

SERFF Tracking Number: METX-G126714185 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number: EFT \$250
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Filing at a Glance

Companies: Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company

Product Name: Tiering	SERFF Tr Num: METX-G126714185	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed-Filed	State Tr Num: EFT \$250
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: AR00092CG00099	State Status: Fees verified and received
Filing Type: Rate/Rule		Reviewer(s): Alexa Grissom, Betty Montesi
	Author: Richard Collard	Disposition Date: 08/10/2010
	Date Submitted: 07/09/2010	Disposition Status: Filed
Effective Date Requested (New): 08/31/2010		Effective Date (New): 08/31/2010
Effective Date Requested (Renewal): 10/05/2010		Effective Date (Renewal): 10/05/2010

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
Project Number: AR00092CG00099	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/10/2010	
State Status Changed: 07/13/2010	Deemer Date:
Created By: Richard Collard	Submitted By: Richard Collard
Corresponding Filing Tracking Number:	
Filing Description:	
AR MPC MCAS Auto Rate/Rule Revision. Please refer to the Revision Summary for details.	

Company and Contact

Filing Contact Information

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

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

Filing Company Information

Metropolitan Property and Casualty Insurance Company
 700 Quaker Lane
 Warwick, RI 02887
 (401) 827-2000 ext. [Phone]

 Metropolitan Casualty Insurance Company
 700 Quaker Lane
 Warwick, RI 02887
 (401) 827-2000 ext. [Phone]

CoCode: 26298 State of Domicile: Rhode Island
 Group Code: 241 Company Type: Property and Casualty
 Group Name: Metropolitan Property and Casualty Insurance Company
 State ID Number:
 FEIN Number: 13-2725441

CoCode: 40169 State of Domicile: Rhode Island
 Group Code: 241 Company Type: Property and Casualty
 Group Name: Metropolitan Property and Casualty Insurance Company
 State ID Number:
 FEIN Number: 05-0393243

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$250.00	07/09/2010	37846448
Metropolitan Casualty Insurance Company	\$0.00	07/09/2010	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/10/2010	08/10/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/05/2010	08/05/2010	Richard Collard	08/06/2010	08/06/2010
Pending Industry Response	Alexa Grissom	07/13/2010	07/13/2010	Richard Collard	07/26/2010	07/26/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	APCS MPC and APCS MCAS - Separate Excel Versions 080510	Richard Collard	08/05/2010	08/05/2010
Supporting Document	APCS MPC and APCS MCAS - Separate Excel Versions	Richard Collard	08/04/2010	08/04/2010

SERFF Tracking Number: METX-G126714185 State: Arkansas
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 Company Tracking Number: AR00092CG00099
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /AR00092CG00099

Disposition

Disposition Date: 08/10/2010

Effective Date (New): 08/31/2010

Effective Date (Renewal): 10/05/2010

Status: Filed

Comment: In the future, please do not put NB or any text in the date or other numerical fields. The letters have to be manually removed for the system to accept the APCS.

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	5.700%	5.000%	\$167,605	2,202	\$3,352,102	%	%
Metropolitan Casualty Insurance Company	5.700%	5.000%	\$917	17	\$18,349	%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	5.700%
Overall Percentage Rate Impact For This Filing	5.000%
Effect of Rate Filing-Written Premium Change For This Program	\$168,522

SERFF Tracking Number: METX-G126714185 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number: EFT \$250
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Effect of Rate Filing - Number of Policyholders Affected

2,219

SERFF Tracking Number: METX-G126714185 State: Arkansas
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 Company, ...
 Company Tracking Number: AR00092CG00099
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 Product Name: Tiering
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Revision Summary		Yes
Supporting Document	Rate Making Exhibits		Yes
Supporting Document	Objection Response (7-26-10)		Yes
Supporting Document (revised)	APCS MPC and APCS MCAS - Separate Excel Versions 080610		Yes
Supporting Document	APCS MPC and APCS MCAS - Separate Excel Versions 080510		Yes
Supporting Document	APCS MPC and APCS MCAS - Separate Excel Versions		Yes
Rate	Rating Steps		Yes
Rate	Semi-Annual Base Rates		Yes
Rate (revised)	Tier Assignment Rules - New Business		Yes
Rate	Tier Assignment Rules - New Business		Yes
Rate	Auto Manual Index		Yes
Rate	Rule 15 - MetRewards		Yes
Rate	Rule 19 - Driving Safety Course Discounts		Yes
Rate	Rule 35 - Agent Book Transfer Premium Capping		Yes
Rate	Rules 36-39 - Reserved for Future Use		Yes
Rate	Territory Pages		Yes
Rate	Vehicle Rating Group (VRG) Listing		Yes

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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/05/2010

Submitted Date 08/05/2010

Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. I have been advised only one date may be input in the date field. Please remove the renewal business date.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking Number: METX-G126714185 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$250
Company, ...
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/06/2010
Submitted Date 08/06/2010

Dear Alexa Grissom,

Comments:

We are responding to your Objection Letter dated 8/5/10.

Response 1

Comments: As requested we have removed the renewal business date from the MPC and MCAS APCS forms. Please find the revised excel versions attached.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS MPC and APCS MCAS - Separate Excel Versions 080610

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Regards,
Jackie Hattoy

Sincerely,
Richard Collard

SERFF Tracking Number: METX-G126714185 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$250
Company, ...
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/13/2010
Submitted Date 07/13/2010
Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing. Please advise if the applicant is advised of the cap for the agent transfer discount. Also, please define nonchargeable at-fault accident. Lastly, please advise if the Grand Protect policy form has been filed for approval and how it differs from other policies you may offer.

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

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

SERFF Tracking Number: METX-G126714185 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/26/2010
Submitted Date 07/26/2010

Dear Alexa Grissom,

Comments:

Thank you for your review of this filing.

Response 1

Comments: Please refer to attached revised rate pages and objection response answering questions to your letter dated July 13, 2010.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response (7-26-10)

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Tier Assignment Rules - New Rate Pages 26-30 Business		Replacement	
Previous Version			
Tier Assignment Rules - New Rate Pages 26-30 Business		Replacement	

Please contact me if you have any further questions.

Sincerely,

John Barney
State Filing Specialist

SERFF Tracking Number: METX-G126714185 *State:* Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance *State Tracking Number:* EFT \$250
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Company Tracking Number: AR00092CG00099
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Product Name: Tiering
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Sincerely,
Richard Collard

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First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$250
Company, ...
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Amendment Letter

Submitted Date: 08/05/2010

Comments:

Dear Ms. Grissom,

As requested, we are resubmitting separate unaltered excel versions of the APCS forms for MPC and MCAS.

Regards,

Jackie Hattoy

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: APCS MPC and APCS MCAS - Separate Excel Versions 080510

Comment:

AR A MPC 080510 Prem Comp Form.XLS

AR A MCAS 080510 Prem Comp Form.XLS

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Company, ...
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Amendment Letter

Submitted Date: 08/04/2010

Comments:

Dear Ms. Grissom,

As requested, I am providing you with separate per company excel versions of the APCS form in SERFF.

Regards,

Jackie Hattoy

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: APCS MPC and APCS MCAS - Separate Excel Versions

Comment:

APCS MetP&C 080410.XLS

APCS MetCas 080410.XLS

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 Product Name: Tiering
 Project Name/Number: /AR00092CG00099

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 05/20/2010
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	5.700%	5.000%	\$167,605	2,202	\$3,352,102	%	%
Metropolitan Casualty Insurance Company	5.700%	5.000%	\$917	17	\$18,349	%	%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 5.700%
Overall Percentage Rate Impact For This Filing: 5.000%

SERFF Tracking Number: METX-G126714185 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number: EFT \$250
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Effect of Rate Filing - Written Premium Change For This Program: \$168,522

Effect of Rate Filing - Number of Policyholders Affected: 2219

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 Company Tracking Number: AR00092CG00099
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 Product Name: Tiering
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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	Rating Steps	Rate Page 1-2	Replacement	AR_A_MPC_Rate Pages 1-2_083110.PDF
	Semi-Annual Base Rates	Rate Page 3	Replacement	AR_A_MPC_Rate Page 3_083110.PDF
	Tier Assignment Rules - New Business	Rate Pages 26-30	Replacement	AR A MPC MCAS 8 31 10 Rate Pages_Revised(pages 26-30).PDF
	Auto Manual Index	Rule Index	Replacement	AR MET P&C AUTO MANUAL-INDEX-08-2010.PDF
	Rule 15 - MetRewards	Rule Page 25	Replacement	AR MET P&C AUTO MANUAL-PAGE 25-08-2010-2.PDF
	Rule 19 - Driving Safety Course Discounts	Rule Page 29	Replacement	AR MET P&C AUTO MANUAL-PAGE 29-08-2010-3.PDF
	Rule 35 - Agent Book Transfer Premium Capping	Rule Page 42	New	AR MET P&C AUTO MANUAL-PAGE 42-08-2010-4.PDF

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Rules 36-39 - Reserved for Future Use	Rule Page 43	Replacement	AR MET P&C AUTO MANUAL-PAGE 43- 08-2010-5.PDF
Territory Pages	Rule Pages 74- 76	Replacement	AR MET P&C AUTO MANUAL-PAGES 74- 77-08-2010-6.PDF
Vehicle Rating Group (VRG) Listing	Rule Pages 1-22	Replacement	VRG Condensed List - Column 8 - 06- 2010.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 / 35
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	57	65	9	9	10	10	25	119	171	2
2	95	110	12	12	11	12	38	109	219	2
3	61	75	11	11	9	10	34	114	167	2
4	90	95	11	11	11	14	40	213	230	2
5	91	104	10	10	11	13	45	157	173	2
6	56	55	10	10	9	11	30	152	180	2
7	67	65	10	10	9	11	34	170	208	2
8	93	110	10	10	12	14	43	174	189	2
9	63	78	10	10	11	13	38	125	180	2
10	71	79	10	10	13	12	38	114	175	2
11	95	90	10	10	11	13	37	128	169	2
12	93	90	13	13	11	11	43	154	231	2
21	97	81	10	10	11	14	41	184	245	2
22	120	103	9	9	13	11	40	196	201	2
23	71	67	10	10	11	10	34	178	187	2
24	76	71	11	11	10	12	34	181	196	2
25	106	118	12	12	11	11	39	137	230	2
26	60	67	9	9	10	14	30	124	166	2
27	69	66	9	9	9	11	31	152	186	2
28	86	89	11	11	11	13	38	125	188	2
29	64	76	10	10	10	11	34	140	175	2
30	65	81	8	8	11	13	33	136	166	2
31	101	106	10	10	11	13	39	115	211	2

Personal Injury
Protection

Accidental Death Benefits 2
Income Disability Benefits 3

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	-2
Two violations	0	0	0
Three violations	0	0	0
Each additional violation over 3	1	3	2
2a Major violations in the past 5 years			
One violation	15	10	8
Two violations	20	18	16
Three violations	31	32	22
Each additional violation over 3	29	30	32
3 Each license suspension in the past 3 years	4	3	2
4 Presence of youth on policy			
Presence of youngest operator age < 18	2	2	1
Presence of youngest operator age 18-20	1	1	0
Presence of youngest operator age 21-24	1	1	0
5a Non-chargeable at fault accidents >= \$500 in the past 3 years			
One non-chargeable at fault accident	8	4	1
Two non-chargeable at fault accidents	15	10	6
Three non-chargeable at fault accidents	24	17	11
Each additional non-chargeable at fault accident over 3	31	22	16
5c Chargeable accidents in the past 3 years			
One chargeable accident	1	0	-1
Two chargeable accidents	0	1	0
Three chargeable accidents	9	10	7
Each chargeable accident over 3	18	16	12
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 year AND			
No at fault accidents in the past 1 year	-1	-1	-1
OR			
No at fault accidents in the past 2 years	-2	-2	-1
5f One at fault accident under \$500 in the past 3 years	5	4	3
Two at fault accidents under \$500 in the past 3 years	13	11	9
3+ at fault accidents under \$500 in the past 3 years	16	14	12
6 Violation or at fault accident in the past 3 years on operator licensed less than 5 years	6	6	6

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
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)			
No Driver >= 40			
State minimum or CSL state minimum or no prior insurance -- with need	3	3	3
> state minimum and < 50/100 or CSL < 100	3	3	3
50/100 or CSL = 100	0	0	0
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	0	0
100/300 or CSL = 300	-2	-2	-2
> 100/300 or CSL > 300	-2	-2	-2
Presence of Driver >= 40			
State minimum or CSL state minimum or no prior insurance -- with need	4	4	4
> state minimum and < 50/100 or CSL < 100	4	4	4
50/100 or CSL = 100	1	1	1
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
100/300 or CSL = 300	-2	-2	-2
> 100/300 or CSL > 300	-2	-2	-2
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 (PFM 01, 1A, 1B, 1G, 02, 2A, 2G, or 3A)	-1	0	0
7g Time with prior carrier >=3 years and < 6 years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
PFM Score Level DD - DW (PFM 2A)	-1	-1	-1
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-2	-2	-2
PFM Score Level GD - HW (PFM 4A or 4B)	-2	-2	-2
Time with prior carrier >= 6 years and < 10 years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
PFM Score Level DD - DW (PFM 2A)	-2	-2	-2
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-3	-3	-3
PFM Score Level GD - HW (PFM 4A or 4B)	-3	-3	-3
Time with prior carrier >= 10 years and < 16 years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
PFM Score Level DD - DW (PFM 2A)	-3	-3	-3
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-4	-4	-4
PFM Score Level GD - HW (PFM 4A or 4B)	-4	-4	-4

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
Time with prior carrier 16 or more years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-2	-2	-2
PFM Score Level DD - DW (PFM 2A)	-4	-4	-4
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-4	-4	-4
PFM Score Level GD - HW (PFM 4A or 4B)	-4	-4	-4
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>		
00	6	6	6
01	-6	-6	-6
02	3	3	3
03	8	8	8
04	15	15	15
09	6	6	6
1A	-8	-8	-8
1B	-5	-5	-5
1G	-6	-6	-6
2A	2	2	2
2B	6	6	6
2G	3	3	3
3A	3	3	3
3B	12	12	12
3D	8	8	8
3G	8	8	8
4A	17	17	17
4B	21	21	21
4D	15	15	15
4G	15	15	15
BD	-14	-14	-14
BH	-12	-12	-12
BL	-10	-10	-10
BP	-8	-8	-8
BT	-7	-7	-7
BW	-6	-6	-6
CD	-6	-6	-6
CH	-5	-5	-5
CL	-5	-5	-5
CP	-4	-4	-4
CT	-4	-4	-4
CW	-4	-4	-4
DD	-3	-3	-3
DG	-3	-3	-3
DJ	-3	-3	-3

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
DN	-2	-2	-2
DQ	-2	-2	-2
DT	-1	-1	-1
DW	-1	-1	-1
ED	2	2	2
EG	3	3	3
EJ	3	3	3
EN	4	4	4
EQ	5	5	5
ET	7	7	7
EW	7	7	7
FD	8	8	8
FG	10	10	10
FJ	11	11	11
FN	12	12	12
FQ	14	14	14
FT	15	15	15
FW	16	16	16
GD	17	17	17
GH	18	18	18
GL	20	20	20
GP	21	21	21
GT	22	22	22
HD	23	23	23
HH	24	24	24
HL	25	25	25
HP	27	27	27
HT	30	30	30
HW	36	36	36
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 (PFM 01, 1A, or 1G)	-2	-2	-2
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
PFM 1A	2	2	2
PFM 01	1	1	1
PFM 1G	1	1	1
12b Prior non-standard or AIP and minimum F/R limits	3	3	3
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	0	0	0
PFM Score Level DD - DW (PFM 2A)	0	0	0
PFM Score Level ED - HW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4A, 4B, 4D, or 4G)	1	1	1
PFM Score Level NF - NQ (PFM 00, 09, or 2B)	1	1	1

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
14 All operators licensed < 3 years	3	5	6
18 Presence of good student operator age 21-24, and prior insurance	-3	-3	-3
19 All vehicles are liability only*			
PFM Score Level BD - DW (PFM 01, 1A, 1B, 1G, or 2A)	9	7	5
PFM Score Level ED - HW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4A, 4B, 4D, or 4G)	5	4	3
PFM Score Level NF - NQ (PFM 00, 09, or 2B)	5	4	3
* No vehicles on policy have full coverage, which includes both comprehensive and collision			
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 (PFM 01, 1A, 1B, or 1G)	0	-2	-2
PFM Score Level DD - DW (PFM 2A)	0	-2	-2
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	0	-2	-2
PFM Score Level GD - HW (PFM 4A or 4B)	0	-2	-2
PFM Score Level NF - NQ (PFM 00, 09, or 2B)	0	-2	-2
23 All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300	-2	-2	-2
30b GrandProtect policy form			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
PFM Score Level DD - DW (PFM 2A)	-1	-1	-1
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-2	-2	-2
PFM Score Level GD - HW (PFM 4A or 4B)	0	0	0
PFM Score Level NF - NQ (PFM 00, 09, or 2B)	0	0	0
35 No at fault accidents, violations or license suspensions in the past 3 years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-3	-3	-3
PFM Score Level DD - DW (PFM 2A)	-2	-2	-2
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-1	-1	-1
PFM Score Level GD - HW (PFM 4A or 4B)	0	0	0
PFM Score Level NF - NQ (PFM 00, 09, or 2B)	0	0	0
36 More than 1 at fault accident, violation or license suspension in the last 3 years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	3	3	3
PFM Score Level DD - DW (PFM 2A)	3	3	3
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	2	2	2
PFM Score Level GD - HW (PFM 4A or 4B)	2	2	2
PFM Score Level NF - NQ (PFM 00, 09, or 2B)	3	3	3
37 BI UM unmatched limits	2	2	2

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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2. Either a. or b. below must apply.

a. Driving Experience

One driver in the household must be licensed eight or more years as of the policy term effective date, and

All operators must be under the age of 70.

b. The entire policy was in-force and rated at the **Clean in Three** rate level immediately prior to evaluation for eligibility.

C. Continued Eligibility at Each Level

New business must satisfy all of the initial qualification criteria again at the first term renewal. However, comprehensive losses occurring subsequent to the initial qualification will not be considered when determining continued eligibility at the first term renewal. Also, if an insured turns 70 after initial qualification, it will not be considered for determining continued eligibility at the first term renewal.

A vehicle loses the discount with the occurrence of a chargeable accident or major violation that is assigned to that vehicle based on the Experience Rating Plan assignment criteria. That vehicle will then need to meet all **Clean in Three** eligibility requirements to regain that level. Subsequent levels are reached by meeting all eligibility criteria.

D. Rate Factors

MetRewards applies to the Bodily Injury Liability, Property Damage Liability, Bodily Injury Caused by Uninsured Motorist, Bodily Injury Caused by Underinsured Motorist, Property Damage Caused by Uninsured Motorist, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Comprehensive and Collision coverage premiums. Select the appropriate factor from the following table:

Description	Factor
Clean in Three	.91
Clean in Five	.85
Inexperienced Operators *	
Clean in Three	.95
Clean in Five	.90
Antique Automobiles	1.00
Motorcycles	Same as Auto
Recreational Motor Homes	1.00
Recreational Vehicles	1.00

* Licensed less than three years.

RULE 19 - DRIVING SAFETY COURSE DISCOUNTS

A. Defensive Driver Discount

A seven percent (7%) discount shall apply provided the principal operator:

1. is at least 55 years of age or older, and
2. submits proof of the successful completion of a motor vehicle accident prevention course approved by the Office of Motor Vehicles.

The insured is eligible for the discount for a period of three years following the successful completion of the course. When the discount eligibility expires, the insured must again successfully complete the course in order to receive the discount.

B. Driver Improvement Course Discount

A seven percent (7%) discount is provided to operators licensed two or more years who subsequently complete a Metropolitan-approved driver improvement course and submit acceptable proof.

The insured is eligible for the discount for a period of three years following the successful completion of the course. When the discount eligibility expires, the insured must again successfully complete the course in order to continue to receive the discount.

An operator is not eligible for both the Defensive Driver Discount and the Driver Improvement Course Discount. If the insured qualifies for both, then only the Defensive Driver Discount will apply.

The discount shall apply to the Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection and Collision premiums.

RULE 35 - AGENT BOOK TRANSFER PREMIUM CAPPING

The Agent Book Transfer Premium Capping program is used in conjunction with writing blocks of business from a non-Metropolitan company into a Metropolitan rating program. The purpose of this capping program is to reduce the policyholder premium disruption that could result from the transfer of a large agent book of business to Metropolitan.

1. The capped premium shall be determined as follows:

For annual policies, at conversion to new business with Metropolitan, the policyholder's prior carrier rate shall apply, which equates to a 0% premium change, and then premium may increase or decrease by no more than 10% at each of the next two renewals.

For semi-annual policies, at conversion to new business with Metropolitan the policyholder's prior carrier rate will apply, which equates to a 0% premium change, and then premium may increase or decrease by no more than 5% at each of the next five renewals.

After the specified number of renewals, the statewide general renewal premium cap will apply.

2. The capped premium shall be calculated as follows:

The expiring full term premium of the policyholder's former company is compared to the uncapped new full term Metropolitan 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. If at subsequent renewals, the expiring full term premium is a capped premium, the comparison described above is to the prior term capped premium.

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.

At new business, if the policyholder had a chargeable at-fault accident or a major violation in their immediate previous policy term, the policy is not eligible for premium capping.

