

SERFF Tracking Number: METX-126222294 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number: EFT \$125
Company Tracking Number: PA AR00084CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Rate Capping (Introduction Filing only)
Project Name/Number: /PA AR00084CGR01

Filing at a Glance

Companies: Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company
Product Name: Rate Capping (Introduction Filing only) SERFF Tr Num: METX-126222294 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$125
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: PA AR00084CGR01 State Status: Fees verified and received
Filing Type: Rate/Rule Reviewer(s): Alexa Grissom, Betty Montesi
Author: Richard Collard Disposition Date: 08/13/2009
Date Submitted: 07/09/2009 Disposition Status: Filed
Effective Date Requested (New): 08/31/2009 Effective Date (New): 08/31/2009
Effective Date Requested (Renewal): 10/05/2009 Effective Date (Renewal): 10/05/2009

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: PA AR00084CGR01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 08/13/2009
State Status Changed: 07/13/2009 Deemer Date:
Created By: Richard Collard Submitted By: Richard Collard
Corresponding Filing Tracking Number:
Filing Description:
Arkansas Auto MetP&C and MetCas rate and rule revision. Please refer to the Filing Introduction and filing exhibits for details.

Company and Contact

Filing Contact Information

Jacqueline Hattoy, Sr. State Filing Specialist jhattoy@metlife.com

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700 Quaker Lane 401-827-2949 [Phone]
 Warwick, RI 02887 401-827-3929 [FAX]

Filing Company Information

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

Metropolitan Casualty Insurance Company CoCode: 40169 State of Domicile: Rhode Island
 700 Quaker Lane Group Code: 241 Company Type: Property and
 Casualty
 Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:
 and Casualty Insurance Company
 (401) 827-2000 ext. [Phone] FEIN Number: 05-0393243

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$125.00	07/09/2009	29088757
Metropolitan Casualty Insurance Company	\$0.00	07/09/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/13/2009	08/13/2009

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Disposition

Disposition Date: 08/13/2009
 Effective Date (New): 08/31/2009
 Effective Date (Renewal): 10/05/2009
 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	3.500%	3.000%	\$87,297	4,049	\$2,941,665	14.600%	-14.600%
Metropolitan Casualty Insurance Company	3.500%	3.000%	\$531	38	\$17,881	14.600%	-14.600%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	3.500%
Overall Percentage Rate Impact For This Filing	3.000%
Effect of Rate Filing-Written Premium Change For This Program	\$87,828
Effect of Rate Filing - Number of Policyholders Affected	4,087

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 Company, ...
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Introduction, Statewide Indication by Coverage, Rate Change by Territory, Loss Experience, Countrywide Loss Development, Loss Trend, Premium Trend, Catastrophe Allowance, Expenses, Increase Limit Factors, Zip Code Changes	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Bodily Injury Class Factors	Filed	Yes
Rate	Property Damage Class Factors	Filed	Yes
Rate	Medical Expense Class Factors	Filed	Yes
Rate	UM/UIM Bodily Injury and UM PD Class Factors	Filed	Yes
Rate	Personal Injury Protection Class Factors	Filed	Yes
Rate	Collision Class Factors	Filed	Yes
Rate	Tier Assignment Rules - New Business	Filed	Yes
Rate	Rule 2 - Hazards Insured and Limits	Filed	Yes
Rate	Rule 34 - Renewal Premium Capping	Filed	Yes
Rate	Territory Pages	Filed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.000%
Effective Date of Last Rate Revision: 11/30/2008
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	3.500%	3.000%	\$87,297	4,049	\$2,941,665	14.600%	-14.600%
Metropolitan Casualty Insurance Company	3.500%	3.000%	\$531	38	\$17,881	14.600%	-14.600%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 3.500%
Overall Percentage Rate Impact For This Filing: 3.000%

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Effect of Rate Filing - Written Premium Change For This Program: \$87,828
Effect of Rate Filing - Number of Policyholders Affected: 4087

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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 08/13/2009	Rate Pages	Pages 2-4	Replacement	Pages 2-4.PDF
Filed 08/13/2009	Bodily Injury Class Factors	Page 12	Replacement	Page 12.PDF
Filed 08/13/2009	Property Damage Class Factors	Page 14	Replacement	Page 14.PDF
Filed 08/13/2009	Medical Expense Class Factors	Page 16	Replacement	Page 16.PDF
Filed 08/13/2009	UM/UIM Bodily Injury and UM PD Class Factors	Page 18	Replacement	Page 18.PDF
Filed 08/13/2009	Personal Injury Protection Class Factors	Page 20	Replacement	Page 20.PDF
Filed 08/13/2009	Collision Class Factors	Page 24	Replacement	Page 24.PDF
Filed 08/13/2009	Tier Assignment Rules - New Business	Pages 26-32	Replacement	Pages 26-32.PDF
Filed 08/13/2009	Rule 2 - Hazards Insured and Limits	Page 5	Replacement	Page 5.PDF

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Filed 08/13/2009 Rule 34 - Renewal Page 41 Replacement Page 41.PDF
Premium Capping

Filed 08/13/2009 Territory Pages Pages 73-76 Replacement Pages 73-76.PDF

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

**Arkansas Private Passenger Automobile
RATING STEPS**

STEP 5 - Refer to the rule number shown below in the Classifications/Modifications Section of the manual to determine the following additional modifications to the premiums determined in STEP 3 and STEP 4.

Each coverage should be calculated separately for each vehicle, and the premium shall be rounded to the nearest whole dollar after each premium modification.

Order of Application of Rate Modifications:

	<u>Rule</u>
1 Classification Rating Factor	8
2 Combined Single Limit Factor	Refer to Rate Page 4
3 GrandProtect Factor	Refer to Rate Page 7
4 Company Factor	Refer to Rate Page 11
5 Tier Factor	Refer to Rate Page 8
6 MetRewards	15
7 Prior Insurance Plan Factor	13
8 Motor Home Factor	45
9 Antique Auto Factor	41
10 Non-Owned Vehicle Factor	40
11 Auto Policy Plus Discount	23
12 Utility Vehicle Discount	17
13 Safety Device Discount - Passive Restraints	18
14 Safety Device Discount - Anti-Lock Brakes	18
15 Good Student Discount	27
16 Unverifiable MVR/International License Factor	31
17 Excluded Driver Factor	30
18 Driving Safety Course Discount	19
19 Anti-Theft Device Discount	20
20 Resident Student Discount	22
21 Performance Vehicle Factor	29
22 Homeownership Discount	28
23 Vehicle Rating Group	11
24 Rate Cap Factor	34
25 Experience Rating Plan	10
26 GrandProtect Flat Charge	Refer to Rate Page 7
27 Policy Term Factor	Refer to Rate Page 10

NOTE: For trailers designed for use with a private passenger automobile and for antique, classic, replica, and custom-built automobiles, refer to the Miscellaneous Types Rule.

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

ARKANSAS Private Passenger Automobile

SEMI-ANNUAL BASE RATES

Territory	BI	PD	UM	UIM	UMPD	MED	PIP	COMP	COLL	TOW
1	55	56	9	9	10	10	23	99	174	2
2	105	104	10	10	10	11	34	85	224	2
3	59	72	9	9	9	10	30	96	167	2
4	89	84	10	10	10	12	35	173	232	2
5	93	86	9	9	10	12	39	125	176	2
6	53	47	9	9	9	11	27	130	188	2
7	71	57	9	9	9	10	29	141	207	2
8	97	100	9	9	11	13	38	150	186	2
9	64	71	9	9	10	13	34	99	187	2
10	70	72	9	9	13	12	32	94	178	2
11	108	76	9	9	10	12	35	101	155	2
12	93	82	11	11	10	11	36	126	230	2
21	104	71	9	9	10	12	35	145	235	2
22	112	102	9	9	11	12	35	158	205	2
23	72	58	9	9	10	10	29	150	189	2
24	77	61	10	10	10	12	30	136	206	2
25	115	112	10	10	10	11	34	101	228	2
26	62	61	9	9	9	12	28	96	160	2
27	64	56	9	9	9	10	28	126	192	2
28	88	81	10	10	10	12	34	108	179	2
29	67	73	9	9	9	10	31	108	171	2
30	64	74	9	9	10	13	32	109	166	2

Personal Injury
Protection

Accidental Death Benefits 2
Income Disability Benefits 3

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

**ARKANSAS Private Passenger Automobile
LIABILITY RATING FACTORS**

BODILY INJURY	
LIMIT	FACTOR
25/50	1.60
50/100	1.80
100/300	2.04
250/500	2.56

PROPERTY DAMAGE	
LIMIT	FACTOR
25,000	1.16
50,000	1.23
100,000	1.26
150,000	1.27
200,000	1.28
250,000	1.29

COMBINED SINGLE LIMIT LIABILITY		
	FACTOR	
LIMIT	BODILY INJURY	PROPERTY DAMAGE
100	2.02	1.26
300	2.43	1.30
500	2.97	1.34
CSL FACTOR: 0.975		

MEDICAL EXPENSE	
LIMIT	FACTOR
1,000	1.00
2,500	1.50
5,000	2.50
10,000	3.75
25,000	4.75
50,000	5.50
100,000	6.25

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY	
LIMIT	FACTOR
25/50	2.10
50/100	2.75
100/100	3.25
100/300	3.50
300/300	4.10
250/500	4.25
500/500	4.65

UNINSURED MOTORIST PROPERTY DAMAGE	
LIMIT	FACTOR
25000	1.00
50000	1.30
100000	1.57

PERSONAL INJURY	
LIMIT	FACTOR
5000	1.00

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Bodily Injury Class Factors

Youthful Operators

Age of Rated Driver	Years Licensed	Unmarried Male Occasional	Unmarried Male Principal	Unmarried Female Occasional	Unmarried Female Principal	Married Male Occasional	Married Male Principal	Married Female Occasional	Married Female Principal
16	all	3.422	4.889	2.933	4.190	3.080	4.400	2.640	3.772
17	0	3.080	4.400	2.590	3.701	2.772	3.960	2.332	3.331
17	1 or more	2.933	4.190	2.493	3.562	2.640	3.771	2.244	3.206
18	0	3.142	4.189	2.566	3.422	2.828	3.771	2.310	3.080
18	1	3.090	4.120	2.357	3.143	2.781	3.709	2.122	2.829
18	2 or more	2.252	3.003	1.833	2.444	2.027	2.703	1.650	2.200
19	0	2.933	3.667	2.011	2.514	2.640	3.299	1.810	2.263
19	1	2.793	3.492	1.955	2.444	2.514	3.142	1.760	2.200
19	2	2.236	2.795	1.845	2.306	2.012	2.515	1.660	2.076
19	3 or more	2.179	2.724	1.732	2.165	1.961	2.451	1.559	1.949
20	0	2.672	3.143	2.019	2.375	2.403	2.827	1.816	2.137
20	1	2.373	2.792	1.901	2.236	2.136	2.513	1.710	2.012
20	2	2.137	2.514	1.841	2.165	1.923	2.263	1.656	1.948
20	3 or more	2.018	2.374	1.663	1.956	1.816	2.137	1.496	1.760
21	< 3	1.906	2.095	1.724	1.894	1.715	1.885	1.377	1.514
21	3 or more	1.747	1.920	1.602	1.760	1.572	1.728	1.281	1.408
22	all	1.721	1.851	1.565	1.683	1.549	1.666	1.252	1.346
23	all	1.674	1.781	1.510	1.606	1.506	1.602	1.207	1.284
24	all	1.642	1.676	1.472	1.502	1.396	1.424	1.177	1.201
25	all	1.467	1.467						
26	all	1.467	1.467						
27	all	1.467	1.467						
28	all	1.467	1.467						
29	all	1.467	1.467						

Driver/Vehicle Combinations

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3+ Vehicles
1	1.000	0.844	0.844
2	1.088	1.011	0.858
3+	0.910	1.011	1.011

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Property Damage Class Factors

Youthful Operators

Age of Rated Driver	Years Licensed	Unmarried Male Occasional	Unmarried Male Principal	Unmarried Female Occasional	Unmarried Female Principal	Married Male Occasional	Married Male Principal	Married Female Occasional	Married Female Principal
16	all	3.422	4.889	2.933	4.190	3.080	4.400	2.640	3.772
17	0	3.080	4.400	2.590	3.701	2.772	3.960	2.332	3.331
17	1 or more	2.933	4.190	2.493	3.562	2.640	3.771	2.244	3.206
18	0	3.142	4.189	2.566	3.422	2.828	3.771	2.310	3.080
18	1	3.090	4.120	2.357	3.143	2.781	3.709	2.122	2.829
18	2 or more	2.252	3.003	1.833	2.444	2.027	2.703	1.650	2.200
19	0	2.933	3.667	2.011	2.514	2.640	3.299	1.810	2.263
19	1	2.793	3.492	1.955	2.444	2.514	3.142	1.760	2.200
19	2	2.236	2.795	1.845	2.306	2.012	2.515	1.660	2.076
19	3 or more	2.179	2.724	1.732	2.165	1.961	2.451	1.559	1.949
20	0	2.672	3.143	2.019	2.375	2.403	2.827	1.816	2.137
20	1	2.373	2.792	1.901	2.236	2.136	2.513	1.710	2.012
20	2	2.137	2.514	1.841	2.165	1.923	2.263	1.656	1.948
20	3 or more	2.018	2.374	1.663	1.956	1.816	2.137	1.496	1.760
21	< 3	1.906	2.095	1.724	1.894	1.715	1.885	1.377	1.514
21	3 or more	1.747	1.920	1.602	1.760	1.572	1.728	1.281	1.408
22	all	1.721	1.851	1.565	1.683	1.549	1.666	1.252	1.346
23	all	1.674	1.781	1.510	1.606	1.506	1.602	1.207	1.284
24	all	1.642	1.676	1.472	1.502	1.396	1.424	1.177	1.201
25	all	1.467	1.467						
26	all	1.467	1.467						
27	all	1.467	1.467						
28	all	1.467	1.467						
29	all	1.467	1.467						

Driver/Vehicle Combinations

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	1.000	0.844	0.844
2	1.088	1.011	0.858
3 +	0.910	1.011	1.011

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Medical Expense Class Factors

Youthful Operators

Age of Rated Driver	Years Licensed	Unmarried Male Occasional	Unmarried Male Principal	Unmarried Female Occasional	Unmarried Female Principal	Married Male Occasional	Married Male Principal	Married Female Occasional	Married Female Principal
16	all	1.390	2.139	2.433	3.743	1.390	2.139	2.190	3.369
17	0	1.356	2.086	2.398	3.691	1.356	2.086	2.159	3.322
17	1 or more	1.304	2.006	2.363	3.636	1.304	2.006	2.127	3.273
18	0	1.423	2.033	2.580	3.685	1.423	2.033	2.326	3.322
18	1	1.366	1.952	2.504	3.578	1.366	1.952	2.258	3.225
18	2 or more	1.310	1.872	2.429	3.470	1.310	1.872	2.190	3.128
19	0	1.385	1.978	2.507	3.582	1.385	1.978	2.256	3.223
19	1	1.329	1.899	2.433	3.475	1.329	1.899	2.189	3.127
19	2	1.273	1.819	2.152	3.074	1.273	1.819	1.936	2.766
19	3 or more	1.216	1.737	1.965	2.807	1.216	1.737	1.768	2.526
20	0	1.293	1.846	2.246	3.209	1.293	1.846	2.022	2.888
20	1	1.254	1.792	1.871	2.674	1.254	1.792	1.685	2.406
20	2	1.216	1.737	1.647	2.353	1.216	1.737	1.483	2.118
20	3 or more	1.123	1.604	1.497	2.139	1.123	1.604	1.348	1.925
21	< 3	1.002	1.336	1.504	2.005	1.002	1.336	1.204	1.604
21	3 or more	0.882	1.176	1.404	1.872	0.882	1.176	1.124	1.498
22	all	0.722	0.962	1.203	1.604	0.842	1.123	0.962	1.283
23	all	0.602	0.802	1.123	1.497	0.802	1.069	0.898	1.197
24	all	0.561	0.748	1.043	1.390	0.762	1.016	0.834	1.112
25	all	0.461	0.615						
26	all	0.461	0.615						
27	all	0.461	0.615						
28	all	0.461	0.615						
29	all	0.461	0.615						

Driver/Vehicle Combinations

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	1.000	1.000	1.000
2	1.629	1.447	1.273
3 +	1.000	1.394	1.159

