

SERFF Tracking Number: METX-G127694182 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance Company, ... State Tracking Number:
Company Tracking Number: AR00125CG00372
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR00125CG00372

Filing at a Glance

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

Product Name: Tiering SERFF Tr Num: METX-G127694182 State: Arkansas

TOI: 04.0 Homeowners SERFF Status: Closed-Filed State Tr Num:

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations Co Tr Num: AR00125CG00372 State Status:

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington, Nancy Horton

Author: Richard Collard

Disposition Date: 12/05/2011

Date Submitted: 10/13/2011

Disposition Status: Filed

Effective Date Requested (New): 12/14/2011

Effective Date (New): 12/14/2011

Effective Date Requested (Renewal): 01/18/2012

Effective Date (Renewal): 01/18/2012

State Filing Description:

Meeting scheduled for 11/9

General Information

Project Name:

Status of Filing in Domicile:

Project Number: AR00125CG00372

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 12/05/2011

State Status Changed: 11/09/2011

Deemer Date:

Created By: Richard Collard

Submitted By: Richard Collard

Corresponding Filing Tracking Number:

Filing Description:

Metropolitan Property and Casualty Insurance Company
Economy Premier Assurance Company
Arkansas Residential Property
Introduction

The homeowners rates currently in use by Metropolitan Property and Casualty Insurance Company (Met P&C) were

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filed with the Arkansas Insurance Department effective January 9, 2011 New Business and February 14, 2011 Renewal Business. The homeowners rates currently in use by Economy Premier Assurance Company (EPAC) were filed with the Arkansas Insurance Department effective December 27, 2010 New Business and January 31, 2011 Renewal Business.

The following changes are proposed:

Rate Change:

1. Metropolitan Property and Casualty Insurance Company

	Superior	Age of		
Policy Form Base Rates	Home	Home	Overall	
Owners	19.6%	0.8%	0.0%	20.5%
Renters/Condo	7.0%	0.0%	0.0%	7.0%
Landlords	17.0%	0.0%	0.0%	17.0%
Mobile Home	0.0%	0.0%	0.0%	0.0%
Total	19.2%	0.7%	0.0%	20.0%

2. Economy Premier Assurance Company (Formerly EPIC Preferred and EF&C Standard Plus)

	Superior	Age of		
Policy Form Base Rates	Home	Home	Overall	
Owners	-0.1%	0.1%	0.0%	0.0%
Renters/Condo	0.0%	0.0%	0.0%	0.0%
Total	-0.1%	0.1%	0.0%	0.0%

3. Economy Premier Assurance Company (Formerly FGIC & USF&G)

	Superior	Age of		
Policy Form Base Rate	Home	Home	Overall	
Owners	-0.1%	0.1%	0.0%	0.0%
Renters/Condo	0.0%	0.0%	0.0%	0.0%
Total	-0.1%	0.1%	0.0%	0.0%

Summary:

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1. Base Rates

Base Rates have been revised by territory and form.

2. New Business Tier Assignment Rules

New Business Tier Assignment Rules 1,2,7,8,9,10,11e,12 and 14 have been revised. New Business Tier Assignment Rule 18 is introduced.

3. Renewal Premium Capping

The premium change for renewal policies will be capped at plus or minus 25%.

4. Agent Book Roll and Mass Merchandising Account Transfer Premium Capping

Agent Book Roll and Mass Merchandising Account Transfer Premium Capping is a program that will help with 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. If the Metropolitan rate is higher than the prior carrier rate, a policyholder's initial premium will by increase by no more than 5% over what their current carrier charged for the policy term just before the roll. If the Metropolitan rate is lower than the prior carrier rate, the Metropolitan rate shall apply at conversion to new business. The premium change is then capped at 20% at each renewal until the customer is paying the current Met rates.

5. Mass Merchandising Account Deviations.

Mass Merchandising Account Deviations have been revised. The overall rate level effect is 0.0%

6. Superior Home Discount

The Superior Home Discount has been revised from 5% to 3%.

7. Age of Dwelling

The Age of Dwelling factors for dwellings aged 0 and 1 years have been revised.

8. ZIP Codes

ZIP Codes have been revised per the United States Postal Bulletin.

Company and Contact

Filing Contact Information

Dawn Kelly, Sr. State Filing Specialist dekelly@metlife.com
 700 Quaker Lane 401-827-2893 [Phone]
 Warwick, RI 02887 401-827-3929 [FAX]

Filing Company Information

Metropolitan Property and Casualty Insurance CoCode: 26298 State of Domicile: Rhode Island
 Company
 700 Quaker Lane Group Code: 241 Company Type: Property and
 Casualty

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Warwick, RI 02887

Group Name: Metropolitan Property State ID Number:
 and Casualty Insurance Company
 FEIN Number: 13-2725441

(401) 827-2000 ext. [Phone]

Economy Premier Assurance Company
 700 Quaker Lane

CoCode: 40649
 Group Code: 241

State of Domicile: Illinois
 Company Type: Property and
 Casualty

Warwick, RI 02887

Group Name: Metropolitan Property State ID Number:
 and Casualty Insurance Company
 FEIN Number: 36-3105737

(401) 827-2000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$50.00	10/13/2011	52797605
Economy Premier Assurance Company	\$0.00	10/13/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	12/05/2011	12/05/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	11/09/2011	11/09/2011	Richard Collard	11/22/2011	11/22/2011
No response necessary	Becky Harrington	11/02/2011	11/02/2011			
Pending Industry Response	Becky Harrington	10/19/2011	10/19/2011	Richard Collard	11/01/2011	11/01/2011

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Disposition

Disposition Date: 12/05/2011

Effective Date (New): 12/14/2011

Effective Date (Renewal): 01/18/2012

Status: Filed

Comment: Overall reduced to 10% per Dept request.

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	25.800%	10.000%	\$	4,760	\$5,098,001	12.300%	%
Economy Premier Assurance Company	%	0.000%	\$0	785	\$1,013,879	%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	10.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	5,545

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	MPC EPAC Filing Exhibits	Filed	Yes
Supporting Document	Tiering Justification	Filed	Yes
Supporting Document	Rate change by territory Exhibit	Filed	Yes
Rate	Rating Steps	Filed	Yes
Rate (revised)	Rating Example	Filed	Yes
Rate	Rating Example		Yes
Rate (revised)	Base Premiums	Filed	Yes
Rate	Base Premiums		Yes
Rate	Renters/Condo Rating Steps	Filed	Yes
Rate (revised)	Renters/Condo Rating Examples	Filed	Yes
Rate	Renters/Condo Rating Examples		Yes
Rate (revised)	Renters/Condo Base Premium	Filed	Yes
Rate	Renters/Condo Base Premium		Yes
Rate	Tier Assignment Rules	Filed	Yes
Rate	Premium Capping	Filed	Yes
Rate	Age of Dwelling	Filed	Yes
Rate	Superior Home Discount	Filed	Yes
Rate	MPC, EPAC Territory pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/09/2011
Submitted Date 11/09/2011

Respond By Date

Dear Dawn Kelly,

The requested change amount has been reviewed by the Commissioner.

Please amend the overall increase to 10%.

Provide a revised HPCS and effective dates if necessary.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Becky Harrington

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Response Letter

Response Letter Status Submitted to State
 Response Letter Date 11/22/2011
 Submitted Date 11/22/2011

Dear Becky Harrington,

Comments:

Good afternoon:

Response 1

Comments: 1. Please amend the overall increase to 10%.

The overall rate level impact has been revised to 10%. Please refer to Rate Change by Territory exhibit and the Rate Pages for additional information.

2. Provide a revised HPCS and effective dates if necessary.

Please refer to the revised Form RF-1 and Form HPCS attached with this response. The effective dates have been revised to 12/14/11 New Business and 1/18/12 Renewal Business.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Rate change by territory Exhibit

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rating Example	Rate pages 2-4	Replacement	
Previous Version			

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Rating Example Rate pages 2-4 Replacement
 Base Premiums Rate pages 5-10 Replacement

Previous Version

Base Premiums Rate pages 5-10 Replacement
 Renters/Condo Rating Rate pages 13-15 Replacement
 Examples

Previous Version

Renters/Condo Rating Rate pages 13-15 Replacement
 Examples
 Renters/Condo Base Rate page 16 Replacement
 Premium

Previous Version

Renters/Condo Base Rate page 16 Replacement
 Premium

Please contact us with any additional questions or concerns.

Sincerely,
 Richard Collard

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Product Name: Tiering
Project Name/Number: /AR00125CG00372

Objection Letter

Objection Letter Status No response necessary
Objection Letter Date 11/02/2011
Submitted Date 11/02/2011
Respond By Date

Dear Dawn Kelly,

This will acknowledge receipt of the recent response.

Rate change requests greater than 6% are subject to Commissioner Bradford's review. This filing is being referred to the Commissioner.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

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

Sincerely,

Becky Harrington

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/19/2011
Submitted Date 10/19/2011
Respond By Date 11/18/2011

Dear Dawn Kelly,

This will acknowledge receipt of the captioned filing.

Objection 1

- MPC EPAC Filing Exhibits (Supporting Document)

Comment: The changes to the account deviation amounts are illogical. Please explain.

Objection 2

- MPC EPAC Filing Exhibits (Supporting Document)

- Tier Assignment Rules, Rate pages 21-26 (Rate)

Comment: Please describe the specific changes made to the tier assignments. Provide justification.

Objection 3

Comment: Please consider revision the effective dates so as not to overlap the previous filing.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Becky Harrington

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Company, ...
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Product Name: Tiering
Project Name/Number: /AR00125CG00372

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/01/2011
Submitted Date 11/01/2011

Dear Becky Harrington,

Comments:

Good afternoon:

Response 1

Comments: Network was assigned a deviation based upon unfavorable loss experience during the latest five accident years. Severe loss pressures in 2009 and 2010 drove the decision to decrease the discount for J.B. Hunt Transport. The loss experience for Tyson Foods was skewed by fire losses in 2011. This was taken into consideration when selecting a deviation for Tyson Foods. Baptist Health - AR was removed from the All Other bucket and assigned its own deviation due to solid performance over the latest five accident years. The remaining accounts lacked credibility and were left unchanged.

Related Objection 1

Applies To:

- MPC EPAC Filing Exhibits (Supporting Document)

Comment:

The changes to the account deviation amounts are illogical. Please explain.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

SERFF Tracking Number: METX-G127694182 State: Arkansas
First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number:
Company, ...
Company Tracking Number: AR00125CG00372
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Product Name: Tiering
Project Name/Number: /AR00125CG00372

Comments: Justification for the proposed changes to New Business Tier Assignment Rules 1,2,8 and 9 is attached. Rules 7, 10, 11e and 12 were revised to ensure that "no hits" and insureds with a neutral credit rating are assigned tier points that are "equivalent to neutral." Rule 14 was adjusted to flatten the premium increases for policyholders with a trampoline or skateboard ramp in relation to the value of the insured property.

Related Objection 1

Applies To:

- Tier Assignment Rules, Rate pages 21-26 (Rate)
- MPC EPAC Filing Exhibits (Supporting Document)

Comment:

Please describe the specific changes made to the tier assignments. Provide justification.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Tiering Justification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: The rate change for policyholders who will be affected by both revisions simultaneously will be mitigated by Renewal Premium Capping. Also, considering our high overall rate need, we do not wish to revise the effective dates of this filing.

Related Objection 1

Comment:

Please consider revision the effective dates so as not to overlap the previous filing.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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No Rate/Rule Schedule items changed.

Please contact us with any additional questions or concerns. Thank you.

Sincerely,
Richard Collard

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Project Name/Number: /AR00125CG00372

Post Submission Update Request Processed On 12/05/2011

Status: Allowed
Created By: Richard Collard
Processed By: Becky Harrington
Comments: For effective dates only. Overall revised to 10%, but not reflected here.