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RULES 36-39 - RESERVED FOR FUTURE USE

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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ARKANSAS MPC AUTOMOBILE TERRITORIES

Zip	Split	TERR									
71601		24	71726		21	71839		6	71952		21
71602		24	71728		21	71840		6	71953		23
71603		24	71730		7	71841		21	71956		10
71630		21	71740		21	71842		21	71957		23
71631		21	71742		21	71845		21	71958		21
71635		21	71743		21	71846		21	71959		21
71638		21	71744		21	71847		21	71960		23
71639		21	71745		21	71851		21	71961		23
71640		21	71747		7	71852		21	71962		21
71642		21	71748		21	71853		21	71964		10
71643		21	71749		7	71854		6	71965		23
71644		21	71750		7	71855		21	71966		23
71646		21	71751		21	71857		21	71968		10
71647		21	71752		21	71858		21	71969		23
71651		21	71753		21	71859		21	71970		23
71652		21	71758		7	71860		21	71971		21
71653		21	71759		7	71861		21	71972		23
71654		21	71762		7	71862		21	71973		23
71655		21	71763		21	71864		21	72001		11
71658		21	71764		21	71865		21	72002		2
71659		24	71765		7	71866		21	72003		5
71660		21	71766		21	71901		10	72004		24
71661		21	71768		7	71909		26	72005		22
71662		21	71770		21	71913		10	72006		22
71663		21	71772		21	71920		21	72007		28
71665		21	71801		21	71921		21	72010		28
71666		21	71820		21	71922		21	72011		12
71667		21	71822		21	71923		21	72012		28
71670		21	71823		21	71929		21	72013		23
71671		21	71825		21	71932		23	72014		22
71674		21	71826		21	71933		21	72015		12
71675		21	71827		21	71935		23	72016		11
71676		21	71828		21	71937		23	72017		22
71677		21	71831		21	71940		21	72019		12
71678		21	71832		21	71941		21	72020		28
71701		21	71833		21	71942		21	72021		22
71720		21	71834		6	71943		21	72022		12
71721		21	71835		21	71944		23	72023		28
71722		21	71836		21	71945		23	72024		5
71724		7	71837		6	71949		10	72025		11
71725		21	71838		21	71950		21	72026		5

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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Zip	Split	TERR									
72027		11	72080		11	72139		28	72313		4
72028		23	72081		28	72140		5	72315		4
72029		22	72082		28	72141		23	72320		4
72030		11	72083		5	72142		25	72321		4
72031		23	72084		21	72143		28	72322		4
72032		11	72085		28	72150		21	72324		22
72034		11	72086		28	72152		24	72325		4
72036		22	72087		10	72153		23	72326		4
72037		5	72088		23	72156		27	72327		4
72038		5	72099		2	72157		11	72328		22
72039		11	72101		22	72160		5	72329		4
72040		22	72102		28	72164		2	72330		4
72041		22	72103		25	72165		22	72331		4
72042		5	72104		21	72166		5	72332		4
72043		22	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		31	72178		28	72346		4
72053		2	72114		25	72179		23	72347		22
72055		5	72116		31	72180		2	72348		4
72057		21	72117		25	72181		11	72350		4
72058		11	72118		31	72182		24	72351		4
72059		22	72120		31	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		31	72310		4	72372		4
72076		2	72136		28	72311		4	72373		22
72079		24	72137		28	72312		22	72374		22

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Zip	Split	TERR									
72376		4	72440		22	72523		23	72583		23
72377		22	72441		22	72524		22	72584		23
72379		21	72442		4	72526		22	72585		23
72383		22	72443		22	72527		22	72587		23
72384		4	72444		22	72528		23	72601		23
72386		22	72445		22	72529		22	72611		23
72387		22	72447		8	72530		23	72613		1
72389		22	72449		22	72531		23	72615		23
72390		22	72450		22	72532		22	72616		1
72391		4	72453		22	72533		23	72617		23
72392		4	72454		22	72534		22	72619		23
72394		4	72455		22	72536		23	72623		23
72395		4	72456		22	72537		23	72624		23
72396		22	72457		22	72538		23	72626		23
72401		8	72458		22	72539		23	72628		23
72404		8	72459		22	72540		23	72629		23
72410		22	72460		22	72542		22	72631		1
72411		8	72461		22	72543		23	72632		1
72412		22	72462		22	72544		23	72633		23
72413		22	72464		22	72546		23	72634		23
72414		8	72465		22	72550		22	72635		23
72415		22	72466		22	72553		22	72636		23
72416		8	72467		8	72554		23	72638		1
72417		8	72469		22	72555		23	72639		23
72419		8	72470		22	72556		23	72640		23
72421		8	72471		22	72560		23	72641		23
72422		22	72472		22	72561		23	72642		23
72424		22	72473		22	72562		22	72644		23
72425		22	72474		22	72564		22	72645		23
72426		4	72475		22	72565		23	72648		23
72427		8	72476		22	72566		23	72650		23
72428		4	72478		22	72567		23	72651		23
72429		22	72479		22	72568		22	72653		23
72430		22	72482		22	72569		22	72655		23
72431		22	72501		22	72571		22	72657		23
72432		22	72512		23	72572		22	72658		23
72433		22	72513		22	72573		23	72659		23
72434		22	72515		23	72575		22	72660		1
72435		22	72517		23	72576		23	72661		23
72436		22	72519		23	72577		22	72662		23
72437		8	72520		23	72578		23	72663		23
72438		4	72521		22	72579		22	72666		23
72439		22	72522		22	72581		23	72668		23

Metropolitan Property And Casualty Insurance Company
Automobile Manual
Vehicle Rating Group (VRG) Listing

ACURA	1.6 EL	4DR	V
ACURA	1.7 EL	4DR	V
ACURA	2 -SERIES	(ALL)	W
ACURA	3 -SERIES	(ALL)	W
ACURA	INTEGRA	(ALL)	V
ACURA	LEGEND	(ALL)	W
ACURA	MDX	ST WAG	P
ACURA	NSX	COUPE	R
ACURA	NSX	CONVRT	T
ACURA	RDX	(ALL)	P
ACURA	RL	4DR	W
ACURA	RSX	(ALL)	Q
ACURA	SLX	ST WAG	W
ACURA	TL	(ALL)	W
ACURA	TSX	(ALL)	W
ACURA	VIGOR	4DR	W
ALFA ROMEO	164	4DR	W
ALFA ROMEO	ALFETTA	(ALL)	E
ALFA ROMEO	GIULIA	2DR	J
ALFA ROMEO	GT VELO	(ALL)	Q
ALFA ROMEO	GTV	COUPE	Q
ALFA ROMEO	GTV 6	2DR SED	W
ALFA ROMEO	MILANO	4DR	V
ALFA ROMEO	SPIDER	CONVRT	S
ALFA ROMEO	SPIDER	(ALL OTHER)	V
ALFA ROMEO	SPORT SEDAN	4DR	V
ALFA ROMEO	SPRINT VELOCE	COUPE	V
ALFA ROMEO	SPYDER	2DR	V
ALPINE	SUNBEAM	CONVERT	S
AM GENERAL	(ALL)	(ALL)	M
AMERICAN MOTORS	ALLIANCE	(ALL OTHER)	U
AMERICAN MOTORS	ALLIANCE	CONVRT	S
AMERICAN MOTORS	AMX	(ALL)	Z
AMERICAN MOTORS	CHEROKEE	(ALL)	P
AMERICAN MOTORS	CJ -SERIES	UTILITY	O
AMERICAN MOTORS	COMANCHE	PICKUP	L
AMERICAN MOTORS	CONCORD	(ALL)	V
AMERICAN MOTORS	EAGLE	(ALL)	V
AMERICAN MOTORS	ENCORE	(ALL)	U
AMERICAN MOTORS	GRAND WAGONEER	ST WAG	P
AMERICAN MOTORS	GREMLIN	(ALL)	U
AMERICAN MOTORS	HORNET	HATCHBK	V
AMERICAN MOTORS	J -SERIES	PICKUP	M
AMERICAN MOTORS	JAVELIN	2DR	V
AMERICAN MOTORS	JEEP	(ALL)	O
AMERICAN MOTORS	MATADOR	(ALL)	Z
AMERICAN MOTORS	MEDALLION	(ALL)	V
AMERICAN MOTORS	PACER	(ALL)	U
AMERICAN MOTORS	PICKUP	PICKUP	L
AMERICAN MOTORS	PREMIER	4DR	V
AMERICAN MOTORS	RAMBLER	(ALL)	V
AMERICAN MOTORS	SCRAMBLER	UTILITY	O
AMERICAN MOTORS	SPIRIT	(ALL)	U
AMERICAN MOTORS	WAGONEER	ST WAG	P
AMERICAN MOTORS	WRANGLER	UTILITY	O
ASTON MART	ASTON MART	CONVERT	T

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ASTON MART	ASTON MART	(ALL OTHER)	B
AUDI	80	(ALL)	W
AUDI	90	(ALL)	W
AUDI	100	(ALL)	W
AUDI	200	(ALL)	W
AUDI	4000	(ALL)	W
AUDI	5000	(ALL)	W
AUDI	A3	(ALL)	W
AUDI	A4	CONVRT	T
AUDI	A4	(ALL OTHER)	W
AUDI	A5	CONVRT	T
AUDI	A5	(ALL OTHER)	W
AUDI	A6	(ALL)	W
AUDI	A8	(ALL)	W
AUDI	ALLROAD	ST WAG	W
AUDI	CABRIOLET	CONVRT	T
AUDI	COUPE	COUPE	W
AUDI	CUSTOM	COUPE	W
AUDI	FOX	(ALL)	W
AUDI	GT	COUPE	W
AUDI	Q5	(ALL)	O
AUDI	Q7	(ALL)	O
AUDI	QUATTRO	COUPE	W
AUDI	R8	COUPE	W
AUDI	RS4	CONVRT	T
AUDI	RS4	(ALL OTHER)	W
AUDI	RS6	4DR	W
AUDI	S4	(ALL OTHER)	W
AUDI	S4	CONVRT	T
AUDI	S5	(ALL OTHER)	W
AUDI	S5	CONVRT	T
AUDI	S6	(ALL)	W
AUDI	S8 QUATTRO	4DR	W
AUDI	TT	RDSTER	T
AUDI	TT	CONVRT	T
AUDI	TT	(ALL OTHER)	V
AUDI	V8 QUATTRO	4DR	W
AUSTIN	10	CONVERT	T
AUSTIN	HEALY	2DR	S
AUSTIN	MINI CO	2DR	E
AUSTIN	SPRITE	COUPE	S
AVANTI	AVANTI	CONVRT	T
AVANTI	AVANTI	(ALL OTHER)	W
BENTLEY	BENTLEY	CONVRT	T
BENTLEY	BENTLEY	(ALL OTHER)	B
BERTONE	X19	CONVRT	T
BMW	128	CONVRT	T
BMW	128	(ALL OTHER)	W
BMW	316	4DR	W
BMW	323	CONVRT	T
BMW	323	(ALL OTHER)	W
BMW	325	CONVRT	T
BMW	325	(ALL OTHER)	W
BMW	328	CONVRT	T
BMW	328	(ALL OTHER)	W
BMW	330	CONVRT	T

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BMW	330	(ALL OTHER)	W
BMW	335	CONVRT	T
BMW	335	(ALL OTHER)	W
BMW	1600	2DR	Z
BMW	2002	(ALL)	Z
BMW	125I	COUPE	W
BMW	135I	(ALL OTHER)	W
BMW	135I	CONVRT	T
BMW	3.0 SI	(ALL)	Z
BMW	316I	2DRHABK	Z
BMW	318I	CONVRT	T
BMW	318I	(ALL OTHER)	W
BMW	320I	2DR SED	V
BMW	524TD AUTOMATIC	4DR	Q
BMW	525I	(ALL)	Q
BMW	525XI	4DR	W
BMW	528E	4DR	Q
BMW	528I	(ALL)	R
BMW	528XI	(ALL)	R
BMW	530I	(ALL)	Q
BMW	530XI	(ALL)	Q
BMW	533I	(ALL)	Q
BMW	535I	(ALL)	Q
BMW	535XI	(ALL)	Q
BMW	540I	4DR	Q
BMW	540IA PROTECTION	4DR	R
BMW	540ITA	ST WAG	R
BMW	545I	4DR	B
BMW	550I	4DR	Q
BMW	628CSI	COUPE	R
BMW	633 CSI	COUPE	W
BMW	635 CSI	COUPE	W
BMW	645CI	COUPE	B
BMW	645CI	CONVRT	T
BMW	650I	COUPE	R
BMW	650I	CONVRT	T
BMW	7 -SERIES	(ALL)	B
BMW	8 -SERIES	COUPE	B
BMW	E350	4DR	B
BMW	L6 AUTOMATIC	COUPE	Z
BMW	L7	4DR	W
BMW	M -SERIES	CONVRT	T
BMW	M -SERIES	(ALL OTHER)	R
BMW	X3	ST WAG	O
BMW	X5	ST WAG	O
BMW	X6	(ALL)	O
BMW	Z -SERIES	CONVRT	T
BMW	Z -SERIES	RDSTER	T
BMW	Z -SERIES	(ALL OTHER)	R
BUICK	APOLLO	(ALL)	I
BUICK	CENTURY	(ALL)	H
BUICK	ELECTRA	(ALL)	W
BUICK	ENCLAVE	(ALL)	O
BUICK	EXCELER	CONVRT	H
BUICK	GS	2 DR	Z
BUICK	LACROSSE	(ALL)	W

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BUICK	LESABRE	(ALL)	G
BUICK	LUCERNE	(ALL)	G
BUICK	OPEL	(ALL)	Z
BUICK	PARK AVENUE	4DR	G
BUICK	RAINIER	(ALL)	P
BUICK	RDMSTR WGN/LTD WGN	ST WAG	W
BUICK	REATA	CONVRT	T
BUICK	REATA	(ALL OTHER)	W
BUICK	REGAL	(ALL)	G
BUICK	RENDEZVOUS	ST WAG	G
BUICK	RIVIERA	CONVRT	T
BUICK	RIVIERA	(ALL OTHER)	W
BUICK	ROADMASTER	(ALL)	W
BUICK	SKYHAWK	(ALL)	V
BUICK	SKYLARK	(ALL)	H
BUICK	SOMERSET	(ALL)	V
BUICK	SPECIAL	(ALL)	Z
BUICK	SUPER	4DR	Z
BUICK	TERRAZA	(ALL)	D
BUICK	WILDCAT	4DR	Z
CADILLAC	62	2DR	Z
CADILLAC	60 SPECIAL	(ALL)	W
CADILLAC	ALLANTE	CONVRT	T
CADILLAC	BROUGHAM	4DR	I
CADILLAC	CALAIS	4DR	Z
CADILLAC	CATERA	(ALL)	I
CADILLAC	CIMARRON	4DR	I
CADILLAC	CTS	4DR	I
CADILLAC	DEVILLE	(ALL)	I
CADILLAC	DTS	(ALL)	I
CADILLAC	ELDORADO	COUPE	I
CADILLAC	ELDORADO BIARRITZ	CONVRT	T
CADILLAC	ESCALADE	ST WAG	P
CADILLAC	ESV	SUV	P
CADILLAC	FLEETWOOD	(ALL)	I
CADILLAC	SEVILLE	(ALL)	I
CADILLAC	SRX	(ALL)	I
CADILLAC	STS	(ALL)	I
CADILLAC	XLR ROADSTER	CONVRT	T
CHECKER	(ALL)	(ALL)	Z
CHEVROLET	1500	(ALL)	M
CHEVROLET	2500	(ALL)	M
CHEVROLET	3500	(ALL)	M
CHEVROLET	ACADIAN	(ALL)	Z
CHEVROLET	APACHE	PICKUP	M
CHEVROLET	ASTRO VAN	(ALL)	L
CHEVROLET	AVALANCHE	(ALL)	M
CHEVROLET	AVEO	(ALL)	E
CHEVROLET	BEAUVILLE	VAN	M
CHEVROLET	BEL AIR	(ALL)	Z
CHEVROLET	BERETTA	COUPE	K
CHEVROLET	BISCAYNE	(ALL)	Z
CHEVROLET	BLAZER	(ALL)	P
CHEVROLET	C10	(ALL)	M
CHEVROLET	C10 BLAZER	(ALL)	P
CHEVROLET	C1500	(ALL)	M

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CHEVROLET	C20	(ALL)	M
CHEVROLET	C2500	(ALL)	M
CHEVROLET	C30	(ALL)	M
CHEVROLET	C3500	(ALL)	M
CHEVROLET	C60	PICKUP	Z
CHEVROLET	CAMARO	CONVRT	T
CHEVROLET	CAMARO	(ALL OTHER)	Q
CHEVROLET	CAPRICE	(ALL)	W
CHEVROLET	CARGO V	CGO VA	M
CHEVROLET	CAVALIER	CONVRT	S
CHEVROLET	CAVALIER	(ALL OTHER)	N
CHEVROLET	CELEBRITY	(ALL)	V
CHEVROLET	CHEVELLE	2 DR	Z
CHEVROLET	CHEVETTE	(ALL)	E
CHEVROLET	CITATION	(ALL)	W
CHEVROLET	CLASSIC	(ALL)	N
CHEVROLET	COBALT	(ALL)	N
CHEVROLET	COLORADO	(ALL)	L
CHEVROLET	CONCOUR	ST WAG	Z
CHEVROLET	CONVERS	VAN	M
CHEVROLET	CORSICA	(ALL)	V
CHEVROLET	CORVAIR	2DR	Z
CHEVROLET	CORVETTE	CONVRT	T
CHEVROLET	CORVETTE	(ALL OTHER)	R
CHEVROLET	COUPE	SPTCPE	Z
CHEVROLET	DELUXE	(ALL)	Z
CHEVROLET	EL CAMINO	PICKUP	L
CHEVROLET	EQUINOX	ST WAG	O
CHEVROLET	EXPRESS G1500	(ALL)	M
CHEVROLET	EXPRESS G2500	(ALL)	M
CHEVROLET	EXPRESS G3500	(ALL)	M
CHEVROLET	G10	(ALL)	M
CHEVROLET	G1500	(ALL)	M
CHEVROLET	G20	(ALL)	M
CHEVROLET	G30	(ALL)	M
CHEVROLET	G3500	(ALL)	M
CHEVROLET	GEO METRO	CONVRT	S
CHEVROLET	GEO METRO	(ALL OTHER)	E
CHEVROLET	GEO PRIZM	4DR	F
CHEVROLET	GEO SPECTRUM	(ALL)	E
CHEVROLET	GEO STORM	(ALL)	F
CHEVROLET	GEO TRACKER	(ALL)	O
CHEVROLET	GL	VAN	M
CHEVROLET	GLADIAT	VAN	M
CHEVROLET	GMC	PICK UP	M
CHEVROLET	GMT400	PICKUP	M
CHEVROLET	HHR	(ALL)	C
CHEVROLET	HOUSTON	PICKUP	M
CHEVROLET	HR	(ALL)	Z
CHEVROLET	IMPALA	(ALL)	W
CHEVROLET	K10	(ALL)	P
CHEVROLET	K1500	(ALL)	M
CHEVROLET	K20	(ALL)	M
CHEVROLET	K2500	(ALL)	M
CHEVROLET	K30	(ALL)	M
CHEVROLET	K3500	(ALL)	M

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CHEVROLET	K5	(ALL)	P
CHEVROLET	KODIAK	PICKUP	M
CHEVROLET	LOVA	PICKUP	Z
CHEVROLET	LS	PICKUP	Z
CHEVROLET	LT HHR	4DR	C
CHEVROLET	LUMINA	VAN	D
CHEVROLET	LUMINA	(ALL OTHER)	I
CHEVROLET	LUV	PICKUP	L
CHEVROLET	MALIBU	(ALL)	I
CHEVROLET	MASTER	4DR, COUPE	Z
CHEVROLET	METRO	(ALL)	E
CHEVROLET	MONTE CARLO	COUPE	W
CHEVROLET	NOVA	(ALL)	V
CHEVROLET	OTHER	PICKUP	M
CHEVROLET	PICK UP	(ALL)	M
CHEVROLET	POWER G	4 DOOR	Z
CHEVROLET	PRIZM/LSI	4DR	F
CHEVROLET	R10	(ALL)	M
CHEVROLET	R1500 SUBURBAN	(ALL)	M
CHEVROLET	R20	(ALL)	M
CHEVROLET	R2500	(ALL)	M
CHEVROLET	R30	(ALL)	M
CHEVROLET	R3500	(ALL)	M
CHEVROLET	S10	PICKUP	L
CHEVROLET	S10 BLAZER	(ALL)	M
CHEVROLET	S10 EXT CAB	PUCLCAB	L
CHEVROLET	SCOTTSD	2DR	M
CHEVROLET	SILVERADO	(ALL)	M
CHEVROLET	SPECIAL	COUPE	Z
CHEVROLET	SPECTRUM	(ALL)	E
CHEVROLET	SPORTVAN	SPORTVA	D
CHEVROLET	SPRINT	(ALL)	E
CHEVROLET	SS	2DOOR	Z
CHEVROLET	SSR	PICKUP	L
CHEVROLET	STATION	ST WAG	Z
CHEVROLET	STEPSID	PICKUP	M
CHEVROLET	STYLINE	2DR	Z
CHEVROLET	SUBURBA	(ALL)	M
CHEVROLET	TAHOE	(ALL)	P
CHEVROLET	TRACKER	ST WAG	O
CHEVROLET	TRAIL BLAZER	ST WAG	O
CHEVROLET	TRAVERS	(ALL)	O
CHEVROLET	TRUCK	(ALL)	M
CHEVROLET	UPLANDER	VAN	D
CHEVROLET	V10	(ALL)	M
CHEVROLET	V1500 SUBURBAN	(ALL)	M
CHEVROLET	V20	(ALL)	M
CHEVROLET	V2500 SUBURBAN	(ALL)	M
CHEVROLET	V30	(ALL)	M
CHEVROLET	V3500	(ALL)	M
CHEVROLET	VAN	(ALL)	M
CHEVROLET	VEGA	(ALL)	Z
CHEVROLET	VENTURE	VAN	D
CHRYLSE	SEBRING	(ALL OTHER)	V
CHRYSLER	300	(ALL)	W
CHRYSLER	ASPEN	ST WAG	P