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

**Uninsured/Underinsured Motorist Bodily Injury
and Uninsured Motorist Property Damage Class Factors**

Youthful Operators

Age of Rated Driver	Years Licensed	Unmarried Male Occasional	Unmarried Male Principal	Unmarried Female Occasional	Unmarried Female Principal	Married Male Occasional	Married Male Principal	Married Female Occasional	Married Female Principal
16	all	3.422	4.889	2.933	4.190	3.080	4.400	2.640	3.772
17	0	3.080	4.400	2.590	3.701	2.772	3.960	2.332	3.331
17	1 or more	2.933	4.190	2.493	3.562	2.640	3.771	2.244	3.206
18	0	3.142	4.189	2.566	3.422	2.828	3.771	2.310	3.080
18	1	3.090	4.120	2.357	3.143	2.781	3.709	2.122	2.829
18	2 or more	2.252	3.003	1.833	2.444	2.027	2.703	1.650	2.200
19	0	2.933	3.667	2.011	2.514	2.640	3.299	1.810	2.263
19	1	2.793	3.492	1.955	2.444	2.514	3.142	1.760	2.200
19	2	2.236	2.795	1.845	2.306	2.012	2.515	1.660	2.076
19	3 or more	2.179	2.724	1.732	2.165	1.961	2.451	1.559	1.949
20	0	2.672	3.143	2.019	2.375	2.403	2.827	1.816	2.137
20	1	2.373	2.792	1.901	2.236	2.136	2.513	1.710	2.012
20	2	2.137	2.514	1.841	2.165	1.923	2.263	1.656	1.948
20	3 or more	2.018	2.374	1.663	1.956	1.816	2.137	1.496	1.760
21	< 3	1.906	2.095	1.724	1.894	1.715	1.885	1.377	1.514
21	3 or more	1.747	1.920	1.602	1.760	1.572	1.728	1.281	1.408
22	all	1.721	1.851	1.565	1.683	1.549	1.666	1.252	1.346
23	all	1.674	1.781	1.510	1.606	1.506	1.602	1.207	1.284
24	all	1.642	1.676	1.472	1.502	1.396	1.424	1.177	1.201
25	all	1.467	1.467						
26	all	1.467	1.467						
27	all	1.467	1.467						
28	all	1.467	1.467						
29	all	1.467	1.467						

Driver/Vehicle Combinations

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	1.000	0.844	0.844
2	1.088	1.011	0.858
3 +	0.910	1.011	1.011

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Personal Injury Protection Class Factors

Youthful Operators

Age of Rated Driver	Years Licensed	Unmarried Male Occasional	Unmarried Male Principal	Unmarried Female Occasional	Unmarried Female Principal	Married Male Occasional	Married Male Principal	Married Female Occasional	Married Female Principal
16	all	2.389	2.811	2.389	2.811	2.151	2.530	2.151	2.530
17	0	2.219	2.610	2.219	2.610	1.997	2.349	1.997	2.349
17	1 or more	2.105	2.476	2.105	2.476	1.895	2.229	1.895	2.229
18	0	2.163	2.545	2.163	2.545	1.945	2.288	1.945	2.288
18	1	2.049	2.410	2.049	2.410	1.844	2.169	1.844	2.169
18	2 or more	1.878	2.209	1.878	2.209	1.690	1.988	1.690	1.988
19	0	1.992	2.343	1.992	2.343	1.793	2.109	1.794	2.110
19	1	1.849	2.175	1.849	2.175	1.665	1.959	1.665	1.958
19	2	1.763	2.074	1.763	2.074	1.588	1.868	1.588	1.868
19	3 or more	1.707	2.008	1.707	2.008	1.536	1.807	1.537	1.808
20	0	1.849	2.176	1.849	2.176	1.665	1.959	1.665	1.959
20	1	1.763	2.075	1.763	2.075	1.587	1.868	1.587	1.868
20	2	1.650	1.941	1.650	1.941	1.486	1.748	1.486	1.748
20	3 or more	1.593	1.874	1.593	1.874	1.434	1.687	1.434	1.687
21	< 3	1.536	1.807	1.536	1.807	1.383	1.627	1.383	1.627
21	3 or more	1.480	1.741	1.480	1.741	1.184	1.393	1.332	1.567
22	all	1.423	1.674	1.423	1.674	1.138	1.339	1.281	1.507
23	all	1.365	1.606	1.365	1.606	1.092	1.285	1.229	1.446
24	all	1.308	1.539	1.348	1.586	1.047	1.232	1.213	1.427
25	all	0.970	1.021						
26	all	0.970	1.021						
27	all	0.970	1.021						
28	all	0.970	1.021						
29	all	0.970	1.021						

Driver/Vehicle Combinations

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	1.000	1.011	1.011
2	1.058	0.988	0.844
3 +	1.090	0.990	0.892

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Collision Class Factors

Youthful Operators

Age of Rated Driver	Years Licensed	Unmarried Male Occasional	Unmarried Male Principal	Unmarried Female Occasional	Unmarried Female Principal	Married Male Occasional	Married Male Principal	Married Female Occasional	Married Female Principal
16	all	3.854	4.817	3.798	4.748	3.468	4.335	3.418	4.273
17	0	3.579	4.474	3.522	4.403	3.222	4.027	3.170	3.963
17	1 or more	3.468	4.335	3.413	4.266	3.122	3.902	3.072	3.840
18	0	3.302	4.128	3.028	3.785	2.973	3.716	2.726	3.407
18	1	3.248	4.060	2.973	3.716	2.924	3.655	2.676	3.345
18	2 or more	3.027	3.784	2.753	3.441	2.725	3.406	2.478	3.097
19	0	3.303	4.128	2.477	3.097	2.973	3.715	2.230	2.788
19	1	3.248	4.059	2.422	3.028	2.923	3.653	2.180	2.726
19	2	2.979	3.724	2.339	2.924	2.726	3.407	2.105	2.632
19	3 or more	2.918	3.647	2.202	2.753	2.626	3.282	1.982	2.478
20	0	3.028	3.785	2.146	2.683	2.725	3.406	1.932	2.415
20	1	2.972	3.715	2.092	2.615	2.675	3.344	1.883	2.354
20	2	2.751	3.440	1.982	2.478	2.476	3.096	1.784	2.231
20	3 or more	2.422	3.028	1.926	2.408	2.180	2.725	1.734	2.168
21	< 3	2.811	3.269	1.951	2.270	2.249	2.615	1.561	1.815
21	3 or more	2.249	2.615	1.834	2.133	1.799	2.092	1.467	1.706
22	all	2.071	2.408	1.775	2.064	1.657	1.927	1.421	1.652
23	all	1.775	2.064	1.717	1.996	1.421	1.652	1.373	1.597
24	all	1.734	1.927	1.424	1.582	1.387	1.541	1.139	1.266
25	all	1.652	1.652						
26	all	1.652	1.652						
27	all	1.652	1.652						
28	all	1.652	1.652						
29	all	1.652	1.652						

Driver/Vehicle Combinations

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	1.000	1.011	0.905
2	0.910	0.844	1.000
3 +	0.910	0.844	0.844

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One Vehicle	Two Vehicles	Three + Vehicles
For each policy condition below, determine the corresponding tier point assignment.			
1a Minor violations in the last 3 years			
One violation	1	1	1
Two violations	2	2	1
Three violations	0	2	2
Each additional violation over 3	2	5	4
1b If 3+ vehicles and one minor violation in the past 3 years and no youth on policy	N/A	N/A	-1
1c Presence of a minor violation in the past 3 years AND No at fault accidents or violations in the past 1 year OR No at fault accidents or violations in the past 2 years	-1	-1	-1
1d Presence of 1 minor violation in the past 3 years			
PFM Score Level BD-CW	-2	-2	-2
PFM Score Level DD-EW	-1	-1	-1
PFM Score Level GD-HW	2	2	2
2a Major violations in the past 5 years			
One violation	16	11	9
Two violations	24	20	18
Three violations	34	34	24
Each additional violation over 3	32	32	34
2b Presence of a major violation in the past 5 years and No at fault accidents or violations in the past 3 years	-7	-5	-4
3 Each license suspension in the past 3 years	3	2	1
4 Presence of youth on policy			
Presence of youngest operator age < 18	1	1	0
Presence of youngest operator age 18-20	1	1	0
Presence of youngest operator age 21-24	0	0	0
5a Non-chargeable at fault accidents >= \$500 in the past 3 years			
One non-chargeable at fault accident	8	6	5
Two non-chargeable at fault accidents	15	10	8
Three non-chargeable at fault accidents	29	17	14
Each additional non-chargeable at fault accident over 3	26	22	18
5b Presence of a non-chargeable at fault accident >= \$500 in the past 3 years AND No at fault accidents in the past 2 years	-1	-1	0

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
5c Chargeable accidents in the past 3 years			
One chargeable accident	6	4	4
Two chargeable accidents	11	8	8
Three chargeable accidents	20	18	17
Each chargeable accident over 3	19	21	19
5d Presence of a chargeable accident resulting in Bodily Injury > \$500 or death in the past 3 years	3	3	3
5e Presence of a chargeable accident in the past 3 years <u>AND</u>			
No at fault accidents in the past 1 year	-1	-1	-1
<u>OR</u>			
No at fault accidents in the past 2 years	-2	-2	-1
5f Two at fault accidents under \$500 in the past 3 years	3	2	1
3+ at fault accidents under \$500 in the past 3 years	6	5	4
5g No non-chargeable at-fault accidents in the past 3 years and PFM Score Level BD-EW	0	0	0
5h One chargeable accident in the past three years			
PFM Score Level BD-CW	-1	-1	-1
PFM Score Level DD-DW	-1	-1	-1
6 Violation or at fault accident in the past 3 years on operator licensed less than 5 years	2	2	2
7a Current insurance conditions			
Financial responsibility (SR22 required)	14	14	14
No prior -- with need	5	5	5
Over 3 months lapse in coverage	5	5	5
1-3 months lapse in coverage	2	2	2
Between 10 days and 1 month lapse in coverage	0	0	0
less than 10 days lapse in coverage	0	0	0
No lapse in coverage	0	0	0
7b Prior or current BI limits (lower of either)			
State minimum or CSL state minimum or no prior Insurance -- with need	4	5	6
> state minimum and < 50/100 or CSL < 100	2	2	3
50/100 or CSL = 100	0	2	3
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	1	2
100/300 or CSL = 300	0	0	0
> 100/300 or CSL > 300	0	0	0
7c Presence of operator age 20-26, vehicle age < 5 years, years with prior carrier > 4, BI limits >= 50/100, and PFM Score Level between BD - EN	-1	0	0
7d Presence of operator age 40+, and prior or current BI limits (lower of) is			
No prior - with need	5	5	5
State minimum or CSL state minimum	3	3	3
> state minimum and < 50/100 or CSL < 100	2	3	3
50/100 or CSL = 100	1	2	2
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
100/300 or CSL = 300	0	0	0
> 100/300 or CSL > 300	0	0	0

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
7e Time with prior carrier			
< 3 years	0	0	0
>= 3 years and < 6 years	0	0	0
>= 6 years and < 10 years	-1	-1	-1
>= 10 years and < 16 years	-2	-2	-2
>= 16 years	-2	-2	-2
7f Prior or current BI limits (lower of either) >= 100/300 or CSL >= 300 AND No operators under age 25; homeowner (home or condo); no minor violations, license suspensions, or at-fault accidents in the past 3 years; and no major violations in the past 5 years			
PFM Score Level BD - DW	-2	-2	-2
PFM Score Level ED - EW	-4	-4	-4
PFM Score Level FD - FW	-2	-2	-2
PFM Score Level GD - GT	-1	-1	-1
<u>OR</u>			
No operators under age 25; homeowner (home or condo); and at least 1 chargeable accident or minor violation in the past 3 years, or at least 1 major violations in the past 5 years			
PFM Score Level BD - DW	0	0	0
PFM Score Level ED - EW	-1	-1	-1
<u>OR</u>			
All operators under age 25 and renter	-2	-2	-2
7g Time with prior carrier >= 10 years			
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
8 If prior insurance with no lapse in coverage, future effective date*			
> 3 days and <= 7days	0	0	0
> 7 days	-1	-1	-1
* Excludes Metropolitan companies, other than EPAC companies			
9 Non-rated operator under age 22	9	9	9
Non-rated operator age 22-29	2	2	2
10a. If Personal Financial Management (PFM) is:			
<u>PFM Score Level</u>			
BD	-17	-17	-17
BH	-15	-15	-15
BL	-13	-13	-13
BP	-11	-11	-11
BT	-10	-10	-10
BW	-9	-9	-9
CD	-9	-9	-9
CH	-8	-8	-8
CL	-8	-8	-8
CP	-7	-7	-7
CT	-7	-7	-7
CW	-7	-7	-7
DD	-6	-6	-6
DG	-6	-6	-6
DJ	-6	-6	-6
DN	-5	-5	-5
DQ	-5	-5	-5

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
DT	-4	-4	-4
DW	-4	-4	-4
ED	-1	-1	-1
EG	0	0	0
EJ	0	0	0
EN	1	1	1
EQ	2	2	2
ET	4	4	4
EW	4	4	4
FD	5	5	5
FG	7	7	7
FJ	8	8	8
FN	9	9	9
FQ	11	11	11
FT	12	12	12
FW	13	13	13
GD	14	14	14
GH	15	15	15
GL	17	17	17
GP	18	18	18
GT	19	19	19
HD	20	20	20
HH	21	21	21
HL	22	22	22
HP	24	24	24
HT	27	27	27
HW	33	33	33
NF	6	6	6
NK	8	8	8
NN	8	8	8
NQ	8	8	8
10b No operators under age 25 and PFM Score Level BD - BW	-1	-1	-1
10c Presence of an operator under age 21 and			
PFM Score Level BD	4	4	4
PFM Score Level BH	3	3	3
PFM Score Level BL	2	2	2
PFM Score Level BP	2	2	2
PFM Score Level BT	2	2	2
PFM Score Level BW	1	1	1
11 Payment Plan			
1 Pay	0	0	0
2 Pay	0	0	0
12a Prior non-standard or AIP	2	2	2
12b Prior non-standard or AIP and minimum F/R limits	3	3	3
13 Operator licensed <3 years where no vehicle assigned to youth	2	3	3
14 All operators licensed < 3 years	3	5	6
15 Operator under age 29 2 vehicles and 1 operator	N/A	6	N/A

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
16 3+ vehicles, youth on policy, presence of operator age < 19, no violations or at fault accidents in the past 3 years Prior and current BI limits of 100/300 or higher, comp and coll on all vehicles and age of newest vehicle < 2	0	0	-2
17 Two vehicles, 2 operators, no youth on policy, newest vehicle age <2, no major violations in the past 5 years, no at fault accidents in the past 3 years, and no more than 1 minor violation in the past 3 years	0	-2	0
18 Presence of good student operator age 21-24, and prior insurance	-2	-1	-1
19 All vehicles are liability only* * No vehicles on policy have full coverage, which includes both comprehensive and collision	4	3	2
20 Youth on policy age < 21, prior and current BI limits >= 100/300, comp and coll on at least one vehicle with no more than one vehicle liability only, at least one minor violation or chargeable accident in the past 3 years, no major violations in the past 5 years			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	-1	-1
PFM Score Level ED - FW	0	-2	-2
PFM Score Level GD - HW	0	-2	-2
PFM Score Level NF - NQ	0	0	0
21 1 vehicle, all operators age <30, vehicle age 5-8, BI limits >= 50/100, comp and coll on vehicle, no more than 1 minor violation in the past 3 years, no major violations in the past 5 years, no at fault accidents in the past 3 years	-2	0	0
22 Comp and Coll on at least one vehicle and no more than one vehicle with liability only, BI limits >= 50/100, no at fault accidents in the past 3 years, no major violations in the past 5 years, no minor violations in the past 3 years, no license suspensions			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
PFM Score Level GD - HW	-2	-2	-2
PFM Score Level NF - NQ	0	0	0
23 All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300			
PFM Score Level BD - CW	0	-1	-1
PFM Score Level DD - ED	0	-1	-1
PFM Score Level EG - GD	0	-2	-2
PFM Score Level GH - HW	0	-3	-3
PFM Score Level NF - NQ	0	0	0
24 All vehicles age 9+			
PFM Score Level BD - CW	0	0	1
PFM Score Level DD - DW	0	1	2
PFM Score Level ED - FW	1	2	3
PFM Score Level GD - HW	2	3	4
PFM Score Level NF - NQ	0	0	0

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
25 Presence of a vehicle age 9+, no vehicle age < 5			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	0	0
PFM Score Level ED - FW	0	1	1
PFM Score Level GD - HW	0	2	2
PFM Score Level NF - NQ	0	0	0
26 2 adults age >40 and 1 or more operators age < 25, No at fault accidents or violations in the past 3 years	0	-1	-2
27 All operators age 23-35, newest vehicle age < 2, No at fault accidents or violations in the past 3 years	-1	-1	-1
28 Presence of a vehicle age < 2 with symbol greater than 17	-1	-1	-1
29 Presence of a vehicle age > 3 with symbol greater than 17	2	1	1
30a If future effective date > 7 days with no lapse in coverage, no at fault accidents or violations in the past 3 years, prior insurance, comp and coll on at least 1 vehicle*	-1	-1	-1
* Excludes Metropolitan companies, other than EPAC companies			
30b GrandProtect policy form			
PFM Score Level BD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
31 All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, 1 pay plan	0	0	0
32 All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, payroll deduction, ExpressIt, or 2 pay plan, future effective date > 3 days with no lapse in coverage	0	0	0
33 2 operators age > 39, comp and collision on more than 1 vehicle, number of youths on policy > 1 and one youth age > 17, presence of a good student, no vehicles age > 8, no at fault accidents or violations in the past 3 years	0	-2	-2
34 If all of the following are true:			
BI limits >= 100/300			
PFM Score Level between BD - EN			
No youths on policy under age 19			
No operators over age 75			
4 years or more with prior carrier			
Comp and coll on all vehicles			
No minor violations or at fault accidents in the past 3 years			
No major violations in the past 5 years			
All operators have an AR license with a verifiable 3 year driving record			
Homeowner			
No license suspensions			
Matching BI and UM limits	0	0	0
or			

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
BI limits >= 100/300			
PFM Score Level between BD - CT			
No youths on policy			
No operators over age 75			
5 years or more with prior carrier			
Comp and coll on all vehicles			
No minor violations or at fault accidents in the past 3 years			
No major violations in the past 5 years			
All operators have an AR license with a verifiable 3 year driving record			
Homeowner			
No license suspensions			
Matching BI and UM limits	-1	-1	-1
or			
BI limits >= 250/500			
PFM Score Level between BD - BT			
No youths on policy			
No operators over age 75			
6 years or more with prior carrier			
Comp and coll on all vehicles			
No minor violations or at fault accidents in the past 3 years			
No major violations in the past 5 years			
All operators have an AR license with a verifiable 3 year driving record			
Homeowner			
No license suspensions			
Matching BI and UM limits	-1	-1	-1

Tier assignment = **25** + the sum of points for the above conditions.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

E. Bodily Injury Caused by Underinsured Motorists.

Bodily Injury Caused by Underinsured Motorists is available in the limits listed below. This coverage is only available if Bodily Injury Caused by Uninsured Motorist coverage is selected. Limits less than those required by the Financial Responsibility Law of the state in which the automobile is principally garaged shall not be available. Limits exceeding those applicable under the Financial Responsibility Law are available at the option of the insured but may not exceed the Bodily Injury Liability limits of the policy. This coverage may be rejected.