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	12/14/2011	11/30/2011
Effective Date Requested (Renew)	01/18/2012	01/04/2012

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 Project Name/Number: /AR00125CG00372

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 8.800%
Effective Date of Last Rate Revision: 11/30/2011
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	25.800%	20.000%	\$1,019,600	4,760	\$5,098,001	%	%

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):
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Economy Premier	%	0.000%	\$0	785	\$1,013,879	%	%
Assurance Company							

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:

Overall Percentage Rate Impact For This Filing:

16.700%

Effect of Rate Filing - Written Premium Change For This Program:

\$1,019,600

Effect of Rate Filing - Number of Policyholders Affected:

5545

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 12/05/2011	Rating Steps	Rate page 1	Replacement	Rate page 1--Rating Steps.PDF
Filed 12/05/2011	Rating Example	Rate pages 2-4	Replacement	Rate pages 2-4--Rating Example--revised 11-22-11.PDF
Filed 12/05/2011	Base Premiums	Rate pages 5-10	Replacement	Rate pages 5-10--Base Premiums--revised 11-22-11.PDF
Filed 12/05/2011	Renters/Condo Rating Steps	Rate page 12	Replacement	Rate page 12--Renters-Condo Rating Steps.PDF
Filed 12/05/2011	Renters/Condo Rating Examples	Rate pages 13-15	Replacement	Rate pages 13-15--Renters-Condo Rating Examples--revised 11-22-11.PDF
Filed 12/05/2011	Renters/Condo Base Premium	Rate page 16	Replacement	Rate page 16--Renters-Condo Base Premium--revised.PDF
Filed 12/05/2011	Tier Assignment Rules	Rate pages 21-26	Replacement	rate pages 21-26.PDF

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Filed 12/05/2011 Premium Capping	Rule page 18	Replacement	Rule 10--Premium Capping.PDF
Filed 12/05/2011 Age of Dwelling	Rule page 20	Replacement	Age of Dwelling.PDF
Filed 12/05/2011 Superior Home Discount	Rule page 29	Replacement	Superior Home Discount.PDF
Filed 12/05/2011 MPC, EPAC Territory pages	Rule pages 87-91	Replacement	Territory Pages.PDF

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

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

RATING STEPS

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

See Rate Page 3 for sample Calculation

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

Homeowners \$500 Deductible Premium	=	\$1,214	(round to nearest whole dollar after each calculation)
Protection Class 4 Factor	x	1.100	
		\$1,335	
Construction Factor (Frame)	x	1.150	
		\$1,535	
Coverage A Amount Factor	x	0.920	
Subtotal		\$1,412	
Deductible Credit (\$1000 Deductible)			
\$1,412			
<u> 0.12</u>			
\$169 (subject to maximum)	-	\$169	
Subtotal		\$1,243	
Tier Factor (Tier 22)	x	0.74	
Subtotal		\$920	
Age of Dwelling (5 years)	x	0.85	
Subtotal		\$782	
Protective Device Discount (Combination Devices)	x	0.95	
Subtotal		\$743	
Age of Insured (under 55)	x	1.00	
Subtotal		\$743	
Replacement Cost on Contents (Coverage 3)	x	1.15	
Subtotal		\$854	
Roof Rating Factor (Asphalt Shingle)	x	1.00	
Subtotal		\$854	
Loss Experience Rating Plan (No Chargeable Losses)	x	1.00	
Subtotal		\$854	
MetRewards (New Business, 0 Claims in 60 months)	x	0.95	Home Policy Plus
		\$811	
\$300,000 Personal Liability (Coverage F)		\$20	x 0.82 = \$16
TOTAL PREMIUM			\$681

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE	
1	Find the Cov. A amount factors for the amounts noted above.	Cov. A Amt. \$115,000 \$110,000	Factors 0.884 higher amount 0.866 lower amount
2	Calculate premium for higher amount.		\$1,535 base premium* x 0.884 factor \$1,357 prem. for higher amt.
3	Calculate premium for lower amount.		\$1,535 base premium* x 0.866 factor \$1,329 prem. for lower amt.
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	\$112,000 - \$110,000 \$2,000	desired amount lower amount add'l coverage amt.
5	Subtract the lower amount from the higher amount. This is the amount difference.	\$115,000 - \$110,000 \$5,000	higher amount lower amount amount difference
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.		\$1,357 prem. for higher amt. - \$1,329 prem. for lower amt. \$28 premium difference
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	$\frac{2000}{5000} \times$	\$28 = \$11 prem for add'l amt. (to nearest \$)
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.		\$1,329 prem. for lower amt. + \$11 prem. for add'l amt. \$1,340 desired premium

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE						
1	Find the Cov. A amt. factors for the highest amount and for each additional \$10,000.	<table> <tr> <td>Cov. A Amt.</td> <td>Factors</td> </tr> <tr> <td>\$1,000,000</td> <td>6.328 highest amount</td> </tr> <tr> <td>\$10,000</td> <td>0.070 each add'l \$10,000</td> </tr> </table>	Cov. A Amt.	Factors	\$1,000,000	6.328 highest amount	\$10,000	0.070 each add'l \$10,000
Cov. A Amt.	Factors							
\$1,000,000	6.328 highest amount							
\$10,000	0.070 each add'l \$10,000							
2	Calculate premium for highest amount shown.	<table> <tr> <td>\$1,535 base premium*</td> </tr> <tr> <td>x 6.328 factor</td> </tr> <tr> <td><u>\$9,713</u></td> </tr> </table>	\$1,535 base premium*	x 6.328 factor	<u>\$9,713</u>			
\$1,535 base premium*								
x 6.328 factor								
<u>\$9,713</u>								
3	Calculate premium for each additional \$10,000 (round to the nearest dollar)	<table> <tr> <td>\$1,535 base premium*</td> </tr> <tr> <td>x 0.070 factor</td> </tr> <tr> <td><u>\$107</u></td> </tr> </table>	\$1,535 base premium*	x 0.070 factor	<u>\$107</u>			
\$1,535 base premium*								
x 0.070 factor								
<u>\$107</u>								
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	<table> <tr> <td>\$1,320,000</td> <td>desired amount</td> </tr> <tr> <td>- <u>\$1,000,000</u></td> <td>highest amount</td> </tr> <tr> <td>\$320,000</td> <td>add'l cov. amt.</td> </tr> </table>	\$1,320,000	desired amount	- <u>\$1,000,000</u>	highest amount	\$320,000	add'l cov. amt.
\$1,320,000	desired amount							
- <u>\$1,000,000</u>	highest amount							
\$320,000	add'l cov. amt.							
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$10,000} \times \text{Ea. Add'l } \$10,000 \text{ prem} = \text{Prem for add'l amt.}$	<table> <tr> <td>$\frac{\\$320,000}{\\$10,000} \times \\$107 = \\3424</td> <td>prem for add'l amount (to nearest \$)</td> </tr> </table>	$\frac{\$320,000}{\$10,000} \times \$107 = \3424	prem for add'l amount (to nearest \$)				
$\frac{\$320,000}{\$10,000} \times \$107 = \3424	prem for add'l amount (to nearest \$)							
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.	<table> <tr> <td>\$9,713 prem. for highest amt.</td> </tr> <tr> <td>+ <u>\$3,424</u> prem. for add'l amt.</td> </tr> <tr> <td><u>\$13,137</u> desired premium</td> </tr> </table>	\$9,713 prem. for highest amt.	+ <u>\$3,424</u> prem. for add'l amt.	<u>\$13,137</u> desired premium			
\$9,713 prem. for highest amt.								
+ <u>\$3,424</u> prem. for add'l amt.								
<u>\$13,137</u> desired premium								

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

CONSTRUCTION DEFINITIONS

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
11	1214	\$30,000	0.500	0.570	0.656	\$190,000	1.180	1.180	1.310
12	1461	\$40,000	0.541	0.617	0.710	\$200,000	1.225	1.225	1.348
13	1725	\$45,000	0.571	0.651	0.749	\$210,000	1.270	1.270	1.397
14	1681	\$50,000	0.600	0.684	0.787	\$220,000	1.315	1.315	1.447
15	1236	\$55,000	0.670	0.742	0.853	\$230,000	1.360	1.360	1.496
16	1464	\$60,000	0.740	0.796	0.915	\$240,000	1.405	1.405	1.546
17	1710	\$65,000	0.750	0.797	0.917	\$250,000	1.450	1.450	1.595
18	1358	\$70,000	0.760	0.798	0.918	\$260,000	1.512	1.512	1.663
19	1352	\$75,000	0.770	0.801	0.921	\$270,000	1.574	1.574	1.731
20	974	\$80,000	0.780	0.803	0.923	\$280,000	1.636	1.636	1.800
21	1016	\$85,000	0.790	0.808	0.929	\$290,000	1.698	1.698	1.868
22	1152	\$90,000	0.800	0.812	0.934	\$300,000	1.759	1.759	1.935
23	1165	\$95,000	0.815	0.822	0.945	\$350,000	2.062	2.062	2.268
31	1028	\$100,000	0.830	0.830	0.955	\$400,000	2.222	2.222	2.444
32	907	\$105,000	0.848	0.848	0.975	\$450,000	2.490	2.490	2.739
33	1352	\$110,000	0.866	0.866	0.996	\$500,000	2.823	2.823	3.105
34	1479	\$115,000	0.884	0.884	1.017	\$550,000	3.213	3.213	3.502
35	1602	\$120,000	0.902	0.902	1.037	\$600,000	3.602	3.602	3.890
36	1198	\$125,000	0.920	0.920	1.058	\$650,000	3.947	3.947	4.223
37	975	\$130,000	0.936	0.936	1.076	\$700,000	4.292	4.292	4.550
38	1082	\$135,000	0.952	0.952	1.095	\$750,000	4.633	4.633	4.865
		\$140,000	0.968	0.968	1.113	\$800,000	4.974	4.974	5.223
		\$145,000	0.984	0.984	1.132	\$850,000	5.319	5.319	5.585
		\$150,000	1.000	1.000	1.150	\$900,000	5.664	5.664	5.947
		\$160,000	1.045	1.045	1.191	\$950,000	5.996	5.996	6.296
		\$170,000	1.090	1.090	1.232	\$1,000,000	6.328	6.328	6.644
		\$180,000	1.135	1.135	1.271	Ea. Add'l 10	0.070	0.070	0.074

Protection Class Factors

Protection Class	Factors
1	1.000
2	1.000
3	1.000
4	1.100
5	1.100
6	1.200
7	1.300
8	1.800
9	3.000
10	4.250

Construction Factors

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

GrandProtect: Multiply the Platinum rate by 1.05.

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

Superior Construction: Multiply Masonry Rate by .85.

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

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

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

GrandProtect Flat Dollar Charge: Add \$25 to the Platinum Flat Dollar Charge.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate
11	851
12	787
13	799
14	1681
15	816
16	818
17	826
18	868
19	803
20	837
21	838
22	1152
23	1165
31	844
32	907
33	1352
34	821
35	1602
36	1198
37	831
38	822

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

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

Protection Class Factors

Construction Factors

Protection Class	Factors
1	1.000
2	1.000
3	1.000
4	1.100
5	1.100
6	1.200
7	1.300
8	1.800
9	3.000
10	4.250

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

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

Superior Construction: Multiply Masonry Rate by .85.

* Refers to all Dwelling Fire business with an application written date prior to May 31, 2004.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	779
12	947
13	1048
14	932
15	989
16	974
17	1085
18	862
19	1110
20	967
21	582
22	804
23	673
31	844
32	838
33	887
34	1009
35	1122
36	876
37	583
38	810

Coverage A Factors

Cov. A Amount	Landlord's	Cov. A Amount	Landlord's
\$30,000	0.400	\$190,000	1.268
\$40,000	0.421	\$200,000	1.333
\$45,000	0.432	\$210,000	1.406
\$50,000	0.442	\$220,000	1.479
\$55,000	0.451	\$230,000	1.552
\$60,000	0.460	\$240,000	1.625
\$65,000	0.480	\$250,000	1.700
\$70,000	0.500	\$260,000	1.773
\$75,000	0.527	\$270,000	1.846
\$80,000	0.553	\$280,000	1.919
\$85,000	0.587	\$290,000	1.992
\$90,000	0.620	\$300,000	2.067
\$95,000	0.644	\$350,000	2.493
\$100,000	0.667	\$400,000	2.913
\$105,000	0.700	\$450,000	3.327
\$110,000	0.733	\$500,000	3.733
\$115,000	0.766	\$550,000	4.345
\$120,000	0.799	\$600,000	4.956
\$125,000	0.833	\$650,000	5.376
\$130,000	0.866	\$700,000	5.796
\$135,000	0.899	\$750,000	6.201
\$140,000	0.932	\$800,000	6.606
\$145,000	0.965	\$850,000	6.996
\$150,000	1.000	\$900,000	7.387
\$160,000	1.067	\$950,000	7.763
\$170,000	1.134	\$1,000,000	8.139
\$180,000	1.201	Ea. Add'l 10	0.075

Protection Class Factors

Protection Class	Factors
1	1.000
2	1.000
3	1.000
4	1.100
5	1.100
6	1.200
7	1.300
8	1.800
9	3.000
10	4.250

Construction Factors

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate
11	779
12	947
13	1048
14	852
15	852
16	853
17	852
18	852
19	854
20	967
21	582
22	804
23	673
31	844
32	838
33	852
34	852
35	852
36	851
37	583
38	810

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

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

Protection Class Factors

Construction Factors

Protection Class	Factors
1	1.000
2	1.000
3	1.000
4	1.100
5	1.100
6	1.200
7	1.300
8	1.800
9	3.000
10	4.250

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

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

Superior Construction: Multiply Masonry Rate by .85.

* Refers to all Dwelling Fire business with an application written date prior to May 31, 2004.

