8.9%
Total	\$201,899	
Stocks		14.2%
Preferred	\$26,524	14.2% *
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% $(.35 \times (1 - .70 \times .85) = .142)$.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

Owner² Renter³ Condo⁴

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

1 If Personal Financial Management (PFM) is:

PFM Score Level

00	0	0	0
01	-6	-12	-8
02	1	-1	4
03	2	0	5
04	16	14	15
09	0	0	0
1A	-11	-20	-12
1B	-4	-8	-5
2A	0	-3	1
2B	0	0	0
3A	4	2	7
3B	9	6	11
3D	2	0	5
4A	17	15	15
4B	25	24	19
4D	16	14	15
BD	-13	-23	-14
BH	-11	-20	-12
BL	-10	-17	-11
BP	-8	-15	-10
BT	-7	-13	-9
BW	-6	-11	-8
CD	-5	-10	-7
CH	-4	-9	-6
CL	-4	-8	-5
CP	-3	-7	-4
CT	-2	-6	-3
CW	-2	-5	-2
DD	-1	-4	-1
DG	-1	-4	0
DJ	-1	-3	0
DN	0	-3	1
DQ	0	-2	2
DT	1	-2	3
DW	1	-1	4
ED	2	-1	4
EG	2	0	5
EJ	3	0	6
EN	3	1	6
EQ	4	2	7
ET	5	2	8
EW	5	3	9
FD	6	4	9
FG	7	5	10
FJ	8	6	11
FN	9	7	11
FQ	11	8	12
FT	12	10	13
FW	13	11	13
GD	14	12	14
GH	16	14	15
GL	17	15	16
GP	19	17	16

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
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:

<u>Age of Home</u>			
0	-1	n/a	n/a
1	0	n/a	n/a
2	0	n/a	n/a
3	1	n/a	n/a
4	2	n/a	n/a
5	5	n/a	n/a
6	5	n/a	n/a
7	5	n/a	n/a
8	7	n/a	n/a
9	7	n/a	n/a
10	7	n/a	n/a
11-12	7	n/a	n/a
13-14	10	n/a	n/a
15-16	10	n/a	n/a
17-18	8	n/a	n/a
19-20	6	n/a	n/a
21-22	4	n/a	n/a
23-24	4	n/a	n/a
25-26	4	n/a	n/a
27-28	3	n/a	n/a
29-34	3	n/a	n/a
35-44	0	n/a	n/a
45-54	-1	n/a	n/a
55-64	0	n/a	n/a
65-74	0	n/a	n/a
75+	2	n/a	n/a

3 If Age of Primary Insured is:

<u>Age of Primary Insured</u>			
<= 19	3	-3	-4
20-24	3	-3	-4
25-29	3	-7	-6
30-34	3	-4	-5
35-39	1	5	-1
40-44	1	7	3
45-49	0	4	-2
50-54	0	0	0
55-59	-2	5	4
60-64	-2	10	4
65-69	-2	10	1
70-74	-2	0	3
75-79	-2	-5	5
80-84	-2	-5	4
85+	-2	5	6

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
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) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>	
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) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>	
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) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>	
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) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	0	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	0
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	0
\$70,000 <=Coverage C < \$95,000	n/a	n/a	0
Coverage C >= \$95,000	n/a	n/a	3
10 Presence of exactly 1 claim in the last 3 years, Peril = Fire, claim amount >=\$75,000 PFM BD-CW (01, 1A, 1B)	-2	n/a	n/a
11a If PFM BD-CW (01, 1A, 1B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 1	0 0	5 5
11b If PFM DD-DW (02, 2A) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	5 5
11c If PFM ED-FW (03, 3A, 3B, 3D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	12 12
11d If PFM GD-HW (04, 4A, 4B, 4D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	3 1	0 0	12 12
11e If PFM NF-NQ (00, 09, 2B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 0	0 0	0 0
12 If no claims >= \$500 in the last 3 years, Age of Home >= 25, PFM BD-CW (01, 1A, 1B) and Electric and Plumbing Systems Updated	-2	n/a	n/a
13 Presence of an Undesirable Animal	5	5	5
14 Presence of Trampoline or Skateboard Ramp ⁵	5	2	2
15 Presence of Pool ⁵			
Coverage A < \$180,000	4	0	0
\$180,000 <=Coverage A < \$310,000	3	0	0
\$310,000 <=Coverage A < \$490,000	2	0	0
Coverage A >= \$490,000	1	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) Claims¹

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

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
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Base Tier:	26	31	30
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Notes:

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

²"Owners" includes the following policy forms:

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

³"Renters" includes the following policy forms:

Renters, Platinum Renters, GrandProtect Renters

⁴"Condo" includes the following policy forms:

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

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

Metropolitan Property and Casualty Insurance Company

Arkansas Homeowners

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

	<u>8a</u>	<u>8b</u>	<u>8c</u>	<u>8d</u>	<u>8e</u>	<u>8f</u>	<u>9a</u>	<u>9b</u>	<u>9c</u>	<u>9d</u>	<u>Total Tier Point Reduction</u>	<u>Total % Change</u>
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

<u>Zip Code</u>	<u>Territory</u>
72019	20
72403	13

Zip Code Deletion

<u>Zip Code</u>	<u>Territory</u>
71844	16

*Per US Postal Service

Metropolitan Property and Casualty Insurance Company

Arkansas Homeowners Multi Policy Discount

Owners Form						
<u>Home/Auto Multiple Policy</u>	<u>2008 Earned Premium</u>	<u>Present Factor</u>	<u>Proposed Factor</u>	<u>Proposed Factor Change</u>	<u>Premium Impact</u>	<u>Rate Impact on Total Book</u>
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						
<u>Home/Auto Multiple Policy</u>	<u>2008 Earned Premium</u>	<u>Present Factor</u>	<u>Proposed Factor</u>	<u>Proposed Factor Change</u>	<u>Premium Impact</u>	<u>Rate Impact on Total Book</u>
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%
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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 Comparison Survey Form
FORM HP3 - 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 system	10 %
		Controlled Access Comm	5 %

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this
 ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10-15 %

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

	Brick	Frame
Highest Risk	\$ 1.46	\$ 0.60
Lowest Risk	\$ 1.18	\$ 0.45



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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): _____

SERFF Tracking Number: METX-126367745 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$150
 Company, ...
 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

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	NAIC loss cost data entry document	11/04/2009	RF- 1 Form.PDF (Superseded)
11/02/2009	Supporting	HPCS-Homeowners Premium Document Comparison Survey	11/04/2009	HPCS Premium Comparison.PDF (Superseded)

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. Hattov
Telephone No.: 401-827-2949
Email Address: jhattov@metlife.com
Effective Date: 11/30/2009 NB, 01/04/2010 RB

Homeowners Premium Comparison Survey Form
FORM HP3S - last modified August, 2005

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		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 Extinguisher	<input type="text"/> 0-5 %	Deadbolt Lock	<input type="text"/> 0-5 %
Burglar Alarm	<input type="text"/> 5 %	Window Locks	<input type="text"/> %
Smoke Alarm	<input type="text"/> 0-5 %	\$1,000 Deductible	<input type="text"/> 12 %
		Other (specify)	
		Fire Alarm (Central)	<input type="text"/> 10 %
		Automatic Sprinkler system	<input type="text"/> 10 %
		Controlled Access Comm	<input type="text"/> 5 %
		Maximum Credit Allowed	<input type="text"/> 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% %

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

	Zone	Brick	Frame
	Highest Risk	\$ 1.46	\$ 0.60
	Lowest Risk	\$ 1.18	\$ 0.45