Bodily Injury Caused by Underinsured Motorists	
<u>Per Person</u>	<u>Per Accident</u>
\$25,000	\$50,000
50,000	100,000
100,000	100,000
100,000	300,000
300,000	300,000
500,000	500,000

Refer to the rate pages to determine applicable premium charge.

F. Property Damage Caused by Uninsured Motorists

Property Damage Caused by Uninsured Motorists is available at limits of \$25,000, \$50,000 and \$100,000, subject to a \$200 deductible. This coverage is optional and is only available if Bodily Injury Caused by Uninsured Motorist coverage is selected.

The \$200 Deductible shall not apply if:

- (1)The vehicle involved in the accident is insured by the same insurer for both collision and property damage caused by uninsured motorist coverage; and
- (2)The operator of the other vehicle has been positively identified and is solely at fault.

G. Physical Damage Coverage (Comprehensive and Collision Coverages)

The policy may provide Comprehensive on a full coverage basis or on a \$50, \$100, \$200, \$250, \$300, \$500, \$1,000, \$2,000, \$2,500 or \$5,000 deductible basis and Collision on a \$100, \$200, \$250, \$300, \$500, \$1,000, \$2,000, \$2,500 or \$5,000 deductible basis. Towing must be purchased when Comprehensive is purchased. Collision coverage may not be purchased without Comprehensive coverage. Also included in the Physical Damage Coverage are:

- i. towing and labor costs up to \$50 per disablement, (Refer to the Towing Coverage rule for additional limits);
- ii. transportation cost to intended destination up to \$50 per occurrence,
- iii. loss of clothes and luggage up to \$300 per occurrence,
- iv. rental reimbursement not exceeding \$25 a day or \$750 if loss by theft, and
- v. general average and salvage charges due to transporting the automobile.

The Deductible Savings Benefit (DSB) accumulates \$50 to the policy at each anniversary if no claim payment has been made in the past year. This benefit is subject to a maximum of \$250. The DSB amount reduces the deductible at the time of a Collision or Comprehensive claim.

The deductible on Comprehensive may be eliminated for Safety Glass Breakage (glass buyback). Refer to the Rating Section for the applicable factors.

Refer to the rate pages to determine the applicable premium charge.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 34 - RENEWAL PREMIUM CAPPING

Policy renewal premium changes shall be capped at plus or minus 12% for annual policies and plus or minus 6% for semi-annual policies based on the application of a Rate Cap Factor.

The capped renewal premium shall be calculated as follows:

The expiring full term premium is compared to the uncapped new full term premium, and if the amount of premium increase/decrease is greater than the rate cap percent listed above, the Rate Cap Factor will be calculated by multiplying the expiring full term premium by one plus/minus the rate cap percent, dividing by the uncapped new full term premium and rounding to three decimal places. When the expiring full term premium is a capped premium, the comparison done above is to the capped premium.

The premium associated with a surcharge for experience modification or a policy tier adjustment shall not be included in the premiums used to calculate the Rate Cap Factor. State fees (if applicable) are also not included in the calculation.

The Rate Cap Factor shall apply to the policy premium for the entire policy term, and shall not be recalculated for midterm adjustments to the policy. The Rate Cap Factor will apply to the premium for all vehicle level and policy level coverages on the policy.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

ARKANSAS MPC AUTO TERRITORIES

Zip	Split	TERR									
71601		24	71726		21	71839		6	71950		21
71602		24	71728		21	71840		6	71952		21
71603		24	71730		7	71841		21	71953		23
71630		21	71740		21	71842		21	71956		10
71631		21	71742		21	71844		21	71957		23
71635		21	71743		21	71845		21	71958		21
71638		21	71744		21	71846		21	71959		21
71639		21	71745		21	71847		21	71960		23
71640		21	71747		7	71851		21	71961		23
71642		21	71748		21	71852		21	71962		21
71643		21	71749		7	71853		21	71964		10
71644		21	71750		7	71854		6	71965		23
71646		21	71751		21	71855		21	71966		23
71647		21	71752		21	71857		21	71968		10
71651		21	71753		21	71858		21	71969		23
71652		21	71758		7	71859		21	71970		23
71653		21	71759		7	71860		21	71971		21
71654		21	71762		7	71861		21	71972		23
71655		21	71763		21	71862		21	71973		23
71658		21	71764		21	71864		21	72001		11
71659		24	71765		7	71865		21	72002		2
71660		21	71766		21	71866		21	72003		5
71661		21	71768		7	71901		10	72004		24
71662		21	71770		21	71909		26	72005		22
71663		21	71772		21	71913		10	72006		22
71665		21	71801		21	71920		21	72007		28
71666		21	71820		21	71921		21	72010		28
71667		21	71822		21	71922		21	72011		12
71670		21	71823		21	71923		21	72012		28
71671		21	71825		21	71929		21	72013		23
71674		21	71826		21	71932		23	72014		22
71675		21	71827		21	71933		21	72015		12
71676		21	71828		21	71935		23	72016		11
71677		21	71831		21	71937		23	72017		22
71678		21	71832		21	71940		21	72019		12
71701		21	71833		21	71941		21	72020		28
71720		21	71834		6	71942		21	72021		22
71721		21	71835		21	71943		21	72022		12
71722		21	71836		21	71944		23	72023		28
71724		7	71837		6	71945		23	72024		5
71725		21	71838		21	71949		10	72025		11

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

Zip	Split	TERR									
72026		5	72080		11	72139		28	72313		4
72027		11	72081		28	72140		5	72315		4
72028		23	72082		28	72141		23	72320		4
72029		22	72083		5	72142		25	72321		4
72030		11	72084		21	72143		28	72322		4
72031		23	72085		28	72150		21	72324		22
72032		11	72086		28	72152		24	72325		4
72034		11	72087		10	72153		23	72326		4
72036		22	72088		23	72156		27	72327		4
72037		5	72099		2	72157		11	72328		22
72038		5	72101		22	72160		5	72329		4
72039		11	72102		28	72164		2	72330		4
72040		22	72103		25	72165		22	72331		4
72041		22	72104		21	72166		5	72332		4
72042		5	72105		21	72167		12	72333		22
72044		23	72106		11	72168		24	72335		4
72045		28	72107		11	72169		22	72338		4
72046		5	72108		22	72170		5	72339		4
72047		11	72110		27	72173		11	72340		4
72048		5	72111		11	72175		24	72341		4
72051		23	72112		22	72176		28	72342		22
72052		28	72113		2	72178		28	72346		4
72053		2	72114		25	72179		23	72347		22
72055		5	72116		2	72180		2	72348		4
72057		21	72117		25	72181		11	72350		4
72058		11	72118		2	72182		24	72351		4
72059		22	72120		2	72183		2	72352		4
72060		28	72121		28	72201		2	72353		22
72061		11	72122		12	72202		25	72354		22
72063		11	72123		22	72204		25	72355		22
72064		22	72125		11	72205		2	72358		4
72065		25	72126		11	72206		25	72359		4
72066		22	72127		11	72207		2	72360		4
72067		23	72128		21	72209		25	72364		4
72068		28	72129		21	72210		2	72365		22
72069		22	72130		23	72211		2	72366		22
72070		11	72131		23	72212		2	72367		22
72072		5	72132		24	72223		2	72368		4
72073		5	72133		24	72227		2	72369		22
72074		22	72134		22	72301		4	72370		4
72075		22	72135		2	72310		4	72372		4
72076		2	72136		28	72311		4	72373		22
72079		24	72137		28	72312		22	72374		22

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

Zip	Split	TERR									
72376		4	72440		22	72523		23	72584		23
72377		22	72441		22	72524		22	72585		23
72379		21	72442		4	72526		22	72587		23
72383		22	72443		22	72527		22	72601		23
72384		4	72444		22	72528		23	72611		23
72386		22	72445		22	72529		22	72613		1
72387		22	72447		8	72530		23	72615		23
72389		22	72449		22	72531		23	72616		1
72390		22	72450		22	72532		22	72617		23
72391		4	72453		22	72533		23	72619		23
72392		4	72454		22	72534		22	72623		23
72394		4	72455		22	72537		23	72624		23
72395		4	72456		22	72538		23	72626		23
72396		22	72457		22	72539		23	72628		23
72401		8	72458		22	72540		23	72629		23
72404		8	72459		22	72542		22	72630		23
72410		22	72460		22	72543		23	72631		1
72411		8	72461		22	72544		23	72632		1
72412		22	72462		22	72546		23	72633		23
72413		22	72464		22	72550		22	72634		23
72414		8	72465		22	72553		22	72635		23
72415		22	72466		22	72554		23	72636		23
72416		8	72467		8	72555		23	72638		1
72417		8	72469		22	72556		23	72639		23
72419		8	72470		22	72560		23	72640		23
72421		8	72471		22	72561		23	72641		23
72422		22	72472		22	72562		22	72642		23
72424		22	72473		22	72564		22	72644		23
72425		22	72474		22	72565		23	72645		23
72426		4	72475		22	72566		23	72648		23
72427		8	72476		22	72567		23	72650		23
72428		4	72478		22	72568		22	72651		23
72429		22	72479		22	72569		22	72653		23
72430		22	72482		22	72571		22	72655		23
72431		22	72501		22	72572		22	72657		23
72432		22	72512		23	72573		23	72658		23
72433		22	72513		22	72575		22	72659		23
72434		22	72515		23	72576		23	72660		1
72435		22	72517		23	72577		22	72661		23
72436		22	72519		23	72578		23	72662		23
72437		8	72520		23	72579		22	72663		23
72438		4	72521		22	72581		23	72666		23
72439		22	72522		22	72583		23	72668		23

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

Zip	Split	TERR	Zip	Split	TERR	Zip	Split	TERR	Zip	Split	TERR
72669		23	72751		30	72854		23			
72670		23	72752		1	72855		23			
72672		23	72753		9	72856		23			
72675		23	72756		30	72857		23			
72677		23	72758		30	72858		27			
72679		23	72760		1	72860		23			
72680		23	72761		30	72863		23			
72682		23	72762		9	72865		23			
72683		23	72764		9	72901		3			
72685		23	72768		30	72903		3			
72686		23	72769		9	72904		3			
72687		23	72770		9	72905		3			
72701		9	72773		1	72908		3			
72703		9	72774		9	72916		3			
72704		9	72776		1	72921		29			
72711		30	72801		27	72923		3			
72712		30	72802		27	72926		23			
72714		30	72820		23	72927		23			
72715		30	72821		23	72928		23			
72717		9	72823		27	72930		23			
72718		30	72824		23	72932		29			
72719		30	72826		23	72933		23			
72721		1	72827		23	72934		29			
72722		30	72828		23	72935		29			
72727		9	72829		23	72936		3			
72728		9	72830		23	72937		3			
72729		9	72832		23	72938		3			
72730		9	72833		23	72940		3			
72732		30	72834		23	72941		3			
72733		30	72835		23	72943		23			
72734		30	72837		23	72944		23			
72735		9	72838		23	72945		3			
72736		30	72839		23	72946		29			
72737		9	72840		23	72947		29			
72738		1	72841		23	72948		29			
72739		30	72842		23	72949		23			
72740		1	72843		23	72950		23			
72741		9	72845		23	72951		23			
72742		1	72846		23	72952		29			
72744		9	72847		23	72955		29			
72745		30	72851		23	72956		29			
72747		30	72852		23	72958		23			
72749		9	72853		23	72959		9			

SERFF Tracking Number: METX-126222294 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
 Company, ...
 Company Tracking Number: PA AR00084CGR01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Rate Capping (Introduction Filing only)
 Project Name/Number: /PA AR00084CGR01

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	08/13/2009

Comments:

Attachments:

APCS - MPC.PDF
 APCS - MCAS.PDF

		Item Status:	Status Date:
Bypassed - Item:	A-1 Private Passenger Auto Abstract	Filed	08/13/2009

Bypass Reason: n/a

Comments:

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	08/13/2009

Comments:

Attachments:

Form RF-1 Rate Filing Abstract - MPC.PDF
 Form RF-1 Rate Filing Abstract - MCAS.PDF

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	08/13/2009

Bypass Reason: n/a

Comments:

SERFF Tracking Number: METX-126222294 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$125
 Company, ...
 Company Tracking Number: PA AR00084CGR01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Rate Capping (Introduction Filing only)
 Project Name/Number: /PA AR00084CGR01

	Item Status:	Status Date:
Satisfied - Item: Filing Introduction, Statewide Indication by Coverage, Rate Change by Territory, Loss Experience, Countrywide Loss Development, Loss Trend, Premium Trend, Catastrophe Allowance, Expenses, Increase Limit Factors, Zip Code Changes	Filed	08/13/2009

Comments:

Attachments:

Filing Introduction.PDF
 Statewide Indication by Coverage.PDF
 Rate Change by Territory.PDF
 Loss Experience.PDF
 Countrywide Loss Development.PDF
 Loss Trend.PDF
 Premium Trend.PDF
 Catastrophe Allowance.PDF
 Expenses.PDF
 Increase Limit Factors.PDF
 Zip Code Changes.PDF

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 26298
 Company Name: Metropolitan Property & Casualty Insurance Company
 Contact Person: Richard E. Collard
 Telephone No.: 1-800-257-6049
 Email Address: rcollard@metlife.com
 Effective Date: 08/31/09 NB and 10/05/09 RB

Assumptions to Use:
 1 **Liability -Minimum \$25,000 per person**
 2 **Bodily Injury \$50,000 per accident**
 \$25,000 per accident
 3 **Property Damage \$100 deductible per accident**
 4 **Comprehensive & Collision \$250 deductible per accident**
 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 **Personal Injury Protection of \$5,000 for medical, loss**
 wages according to statute and \$5,000 accidental
 7 **If male and female rates are different, use the highest of the two**