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CHRYSLER	CHRYSLER 300	(ALL)	W
CHRYSLER	CIRRUS	4DR	W
CHRYSLER	CONCORDE	4DR	G
CHRYSLER	CONQUEST	2DRHABK	W
CHRYSLER	CORDOBA	2DR HTP	W
CHRYSLER	CROSSFIRE	CONVRT	S
CHRYSLER	CROSSFIRE	COUPE	Q
CHRYSLER	DYNASTY	4DR	V
CHRYSLER	E CLASS	4DR	V
CHRYSLER	EXCUTIVE SEDAN	4DR	W
CHRYSLER	FIFTH AVENUE	4DR	W
CHRYSLER	GEM	4DR	E
CHRYSLER	GRAND VOYAGER	SPORTVA	D
CHRYSLER	IMPERIAL	(ALL)	W
CHRYSLER	INTREPI	4DR	G
CHRYSLER	JEEP	4DR	O
CHRYSLER	LASER	2DRHABK	J
CHRYSLER	LEBARON	CONVRT	T
CHRYSLER	LEBARON	(ALL OTHER)	W
CHRYSLER	LHS	4DR	G
CHRYSLER	NEW YORK BROUGHAM	ALL	W
CHRYSLER	NEW YORKER	4DR	W
CHRYSLER	NEWPORT	4DR	W
CHRYSLER	PACIFICA	ST WAG	W
CHRYSLER	PROWLER	CONVRT	T
CHRYSLER	PT CRUISER	CONVRT	T
CHRYSLER	PT CRUISER	SPORTVA	W
CHRYSLER	SALON	(ALL)	W
CHRYSLER	SEBRING	CONVRT	T
CHRYSLER	SEBRING	(ALL OTHER)	K
CHRYSLER	SEBRING LIMITED	4DR	V
CHRYSLER	T-C BY MASERATI	CONVRT	T
CHRYSLER	TOWN & COUNTRY	(ALL)	D
CHRYSLER	VOYAGER	SPORTVA	D
DAEWOO	LANOS	(ALL)	V
DAEWOO	LEGANZA	4DR	V
DAEWOO	NUBIRA	(ALL)	V
DAIHATSU	CHARADE	(ALL)	U
DAIHATSU	ROCKY	CONVRT	T
DAIHATSU	ROCKY	(ALL OTHER)	O
DATSUN	210	(ALL)	U
DATSUN	280	(ALL)	K
DATSUN	310	(ALL)	U
DATSUN	510	(ALL)	V
DATSUN	720	PICKUP	L
DATSUN	810	(ALL)	V
DATSUN	200SX	(ALL)	J
DATSUN	240Z	COUPE	K
DATSUN	300ZX	COUPE	R
DATSUN	300ZX	2DRHABK	U
DATSUN	B210	(ALL)	U
DATSUN	MAXIMA	(ALL)	V
DATSUN	PULSAR	(ALL)	U
DATSUN	SENTRA	(ALL)	U
DATSUN	STANZA	(ALL)	U
DCX SPRINT	25004X2	SPORTVA	D

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DCX SPRINT	25004X2	VAN	L
DCX SPRINT	35004X2	VAN	L
DELOREAN	(ALL)	(ALL)	Q
DODGE	400	CONVRT	S
DODGE	400	(ALL OTHER)	V
DODGE	600	CONVRT	S
DODGE	600	(ALL OTHER)	V
DODGE	1500	(ALL)	M
DODGE	2500	(ALL)	M
DODGE	3500	(ALL)	M
DODGE	024	2DRHABK	V
DODGE	ARIES	(ALL)	V
DODGE	ASPEN	ST WAG	P
DODGE	AVENGER	(ALL)	K
DODGE	B100	VAN	M
DODGE	B200	VAN	M
DODGE	B300	VAN	M
DODGE	CALIBER	4DR	F
DODGE	CARAVAN	(ALL)	D
DODGE	CHALLENGER	2DR	Q
DODGE	CHARGER	4DR	K
DODGE	CHARGER	2DRHABK	V
DODGE	COLT	(ALL)	E
DODGE	CONQUEST	2DRHABK	W
DODGE	CORONET	(ALL)	K
DODGE	D100	PICKUP	M
DODGE	D150	PICKUP	M
DODGE	D250	PICKUP	M
DODGE	D350	PICKUP	M
DODGE	D50	PICKUP	L
DODGE	DAKOTA	(ALL)	L
DODGE	DART	(ALL)	Z
DODGE	DAYTONA	2DRHABK	J
DODGE	DAYTONA TURBO	2DRHABK	Q
DODGE	DIPLOMAT	(ALL)	W
DODGE	DURANGO	ST WAG	P
DODGE	DYNASTY	4DR	V
DODGE	EXCALIBUR	PICKUP	M
DODGE	GRAND CARAVAN	(ALL)	D
DODGE	INTREPID	4DR	G
DODGE	JOURNEY	(ALL)	O
DODGE	LANCER	4DR	V
DODGE	MAGNUM	(ALL)	I
DODGE	MAGNUM XE	2DR HTP	Z
DODGE	MAXI VAN	VAN	M
DODGE	MEGACAB	PICKUP	M
DODGE	MINI RAM	VAN	M
DODGE	MINIVAN	SPORTVA	D
DODGE	MIRADA	2DR HTP	W
DODGE	MONACO	(ALL)	V
DODGE	NEON	(ALL)	E
DODGE	NITRO	(ALL)	O
DODGE	OMNI	(ALL)	E
DODGE	RAIDER	UTILITY	O
DODGE	RAM	PICK UP	M
DODGE	RAM 50	PICKUP	L

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DODGE	RAM VAN	(ALL)	M
DODGE	RAM WAGON	(ALL)	M
DODGE	RAMCHARGER	(ALL)	M
DODGE	RAMPAGE	PICKUP	L
DODGE	ROYAL	VAN	M
DODGE	SHADOW	CONVRT	S
DODGE	SHADOW	(ALL OTHER)	U
DODGE	SHELBY CHARGER	2DRHABK	V
DODGE	SPIRIT	4DR	V
DODGE	SPORTMAN	VAN	M
DODGE	SPRINTER 2500	SPORTVA	D
DODGE	SPRINTER 2500	VAN	L
DODGE	SPRINTER 3500	VAN	M
DODGE	ST. REGIS	4DR	W
DODGE	STEALTH	2DRHABK	Q
DODGE	STRATUS	(ALL)	V
DODGE	VIPER	CONVRT	T
DODGE	VIPER	(ALL OTHER)	R
DODGE	W100	PICKUP	M
DODGE	W150	PICKUP	M
DODGE	W250	PICKUP	M
DODGE	W350	PICKUP	M
EAGLE	MEDALLION	(ALL)	V
EAGLE	PREMIER	4DR	V
EAGLE	SUMMIT	(ALL)	V
EAGLE	TALON	2DRHABK	J
EAGLE	TALON TSI TURBO	2DRHABK	Q
EAGLE	VISION	4DR	G
FERRARI	308	CONVRT	T
FERRARI	308	(ALL OTHER)	B
FERRARI	328	CONVRT	T
FERRARI	328	(ALL OTHER)	B
FERRARI	430	SPORT	B
FERRARI	MONDIAL	CONVRT	T
FERRARI	MONDIAL	(ALL OTHER)	B
FERRARI	TESTAROSSA	(ALL)	B
FIAT	124	(ALL)	Z
FIAT	128	(ALL)	Z
FIAT	131	(ALL)	Z
FIAT	BERTONE	CONVRT	T
FIAT	BRAVA	(ALL)	V
FIAT	PININFARINA	CONVRT	T
FIAT	SPIDER 124	CONVRT	T
FIAT	STRADA	(ALL)	U
FIAT	X1/9	CONVRT	T
FORD	AEROSTAR	(ALL)	D
FORD	ASPIRE	(ALL)	E
FORD	BRONCO	UTILITY	P
FORD	CLUB WAGON	(ALL)	M
FORD	CONTOUR	(ALL)	V
FORD	COUNTRY SQUIRE LX	ST WAG	W
FORD	COURIER	PICKUP	L
FORD	CROWN VICTORIA	(ALL)	I
FORD	CUTAWY VAN E-350	VAN	M
FORD	E -SERIES	(ALL)	M
FORD	ECONOLINE	(ALL)	M

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FORD	EDGE	(ALL)	O
FORD	EDSEL	4DR	Z
FORD	ELITE	(ALL)	Z
FORD	ESCAPE	ST WAG	P
FORD	ESCORT	(ALL)	F
FORD	EXCURSION	ST WAG	P
FORD	EXP	2DRHABK	O
FORD	EXPEDITION	(ALL)	P
FORD	EXPLORER	ST WAG	P
FORD	F -SERIES	PICKUP	M
FORD	FAIRLANE	4DR	Z
FORD	FAIRMONT	(ALL)	W
FORD	FALCON	CONVRT	T
FORD	FALCON	(ALL OTHER)	Z
FORD	FESTIVA	2DRHABK	E
FORD	FIESTA	(ALL)	E
FORD	FIVE HUNDRED	4DR	I
FORD	FLEX	4DR	P
FORD	FOCUS	(ALL)	V
FORD	FREESTAR	(ALL)	D
FORD	FREESTYLE	(ALL)	P
FORD	FTX	PICKUP	M
FORD	FUSION	(ALL)	I
FORD	FUTURA	4DR	H
FORD	GALAXY	4DR	I
FORD	GRANADA	(ALL)	V
FORD	GT	COUPE	R
FORD	LARIAT	TRUCK	M
FORD	LTD	(ALL)	I
FORD	MODEL A	COUPE	Z
FORD	MODEL T	(ALL)	Z
FORD	MUSTANG	CONVRT	T
FORD	MUSTANG	(ALL OTHER)	K
FORD	PICKUP	PICKUP	M
FORD	PINTO	(ALL)	Z
FORD	PROBE	(ALL)	K
FORD	RANCHERO	PICKUP	L
FORD	RANGER	PICKUP	L
FORD	SPORTAGE	UTILITY	P
FORD	TAURUS	(ALL)	H
FORD	T-BIRD	CONVRT	T
FORD	T-BIRD	(ALL OTHER)	K
FORD	TEMPO	(ALL)	V
FORD	THUNDERBIRD	CONVRT	T
FORD	THUNDERBIRD	(ALL OTHER)	K
FORD	TORINO	(ALL)	Z
FORD	WINDSTAR	VAN	D
FORD	XLT	SUV	P
GEO	METRO	(ALL OTHER)	E
GEO	METRO	CONVRT	S
GEO	PRIZM	4DR	V
GEO	SPECTRUM	4DR	U
GEO	STORM	2DRHABK	V
GEO	TRACKER	(ALL)	O
GMC	1500	PICKUP	M
GMC	ACADIA	(ALL)	P

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GMC	C1500	PICKUP	M
GMC	C1500 JIMMY	SUV	P
GMC	C1500 SUBURBAN	(ALL)	M
GMC	C2500	(ALL)	M
GMC	C3500	(ALL)	M
GMC	CABALLERO	PICKUP	O
GMC	CANYON	PICKUP	L
GMC	DENALI	ST WAG	P
GMC	ENVOY	ST WAG	P
GMC	G1500 VANDURA	VAN	M
GMC	G2500 RALLY	SPORTVA	M
GMC	GMT400	(ALL)	M
GMC	JIMMY	(ALL)	P
GMC	K1500	PICKUP	M
GMC	K1500 JIMMY	SUV	P
GMC	K1500 SUBURBAN	(ALL)	M
GMC	K2500	(ALL)	M
GMC	K3500	(ALL)	M
GMC	PICKUP	PICKUP	M
GMC	R1500	(ALL)	M
GMC	R2500	(ALL)	M
GMC	R3500	(ALL)	M
GMC	RALLY	VAN	M
GMC	S15	PICKUP	L
GMC	SAFARI	(ALL)	L
GMC	SAVANA	(ALL)	M
GMC	SIERRA	(ALL)	M
GMC	SONOMA	PICKUP	L
GMC	SPRINT	PICKUP	L
GMC	SUBURBAN	(ALL)	M
GMC	SYCLONE	PICKUP	L
GMC	TYPHOON	(ALL)	M
GMC	V1500	(ALL)	M
GMC	V2500	(ALL)	M
GMC	V3500	(ALL)	M
GMC	VANDURA	VAN	M
GMC	W3500	PICKUP	M
GMC	YUKON	(ALL)	P
HONDA	ACCORD	(ALL)	H
HONDA	CIVIC	(ALL)	F
HONDA	CR-V	(ALL)	V
HONDA	ELEMENT	ST WAG	O
HONDA	FIT	(ALL)	E
HONDA	HONDA HX	COUPE	V
HONDA	INSIGHT	2DRHABK	W
HONDA	ODYSSEY	(ALL)	D
HONDA	PASSPORT	(ALL)	P
HONDA	PILOT	ST WAG	O
HONDA	PRELUDE	(ALL)	Q
HONDA	RIDGELINE	(ALL)	M
HONDA	S2000	CONVRT	S
HUMMER	(ALL)	(ALL)	M
HYUNDAI	ACCENT	(ALL)	E
HYUNDAI	AZERA	4DR	H
HYUNDAI	ELANTRA	4DR	U

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HYUNDAI	ENTOURAGE	(ALL)	D
HYUNDAI	EXCEL	(ALL)	U
HYUNDAI	GENESIS	(ALL)	I
HYUNDAI	SANTA FE	ST WAG	V
HYUNDAI	SCOUPE	COUPE	V
HYUNDAI	SONATA	4DR	V
HYUNDAI	TIBURON	(ALL)	V
HYUNDAI	TUCSON	UTILITY	O
HYUNDAI	VERACRUZ	(ALL)	O
HYUNDAI	XG	4DR	V
INFINITI	EX	(ALL)	B
INFINITI	FX	ST WAG	B
INFINITI	G20	4DR	A
INFINITI	G35	(ALL)	B
INFINITI	G37	(ALL)	B
INFINITI	I30	4DR	B
INFINITI	I35	4DR	B
INFINITI	J30	4DR	B
INFINITI	M30	CONVRT	T
INFINITI	M30	(ALL OTHER)	B
INFINITI	M35	4DR	B
INFINITI	M45	4DR	B
INFINITI	Q45	4DR	B
INFINITI	QX4	ST WAG	P
INFINITI	QX56	ST WAG	B
INTERNATIONAL	(ALL)	(ALL)	P
ISUZU	AMIGO	(ALL)	O
ISUZU	ASCENDER	ST WAG	P
ISUZU	AXIOM	ST WAG	V
ISUZU	CONV PICKUP	PICKUP	L
ISUZU	HOMBRE	(ALL)	L
ISUZU	I280	PICKUP	L
ISUZU	I290	PICKUP	L
ISUZU	I350	PICKUP	L
ISUZU	I370	PICKUP	L
ISUZU	I-MARK	(ALL)	U
ISUZU	IMPULSE	(ALL)	V
ISUZU	NPR	VAN	M
ISUZU	NPR	PICKUP	M
ISUZU	OASIS	(ALL)	D
ISUZU	PUP	PICKUP	L
ISUZU	REG CAB	PICKUP	L
ISUZU	RODEO	(ALL)	P
ISUZU	SPACE CAB	PICKUP	L
ISUZU	STYLUS	(ALL)	V
ISUZU	TROOPER	UTILITY	P
ISUZU	VEHICROSS	ST WAG	P
JAGUAR	S-TYPE	4DR	B
JAGUAR	SUPER V8	4DR	B
JAGUAR	VANDEN PLAS	(ALL)	B
JAGUAR	VDP	4DR	B
JAGUAR	X TYPE	(ALL)	B
JAGUAR	XF	(ALL)	B
JAGUAR	XJ	CONVRT	T
JAGUAR	XJ	(ALL OTHER)	B
JAGUAR	XK	CONVRT	T

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JAGUAR	XK	(ALL OTHER)	B
JEEP	CHEROKEE	(ALL)	P
JEEP	CJ -SERIES	UTILITY	O
JEEP	COMANCHE	PICKUP	L
JEEP	COMMANDER	(ALL)	P
JEEP	COMPASS	(ALL)	P
JEEP	GRAND CHEROKEE	(ALL)	P
JEEP	J10	PICKUP	M
JEEP	J20	PICKUP	M
JEEP	LIBERTY	ST WAG	P
JEEP	PATRIOT	(ALL)	P
JEEP	SCRAMBLER	(ALL)	O
JEEP	WAGONEER	ST WAG	P
JEEP	WILLEY	UTILITY	O
JEEP	WRANGLER	(ALL)	O
KIA	AMANTI	4DR	I
KIA	BORREGO	ST WAG	P
KIA	FORTE	4DR	F
KIA	NEW SPECTRA LX/EX	4DR	F
KIA	OPTIMA	4DR	V
KIA	RIO	4DR	V
KIA	RIO CINCO	4DR	E
KIA	RIO CINCO	ST WAG	V
KIA	RIO5	4DR or SW	E
KIA	RONDO	(ALL)	F
KIA	SEDONA	SPORTVA	C
KIA	SEPHIA	(ALL)	V
KIA	SORENTO	ST WAG	V
KIA	SOUL	ST WAG	V
KIA	SPECTRA	4DR	V
KIA	SPORTAGE	ST WAG	P
LANCIA	BETA	(ALL)	W
LANCIA	ZAGATO	CONVRT	T
LANCIA	ZAGATO	(ALL OTHER)	W
LAND ROVER	(ALL)	(ALL)	P
LEXUS	C	4DR	B
LEXUS	ES	(ALL)	B
LEXUS	EX	(ALL)	B
LEXUS	GS	(ALL)	B
LEXUS	GX	(ALL)	B
LEXUS	HS250H	4DR	B
LEXUS	IS	CONVRT	T
LEXUS	IS	(ALL OTHER)	B
LEXUS	LS	(ALL)	B
LEXUS	LX	(ALL)	P
LEXUS	RX	(ALL)	P
LEXUS	SC	CONVRT	T
LEXUS	SC	(ALL OTHER)	B
LINCOLN	AVIATOR	ST WAG	P
LINCOLN	BLACKWOOD	PICKUP	M
LINCOLN	CONTINENTAL	(ALL)	I
LINCOLN	LS	4DR	I
LINCOLN	MARK	(ALL)	I
LINCOLN	MKC	4DR	I
LINCOLN	MKS	(ALL)	I

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LINCOLN	MKX	(ALL)	O
LINCOLN	MKZ	(ALL)	I
LINCOLN	NAVIGATOR	(ALL)	P
LINCOLN	TOWN CAR	(ALL)	I
LINCOLN	VERSAILLES	4DR	I
LINCOLN	ZEPHYR	4DR	I
LOTUS	ELAN	CONVRT	T
LOTUS	ELISE	CONVRT	T
LOTUS	ESPRIT	COUPE	B
LOTUS	EUROPA	COUPE	B
LOTUS	EXIGE	COUPE	B
MASERATI	(ALL)	CONVRT	T
MASERATI	(ALL)	(ALL OTHER)	B
MAZDA	3	(ALL)	V
MAZDA	3I	(ALL)	V
MAZDA	3S	(ALL)	V
MAZDA	323	(ALL)	U
MAZDA	5	(ALL)	W
MAZDA	6	(ALL)	W
MAZDA	6I	(ALL)	W
MAZDA	6S	ST WAG	V
MAZDA	6S	4DR	W
MAZDA	626	(ALL)	V
MAZDA	929	4DR	W
MAZDA	8200	2DR	Z
MAZDA	B1800	(ALL)	L
MAZDA	B2000	PICKUP	L
MAZDA	B2200	PICKUP	L
MAZDA	B2300	(ALL)	L
MAZDA	B2500	(ALL)	L
MAZDA	B2600	PICKUP	L
MAZDA	B3000	PICKUP	L
MAZDA	B4000	PICKUP	L
MAZDA	COSMO	(ALL)	Z
MAZDA	CX	(ALL)	O
MAZDA	GLC	(ALL)	U
MAZDA	MIATA	2DR,CONVRT	S
MAZDA	MILLENIA	4DR	W
MAZDA	MPV	(ALL)	P
MAZDA	MPV WAGON	SPORTVA	O
MAZDA	MX-3	COUPE	V
MAZDA	MX-5	(ALL)	S
MAZDA	MX-6	COUPE	W
MAZDA	NAVAJO LX	(ALL)	P
MAZDA	PROTEGE	4DR	V
MAZDA	RX4	(ALL)	R
MAZDA	RX7	CONVRT	T
MAZDA	RX7	(ALL OTHER)	R
MAZDA	RX8	(ALL)	R
MAZDA	SPEED PROTEGE	4DR	V
MAZDA	TRIBUTE	ST WAG	P
MAZDA	VAN	VAN	D
MAZDA	WAGON	SPTVAN	D
MERCEDES BENZ	190	(ALL)	B
MERCEDES BENZ	230	(ALL)	B
MERCEDES BENZ	240	(ALL)	B

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MERCEDES BENZ	260	(ALL)	B
MERCEDES BENZ	280	(ALL)	B
MERCEDES BENZ	300	CONVRT	T
MERCEDES BENZ	300	(ALL OTHER)	B
MERCEDES BENZ	350	(ALL)	B
MERCEDES BENZ	380	(ALL)	B
MERCEDES BENZ	400	(ALL)	B
MERCEDES BENZ	420	(ALL)	B
MERCEDES BENZ	450	(ALL)	P
MERCEDES BENZ	500	(ALL)	B
MERCEDES BENZ	560	(ALL)	B
MERCEDES BENZ	600	(ALL)	B
MERCEDES BENZ	CLK-SERIES	CONVRT	T
MERCEDES BENZ	CLK-SERIES	(ALL OTHER)	B
MERCEDES BENZ	CL-SERIES	CONVRT	T
MERCEDES BENZ	CL-SERIES	(ALL OTHER)	B
MERCEDES BENZ	C-SERIES	CONVRT	T
MERCEDES BENZ	C-SERIES	(ALL OTHER)	B
MERCEDES BENZ	E-SERIES	CONVRT	T
MERCEDES BENZ	E-SERIES	(ALL OTHER)	B
MERCEDES BENZ	G500	ST WAG	B
MERCEDES BENZ	G55	ST WAG	B
MERCEDES BENZ	GLK350	ST WAG	P
MERCEDES BENZ	GL-SERIES	(ALL)	P
MERCEDES BENZ	ML320	(ALL)	O
MERCEDES BENZ	ML350	(ALL)	O
MERCEDES BENZ	ML430	ST WAG	B
MERCEDES BENZ	ML500	ST WAG	O
MERCEDES BENZ	ML55	ST WAG	B
MERCEDES BENZ	ML550	(ALL)	O
MERCEDES BENZ	ML63	(ALL)	P
MERCEDES BENZ	R-SERIES	CONVRT	T
MERCEDES BENZ	R-SERIES	(ALL OTHER)	B
MERCEDES BENZ	SLK-SERIES	CONVRT	T
MERCEDES BENZ	SLK-SERIES	(ALL OTHER)	B
MERCEDES BENZ	SL-SERIES	CONVRT	T
MERCEDES BENZ	SL-SERIES	(ALL OTHER)	B
MERCEDES BENZ	SMART	2DR	E
MERCEDES BENZ	S-SERIES	CONVRT	T
MERCEDES BENZ	S-SERIES	(ALL OTHER)	B
MERCURY	BOBCAT	(ALL)	Z
MERCURY	CAPRI	CONVRT	T
MERCURY	CAPRI	(ALL OTHER)	W
MERCURY	COLONY PARK	ST WAG	W
MERCURY	COMET	(ALL)	V
MERCURY	COUGAR	(ALL)	K
MERCURY	GRAND MARQUIS	(ALL)	I
MERCURY	LN-7	2DRHABK	F
MERCURY	LYNX	(ALL)	F
MERCURY	MARAUDER	4DR	K
MERCURY	MARINER	ST WAG	O
MERCURY	MARQUIS	(ALL)	W
MERCURY	MILAN	(ALL)	H
MERCURY	MONARCH	(ALL)	Z
MERCURY	MONTEGO	4DR	H
MERCURY	MONTEGO LUXURY	4DR	I