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING STEPS

- STEP 1 - Determine: Territory (See Territory Tab)
Protection Class (See Protection Classes Tab)
Coverage C Amount
- STEP 2 - Select the base premium based on the territory. Multiply by the protection class factor and round to the nearest dollar. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
- STEP 3 - Multiply the premium from STEP 2 by the occupancy (number of units) factor. Round to the nearest dollar.
- STEP 4 - Multiply the premium from STEP 3 by the appropriate product factor. Round to the nearest dollar.
- STEP 5 - Multiply the premium from STEP 4 by the appropriate Coverage C amount factor displayed on the same rate page and round to the nearest dollar. (See Rate Pages 14 and 15 for examples of determining amounts not shown.)
- STEP 6 - Refer to the Optional Coverages Tab for Discounts and Surcharges, Increased Limits, and Optional Coverages. Apply the following discounts sequentially to the premium derived from STEP 5. Round to the nearest dollar after each step.
1. Fire Resistive Construction Credit (See Rate Pages)
 2. Seasonal or Sublease Surcharge (Not applicable to Landlord's Condominium. See Rate Pages)
 3. Deductible Factors
 4. GrandProtect Factor
 5. Tier Factor
 6. Protective Device Discounts
 7. Age of Insured (Not available with Landlord's Condominium)
 8. Replacement Cost on Contents - Coverage 3 (Included in Platinum Condominium & Platinum Renters, GrandProtect Condominium, GrandProtect Renters, and GrandProtect Landlord's Condominium rates)
 9. Causes of Loss to Property Options - Coverage 19
 10. Ordinance or Law Coverage - Coverage 15
 11. Alternative Heating Source Surcharge
 12. Apply the Loss Experience Rating Plan. Round to the nearest dollar.
 13. Apply MetRewards. Round to the nearest dollar.
- STEP 7 - Apply the flat dollar charges or credits for any other desired optional coverages (including the flat dollar charge for Platinum). Round each charge or credit to the nearest dollar.
- STEP 8 - Apply Rate Cap Factor separately to the basic premium, each optional coverage, and the flat dollar premium for Platinum and GrandProtect. Round each result to the nearest dollar.
- STEP 9 - Apply Home Policy Plus separately to the basic premium, each optional coverage, and the flat dollar premium for Platinum and GrandProtect. Round each result to the nearest dollar.
- STEP 10 - Apply the Mass Merchandising Account Deviation separately to the basic premium, each optional coverage, and the flat dollar premium for Platinum and GrandProtect (if applicable). Round each result to the nearest dollar.

See Rate Page 13 for sample Condominium Calculation

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

\$500 Deductible Premium	=	\$215	
Protection Class 4 Factor	x	1.00	
		\$215	
Occupancy Factor (5 or more units)		1.00	
		\$215	
Condominium Factor		0.67	
		\$144	
Coverage C Amount Factor	x	1.570	
Subtotal		\$226	
Fire Resistive Construction	x	0.85	
Subtotal		\$192	
Seasonal or Sublease Surcharge (Without Occupants)	x	1.25	
Subtotal		\$240	
Deductible Credit (\$1000 Deductible) \$240			
x 0.12			
\$29 (subject to maximum)	-	\$29	
Subtotal		\$211	
Tier Factor (Tier 22)	x	0.74	
Subtotal		\$156	
Protective Device Discount (Combination Devices)	x	0.95	
Subtotal		\$148	
Age of Insured (Under 55)	x	1.00	
Subtotal		\$148	
Replacement Cost on Contents (Coverage 3)	x	1.25	
Subtotal		\$185	
Loss Experience Rating Plan (No Chargeable Losses)	x	1.00	
Subtotal		\$185	
MetRewards (New Business, 0 Claims in 60 months)	x	0.95	Home Policy Plus
Subtotal		\$176	x 0.82 = \$144
\$300,000 Personal Liability (Coverage F)		\$20	x 0.82 = + \$16
TOTAL PREMIUM			\$160

(round to nearest whole dollar after each calculation)

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE	
		Cov. C Amts.	Factors
1	Find the Cov. C amount factors for the amounts noted above.	\$34,000	1.722 higher amount
		\$32,000	1.646 lower amount
2	Calculate premium for higher amount.		\$144 base premium*
		x 1.722	factor
			\$248 prem. for higher amt.
3	Calculate premium for lower amount.		\$144 base premium*
		x 1.646	factor
			\$237 prem. for lower amt.
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	\$33,000	desired amount
		- \$32,000	lower amount
		\$1,000	add'l coverage amt.
5	Subtract the lower amount from the higher amount. This is the amount difference.	\$34,000	higher amount
		- \$32,000	lower amount
		\$2,000	amount difference
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.		\$248 prem. for higher amt.
		- \$237	prem. for lower amt.
			\$11 premium difference
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	$\frac{1000}{2000} \times \$11 = \$6 \text{ prem for add'l amt. (to nearest \$)}$	
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.		\$237 prem. for lower amt.
		+ \$6	prem. for add'l amt.
			\$243 desired premium

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

Example: \$155,000 Coverage C amount.

STEPS	PROCEDURE	EXAMPLE									
1	Find the Cov. C amt. factors for the highest amount and for each additional \$1,000.	<table> <tr> <td>Cov. C Amt.</td> <td>Factors</td> <td></td> </tr> <tr> <td>\$150,000</td> <td>5.580</td> <td>highest amount</td> </tr> <tr> <td>\$1,000</td> <td>0.033</td> <td>each add'l \$1,000</td> </tr> </table>	Cov. C Amt.	Factors		\$150,000	5.580	highest amount	\$1,000	0.033	each add'l \$1,000
Cov. C Amt.	Factors										
\$150,000	5.580	highest amount									
\$1,000	0.033	each add'l \$1,000									
2	Calculate premium for highest amount shown.	<table> <tr> <td></td> <td>\$144</td> <td>base premium*</td> </tr> <tr> <td>x</td> <td><u>5.580</u></td> <td>factor</td> </tr> <tr> <td></td> <td>\$804</td> <td></td> </tr> </table>		\$144	base premium*	x	<u>5.580</u>	factor		\$804	
	\$144	base premium*									
x	<u>5.580</u>	factor									
	\$804										
3	Calculate premium for each additional \$1,000 (round to nearest dime)	<table> <tr> <td></td> <td>\$144</td> <td>base premium*</td> </tr> <tr> <td>x</td> <td><u>0.033</u></td> <td>factor</td> </tr> <tr> <td></td> <td>\$4.80</td> <td></td> </tr> </table>		\$144	base premium*	x	<u>0.033</u>	factor		\$4.80	
	\$144	base premium*									
x	<u>0.033</u>	factor									
	\$4.80										
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	<table> <tr> <td>\$155,000</td> <td>desired amount</td> </tr> <tr> <td>- \$150,000</td> <td>highest amount</td> </tr> <tr> <td><u>\$5,000</u></td> <td>add'l cov. amt.</td> </tr> </table>	\$155,000	desired amount	- \$150,000	highest amount	<u>\$5,000</u>	add'l cov. amt.			
\$155,000	desired amount										
- \$150,000	highest amount										
<u>\$5,000</u>	add'l cov. amt.										
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$1,000} \times \text{Ea. Add'l } \$1,000 \text{ prem} = \text{Prem for add'l amt}$	<table> <tr> <td>$\frac{\\$5,000}{\\$1,000}$</td> <td>x</td> <td>\$4.80</td> <td>=</td> <td>\$24 prem for add'l amount (to nearest \$)</td> </tr> </table>	$\frac{\$5,000}{\$1,000}$	x	\$4.80	=	\$24 prem for add'l amount (to nearest \$)				
$\frac{\$5,000}{\$1,000}$	x	\$4.80	=	\$24 prem for add'l amount (to nearest \$)							
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.	<table> <tr> <td></td> <td>\$804</td> <td>prem. for highest amt.</td> </tr> <tr> <td>+</td> <td><u>\$24</u></td> <td>prem. for add'l amt.</td> </tr> <tr> <td></td> <td>\$828</td> <td>desired premium</td> </tr> </table>		\$804	prem. for highest amt.	+	<u>\$24</u>	prem. for add'l amt.		\$828	desired premium
	\$804	prem. for highest amt.									
+	<u>\$24</u>	prem. for add'l amt.									
	\$828	desired premium									

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

CONSTRUCTION DEFINITIONS

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

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

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Protection Class Factors

Coverage C Factors

Territory	Base Rate
11	215
12	215
13	224
14	215
15	215
16	215
17	215
18	218
19	224
20	215
21	219
22	215
23	215
31	215
32	224
33	215
34	215
35	215
36	218
37	218
38	215

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

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

Occupancy Factors

Occupancy	Factor
1-4 Units	0.85
5 or more	1.00

Product Factors

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

GrandProtect Renters and Condo: Multiply Platinum Renters and Condo by 1.05

GrandProtect Landlord's Condo: Multiply Landlord's Condo by 1.20

Fire Resistive Construction: Multiply by 0.85

*Platinum Flat Amount: \$35

GrandProtect Renters and Condo Flat Amount: Add \$15 to the Platinum Flat Amount

GrandProtect Landlord's Condo Flat Amount: \$30

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

Owner² Renter³ Condo⁴

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

1 If Personal Financial Management (PFM) is:

<u>PFM Score Level</u>			
00	-2	-6	-3
01	-6	-12	-8
02	1	-1	4
03	2	0	5
04	16	14	15
09	-2	-6	-3
1A	-11	-20	-12
1B	-4	-8	-5
2A	0	-3	1
2B	-2	-6	-3
3A	4	2	7
3B	9	6	11
3D	2	0	5
4A	17	15	15
4B	25	24	19
4D	16	14	15
BD	-13	-23	-14
BH	-11	-20	-12
BL	-10	-17	-11
BP	-8	-15	-10
BT	-7	-13	-9
BW	-6	-11	-8
CD	-5	-10	-7
CH	-4	-9	-6
CL	-4	-8	-5
CP	-3	-7	-4
CT	-2	-6	-3
CW	-2	-5	-2
DD	-1	-4	-1
DG	-1	-4	0
DJ	-1	-3	0
DN	0	-3	1
DQ	0	-2	2
DT	1	-2	3
DW	1	-1	4
ED	2	-1	4
EG	2	0	5
EJ	3	0	6
EN	3	1	6
EQ	4	2	7
ET	5	2	8
EW	6	3	9
FD	8	4	9
FG	9	5	10
FJ	10	6	11
FN	11	7	11
FQ	13	8	12
FT	14	10	13
FW	16	11	13
GD	18	12	14
GH	20	14	15
GL	21	15	16
GP	23	17	16
GT	25	19	17
HD	26	20	18
HH	28	22	18
HL	29	24	19
HP	30	26	20
HT	32	28	21
HW	34	30	21
NF	-2	-6	-3
NK	-2	-6	-3
NN	-2	-6	-3
NQ	-2	-6	-3

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
8a If Age of Home < 4			
Coverage A < \$160,000	0	n/a	n/a
\$160,000 <=Coverage A < \$260,000	-3	n/a	n/a
\$260,000 <=Coverage A < \$390,000	-6	n/a	n/a
\$390,000 <=Coverage A < \$490,000	-6	n/a	n/a
\$490,000 <=Coverage A < \$655,000	-4	n/a	n/a
Coverage A >= \$655,000	-2	n/a	n/a
8b If Age of Home 4-8			
Coverage A < \$160,000	0	n/a	n/a
\$160,000 <=Coverage A < \$260,000	-2	n/a	n/a
\$260,000 <=Coverage A < \$390,000	-3	n/a	n/a
\$390,000 <=Coverage A < \$490,000	-2	n/a	n/a
\$490,000 <=Coverage A < \$655,000	-2	n/a	n/a
Coverage A >= \$655,000	-2	n/a	n/a
8c If Age of Home 9-18			
Coverage A < \$160,000	0	n/a	n/a
\$160,000 <=Coverage A < \$260,000	0	n/a	n/a
\$260,000 <=Coverage A < \$390,000	1	n/a	n/a
\$390,000 <=Coverage A < \$490,000	0	n/a	n/a
\$490,000 <=Coverage A < \$655,000	0	n/a	n/a
Coverage A >= \$655,000	0	n/a	n/a
8d If Age of Home 19-24			
Coverage A < \$160,000	0	n/a	n/a
\$160,000 <=Coverage A < \$260,000	0	n/a	n/a
\$260,000 <=Coverage A < \$390,000	1	n/a	n/a
\$390,000 <=Coverage A < \$490,000	0	n/a	n/a
\$490,000 <=Coverage A < \$655,000	0	n/a	n/a
Coverage A >= \$655,000	1	n/a	n/a
8e If Age of Home 25-44			
Coverage A < \$160,000	0	n/a	n/a
\$160,000 <=Coverage A < \$260,000	0	n/a	n/a
\$260,000 <=Coverage A < \$390,000	1	n/a	n/a
\$390,000 <=Coverage A < \$490,000	0	n/a	n/a
\$490,000 <=Coverage A < \$655,000	0	n/a	n/a
Coverage A >= \$655,000	1	n/a	n/a
8f If Age of Home 45+			
Coverage A < \$160,000	0	n/a	n/a
\$160,000 <=Coverage A < \$260,000	0	n/a	n/a
\$260,000 <=Coverage A < \$390,000	-1	n/a	n/a
\$390,000 <=Coverage A < \$490,000	0	n/a	n/a
\$490,000 <=Coverage A < \$655,000	0	n/a	n/a
Coverage A >= \$655,000	2	n/a	n/a
9a If Age of Primary Insured <= 34			
Owners:			
Coverage A < \$160,000	2	n/a	n/a
\$160,000 <=Coverage A < \$260,000	2	n/a	n/a
\$260,000 <=Coverage A < \$390,000	-1	n/a	n/a
\$390,000 <=Coverage A < \$490,000	1	n/a	n/a
\$490,000 <=Coverage A < \$655,000	1	n/a	n/a
Coverage A >= \$655,000	1	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	5	n/a
\$20,000 <=Coverage C < \$35,000	n/a	5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	10	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	8
\$20,000 <=Coverage C < \$35,000	n/a	n/a	3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	8
\$70,000 <=Coverage C < \$95,000	n/a	n/a	8
Coverage C >= \$95,000	n/a	n/a	8