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

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 5-10 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,741	\$2,112	\$583	\$609	\$2,559	\$3,120	\$848	\$886	\$2,518	\$3,067	\$843	\$875	\$2,209	\$2,683	\$735	\$765	\$1,829	\$2,221	\$619	\$640
	Minimum Liability with Comprehensive and Collision			\$3,110	\$3,602	\$1,051	\$1,053	\$4,059	\$4,739	\$1,404	\$1,404	\$3,931	\$4,569	\$1,326	\$1,336	\$3,972	\$4,601	\$1,344	\$1,344	\$3,439	\$3,973	\$1,164	\$1,156
	100/300/50 Liability with Comprehensive and Collision			\$3,447	\$4,008	\$1,170	\$1,183	\$4,519	\$5,297	\$1,570	\$1,579	\$4,385	\$5,122	\$1,489	\$1,509	\$4,403	\$5,124	\$1,499	\$1,510	\$3,811	\$4,424	\$1,300	\$1,296
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,703	\$2,061	\$603	\$631	\$2,488	\$3,031	\$881	\$921	\$2,456	\$2,984	\$878	\$907	\$2,154	\$2,612	\$759	\$791	\$1,787	\$2,165	\$632	\$661
	Minimum Liability with Comprehensive and Collision			\$3,795	\$4,368	\$1,252	\$1,245	\$4,887	\$5,666	\$1,652	\$1,644	\$4,763	\$5,508	\$1,567	\$1,573	\$4,840	\$5,580	\$1,605	\$1,591	\$4,205	\$4,836	\$1,393	\$1,375
	100/300/50 Liability with Comprehensive and Collision			\$3,898	\$4,501	\$1,372	\$1,376	\$5,043	\$5,881	\$1,821	\$1,817	\$4,919	\$5,709	\$1,732	\$1,747	\$4,974	\$5,755	\$1,761	\$1,756	\$4,314	\$4,978	\$1,529	\$1,516
2003 Honda Odyssey "EX"	Minimum Liability			\$1,654	\$1,999	\$523	\$547	\$2,406	\$2,932	\$751	\$785	\$2,375	\$2,885	\$749	\$777	\$2,087	\$2,528	\$652	\$679	\$1,734	\$2,099	\$550	\$574
	Minimum Liability with Comprehensive and Collision			\$3,519	\$4,034	\$1,155	\$1,146	\$4,466	\$5,164	\$1,498	\$1,491	\$4,373	\$5,038	\$1,430	\$1,427	\$4,486	\$5,155	\$1,474	\$1,463	\$3,899	\$4,469	\$1,283	\$1,267
	100/300/50 Liability with Comprehensive and Collision			\$3,603	\$4,149	\$1,263	\$1,265	\$4,595	\$5,342	\$1,648	\$1,643	\$4,500	\$5,205	\$1,576	\$1,581	\$4,590	\$5,296	\$1,614	\$1,610	\$3,986	\$4,590	\$1,404	\$1,395
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,552	\$1,873	\$563	\$593	\$2,238	\$2,722	\$821	\$857	\$2,210	\$2,680	\$815	\$847	\$1,948	\$2,355	\$709	\$742	\$1,625	\$1,964	\$595	\$625
	Minimum Liability with Comprehensive and Collision			\$4,351	\$4,973	\$1,419	\$1,407	\$5,508	\$6,348	\$1,843	\$1,824	\$5,351	\$6,136	\$1,736	\$1,728	\$5,572	\$6,377	\$1,827	\$1,802	\$4,849	\$5,541	\$1,591	\$1,560
	100/300/50 Liability with Comprehensive and Collision			\$4,684	\$5,372	\$1,535	\$1,530	\$5,962	\$6,896	\$2,005	\$1,988	\$5,791	\$6,677	\$1,892	\$1,895	\$5,996	\$6,891	\$1,976	\$1,959	\$5,212	\$5,985	\$1,721	\$1,696
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,648	\$1,993	\$573	\$603	\$2,400	\$2,926	\$838	\$878	\$2,369	\$2,879	\$833	\$865	\$2,081	\$2,522	\$727	\$761	\$1,730	\$2,095	\$607	\$636
	Minimum Liability with Comprehensive and Collision			\$4,490	\$5,139	\$1,474	\$1,455	\$5,732	\$6,611	\$1,931	\$1,905	\$5,498	\$6,312	\$1,796	\$1,783	\$5,783	\$6,624	\$1,905	\$1,880	\$5,047	\$5,771	\$1,669	\$1,632
	100/300/50 Liability with Comprehensive and Collision			\$4,544	\$5,224	\$1,594	\$1,582	\$5,833	\$6,763	\$2,096	\$2,076	\$5,603	\$6,460	\$1,959	\$1,953	\$5,853	\$6,735	\$2,061	\$2,041	\$5,100	\$5,854	\$1,803	\$1,773
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,708	\$2,063	\$583	\$609	\$2,490	\$3,028	\$848	\$886	\$2,453	\$2,980	\$843	\$875	\$2,157	\$2,611	\$735	\$765	\$1,789	\$2,167	\$619	\$640
	Minimum Liability with Comprehensive and Collision			\$3,279	\$3,791	\$1,107	\$1,104	\$4,291	\$4,999	\$1,484	\$1,479	\$4,124	\$4,785	\$1,390	\$1,399	\$4,203	\$4,866	\$1,424	\$1,414	\$3,649	\$4,211	\$1,238	\$1,225
	100/300/50 Liability with Comprehensive and Collision			\$3,616	\$4,197	\$1,226	\$1,234	\$4,751	\$5,557	\$1,650	\$1,654	\$4,578	\$5,338	\$1,553	\$1,572	\$4,634	\$5,389	\$1,579	\$1,580	\$4,021	\$4,662	\$1,374	\$1,365

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 40169
 Company Name: Metropolitan Casualty Insurance Company
 Contact Person: Richard E. Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 08/31/09 NB and 10/05/09 RB

Assumptions to Use:
 1 **Liability -Minimum \$25,000 per person**
 2 **Bodily Injury \$50,000 per accident**
 \$25,000 per accident
 3 **Property Damage \$100 deductible per accident**
 4 **Comprehensive & Collision \$250 deductible per accident**
 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 **Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental**
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 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 5-10 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,563	\$1,898	\$527	\$550	\$2,294	\$2,803	\$764	\$800	\$2,268	\$2,762	\$759	\$784	\$1,982	\$2,413	\$661	\$691
	Minimum Liability with Comprehensive and Collision			\$2,797	\$3,237	\$945	\$947	\$3,650	\$4,263	\$1,266	\$1,265	\$3,535	\$4,113	\$1,199	\$1,208	\$3,574	\$4,140	\$1,210	\$1,211	\$3,097	\$3,580	\$1,055	\$1,045
	100/300/50 Liability with Comprehensive and Collision			\$3,102	\$3,607	\$1,058	\$1,060	\$4,066	\$4,774	\$1,420	\$1,421	\$3,944	\$4,611	\$1,343	\$1,360	\$3,963	\$4,616	\$1,354	\$1,357	\$3,431	\$3,986	\$1,173	\$1,168
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,524	\$1,851	\$539	\$569	\$2,234	\$2,728	\$793	\$831	\$2,209	\$2,687	\$782	\$815	\$1,929	\$2,348	\$678	\$714	\$1,608	\$1,947	\$567	\$593
	Minimum Liability with Comprehensive and Collision			\$3,420	\$3,924	\$1,125	\$1,127	\$4,396	\$5,097	\$1,487	\$1,479	\$4,285	\$4,961	\$1,419	\$1,414	\$4,356	\$5,012	\$1,441	\$1,435	\$3,788	\$4,353	\$1,258	\$1,242
	100/300/50 Liability with Comprehensive and Collision			\$3,510	\$4,054	\$1,239	\$1,240	\$4,536	\$5,291	\$1,642	\$1,640	\$4,424	\$5,148	\$1,566	\$1,570	\$4,475	\$5,175	\$1,586	\$1,583	\$3,877	\$4,487	\$1,373	\$1,369
2003 Honda Odyssey "EX"	Minimum Liability			\$1,481	\$1,795	\$467	\$493	\$2,159	\$2,635	\$677	\$708	\$2,137	\$2,597	\$668	\$696	\$1,869	\$2,271	\$582	\$614	\$1,561	\$1,891	\$491	\$515
	Minimum Liability with Comprehensive and Collision			\$3,168	\$3,634	\$1,038	\$1,036	\$4,022	\$4,645	\$1,351	\$1,340	\$3,935	\$4,537	\$1,293	\$1,292	\$4,037	\$4,633	\$1,331	\$1,320	\$3,509	\$4,025	\$1,157	\$1,146
	100/300/50 Liability with Comprehensive and Collision			\$3,246	\$3,736	\$1,142	\$1,138	\$4,138	\$4,802	\$1,489	\$1,482	\$4,050	\$4,697	\$1,424	\$1,428	\$4,128	\$4,761	\$1,461	\$1,449	\$3,587	\$4,138	\$1,260	\$1,258
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,391	\$1,682	\$507	\$535	\$2,009	\$2,447	\$739	\$774	\$1,990	\$2,415	\$729	\$761	\$1,744	\$2,115	\$637	\$671	\$1,464	\$1,768	\$532	\$557
	Minimum Liability with Comprehensive and Collision			\$3,917	\$4,473	\$1,275	\$1,267	\$4,961	\$5,709	\$1,662	\$1,640	\$4,814	\$5,529	\$1,568	\$1,558	\$5,012	\$5,730	\$1,642	\$1,622	\$4,365	\$4,988	\$1,438	\$1,413
	100/300/50 Liability with Comprehensive and Collision			\$4,217	\$4,838	\$1,386	\$1,379	\$5,364	\$6,205	\$1,811	\$1,793	\$5,218	\$6,015	\$1,708	\$1,707	\$5,393	\$6,196	\$1,781	\$1,765	\$4,694	\$5,387	\$1,551	\$1,534
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,477	\$1,791	\$514	\$542	\$2,155	\$2,631	\$754	\$792	\$2,133	\$2,593	\$745	\$777	\$1,865	\$2,267	\$653	\$687	\$1,557	\$1,887	\$541	\$569
	Minimum Liability with Comprehensive and Collision			\$4,046	\$4,625	\$1,326	\$1,311	\$5,157	\$5,946	\$1,739	\$1,713	\$4,949	\$5,689	\$1,623	\$1,607	\$5,203	\$5,957	\$1,718	\$1,693	\$4,545	\$5,195	\$1,506	\$1,478
	100/300/50 Liability with Comprehensive and Collision			\$4,094	\$4,702	\$1,439	\$1,425	\$5,249	\$6,078	\$1,891	\$1,873	\$5,041	\$5,824	\$1,767	\$1,760	\$5,269	\$6,056	\$1,862	\$1,840	\$4,589	\$5,280	\$1,621	\$1,600
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,536	\$1,858	\$527	\$550	\$2,235	\$2,725	\$764	\$800	\$2,209	\$2,687	\$759	\$784	\$1,937	\$2,351	\$661	\$691	\$1,614	\$1,952	\$551	\$575
	Minimum Liability with Comprehensive and Collision			\$2,950	\$3,406	\$994	\$995	\$3,860	\$4,495	\$1,341	\$1,335	\$3,708	\$4,310	\$1,254	\$1,258	\$3,783	\$4,375	\$1,282	\$1,277	\$3,285	\$3,790	\$1,122	\$1,108
	100/300/50 Liability with Comprehensive and Collision			\$3,255	\$3,776	\$1,107	\$1,108	\$4,276	\$5,006	\$1,495	\$1,491	\$4,117	\$4,808	\$1,398	\$1,410	\$4,172	\$4,851	\$1,426	\$1,423	\$3,619	\$4,196	\$1,240	\$1,231

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

1.	This filing transmittal is part of Company Tracking #	PA 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. 19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

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
Bodily Injury	6.8%	5.8%					
Property Damage	-2.8%	-0.5%					
UM/UIM	0.7%	0.0%					
UMPD	21.4%	11.2%					
Medical Payments	0.4%	0.0%					
Personal Injury Protection	12.6%	8.4%					
Comprehensive	31.7%	13.3%					
Collision	-6.7%	-1.0%					
Towing	-13.4%	0.0%					
TOTAL OVERALL EFFECT	3.5%	3.0%					

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	553	0.0%	7/15/04	844	267	31.6%	58.4%
		-3.1%	3/31/05				
2005	987	-3.7%	7/31/05	1,152	596	51.7%	52.6%
2006	1,560	0.0%	7/30/06	1,931	1,162	60.2%	44.9%
2007	1,934			2,712	1,629	60.1%	50.3%
		4.5%	3/15/08				
2008	2,009	2.0%	11/30/08	3,112	1,865	59.9%	50.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.70%
B. General Expense	3.90%
C. Taxes, License & Fees	3.08%
D. Underwriting Profit & Contingencies	5.09%
E. Other (explain)	
F. TOTAL	36.77%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 14.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 22, BI (50/100 limits) and PD only
10. -14.6% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): Territory 26, BI (100/300 limits), PD, PIP, Comp, Coll

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

1.	This filing transmittal is part of Company Tracking #	PA 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 Casualty Insurance Company	B. 241-40169
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. 19.0 Personal Auto	B. 19.0001 Private Passenger Auto (PPA)

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
Bodily Injury	6.8%	5.8%					
Property Damage	-2.8%	-0.5%					
UM/UIM	0.7%	0.0%					
UMPD	21.4%	11.2%					
Medical Payments	0.4%	0.0%					
Personal Injury Protection	12.6%	8.4%					
Comprehensive	31.7%	13.3%					
Collision	-6.7%	-1.0%					
Towing	-13.4%	0.0%					
TOTAL OVERALL EFFECT	3.5%	3.0%					

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	26	0.0%	7/15/04	36	40	112.6%	58.1%
		-3.1%	3/31/05				
2005	23	-3.7%	7/31/05	21	-1	-6.3%	58.7%
2006	25	0.0%	7/30/06	20	4	21.3%	53.5%
2007	21			21	7	33.9%	56.1%
		4.5%	3/15/08				
2008	18	2.0%	11/30/08	16	16	98.9%	55.4%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.70%
B. General Expense	3.90%
C. Taxes, License & Fees	3.08%
D. Underwriting Profit & Contingencies	5.09%
E. Other (explain)	
F. TOTAL	36.77%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 14.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 22, BI (50/100 limits) and PD only
10. -14.6% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): Territory 26, BI (100/300 limits), PD, PIP, Comp, Coll

Metropolitan Property & Casualty Insurance Company
Metropolitan Casualty Insurance Company

Arkansas Automobile Rate Revision

Introduction

The automobile rates currently used by Metropolitan Property & Casualty Insurance Company and Metropolitan Casualty Insurance Company were filed with the Arkansas Insurance Department, effective November 30, 2008.

The following changes are proposed effective August 31, 2009 for New Business and October 5, 2009 for Renewal Business:

I. Rate Change

Liability	2.8%
No Fault	8.4%
<u>Physical Damage</u>	<u>2.9%</u>
Total	3.0%

II. Summary

1. Base Rates

Base Rates are revised by territory and coverage.

2. Introduction of Rate Capping

Policy renewal premium changes shall be capped at plus or minus 12% for annual policies and plus or minus 6% for semi-annual policies based on the application of a coverage level Rate Cap Factor. Please refer to manual rule 34 for details.

3. Increased Limit Factors

Increased Limit Factors for Bodily Injury are revised.

4. New Business Tier Assignment Rules

Tier conditions 7a, 7b, and 7d have been updated to clarify that they only apply to no prior insurance with need. Tier conditions 8 and 30a have been updated with a footnote clarifying that the tier points for future effective date exclude Metropolitan companies, other than EPAC companies.