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MERCURY	MONTEGO PREMIER	4DR	I
MERCURY	MONTEREY	MULTI	P
MERCURY	MOUNTAINEER	ST WAG	O
MERCURY	MYSTIQUE	(ALL)	V
MERCURY	SABLE	(ALL)	H
MERCURY	TOPAZ	(ALL)	V
MERCURY	TRACER	(ALL)	F
MERCURY	VILLAGER	VAN	D
MERCURY	XR3	2DRHABK	V
MERCURY	XR4TI	2DRHABK	W
MERCURY	ZEPHYR	(ALL)	W
MERKUR	SCORPIO	4DR	W
MERKUR	XR4TI	2DRHABK	W
MG	(ALL)	(ALL)	T
MINI	CLUBMAN	(ALL)	E
MINI	COOPER	CONVRT	S
MINI	COOPER	(ALL OTHER)	E
MITSUBISHI	3000 GT	2DRHABK	K
MITSUBISHI	CORDIA	(ALL)	V
MITSUBISHI	DIAMANTE	(ALL)	G
MITSUBISHI	ECLIPSE	(ALL)	J
MITSUBISHI	ECLIPSE GS 16V TURBO	COUPE	Q
MITSUBISHI	ECLIPSE GSX 16V TURBO	COUPE	Q
MITSUBISHI	ECLIPSE SPYDER	CONVRT	S
MITSUBISHI	ENDEAVOR	ST WAG	D
MITSUBISHI	EXPO	ST WAG	C
MITSUBISHI	GALANT	(ALL)	V
MITSUBISHI	LANCER	(ALL OTHER)	V
MITSUBISHI	LANCER	ST WAG	O
MITSUBISHI	LANCER RALLIART & SP	ST WAG	O
MITSUBISHI	LANCER RALLIART & SP	4DR	E
MITSUBISHI	MIGHTY MAX	PICKUP	L
MITSUBISHI	MIRAGE	(ALL)	E
MITSUBISHI	MONTERO	(ALL)	P
MITSUBISHI	OUTLANDER	ST WAG	O
MITSUBISHI	PRECIS	(ALL)	U
MITSUBISHI	RAIDER	(ALL)	L
MITSUBISHI	SIGMA	4DR	V
MITSUBISHI	SP/SPX	PICKUP	L
MITSUBISHI	STARION	2DRHABK	W
MITSUBISHI	TREDIA	4DR	V
MITSUBISHI	VAN	VAN	D
MITSUBISHI	WAGON	SPORTVA	D
NISSAN	210	(ALL)	U
NISSAN	310	(ALL)	U
NISSAN	510	(ALL)	V
NISSAN	610	(ALL)	V
NISSAN	710	(ALL)	V
NISSAN	720	(ALL)	L
NISSAN	810	(ALL)	V
NISSAN	200 SX	(ALL)	J
NISSAN	240 SX	CONVRT	T
NISSAN	240 SX	(ALL OTHER)	K
NISSAN	280 Z	(ALL)	K
NISSAN	300 ZX	CONVRT	T
NISSAN	300 ZX	(ALL OTHER)	R

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NISSAN	350Z	COUPE, RDSTER	R
NISSAN	370Z	COUPE	R
NISSAN	ALTIMA	(ALL)	V
NISSAN	ARMADA	ST WAG	U
NISSAN	AXXESS	ST WAG	V
NISSAN	B210	(ALL)	U
NISSAN	CUBE	ST WAG	U
NISSAN	D21	PICKUP	L
NISSAN	F10	(ALL)	Z
NISSAN	FRONTIER	PICKUP	M
NISSAN	GTR	COUPE	R
NISSAN	KING CAB	PICKUP	L
NISSAN	LONG BED	PICKUP	L
NISSAN	MAXIMA	(ALL)	V
NISSAN	MULTI	ST WAG	V
NISSAN	MURANO	(ALL)	O
NISSAN	NX COUPE	COUPE	V
NISSAN	PATHFINDER	(ALL)	P
NISSAN	PULSAR	(ALL)	U
NISSAN	QUEST	(ALL)	D
NISSAN	ROGUE	(ALL)	O
NISSAN	SENTRA	(ALL)	U
NISSAN	SHORT BED	PICKUP	L
NISSAN	STANDARD BED	PICKUP	L
NISSAN	STANZA	(ALL)	V
NISSAN	TITAN	(ALL)	M
NISSAN	TRUCK XE	PICKUP	M
NISSAN	VAN	SPORTVA	D
NISSAN	VERSA	(ALL)	E
NISSAN	XTERRA	ST WAG	P
OLDSMOBILE	88	(ALL)	G
OLDSMOBILE	98	(ALL)	G
OLDSMOBILE	442	COUPE	I
OLDSMOBILE	ACHIEVA	(ALL)	I
OLDSMOBILE	ALERO	(ALL)	G
OLDSMOBILE	AURORA	4DR	G
OLDSMOBILE	BRAVADA	(ALL)	P
OLDSMOBILE	CALAIS	(ALL)	W
OLDSMOBILE	CIERA	(ALL)	W
OLDSMOBILE	CUSTOM CRUISER	ST WAG	W
OLDSMOBILE	CUT	(ALL)	I
OLDSMOBILE	CUTLASS	(ALL)	I
OLDSMOBILE	DELTA 88	(ALL)	W
OLDSMOBILE	FIRENZA	(ALL)	V
OLDSMOBILE	INTRIGUE	(ALL)	I
OLDSMOBILE	LSS	4DR	W
OLDSMOBILE	OMEGA	(ALL)	V
OLDSMOBILE	REGENCY	(ALL)	G
OLDSMOBILE	SILHOUETTE	SPORTVA	D
OLDSMOBILE	STARFIRE	COUPE	Z
OLDSMOBILE	TORONADO	COUPE	W
PEUGEOT	405	(ALL)	V
PEUGEOT	504	(ALL)	W
PEUGEOT	505	(ALL)	W
PEUGEOT	604	(ALL)	W
PINI	(ALL)	(ALL)	Z

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PINIFARINA	(ALL)	(ALL)	Z
PLYMOUTH	ACCLAIM	4DR	V
PLYMOUTH	ARROW	PICKUP	L
PLYMOUTH	ARROW	(ALL OTHER)	W
PLYMOUTH	BARRACUDA	2DR	I
PLYMOUTH	BELVEDERE	2DR	H
PLYMOUTH	BREEZE	4DR	V
PLYMOUTH	CARAVELLE	(ALL)	V
PLYMOUTH	CHAMP	(ALL)	U
PLYMOUTH	COLT	(ALL)	E
PLYMOUTH	CONQUEST	2DRHABK	W
PLYMOUTH	DUSTER	2DR	H
PLYMOUTH	FIRE ARROW	(ALL)	Z
PLYMOUTH	FURY	4DR	W
PLYMOUTH	GRAN FURY	4DR	W
PLYMOUTH	GRAND VOYAGER	SPORTVA	D
PLYMOUTH	HORIZON	(ALL)	E
PLYMOUTH	LASER	2DRHABK	J
PLYMOUTH	LASER RS TURBO	2DRHABK	Q
PLYMOUTH	NEON	(ALL)	E
PLYMOUTH	PB100 VOYAGER	(ALL)	w
PLYMOUTH	PB200 VOYAGER	(ALL)	w
PLYMOUTH	PB300 VOYAGER	(ALL)	w
PLYMOUTH	PROWLER	CONVRT	T
PLYMOUTH	PROWLER	(ALL OTHER)	W
PLYMOUTH	RELIANT	(ALL)	V
PLYMOUTH	SAPORO	2DR HTP	V
PLYMOUTH	SATELLITE	2DR	I
PLYMOUTH	SCAMP	PICKUP	L
PLYMOUTH	SUNDANCE	(ALL)	U
PLYMOUTH	TC3 TURISMO	2DRHABK	V
PLYMOUTH	TRAILDUSTER	UTILITY	P
PLYMOUTH	TURISMO	2DRHABK	V
PLYMOUTH	VALIANT	(ALL)	H
PLYMOUTH	VOLARE	(ALL)	Z
PLYMOUTH	VOYAGER	SPORTVA	D
PONTIAC	2000	(ALL)	V
PONTIAC	6000	(ALL)	W
PONTIAC	2000 LE	CONVRT	S
PONTIAC	AZTEK	ST WAG	D
PONTIAC	BONNEVILLE	(ALL)	G
PONTIAC	CATALINA	(ALL)	W
PONTIAC	FIERO	COUPE	V
PONTIAC	FIREBIRD	CONVRT	T
PONTIAC	FIREBIRD	(ALL OTHER)	Q
PONTIAC	G3	(ALL)	H
PONTIAC	G5	(ALL)	H
PONTIAC	G6	(ALL OTHER)	H
PONTIAC	G6	CONVRT	T
PONTIAC	G8	(ALL)	W
PONTIAC	GRAND AM	(ALL)	H
PONTIAC	GRAND LEMANS	(ALL)	W
PONTIAC	GRAND PRIX	(ALL)	W
PONTIAC	GTO	COUPE	Q
PONTIAC	J2000	CONVRT	S
PONTIAC	J2000	(ALL OTHER)	V

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PONTIAC	LEMANS	(ALL)	U
PONTIAC	MONTANA	SPORTVA	D
PONTIAC	PARISIENNE	(ALL)	W
PONTIAC	PHOENIX	(ALL)	W
PONTIAC	SAFARI	ST WAG	W
PONTIAC	SOLSTICE	CONVRT	S
PONTIAC	SOLSTICE	(ALL OTHER)	J
PONTIAC	SUNBIRD	(ALL OTHER)	V
PONTIAC	SUNBIRD	CONVRT	S
PONTIAC	SUNFIRE	(ALL OTHER)	N
PONTIAC	SUNFIRE	CONVRT	S
PONTIAC	T-1000	(ALL)	E
PONTIAC	TORRENT	(ALL)	P
PONTIAC	TRANS AM GTA	COUPE	W
PONTIAC	TRANS SPORT	SPORTVA	D
PONTIAC	VENTURA	(ALL)	Z
PONTIAC	VIBE	4DR	N
PORSCHE	9 -SERIES	CONVRT	T
PORSCHE	9 -SERIES	(ALL OTHER)	B
PORSCHE	BOXSTER	CONVRT	T
PORSCHE	BOXSTER	(ALL OTHER)	B
PORSCHE	CARRERA	(ALL)	B
PORSCHE	CAYENNE	(ALL)	B
PORSCHE	CAYMAN	(ALL)	B
PORSCHE	PANAMERA	(ALL)	B
RANGE ROVER	(ALL)	(ALL)	P
RENAULT	18I	(ALL)	V
RENAULT	ALLIANCE	CONVRT	S
RENAULT	ALLIANCE	(ALL OTHER)	U
RENAULT	ENCORE	(ALL)	U
RENAULT	FUEGO	COUPE	V
RENAULT	LE CAR GTL	(ALL)	U
RENAULT	MEDALLION	(ALL)	V
RENAULT	R17 GORDINI	(ALL)	Z
RENAULT	SPORTWAGON	ST WAG	W
SAAB	(ALL)	CONVRT	T
SAAB	(ALL)	(ALL OTHER)	B
SATURN	ASTRA	(ALL)	F
SATURN	AURA	(ALL)	I
SATURN	ION	(ALL OTHER)	E
SATURN	ION REDLINE	(ALL)	F
SATURN	L100	4DR	F
SATURN	L200	4DR	F
SATURN	L300	4DR	F
SATURN	LS	4DR	F
SATURN	LW	ST WAG	F
SATURN	OUTLOOK	(ALL)	P
SATURN	RELAY	SPORTVA	D
SATURN	SC	COUPE	E
SATURN	SKY	CONVERT	S
SATURN	SKY	(ALL OTHER)	J
SATURN	SL	4DR	E
SATURN	SW	ST WAG	E
SATURN	SW1 POSTAL UNIT	ST WAG	F
SATURN	VUE	(ALL)	P
SCION	(ALL)	(ALL)	U

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SHELBY	COBRA	2DR	R
SMARTCAR	(ALL)	CONVRT	S
SMARTCAR	(ALL)	(ALL OTHER)	E
STERLING	825	4DR	W
STERLING	827	4DR	W
SUBARU	B9	(ALL)	P
SUBARU	BAJA	(ALL)	L
SUBARU	BRAT	(ALL)	L
SUBARU	DELUXE	ST WAG	V
SUBARU	DL	(ALL)	V
SUBARU	FORESTER	(ALL)	O
SUBARU	FWD	(ALL)	V
SUBARU	GL	(ALL)	V
SUBARU	GLF	2DR HTP	W
SUBARU	IMPREZA	(ALL)	V
SUBARU	JUSTY	(ALL)	U
SUBARU	LEGACY	(ALL)	V
SUBARU	LOYALE	(ALL)	V
SUBARU	OUTBACK	(ALL)	V
SUBARU	RX4 4WD TURBO	(ALL)	V
SUBARU	STANDARD	2DRHABK	V
SUBARU	SVX	COUPE	W
SUBARU	TRIBECA	4 DR	P
SUBARU	WRX	4DR	Q
SUBARU	XT 6	COUPE	W
SUBARU	XT DL	COUPE	V
SUBARU	XT GL	COUPE	W
SUZUKI	AERIO	4DR	E
SUZUKI	CROSS	4DR	F
SUZUKI	EQUATOR	(ALL)	M
SUZUKI	ESTEEM	(ALL)	V
SUZUKI	FORENZA	(ALL)	F
SUZUKI	GRAND VITARA	ST WAG	O
SUZUKI	RENO	4DR	E
SUZUKI	SAMURAI	CONVRT	T
SUZUKI	SAMURAI	(ALL OTHER)	O
SUZUKI	SIDEKICK	CONVRT	T
SUZUKI	SIDEKICK	(ALL OTHER)	O
SUZUKI	SWIFT	(ALL)	U
SUZUKI	SX4	(ALL)	E
SUZUKI	VERONA	4DR	H
SUZUKI	VITARA	ST WAG	O
SUZUKI	X90	ST WAG	W
SUZUKI	XL7	ST WAG	P
TOYOTA	1/2 TON	PICKUP	L
TOYOTA	3/4 TON	PICKUP	L
TOYOTA	4 RUNNER	(ALL)	P
TOYOTA	AVALON	4DR	G
TOYOTA	CAMRY	(ALL)	H
TOYOTA	CAMRY SOLARA SE	CONVRT	S
TOYOTA	CELICA	(ALL)	W
TOYOTA	CELICA GT	CONVRT	T
TOYOTA	COROLLA	(ALL)	F
TOYOTA	CORONA	(ALL)	V
TOYOTA	CRESSIDA	(ALL)	W
TOYOTA	ECHO	(ALL)	U

**Metropolitan Property And Casualty Insurance Company
Automobile Manual
Vehicle Rating Group (VRG) Listing**

TOYOTA	EXT LONG XCAB	PICKUP	L
TOYOTA	FJ	(ALL)	P
TOYOTA	HIGHLANDER	ST WAG	P
TOYOTA	LAND CRUISER	(ALL)	P
TOYOTA	LONG BED	PICKUP	L
TOYOTA	MATRIX	(ALL)	F
TOYOTA	MR2	COUPE	W
TOYOTA	MR2 SPYDER	CONVRT	T
TOYOTA	PASEO	CONVRT	S
TOYOTA	PASEO	(ALL OTHER)	J
TOYOTA	PICKUP	PICKUP	L
TOYOTA	PREVIA	SPORTVA	D
TOYOTA	PRIUS	4DR	H
TOYOTA	RAV4	(ALL)	O
TOYOTA	SCION	(ALL)	U
TOYOTA	SEQUOIA	ST WAG	P
TOYOTA	SHORT BED	PICKUP	L
TOYOTA	SIENNA	VAN	D
TOYOTA	SOLARA	CONVRT	T
TOYOTA	SOLARA	(ALL OTHER)	F
TOYOTA	STANDARD BED	PICKUP	L
TOYOTA	STARLET	(ALL)	U
TOYOTA	SUPRA	(ALL)	K
TOYOTA	T100	PICKUP	M
TOYOTA	TACOMA	PICKUP	L
TOYOTA	TERCEL	(ALL)	E
TOYOTA	TUNDRA	PICKUP	M
TOYOTA	VAN WAGON	VAN	D
TOYOTA	VENZA	(ALL)	O
TOYOTA	XTRACAB	PICKUP	L
TOYOTA	YARIS	(ALL)	E
TRIUMPH	SPITFIRE	CONVRT	T
TRIUMPH	TR6	CONVRT	T
TRIUMPH	TR6	(ALL OTHER)	Z
TRIUMPH	TR7	CONVRT	T
TRIUMPH	TR7	(ALL OTHER)	W
TRIUMPH	TR8	CONVRT	T
TRIUMPH	TR8	(ALL OTHER)	Z
TVR	(ALL)	(ALL)	Z
VOLKSWAGEN	BEETLE	CONVRT	T
VOLKSWAGEN	BEETLE	(ALL OTHER)	F
VOLKSWAGEN	BUG	(ALL)	F
VOLKSWAGEN	BUS	(ALL)	D
VOLKSWAGEN	CABRIO	CONVRT	T
VOLKSWAGEN	CABRIO HIGHLINE	CONVRT	T
VOLKSWAGEN	CABRIO HIGHLINE	(ALL)	F
VOLKSWAGEN	CABRIOLET	CONVRT	T
VOLKSWAGEN	CAMPER	VANCMPR	D
VOLKSWAGEN	CARMEN	CONVRT	S
VOLKSWAGEN	CC	4DR	F
VOLKSWAGEN	CORRADO	COUPE	F
VOLKSWAGEN	DASHER	(ALL)	F
VOLKSWAGEN	EOS	(ALL)	S
VOLKSWAGEN	EUROVAN	SPORTVA	D
VOLKSWAGEN	FOX	(ALL)	E

**Metropolitan Property And Casualty Insurance Company
Automobile Manual
Vehicle Rating Group (VRG) Listing**

VOLKSWAGEN	GLI	4DR	F
VOLKSWAGEN	GOLF	(ALL OTHER)	F
VOLKSWAGEN	GOLF CABRIOLET	CONVRT	T
VOLKSWAGEN	GTI	(ALL)	F
VOLKSWAGEN	JETTA	(ALL)	F
VOLKSWAGEN	KARMANN	CONVRT	S
VOLKSWAGEN	KOMBI	ST WAG	F
VOLKSWAGEN	NEW BEETLE	CONVRT	S
VOLKSWAGEN	NEW BEETLE	(ALL OTHER)	F
VOLKSWAGEN	PASSAT	(ALL)	F
VOLKSWAGEN	PHAETON	4DR	B
VOLKSWAGEN	QUANTUM	(ALL)	F
VOLKSWAGEN	R32	2DRHABK	F
VOLKSWAGEN	RABBIT	(ALL OTHER)	E
VOLKSWAGEN	RABBIT DELUXE	CONVRT	S
VOLKSWAGEN	RABBIT TRUCK	PICKUP	L
VOLKSWAGEN	ROUTAN	(ALL)	D
VOLKSWAGEN	SCIROCCO	COUPE	F
VOLKSWAGEN	TDI	(ALL)	F
VOLKSWAGEN	TIGUAN	(ALL)	O
VOLKSWAGEN	TOUAREG	(ALL)	P
VOLKSWAGEN	TRANSPORTER	VAN	D
VOLKSWAGEN	TRANSPORTER	ST WAG	F
VOLKSWAGEN	VANAGON	(ALL)	D
VOLVO	(ALL OTHER)	(ALL OTHER)	G
VOLVO	C70	CONVRT	T
VOLVO	XC90	ST WAG, SUV	O
YUGO	CABRIO	CONVRT	S
YUGO	GV	2DRHABK	U

SERFF Tracking Number: METX-G126714185 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$250
 Company, ...
 Company Tracking Number: AR00092CG00099
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /AR00092CG00099

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: A-1 Private Passenger Auto Abstract		
Bypass Reason: n/a		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: APCS-Auto Premium Comparison Survey		
Comments:		
Attachments: AR A MPC 8 31 10 Premium Comparison Form.PDF AR A MCAS 8 31 10 Premium Comparison Form.PDF		

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document		
Comments:		
Attachments: AR A MPC 8 31 10 Loss Cost.PDF AR A MCAS 8 31 10 Loss Cost.PDF		

	Item Status:	Status Date:
Bypassed - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp		
Bypass Reason: n/a		
Comments:		

SERFF Tracking Number: METX-G126714185 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$250
Company, ...
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Item Status: **Status**
Date:

Satisfied - Item: Revision Summary
Comments:
Attachment:
AR A MPC MCAS 8 31 10 Revision Summary.PDF

Item Status: **Status**
Date:

Satisfied - Item: Rate Making Exhibits
Comments:
Attachments:
AR A MPC MCAS 8 31 10 Ratemaking Exhibits.PDF
AR A MPC MCAS 8 31 10 Ratemaking Exhibits.XLS

Item Status: **Status**
Date:

Satisfied - Item: Objection Response (7-26-10)
Comments:
Attachment:
AR A MPC MCAS 8 31 10 Response Letter(7-26-10).PDF

Item Status: **Status**
Date:

Satisfied - Item: APCS MPC and APCS MCAS -
Separate Excel Versions 080610
Comments:
Attachments:
AR A MPC 080610 Prem Comp Form.PDF
AR A MPC 080610 Prem Comp Form.XLS
AR A MCAS 080610 Prem Comp Form.PDF
AR A MCAS 080610 Prem Comp Form.XLS