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
9b If Age of Primary Insured 35-44			
Owners:			
Coverage A < \$160,000	2	n/a	n/a
\$160,000 <=Coverage A < \$260,000	2	n/a	n/a
\$260,000 <=Coverage A < \$390,000	1	n/a	n/a
\$390,000 <=Coverage A < \$490,000	1	n/a	n/a
\$490,000 <=Coverage A < \$655,000	0	n/a	n/a
Coverage A >= \$655,000	0	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	3	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	-2	n/a
\$55,000 <=Coverage C < \$70,000	n/a	3	n/a
\$70,000 <=Coverage C < \$95,000	n/a	-5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	3
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-7
\$35,000 <=Coverage C < \$55,000	n/a	n/a	-3
\$55,000 <=Coverage C < \$70,000	n/a	n/a	3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	3
9c If Age of Primary Insured 45-54			
Owners:			
Coverage A < \$160,000	3	n/a	n/a
\$160,000 <=Coverage A < \$260,000	2	n/a	n/a
\$260,000 <=Coverage A < \$390,000	1	n/a	n/a
\$390,000 <=Coverage A < \$490,000	1	n/a	n/a
\$490,000 <=Coverage A < \$655,000	1	n/a	n/a
Coverage A >= \$655,000	1	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-5	n/a
\$35,000 <=Coverage C < \$55,000	n/a	3	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	10	n/a
Coverage C >= \$95,000	n/a	3	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	-7
\$20,000 <=Coverage C < \$35,000	n/a	n/a	0
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	-3
\$70,000 <=Coverage C < \$95,000	n/a	n/a	3
Coverage C >= \$95,000	n/a	n/a	8
9d If Age of Primary Insured 55+			
Owners:			
Coverage A < \$160,000	0	n/a	n/a
\$160,000 <=Coverage A < \$260,000	0	n/a	n/a
\$260,000 <=Coverage A < \$390,000	1	n/a	n/a
\$390,000 <=Coverage A < \$490,000	1	n/a	n/a
\$490,000 <=Coverage A < \$655,000	0	n/a	n/a
Coverage A >= \$655,000	0	n/a	n/a
Renters:			
Coverage C < \$20,000	n/a	-2	n/a
\$20,000 <=Coverage C < \$35,000	n/a	-2	n/a
\$35,000 <=Coverage C < \$55,000	n/a	0	n/a
\$55,000 <=Coverage C < \$70,000	n/a	-8	n/a
\$70,000 <=Coverage C < \$95,000	n/a	5	n/a
Coverage C >= \$95,000	n/a	10	n/a
Condo:			
Coverage C < \$20,000	n/a	n/a	0
\$20,000 <=Coverage C < \$35,000	n/a	n/a	-3
\$35,000 <=Coverage C < \$55,000	n/a	n/a	0
\$55,000 <=Coverage C < \$70,000	n/a	n/a	0
\$70,000 <=Coverage C < \$95,000	n/a	n/a	0
Coverage C >= \$95,000	n/a	n/a	3
10 Presence of exactly 1 claim in the last 3 years,			
Peril = Fire, claim amount >=\$75,000			
PFM BD-CW (01, 1A, 1B)	-2	n/a	n/a
PFM NF-NQ (00, 09, 2B)	-2	n/a	n/a

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Residential Property Program

Tier Assignment Rules - New Business

Excludes Act of God (Natural Cause) Claims¹

	<u>Owner²</u>	<u>Renter³</u>	<u>Condo⁴</u>
11a If PFM BD-CW (01, 1A, 1B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 1	0 0	5 5
11b If PFM DD-DW (02, 2A) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	5 5
11c If PFM ED-FW (03, 3A, 3B, 3D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	2 1	0 0	12 12
11d If PFM GD-HW (04, 4A, 4B, 4D) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	3 1	0 0	12 12
11e If PFM NF-NQ (00, 09, 2B) and 1st claim >= \$500 in last 3 years each additional claim >= \$500 in last 3 years	0 1	0 0	5 5
12 If no claims >= \$500 in the last 3 years, Age of Home >= 25, PFM BD-CW (01, 1A, 1B) or PFM NF-NQ (00, 09, 2B) and Electric and Plumbing Systems Updated	-2	n/a	n/a
13 Presence of an Undesirable Animal	5	5	5
14 Presence of Trampoline or Skateboard Ramp ⁵			
Owners:			
Coverage A < \$180,000	5	n/a	n/a
\$180,000 <= Coverage A < \$310,000	4	n/a	n/a
\$310,000 <= Coverage A < \$490,000	3	n/a	n/a
Coverage A >= \$490,000	2	n/a	n/a
Renters & Condo	n/a	2	2
15 Presence of Pool ⁵			
Coverage A < \$180,000	4	0	0
\$180,000 <= Coverage A < \$310,000	3	0	0
\$310,000 <= Coverage A < \$490,000	2	0	0
Coverage A >= \$490,000	1	0	0
16 Presence of Underground Oil Storage Tank	0	n/a	n/a
17 If GrandProtect policy form, Coverage A >= \$300,000 PFM BD-FW (01, 1A, 1B, 02, 2A, 03, 3A, 3B, 3D)	-3	n/a	n/a
18 If Combo Policy form	-1	0	0
Tier assignment = Base Tier + the sum of points for the above conditions.			
Base Tier:	26	31	30

Notes:

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

² "Owners" includes the following policy forms:

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

³ "Renters" includes the following policy forms:

Renters, Platinum Renters, GrandProtect Renters

⁴ "Condo" includes the following policy forms:

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

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

RULE 10 - PREMIUM CAPPING

A. Renewal Premium Capping

Policy renewal premium changes shall be capped at plus or minus 25% based on the application of a Rate Cap Factor.

The capped renewal premium shall be calculated as follows:

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

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

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

B. Agent Book Transfer and Mass Merchandising Account Transfer Premium Capping

The Agent Book Transfer and Mass Merchandising Account 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 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 premium may increase by no more than 5% over the prior carrier rate, and then premium may increase by no more than 20% at each of the next two renewals.

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

If the Metropolitan rate is lower than the prior carrier rate, the Metropolitan rate shall apply at conversion to new business.

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 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 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 coverages on the policy.

If the policyholder had a chargeable loss in their immediate previous policy term, the policy is not eligible for premium capping as a new business policy with Metropolitan.

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

AGE OF DWELLING

(Not applicable to Renters or Condominium products)

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

The factor to be applied is determined by the following:

Age of Dwelling	Tiers 1-36 Factor	Tiers 37-99 Factor	Tiers 1-99 Mobile Home Actual Cash Value*
0	0.65	0.63	1.00
1	0.69	0.68	1.00
2	0.73	0.73	1.00
3	0.77	0.77	1.00
4	0.81	0.81	1.00
5	0.85	0.85	1.00
6	0.88	0.88	1.00
7	0.91	0.91	1.00
8	0.94	0.94	1.00
9	0.97	0.97	1.00
10	1.00	1.00	1.00
11-12	1.01	1.01	1.00
13-14	1.02	1.02	1.00
15-16	1.03	1.03	1.00
17-18	1.04	1.04	1.00
19-20	1.05	1.05	1.00
21-22	1.06	1.06	1.00
23-24	1.07	1.07	1.00
25-26	1.08	1.08	1.00
27-28	1.09	1.09	1.00
29+	1.10	1.10	1.00

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

SUPERIOR HOME DISCOUNT

(Ultra, Platinum and GrandProtect Homeowners only)

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

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

Discount	
Percent	Factor
3%	0.97

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

ARKANSAS MPC HOMEOWNERS TERRITORY PAGES

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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Zip	TERR	Zip	TERR	Zip	TERR	Zip	TERR
71969	11	72036	17	72079	14	72129	16
71970	11	72037	16	72080	32	72130	11
71971	16	72038	16	72081	34	72131	11
71972	11	72039	32	72082	34	72132	14
71973	11	72040	16	72083	16	72133	14
72001	11	72041	16	72084	16	72134	17
72002	19	72042	16	72085	34	72135	19
72003	16	72043	35	72086	16	72136	34
72004	14	72044	11	72087	31	72137	34
72005	35	72045	34	72088	11	72139	34
72006	17	72046	16	72099	19	72140	16
72007	18	72047	32	72101	17	72141	11
72010	34	72048	16	72102	34	72142	19
72011	20	72051	11	72103	19	72143	34
72012	34	72052	34	72104	16	72150	16
72013	11	72053	19	72105	16	72152	14
72014	35	72055	16	72106	32	72153	11
72015	20	72057	16	72107	32	72156	32
72016	11	72058	32	72108	17	72157	32
72017	16	72059	17	72110	32	72160	16
72019	20	72060	34	72111	32	72164	19
72020	34	72061	32	72112	35	72165	11
72021	17	72063	32	72113	36	72166	16
72022	20	72064	16	72114	19	72167	20
72023	18	72065	19	72116	36	72168	14
72024	16	72066	16	72117	36	72169	35
72025	11	72067	11	72118	36	72170	16
72026	16	72068	34	72120	36	72173	32
72027	32	72069	17	72121	34	72175	14
72028	11	72070	11	72122	20	72176	18
72029	17	72072	16	72123	17	72178	34
72030	32	72073	16	72125	11	72179	11
72031	11	72074	17	72126	11	72180	19
72032	32	72075	35	72127	32	72181	32
72034	32	72076	36	72128	16	72182	14

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
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Zip	TERR	Zip	TERR	Zip	TERR	Zip	TERR
72183	19	72340	17	72392	17	72442	17
72201	19	72341	17	72394	17	72443	12
72202	19	72342	17	72395	17	72444	33
72204	19	72346	17	72396	17	72445	12
72205	19	72347	17	72401	13	72447	13
72206	19	72348	17	72404	13	72449	33
72207	18	72350	17	72410	12	72450	12
72209	19	72351	17	72411	13	72453	12
72210	19	72352	17	72412	12	72454	12
72211	18	72353	17	72413	33	72455	33
72212	18	72354	17	72414	13	72456	12
72223	18	72355	17	72415	12	72457	12
72227	18	72358	17	72416	13	72458	12
72301	17	72359	17	72417	13	72459	12
72310	17	72360	17	72419	13	72460	33
72311	17	72364	17	72421	13	72461	12
72312	17	72365	17	72422	12	72462	33
72313	17	72366	17	72424	12	72464	12
72315	17	72367	17	72425	12	72465	12
72320	17	72368	17	72426	17	72466	12
72321	17	72369	17	72427	13	72467	13
72322	17	72370	17	72428	17	72469	12
72324	17	72372	17	72429	17	72470	12
72325	17	72373	17	72430	12	72471	35
72326	17	72374	17	72431	35	72472	17
72327	17	72376	17	72432	17	72473	35
72328	17	72377	17	72433	12	72474	12
72329	17	72379	17	72434	12	72475	17
72330	17	72383	17	72435	12	72476	12
72331	17	72384	17	72436	12	72478	33
72332	17	72386	17	72437	13	72479	17
72333	17	72387	17	72438	17	72482	11
72335	17	72389	17	72439	12	72501	11
72338	17	72390	17	72440	12	72512	11
72339	17	72391	17	72441	12	72513	11