5. Editorial Changes to Rate Pages & Manual Pages

- Several class plan factors for youthful operators in the rate pages have been updated to correct small rounding errors (0.001)
- Manual Rule 2G Section ii is being changed to reflect the \$50 transportation cost

6. Zip Code Update

Zip code 72019 has been added per updates to the U.S. Postal Bulletin

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

SUMMARY OF RATE LEVEL INDICATIONS

	Acc Yr Ending 03/2009 Trended Earn Prem at Curr Rate Level	Projected Loss & LAE Ratio	Indicated Rate Change	Proposed Rate Change
<u>Coverage</u>				
Bodily Injury	771,977	82.3%	6.8%	5.8%
Property Damage	558,207	61.5%	-2.8%	-0.5%
Medical Payments	5,248	58.7%	0.4%	0.0%
Uninsured/Underinsured Motorist - BI	283,575	65.6%	0.7%	0.0%
Uninsured Motorist - PD	41,545	150.1%	21.4%	11.2%
Liability Coverage	1,660,551	74.0%	2.9%	2.8%
No Fault	77,896	110.4%	12.6%	8.4%
Comprehensive	373,430	96.8%	31.7%	13.3%
Collision	993,332	47.8%	-6.7%	-1.0%
Towing	10,620	17.9%	-13.4%	0.0%
Physical Damage Coverage	1,377,382	60.8%	3.7%	2.9%
Total	3,115,830	69.2%	3.5%	3.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2007	03/2008	03/2009
1)	Earned Premium at Current Rate Level	579,933	764,821	811,519
2)	Historical Premium Trend Factors	0.941	0.970	1.000
3)	Projected Premium Trend Factors	0.951	0.951	0.951
4)	Trended Earned Premium at Curr Rate Level 1x2x3	519,071	705,728	771,977
5)	Incurred Loss & ALAE	637,396	269,843	349,458
6)	Development Factors	1.103	1.151	1.211
7)	Historical Loss Trend Factors	0.980	0.990	1.000
8)	Projected Loss Trend Factors	0.984	0.984	0.984
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	677,790	302,571	416,348
10)	Projected Loss & ALAE Ratios 9/4	130.6%	42.9%	53.9%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			73.1%
13)	ULAE Factor			1.127
14)	Catastrophe Provision			1.000
15)	Projected Loss & LAE Ratio 12x13x14			82.3%
16)	Credibility			33.0%
17)	Complement of Credibility Permissible Loss & LAE Ratio			67.6%
18)	Credibility Weighted Loss & LAE Ratio			72.5%
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2007	03/2008	03/2009
1)	Earned Premium at Current Rate Level	425,757	550,955	588,789
2)	Historical Premium Trend Factors	0.937	0.968	1.000
3)	Projected Premium Trend Factors	0.948	0.948	0.948
4)	Trended Earned Premium at Curr Rate Level 1x2x3	378,223	505,623	558,207
5)	Incurred Loss & ALAE	211,171	289,514	277,824
6)	Development Factors	1.000	1.002	1.067
7)	Historical Loss Trend Factors	0.989	0.994	1.000
8)	Projected Loss Trend Factors	0.991	0.991	0.991
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	206,784	285,710	293,684
10)	Projected Loss & ALAE Ratios 9/4	54.7%	56.5%	52.6%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			54.6%
13)	ULAE Factor			1.127
14)	Catastrophe Provision			1.000
15)	Projected Loss & LAE Ratio 12x13x14			61.5%
16)	Credibility			52.7%
17)	Complement of Credibility Permissible Loss & LAE Ratio			67.6%
18)	Credibility Weighted Loss & LAE Ratio			64.4%
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

MEDICAL EXPENSE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2007	03/2008	03/2009
1)	Earned Premium at Current Rate Level	2,394	4,271	5,564
2)	Historical Premium Trend Factors	0.931	0.965	1.000
3)	Projected Premium Trend Factors	0.943	0.943	0.943
4)	Trended Earned Premium at Curr Rate Level 1x2x3	2,103	3,888	5,248
5)	Incurred Loss & ALAE	0	2,430	5,098
6)	Development Factors	0.979	0.962	0.943
7)	Historical Loss Trend Factors	0.980	0.990	1.000
8)	Projected Loss Trend Factors	0.984	0.984	0.984
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	0	2,278	4,731
10)	Projected Loss & ALAE Ratios 9/4	0.0%	58.6%	90.1%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			52.1%
13)	ULAE Factor			1.127
14)	Catastrophe Provision			1.000
15)	Projected Loss & LAE Ratio 12x13x14			58.7%
16)	Credibility			6.1%
17)	Complement of Credibility Permissible Loss & LAE Ratio			67.6%
18)	Credibility Weighted Loss & LAE Ratio			67.0%
19)	Indicated Rate Change			0.4%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

NO FAULT RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2007	03/2008	03/2009
1)	Earned Premium at Current Rate Level	67,572	83,301	86,216
2)	Historical Premium Trend Factors	0.884	0.940	1.000
3)	Projected Premium Trend Factors	0.904	0.904	0.904
4)	Trended Earned Premium at Curr Rate Level 1x2x3	53,945	70,747	77,896
5)	Incurred Loss & ALAE	32,734	60,320	57,025
6)	Development Factors	1.054	1.096	1.282
7)	Historical Loss Trend Factors	1.124	1.060	1.000
8)	Projected Loss Trend Factors	1.100	1.100	1.100
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	42,642	77,094	80,446
10)	Projected Loss & ALAE Ratios 9/4	79.0%	109.0%	103.3%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			98.0%
13)	ULAE Factor			1.127
14)	Catastrophe Provision			1.000
15)	Projected Loss & LAE Ratio 12x13x14			110.4%
16)	Credibility			23.0%
17)	Complement of Credibility Permissible Loss & LAE Ratio			67.6%
18)	Credibility Weighted Loss & LAE Ratio			77.4%
19)	Indicated Rate Change			12.6%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2007	03/2008	03/2009
1)	Earned Premium at Current Rate Level	196,868	265,109	285,916
2)	Historical Premium Trend Factors	0.990	0.995	1.000
3)	Projected Premium Trend Factors	0.992	0.992	0.992
4)	Trended Earned Premium at Curr Rate Level 1x2x3	193,309	261,624	283,575
5)	Incurred Loss & ALAE	30,298	190,862	118,569
6)	Development Factors	1.114	1.214	1.595
7)	Historical Loss Trend Factors	0.980	0.990	1.000
8)	Projected Loss Trend Factors	0.984	0.984	0.984
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	32,547	225,719	186,099
10)	Projected Loss & ALAE Ratios 9/4	16.8%	86.3%	65.6%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			58.2%
13)	ULAE Factor			1.127
14)	Catastrophe Provision			1.000
15)	Projected Loss & LAE Ratio 12x13x14			65.6%
16)	Credibility			13.9%
17)	Complement of Credibility Permissible Loss & LAE Ratio			67.6%
18)	Credibility Weighted Loss & LAE Ratio			67.3%
19)	Indicated Rate Change			0.7%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

UNINSURED MOTORIST PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2007	03/2008	03/2009
1)	Earned Premium at Current Rate Level	27,711	39,335	43,306
2)	Historical Premium Trend Factors	0.951	0.975	1.000
3)	Projected Premium Trend Factors	0.959	0.959	0.959
4)	Trended Earned Premium at Curr Rate Level 1x2x3	25,271	36,792	41,545
5)	Incurred Loss & ALAE	49,309	38,433	42,255
6)	Development Factors	0.992	0.981	1.006
7)	Historical Loss Trend Factors	1.019	1.009	1.000
8)	Projected Loss Trend Factors	1.015	1.015	1.015
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	50,610	38,650	43,150
10)	Projected Loss & ALAE Ratios 9/4	200.3%	105.1%	103.9%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			133.2%
13)	ULAE Factor			1.127
14)	Catastrophe Provision			1.000
15)	Projected Loss & LAE Ratio 12x13x14			150.1%
16)	Credibility			20.8%
17)	Complement of Credibility Permissible Loss & LAE Ratio			67.6%
18)	Credibility Weighted Loss & LAE Ratio			84.8%
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

COMPREHENSIVE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2007	03/2008	03/2009
1)	Earned Premium at Current Rate Level	257,662	351,784	383,440
2)	Historical Premium Trend Factors	0.968	0.984	1.000
3)	Projected Premium Trend Factors	0.974	0.974	0.974
4)	Trended Earned Premium at Curr Rate Level 1x2x3	242,970	337,119	373,430
5)	Incurred Loss & ALAE	62,620	133,391	152,622
6)	Development Factors	1.000	1.001	1.053
7)	Historical Loss Trend Factors	1.347	1.161	1.000
8)	Projected Loss Trend Factors	1.277	1.277	1.277
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	107,719	197,888	205,215
10)	Projected Loss & ALAE Ratios 9/4	44.3%	58.7%	55.0%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			53.1%
13)	ULAE Factor			1.140
14)	Catastrophe Provision			1.600
15)	Projected Loss & LAE Ratio 12x13x14			96.8%
16)	Credibility			60.3%
17)	Complement of Credibility Permissible Loss & LAE Ratio			58.6%
18)	Credibility Weighted Loss & LAE Ratio			81.6%
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

COLLISION RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2007	03/2008	03/2009
1)	Earned Premium at Current Rate Level	623,260	878,256	977,254
2)	Historical Premium Trend Factors	1.020	1.010	1.000
3)	Projected Premium Trend Factors	1.016	1.016	1.016
4)	Trended Earned Premium at Curr Rate Level 1x2x3	646,247	901,633	993,332
5)	Incurred Loss & ALAE	326,669	341,805	395,711
6)	Development Factors	0.998	0.992	0.903
7)	Historical Loss Trend Factors	1.019	1.009	1.000
8)	Projected Loss Trend Factors	1.015	1.015	1.015
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	337,310	347,554	362,744
10)	Projected Loss & ALAE Ratios 9/4	52.2%	38.5%	36.5%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			41.9%
13)	ULAE Factor			1.140
14)	Catastrophe Provision			1.000
15)	Projected Loss & LAE Ratio 12x13x14			47.8%
16)	Credibility			54.7%
17)	Complement of Credibility Permissible Loss & LAE Ratio			58.6%
18)	Credibility Weighted Loss & LAE Ratio			52.7%
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

TOWING RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2007	03/2008	03/2009
1)	Earned Premium at Current Rate Level	7,058	9,592	10,620
2)	Historical Premium Trend Factors	1.000	1.000	1.000
3)	Projected Premium Trend Factors	1.000	1.000	1.000
4)	Trended Earned Premium at Curr Rate Level 1x2x3	7,058	9,592	10,620
5)	Incurred Loss & ALAE	1,082	1,359	1,747
6)	Development Factors	1.000	1.002	1.065
7)	Historical Loss Trend Factors	1.000	1.000	1.000
8)	Projected Loss Trend Factors	1.000	1.000	1.000
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	1,082	1,362	1,861
10)	Projected Loss & ALAE Ratios 9/4	15.3%	14.2%	17.5%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			15.7%
13)	ULAE Factor			1.140
14)	Catastrophe Provision			1.000
15)	Projected Loss & LAE Ratio 12x13x14			17.9%
16)	Credibility			27.0%
17)	Complement of Credibility Permissible Loss & LAE Ratio			58.6%
18)	Credibility Weighted Loss & LAE Ratio			47.6%
19)	Indicated Rate Change			-13.4%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

PROPOSED RATE LEVEL CHANGE

Territory	BI	PD	MED	UMBI/UIMBI	UMPD	NF	COMP	COLL	TOW	LIAB	NF	PHYS	TOTAL
1 Scatterd	-7.9%	-9.7%	0.0%	0.0%	11.1%	-8.0%	-10.0%	-15.9%	0.0%	-6.2%	-8.0%	-14.1%	-10.2%
2 NWLtlRock	5.9%	2.0%	0.0%	0.0%	11.1%	13.3%	25.0%	5.2%	0.0%	3.8%	13.3%	9.1%	6.2%
3 FtSmith	-1.2%	-4.0%	0.0%	0.0%	12.5%	3.4%	10.3%	-0.6%	0.0%	-1.6%	3.4%	2.5%	0.4%
4 MphsSub	10.0%	3.7%	0.0%	0.0%	11.1%	12.9%	8.1%	-3.7%	0.0%	6.2%	12.9%	0.2%	3.3%
5 Central	5.7%	1.2%	0.0%	0.0%	11.1%	11.4%	22.5%	-1.7%	0.0%	3.4%	11.4%	4.0%	3.9%
6 Txarkna	-11.2%	-14.5%	0.0%	0.0%	12.5%	-6.9%	-9.7%	-17.9%	0.0%	-8.5%	-6.9%	-15.1%	-11.0%
7 ElDorado	3.2%	3.6%	0.0%	0.0%	12.5%	7.4%	8.5%	-5.5%	0.0%	2.9%	7.4%	-1.2%	1.1%
8 Jnsboro	6.5%	5.3%	0.0%	0.0%	10.0%	15.2%	19.0%	5.7%	0.0%	5.2%	15.2%	10.3%	7.7%
9 Fyettvle	9.1%	-1.4%	0.0%	0.0%	11.1%	9.7%	5.3%	0.5%	0.0%	3.7%	9.7%	1.9%	3.0%
10 HotSpring	-12.4%	-12.2%	0.0%	0.0%	8.3%	-3.0%	-7.8%	-14.8%	0.0%	-9.6%	-3.0%	-12.8%	-10.7%
11 Conway	18.6%	-11.6%	0.0%	0.0%	11.1%	9.4%	-1.9%	-12.9%	0.0%	5.9%	9.4%	-9.4%	-0.6%
12 Saline	13.5%	6.5%	0.0%	0.0%	11.1%	16.1%	16.7%	1.3%	0.0%	9.0%	16.1%	5.4%	7.5%
21 S Cntys	13.0%	2.9%	0.0%	0.0%	11.1%	12.9%	20.8%	2.2%	0.0%	8.4%	12.9%	7.7%	8.2%
22 NE Cntys	17.8%	5.2%	0.0%	0.0%	10.0%	16.7%	24.4%	-6.4%	0.0%	10.7%	16.7%	-2.7%	7.2%
23 NW Cntys	-5.1%	0.0%	0.0%	0.0%	11.1%	11.5%	25.0%	-10.4%	0.0%	-2.4%	11.5%	0.6%	-0.7%
24 PinBluff	-14.5%	-12.9%	0.0%	0.0%	11.1%	-6.3%	0.7%	-16.9%	0.0%	-10.9%	-6.3%	-12.0%	-11.3%
25 SELtlRck	4.3%	-2.6%	0.0%	0.0%	11.1%	17.2%	24.7%	0.4%	0.0%	1.4%	17.2%	5.6%	3.2%
26 HtSprgVI	-12.5%	-14.1%	0.0%	0.0%	12.5%	-9.7%	-2.0%	-17.9%	0.0%	-10.1%	-9.7%	-13.8%	-11.7%
27 MorrillRussell	7.2%	12.0%	0.0%	0.0%	12.5%	3.7%	5.9%	-8.6%	0.0%	6.8%	3.7%	-4.1%	1.0%
28 Central2	3.5%	-1.2%	0.0%	0.0%	11.1%	3.0%	5.9%	-4.8%	0.0%	1.5%	3.0%	-1.6%	0.1%
29 Crawford/Sebastian	12.2%	1.4%	0.0%	0.0%	12.5%	19.2%	24.1%	2.4%	0.0%	6.2%	19.2%	8.4%	7.5%
30 Benton/Washington	9.1%	1.4%	0.0%	0.0%	11.1%	3.2%	16.0%	-2.4%	0.0%	4.7%	3.2%	3.1%	3.9%
TOTAL	5.8%	-0.5%	0.0%	0.0%	11.2%	8.4%	13.3%	-1.0%	0.0%	2.8%	8.4%	2.9%	3.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Total Limits Accident Year Loss Experience (Developed & Trended)

Private Passenger Automobile

ARKANSAS

Year Ending:	03/05	03/06	03/07	03/08	03/09	Totals	
						3-Yr	5-Yr
BODILY INJURY	36.7	34.7	130.6	42.9	53.9	69.9	62.8
PROPERTY DAMAGE	41.8	83.6	54.7	56.5	52.6	54.5	57.0
MEDICAL PAYMENTS	0.0	0.0	0.0	58.6	90.1	62.4	60.2
UNINSURED MOTORIST - BI	8.0	0.0	16.8	86.3	65.6	60.2	49.3
UNINSURED MOTORIST - PD	182.6	62.5	200.3	105.1	103.9	127.8	124.2
LIABILITY:	36.2	46.5	86.6	56.5	56.8	64.5	59.9
NO FAULT:	17.9	123.8	79.0	109.0	103.3	98.8	93.0
COMPREHENSIVE	33.0	54.4	44.3	58.7	55.0	53.6	51.9
COLLISION	39.2	49.6	52.2	38.5	36.5	41.2	42.0
TOWING	17.5	26.7	15.3	14.2	17.5	15.8	17.2
PHYSICAL DAMAGE:	37.3	50.7	49.8	43.8	41.4	44.4	44.5
TOTAL:	36.1	50.4	70.4	52.2	51.2	56.5	54.1
Earned Premium at Current Rate Level (000):	\$926	\$1,251	\$2,188	\$2,947	\$3,193	\$8,328	\$10,505
Trended Earned Premium at Current Rate Level (000):	\$842	\$1,160	\$2,068	\$2,833	\$3,116	\$8,017	\$10,019

Loss Data Evaluated as of 03/31/09

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

TERRITORIAL LOSS RATIO

Private Passenger Automobile

ARKANSAS

TOTAL LIMITS STATE TOTAL (Developed & Trended)
 (Losses evaluated as of 03/31/09)

Territory	Expo. Distrib	03/05	03/06	03/07	03/08	03/09	Totals	
							3-Yr	5-Yr
1 Scatterd	2.7	38.9	4.6	26.9	50.8	7.5	28.1	26.4
2 NWLtlRock	18.7	29.3	113.7	40.4	75.3	47.5	56.0	58.6
3 FtSmith	9.2	10.4	44.5	43.3	34.5	45.2	41.1	40.1
4 MphsSub	1.4	110.6	10.5	32.1	13.5	9.4	17.7	34.5
5 Central	0.1	3.8	0.0	0.0	0.0	0.0	0.0	0.7
6 Txarkna	0.3	0.0	55.3	8.9	0.0	0.0	2.7	12.5
7 Eldorado	0.9	0.0	0.0	0.0	41.7	40.8	35.2	33.1
8 Jnsboro	4.0	1.5	37.3	81.7	57.8	18.0	47.9	44.2
9 Fyettvle	17.7	56.8	32.4	67.2	33.7	62.2	53.6	51.5
10 HotSpring	1.7	1.8	0.6	225.7	91.3	22.0	87.6	59.5
11 Conway	3.4	0.0	6.0	795.8	57.0	28.0	184.8	162.4
12 Saline	1.2	52.9	20.0	82.5	130.9	52.4	88.8	68.3
21 S Cntys	1.6	26.3	37.5	204.7	46.5	23.1	83.3	65.6
22 NE Cntys	1.9	6.8	62.1	129.6	106.7	287.8	172.4	119.5
23 NW Cntys	4.0	21.0	19.8	44.3	68.9	89.2	70.3	59.9
24 PinBluff	1.7	51.2	0.0	8.8	3.1	54.2	25.5	25.8
25 SELtlRck	3.1	6.7	177.8	42.9	5.6	17.5	20.9	44.6
26 HtSprgVl	1.0	42.1	71.4	28.9	137.5	0.0	50.6	51.1
27 MorrillRussell	0.6	0.0	0.0	34.0	0.4	0.0	10.4	9.3
28 Central2	2.6	126.3	98.4	45.3	118.4	115.1	96.5	101.1
29 Crawford/Sebastian	3.4	93.5	17.0	40.8	59.9	15.9	38.9	37.7
30 Benton/Washington	18.9	28.2	14.0	35.8	32.7	47.4	39.1	35.1
Statewide	100.0	36.1	50.4	70.4	52.2	51.2	56.5	54.1