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 Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 08/31/2010 NB and 10/05/2010 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 death
 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 to 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			\$2,055	\$2,487	\$637	\$662	\$3,007	\$3,656	\$917	\$956	\$2,818	\$3,419	\$865	\$899	\$2,538	\$3,078	\$778	\$807	\$2,165	\$2,627	\$670	\$702
	Minimum Liability with Comprehensive and Collision			\$3,223	\$3,732	\$976	\$970	\$4,268	\$4,983	\$1,310	\$1,309	\$3,988	\$4,644	\$1,204	\$1,206	\$4,231	\$4,894	\$1,275	\$1,266	\$3,607	\$4,177	\$1,092	\$1,087
	100/300/50 Liability with Comprehensive and Collision			\$3,574	\$4,158	\$1,082	\$1,086	\$4,751	\$5,575	\$1,468	\$1,472	\$4,460	\$5,211	\$1,350	\$1,363	\$4,662	\$5,423	\$1,408	\$1,410	\$3,995	\$4,654	\$1,223	\$1,215
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$2,074	\$2,506	\$681	\$710	\$3,027	\$3,676	\$986	\$1,028	\$2,837	\$3,438	\$931	\$968	\$2,558	\$3,098	\$833	\$864	\$2,183	\$2,645	\$716	\$749
	Minimum Liability with Comprehensive and Collision			\$4,041	\$4,652	\$1,205	\$1,190	\$5,264	\$6,110	\$1,594	\$1,584	\$4,967	\$5,743	\$1,471	\$1,470	\$5,338	\$6,130	\$1,581	\$1,562	\$4,521	\$5,209	\$1,352	\$1,337
	100/300/50 Liability with Comprehensive and Collision			\$4,405	\$5,095	\$1,316	\$1,311	\$5,771	\$6,730	\$1,757	\$1,756	\$5,458	\$6,334	\$1,625	\$1,633	\$5,786	\$6,683	\$1,719	\$1,711	\$4,925	\$5,706	\$1,487	\$1,470
2003 Honda Odyssey "EX"	Minimum Liability			\$2,018	\$2,437	\$592	\$616	\$2,930	\$3,555	\$843	\$877	\$2,751	\$3,329	\$801	\$834	\$2,480	\$3,000	\$718	\$745	\$2,120	\$2,566	\$621	\$651
	Minimum Liability with Comprehensive and Collision			\$3,738	\$4,290	\$1,107	\$1,096	\$4,825	\$5,576	\$1,455	\$1,440	\$4,571	\$5,268	\$1,345	\$1,344	\$4,957	\$5,676	\$1,461	\$1,442	\$4,200	\$4,817	\$1,244	\$1,231
	100/300/50 Liability with Comprehensive and Collision			\$4,070	\$4,691	\$1,208	\$1,203	\$5,269	\$6,120	\$1,598	\$1,589	\$5,009	\$5,796	\$1,483	\$1,490	\$5,356	\$6,165	\$1,583	\$1,575	\$4,565	\$5,266	\$1,365	\$1,349
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,902	\$2,289	\$641	\$666	\$2,730	\$3,306	\$920	\$960	\$2,572	\$3,108	\$869	\$903	\$2,324	\$2,805	\$782	\$811	\$1,991	\$2,405	\$674	\$706
	Minimum Liability with Comprehensive and Collision			\$4,623	\$5,287	\$1,358	\$1,339	\$5,949	\$6,859	\$1,785	\$1,761	\$5,587	\$6,414	\$1,632	\$1,623	\$6,160	\$7,037	\$1,808	\$1,777	\$5,224	\$5,981	\$1,547	\$1,518
	100/300/50 Liability with Comprehensive and Collision			\$4,974	\$5,713	\$1,464	\$1,455	\$6,432	\$7,451	\$1,943	\$1,924	\$6,059	\$6,981	\$1,778	\$1,780	\$6,591	\$7,566	\$1,941	\$1,921	\$5,612	\$6,458	\$1,678	\$1,646
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$2,012	\$2,431	\$651	\$675	\$2,924	\$3,549	\$942	\$981	\$2,745	\$3,323	\$884	\$921	\$2,474	\$2,994	\$799	\$829	\$2,117	\$2,563	\$685	\$720
	Minimum Liability with Comprehensive and Collision			\$4,795	\$5,492	\$1,419	\$1,394	\$6,221	\$7,179	\$1,881	\$1,849	\$5,770	\$6,629	\$1,697	\$1,679	\$6,415	\$7,340	\$1,898	\$1,858	\$5,461	\$6,258	\$1,629	\$1,596
	100/300/50 Liability with Comprehensive and Collision			\$5,154	\$5,928	\$1,527	\$1,512	\$6,720	\$7,788	\$2,042	\$2,018	\$6,254	\$7,209	\$1,847	\$1,840	\$6,857	\$7,885	\$2,035	\$2,006	\$5,859	\$6,746	\$1,762	\$1,725
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$2,022	\$2,441	\$637	\$662	\$2,934	\$3,559	\$917	\$956	\$2,755	\$3,333	\$865	\$899	\$2,483	\$3,003	\$778	\$807	\$2,124	\$2,570	\$670	\$702
	Minimum Liability with Comprehensive and Collision			\$3,414	\$3,946	\$1,033	\$1,022	\$4,514	\$5,266	\$1,388	\$1,380	\$4,186	\$4,864	\$1,262	\$1,260	\$4,496	\$5,188	\$1,356	\$1,340	\$3,848	\$4,450	\$1,168	\$1,155
	100/300/50 Liability with Comprehensive and Collision			\$3,765	\$4,372	\$1,139	\$1,138	\$4,997	\$5,858	\$1,546	\$1,543	\$4,658	\$5,431	\$1,408	\$1,417	\$4,927	\$5,717	\$1,489	\$1,484	\$4,236	\$4,927	\$1,299	\$1,283

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 Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 08/31/2010 NB and 10/05/2010 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 death
 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 tinsurance.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			\$1,851	\$2,241	\$577	\$598	\$2,701	\$3,287	\$827	\$861	\$2,539	\$3,081	\$779	\$813	\$2,286	\$2,772	\$702	\$731	\$1,945	\$2,363	\$603	\$627
	Minimum Liability with Comprehensive and Collision			\$2,903	\$3,358	\$879	\$876	\$3,840	\$4,482	\$1,178	\$1,178	\$3,593	\$4,181	\$1,086	\$1,087	\$3,810	\$4,409	\$1,150	\$1,141	\$3,241	\$3,759	\$990	\$979
	100/300/50 Liability with Comprehensive and Collision			\$3,217	\$3,740	\$980	\$982	\$4,278	\$5,020	\$1,322	\$1,323	\$4,018	\$4,689	\$1,223	\$1,228	\$4,200	\$4,885	\$1,272	\$1,271	\$3,598	\$4,191	\$1,102	\$1,093
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability			\$1,869	\$2,259	\$619	\$641	\$2,718	\$3,304	\$890	\$925	\$2,557	\$3,099	\$837	\$874	\$2,303	\$2,789	\$751	\$782	\$1,960	\$2,378	\$644	\$670
	Minimum Liability with Comprehensive and Collision			\$3,635	\$4,187	\$1,086	\$1,070	\$4,737	\$5,499	\$1,433	\$1,427	\$4,471	\$5,173	\$1,326	\$1,323	\$4,801	\$5,520	\$1,422	\$1,408	\$4,068	\$4,686	\$1,222	\$1,202
	100/300/50 Liability with Comprehensive and Collision			\$3,963	\$4,583	\$1,187	\$1,182	\$5,197	\$6,067	\$1,584	\$1,579	\$4,916	\$5,702	\$1,470	\$1,470	\$5,207	\$6,018	\$1,550	\$1,541	\$4,440	\$5,133	\$1,338	\$1,322
2003 Honda Odyssey "EX"	Minimum Liability			\$1,818	\$2,194	\$539	\$557	\$2,633	\$3,195	\$761	\$793	\$2,476	\$3,001	\$721	\$753	\$2,235	\$2,705	\$648	\$676	\$1,904	\$2,306	\$560	\$582
	Minimum Liability with Comprehensive and Collision			\$3,369	\$3,865	\$1,000	\$988	\$4,344	\$5,016	\$1,303	\$1,296	\$4,119	\$4,743	\$1,211	\$1,208	\$4,459	\$5,107	\$1,314	\$1,299	\$3,776	\$4,336	\$1,124	\$1,110
	100/300/50 Liability with Comprehensive and Collision			\$3,663	\$4,222	\$1,093	\$1,086	\$4,745	\$5,512	\$1,435	\$1,430	\$4,515	\$5,216	\$1,342	\$1,338	\$4,822	\$5,550	\$1,425	\$1,421	\$4,111	\$4,740	\$1,230	\$1,216
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,713	\$2,064	\$581	\$602	\$2,452	\$2,971	\$831	\$865	\$2,316	\$2,803	\$783	\$817	\$2,093	\$2,526	\$706	\$735	\$1,789	\$2,162	\$605	\$631
	Minimum Liability with Comprehensive and Collision			\$4,164	\$4,762	\$1,225	\$1,206	\$5,350	\$6,174	\$1,606	\$1,585	\$5,030	\$5,777	\$1,474	\$1,459	\$5,541	\$6,337	\$1,629	\$1,599	\$4,700	\$5,380	\$1,398	\$1,368
	100/300/50 Liability with Comprehensive and Collision			\$4,478	\$5,144	\$1,326	\$1,312	\$5,788	\$6,712	\$1,750	\$1,730	\$5,455	\$6,285	\$1,611	\$1,600	\$5,931	\$6,813	\$1,751	\$1,729	\$5,057	\$5,812	\$1,510	\$1,482
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,815	\$2,191	\$591	\$612	\$2,627	\$3,189	\$851	\$885	\$2,473	\$2,998	\$796	\$833	\$2,229	\$2,699	\$722	\$751	\$1,900	\$2,302	\$617	\$643
	Minimum Liability with Comprehensive and Collision			\$4,315	\$4,945	\$1,278	\$1,255	\$5,600	\$6,461	\$1,692	\$1,662	\$5,196	\$5,968	\$1,528	\$1,510	\$5,774	\$6,608	\$1,707	\$1,674	\$4,915	\$5,633	\$1,473	\$1,436
	100/300/50 Liability with Comprehensive and Collision			\$4,638	\$5,335	\$1,380	\$1,364	\$6,052	\$7,017	\$1,839	\$1,811	\$5,631	\$6,490	\$1,670	\$1,655	\$6,175	\$7,096	\$1,833	\$1,805	\$5,279	\$6,076	\$1,586	\$1,554
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,822	\$2,198	\$577	\$598	\$2,635	\$3,197	\$827	\$861	\$2,480	\$3,005	\$779	\$813	\$2,239	\$2,709	\$702	\$731	\$1,906	\$2,308	\$603	\$627
	Minimum Liability with Comprehensive and Collision			\$3,072	\$3,552	\$931	\$923	\$4,064	\$4,738	\$1,247	\$1,242	\$3,772	\$4,382	\$1,138	\$1,136	\$4,044	\$4,672	\$1,222	\$1,207	\$3,459	\$4,005	\$1,058	\$1,042
	100/300/50 Liability with Comprehensive and Collision			\$3,386	\$3,934	\$1,032	\$1,029	\$4,502	\$5,276	\$1,391	\$1,387	\$4,197	\$4,890	\$1,275	\$1,277	\$4,434	\$5,148	\$1,344	\$1,337	\$3,816	\$4,437	\$1,170	\$1,156

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

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

Company Name		Company NAIC Number	
3.	A. Metropolitan Property and Casualty Insurance Company	B.	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	-5.5%	-2.8%					
Property Damage	11.8%	8.4%					
UM/UIM	9.0%	8.2%					
UMPD	9.5%	8.4%					
Medical Payments	4.1%	3.5%					
Personal Injury Protection	11.5%	10.7%					
Comprehensive	41.0%	24.7%					
Collision	-5.5%	-0.9%					
Towing	-14.0%	0.0%					
TOTAL OVERALL EFFECT	5.7%	5.0%					

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
2005	987	-3.1%	3/31/2005	1,152	596	51.7%	52.6%
2005	987	-3.7%	7/31/2005	1,152	596	51.7%	52.6%
2006	1,560	0.0%	7/30/2006	1,931	1,162	60.2%	44.9%
2007	1,934			2,712	1,629	60.1%	50.3%
2008	2,009	4.5%	3/15/2008	3,112	1,865	59.9%	50.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	4.0%
C. Taxes, License & Fees	3.09%
D. Underwriting Profit & Contingencies	5.76%

2008	2,009	2.0%	11/30/2008	3,112	1,865	59.9%	50.0%	E. Other (explain)	
2009	2,202	3.0%	8/31/2009	3,219	1,511	46.9%	56.8%	F. TOTAL	37.35%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 12% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -4.5% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 21

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

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

Company Name		Company NAIC Number	
3.	A. Metropolitan Casualty Insurance Company	B.	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	-5.5%	-2.8%					
Property Damage	11.8%	8.4%					
UM/UIM	9.0%	8.2%					
UMPD	9.5%	8.4%					
Medical Payments	4.1%	3.5%					
Personal Injury Protection	11.5%	10.7%					
Comprehensive	41.0%	24.7%					
Collision	-5.5%	-0.9%					
Towing	-14.0%	0.0%					
TOTAL OVERALL EFFECT	5.7%	5.0%					

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
2005	23	-3.1%	3/31/2005	21	-1	-6.3%	58.7%
2005	23	-3.7%	7/31/2005	21	-1	-6.3%	58.7%
2006	25	0.0%	7/30/2006	20	4	21.3%	53.5%
2007	21			21	7	33.9%	56.1%
2008	18	4.5%	3/15/2008	16	16	98.9%	55.4%
2008	18	2.0%	11/30/2008	16	16	98.9%	55.4%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	4.0%
C. Taxes, License & Fees	3.09%
D. Underwriting Profit & Contingencies	5.76%
E. Other (explain)	

2009	17	3.0%	8/31/2009	19	8	42.0%	63.7%	F. TOTAL	37.35%
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- 8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9. 12% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
- 10. -4.5% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 21

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

Arkansas Private Passenger Automobile

Rate Revision

The automobile rates currently in use by Metropolitan Property & Casualty Insurance Company and Metropolitan Casualty Insurance Company were filed with the Arkansas Department of Insurance effective May 20, 2010.

At this time, Metropolitan Property and Casualty Insurance Company and Metropolitan Casualty Insurance Company are proposing an overall rate level change of 5.0%.

The following statewide revisions are proposed:

Overall Rate Level Effect

Liability	3.1%
No Fault	10.7%
<u>Physical Damage</u>	<u>6.8%</u>
Total	5.0%

Summary of Changes:

1. Base Rates

Base Rates are revised by territory and coverage.

2. New Business Tiering Assignments

New Business Tiering Rules are revised.

3. Rule 11 – Vehicle Rating Group (VRG)

The VRG listing has been updated. Many vehicles currently classified in VRG Group Z will be reassigned. The overall rate impact of this is 0.0%.

4. Rule 15 - MetRewards

MetRewards Rule is corrected to apply the same discount factors to motorcycles as those that are applied to automobiles.

5. Rule 19 – Driving Safety Course Discounts

Defensive Driver and Driver Improvement Course Discounts are each reduced from 10% to 7%. This change produces a rate impact of 0.1% for each discount.

6. Rule 35 - Agent Book Transfer Premium Capping

Agent Book Transfer Premium Capping is a program that will help agents who are rolling books of business to MetLife Auto & Home. This program eases the impact of changes in customers' premiums by spreading the difference over successive policy terms. A policyholder's initial premium will be at or near the premium they paid with their current carrier for the policy term just before the roll. The premium change is then capped at plus or minus 5% for semi-annual policies and plus or minus 10% for annual policies at each renewal until the customer is paying the current Met rates.

7. Territory Redefinitions

Territory 31 has been created out of Territory 2. Several Zip Codes have been added to and deleted from the manual according to the US Postal Service.

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	4.2%	16.5%	0.1%	0.0%	0.0%	9.3%	20.2%	-1.7%	0.0%	6.8%	9.3%	4.8%	5.9%
2 NWLtlRock	-9.6%	6.1%	8.7%	20.0%	10.0%	12.0%	28.2%	-2.2%	0.0%	0.5%	12.0%	4.8%	2.7%
3 FtSmith	3.8%	4.0%	-0.4%	22.2%	0.0%	13.5%	18.8%	0.1%	0.0%	7.0%	13.5%	5.6%	6.5%
4 MphsSub	1.3%	12.6%	18.3%	10.0%	10.0%	15.6%	23.1%	-0.8%	0.0%	6.6%	15.6%	7.9%	7.4%
5 Central	-4.8%	12.5%	8.4%	11.1%	10.0%	15.5%	25.6%	-1.6%	0.0%	3.3%	15.5%	6.9%	5.1%
6 Txarkna	5.0%	16.4%	0.1%	11.1%	0.0%	11.2%	16.9%	-4.2%	0.0%	9.0%	11.2%	3.0%	6.5%
7 ElDorado	-5.7%	14.0%	10.1%	11.1%	0.0%	16.6%	20.6%	0.6%	0.0%	2.7%	16.6%	7.1%	5.2%
8 Jnsboro	-4.2%	9.9%	9.7%	11.1%	9.1%	13.6%	16.0%	1.7%	0.0%	3.0%	13.6%	6.9%	5.1%
9 Fyettvie	-1.5%	9.7%	2.4%	11.1%	10.0%	11.6%	26.3%	-3.7%	0.0%	5.0%	11.6%	5.1%	5.2%
10 HotSpring	0.8%	8.8%	0.1%	11.1%	0.0%	17.1%	21.3%	-1.6%	0.0%	5.1%	17.1%	4.8%	5.3%
11 Conway	-12.1%	17.6%	9.0%	11.1%	10.0%	6.3%	26.7%	9.1%	0.0%	0.0%	6.3%	15.0%	6.3%
12 Saline	0.0%	9.2%	0.1%	18.2%	10.0%	19.8%	22.2%	0.5%	0.0%	5.8%	19.8%	6.9%	6.7%
21 S Cntys	-6.3%	14.3%	16.7%	11.1%	10.0%	17.2%	26.9%	4.3%	0.0%	1.8%	17.2%	11.9%	6.5%
22 NE Cntys	7.5%	1.5%	-8.3%	0.0%	18.2%	15.2%	24.1%	-1.9%	0.0%	4.8%	15.2%	7.1%	6.0%
23 NW Cntys	-1.5%	15.5%	0.1%	11.1%	10.0%	17.4%	18.7%	-1.0%	0.0%	5.9%	17.4%	6.5%	6.4%
24 PinBluff	-1.5%	15.5%	4.8%	10.0%	0.0%	13.2%	33.1%	-4.8%	0.0%	5.4%	13.2%	7.2%	6.4%
25 SELtlRck	-8.0%	4.6%	-1.8%	20.0%	10.0%	14.9%	35.6%	0.9%	0.0%	0.0%	14.9%	9.6%	4.3%
26 HtSprgVI	-2.0%	8.3%	16.7%	0.0%	11.1%	9.8%	29.2%	3.8%	0.0%	2.0%	9.8%	10.9%	5.9%
27 MorrilRussell	5.9%	17.7%	10.1%	0.0%	0.0%	10.2%	20.6%	-3.1%	0.0%	7.7%	10.2%	4.5%	6.1%
28 Central2	-1.8%	9.6%	8.4%	10.0%	10.0%	12.6%	15.7%	5.1%	0.0%	4.1%	12.6%	8.5%	6.4%
29 Crawford/Sebastian	-3.3%	4.6%	10.1%	11.1%	11.1%	10.4%	29.6%	2.4%	0.0%	2.1%	10.4%	11.2%	6.4%
30 Benton/Washington	2.0%	9.4%	1.3%	-11.1%	10.0%	3.4%	24.8%	0.1%	0.0%	2.6%	3.4%	8.3%	5.3%
31 Outer LtRock	-3.5%	1.9%	18.3%	0.0%	10.0%	14.9%	35.3%	-5.7%	0.0%	-0.8%	14.9%	3.6%	1.4%
TOTAL	-2.8%	8.4%	3.5%	8.2%	8.4%	10.7%	24.7%	-0.9%	0.0%	3.1%	10.7%	6.8%	5.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

SUMMARY OF RATE LEVEL INDICATIONS

	Acc Yr Ending 03/2010	Projected Loss & LAE Ratio	Indicated Rate Change	Proposed Rate Change
<u>Coverage</u>	<u>Trended Earn Prem at Curr Rate Level</u>			
Bodily Injury	768,032	48.7%	-5.5%	-2.8%
Property Damage	536,422	82.4%	11.8%	8.4%
Medical Payments	6,058	100.7%	4.1%	3.5%
Uninsured/Underinsured Motorist - BI	263,299	111.1%	9.0%	8.2%
Uninsured Motorist - PD	49,456	101.0%	9.5%	8.4%
Liability Coverage	1,623,267	71.8%	3.1%	3.1%
No Fault	80,692	102.2%	11.5%	10.7%
Comprehensive	437,969	102.8%	41.0%	24.7%
Collision	1,016,941	49.5%	-5.5%	-0.9%
Towing	11,183	18.0%	-14.0%	0.0%
Physical Damage Coverage	1,466,093	65.1%	8.3%	6.8%
Total	3,170,052	69.6%	5.7%	5.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2008	03/2009	03/2010
1)	Earned Premium at Current Rate Level	806,483	853,207	847,085
2)	Historical Premium Trend Factors	0.922	0.960	1.000
3)	Projected Premium Trend Factors	0.907	0.907	0.907
4)	Trended Earned Premium at Curr Rate Level 1x2x3	673,891	742,639	768,032
5)	Incurring Loss & ALAE	258,388	301,491	276,285
6)	Development Factors	1.093	1.148	1.246
7)	Historical Loss Trend Factors	0.939	0.969	1.000
8)	Projected Loss Trend Factors	1.000	1.000	1.000
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	265,295	335,427	344,180
10)	Projected Loss & ALAE Ratios 9/4	39.4%	45.2%	44.8%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
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		
		03/2008	03/2009	03/2010
1)	Earned Premium at Current Rate Level	542,560	578,542	579,920
2)	Historical Premium Trend Factors	0.922	0.960	1.000
3)	Projected Premium Trend Factors	0.925	0.925	0.925
4)	Trended Earned Premium at Curr Rate Level 1x2x3	462,517	513,741	536,422
5)	Incurring Loss & ALAE	292,947	279,119	327,308
6)	Development Factors	1.000	1.005	1.075
7)	Historical Loss Trend Factors	0.989	0.995	1.000
8)	Projected Loss Trend Factors	1.205	1.205	1.205
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	349,093	336,127	424,082
10)	Projected Loss & ALAE Ratios 9/4	75.5%	65.4%	79.1%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
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		
		03/2008	03/2009	03/2010
1)	Earned Premium at Current Rate Level	4,262	5,523	6,058
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	4,262	5,523	6,058
5)	Incurred Loss & ALAE	2,430	8,128	5,009
6)	Development Factors	0.982	0.953	0.905
7)	Historical Loss Trend Factors	0.939	0.969	1.000
8)	Projected Loss Trend Factors	1.000	1.000	1.000
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	2,241	7,503	4,533
10)	Projected Loss & ALAE Ratios 9/4	52.6%	135.9%	74.8%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