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 ECONOMY PREMIER ASSURANCE COMPANY
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Zip	TERR	Zip	TERR	Zip	TERR	Zip	TERR
72515	11	72565	11	72636	38	72703	37
72517	11	72566	11	72638	21	72704	37
72519	11	72567	11	72639	38	72711	21
72520	11	72568	11	72640	38	72712	21
72521	11	72569	11	72641	38	72714	21
72522	11	72571	11	72642	38	72715	21
72523	11	72572	12	72644	38	72717	37
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72526	11	72575	11	72648	38	72719	21
72527	11	72576	11	72650	38	72721	38
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72530	11	72579	11	72655	38	72728	37
72531	11	72581	11	72657	11	72729	37
72532	11	72583	11	72658	38	72730	37
72533	11	72584	11	72659	38	72732	21
72534	11	72585	11	72660	21	72733	21
72536	11	72587	11	72661	38	72734	21
72537	38	72601	38	72662	38	72735	37
72538	11	72611	38	72663	11	72736	21
72539	11	72613	21	72666	38	72737	37
72540	11	72615	38	72668	38	72738	38
72542	11	72616	21	72669	38	72739	21
72543	11	72617	38	72670	38	72740	38
72544	38	72619	38	72672	38	72741	37
72546	11	72623	38	72675	38	72742	38
72550	11	72624	38	72677	38	72744	37
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72554	11	72628	38	72680	11	72747	21
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72556	11	72631	21	72683	38	72751	21
72560	11	72632	21	72685	38	72752	38
72561	11	72633	38	72686	38	72753	37
72562	11	72634	38	72687	38	72756	21
72564	11	72635	38	72701	37	72758	21

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

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

SERFF Tracking Number: METX-G127694182 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number:
 Company, ...
 Company Tracking Number: AR00125CG00372
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Tiering
 Project Name/Number: /AR00125CG00372

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Form RF-2 Loss Costs Only (not for workers' compensation) Bypass Reason: n/a Comments:		
Satisfied - Item: H-1 Homeowners Abstract Comments: Attachments: H-1 Homeowner Abstract filing form--MPC.PDF H-1 Homeowner Abstract filing form--EPAC.PDF	Filed	12/05/2011
Satisfied - Item: HPCS-Homeowners Premium Comparison Survey Comments: Attachments: HO Survey FORM HPCS--revised 11-21-11.PDF HO Survey FORM HPCS--revised 11-21-11.XLS	Filed	12/05/2011
Satisfied - Item: NAIC loss cost data entry document Comments: Attachment: Rate Filing Abstract form--revised 11-22-11.PDF	Filed	12/05/2011

SERFF Tracking Number: METX-G127694182 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number:
 Company, ...
 Company Tracking Number: AR00125CG00372
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Tiering
 Project Name/Number: /AR00125CG00372

	Item Status:	Status Date:
Satisfied - Item: MPC EPAC Filing Exhibits Comments: Attachments: 5_ AR_H_MPC EPAC_Filing_113011.PDF 5_ AR_H_MPC EPAC_Filing_113011.XLS	Filed	12/05/2011

	Item Status:	Status Date:
Satisfied - Item: Tiering Justification Comments: Attachment: Tiering Justification 10-31-11.PDF	Filed	12/05/2011

	Item Status:	Status Date:
Satisfied - Item: Rate change by territory Exhibit Comments: Attachments: Rate change by territory exhibit 11-22-11.PDF Rate change by territory exhibit 11-22-11.XLS	Filed	12/05/2011

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name Metropolitan Property and Casualty Insurance Company

NAIC # (including group #) 241-26298

- 1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

N/A

- 2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

We use Marshall&Swift/Boeckh's (MSB) Total Component Estimating (TCE) calculation engine to determine the replacement cost of a customer's dwelling. We have used TCE since approximately 2002. The TCE engine assures us that current material and labor cost data is factored into the replacement cost calculation resulting in an accurate estimate. We use this method on a countrywide basis. MSB is a leader in the industry and is widely used by insurance companies.

- 3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

We require the customer to maintain coverage equal to 100% of the replacement cost calculation estimate. The estimate is based on the dwelling information provided by the customer and calculated using MSB's TCE calculation engine.

- 4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

Our endorsement reads as follows: "Inflation Protection – The limits of liability specified in the Declarations of this policy, or any amendments thereto, for Coverages A, B and C and Loss of Use are continuously adjusted in accordance with the applicable construction price index in use by us. This index will then be multiplied by the limit of liability for Coverages A, B and C and Loss of Use separately." The impact varies by geographic locations with a minimum annual impact of 3.1% and a maximum annual impact of 5.1%.

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

- a. Fire Extinguisher 0-5 %
- b. Burglar Alarm 5-10 %
- c. Smoke Alarm 0-10 %
- d. Insured who has both homeowners and auto with your 15 %

company

- e. Deadbolt Locks 0-5 %
- f. Window or Door Locks 0 %
- g. Other (specify) _____ %
- _____ %
- _____ %

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

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

Form	Premium Volume
Owners	4,291,406
Renters & Condo	164,898
Landlords Rental Dwelling	217,486
Mobile Home	5,601
Homeowners (former Dwelling Fire)	28,356
Landlords (former Dwelling Fire)	80,626

8. Do you write homeower risks which have aluminum, steel or vinyl siding? Yes No

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

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

Dawn Kelly Digitally signed by Dawn Kelly
 DN: cn=Dawn Kelly, c=US, email=dekelly@metlife.com
 Date: 2011.10.12 13:31:59 -0400

 Signature
 Dawn E. Kelly

 Printed Name
 Sr. State Filings Specialist

 Title
 401-827-2893

 Telephone Number
 dekelly@metlife.com

 Email address

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name Economy Premier Assurance Company

NAIC # (including group #) 241-40649

- 1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

N/A

- 2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

We use Marshall&Swift/Boeckh's (MSB) Total Component Estimating (TCE) calculation engine to determine the replacement cost of a customer's dwelling. We have used TCE since approximately 2002. The TCE engine assures us that current material and labor cost data is factored into the replacement cost calculation resulting in an accurate estimate. We use this method on a countrywide basis. MSB is a leader in the industry and is widely used by insurance companies.

- 3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

We require the customer to maintain coverage equal to 100% of the replacement cost calculation estimate. The estimate is based on the dwelling information provided by the customer and calculated using MSB's TCE calculation engine.

- 4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

Our endorsement reads as follows: "Inflation Protection – The limits of liability specified in the Declarations of this policy, or any amendments thereto, for Coverages A, B and C and Loss of Use are continuously adjusted in accordance with the applicable construction price index in use by us. This index will then be multiplied by the limit of liability for Coverages A, B and C and Loss of Use separately." The impact varies by geographic locations with a minimum annual impact of 3.1% and a maximum annual impact of 5.1%.

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

- a. Fire Extinguisher 0-5 %
- b. Burglar Alarm 5-10 %
- c. Smoke Alarm 0-10 %
- d. Insured who has both homeowners and auto with your 15 %

company

- e. Deadbolt Locks 0-5 %
- f. Window or Door Locks 0 %
- g. Other (specify) _____ %
- _____ %
- _____ %

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.
 Economy Premier Assurance Company is closed for new business.

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

Form	Premium Volume
Owners	995,331
Renters & Condo	22,377

8. Do you write homeower risks which have aluminum, steel or vinyl siding? Yes No

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

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

Dawn Kelly Digitally signed by Dawn Kelly
 DN: cn=Dawn Kelly, c=US, email=dekelly@metlife.com
 Date: 2011.10.12 13:30:47 -0400

 Signature
 Dawn E. Kelly

 Printed Name
 Sr. State Filings Specialist

 Title
 401-827-2893

 Telephone Number
 dekelly@metlife.com

 Email address

NAIC Number: 241-26298
 Company Name: Metropolitan Property and Casualty Insurance Company
 Contact Person: Dawn E. Kelly
 Telephone No.: 401-827-2893
 Email Address: dekelly@metlife.com
 Effective Date: 12/14/2011 NB, 01/18/2012 RB

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$715.00	\$822.00	\$793.00	\$912.00	\$1,265.00	\$1,455.00	\$1,254.00	\$1,442.00	\$1,254.00	\$1,442.00	\$906.00	\$1,042.00	\$1,073.00	\$1,235.00	\$854.00	\$982.00	\$878.00	\$1,011.00
	\$120,000	\$826.00	\$950.00	\$917.00	\$1,055.00	\$1,463.00	\$1,683.00	\$1,449.00	\$1,668.00	\$1,449.00	\$1,668.00	\$1,048.00	\$1,205.00	\$1,242.00	\$1,428.00	\$988.00	\$1,136.00	\$1,016.00	\$1,168.00
	\$160,000	\$937.00	\$1,077.00	\$1,041.00	\$1,196.00	\$1,659.00	\$1,907.00	\$1,644.00	\$1,892.00	\$1,644.00	\$1,892.00	\$1,189.00	\$1,366.00	\$1,408.00	\$1,619.00	\$1,120.00	\$1,288.00	\$1,152.00	\$1,325.00
6	\$80,000	\$858.00	\$986.00	\$951.00	\$1,095.00	\$1,518.00	\$1,746.00	\$1,505.00	\$1,731.00	\$1,505.00	\$1,731.00	\$1,088.00	\$1,250.00	\$1,288.00	\$1,481.00	\$1,025.00	\$1,179.00	\$1,055.00	\$1,213.00
	\$120,000	\$992.00	\$1,140.00	\$1,101.00	\$1,266.00	\$1,755.00	\$2,019.00	\$1,740.00	\$2,001.00	\$1,740.00	\$2,001.00	\$1,258.00	\$1,446.00	\$1,490.00	\$1,714.00	\$1,185.00	\$1,363.00	\$1,219.00	\$1,402.00
	\$160,000	\$1,125.00	\$1,294.00	\$1,248.00	\$1,435.00	\$1,990.00	\$2,289.00	\$1,972.00	\$2,269.00	\$1,972.00	\$2,269.00	\$1,426.00	\$1,639.00	\$1,689.00	\$1,943.00	\$1,344.00	\$1,546.00	\$1,383.00	\$1,590.00
9	\$80,000	\$2,145.00	\$2,466.00	\$2,380.00	\$2,736.00	\$3,795.00	\$4,364.00	\$3,761.00	\$4,327.00	\$3,761.00	\$4,327.00	\$2,718.00	\$3,126.00	\$3,220.00	\$3,705.00	\$2,562.00	\$2,948.00	\$2,635.00	\$3,032.00
	\$120,000	\$2,480.00	\$2,851.00	\$2,752.00	\$3,164.00	\$4,388.00	\$5,047.00	\$4,349.00	\$5,004.00	\$4,349.00	\$5,004.00	\$3,144.00	\$3,614.00	\$3,724.00	\$4,284.00	\$2,963.00	\$3,408.00	\$3,047.00	\$3,505.00
	\$160,000	\$2,812.00	\$3,233.00	\$3,121.00	\$3,588.00	\$4,975.00	\$5,722.00	\$4,932.00	\$5,674.00	\$4,932.00	\$5,674.00	\$3,565.00	\$4,099.00	\$4,223.00	\$4,857.00	\$3,360.00	\$3,865.00	\$3,456.00	\$3,974.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$126.00	\$126.00	\$125.00	\$125.00	\$129.00	\$129.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$126.00	\$126.00
	\$15,000	\$164.00	\$164.00	\$161.00	\$161.00	\$168.00	\$168.00	\$161.00	\$161.00	\$161.00	\$161.00	\$161.00	\$161.00	\$161.00	\$161.00	\$161.00	\$161.00	\$164.00	\$164.00
	\$25,000	\$209.00	\$209.00	\$206.00	\$206.00	\$215.00	\$215.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$206.00	\$209.00	\$209.00
6	\$5,000	\$139.00	\$139.00	\$137.00	\$137.00	\$142.00	\$142.00	\$137.00	\$137.00	\$137.00	\$137.00	\$137.00	\$137.00	\$137.00	\$137.00	\$137.00	\$137.00	\$139.00	\$139.00
	\$15,000	\$180.00	\$180.00	\$178.00	\$178.00	\$185.00	\$185.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$180.00	\$180.00
	\$25,000	\$230.00	\$230.00	\$227.00	\$227.00	\$236.00	\$236.00	\$227.00	\$227.00	\$227.00	\$227.00	\$227.00	\$227.00	\$227.00	\$227.00	\$227.00	\$227.00	\$230.00	\$230.00
9	\$5,000	\$202.00	\$202.00	\$199.00	\$199.00	\$207.00	\$207.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$199.00	\$202.00	\$202.00
	\$15,000	\$262.00	\$262.00	\$258.00	\$258.00	\$269.00	\$269.00	\$258.00	\$258.00	\$258.00	\$258.00	\$258.00	\$258.00	\$258.00	\$258.00	\$258.00	\$258.00	\$262.00	\$262.00
	\$25,000	\$335.00	\$335.00	\$330.00	\$330.00	\$344.00	\$344.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$330.00	\$335.00	\$335.00

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

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

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

HO3 and HO4 only

Fire Extinguisher	<input type="text"/> 0-5 %	Deadbolt Lock	<input type="text"/> 0-5 %
Burglar Alarm	<input type="text"/> 5 %	Window Locks	<input type="text"/> n.a. %
Smoke Alarm	<input type="text"/> 0-5 %	\$1,000 Deductible	<input type="text"/> 12 %
		Other (specify)	
		Central Fire Alarm or Auto	<input type="text"/> 5-10 %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10-15 %

Zone	Brick	Frame
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk \$ 1.46	\$ 0.6

Maximum Credit Allowed	20%	Lowest Risk	\$ 1.18	\$ 0.45
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FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

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

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

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	04.0 Homeowners	B.	04.0000 Homeowners Sub-TOI Combinations

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
Owners	26.5%	10.5%				
Renters/Condo	12.3%	3.9%				
Landlords	22.4%	7.0%				
Mobilehome	0.7%	0.0%				
TOTAL OVERALL EFFECT	25.8%	10.0%				

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
2007	3133	0.0%	05/29/07	2,688,924	1,426,178	53.0%	35.7%
2008	3989	2.5%	04/19/08	3,679,536	929,345	25.3%	39.3%
2009	4255	0.0%	01/31/09	4,014,368	2,249,135	56.0%	41.5%
2010	4484	8.8%	01/04/10	4,240,430	3,436,401	81.0%	41.1%
2011	5003	8.8%	02/14/11	4,788,373	2,177,365	45.5%	41.3%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.0%
B. General Expense	2.9%
C. Taxes, License & Fees	3.32%
D. Underwriting Profit & Contingencies	9.43%
E. Other (explain)	0.0%
F. TOTAL	39.65%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 12.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territories 13,17,33,34,35
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

Metropolitan Property and Casualty Insurance Company

#REF!