Metropolitan All Sources and Companies
Countrywide No Fault States Personal Automobile
Total Limits Bodily Injury Incurred Losses

Incurred Losses, valued as of 3/31/2009						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
3/31/2001				99,042,026	100,200,784	101,067,783
3/31/2002			107,609,754	111,187,165	115,031,985	116,458,409
3/31/2003		119,991,061	125,286,449	131,691,190	135,329,403	136,869,330
3/31/2004	110,076,711	109,658,648	120,145,007	126,072,374	129,483,863	131,031,142
3/31/2005	89,117,980	104,996,349	110,610,350	115,785,062	118,591,806	
3/31/2006	104,984,756	110,144,578	112,177,476	126,146,433		
3/31/2007	108,293,917	110,185,355	113,872,107			
3/31/2008	113,188,530	122,583,683				
3/31/2009	120,631,095					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
3/31/2001				1.012	1.009
3/31/2002			1.033	1.035	1.012
3/31/2003		1.044	1.051	1.028	1.011
3/31/2004	0.996	1.096	1.049	1.027	1.012
3/31/2005	1.178	1.053	1.047	1.024	
3/31/2006	1.049	1.018	1.125		
3/31/2007	1.017	1.033			
3/31/2008	1.083				

Average Excl Hi/Lo	1.050	1.043	1.049	1.026	1.012
3 Years average	1.050	1.035	1.074	1.026	1.012
5 Years average	1.065	1.049	1.061	1.025	1.011
Selected LDF	1.052	1.044	1.062	1.027	1.011
To Ult	1.211	1.151	1.103	1.038	1.011

Metropolitan All Sources and Companies

Countrywide Personal Automobile

Total Limits Property Damage Incurred Losses

Incurred Losses, valued as of 3/31/2009						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
3/31/2001				153,448,756	153,339,082	153,189,360
3/31/2002			174,070,847	173,926,491	173,696,906	173,564,974
3/31/2003		204,332,290	204,110,931	203,631,129	203,462,961	203,439,101
3/31/2004	188,196,215	194,574,929	194,680,632	193,666,187	193,561,483	193,518,046
3/31/2005	175,184,228	182,085,344	182,579,523	182,491,921	182,398,808	
3/31/2006	172,324,151	181,298,931	182,820,336	182,514,416		
3/31/2007	174,073,167	188,999,911	189,215,095			
3/31/2008	188,137,618	200,694,303				
3/31/2009	184,956,398					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
3/31/2001				0.999	0.999
3/31/2002			0.999	0.999	0.999
3/31/2003		0.999	0.998	0.999	1.000
3/31/2004	1.034	1.001	0.995	0.999	1.000
3/31/2005	1.039	1.003	1.000	0.999	
3/31/2006	1.052	1.008	0.998		
3/31/2007	1.086	1.001			
3/31/2008	1.067				

Average Excl Hi/Lo	1.053	1.002	0.998	0.999	1.000
3 Years average	1.068	1.004	0.998	0.999	1.000
5 Years average	1.056	1.002	0.998	0.999	1.000
Selected LDF	1.065	1.002	1.000	1.000	1.000
To Ult	1.067	1.002	1.000	1.000	1.000

Metropolitan All Sources and Companies

Countrywide No Fault States Personal Automobile

Total Limits Uninsured Motorist Incurred Losses

Incurred Losses, valued as of 3/31/2009						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
3/31/2001				22,206,384	22,903,555	23,898,362
3/31/2002			24,809,503	25,989,787	27,129,948	27,156,142
3/31/2003		30,188,342	31,207,305	33,838,387	34,642,229	35,970,734
3/31/2004	20,556,753	26,136,680	29,357,143	31,853,905	32,197,636	32,361,366
3/31/2005	18,039,278	29,631,095	32,115,295	34,144,565	34,608,338	
3/31/2006	28,451,539	35,935,564	39,286,747	42,508,909		
3/31/2007	28,066,378	35,340,296	38,545,093			
3/31/2008	25,146,348	34,821,198				
3/31/2009	30,259,494					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
3/31/2001				1.031	1.043
3/31/2002			1.048	1.044	1.001
3/31/2003		1.034	1.084	1.024	1.038
3/31/2004	1.271	1.123	1.085	1.011	1.005
3/31/2005	1.643	1.084	1.063	1.014	
3/31/2006	1.263	1.093	1.082		
3/31/2007	1.259	1.091			
3/31/2008	1.385				

Average Excl Hi/Lo	1.306	1.089	1.076	1.023	1.022
3 Years average	1.302	1.089	1.077	1.016	1.015
5 Years average	1.364	1.085	1.072	1.025	1.022
Selected LDF	1.314	1.090	1.077	1.020	1.014
To Ult	1.595	1.214	1.114	1.034	1.014

Metropolitan All Sources and Companies

Countrywide Personal Automobile

Total Limits UMPD Incurred Losses

Incurred Losses, valued as of 3/31/2009						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
3/31/2001				5,928,935	5,912,281	5,861,516
3/31/2002			6,882,314	6,851,739	6,836,073	6,830,332
3/31/2003		7,180,256	7,101,120	7,053,206	7,023,042	7,001,684
3/31/2004	7,173,025	7,125,216	7,078,158	7,043,572	7,007,830	6,988,127
3/31/2005	6,801,580	7,012,208	6,811,403	6,792,059	6,782,640	
3/31/2006	6,879,436	7,033,557	6,966,295	6,947,792		
3/31/2007	7,262,763	7,651,719	7,481,161			
3/31/2008	8,629,742	8,662,658				
3/31/2009	7,549,151					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
3/31/2001				0.997	0.991
3/31/2002			0.996	0.998	0.999
3/31/2003		0.989	0.993	0.996	0.997
3/31/2004	0.993	0.993	0.995	0.995	0.997
3/31/2005	1.031	0.971	0.997	0.999	
3/31/2006	1.022	0.990	0.997		
3/31/2007	1.054	0.978			
3/31/2008	1.004				

Average Excl Hi/Lo	1.019	0.986	0.996	0.997	0.997
3 Years average	1.027	0.980	0.996	0.997	0.998
5 Years average	1.021	0.984	0.996	0.997	0.996
Selected LDF	1.025	0.989	0.996	0.997	0.999
To Ult	1.006	0.981	0.992	0.996	0.999

Metropolitan All Sources and Companies

Countrywide Personal Automobile

Total Limits Medical Payments Incurred Losses

Accident Year Ending	Incurred Losses, valued as of 3/31/2009					
	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
3/31/2001				10,546,596	10,511,152	10,539,240
3/31/2002			13,778,198	13,666,465	13,742,891	13,674,741
3/31/2003		18,190,351	17,861,508	17,675,829	17,563,414	17,529,057
3/31/2004	17,993,087	18,175,404	17,830,014	17,629,502	17,504,702	17,481,655
3/31/2005	17,938,675	18,188,779	17,974,570	17,707,620	17,627,879	
3/31/2006	18,071,697	18,111,968	17,682,673	17,473,392		
3/31/2007	19,269,262	18,675,249	18,368,001			
3/31/2008	21,280,000	20,285,284				
3/31/2009	19,875,457					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
3/31/2001				0.997	1.003
3/31/2002			0.992	1.006	0.995
3/31/2003		0.982	0.990	0.994	0.998
3/31/2004	1.010	0.981	0.989	0.993	0.999
3/31/2005	1.014	0.988	0.985	0.995	
3/31/2006	1.002	0.976	0.988		
3/31/2007	0.969	0.984			
3/31/2008	0.953				

Average Excl Hi/Lo	0.994	0.982	0.989	0.995	0.999
3 Years average	0.975	0.983	0.987	0.994	0.997
5 Years average	0.990	0.982	0.989	0.997	0.999
Selected LDF	0.980	0.983	0.987	0.995	0.997
To Ult	0.943	0.962	0.979	0.992	0.997

Metropolitan All Sources and Companies

Countrywide Personal Automobile

Total Limits Personal Injury Protection Incurred Losses

Incurred Losses, valued as of 3/31/2009						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
3/31/2001				82,491,342	83,998,626	84,756,894
3/31/2002			83,329,423	84,768,813	85,873,716	87,063,614
3/31/2003		99,105,304	107,390,677	109,837,675	110,530,941	110,573,207
3/31/2004	74,058,935	88,526,577	94,234,973	102,873,488	102,389,166	103,569,507
3/31/2005	62,378,699	73,382,455	75,813,913	76,693,672	77,348,351	
3/31/2006	58,372,552	68,971,244	70,787,959	71,237,349		
3/31/2007	59,186,331	71,101,328	73,381,364			
3/31/2008	68,148,531	75,053,174				
3/31/2009	67,419,408					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
3/31/2001				1.018	1.009
3/31/2002			1.017	1.013	1.014
3/31/2003		1.084	1.023	1.006	1.000
3/31/2004	1.195	1.064	1.092	0.995	1.012
3/31/2005	1.176	1.033	1.012	1.009	
3/31/2006	1.182	1.026	1.006		
3/31/2007	1.201	1.032			
3/31/2008	1.101				

Average Excl Hi/Lo	1.184	1.043	1.017	1.009	1.011
3 Years average	1.161	1.030	1.037	1.003	1.009
5 Years average	1.171	1.048	1.030	1.008	1.009
Selected LDF	1.170	1.040	1.035	1.009	1.009
To Ult	1.282	1.096	1.054	1.018	1.009

Metropolitan All Sources and Companies

Countrywide Personal Automobile

Comprehensive Incurred Losses

Incurred Losses, valued as of 3/31/2009						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
3/31/2004	87,002,795	90,990,878	90,940,503	90,905,756	90,889,246	90,978,780
3/31/2005	75,847,716	79,505,096	79,592,200	79,598,668	79,675,994	
3/31/2006	73,928,723	77,415,842	77,645,886	77,658,429		
3/31/2007	78,847,693	83,265,269	83,335,077			
3/31/2008	83,668,166	88,189,328				
3/31/2009	84,809,809					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
3/31/2004	1.046	0.999	1.000	1.000	1.001
3/31/2005	1.048	1.001	1.000	1.001	
3/31/2006	1.047	1.003	1.000		
3/31/2007	1.056	1.001			
3/31/2008	1.054				

Average Excl Hi/Lo	1.050	1.001	1.000	1.001	1.001
3 Years average	1.052	1.002	1.000	1.001	1.001
5 Years average	1.050	1.001	1.000	1.001	1.001
Selected LDF	1.052	1.001	1.000	1.000	1.000
To Ult	1.053	1.001	1.000	1.000	1.000

Metropolitan All Sources and Companies

Countrywide Personal Automobile

Collision Incurred Losses

Incurred Losses, valued as of 3/31/2009						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
3/31/2004	285,382,285	262,402,827	260,587,168	260,096,425	259,810,702	259,736,252
3/31/2005	269,323,433	246,656,487	244,744,562	244,365,897	244,313,418	
3/31/2006	268,246,994	244,625,649	243,360,585	243,066,325		
3/31/2007	280,964,971	253,112,068	251,949,171			
3/31/2008	293,980,824	266,991,265				
3/31/2009	277,435,803					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
3/31/2004	0.919	0.993	0.998	0.999	1.000
3/31/2005	0.916	0.992	0.998	1.000	
3/31/2006	0.912	0.995	0.999		
3/31/2007	0.901	0.995			
3/31/2008	0.908				

Average Excl Hi/Lo	0.912	0.994	0.998	1.000	1.000
3 Years average	0.907	0.994	0.998	1.000	1.000
5 Years average	0.911	0.994	0.998	1.000	1.000
Selected LDF	0.910	0.994	0.998	1.000	1.000
To Ult	0.903	0.992	0.998	1.000	1.000

Metropolitan All Sources and Companies

Countrywide Personal Automobile

Towing Incurred Losses

Incurred Losses, valued as of 3/31/2009						
Accident Year Ending	12 Months	24 Months	36 Months	48 Months	60 Months	72+ Months
3/31/2004	887,846	952,767	953,645	954,060	954,205	954,218
3/31/2005	801,386	845,704	846,555	846,909	847,094	
3/31/2006	766,865	812,763	814,314	814,463		
3/31/2007	797,917	850,784	852,149			
3/31/2008	884,376	939,466				
3/31/2009	912,465					

Accident Year Ending	LOSS DEVELOPMENT FACTORS				
	12-24M	24-36M	36-48M	48-60M	Over 60M
3/31/2004	1.073	1.001	1.000	1.000	1.000
3/31/2005	1.055	1.001	1.000	1.000	
3/31/2006	1.060	1.002	1.000		
3/31/2007	1.066	1.002			
3/31/2008	1.062				

Average Excl Hi/Lo	1.063	1.002	1.000	1.000	1.000
3 Years average	1.063	1.002	1.000	1.000	1.000
5 Years average	1.063	1.002	1.000	1.000	1.000
Selected LDF	1.063	1.002	1.000	1.000	1.000
To Ult	1.065	1.002	1.000	1.000	1.000

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - NAII Fast Track Data - 4 Quarters Rolling Calendar Year Paid Losses

Bodily Injury							
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change	
Mar-05	1.16	N/A	8,293	N/A	95.91	N/A	
Jun-05	1.14	N/A	8,408	N/A	95.51	N/A	
Sep-05	1.12	N/A	8,597	N/A	96.67	N/A	
Dec-05	1.08	N/A	8,710	N/A	94.24	N/A	
Mar-06	1.04	-10.4%	8,958	8.0%	92.87	-3.2%	
Jun-06	1.02	-9.9%	9,158	8.9%	93.72	-1.9%	
Sep-06	1.01	-10.6%	9,045	5.2%	90.94	-5.9%	
Dec-06	1.00	-7.4%	9,099	4.5%	91.12	-3.3%	
Mar-07	1.01	-2.8%	8,849	-1.2%	89.15	-4.0%	
Jun-07	1.01	-1.6%	8,613	-6.0%	86.70	-7.5%	
Sep-07	0.99	-1.9%	8,707	-3.7%	85.88	-5.6%	
Dec-07	0.97	-2.7%	8,683	-4.6%	84.64	-7.1%	
Mar-08	0.95	-5.5%	9,104	2.9%	86.71	-2.7%	
Jun-08	0.94	-6.7%	9,424	9.4%	88.48	2.0%	
Sep-08	0.93	-6.0%	9,635	10.7%	89.29	4.0%	
Dec-08	0.92	-6.1%	9,546	9.9%	87.42	3.3%	
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared	
2 points	-4.7%	1.0000	-3.6%	1.0000	-8.1%	1.0000	
3 points	-4.8%	0.9995	2.6%	0.3352	-2.4%	0.3177	
4 points	-5.1%	0.9982	6.8%	0.7306	1.4%	0.1137	
6 points	-6.0%	0.9880	9.7%	0.8830	3.1%	0.5414	
8 points	-5.8%	0.9840	6.8%	0.7721	0.6%	0.0368	
12 points	-4.3%	0.9337	2.0%	0.2316	-2.4%	0.4615	
16 points	-5.6%	0.9375	2.8%	0.5547	-3.0%	0.7404	
Hist. Selected	-4.8%		4.0%		-1.0%		
Proj. Selected	-4.8%		4.0%		-1.0%		

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - NAII Fast Track Data - 4 Quarters Rolling Calendar Year Paid Losses