NO FAULT RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2008	03/2009	03/2010
1)	Earned Premium at Current Rate Level	89,813	92,603	90,815
2)	Historical Premium Trend Factors	0.884	0.940	1.000
3)	Projected Premium Trend Factors	0.889	0.889	0.889
4)	Trended Earned Premium at Curr Rate Level 1x2x3	70,513	77,344	80,692
5)	Incurred Loss & ALAE	69,639	48,525	47,932
6)	Development Factors	1.029	1.055	1.192
7)	Historical Loss Trend Factors	1.103	1.050	1.000
8)	Projected Loss Trend Factors	1.098	1.098	1.098
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	86,738	59,001	62,721
10)	Projected Loss & ALAE Ratios 9/4	123.0%	76.3%	77.7%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

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		
		03/2008	03/2009	03/2010
1)	Earned Premium at Current Rate Level	262,564	283,267	284,650
2)	Historical Premium Trend Factors	0.960	0.980	1.000
3)	Projected Premium Trend Factors	0.925	0.925	0.925
4)	Trended Earned Premium at Curr Rate Level 1x2x3	233,252	256,779	263,299
5)	Incurred Loss & ALAE	549,125	91,716	60,306
6)	Development Factors	1.081	1.194	1.576
7)	Historical Loss Trend Factors	0.939	0.969	1.000
8)	Projected Loss Trend Factors	1.000	1.000	1.000
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	557,528	106,092	95,028
10)	Projected Loss & ALAE Ratios 9/4	239.0%	41.3%	36.1%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

UNINSURED MOTORIST PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2008	03/2009	03/2010
1)	Earned Premium at Current Rate Level	43,403	47,729	49,456
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	43,403	47,729	49,456
5)	Incurred Loss & ALAE	38,433	42,923	33,283
6)	Development Factors	1.000	1.000	1.039
7)	Historical Loss Trend Factors	1.020	1.010	1.000
8)	Projected Loss Trend Factors	1.077	1.077	1.077
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	42,217	46,682	37,236
10)	Projected Loss & ALAE Ratios 9/4	97.3%	97.8%	75.3%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
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		
		03/2008	03/2009	03/2010
1)	Earned Premium at Current Rate Level	397,439	432,453	450,796
2)	Historical Premium Trend Factors	0.960	0.980	1.000
3)	Projected Premium Trend Factors	0.972	0.972	0.972
4)	Trended Earned Premium at Curr Rate Level 1x2x3	370,839	411,745	437,969
5)	Incurring Loss & ALAE	133,391	168,295	240,020
6)	Development Factors	1.000	1.001	1.056
7)	Historical Loss Trend Factors	1.216	1.103	1.000
8)	Projected Loss Trend Factors	1.205	1.205	1.205
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	195,356	223,784	305,405
10)	Projected Loss & ALAE Ratios 9/4	52.7%	54.4%	69.7%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
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		
		03/2008	03/2009	03/2010
1)	Earned Premium at Current Rate Level	864,732	960,625	1,016,941
2)	Historical Premium Trend Factors	1.020	1.010	1.000
3)	Projected Premium Trend Factors	1.000	1.000	1.000
4)	Trended Earned Premium at Curr Rate Level 1x2x3	882,114	970,231	1,016,941
5)	Incurred Loss & ALAE	341,805	384,360	485,446
6)	Development Factors	0.999	0.995	0.912
7)	Historical Loss Trend Factors	1.020	1.010	1.000
8)	Projected Loss Trend Factors	1.077	1.077	1.077
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	375,078	415,929	476,947
10)	Projected Loss & ALAE Ratios 9/4	42.5%	42.9%	46.9%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
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		
		03/2008	03/2009	03/2010
1)	Earned Premium at Current Rate Level	9,592	10,620	11,183
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	9,592	10,620	11,183
5)	Incurred Loss & ALAE	1,359	1,747	1,831
6)	Development Factors	1.000	1.001	1.061
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	1,359	1,749	1,943
10)	Projected Loss & ALAE Ratios 9/4	14.2%	16.5%	17.4%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

METROPOLITAN RETAIL SOURCE COMPANIES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE NO FAULT STATE

BODILY INJURY

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-02	44,044,241	53,794,362	61,619,676	64,138,721	66,555,942	67,712,461
Mar-03	64,112,351	78,503,720	82,250,110	86,943,570	88,763,643	89,905,557
Mar-04	72,237,886	72,353,740	79,705,657	83,523,297	85,984,102	88,445,532
Mar-05	53,305,418	65,015,268	68,298,997	72,359,420	73,992,835	74,565,154
Mar-06	65,888,214	71,147,441	72,628,906	84,731,814	86,360,447	
Mar-07	66,466,667	68,284,429	70,245,728	71,886,590		
Mar-08	71,164,793	77,765,513	80,252,574			
Mar-09	73,614,925	80,632,454				
Mar-10	80,286,962					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-02				1.038	1.017
Mar-03			1.057	1.021	1.013
Mar-04		1.102	1.048	1.029	1.029
Mar-05	1.220	1.051	1.059	1.023	1.008
Mar-06	1.080	1.021	1.167	1.019	
Mar-07	1.027	1.029	1.023		
Mar-08	1.093	1.032			
Mar-09	1.095				
FIVE YR AVG	1.103	1.047	1.071	1.026	1.017
THREE YR AVG	1.072	1.027	1.083	1.024	1.017
AVG EX HI/LO	1.089	1.037	1.055	1.024	1.015
WEIGHTED AVG	1.098	1.047	1.071	1.025	1.017

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	1.085	1.050	1.050	1.024	1.017
CW To Ultimate	1.246	1.148	1.093	1.041	1.017

METROPOLITAN RETAIL SOURCE COMPANIES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE

PROPERTY DAMAGE

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-02	104,778,532	110,792,505	111,300,950	111,199,564	111,013,947	110,904,725
Mar-03	133,365,868	140,341,781	140,038,849	139,793,473	139,670,960	139,642,311
Mar-04	126,387,807	130,432,044	130,498,010	129,812,659	129,771,459	129,688,709
Mar-05	113,486,288	118,320,646	118,729,589	118,579,728	118,517,132	118,552,444
Mar-06	110,664,065	116,812,386	117,751,449	117,435,485	117,476,746	
Mar-07	111,536,625	121,248,786	121,334,735	121,305,640		
Mar-08	118,954,852	126,750,681	127,558,230			
Mar-09	115,249,789	122,172,823				
Mar-10	112,839,068					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-02				0.998	0.999
Mar-03			0.998	0.999	1.000
Mar-04		1.001	0.995	1.000	0.999
Mar-05	1.043	1.003	0.999	0.999	1.000
Mar-06	1.056	1.008	0.997	1.000	
Mar-07	1.087	1.001	1.000		
Mar-08	1.066	1.006			
Mar-09	1.060				
FIVE YR AVG	1.062	1.004	0.998	0.999	1.000
THREE YR AVG	1.071	1.005	0.999	1.000	1.000
AVG EX HI/LO	1.061	1.003	0.998	0.999	1.000
WEIGHTED AVG	1.062	1.004	0.998	0.999	1.000

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	1.070	1.005	1.000	1.000	1.000
CW To Ultimate	1.075	1.005	1.000	1.000	1.000

METROPOLITAN RETAIL SOURCE COMPANIES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE

MEDICAL PAYMENTS

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-02	8,922,453	9,354,600	9,211,747	9,102,918	9,173,857	9,118,474
Mar-03	13,206,205	13,292,405	13,003,755	12,834,337	12,746,733	12,728,658
Mar-04	12,982,788	13,092,062	12,742,749	12,551,824	12,465,189	12,426,909
Mar-05	12,675,848	12,859,998	12,693,216	12,501,130	12,444,346	12,421,911
Mar-06	12,569,526	12,470,487	12,047,795	11,913,692	11,881,555	
Mar-07	13,357,295	12,912,430	12,696,503	12,625,521		
Mar-08	14,613,028	13,922,542	13,383,059			
Mar-09	13,621,325	12,654,093				
Mar-10	13,824,876					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-02				1.008	0.994
Mar-03			0.987	0.993	0.999
Mar-04		0.973	0.985	0.993	0.997
Mar-05	1.015	0.987	0.985	0.995	0.998
Mar-06	0.992	0.966	0.989	0.997	
Mar-07	0.967	0.983	0.994		
Mar-08	0.953	0.961			
Mar-09	0.929				
FIVE YR AVG	0.971	0.974	0.988	0.997	0.997
THREE YR AVG	0.950	0.970	0.989	0.995	0.998
AVG EX HI/LO	0.971	0.974	0.987	0.995	0.998
WEIGHTED AVG	0.970	0.974	0.988	0.997	0.997

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	0.950	0.970	0.989	0.995	0.998
CW To Ultimate	0.905	0.953	0.982	0.993	0.998

METROPOLITAN RETAIL SOURCE COMPANIES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE

NO FAULT

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-02	34,236,040	40,690,784	42,789,343	43,333,797	43,558,617	43,936,286
Mar-03	47,915,215	61,498,238	66,017,070	67,252,877	67,374,749	67,229,974
Mar-04	45,271,240	54,347,384	58,369,595	61,221,248	60,973,040	64,107,865
Mar-05	34,195,597	39,674,111	41,073,382	41,375,907	41,610,175	41,685,952
Mar-06	31,445,918	36,971,439	37,828,033	37,780,224	37,968,917	
Mar-07	32,623,158	38,509,642	39,177,195	39,595,617		
Mar-08	38,722,557	41,876,041	42,931,578			
Mar-09	37,548,925	41,813,597				
Mar-10	39,494,125					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-02				1.005	1.009
Mar-03			1.019	1.002	0.998
Mar-04		1.074	1.049	0.996	1.051
Mar-05	1.160	1.035	1.007	1.006	1.002
Mar-06	1.176	1.023	0.999	1.005	
Mar-07	1.180	1.017	1.011		
Mar-08	1.081	1.025			
Mar-09	1.114				
FIVE YR AVG	1.142	1.035	1.017	1.003	1.015
THREE YR AVG	1.125	1.022	1.006	1.002	1.017
AVG EX HI/LO	1.150	1.028	1.012	1.004	1.006
WEIGHTED AVG	1.139	1.038	1.020	1.002	1.016

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	1.130	1.025	1.010	1.002	1.017
CW To Ultimate	1.192	1.055	1.029	1.019	1.017

METROPOLITAN RETAIL SOURCE COMPANIES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE NO FAULT STATES

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-02	7,701,205	13,736,581	16,979,109	17,380,564	17,624,884	17,951,412
Mar-03	12,655,265	20,863,697	23,184,446	24,725,339	25,168,167	25,427,815
Mar-04	14,978,934	21,228,233	23,274,473	23,878,853	24,351,936	24,752,813
Mar-05	13,897,526	21,561,101	22,906,322	23,616,542	24,607,494	24,295,487
Mar-06	14,875,959	20,600,840	22,564,984	24,193,293	24,169,464	
Mar-07	14,205,095	19,504,338	22,568,751	23,946,732		
Mar-08	19,308,675	25,021,458	27,304,092			
Mar-09	18,017,913	24,348,198				
Mar-10	18,402,630					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-02				1.014	1.019
Mar-03			1.066	1.018	1.010
Mar-04		1.096	1.026	1.020	1.016
Mar-05	1.551	1.062	1.031	1.042	0.987
Mar-06	1.385	1.095	1.072	0.999	
Mar-07	1.373	1.157	1.061		
Mar-08	1.296	1.091			
Mar-09	1.351				
FIVE YR AVG	1.391	1.100	1.051	1.019	1.008
THREE YR AVG	1.340	1.114	1.055	1.020	1.004
AVG EX HI/LO	1.370	1.094	1.053	1.017	1.013
WEIGHTED AVG	1.383	1.099	1.051	1.019	1.007

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	1.320	1.104	1.060	1.011	1.009
CW To Ultimate	1.576	1.194	1.081	1.020	1.009

METROPOLITAN RETAIL SOURCE COMPANIES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE

UNINSURED MOTORIST PROPERTY DAMAGE

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-02	4,095,843	4,334,205	4,365,860	4,339,958	4,326,914	4,323,654
Mar-03	4,584,590	4,755,589	4,696,740	4,662,627	4,641,617	4,620,026
Mar-04	4,789,529	4,731,002	4,695,384	4,679,369	4,657,206	4,633,447
Mar-05	4,554,446	4,657,996	4,542,740	4,528,334	4,519,232	4,533,046
Mar-06	4,323,218	4,435,755	4,381,239	4,365,659	4,384,171	
Mar-07	4,641,237	4,970,828	4,836,261	4,850,856		
Mar-08	5,484,370	5,473,819	5,472,458			
Mar-09	4,714,063	4,945,812				
Mar-10	4,436,136					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-02				0.997	0.999
Mar-03			0.993	0.995	0.995
Mar-04		0.992	0.997	0.995	0.995
Mar-05	1.023	0.975	0.997	0.998	1.003
Mar-06	1.026	0.988	0.996	1.004	
Mar-07	1.071	0.973	1.003		
Mar-08	0.998	1.000			
Mar-09	1.049				
FIVE YR AVG	1.033	0.986	0.997	0.998	0.998
THREE YR AVG	1.039	0.987	0.999	0.999	0.998
AVG EX HI/LO	1.033	0.985	0.997	0.997	0.997
WEIGHTED AVG	1.032	0.986	0.997	0.998	0.998

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	1.039	1.000	1.000	1.000	1.000
CW To Ultimate	1.039	1.000	1.000	1.000	1.000

METROPOLITAN RETAIL SOURCE COMPANIES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE

COMPREHENSIVE
Incurred Losses

Accident Year <u>Ending</u>	<u>Months of Development</u>					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-05	45,817,975	48,110,567	48,182,126	48,179,536	48,224,516	48,216,354
Mar-06	45,633,889	47,823,495	48,000,905	48,013,766	48,032,950	
Mar-07	47,971,861	50,759,019	50,772,966	50,826,085		
Mar-08	52,677,336	55,591,466	55,535,799			
Mar-09	52,139,877	54,776,617				
Mar-10	49,651,596					
			<u>Development Factors</u>			
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-05		1.050	1.001	1.000	1.001	1.000
Mar-06		1.048	1.004	1.000	1.000	
Mar-07		1.058	1.000	1.001		
Mar-08		1.055	0.999			
Mar-09		1.051				
FIVE YR AVG		1.052	1.001	1.000	1.001	1.000
THREE YR AVG		1.055	1.001	1.000	1.001	1.000
AVG EX HI/LO		1.052	1.001	1.000	1.001	1.000
WEIGHTED AVG		1.052	1.001	1.000	1.001	1.000
		<u>Selected Factors</u>				<u>60-ULT</u>
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor		1.055	1.001	1.000	1.000	1.000
CW To Ultimate		1.056	1.001	1.000	1.000	1.000

METROPOLITAN RETAIL SOURCE COMPANIES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE

COLLISION
Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-05	164,433,707	151,109,350	149,947,899	149,719,483	149,687,834	149,647,699
Mar-06	161,051,330	148,054,234	147,307,800	147,122,326	147,027,156	
Mar-07	168,752,926	153,242,098	152,583,188	152,428,661		
Mar-08	177,826,488	162,838,906	162,441,001			
Mar-09	166,764,521	154,705,518				
Mar-10	155,686,844					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-05	0.919	0.992	0.998	1.000	1.000
Mar-06	0.919	0.995	0.999	0.999	
Mar-07	0.908	0.996	0.999		
Mar-08	0.916	0.998			
Mar-09	0.928				
FIVE YR AVG	0.918	0.995	0.999	1.000	1.000
THREE YR AVG	0.917	0.996	0.999	1.000	1.000
AVG EX HI/LO	0.918	0.996	0.999	1.000	1.000
WEIGHTED AVG	0.918	0.995	0.999	1.000	1.000

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	0.917	0.996	0.999	1.000	1.000
CW To Ultimate	0.912	0.995	0.999	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Catastrophe Allowance
 ARKANSAS
 Comprehensive

Loss Data as of: 03/2010

Accident Year	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>
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	\$168,295	\$269,809	\$438,104	2.603
20101	\$240,020	\$10,427	\$250,446	1.043
			8 Year Average:	1.635
			Selected Catastrophe Provision:	1.550

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	3/31/2006	0.815	1.082	0.882	1.000	1.000	1.000
	3/31/2007	0.857	1.061	0.910	1.000	1.000	1.000
	3/31/2008	0.903	1.040	0.939	1.000	1.000	1.000
	3/31/2009	0.950	1.020	0.969	1.000	1.000	1.000
	3/31/2010	1.000	1.000	1.000	1.000	1.000	1.000
	Selected Annual Rate	-5.0%	2.0%	-3.1%	0.0%	0.0%	0.0%
Property Damage	3/31/2006	0.904	1.082	0.978	1.098	1.098	1.205
	3/31/2007	0.927	1.061	0.984	1.098	1.098	1.205
	3/31/2008	0.951	1.040	0.989	1.098	1.098	1.205
	3/31/2009	0.975	1.020	0.995	1.098	1.098	1.205
	3/31/2010	1.000	1.000	1.000	1.098	1.098	1.205
	Selected Annual Rate	-2.5%	2.0%	-0.6%	5.0%	5.0%	10.3%
Medical Expenses*	3/31/2006	0.815	1.082	0.882	1.000	1.000	1.000
	3/31/2007	0.857	1.061	0.910	1.000	1.000	1.000
	3/31/2008	0.903	1.040	0.939	1.000	1.000	1.000
	3/31/2009	0.950	1.020	0.969	1.000	1.000	1.000
	3/31/2010	1.000	1.000	1.000	1.000	1.000	1.000
	Selected Annual Rate	-5.0%	2.0%	-3.1%	0.0%	0.0%	0.0%
No Fault	3/31/2006	1.216	1.000	1.216	1.098	1.000	1.098
	3/31/2007	1.158	1.000	1.158	1.098	1.000	1.098
	3/31/2008	1.103	1.000	1.103	1.098	1.000	1.098
	3/31/2009	1.050	1.000	1.050	1.098	1.000	1.098
	3/31/2010	1.000	1.000	1.000	1.098	1.000	1.098
	Selected Annual Rate	5.0%	0.0%	5.0%	5.0%	0.0%	5.0%
Uninsured/Underinsured Motorist Bodily Injury*	3/31/2006	0.815	1.082	0.882	1.000	1.000	1.000
	3/31/2007	0.857	1.061	0.910	1.000	1.000	1.000
	3/31/2008	0.903	1.040	0.939	1.000	1.000	1.000
	3/31/2009	0.950	1.020	0.969	1.000	1.000	1.000
	3/31/2010	1.000	1.000	1.000	1.000	1.000	1.000
	Selected Annual Rate	-5.0%	2.0%	-3.1%	0.0%	0.0%	0.0%
Uninsured Motorist Property Damage**	3/31/2006	1.000	1.041	1.041	1.098	0.981	1.077
	3/31/2007	1.000	1.030	1.030	1.098	0.981	1.077
	3/31/2008	1.000	1.020	1.020	1.098	0.981	1.077
	3/31/2009	1.000	1.010	1.010	1.098	0.981	1.077
	3/31/2010	1.000	1.000	1.000	1.098	0.981	1.077
	Selected Annual Rate	0.0%	1.0%	1.0%	5.0%	-1.0%	4.0%
Comprehensive	3/31/2006	1.216	1.216	1.477	1.098	1.098	1.205
	3/31/2007	1.158	1.158	1.340	1.098	1.098	1.205
	3/31/2008	1.103	1.103	1.216	1.098	1.098	1.205
	3/31/2009	1.050	1.050	1.103	1.098	1.098	1.205
	3/31/2010	1.000	1.000	1.000	1.098	1.098	1.205
	Selected Annual Rate	5.0%	5.0%	10.3%	5.0%	5.0%	10.3%
Collision	3/31/2006	1.000	1.041	1.041	1.098	0.981	1.077
	3/31/2007	1.000	1.030	1.030	1.098	0.981	1.077
	3/31/2008	1.000	1.020	1.020	1.098	0.981	1.077
	3/31/2009	1.000	1.010	1.010	1.098	0.981	1.077
	3/31/2010	1.000	1.000	1.000	1.098	0.981	1.077
	Selected Annual Rate	0.0%	1.0%	1.0%	5.0%	-1.0%	4.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2009), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (8/26/2011).

*Note: BI Loss Trends used for Med, UMBI and UIMBI coverages.