Rate Change by Territory

<u>Territory</u>	<u>Owners</u>	<u>Renters & Condo</u>	<u>Landlords Rental Dwelling</u>	<u>Mobilehome</u>	<u>Owners Former Dwelling Fire</u>	<u>Landlord Former Dwelling Fire</u>	<u>Total Owners, Renters/Condo</u>	<u>Total</u>
11	23.5%	6.8%	17.0%	0.0%	34.6%	17.0%	23.0%	22.9%
12	16.0%	6.8%	16.9%	0.0%	28.1%	16.9%	15.4%	15.6%
13	24.0%	7.0%	17.0%	0.0%	32.9%	17.0%	23.7%	23.5%
14	23.0%	6.8%	17.0%	0.0%	22.0%	28.0%	22.1%	22.0%
15	22.0%	6.8%	17.0%	0.0%	32.1%	35.8%	21.6%	22.9%
16	20.0%	6.8%	17.0%	0.0%	29.9%	33.6%	19.2%	20.7%
17	24.0%	6.8%	17.0%	0.0%	35.1%	34.0%	23.3%	23.2%
18	19.0%	7.1%	17.0%	0.0%	84.8%	18.5%	18.7%	18.6%
19	19.0%	7.0%	17.0%	0.0%	29.3%	37.0%	17.8%	18.7%
20	23.0%	6.8%	17.0%	0.0%	33.7%	17.0%	22.7%	22.6%
21	19.0%	7.1%	16.9%	0.0%	28.8%	16.9%	18.7%	18.6%
22	22.0%	6.8%	17.0%	0.0%	21.1%	17.0%	21.7%	21.2%
23	22.0%	6.8%	17.0%	0.0%	21.0%	17.0%	21.6%	21.3%
31	21.0%	6.8%	17.0%	0.0%	31.6%	17.0%	20.1%	19.8%
32	19.0%	7.0%	17.0%	0.0%	18.1%	17.0%	18.8%	18.7%
33	24.0%	6.8%	17.0%	0.0%	23.1%	21.7%	24.0%	22.2%
34	24.0%	6.8%	17.0%	0.0%	35.3%	38.6%	23.5%	23.9%
35	24.0%	6.8%	17.0%	0.0%	23.0%	38.7%	18.3%	21.2%
36	20.5%	7.1%	17.0%	0.0%	19.6%	20.5%	20.0%	19.8%
37	20.5%	7.1%	17.1%	0.0%	30.6%	17.1%	20.2%	19.8%
38	18.0%	6.8%	17.0%	0.0%	28.0%	17.0%	17.9%	17.8%
Total	20.5%	7.0%	17.0%	0.0%	31.3%	26.1%	20.0%	20.0%

**Economy Premier Assurance Company
(Formerly EPIC Preferred and EF&C Standard Plus)**

#REF!

Rate Change by Territory

<u>Territory</u>	<u>Owners</u>	<u>Renters & Condo</u>	<u>Total Owners, Renters/Condo</u>
30	0.0%	0.0%	0.0%
31	0.0%	0.0%	0.0%
32	0.0%	0.0%	0.0%
36	0.0%	0.0%	0.0%
38	0.0%	0.0%	0.0%
39	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%
Total	0.0%	0.0%	0.0%

**Economy Premier Assurance Company
(Formerly FGIC & USF&G)**

#REF!

Rate Change by Territory

<u>Territory</u>	<u>Owners</u>	<u>Renters & Condo</u>	<u>Total Owners, Renters/Condo</u>
30	0.0%	0.0%	0.0%
31	0.0%	0.0%	0.0%
32	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
Total	0.0%	0.0%	0.0%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Owners Rate Level Indications

Acc Year Ending	Exposures	Earned Premium	On-Level Factor	Premium Trend	Adjusted Earned Premium	Non-Cat Incurred Losses (w/ ALAE)	Loss Development Projected to	
							Ultimate	Loss Trend
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
3/07	2,477	\$2,369,942	1.209	0.861	\$2,467,619	\$1,274,965	1.000	1.464
3/08	3,210	\$3,291,364	1.215	0.879	\$3,513,096	\$805,144	1.000	1.331
3/09	3,439	\$3,615,408	1.207	0.897	\$3,911,026	\$2,074,965	1.004	1.210
3/10	3,627	\$3,827,881	1.188	0.915	\$4,159,573	\$3,321,761	1.008	1.100
3/11	4,031	\$4,319,762	1.118	0.933	\$4,506,882	\$1,745,151	1.087	1.000
Total	16,783	\$17,424,357			\$18,558,195	\$9,221,985		

Acc Year Ending	Trended Developed Incurred Non-Cat Losses (w/ ALAE)	Hurricane Catastrophe Allowance	Catastrophe Allowance	ULAE Factor	Adjusted Incurred Losses (w/ LAE)	Reinsurance Allowance	Adjusted Loss	
							Ratio	5 Year Weight
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
3/07	\$1,866,677	0.0%	1.453	1.049	\$2,845,183	0.6%	115.9%	10%
3/08	\$1,071,646	0.0%	1.453	1.049	\$1,633,400	0.6%	47.1%	15%
3/09	\$2,520,750	0.0%	1.453	1.049	\$3,842,120	0.6%	98.8%	20%
3/10	\$3,683,227	0.0%	1.453	1.049	\$5,613,964	0.6%	135.6%	25%
3/11	\$1,896,353	0.0%	1.453	1.049	\$2,890,415	0.6%	64.7%	30%
Total	\$11,038,653				\$16,825,082			100.0%

Average Adjusted Loss Ratio	Credibility	Permissible Loss Ratio	Credibility Weighted Loss Ratio	Flat Expense Provision	Flat Expense Trend Factor	Indicated Change	Proposed Change
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
91.7%	64.8%	62.0%	81.3%	13.2%	1.05	26.5%	20.5%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Renters & Condo Rate Level Indications

Acc Year Ending	Exposures	Earned Premium	On-Level Factor	Premium Trend	Adjusted Earned Premium	Non-Cat Incurred Losses (w/ ALAE)	Loss	
							Development Projected to Ultimate	Loss Trend
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
3/07	260	\$87,056	1.159	0.861	\$86,891	\$19,610	1.000	1.464
3/08	333	\$114,817	1.158	0.879	\$116,817	\$28,071	1.007	1.331
3/09	365	\$126,575	1.144	0.897	\$129,857	\$122,024	1.014	1.210
3/10	400	\$136,795	1.127	0.915	\$141,030	\$43,558	1.025	1.100
3/11	474	\$164,898	1.089	0.933	\$167,705	\$80,519	1.091	1.000
Total	1,831	\$630,142			\$642,300	\$293,782		

Acc Year Ending	Trended Developed Incurred Non-Cat Losses (w/ ALAE)	Hurricane Catastrophe Allowance	Catastrophe Allowance	ULAE Factor	Adjusted Incurred Losses (w/ LAE)	Reinsurance Allowance	Adjusted Loss	
							Ratio	5 Year Weight
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
3/07	\$28,712	0.0%	1.019	1.049	\$30,691	0.6%	35.9%	10%
3/08	\$37,624	0.0%	1.019	1.049	\$40,217	0.6%	35.0%	15%
3/09	\$149,723	0.0%	1.019	1.049	\$160,043	0.6%	123.8%	20%
3/10	\$49,122	0.0%	1.019	1.049	\$52,508	0.6%	37.8%	25%
3/11	\$87,832	0.0%	1.019	1.049	\$93,886	0.6%	56.6%	30%
Total	\$353,012				\$377,345			100.0%

Average Adjusted Loss Ratio	Credibility	Permissible Loss Ratio	Credibility Weighted Loss Ratio	Flat Expense Provision	Flat Expense Trend Factor	Indicated Change	Proposed Change
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
60.0%	27.1%	33.6%	40.8%	41.5%	1.05	12.3%	7.0%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Landlords Rental Dwelling Rate Level Indications

Acc Year Ending	Exposures	Earned Premium	On-Level Factor	Premium Trend	Adjusted Earned Premium	Non-Cat Incurred Losses (w/ ALAE)	Loss Development Projected to	
							Ultimate	Loss Trend
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
3/07	396	\$231,926	1.090	0.861	\$217,749	\$131,603	1.000	1.464
3/08	444	\$271,569	1.090	0.879	\$260,178	\$96,131	1.000	1.331
3/09	444	\$267,224	1.089	0.897	\$260,831	\$52,146	1.004	1.210
3/10	452	\$272,438	1.085	0.915	\$270,400	\$69,877	1.008	1.100
3/11	488	\$298,112	1.049	0.933	\$291,899	\$351,695	1.087	1.000
Total	2,224	\$1,341,269			\$1,301,055	\$701,451		

Acc Year Ending	Trended Developed Incurred Non-Cat Losses (w/ ALAE)	Hurricane Catastrophe Allowance	Catastrophe Allowance	ULAE Factor	Adjusted Incurred Losses (w/ LAE)	Reinsurance Allowance	Adjusted Loss	
							Ratio	5 Year Weight
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
3/07	\$192,679	0.0%	1.453	1.049	\$293,681	0.0%	134.9%	10%
3/08	\$127,950	0.0%	1.453	1.049	\$195,021	0.0%	75.0%	15%
3/09	\$63,349	0.0%	1.453	1.049	\$96,557	0.0%	37.0%	20%
3/10	\$77,481	0.0%	1.453	1.049	\$118,096	0.0%	43.7%	25%
3/11	\$382,166	0.0%	1.453	1.049	\$582,496	0.0%	199.6%	30%
Total	\$843,625				\$1,285,851			100.0%

Average Adjusted Loss Ratio	Credibility	Permissible Loss Ratio	Credibility Weighted Loss Ratio	Flat Expense Provision	Flat Expense Trend Factor	Indicated Change	Proposed Change
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
102.9%	29.8%	50.6%	66.2%	24.6%	1.05	22.4%	17.0%

Metropolitan Property and Casualty Insurance Company

Owners Loss Development

Countrywide, Incurred Losses (Excluding Catastrophes)

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>Over 60</u>
3/ 2002					276,158,050	277,008,664
3/ 2003				234,998,383	235,640,672	235,276,109
3/ 2004			208,190,763	209,102,850	208,860,608	208,428,135
3/ 2005		199,661,572	203,939,452	204,682,255	204,710,892	205,874,792
3/ 2006	203,218,870	215,406,031	216,175,126	216,463,156	217,298,752	217,001,283
3/ 2007	211,613,860	228,132,875	228,381,073	229,285,672	228,472,893	
3/ 2008	232,630,645	250,130,283	252,060,984	253,701,682		
3/ 2009	246,635,294	267,996,401	266,907,089			
3/ 2010	243,349,981	260,770,651				
3/ 2011	264,402,747					

Accident Year Ending	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>Over 60</u>
3/ 2002					1.003
3/ 2003				1.003	0.998
3/ 2004			1.004	0.999	0.998
3/ 2005		1.021	1.004	1.000	1.006
3/ 2006	1.060	1.004	1.001	1.004	0.999
3/ 2007	1.078	1.001	1.004	0.996	
3/ 2008	1.075	1.008	1.007		
3/ 2009	1.087	0.996			
3/ 2010	1.072				

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Countrywide Selected	1.078	1.004	1.004	1.000	1.000
Projected to Ultimate	1.087	1.008	1.004	1.000	1.000

Metropolitan Property and Casualty Insurance Company

Renters & Condo Loss Development

Countrywide, Incurred Losses (Excluding Catastrophes)