Property Damage							
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change	
Mar-05	3.37	N/A	2,575	N/A	86.67	N/A	
Jun-05	3.39	N/A	2,572	N/A	87.13	N/A	
Sep-05	3.39	N/A	2,590	N/A	87.67	N/A	
Dec-05	3.35	N/A	2,624	N/A	87.95	N/A	
Mar-06	3.30	-1.9%	2,636	2.4%	87.01	0.4%	
Jun-06	3.24	-4.4%	2,673	3.9%	86.54	-0.7%	
Sep-06	3.21	-5.3%	2,714	4.8%	87.04	-0.7%	
Dec-06	3.23	-3.7%	2,712	3.3%	87.52	-0.5%	
Mar-07	3.23	-2.2%	2,724	3.3%	87.96	1.1%	
Jun-07	3.24	0.2%	2,732	2.2%	88.62	2.4%	
Sep-07	3.24	0.9%	2,752	1.4%	89.09	2.4%	
Dec-07	3.23	0.1%	2,771	2.2%	89.54	2.3%	
Mar-08	3.19	-1.1%	2,796	2.7%	89.32	1.5%	
Jun-08	3.14	-3.2%	2,815	3.0%	88.37	-0.3%	
Sep-08	3.09	-4.4%	2,788	1.3%	86.28	-3.2%	
Dec-08	3.02	-6.6%	2,801	1.1%	84.50	-5.6%	
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared	
2 points	-9.7%	1.0000	1.9%	1.0000	-8.0%	1.0000	
3 points	-7.7%	0.9743	-1.0%	0.2630	-8.6%	0.9984	
4 points	-7.2%	0.9848	-0.2%	0.0169	-7.3%	0.9784	
6 points	-5.6%	0.9435	1.3%	0.5588	-4.3%	0.7907	
8 points	-3.8%	0.8147	1.8%	0.8129	-2.1%	0.4198	
12 points	-2.2%	0.6763	2.1%	0.9093	-0.1%	0.0039	
16 points	-2.4%	0.8414	2.6%	0.9494	0.1%	0.0034	
Hist. Selected	-3.0%		2.5%		-0.6%		
Proj. Selected	-3.0%		2.5%		-0.6%		

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

No Fault							
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change	
Jun-05	0.67	N/A	1,608	N/A	10.80	N/A	
Sep-05	0.80	N/A	1,671	N/A	13.39	N/A	
Dec-05	0.78	N/A	2,305	N/A	17.88	N/A	
Mar-06	0.81	N/A	2,533	N/A	20.45	N/A	
Jun-06	0.68	1.7%	2,731	69.8%	18.64	72.7%	
Sep-06	0.53	-34.2%	3,584	114.5%	18.89	41.1%	
Dec-06	0.46	-40.9%	3,267	41.7%	14.98	-16.2%	
Mar-07	0.53	-34.2%	2,524	-0.4%	13.41	-34.5%	
Jun-07	0.33	-51.1%	3,383	23.9%	11.30	-39.4%	
Sep-07	0.58	10.4%	2,536	-29.2%	14.76	-21.9%	
Dec-07	0.90	96.1%	2,547	-22.1%	22.90	52.9%	
Mar-08	0.76	43.6%	2,896	14.7%	22.08	64.7%	
Jun-08	0.91	172.7%	2,877	-15.0%	26.19	131.8%	
Sep-08	0.74	26.7%	3,016	18.9%	22.23	50.6%	
Dec-08	0.45	-50.4%	3,428	34.6%	15.29	-33.2%	
Mar-09	0.53	-30.9%	3,294	13.8%	17.35	-21.4%	
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared	
2 points	94.2%	1.0000	-14.7%	1.0000	65.6%	1.0000	
3 points	-48.9%	0.4379	19.3%	0.4590	-39.1%	0.4306	
4 points	-57.6%	0.7424	23.8%	0.7453	-47.5%	0.7412	
6 points	-40.2%	0.6811	23.4%	0.8586	-26.2%	0.5107	
8 points	7.1%	0.0139	9.1%	0.1999	16.8%	0.1115	
12 points	6.6%	0.0362	1.8%	0.0168	8.5%	0.0873	
16 points	-4.1%	0.0299	14.1%	0.4484	9.5%	0.1730	
Hist. Selected	0.0%		6.0%		6.0%		
Proj. Selected	0.0%		6.0%		6.0%		

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - Met Data - 4 Quarters Rolling Calendar Year Paid Losses

Comprehensive							
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change	
Jun-05	5.21	N/A	415	N/A	21.60	N/A	
Sep-05	5.30	N/A	450	N/A	23.85	N/A	
Dec-05	5.11	N/A	564	N/A	28.79	N/A	
Mar-06	4.54	N/A	657	N/A	29.82	N/A	
Jun-06	4.49	-13.7%	788	89.9%	35.40	63.9%	
Sep-06	4.27	-19.6%	687	52.8%	29.32	22.9%	
Dec-06	4.04	-20.8%	582	3.2%	23.53	-18.3%	
Mar-07	4.17	-8.1%	653	-0.6%	27.25	-8.6%	
Jun-07	4.00	-11.1%	689	-12.6%	27.53	-22.2%	
Sep-07	4.31	1.1%	792	15.3%	34.17	16.6%	
Dec-07	4.39	8.5%	1,003	72.3%	44.00	87.0%	
Mar-08	4.65	11.5%	992	51.8%	46.12	69.3%	
Jun-08	5.00	25.3%	890	29.1%	44.53	61.8%	
Sep-08	5.11	18.3%	980	23.7%	50.01	46.3%	
Dec-08	5.36	22.3%	1,052	4.9%	56.45	28.3%	
Mar-09	5.19	11.7%	985	-0.7%	51.19	11.0%	
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared	
2 points	-12.1%	1.0000	-23.1%	1.0000	-32.4%	1.0000	
3 points	3.5%	0.1219	1.2%	0.0067	4.8%	0.0349	
4 points	6.7%	0.5050	16.3%	0.5039	24.1%	0.5153	
6 points	15.9%	0.8454	2.1%	0.0329	18.4%	0.6787	
8 points	17.9%	0.9289	19.5%	0.5692	40.9%	0.8014	
12 points	9.8%	0.6825	19.6%	0.6469	31.3%	0.7130	
16 points	0.9%	0.0111	24.5%	0.8128	25.7%	0.7740	
Hist. Selected	6.0%		9.5%		16.1%		
Proj. Selected	6.0%		9.5%		16.1%		

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY**

**Personal Automobile
ARKANSAS**

Trend Analysis - NAII Fast Track Data - 4 Quarters Rolling Calendar Year Paid Losses

Collision							
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change	
Mar-05	5.42	N/A	3,092	N/A	167.64	N/A	
Jun-05	5.43	N/A	3,112	N/A	169.08	N/A	
Sep-05	5.41	N/A	3,103	N/A	167.95	N/A	
Dec-05	5.34	N/A	3,142	N/A	167.67	N/A	
Mar-06	5.24	-3.4%	3,115	0.7%	163.15	-2.7%	
Jun-06	5.16	-5.0%	3,137	0.8%	161.95	-4.2%	
Sep-06	5.16	-4.6%	3,143	1.3%	162.33	-3.3%	
Dec-06	5.20	-2.5%	3,128	-0.4%	162.70	-3.0%	
Mar-07	5.24	0.0%	3,184	2.2%	166.72	2.2%	
Jun-07	5.26	2.0%	3,165	0.9%	166.64	2.9%	
Sep-07	5.26	1.8%	3,171	0.9%	166.68	2.7%	
Dec-07	5.25	0.9%	3,185	1.8%	167.14	2.7%	
Mar-08	5.22	-0.3%	3,246	1.9%	169.50	1.7%	
Jun-08	5.18	-1.6%	3,285	3.8%	170.18	2.1%	
Sep-08	5.17	-1.6%	3,278	3.4%	169.49	1.7%	
Dec-08	5.13	-2.3%	3,304	3.7%	169.41	1.4%	
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared	
2 points	-3.3%	1.0000	3.2%	1.0000	-0.2%	1.0000	
3 points	-2.0%	0.8863	1.2%	0.5056	-0.9%	0.8280	
4 points	-2.3%	0.9543	2.1%	0.7997	-0.2%	0.1218	
6 points	-2.0%	0.9655	3.5%	0.9042	1.5%	0.6227	
8 points	-1.3%	0.7926	2.7%	0.8516	1.3%	0.7482	
12 points	-0.2%	0.0645	2.2%	0.8898	1.9%	0.8648	
16 points	-1.2%	0.5745	1.7%	0.8657	0.5%	0.1273	
Hist. Selected	-2.0%		3.0%		0.9%		
Proj. Selected	-2.0%		3.0%		0.9%		

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

ARKANSAS Personal Automobile
Determination of Statewide Trend

<u>Coverage</u>	<u>Accident Year Ending</u>	<u>Historical Trend Factor</u>			<u>Projected Trend Factor</u>		
		<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
Bodily Injury	3/31/2005	0.821	1.170	0.961	0.922	1.066	0.984
	3/31/2006	0.863	1.125	0.971	0.922	1.066	0.984
	3/31/2007	0.906	1.082	0.980	0.922	1.066	0.984
	3/31/2008	0.952	1.040	0.990	0.922	1.066	0.984
	3/31/2009	1.000	1.000	1.000	0.922	1.066	0.984
	Selected Annual Rate	-4.8%	4.0%	-1.0%	-4.8%	4.0%	-1.0%
Property Damage	3/31/2005	0.885	1.104	0.977	0.951	1.041	0.991
	3/31/2006	0.913	1.077	0.983	0.951	1.041	0.991
	3/31/2007	0.941	1.051	0.989	0.951	1.041	0.991
	3/31/2008	0.970	1.025	0.994	0.951	1.041	0.991
	3/31/2009	1.000	1.000	1.000	0.951	1.041	0.991
	Selected Annual Rate	-3.0%	2.5%	-0.6%	-3.0%	2.5%	-0.6%
Medical Expenses	3/31/2005	0.821	1.170	0.961	0.922	1.066	0.984
	3/31/2006	0.863	1.125	0.971	0.922	1.066	0.984
	3/31/2007	0.906	1.082	0.980	0.922	1.066	0.984
	3/31/2008	0.952	1.040	0.990	0.922	1.066	0.984
	3/31/2009	1.000	1.000	1.000	0.922	1.066	0.984
	Selected Annual Rate	-4.8%	4.0%	-1.0%	-4.8%	4.0%	-1.0%
No Fault	3/31/2005	1.000	1.262	1.262	1.000	1.100	1.100
	3/31/2006	1.000	1.191	1.191	1.000	1.100	1.100
	3/31/2007	1.000	1.124	1.124	1.000	1.100	1.100
	3/31/2008	1.000	1.060	1.060	1.000	1.100	1.100
	3/31/2009	1.000	1.000	1.000	1.000	1.100	1.100
	Selected Annual Rate	0.0%	6.0%	6.0%	0.0%	6.0%	6.0%
Uninsured Motorist Bodily Injury	3/31/2005	0.821	1.170	0.961	0.922	1.066	0.984
	3/31/2006	0.863	1.125	0.971	0.922	1.066	0.984
	3/31/2007	0.906	1.082	0.980	0.922	1.066	0.984
	3/31/2008	0.952	1.040	0.990	0.922	1.066	0.984
	3/31/2009	1.000	1.000	1.000	0.922	1.066	0.984
	Selected Annual Rate	-4.8%	4.0%	-1.0%	-4.8%	4.0%	-1.0%
Uninsured Motorist Property Damage	3/31/2005	0.922	1.126	1.038	0.967	1.050	1.015
	3/31/2006	0.941	1.093	1.028	0.967	1.050	1.015
	3/31/2007	0.960	1.061	1.019	0.967	1.050	1.015
	3/31/2008	0.980	1.030	1.009	0.967	1.050	1.015
	3/31/2009	1.000	1.000	1.000	0.967	1.050	1.015
	Selected Annual Rate	-2.0%	3.0%	0.9%	-2.0%	3.0%	0.9%
Comprehensive	3/31/2005	1.262	1.438	1.815	1.100	1.160	1.277
	3/31/2006	1.191	1.313	1.564	1.100	1.160	1.277
	3/31/2007	1.124	1.199	1.347	1.100	1.160	1.277
	3/31/2008	1.060	1.095	1.161	1.100	1.160	1.277
	3/31/2009	1.000	1.000	1.000	1.100	1.160	1.277
	Selected Annual Rate	6.0%	9.5%	16.1%	6.0%	9.5%	16.1%
Collision	3/31/2005	0.922	1.126	1.038	0.967	1.050	1.015
	3/31/2006	0.941	1.093	1.028	0.967	1.050	1.015
	3/31/2007	0.960	1.061	1.019	0.967	1.050	1.015
	3/31/2008	0.980	1.030	1.009	0.967	1.050	1.015
	3/31/2009	1.000	1.000	1.000	0.967	1.050	1.015
	Selected Annual Rate	-2.0%	3.0%	0.9%	-2.0%	3.0%	0.9%
Towing	3/31/2005	1.000	1.000	1.000	1.000	1.000	1.000
	3/31/2006	1.000	1.000	1.000	1.000	1.000	1.000
	3/31/2007	1.000	1.000	1.000	1.000	1.000	1.000
	3/31/2008	1.000	1.000	1.000	1.000	1.000	1.000
	3/31/2009	1.000	1.000	1.000	1.000	1.000	1.000
	Selected Annual Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

*Please note: The selections for Bodily Injury were applied to Medical Expense and Uninsured Motorist Bodily Injury. The selections for Collision were applied to Uninsured Motorist Property Damage.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Bodily Injury Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	BI Earned Exposure	Earned Prem at Current Rate Level	Average Earned Premium	Percent Change Previous
Mar-05	996	262,818	263.92	----
Mar-06	1,602	348,565	217.63	-17.5%
Mar-07	2,804	579,933	206.79	-5.0%
Mar-08	3,723	764,821	205.44	-0.7%
Mar-09	4,087	811,519	198.58	-3.3%
2-Point Fit:				-3.3%
3-Point Fit:				-2.0%
4-Point Fit:				-2.8%
5-Point Fit:				-6.1%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-05	0.885	0.951
Mar-06	0.913	0.951
Mar-07	0.941	0.951
Mar-08	0.970	0.951
Mar-09	1.000	0.951

Selected Historical Fit:	-3.0%
Selected Projected Fit:	-3.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Property Damage Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	PD Earned Exposure	Earned Prem at Current Rate Level	Average Earned Premium	Percent Change Previous
Mar-05	996	186,332	187.11	---
Mar-06	1,602	260,790	162.82	-13.0%
Mar-07	2,804	425,757	151.82	-6.8%
Mar-08	3,723	550,955	147.99	-2.5%
Mar-09	4,086	588,789	144.08	-2.6%
2-Point Fit:				-2.6%
3-Point Fit:				-2.6%
4-Point Fit:				-3.8%
5-Point Fit:				-6.0%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-05	0.878	0.948
Mar-06	0.907	0.948
Mar-07	0.937	0.948
Mar-08	0.968	0.948
Mar-09	1.000	0.948

Selected Historical Fit:	-3.2%
Selected Projected Fit:	-3.2%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Medical Payments Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	MED Earned Exposure	Earned Prem at Current Rate Level	Average Earned Premium	Percent Change Previous
Mar-05	-	-	-	----
Mar-06	13	486	36.44	----
Mar-07	79	2,394	30.31	-16.8%
Mar-08	144	4,271	29.65	-2.2%
Mar-09	188	5,564	29.56	-0.3%
2-Point Fit:				-0.3%
3-Point Fit:				-1.2%
4-Point Fit:				-6.3%
5-Point Fit:				----

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-05	0.867	0.943
Mar-06	0.899	0.943
Mar-07	0.931	0.943
Mar-08	0.965	0.943
Mar-09	1.000	0.943

Selected Historical Fit:	-3.5%
Selected Projected Fit:	-3.5%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 No Fault Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	NF Earned Exposure	Earned Prem at Current Rate Level	Average Earned Premium	Percent Change Previous
Mar-05	822	41,260	50.20	----
Mar-06	1,362	43,028	31.58	-37.1%
Mar-07	2,448	67,572	27.61	-12.6%
Mar-08	3,279	83,301	25.41	-8.0%
Mar-09	3,608	86,216	23.90	-5.9%
2-Point Fit:				-5.9%
3-Point Fit:				-7.0%
4-Point Fit:				-8.8%
5-Point Fit:				-15.6%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-05	0.781	0.904
Mar-06	0.831	0.904
Mar-07	0.884	0.904
Mar-08	0.940	0.904
Mar-09	1.000	0.904

Selected Historical Fit:	-6.0%
Selected Projected Fit:	-6.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Uninsured/Underinsured Motorists Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	UM/UIM Earned Exposure	Earned Prem at Current Rate Level	Average Earned Premium	Percent Change Previous
Mar-05	899	70,659	78.56	----
Mar-06	1,493	108,183	72.44	-7.8%
Mar-07	2,682	196,868	73.40	1.3%
Mar-08	3,583	265,109	74.00	0.8%
Mar-09	3,944	285,916	72.50	-2.0%
2-Point Fit:				-2.0%
3-Point Fit:				-0.6%
4-Point Fit:				0.1%
5-Point Fit:				-1.4%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-05	0.980	0.992
Mar-06	0.985	0.992
Mar-07	0.990	0.992
Mar-08	0.995	0.992
Mar-09	1.000	0.992