**Note: Collision Loss Trends used for UMPD.

**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	Severity	Pure Premium
Mar-06	0.96	9,922	94.85
Jun-06	0.94	10,221	95.79
Sep-06	0.92	10,119	92.70
Dec-06	0.91	10,176	92.66
Mar-07	0.92	9,948	91.18
Jun-07	0.92	9,580	88.04
Sep-07	0.90	9,699	87.54
Dec-07	0.89	9,634	85.96
Mar-08	0.87	10,013	87.01
Jun-08	0.85	10,423	88.42
Sep-08	0.84	10,555	88.52
Dec-08	0.83	10,513	87.35
Mar-09	0.81	10,376	84.34
Jun-09	0.80	10,302	82.29
Sep-09	0.80	10,259	81.77
Dec-09	0.80	10,216	81.62
	Fit	Fit	Fit
3 points	0.1%	-1.7%	-1.6%
4 points	-2.1%	-2.0%	-4.1%
8 points	-5.0%	-0.1%	-5.1%
12 points	-5.8%	2.6%	-3.3%
16 points	-5.0%	1.2%	-3.9%
Hist. Selected	-5.0%	2.0%	-3.1%
Proj. Selected	0.0%	0.0%	0.0%

**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	Severity	Pure Premium
Mar-06	3.21	2,688	86.18
Jun-06	3.16	2,717	85.83
Sep-06	3.11	2,762	86.00
Dec-06	3.14	2,758	86.64
Mar-07	3.14	2,769	86.96
Jun-07	3.15	2,786	87.80
Sep-07	3.16	2,789	88.04
Dec-07	3.15	2,802	88.17
Mar-08	3.10	2,819	87.31
Jun-08	3.04	2,839	86.40
Sep-08	3.00	2,841	85.19
Dec-08	2.94	2,849	83.69
Mar-09	2.92	2,863	83.61
Jun-09	2.95	2,864	84.36
Sep-09	2.96	2,905	86.08
Dec-09	3.02	2,939	88.68
	Fit	Fit	Fit
3 points	4.9%	5.3%	10.5%
4 points	4.2%	3.8%	8.2%
8 points	-1.8%	2.1%	0.3%
12 points	-2.8%	1.9%	-0.9%
16 points	-2.2%	2.0%	-0.3%
Hist. Selected	-2.5%	2.0%	-0.6%
Proj. Selected	5.0%	5.0%	10.3%

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

**Personal Automobile
COUNTRYWIDE**

Trend Analysis - Met Data (All Companies & Sources) - 4 Quarters Rolling Calendar Year Paid Losses

No Fault			
Period Ending	Frequency	Severity	Pure Premium
Jun-06	0.51	2,914	14.81
Sep-06	0.56	2,883	16.24
Dec-06	0.51	2,791	14.36
Mar-07	0.66	2,890	19.12
Jun-07	0.69	3,215	22.03
Sep-07	0.72	3,142	22.69
Dec-07	0.83	2,997	25.02
Mar-08	0.76	2,988	22.73
Jun-08	0.77	2,926	22.66
Sep-08	0.76	2,874	21.77
Dec-08	0.72	2,914	21.10
Mar-09	0.79	2,874	22.75
Jun-09	0.77	2,699	20.71
Sep-09	0.82	2,995	24.54
Dec-09	0.86	2,858	24.50
Mar-10	0.76	2,987	22.85
	Fit	Fit	Fit
3 points	-12.9%	-0.5%	-13.3%
4 points	1.5%	10.8%	12.4%
8 points	4.2%	0.6%	4.9%
12 points	3.8%	-3.1%	0.7%
16 points	11.7%	-0.5%	11.1%
Hist. Selected	5.0%	0.0%	5.0%
Proj. Selected	5.0%	0.0%	5.0%

**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

Comprehensive			
Period Ending	Frequency	Severity	Pure Premium
Mar-06	9.22	943	86.97
Jun-06	9.74	1,114	108.48
Sep-06	9.38	1,154	108.16
Dec-06	8.98	1,166	104.73
Mar-07	8.46	1,143	96.69
Jun-07	7.33	1,004	73.51
Sep-07	7.12	1,015	72.28
Dec-07	7.05	1,024	72.18
Mar-08	7.18	1,086	78.02
Jun-08	9.26	1,552	143.63
Sep-08	9.32	1,598	148.92
Dec-08	9.25	1,646	152.23
Mar-09	9.21	1,649	151.91
Jun-09	7.38	1,309	96.60
Sep-09	7.93	1,408	111.61
Dec-09	8.16	1,403	114.52
	Fit	Fit	Fit
3 points	22.4%	14.8%	40.5%
4 points	-11.0%	-15.2%	-24.5%
8 points	-2.7%	3.4%	0.6%
12 points	3.8%	16.2%	20.6%
16 points	-2.5%	12.3%	9.5%
Hist. Selected	5.0%	5.0%	10.3%
Proj. Selected	5.0%	5.0%	10.3%

**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	Severity	Pure Premium
Mar-06	5.69	2,949	167.72
Jun-06	5.63	2,975	167.34
Sep-06	5.60	2,992	167.62
Dec-06	5.63	2,996	168.70
Mar-07	5.66	3,050	172.51
Jun-07	5.67	3,022	171.38
Sep-07	5.67	3,026	171.44
Dec-07	5.65	3,031	171.33
Mar-08	5.62	3,085	173.29
Jun-08	5.57	3,135	174.49
Sep-08	5.54	3,133	173.59
Dec-08	5.50	3,143	172.77
Mar-09	5.50	3,104	170.84
Jun-09	5.54	3,085	170.96
Sep-09	5.58	3,079	171.76
Dec-09	5.65	3,065	173.22
	Fit	Fit	Fit
3 points	4.0%	-1.3%	2.7%
4 points	3.5%	-1.6%	1.9%
8 points	0.3%	-0.9%	-0.7%
12 points	-0.7%	0.7%	0.0%
16 points	-0.5%	1.3%	0.8%
Hist. Selected	0.0%	1.0%	1.0%
Proj. Selected	5.0%	-1.0%	4.0%

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	BI Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-06	1,602	372,843	1.0000	372,843	232.78	----
Mar-07	2,804	616,066	1.0000	616,066	219.67	-5.6%
Mar-08	3,723	806,483	1.0000	806,483	216.63	-1.4%
Mar-09	4,087	853,207	1.0000	853,207	208.78	-3.6%
Mar-10	4,304	847,085	1.0000	847,085	196.79	-5.7%
					2-Point Fit:	-5.7%
					3-Point Fit:	-4.7%
					4-Point Fit:	-3.6%
					5-Point Fit:	-3.8%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-06	0.849	0.907
Mar-07	0.885	0.907
Mar-08	0.922	0.907
Mar-09	0.960	0.907
Mar-10	1.000	0.907

Selected Historical Fit:	-4.0%
Selected Projected Fit:	-5.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2009), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (8/26/2011).

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	PD Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-06	1,602	257,658	1.0000	257,658	160.87	----
Mar-07	2,804	420,671	1.0000	420,671	150.00	-6.8%
Mar-08	3,723	542,560	1.0000	542,560	145.73	-2.8%
Mar-09	4,086	578,542	1.0000	578,542	141.58	-2.8%
Mar-10	4,304	579,920	1.0000	579,920	134.72	-4.8%
						2-Point Fit: -4.8%
						3-Point Fit: -3.9%
						4-Point Fit: -3.5%
						5-Point Fit: -4.0%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-06	0.849	0.925
Mar-07	0.885	0.925
Mar-08	0.922	0.925
Mar-09	0.960	0.925
Mar-10	1.000	0.925

Selected Historical Fit:	-4.0%
Selected Projected Fit:	-4.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2009), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (8/26/2011).

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	MED Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-06	13	486	1.0000	486	36.44	----
Mar-07	79	2,388	1.0000	2,388	30.23	-17.0%
Mar-08	144	4,262	1.0000	4,262	29.59	-2.1%
Mar-09	188	5,523	1.0000	5,523	29.34	-0.8%
Mar-10	215	6,058	1.0000	6,058	28.22	-3.8%
2-Point Fit:						-3.8%
3-Point Fit:						-2.3%
4-Point Fit:						-2.1%
5-Point Fit:						-5.3%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-06	1.000	1.000
Mar-07	1.000	1.000
Mar-08	1.000	1.000
Mar-09	1.000	1.000
Mar-10	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 (9/30/2009), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (8/26/2011).

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	NF Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-06	1,362	46,360	1.0000	46,360	34.03	----
Mar-07	2,448	72,862	1.0000	72,862	29.77	-12.5%
Mar-08	3,279	89,813	1.0000	89,813	27.39	-8.0%
Mar-09	3,608	92,603	1.0000	92,603	25.67	-6.3%
Mar-10	3,759	90,815	1.0000	90,815	24.16	-5.9%
					2-Point Fit:	-5.9%
					3-Point Fit:	-6.1%
					4-Point Fit:	-6.7%
					5-Point Fit:	-8.0%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-06	0.781	0.889
Mar-07	0.831	0.889
Mar-08	0.884	0.889
Mar-09	0.940	0.889
Mar-10	1.000	0.889

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 (9/30/2009), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (8/26/2011).

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	UM/UIM Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-06	1,493	107,196	1.0000	107,196	71.78	----
Mar-07	2,682	195,386	1.0000	195,386	72.84	1.5%
Mar-08	3,583	262,564	1.0000	262,564	73.29	0.6%
Mar-09	3,944	283,267	1.0000	283,267	71.83	-2.0%
Mar-10	4,165	284,650	1.0000	284,650	68.34	-4.9%
					2-Point Fit:	-4.9%
					3-Point Fit:	-3.4%
					4-Point Fit:	-2.1%
					5-Point Fit:	-1.1%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-06	0.922	0.925
Mar-07	0.941	0.925
Mar-08	0.960	0.925
Mar-09	0.980	0.925
Mar-10	1.000	0.925

Selected Historical Fit:	-2.0%
Selected Projected Fit:	-4.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2009), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (8/26/2011).

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	UMPD Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-06	1,008	15,336	1.0000	15,336	15.22	----
Mar-07	2,042	30,642	1.0000	30,642	15.00	-1.4%
Mar-08	2,900	43,403	1.0000	43,403	14.97	-0.2%
Mar-09	3,298	47,729	1.0000	47,729	14.47	-3.3%
Mar-10	3,604	49,456	1.0000	49,456	13.72	-5.2%
					2-Point Fit:	-5.2%
					3-Point Fit:	-4.3%
					4-Point Fit:	-3.0%
					5-Point Fit:	-2.4%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-06	1.000	1.000
Mar-07	1.000	1.000
Mar-08	1.000	1.000
Mar-09	1.000	1.000
Mar-10	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 (9/30/2009), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (8/26/2011).

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	Comp. Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-06	1,146	158,665	1.0000	158,665	138.41	----
Mar-07	2,134	292,196	1.0000	292,196	136.89	-1.1%
Mar-08	2,947	397,439	1.0000	397,439	134.87	-1.5%
Mar-09	3,273	432,453	1.0000	432,453	132.14	-2.0%
Mar-10	3,465	450,796	1.0000	450,796	130.12	-1.5%
					2-Point Fit:	-1.5%
					3-Point Fit:	-1.8%
					4-Point Fit:	-1.7%
					5-Point Fit:	-1.6%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-06	0.922	0.972
Mar-07	0.941	0.972
Mar-08	0.960	0.972
Mar-09	0.980	0.972
Mar-10	1.000	0.972

Selected Historical Fit:	-2.0%
Selected Projected Fit:	-1.5%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2009), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (8/26/2011).

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	Coll. Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-06	1,130	327,177	1.0000	327,177	289.42	----
Mar-07	2,095	614,793	1.0000	614,793	293.51	1.4%
Mar-08	2,889	864,732	1.0000	864,732	299.28	2.0%
Mar-09	3,192	960,625	1.0000	960,625	300.94	0.6%
Mar-10	3,373	1,016,941	1.0000	1,016,941	301.50	0.2%
					2-Point Fit:	0.2%
					3-Point Fit:	0.4%
					4-Point Fit:	0.9%
					5-Point Fit:	1.1%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-06	1.041	1.000
Mar-07	1.030	1.000
Mar-08	1.020	1.000
Mar-09	1.010	1.000
Mar-10	1.000	1.000

Selected Historical Fit:	1.0%
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 (9/30/2009), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (8/26/2011).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

Determination of Statewide Credibility

03/31/2010 Claim Data, as of 03/31/2010

<u>Coverage</u>	<u>Experience Years</u>	<u>Incurred Claims</u>	<u>Standard for Full Credibility</u>	<u>Credibility*</u>
Bodily Injury	3	106	1,082	31.3%
Property Damage	3	364	1,082	58.0%
Medical Payments	3	6	1,082	7.4%
Uninsured/Underinsured Motorist - BI	3	25	1,082	15.2%
Uninsured Motorist - PD	3	47	1,082	20.8%
No Fault	3	67	1,082	24.9%
Comprehensive	3	511	1,082	68.7%
Collision	3	369	1,082	58.4%
Towing	3	91	1,082	29.0%

*Credibility is calculated as the square-root of (incurred claims / standard for full credibility)

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 2% for Personal Automobile Liability and 9.9% for Personal Automobile Physical Damage achieve a 15% cost of capital.

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

1. Assumptions

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

2. Profit Provision Calculation

	<u>Liability</u>	<u>Physical Damage</u>
a. Investment Income From UPR and Loss Reserve	\$5.50	\$0.40
b. Investment Income From Equity [1.c. x 1.e.]	\$3.20	\$3.20
c. Underwriting Profit (After Tax) [100 x 2.h. x (1 - 1.f.)]	\$1.29	\$6.40
d. Overall Profit [a + b+ c]	\$9.99	\$10.00
e. Weights	51.9%	48.1%
f. Combined Auto Coverages		9.99
g. Expected Return on Equity		15.0%
h. Underwriting Profit Provision (Pre-Tax)	2.0%	9.9%

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
METROPOLITAN CASUALTY INSURANCE COMPANY**

ARKANSAS Automobile

Expense History and Selections

1. Variable Expenses - vary directly with premium.

	2006 (000's)	2007 (000's)	2008 (000's)	<u>Liability</u>	<u>Selection</u> Phys. Dam.
a. Direct Premiums Written	\$4,961	\$5,274	\$3,243		
b. Direct Commission & Brokerage	\$578 11.6%	\$572 10.9%	\$290 8.9%	10.00%	10.00%
c. Taxes, Licenses, and Fees	----	----	----	2.85%	3.35%
d. Underwriting Profit Provision				1.98%	9.85%
e. Statewide Variable Expense Provision (b + c + d)				14.83%	23.20%

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

	2006 (000's)	2007 (000's)	2008 (000's)	<u>Selection</u>
a. Direct Premiums Earned	\$4,692	\$5,245	\$3,129	
b. Other Acquisition	\$643 13.7%	\$639 12.2%	\$541 17.3%	14.5%
c. General Expense	\$191 4.1%	\$206 3.9%	\$134 4.3%	4.0%
d. Guaranty Fund Assessment not recouped	\$0	\$0	\$0	N/A 0.0%
e. Flat Expense Provision (b + c + d)				18.5%

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN 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)

	2006 (000's)	<u>Liability</u> 2007 (000's)	2008 (000's)	2006 (000's)	<u>Phys. Dam.</u> 2007 (000's)	2008 (000's)
(1) Direct Losses Incurred	\$1,573	\$2,169	\$913	\$1,236	\$979	\$969
(2) ALAE	\$95	\$148	\$62	\$103	\$57	\$2
(3) Loss & ALAE [(1) + (2)]	\$1,668	\$2,317	\$975	\$1,338	\$1,037	\$970
(4) ULAE [(4) / (3)]	\$246 14.8%	\$258 11.1%	\$118 12.1%	\$159 11.9%	\$149 14.4%	\$81 8.3%
(5) Selected ULAE Factor			1.125			1.120

4. Development of Statewide Permissible Loss Ratio

a. Variable Expense Provision (1.e.)

Liability

Phys. Dam.

14.8%

23.2%

b. Flat Expense Provision (2.e.)

18.5%

18.5%

c. Permissible Loss and LAE Ratio (100% - a - b)

66.7%

58.3%

d. ULAE Factor (3.b.(5))

1.125

1.120

e. Permissible Loss and ALAE Ratio (c / d)

59.3%

52.1%

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN 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 2008	\$1,624,352
2.	Mean Unearned Premium (1) x 0.347	\$563,148
3.	Deduction for Prepaid Expenses	
	Commission and Brokerage Expense	10.0%
	Taxes, Licenses, and Fees	2.9%
	50% of Statewide Flat Expense	9.3%
	Total	22.1%
4.	(2) x (3) Total	\$124,456
5.	Net Subject to Invest (2) - (4)	\$438,692

B. Delayed Remission of Premium (Agents' Balances)

1.	Direct Earned Premium (A.1.)	\$1,624,352
2.	Average Agents' Balances	22.8%
3.	Delayed Remission (1) x (2)	\$371,130

C. Loss Reserve

1.	Direct Earned Premium (A.1.)	\$1,624,352
2.	Expected Incurred Loss and Loss Adjustment Expense	\$1,082,955
	(1) x 66.7% (permissible loss ratio)	
3.	Expected Mean Loss Reserves	\$1,778,213
	(2) x 1.642	

D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.) \$1,845,775

E. Average Rate of Return 5.3%

F. Investment Earnings on Net Subject to Investment (D) x (E) \$97,826

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.) 6.0%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) x (1 - 0.095) 5.5%

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN 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 2008	\$1,504,199
2.	Mean Unearned Premium (1) x 0.343	\$515,962
3.	Deduction for Prepaid Expenses	
	Commission and Brokerage Expense	10.0%
	Taxes, Licenses, and Fees	3.4%
	50% of Statewide Flat Expense	9.3%
	Total	22.6%
4.	(2) x (3) Total	\$116,607
5.	Net Subject to Invest (2) - (4)	\$399,355

B. Delayed Remission of Premium (Agents' Balances)

1.	Direct Earned Premium (A.1.)	\$1,504,199
2.	Average Agents' Balances (includes Outstanding Written Premium)	22.8%
3.	Delayed Remission (1) x (2)	\$343,677

C. Loss Reserve

1.	Direct Earned Premium (A.1.)	\$1,504,199
2.	Expected Incurred Loss and Loss Adjustment Expense	\$876,948
	(1) x 58.3% (permissible loss ratio)	
3.	Expected Mean Loss Reserves	\$60,509
	(2) x 0.069	

D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.) \$116,187

E. Average Rate of Return 5.3%

F. Investment Earnings on Net Subject to Investment (D) x (E) \$6,158

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.) 0.4%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) x (1 - 0.095) 0.4%

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN 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, 2008.

Physical Damage: Direct earned premiums for Private Passenger Physical Damage for the calendar year ending December 31, 2008.

Line A.2.

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line A.1 by the countrywide ratio of the mean unearned premium reserve to the direct earned premium for 2008 for 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 2008	\$1,216,032	\$882,649
2. Direct Unearned Premium Reserve as of 12/31/2007	\$424,957	\$306,193
3. Direct Unearned Premium Reserve as of 12/31/2008	\$418,217	\$299,330
4. Mean Unearned Premium Reserve [(2)+(3)]/2	\$421,587	\$302,762
5. Ratio (4) / (1)	0.347	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
METROPOLITAN 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 2008	\$2,098,681
2. Automobile Direct Agents' Balances as of 12/31/2007	\$468,150
3. Automobile Direct Agents' Balances as of 12/31/2008	\$474,979
4. Mean Agents' Balances [(2)+(3)]/2	\$471,565
5. Ratio [(4)/(1)]	0.225
6. All Lines Net Earned Premium for Calendar Year 2008	\$2,984,213
7. All Lines Agents' Balances Charged Off as of 12/31/2007	\$8,950
8. All Lines Agents' Balances Charged Off as of 12/31/2008	\$13,628
9. Mean Agents' Balances Charged Off [(7)+(8)]/2	\$11,289
10. Ratio [(9)/(6)]	0.004
11. Total [(5) + (10)]	0.228

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

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

EXPLANATORY NOTES

Line C.2.

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

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 of 2004 through 2008 (excluding high and low).

IN THOUSANDS OF DOLLARS

	<u>Liability</u>	<u>Physical Damage</u>
1. Incurred Losses for Calendar Year 2004	\$1,039,270	\$490,921
2. Incurred Losses for Calendar Year 2005	\$922,955	\$538,295
3. Incurred Losses for Calendar Year 2006	\$791,506	\$485,838
4. Incurred Losses for Calendar Year 2007	\$844,344	\$494,353
5. Incurred Losses for Calendar Year 2008	\$773,290	\$511,867
6. Loss Reserves as of 12/31/2003	\$1,203,694	\$22,719
7. Loss Reserves as of 12/31/2004	\$1,381,799	\$22,329
8. Loss Reserves as of 12/31/2005	\$1,482,707	\$50,247
9. Loss Reserves as of 12/31/2006	\$1,434,654	\$44,494
10. Loss Reserves as of 12/31/2007	\$1,384,739	\$34,953
11. Loss Reserves as of 12/31/2008	\$1,250,571	\$26,605
12. Mean Loss Reserve: 2004 [(6)+(7)]/2	\$1,292,747	\$22,524
13. Mean Loss Reserve: 2005 [(7)+(8)]/2	\$1,432,253	\$36,288
14. Mean Loss Reserve: 2006 [(8)+(9)]/2	\$1,458,681	\$47,371
15. Mean Loss Reserve: 2007 [(9)+(10)]/2	\$1,409,697	\$39,724
16. Mean Loss Reserve: 2008 [(10)+(11)]/2	\$1,317,655	\$30,779
17. 2004 Ratio (12) / (1)	1.244	0.046
18. 2005 Ratio (13) / (2)	1.552	0.067
19. 2006 Ratio (14) / (3)	1.843	0.098
20. 2007 Ratio (15) / (4)	1.670	0.080
21. 2008 Ratio (16) / (5)	1.704	0.060
22. Average of 2004 through 2008 ratios (excluding high and low)	1.642	0.069
23. Selected Ratio	1.642	0.069

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

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

EXPLANATORY NOTES

Line E

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

IN THOUSANDS OF DOLLARS

Year	Invested Assets	Mean Cash & Invested Assets	Net Investment Income Earned	Rate of Return	Net Realized Capital Gains (or Losses)	Rate of Return	Total Rate of Return
2003	\$4,065,696						
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%
2008	\$3,705,126	\$3,998,236	\$228,793	5.7%	(\$81,347)	-2.0%	3.7%
			Selected Rate of Return:	5.50%		-0.2%	5.3%

Line H

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

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

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

Metropolitan Property and Casualty Insurance Company
 Metropolitan Casualty Insurance Company
 Arkansas Private Passenger Automobile

Defensive Driver Discount Change

<u>Discount Indicator</u>	<u>3-Year Exposure Distribution</u>	<u>3-Year Earned Premium</u>	<u>3-Year Incurred Losses</u>	<u>3-Year Loss Ratios</u>	<u>Relative Loss Ratio</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>Rate Impact</u>
No	97.6%	8,313,507	4,806,251	57.8%	1.00	1.00	1.00	0.0%
Yes	2.4%	178,788	81,005	45.3%	0.79	0.90	0.93	3.3%
Total	12,114	8,492,295	4,887,256	57.5%	1.00	1.00	1.00	0.1%

Notes: Data includes accident years 2008 Q1 - 2010 Q1
 Losses include catastrophes.