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>Over 60</u>
3/ 2002					14,292,633	14,288,525
3/ 2003				11,677,229	11,801,353	11,820,211
3/ 2004			10,764,172	11,051,152	11,541,367	11,470,757
3/ 2005		10,275,620	10,678,662	10,824,109	10,707,676	10,611,971
3/ 2006	11,040,686	12,148,972	12,673,306	12,513,719	12,810,673	12,991,885
3/ 2007	10,151,642	11,995,828	12,177,638	12,427,090	12,517,495	
3/ 2008	12,495,900	13,221,871	13,408,533	13,341,555		
3/ 2009	13,193,832	14,340,995	14,381,167			
3/ 2010	13,423,228	14,069,611				
3/ 2011	15,239,029					

Accident Year Ending	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>Over 60</u>
3/ 2002					1.000
3/ 2003				1.011	1.002
3/ 2004			1.027	1.044	0.994
3/ 2005		1.039	1.014	0.989	0.991
3/ 2006	1.100	1.043	0.987	1.024	1.014
3/ 2007	1.182	1.015	1.020	1.007	
3/ 2008	1.058	1.014	0.995		
3/ 2009	1.087	1.003			
3/ 2010	1.048				

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Countrywide Selected	1.064	1.011	1.007	1.007	1.000
Projected to Ultimate	1.091	1.025	1.014	1.007	1.000

Metropolitan Property and Casualty Insurance Company

Arkansas - All Forms - NAII Fast Track Data

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

Period Ending	Avg. Pure Premium	Annual Change
Mar-07	348.81	N/A
Jun-07	352.50	N/A
Sep-07	353.78	N/A
Dec-07	368.83	N/A
Mar-08	384.84	1.103
Jun-08	419.86	1.191
Sep-08	470.92	1.331
Dec-08	513.18	1.391
Mar-09	536.00	1.393
Jun-09	544.62	1.297
Sep-09	558.09	1.185
Dec-09	540.14	1.053
Mar-10	558.16	1.041
Jun-10	564.80	1.037
Sep-10	529.85	0.949
Dec-10	538.38	0.997
8 points	-0.2%	
12 points	11.1%	
16 points	15.8%	

Accident Year Ending	Avg. Pure Premium	Historical Trend Factor	Projected Trend Factor	Loss Trend Factor
Mar-07	348.81	1.464	1.000	1.464
Mar-08	368.83	1.331	1.000	1.331
Mar-09	513.18	1.210	1.000	1.210
Mar-10	540.14	1.100	1.000	1.100
Mar-11	538.38	1.000	1.000	1.000

Selected Historical Loss Trend:	10.0%
Selected Projected Loss Trend:	0.0%

Metropolitan Property and Casualty Insurance Company

Arkansas - All Forms

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

Period Ending	Avg Earn. Premium (On Level)	Annual Change
Jun-07	1113.64	N/A
Sep-07	1138.31	N/A
Dec-07	1156.28	N/A
Mar-08	1166.92	N/A
Jun-08	1175.74	1.056
Sep-08	1180.75	1.037
Dec-08	1184.35	1.024
Mar-09	1184.91	1.015
Jun-09	1183.55	1.007
Sep-09	1180.43	1.000
Dec-09	1173.18	0.991
Mar-10	1166.75	0.985
Jun-10	1160.07	0.980
Sep-10	1144.43	0.970
Dec-10	1126.70	0.960
Mar-11	1109.23	0.951
6 points	-4.5%	
8 points	-3.6%	
12 points	-2.0%	

Accident Year Ending	Avg Earn. Premium (On Level)	Historical Trend Factor	Projected Trend Factor	Premium Trend Factor
Mar-07	1085.29	0.922	0.933	0.861
Mar-08	1166.92	0.941	0.933	0.879
Mar-09	1184.91	0.960	0.933	0.897
Mar-10	1166.75	0.980	0.933	0.915
Mar-11	1109.23	1.000	0.933	0.933

Selected Historical Premium Trend:	-2.0%
Selected Projected Premium Trend:	-3.0%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Non Hurricane Catastrophe Experience

Owners Forms

Undeveloped Incurred Losses & ALAE

Accident Year Ending	Non Hurr Cat	Non-Cat	Ratio
3/88	305	605,019	0.1%
3/89	458	455,726	0.1%
3/90	655,555	618,920	105.9%
3/91	92,637	700,503	13.2%
3/92	73,446	646,482	11.4%
3/93	12,955	413,180	3.1%
3/94	12,192	448,288	2.7%
3/95	30,349	509,826	6.0%
3/96	79,662	440,958	18.1%
3/97	128,769	454,109	28.4%
3/98	2,172	112,248	1.9%
3/99	67,568	463,346	14.6%
3/00	22,847	72,853	31.4%
3/01	43,192	307,106	14.1%
3/02	7,383	262,968	2.8%
3/03	7,748	156,319	5.0%
3/04	8,136	241,160	3.4%
3/05	44,482	542,727	8.2%
3/06	1,067,125	562,994	189.5%
3/07	168,996	1,406,564	12.0%
3/08	342,024	901,278	37.9%
3/09	4,164,492	2,127,115	195.8%
3/10	773,824	3,392,839	22.8%
3/11	316,945	2,096,842	15.1%
24 Year Average			45.3%
		Selected:	45.3%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Non Hurricane Catastrophe Experience

Renters & Condo Forms

Undeveloped Incurred Losses & ALAE

Accident Year Ending	Non Hurr Cat	Non-Cat	Ratio
3/88	0	23,073	0.0%
3/89	0	41,883	0.0%
3/90	3,396	41,844	8.1%
3/91	0	22,385	0.0%
3/92	0	92,463	0.0%
3/93	0	2,282	0.0%
3/94	0	32,148	0.0%
3/95	0	2,391	0.0%
3/96	0	1,646	0.0%
3/97	0	17,792	0.0%
3/98	0	6,200	0.0%
3/99	0	4,231	0.0%
3/00	0	618	0.0%
3/01	0	1,676	0.0%
3/02	0	4,152	0.0%
3/03	0	76,212	0.0%
3/04	0	6,163	0.0%
3/05	4,900	2,103	233.0%
3/06	0	31,490	0.0%
3/07	0	19,609	0.0%
3/08	100	28,072	0.4%
3/09	4,957	122,024	4.1%
3/10	200	43,557	0.5%
3/11	0	80,520	0.0%
24 Year Average			1.9%
		Selected:	1.9%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Determination of Credibility

Exposure Data as of 3/31/11

<u>Form</u>	A Experience Years	B Full Credibility Standard	C Exposures	D = SQRT(C/B) Credibility
Owners	5	40,000	16,783	64.8%
Renters/Condo	5	25,000	1,831	27.1%
Landlords Rental Dwelling	5	25,000	2,224	29.8%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Owners Forms

Calculation of Reinsurance Premium Provision (000's)

1) MetLife Auto & Home CAT XOL Per Occurrence Reinsurance coverage	Premium (000's) 23,477
2) AR MPC Owners CAT XOL Annual Expected Recoveries	Recoveries (000's) 21
3) MetLife Auto & Home CW CAT XOL Annual Expected Recoveries	Recoveries (000's) 9,366
4) AR MPC CAT XOL Reinsurance Premium Allocation	Premium (000's) 47
5) CAT XOL Reinsurance Provision	(000's)
a) CAT XOL Reinsurance Premium Allocated to AR MPC Owners Forms	47
b) Expected CAT XOL Recoveries for AR MPC Owners Forms	21
c) Net Cost of Reinsurance for AR MPC Owners Forms [= 5a - 5b]	26
d) AR MPC Owners Forms Annual Earned Premium:	4,320
e) Net Cost of Reinsurance Provision [= 5c / 5d]	0.6%

Notes: The Per Occurrence Reinsurance program is designed to provide coverage primarily against hurricanes, earthquakes, tornado/hail, and winter storm events. Therefore, reinsurance premiums are allocated to states based on each states exposure and risk to these perils.
The Underlying Reinsurance program is designed to provide catastrophe coverage against non-hurricane events. Therefore, countrywide premium was used to allocate this reinsurance cost.

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Owners Forms

Calculation of Property Per Risk Reinsurance Premium Provision

(1) MetLife Auto & Home Property Per Risk Reinsurance coverage cost	Premium 3,180,000
(2) ARKANSAS number of owners exposures with total insured value of \$2M or greater	Recoveries 38
(3) Countrywide number of owners exposures with total insured value of \$2M or greater	Earned Exposures 6,462
(4) Property Per Risk Reinsurance Provision	
a) Allocation percentage of Property Per Risk premium to ARKANSAS [= (2) / (3)]	0.6%
b) Amount of countrywide Property Per Risk Premium allocated to ARKANSAS [= (1) x (4)a]	18,860
c) ARKANSAS Statewide Owners Earned Premium	13,644,969
d) Property Per Risk Cost of Reinsurance Provision for ARKANSAS Owners [= (4)b / (4)c]	0.1%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Renters & Condominium Forms

Calculation of Reinsurance Premium Provision (000's)

1) MetLife Auto & Home CAT XOL Per Occurrence Reinsurance coverage	Premium (000's) 23,477
2) AR MPC R&C CAT XOL Annual Expected Recoveries	Recoveries (000's) 1
3) MetLife Auto & Home CW CAT XOL Annual Expected Recoveries	Recoveries (000's) 9,366
4) AR MPC R&C CAT XOL Reinsurance Premium Allocation	Premium (000's) 2
5) CAT XOL Reinsurance Provision	(000's)
a) CAT XOL Reinsurance Premium Allocated to AR MPC R&C Forms	2
b) Expected CAT XOL Recoveries for AR MPC R&C Forms	1
c) Net Cost of Reinsurance for AR MPC R&C Forms [= 5a - 5b]	1
d) AR MPC R&C Forms Annual Earned Premium:	165
e) Net Cost of Reinsurance Provision [= 5c / 5d]	0.6%

Notes: The Per Occurrence Reinsurance program is designed to provide coverage primarily against hurricanes, earthquakes, tornado/hail, and winter storm events. Therefore, reinsurance premiums are allocated to states based on each states exposure and risk to these perils. The Underlying Reinsurance program is designed to provide catastrophe coverage against non-hurricane events. Therefore, countrywide premium was used to allocate this reinsurance cost.

Metropolitan Property and Casualty Insurance Company

Arkansas Homeowners

Profit Provision Summary

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

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

Metropolitan targets a 18% return on equity based on the variability of industry property and casualty insurance results. After taking investment income and miscellaneous income into account, the selected underwriting profit provision of 9.4% achieves a 18% cost of capital.

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

1. Assumptions

a. Premium		\$100
b. Premium-to-Equity Ratio		1.50
c. GAAP Equity		\$66.67
d. Return on Investment (Pre-Tax)		5.0%
e. Return on Investment (After-Tax)	[5% x (1 - Tax Rate on Investment Income)]	4.6%
f. Tax Rate on Underwriting Profit		35.0%

2. Profit Provision Calculation

a. Investment Income From UPR and Loss Reserve		\$2.80
b. Investment Income From Equity		\$3.07
	[1.c. x 1.e.]	
c. Underwriting Profit (After Tax)		\$6.13
	[100 x 2.f. x (1 - 1.f.)]	
d. Overall Profit		\$12.00
	[a + b+ c]	
e. Expected Return on Equity		18.0%
f. Underwriting Profit Provision (Pre-Tax)		9.4%

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

Metropolitan Property and Casualty Insurance Company

Arkansas Homeowners

Expense History and Selections

1. Variable Expenses - vary directly with premium.

	<u>2008</u> <u>(000's)</u>	<u>2009</u> <u>(000's)</u>	<u>Selection</u>
a. Direct Premiums Written	\$4,320	\$4,650	
b. Direct Commission & Brokerage	\$469 10.9%	\$622 13.4%	12.10%
c. Taxes, Licenses, and Fees	-----	-----	3.32%
d. Underwriting Profit Provision			9.43%
e. Statewide Variable Expense Provision (b + c + d)			24.85%

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.