Selected Historical Fit:	-0.5%
Selected Projected Fit:	-0.5%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Uninsured Motorists Property Damage Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	UMPD Earned Exposure	Earned Prem at Current Rate Level	Average Earned Premium	Percent Change Previous
Mar-05	470	7,842	16.69	---
Mar-06	1,008	13,954	13.84	-17.1%
Mar-07	2,042	27,711	13.57	-2.0%
Mar-08	2,900	39,335	13.56	-0.1%
Mar-09	3,298	43,306	13.13	-3.2%
2-Point Fit:				-3.2%
3-Point Fit:				-1.6%
4-Point Fit:				-1.6%
5-Point Fit:				-4.9%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-05	0.904	0.959
Mar-06	0.927	0.959
Mar-07	0.951	0.959
Mar-08	0.975	0.959
Mar-09	1.000	0.959

Selected Historical Fit:	-2.5%
Selected Projected Fit:	-2.5%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Comprehensive Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	Comp. Earned Exposure	Earned Prem at Current Rate Level	Average Earned Premium	Percent Change Previous
Mar-05	714	110,753	155.02	----
Mar-06	1,146	139,900	122.04	-21.3%
Mar-07	2,134	257,662	120.71	-1.1%
Mar-08	2,947	351,784	119.38	-1.1%
Mar-09	3,273	383,440	117.16	-1.9%
2-Point Fit:				-1.9%
3-Point Fit:				-1.5%
4-Point Fit:				-1.3%
5-Point Fit:				-5.7%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-05	0.938	0.974
Mar-06	0.953	0.974
Mar-07	0.968	0.974
Mar-08	0.984	0.974
Mar-09	1.000	0.974

Selected Historical Fit:	-1.6%
Selected Projected Fit:	-1.6%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Collision Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	Coll. Earned Exposure	Earned Prem at Current Rate Level	Average Earned Premium	Percent Change Previous
Mar-05	701	243,126	346.81	----
Mar-06	1,130	332,629	294.24	-15.2%
Mar-07	2,095	623,260	297.55	1.1%
Mar-08	2,889	878,256	303.96	2.2%
Mar-09	3,192	977,254	306.15	0.7%
2-Point Fit:				0.7%
3-Point Fit:				1.4%
4-Point Fit:				1.4%
5-Point Fit:				-2.1%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-05	1.041	1.016
Mar-06	1.030	1.016
Mar-07	1.020	1.016
Mar-08	1.010	1.016
Mar-09	1.000	1.016

Selected Historical Fit:	1.0%
Selected Projected Fit:	1.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Towing Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	TOW Earned Exposure	Earned Prem at Current Rate Level	Average Earned Premium	Percent Change Previous
Mar-05	714	2,783	3.90	---
Mar-06	1,146	3,880	3.39	-13.1%
Mar-07	2,133	7,058	3.31	-2.4%
Mar-08	2,945	9,592	3.26	-1.5%
Mar-09	3,274	10,620	3.24	-0.6%
2-Point Fit:				-0.6%
3-Point Fit:				-1.1%
4-Point Fit:				-1.5%
5-Point Fit:				-4.0%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-05	1.000	1.000
Mar-06	1.000	1.000
Mar-07	1.000	1.000
Mar-08	1.000	1.000
Mar-09	1.000	1.000

Selected Historical Fit:	0.0%
Selected Projected Fit:	0.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2008), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (5/22/2010).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Catastrophe Allowance
 ARKANSAS
 Comprehensive

Loss Data as of: 03/2009

Accident <u>Year</u>	A Comprehensive Loss and ALAE <u>excl Catastrophe</u>	B Comprehensive Catastrophe Loss and ALAE <u>Loss and ALAE</u>	C Comprehensive Loss and ALAE <u>incl Catastrophe</u>	D=1+(B/A) Cat/Non-Cat <u>Provision</u>
20021	\$56,782	\$1,090	\$57,872	1.019
20031	\$38,024	\$6,376	\$44,400	1.168
20041	\$36,128	\$0	\$36,128	1.000
20051	\$14,417	\$2,861	\$17,278	1.198
20061	\$35,350	\$148,862	\$184,213	5.211
20071	\$62,620	\$0	\$62,620	1.000
20081	\$133,391	\$24,122	\$157,512	1.181
20091	\$152,622	\$253,237	\$405,859	2.659
			8 Year Average:	1.825
			Selected Catastrophe Provision:	1.600

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Automobile

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 15.0% 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 provisions of 1% for Personal Automobile Liability and 9.5% for Personal Automobile Physical Damage achieve a 14.9% 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)	5.5%
e. Return on Investment (After-Tax) [5.5% x (1 - Tax Rate on Investment Income)]	4.9%
f. Tax Rate on Underwriting Profit	35.0%

2. Profit Provision Calculation

	<u>Liability</u>	<u>Physical Damage</u>
a. Investment Income From UPR and Loss Reserve	\$6.10	\$0.40
b. Investment Income From Equity [1.c. x 1.e.]	\$3.27	\$3.27
c. Underwriting Profit (After Tax) [100 x 2.h. x (1 - 1.f.)]	\$0.63	\$6.18
d. Overall Profit [a + b+ c]	\$10.00	\$9.85
e. Weights	53.5%	46.5%
f. Combined Auto Coverages		9.93
g. Expected Return on Equity		14.9%
h. Underwriting Profit Provision (Pre-Tax)	1.0%	9.5%

Note: Target Combined Auto Coverages Return is (as % of Equity)	15.0%
Target Combined Auto Coverages Return is (as \$ Per \$100 of Premium)	\$10.00

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Automobile

Expense History and Selections

1. Variable Expenses - vary directly with premium.

	2005 <u>(000's)</u>	2006 <u>(000's)</u>	2007 <u>(000's)</u>	<u>Selection</u>	
				<u>Liability</u>	<u>Phys. Dam.</u>
a. Direct Premiums Written	\$4,256	\$4,961	\$5,274		
b. Direct Commission & Brokerage	\$531 12.5%	\$578 11.6%	\$573 10.9%	11.70%	11.70%
c. Taxes, Licenses, and Fees	-----	-----	-----	2.84%	3.34%
d. Underwriting Profit Provision				0.97%	9.50%
e. Statewide Variable Expense Provision (b + c + d)				15.51%	24.54%

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.

	2005 <u>(000's)</u>	2006 <u>(000's)</u>	2007 <u>(000's)</u>	<u>Selection</u>	
a. Direct Premiums Earned	\$3,777	\$4,692	\$5,245		
b. Other Acquisition	\$496 13.1%	\$643 13.7%	\$639 12.2%	13.0%	
c. General Expense	\$138 3.6%	\$191 4.1%	\$205 3.9%	3.9%	
d. Guaranty Fund Assessment not recouped	\$0	\$0	\$0	N/A 0.0%	
e. Flat Expense Provision (b + c + d)				16.9%	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Automobile

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)

	<u>Liability</u>		<u>Phys. Dam.</u>	
	2006	2007	2006	2007
	(000's)	(000's)	(000's)	(000's)
(1) Direct Losses Incurred	\$1,573	\$2,281	\$1,236	\$868
(2) ALAE	\$95	\$149	\$103	\$57
(3) Loss & ALAE [(1) + (2)]	\$1,668	\$2,430	\$1,338	\$924
(4) ULAE	\$246	\$258	\$159	\$149
[(4) / (3)]	14.8%	10.6%	11.9%	16.2%
(5) Selected ULAE Factor		1.127		1.140

4. Development of Statewide Permissible Loss Ratio

	<u>Liability</u>	<u>Phys. Dam.</u>
a. Variable Expense Provision (1.e.)	15.5%	24.5%
b. Flat Expense Provision (2.e.)	16.9%	16.9%
c. Permissible Loss and LAE Ratio (100% - a - b)	67.6%	58.6%
d. ULAE Factor (3.b.(5))	1.127	1.140
e. Permissible Loss and ALAE Ratio (c / d)	60.0%	51.4%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS

AUTOMOBILE LIABILITY

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

A. Unearned Premium Reserve	
1. Direct Earned Premium for Calendar Year 2007	\$2,804,317
2. Mean Unearned Premium (1) x 0.346	\$969,740
3. Deduction for Prepaid Expenses	
Commission and Brokerage Expense	11.7%
Taxes, Licenses, and Fees	2.8%
50% of Statewide Flat Expense	8.5%
Total	23.0%
4. (2) x (3) Total	\$222,943
5. Net Subject to Invest (2) - (4)	\$746,797
B. Delayed Remission of Premium (Agents' Balances)	
1. Direct Earned Premium (A.1.)	\$2,804,317
2. Average Agents' Balances	22.3%
3. Delayed Remission (1) x (2)	\$625,478
C. Loss Reserve	
1. Direct Earned Premium (A.1.)	\$2,804,317
2. Expected Incurred Loss and Loss Adjustment Expense (1) x 67.6% (permissible loss ratio)	\$1,895,438
3. Expected Mean Loss Reserves (2) x 1.756	\$3,328,389
D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.)	\$3,449,707
E. Average Rate of Return	5.5%
F. Investment Earnings on Net Subject to Investment (D) x (E)	\$189,734
G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.)	6.8%
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x (1 - 0.104)	6.1%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS

AUTOMOBILE PHYSICAL DAMAGE

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

A. Unearned Premium Reserve	
1. Direct Earned Premium for Calendar Year 2007	\$2,441,093
2. Mean Unearned Premium (1) x 0.343	\$838,230
3. Deduction for Prepaid Expenses	
Commission and Brokerage Expense	11.7%
Taxes, Licenses, and Fees	3.3%
50% of Statewide Flat Expense	8.5%
Total	23.5%
4. (2) x (3) Total	\$196,900
5. Net Subject to Invest (2) - (4)	\$641,330
B. Delayed Remission of Premium (Agents' Balances)	
1. Direct Earned Premium (A.1.)	\$2,441,093
2. Average Agents' Balances (includes Outstanding Written Premium)	22.3%
3. Delayed Remission (1) x (2)	\$544,464
C. Loss Reserve	
1. Direct Earned Premium (A.1.)	\$2,441,093
2. Expected Incurred Loss and Loss Adjustment Expense	\$1,429,504
(1) x 58.6% (permissible loss ratio)	
3. Expected Mean Loss Reserves	\$127,226
(2) x 0.089	
D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.)	\$224,092
E. Average Rate of Return	5.5%
F. Investment Earnings on Net Subject to Investment (D) x (E)	\$12,325
G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.)	0.5%
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x (1 - 0.104)	0.4%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**PRIVATE PASSENGER AUTOMOBILE INSURANCE
ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line A.1.

Liability: Direct earned premiums for Private Passenger Liability and No-Fault (if applicable) for the calendar year ending December 31, 2007.

Physical Damage: Direct earned premiums for Private Passenger Physical Damage for the calendar year ending December 31, 2007.

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 2007 for Private Passenger Automobile Liability and Physical Damage insurance.

IN THOUSANDS OF DOLLARS

	<u>Liability</u>	<u>Physical Damage</u>
1. Direct Earned Premium for Calendar Year 2007	\$1,230,109	\$882,405
2. Direct Unearned Premium Reserve as of 12/31/2006	\$425,793	\$299,813
3. Direct Unearned Premium Reserve as of 12/31/2007	\$424,957	\$306,193
4. Mean Unearned Premium Reserve [(2)+(3)]/2	\$425,375	\$303,003
5. Ratio (4) / (1)	0.346	0.343

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 Automobile 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

**PRIVATE PASSENGER AUTOMOBILE 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. Automobile Direct Earned Premium for Calendar Year 2007	\$2,112,514
2. Automobile Direct Agents' Balances as of 12/31/2006	\$461,650
3. Automobile Direct Agents' Balances as of 12/31/2007	\$468,150
4. Mean Agents' Balances [(2)+(3)]/2	\$464,900
5. Ratio [(4)/(1)]	0.220
6. All Lines Net Earned Premium for Calendar Year 2007	\$2,973,444
7. All Lines Agents' Balances Charged Off as of 12/31/2006	\$8,722
8. All Lines Agents' Balances Charged Off as of 12/31/2007	\$8,950
9. Mean Agents' Balances Charged Off [(7)+(8)]/2	\$8,836
10. Ratio [(9)/(6)]	0.003
11. Total [(5) + (10)]	0.223

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

**PRIVATE PASSENGER AUTOMOBILE INSURANCE
ESTIMATED INVESTMENT EARNINGS ON
UNEARNED PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line C.3.

The expected mean loss reserve is determined by multiplying the expected incurred losses in line C.2 by the average countrywide ratio of the mean loss and loss adjustment expense reserves to the incurred losses and loss adjustment expenses in 2006 and 2007.

	<u>IN THOUSANDS OF DOLLARS</u>	
	<u>Liability</u>	<u>Physical Damage</u>
1. Incurred Losses for Calendar Year 2006	\$791,506	\$485,838
2. Incurred Losses for Calendar Year 2007	\$844,344	\$494,353
3. Loss Reserves as of 12/31/2005	\$1,482,707	\$50,247
4. Loss Reserves as of 12/31/2006	\$1,434,654	\$44,494
5. Loss Reserves as of 12/31/2007	\$1,384,739	\$34,953
6. Mean Loss Reserve: 2006 [(3)+(4)]/2	\$1,458,681	\$47,371
7. Mean Loss Reserve: 2007 [(4)+(5)]/2	\$1,409,697	\$39,724
8. 2006 Ratio (6) / (1)	1.843	0.098
9. 2007 Ratio (7) / (2)	1.670	0.080
10. Average of 2006 and 2007 ratios	1.756	0.089
11. Selected Ratio	1.756	0.089

Line E

The rate of return is based on the ratio of net investment income earned and net realized capital gains (or losses) to mean cash and invested assets for 2007. For informational purposes, corresponding rates of return for the last five years are shown in the following chart.

<u>IN THOUSANDS OF DOLLARS</u>							
Year	Invested Assets	Mean Cash & Invested Assets	Net Investment Income Earned	Rate of Return	Net Realized Capital Gains (or Losses)	Rate of Return	Total Rate of Return
2002	\$3,804,578						
2003	\$4,065,696	\$3,935,137	\$220,053	5.6%	(\$6,675)	-0.2%	5.4%
2004	\$4,213,697	\$4,139,697	\$234,054	5.7%	(\$2,637)	-0.1%	5.6%
2005	\$4,272,769	\$4,243,233	\$227,103	5.4%	(\$6,801)	-0.2%	5.2%
2006	\$4,282,877	\$4,277,823	\$240,225	5.6%	\$935	0.0%	5.6%
2007	\$4,291,345	\$4,287,111	\$243,737	5.7%	(\$888)	0.0%	5.7%
				Selected Rate of Return:	5.50%	0.0%	5.5%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

**PRIVATE PASSENGER AUTOMOBILE 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 2007.

	<u>Investment Income Earned</u> <u>(IN THOUSANDS OF DOLLARS)</u>	<u>Federal</u> <u>Income</u> <u>Tax Rate</u>
Bonds		
Taxable	\$29,561	35.0%
Non-Taxable	\$178,559	5.25%
Total	\$208,120	9.5%
Stocks		
Preferred	\$30,944	14.2% *
Common	\$1,797	14.2% *
All Other		
Mortgage Loans on Real Estate	\$0	
Real Estate	\$1,916	
Cash/Short-term Investments	\$581	
All Other	\$4,308	
Total	\$6,805	35.0%
Total	\$247,666	10.8%
Investment Deductions	\$3,695	35.0%
Net Investment Income Earned	\$243,971	10.4%

* 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 & Casualty Insurance Company
Metropolitan Casualty Insurance Company

Arkansas Private Passenger Automobile

Bodily Injury Limit	Earned Exposures	Earned Premium	Incurred Losses	Incurred Claims	Loss Ratio	Relative Loss Ratio	Credibility	Cred Weighted Indicated Change	Current Limit Factor	Indicated Limit Factor	Proposed Limit Factor	Limit Factor Change
25/50	346	203,060	183,474	30	90.4%	1.276	0.167	1.046	1.53	1.60	1.60	4.6%
50/100	730	296,022	268,491	23	90.7%	1.281	0.146	1.041	1.74	1.81	1.80	3.4%
100 CSL	44	26,156	10,396	2	39.7%	0.561	0.043	0.981	2.02	1.98	2.02	0.0%
100/300	1,754	672,978	263,015	39	39.1%	0.552	0.190	0.915	2.11	1.93	2.04	-3.3%
300 CSL	603	287,191	455,333	14	158.5%	2.240	0.114	1.141	2.43	2.77	2.43	0.0%
250/500	335	149,012	25,755	5	17.3%	0.244	0.068	0.949	2.70	2.56	2.56	-5.2%
500 CSL	273	140,803	50,233	5	35.7%	0.504	0.068	0.966	2.97	2.87	2.97	0.0%
Total	4,085	1,775,222	1,256,697	118	70.8%	1.000	0.330	1.000	2.15		2.12	-1.2%

The loss experience data is for 3 accident years ending 3/31/2009

The earned exposures are for the most recent accident year ending 3/31/2009 and are used in calculating the total average limit factors

The formula used to calculate the credibility factor was $Z = \text{Square root } (C/K)$, where C = Claim count
and the credibility constant K = 1082 claims

**Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company**

Arkansas Auto

Zip Code Changes

ADDITIONS

Zip Code
72019

Territory
12