Metropolitan Property and Casualty Insurance Company
 Metropolitan Casualty Insurance Company
 Arkansas Private Passenger Automobile

Driver Improvement Course Discount

<u>Discount Indicator</u>	<u>3-Year Exposure Distribution</u>	<u>3-Year Earned Premium</u>	<u>3-Year Incurred Losses</u>	<u>3-Year Loss Ratios</u>	<u>Relative Loss Ratio</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>Rate Impact</u>
No	98.7%	8,371,338	4,799,782	57.3%	1.00	1.00	1.00	0.0%
Yes	1.3%	115,286	71,510	62.0%	1.08	0.90	0.93	3.3%
Total	12,105	8,486,624	4,871,292	57.4%	1.00	1.00	1.00	0.1%

Notes: Data includes accident years 2008 Q1 - 2010 Q1
 Losses include catastrophes.

**Metropolitan Property & Casualty Insurance Company
Metropolitan Casualty Insurance Company
Private Passenger Automobile
Arkansas**

Territorial Redefinitions

<u>Zip Code</u>	<u>Present Territory</u>	<u>Proposed Territory</u>
72113	2	31
72116	2	31
72118	2	31
72120	2	31
72135	2	31

Zip Code Additions

<u>Zip Code</u>	<u>Territory</u>
72019	12
72043	22
72536	23

Zip Code Deletions

<u>Zip Code</u>	<u>Territory</u>
71612	24
71844	21
72612	23
72630	23

SERFF Tracking Number: METX-G126714185 *State:* Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance *State Tracking Number:* EFT \$250
Company, ...
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Attachment "AR A MPC MCAS 8 31 10 Ratemaking Exhibits.XLS" is not a PDF document and cannot be reproduced here.

July 26, 2010

Arkansas Insurance Department
Property & Casualty Division
1200 West Third Street
Little Rock, AR 72201-1904

ATTENTION: Alexa Grissom

RE: Metropolitan Property and Casualty Insurance Company
Metropolitan Casualty Insurance Company
Private Passenger Automobile
Rate Revision
SERFF Filing No: METX-G126714185

Dear Ms. Grissom,

This is in response to your questions dated July 13, 2010 regarding the above captioned filing.

1. Please advise if the applicant is advised of the cap for the agent transfer discount.

There is no formalized communication making the applicant aware of the cap for the agent transfer discount.

2. Please define non-chargeable at-fault accident.

A non-chargeable at-fault accident is an at-fault accident that results in a loss which does not reach the Experience Modification threshold and, therefore, does not warrant a surcharge.

3. Please advise if the Grand Protect policy form has been filed for approval and how it differs from other policies you may offer.

The GrandProtect policy form was filed effective September 30, 2005 for new business and November 22, 2005 for renewal business. The GrandProtect policy form offers a high level of coverage and the convenience of packaging for those consumers with comprehensive insurance needs. GrandProtect provides one policy package, one policy premium, one deductible and one coverage summary. The GrandProtect Auto Policy includes Worldwide Auto Liability and Physical Damage, \$30/\$900 Substitute Transportation, full cost of repair and increased funeral expenses to the full Medical Expense limit.

Subsequent to the submission of this filing, we have made minor changes to the wording of several New Business Tiering Rules for clarification purposes. Please refer to the attached Rate Pages 26-30.

If you have any additional questions or concerns, please feel free to contact Jacqueline Hattoy at (401) 827-2949 or by e-mail at jhattoy@metlife.com.

Sincerely,

Anthony Masi
Pricing Analyst

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 Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 8/31/2010 NB

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			\$2,055	\$2,487	\$637	\$662	\$3,007	\$3,656	\$917	\$956	\$2,818	\$3,419	\$865	\$899	\$2,538	\$3,078	\$778	\$807	\$2,165	\$2,627	\$670	\$702
	Minimum Liability with Comprehensive and Collision			\$3,223	\$3,732	\$976	\$970	\$4,268	\$4,983	\$1,310	\$1,309	\$3,988	\$4,644	\$1,204	\$1,206	\$4,231	\$4,894	\$1,275	\$1,266	\$3,607	\$4,177	\$1,092	\$1,087
	100/300/50 Liability with Comprehensive and Collision			\$3,574	\$4,158	\$1,082	\$1,086	\$4,751	\$5,575	\$1,468	\$1,472	\$4,460	\$5,211	\$1,350	\$1,363	\$4,662	\$5,423	\$1,408	\$1,410	\$3,995	\$4,654	\$1,223	\$1,215
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$2,074	\$2,506	\$681	\$710	\$3,027	\$3,676	\$986	\$1,028	\$2,837	\$3,438	\$931	\$968	\$2,558	\$3,098	\$833	\$864	\$2,183	\$2,645	\$716	\$749
	Minimum Liability with Comprehensive and Collision			\$4,041	\$4,652	\$1,205	\$1,190	\$5,264	\$6,110	\$1,594	\$1,584	\$4,967	\$5,743	\$1,471	\$1,470	\$5,338	\$6,130	\$1,581	\$1,562	\$4,521	\$5,209	\$1,352	\$1,337
	100/300/50 Liability with Comprehensive and Collision			\$4,405	\$5,095	\$1,316	\$1,311	\$5,771	\$6,730	\$1,757	\$1,756	\$5,458	\$6,334	\$1,625	\$1,633	\$5,786	\$6,683	\$1,719	\$1,711	\$4,925	\$5,706	\$1,487	\$1,470
2003 Honda Odyssey "EX"	Minimum Liability			\$2,018	\$2,437	\$592	\$616	\$2,930	\$3,555	\$843	\$877	\$2,751	\$3,329	\$801	\$834	\$2,480	\$3,000	\$718	\$745	\$2,120	\$2,566	\$621	\$651
	Minimum Liability with Comprehensive and Collision			\$3,738	\$4,290	\$1,107	\$1,096	\$4,825	\$5,576	\$1,455	\$1,440	\$4,571	\$5,268	\$1,345	\$1,344	\$4,957	\$5,676	\$1,461	\$1,442	\$4,200	\$4,817	\$1,244	\$1,231
	100/300/50 Liability with Comprehensive and Collision			\$4,070	\$4,691	\$1,208	\$1,203	\$5,269	\$6,120	\$1,598	\$1,589	\$5,009	\$5,796	\$1,483	\$1,490	\$5,356	\$6,165	\$1,583	\$1,575	\$4,565	\$5,266	\$1,365	\$1,349
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,902	\$2,289	\$641	\$666	\$2,730	\$3,306	\$920	\$960	\$2,572	\$3,108	\$869	\$903	\$2,324	\$2,805	\$782	\$811	\$1,991	\$2,405	\$674	\$706
	Minimum Liability with Comprehensive and Collision			\$4,623	\$5,287	\$1,358	\$1,339	\$5,949	\$6,859	\$1,785	\$1,761	\$5,587	\$6,414	\$1,632	\$1,623	\$6,160	\$7,037	\$1,808	\$1,777	\$5,224	\$5,981	\$1,547	\$1,518
	100/300/50 Liability with Comprehensive and Collision			\$4,974	\$5,713	\$1,464	\$1,455	\$6,432	\$7,451	\$1,943	\$1,924	\$6,059	\$6,981	\$1,778	\$1,780	\$6,591	\$7,566	\$1,941	\$1,921	\$5,612	\$6,458	\$1,678	\$1,646
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$2,012	\$2,431	\$651	\$675	\$2,924	\$3,549	\$942	\$981	\$2,745	\$3,323	\$884	\$921	\$2,474	\$2,994	\$799	\$829	\$2,117	\$2,563	\$685	\$720
	Minimum Liability with Comprehensive and Collision			\$4,795	\$5,492	\$1,419	\$1,394	\$6,221	\$7,179	\$1,881	\$1,849	\$5,770	\$6,629	\$1,697	\$1,679	\$6,415	\$7,340	\$1,898	\$1,858	\$5,461	\$6,258	\$1,629	\$1,596
	100/300/50 Liability with Comprehensive and Collision			\$5,154	\$5,928	\$1,527	\$1,512	\$6,720	\$7,788	\$2,042	\$2,018	\$6,254	\$7,209	\$1,847	\$1,840	\$6,857	\$7,885	\$2,035	\$2,006	\$5,859	\$6,746	\$1,762	\$1,725
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$2,022	\$2,441	\$637	\$662	\$2,934	\$3,559	\$917	\$956	\$2,755	\$3,333	\$865	\$899	\$2,483	\$3,003	\$778	\$807	\$2,124	\$2,570	\$670	\$702
	Minimum Liability with Comprehensive and Collision			\$3,414	\$3,946	\$1,033	\$1,022	\$4,514	\$5,266	\$1,388	\$1,380	\$4,186	\$4,864	\$1,262	\$1,260	\$4,496	\$5,188	\$1,356	\$1,340	\$3,848	\$4,450	\$1,168	\$1,155
	100/300/50 Liability with Comprehensive and Collision			\$3,765	\$4,372	\$1,139	\$1,138	\$4,997	\$5,858	\$1,546	\$1,543	\$4,658	\$5,431	\$1,408	\$1,417	\$4,927	\$5,717	\$1,489	\$1,484	\$4,236	\$4,927	\$1,299	\$1,283

SERFF Tracking Number: METX-G126714185 *State:* Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance *State Tracking Number:* EFT \$250
Company, ...
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Attachment "AR A MPC 080610 Prem Comp Form.XLS" is not a PDF document and cannot be reproduced here.

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 Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 8/31/2010 NB

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			\$1,851	\$2,241	\$577	\$598	\$2,701	\$3,287	\$827	\$861	\$2,539	\$3,081	\$779	\$813	\$2,286	\$2,772	\$702	\$731	\$1,945	\$2,363	\$603	\$627
	Minimum Liability with Comprehensive and Collision			\$2,903	\$3,358	\$879	\$876	\$3,840	\$4,482	\$1,178	\$1,178	\$3,593	\$4,181	\$1,086	\$1,087	\$3,810	\$4,409	\$1,150	\$1,141	\$3,241	\$3,759	\$990	\$979
	100/300/50 Liability with Comprehensive and Collision			\$3,217	\$3,740	\$980	\$982	\$4,278	\$5,020	\$1,322	\$1,323	\$4,018	\$4,689	\$1,223	\$1,228	\$4,200	\$4,885	\$1,272	\$1,271	\$3,598	\$4,191	\$1,102	\$1,093
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,869	\$2,259	\$619	\$641	\$2,718	\$3,304	\$890	\$925	\$2,557	\$3,099	\$837	\$874	\$2,303	\$2,789	\$751	\$782	\$1,960	\$2,378	\$644	\$670
	Minimum Liability with Comprehensive and Collision			\$3,635	\$4,187	\$1,086	\$1,070	\$4,737	\$5,499	\$1,433	\$1,427	\$4,471	\$5,173	\$1,326	\$1,323	\$4,801	\$5,520	\$1,422	\$1,408	\$4,068	\$4,686	\$1,222	\$1,202
	100/300/50 Liability with Comprehensive and Collision			\$3,963	\$4,583	\$1,187	\$1,182	\$5,197	\$6,067	\$1,584	\$1,579	\$4,916	\$5,702	\$1,470	\$1,470	\$5,207	\$6,018	\$1,550	\$1,541	\$4,440	\$5,133	\$1,338	\$1,322
2003 Honda Odyssey "EX"	Minimum Liability			\$1,818	\$2,194	\$539	\$557	\$2,633	\$3,195	\$761	\$793	\$2,476	\$3,001	\$721	\$753	\$2,235	\$2,705	\$648	\$676	\$1,904	\$2,306	\$560	\$582
	Minimum Liability with Comprehensive and Collision			\$3,369	\$3,865	\$1,000	\$988	\$4,344	\$5,016	\$1,303	\$1,296	\$4,119	\$4,743	\$1,211	\$1,208	\$4,459	\$5,107	\$1,314	\$1,299	\$3,776	\$4,336	\$1,124	\$1,110
	100/300/50 Liability with Comprehensive and Collision			\$3,663	\$4,222	\$1,093	\$1,086	\$4,745	\$5,512	\$1,435	\$1,430	\$4,515	\$5,216	\$1,342	\$1,338	\$4,822	\$5,550	\$1,425	\$1,421	\$4,111	\$4,740	\$1,230	\$1,216
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,713	\$2,064	\$581	\$602	\$2,452	\$2,971	\$831	\$865	\$2,316	\$2,803	\$783	\$817	\$2,093	\$2,526	\$706	\$735	\$1,789	\$2,162	\$605	\$631
	Minimum Liability with Comprehensive and Collision			\$4,164	\$4,762	\$1,225	\$1,206	\$5,350	\$6,174	\$1,606	\$1,585	\$5,030	\$5,777	\$1,474	\$1,459	\$5,541	\$6,337	\$1,629	\$1,599	\$4,700	\$5,380	\$1,398	\$1,368
	100/300/50 Liability with Comprehensive and Collision			\$4,478	\$5,144	\$1,326	\$1,312	\$5,788	\$6,712	\$1,750	\$1,730	\$5,455	\$6,285	\$1,611	\$1,600	\$5,931	\$6,813	\$1,751	\$1,729	\$5,057	\$5,812	\$1,510	\$1,482
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,815	\$2,191	\$591	\$612	\$2,627	\$3,189	\$851	\$885	\$2,473	\$2,998	\$796	\$833	\$2,229	\$2,699	\$722	\$751	\$1,900	\$2,302	\$617	\$643
	Minimum Liability with Comprehensive and Collision			\$4,315	\$4,945	\$1,278	\$1,255	\$5,600	\$6,461	\$1,692	\$1,662	\$5,196	\$5,968	\$1,528	\$1,510	\$5,774	\$6,608	\$1,707	\$1,674	\$4,915	\$5,633	\$1,473	\$1,436
	100/300/50 Liability with Comprehensive and Collision			\$4,638	\$5,335	\$1,380	\$1,364	\$6,052	\$7,017	\$1,839	\$1,811	\$5,631	\$6,490	\$1,670	\$1,655	\$6,175	\$7,096	\$1,833	\$1,805	\$5,279	\$6,076	\$1,586	\$1,554
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,822	\$2,198	\$577	\$598	\$2,635	\$3,197	\$827	\$861	\$2,480	\$3,005	\$779	\$813	\$2,239	\$2,709	\$702	\$731	\$1,906	\$2,308	\$603	\$627
	Minimum Liability with Comprehensive and Collision			\$3,072	\$3,552	\$931	\$923	\$4,064	\$4,738	\$1,247	\$1,242	\$3,772	\$4,382	\$1,138	\$1,136	\$4,044	\$4,672	\$1,222	\$1,207	\$3,459	\$4,005	\$1,058	\$1,042
	100/300/50 Liability with Comprehensive and Collision			\$3,386	\$3,934	\$1,032	\$1,029	\$4,502	\$5,276	\$1,391	\$1,387	\$4,197	\$4,890	\$1,275	\$1,277	\$4,434	\$5,148	\$1,344	\$1,337	\$3,816	\$4,437	\$1,170	\$1,156

SERFF Tracking Number: METX-G126714185 *State:* Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance *State Tracking Number:* EFT \$250
Company, ...
Company Tracking Number: AR00092CG00099
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00092CG00099

Attachment "AR A MCAS 080610 Prem Comp Form.XLS" is not a PDF document and cannot be reproduced here.

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Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/05/2010	Supporting Document	APCS MPC and APCS MCAS - Separate Excel Versions 080510	08/06/2010	AR A MPC 080510 Prem Comp Form.XLS (Superseded) AR A MCAS 080510 Prem Comp Form.XLS (Superseded)
08/04/2010	Supporting Document	APCS MPC and APCS MCAS - Separate Excel Versions	08/05/2010	APCS MetP&C 080410.XLS (Superseded) APCS MetCas 080410.XLS (Superseded)
07/09/2010	Rate and Rule	Tier Assignment Rules - New Business	07/26/2010	AR_A_MPC_Rate Pages 26-30_083110.PDF (Superseded)

SERFF Tracking Number: METX-G126714185 *State:* Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance *State Tracking Number:* EFT \$250
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Product Name: Tiering
Project Name/Number: /AR00092CG00099

Attachment "APCS MetCas 080410.XLS" is not a PDF document and cannot be reproduced here.

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

		<u>One</u>	<u>Two</u>	<u>Three +</u>
		<u>Vehicle</u>	<u>Vehicles</u>	<u>Vehicles</u>
For each policy condition below, determine the corresponding tier point assignment.				
1a	Minor violations in the last 3 years			
	One violation	1	-1	-2
	Two violations	0	0	0
	Three violations	0	0	0
	Each additional violation over 3	1	3	2
2a	Major violations in the past 5 years			
	One violation	15	10	8
	Two violations	20	18	16
	Three violations	31	32	22
	Each additional violation over 3	29	30	32
3	Each license suspension in the past 3 years	4	3	2
4	Presence of youth on policy			
	Presence of youngest operator age < 18	2	2	1
	Presence of youngest operator age 18-20	1	1	0
	Presence of youngest operator age 21-24	1	1	0
5a	Non-chargeable at fault accidents >= \$500 in the past 3 years			
	One non-chargeable at fault accident	8	4	1
	Two non-chargeable at fault accidents	15	10	6
	Three non-chargeable at fault accidents	24	17	11
	Each additional non-chargeable at fault accident over 3	31	22	16
5c	Chargeable accidents in the past 3 years			
	One chargeable accident	1	0	-1
	Two chargeable accidents	0	1	0
	Three chargeable accidents	9	10	7
	Each chargeable accident over 3	18	16	12
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	One at fault accident under \$500 in the past 3 years	5	4	3
	Two at fault accidents under \$500 in the past 3 years	13	11	9
	3+ at fault accidents under \$500 in the past 3 years	16	14	12
6	Violation or at fault accident in the past 3 years on operator licensed less than 5 years	6	6	6
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

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
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)			
No Driver >= 40			
State minimum or CSL state minimum or no prior Insurance -- with need	3	3	3
> state minimum and < 50/100 or CSL < 100	3	3	3
50/100 or CSL = 100	0	0	0
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	0	0
100/300 or CSL = 300	-2	-2	-2
> 100/300 or CSL > 300	-2	-2	-2
Presence of Driver >= 40			
State minimum or CSL state minimum or no prior insurance -- with need	4	4	4
> state minimum and < 50/100 or CSL < 100	4	4	4
50/100 or CSL = 100	1	1	1
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
100/300 or CSL = 300	-2	-2	-2
> 100/300 or CSL > 300	-2	-2	-2
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
7g Time with prior carrier >=3 years and < 6 years			
PFM Score Level BD - CW	-1	-1	-1
PFM Score Level DD - DW	-1	-1	-1
PFM Score Level ED - FW	-2	-2	-2
PFM Score Level GD - HW	-2	-2	-2
Time with prior carrier >= 6 years and < 10 years			
PFM Score Level BD - CW	-1	-1	-1
PFM Score Level DD - DW	-2	-2	-2
PFM Score Level ED - FW	-3	-3	-3
PFM Score Level GD - HW	-3	-3	-3
Time with prior carrier >= 10 years and < 16 years			
PFM Score Level BD - CW	-1	-1	-1
PFM Score Level DD - DW	-3	-3	-3
PFM Score Level ED - FW	-4	-4	-4
PFM Score Level GD - HW	-4	-4	-4
Time with prior carrier 16 or more years			
PFM Score Level BD - CW	-2	-2	-2
PFM Score Level DD - DW	-4	-4	-4
PFM Score Level ED - FW	-4	-4	-4
PFM Score Level GD - HW	-4	-4	-4
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

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
10a. If Personal Financial Management (PFM) is:			
<u>PFM Score Level</u>			
BD	-14	-14	-14
BH	-12	-12	-12
BL	-10	-10	-10
BP	-8	-8	-8
BT	-7	-7	-7
BW	-6	-6	-6
CD	-6	-6	-6
CH	-5	-5	-5
CL	-5	-5	-5
CP	-4	-4	-4
CT	-4	-4	-4
CW	-4	-4	-4
DD	-3	-3	-3
DG	-3	-3	-3
DJ	-3	-3	-3
DN	-2	-2	-2
DQ	-2	-2	-2
DT	-1	-1	-1
DW	-1	-1	-1
ED	2	2	2
EG	3	3	3
EJ	3	3	3
EN	4	4	4
EQ	5	5	5
ET	7	7	7
EW	7	7	7
FD	8	8	8
FG	10	10	10
FJ	11	11	11
FN	12	12	12
FQ	14	14	14
FT	15	15	15
FW	16	16	16
GD	17	17	17
GH	18	18	18
GL	20	20	20
GP	21	21	21
GT	22	22	22
HD	23	23	23
HH	24	24	24
HL	25	25	25
HP	27	27	27
HT	30	30	30
HW	36	36	36
NF	6	6	6
NK	8	8	8
NN	8	8	8
NQ	8	8	8

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
10b No operators under age 25 and PFM Score Level BD - BW	-2	-2	-2
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
12b Prior non-standard or AIP and minimum F/R limits			
PFM Score Level BD - CW	0	0	0
PFM Score Level DD - DW	0	0	0
PFM Score Level ED-HW	1	1	1
PFM Score Level NF-NQ	1	1	1
14 All operators licensed < 3 years	3	5	6
18 Presence of good student operator age 21-24, and prior insurance	-3	-3	-3
19 All vehicles are liability only*			
PFM Score Level BD - DW	9	7	5
PFM Score Level ED-HW	5	4	3
PFM Score Level NF-NQ	5	4	3
* No vehicles on policy have full coverage, which includes both comprehensive and collision			
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	-2	-2
PFM Score Level DD - DW	0	-2	-2
PFM Score Level ED - FW	0	-2	-2
PFM Score Level GD - HW	0	-2	-2
PFM Score Level NF - NQ	0	-2	-2
23 All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300	-2	-2	-2
30b GrandProtect policy form			
PFM Score Level BD - CW	-1	-1	-1
PFM Score Level DD-DW	-1	-1	-1
PFM Score Level ED-FW	-2	-2	-2
PFM Score Level GD-HW	0	0	0
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 +
35 No at fault accidents or violations in the past 3 year			
PFM Score Level BD - CW	-3	-3	-3
PFM Score Level DD - DW	-2	-2	-2
PFM Score Level ED - FW	-1	-1	-1
PFM Score Level GD - HW	0	0	0
PFM Score Level NF - NQ	0	0	0
36 More than 1 at fault accident or violation in the last 3 years			
PFM Score Level BD - CW	3	3	3
PFM Score Level DD - DW	3	3	3
PFM Score Level ED - FW	2	2	2
PFM Score Level GD - HW	2	2	2
PFM Score Level NF - NQ	3	3	3
37 BI UM unmatched limits	2	2	2

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