	<u>2008</u> <u>(000's)</u>	<u>2009</u> <u>(000's)</u>	<u>Selection</u>
a. Direct Premiums Earned	\$4,250	\$4,437	
b. Other Acquisition	\$515 12.1%	\$517 11.6%	11.9%
c. General Expense	\$133 3.1%	\$122 2.8%	2.9%
d. Guaranty Fund Assessment not recouped	\$0	\$0	N/A 0.0%
e. Flat Expense Provision (b + c + d)			14.8%

Metropolitan Property and Casualty Insurance Company

Arkansas Homeowners

Expense History and Selections

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

a. Allocated Loss Adjustment Expenses (ALAE)

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

b. Unallocated Loss Adjustment Expenses (ULAE) *

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

	2008 <u>(000's)</u>	2009 <u>(000's)</u>	<u>Selection</u>
(1) Direct Losses Incurred	\$6,148	\$2,760	
(2) ALAE	\$497	\$65	
(3) Loss & ALAE [(1) + (2)]	\$6,644	\$2,825	
(4) ULAE [(4) / (3)]	\$275 4.1%	\$161 5.7%	
(5) ULAE Factor	1.041	1.057	1.049

4. Development of Statewide Permissible Loss Ratio

a. Variable Expense Provision (1.e.)	24.9%
b. Flat Expense Provision (2e.)	14.8%
c. Permissible Loss and LAE Ratio (100% - a - b)	60.4%
d. ULAE Factor (3.b.(5))	1.049
e. Permissible Loss and ALAE Ratio (c / d)	57.5%

Metropolitan Property and Casualty Insurance Company

Arkansas Homeowners

**Estimated Investment Earnings on
Unearned Premium Reserves and on Loss Reserves**

- A. Unearned Premium Reserve
1. Direct Earned Premium for Calendar Year 2009.
 2. Mean Unearned Premium (1) x 0.526
 3. Deduction for Prepaid Expenses
 - Commission and Brokerage Expense
 - Taxes, Licenses, and Fees
 - 50% of Statewide Flat Expense
 - Total
 4. (2) x (3) Total
 5. Net Subject to Invest (2) - (4)
- B. Delayed Remission of Premium (Agents' Balances)
1. Direct Earned Premium (A-1)
 2. Average Agents' Balances (Includes Outstanding Written Premium)
 3. Delayed Remission (1) x (2)
- C. Loss Reserve
1. Direct Earned Premium (A-1)
 2. Expected Incurred Loss and Loss Adjustment Expense
 - (1) x 60.4% (permissible loss ratio)
 3. Expected Mean Loss Reserves
 - (2) x 0.696
- D. Net Subject to Investment (A-5) - (B-3) + (C-3)
- E. Average Rate of Return
- F. Investment Earnings on Net Subject to Investment (D) x (E)
- G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1)
- H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) x (1 - 0.085)

\$4,436,670

\$2,333,688

12.1%

3.3%

7.4%

22.8%

\$532,548

\$1,801,141

\$4,436,670

22.1%

\$980,504

\$4,436,670

\$2,677,530

\$1,863,561

\$2,684,198

5.0%

\$134,210

3.0%

2.8%

Metropolitan Property and Casualty Insurance Company

Homeowners Insurance

**Estimated Investment Earnings on
Unearned Premium Reserves and on Loss Reserves**

Explanatory Notes

Line A-1

Direct earned premiums are for the calendar year ending December 31, 2009.

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 2009 for Homeowners insurance.

IN THOUSANDS OF DOLLARS

1. Direct Earned Premium for Calendar Year 2009	\$851,834
2. Direct Unearned Premium Reserve as of 12/31/2008	\$443,681
3. Direct Unearned Premium Reserve as of 12/31/2009	\$452,833
4. Mean Unearned Premium Reserve [(2)+(3)]/2	\$448,257
5. Ratio (4) / (1)	0.526

Line A-3

Deduction for prepaid expenses:

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

Metropolitan Property and Casualty Insurance Company

Homeowners Insurance

**Estimated Investment Earnings on
Unearned Premium Reserves and on Loss Reserves**

Explanatory Notes

Line B-2

Delayed remission of premium:

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

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

IN THOUSANDS OF DOLLARS

1. Homeowners Direct Earned Premium for Calendar Year 2009	\$851,834
2. Homeowners Direct Agents' Balances as of 12/31/2008	\$182,372
3. Homeowners Direct Agents' Balances as of 12/31/2009	\$184,989
4. Homeowners Direct Mean Agents' Balances [(2)+(3)]/2	\$183,681
5. Ratio [(4) / (1)]	0.216
6. All Lines Net Earned Premium for Calendar Year 2009	\$2,918,865
7. All Lines Agents' Balances Charged Off as of 12/31/2008	\$13,628
8. All Lines Agents' Balances Charged Off as of 12/31/2009	\$15,118
9. All Lines Mean Agents' Balances Charged Off [(7)+(8)]/2	\$14,373
10. Ratio [(9) / (6)]	0.005
11. Total [(5) + (10)]	0.221

Line C-2

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

Metropolitan Property and Casualty Insurance Company

Homeowners Insurance

**Estimated Investment Earnings on
Unearned Premium Reserves and on Loss Reserves**

Explanatory Notes

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line C-2 by the average countrywide ratio of the mean loss and loss adjustment expense reserves to the incurred losses and loss adjustment expenses in 2008 and 2009.

IN THOUSANDS OF DOLLARS

1. Incurred Losses for Calendar Year 2005	\$683,225
2. Incurred Losses for Calendar Year 2006	\$457,064
3. Incurred Losses for Calendar Year 2007	\$439,071
4. Incurred Losses for Calendar Year 2008	\$572,785
5. Incurred Losses for Calendar Year 2009	\$508,462
6. Loss Reserves as of 12/31/2004	\$261,466
7. Loss Reserves as of 12/31/2005	\$425,976
8. Loss Reserves as of 12/31/2006	\$404,760
9. Loss Reserves as of 12/31/2007	\$358,606
10. Loss Reserves as of 12/31/2008	\$339,439
11. Loss Reserves as of 12/31/2009	\$280,614
12. Mean Loss Reserve: 2005 [(6)+(7)]/2	\$343,721
13. Mean Loss Reserve: 2006 [(7)+(8)]/2	\$415,368
14. Mean Loss Reserve: 2007 [(8)+(9)]/2	\$381,683
15. Mean Loss Reserve: 2008 [(9)+(10)]/2	\$349,023
16. Mean Loss Reserve: 2009 [(10)+(11)]/2	\$310,027
17. 2005 Ratio (12) / (1)	0.503
18. 2006 Ratio (13) / (2)	0.909
19. 2007 Ratio (14) / (3)	0.869
20. 2008 Ratio (15) / (4)	0.609
21. 2009 Ratio (16) / (5)	0.610
22. Average of 2005 through 2009 ratios (excluding high and low)	0.696
23. Selected Ratio	0.696

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 2009. For informational purposes, corresponding rates of return for the last five years are shown in the following chart.

IN THOUSANDS OF DOLLARS

<u>Year</u>	<u>Invested Assets</u>	<u>Mean Cash & Invested Assets</u>	<u>Net Investment Income Earned</u>	<u>Rate of Return</u>	<u>Net Realized Capital Gains (or Losses)</u>	<u>Rate of Return</u>	<u>Total Rate of Return</u>
2004	\$4,213,697						
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	\$3,785,126	\$4,038,236	\$228,793	5.7%	(\$81,347)	-2.0%	3.7%
2009	\$3,757,136	\$3,771,131	\$205,484	5.4%	(\$42,505)	-1.1%	4.3%
				Selected Rate of Return:		-0.5%	5.0%

Metropolitan Property and Casualty Insurance Company

Homeowners Insurance

**Estimated Investment Earnings on
Unearned Premium Reserves and on Loss Reserves**

Explanatory Notes

Line H

The average rate of federal income tax was determined by applying current tax rates to the distribution of investment income earned for 2009.

	Investment Income Earned <u>(IN THOUSANDS OF DOLLARS)</u>	Federal Income Tax Rate
Bonds		
Taxable	\$23,179	35.0%
Non-Taxable	\$171,607	5.25%
Total	\$194,786	8.8%
Stocks		
Preferred	\$15,883	14.2% *
Common	\$658	14.2% *
All Other		
Mortgage Loans on Real Estate	\$0	
Real Estate	\$1,770	
Cash/Short-term Investments	\$36	
All Other	-\$2,845	
Total	-\$1,039	35.0%
Total	\$210,288	9.1%
Investment Deductions	\$4,666	35.0%
Net Investment Income Earned	\$205,622	8.5%

* 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% $(.35 \times (1 - .70 \times .85) = .142)$.

Metropolitan Property and Casualty Insurance Company

Arkansas Homeowners

Calculation of Permissible Loss Ratios and Flat Expense Provisions

Policy Form	On Level Earned Premium	Earned Exposures	Average Earned Premium	Average Flat Expense	Flat Expense %	Variable Expense %	Permissible Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Owners	\$4,828,053	4,031	\$1,197.63	\$157.56	13.2%	24.9%	62.0%
Renters & Condo	\$179,656	474	\$379.23	\$157.56	41.5%	24.9%	33.6%
Landlords	\$312,700	488	\$640.91	\$157.56	24.6%	24.9%	50.6%
Total	\$5,326,016	5,003	\$1,064.62	\$157.56	14.8%	24.9%	60.4%

(3) = (1) / (2)

(4) = {(3) Total} x {Total Flat Expense (11.8%)}

(5) = (4) / (3)

(7) = 1 - (5) - (6)

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Summary of Account Deviation Changes

<u>Account</u>	<u>Earned Exposures</u>	<u>On-Level Trended Earned Premium</u>	<u>Ultimate Incurred Losses</u>	<u>Loss Ratios</u>					<u>Overall Loss Ratio</u>	<u>Relative Loss Ratio</u>	<u>Credibility</u>	<u>Credibility Weighted Indicated Change</u>	<u>Current Account Deviation</u>	<u>Indicated Account Deviation</u>	<u>Proposed Account Deviation</u>	<u>Account Deviation Impact</u>
				<u>20071</u>	<u>20081</u>	<u>20091</u>	<u>20101</u>	<u>20111</u>								
Alcoa	96	70,180	334,821	8.3%	46.9%	69.3%	66.5%	2129.1%	477.1%	706.7%	0.05	1.30	0.90	1.17	0.90	0.0%
Baptist Health - AR	460	298,055	121,949	22.7%	5.4%	65.8%	85.5%	16.3%	40.9%	60.6%	0.11	0.96	0.92	0.88	0.90	-2.2%
EDS Employee's FCU	5	4,964	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.01	0.99	0.90	0.89	0.90	0.0%
Emerson Electric Company	17	13,602	232	0.0%	0.0%	5.4%	0.0%	0.0%	1.7%	2.5%	0.02	0.98	0.90	0.88	0.90	0.0%
Ford Motor Company	56	40,363	6,558	0.0%	3.0%	0.0%	0.0%	74.8%	16.2%	24.1%	0.04	0.97	0.90	0.87	0.90	0.0%
Hewlett Packard	14	8,418	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.02	0.98	0.90	0.88	0.90	0.0%
J.B. Hunt Transport	432	279,459	142,941	1.9%	55.2%	9.3%	94.3%	78.2%	51.1%	75.8%	0.10	0.97	0.90	0.88	0.92	2.2%
Metwork	128	112,740	136,185	181.4%	60.0%	125.0%	98.0%	147.1%	120.8%	178.9%	0.06	1.04	0.92	0.96	0.94	2.2%
Siemens Co	0	974	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	1.00	0.90	0.90	0.90	0.0%
Tyson Foods	365	253,547	679,497	10.9%	11.6%	59.2%	46.9%	796.1%	268.0%	397.0%	0.10	1.28	0.92	1.18	0.90	-2.2%
Non Mass Merchandising	14,573	14,729,378	9,538,659	88.9%	34.5%	79.9%	106.2%	25.7%	64.8%	95.9%	0.60	0.98	1.00	0.98	1.00	0.0%
All Other	2,460	1,892,229	990,645	104.0%	51.4%	64.3%	58.5%	17.7%	52.4%	0.78	0.25	0.94	0.92	0.87	0.92	0.0%
Total:	18,606	17,703,909	11,951,487	86.5%	35.7%	76.7%	99.1%	45.8%	67.5%		0.68	1.00	0.98	0.96	0.98	0.0%

* Data is for Accident Years Ending 6/2006 through 3/2011.
Losses are evaluated as of 3/31/2011, are developed, and exclude catastrophes.

The formula used to calculate the credibility factor was $Z = \text{Square root}(E/K)$, where E = Earned Exposures and the credibility constant K = 40,000

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Justification for Tiering Rules Changes

With this revision we are proposing changes to the point assignments in our point-based tiering structure. These changes will include revisions to:

- Rule 1 (Personal Financial Management)
- Rule 2 (Age of Home)
- Rule 8 (Age of Home and Coverage A)
- Rule 9 (Age of Primary Insured and Coverage A)

These proposed changes are based primarily on countrywide loss experience since the introduction of this program, but consideration was also given to the original research which determined the current tier points. We are also taking this opportunity to “smooth” tier point differentials between similar but not categories identical risks, in cases where we believe this differential is too large.

The loss experience shown below is countrywide accident year beginning September 2008 through December 2010, for business initially written in this point based tiering system. Losses are case incurred losses *and ALAE*, and exclude catastrophe losses.

Rule 1: Personal Financial management (PFM)

The loss experience justifies an increase to the PFM segments E, F, G, and H:

PFM	Earned Premium	Developed Case Inc Loss Ratio	Loss Ratio Relativity
B	57,631,500	51%	0.95
C	29,535,197	52%	0.97
D	18,266,307	56%	1.04
E	10,246,368	66%	1.23
F-G-H	9,110,609	63%	1.18
N	632,796	32%	0.61
<u>Other</u>	<u>629,049</u>	<u>21%</u>	<u>0.40</u>
Grand Total	126,051,826	54%	1.00

Excludes policies with blank PFM record

The following changes are proposed:

PFM Score Level	Tier Points Assigned			% Change
	Current	Proposed	Change	
BB-BW	-13 to -6	-13 to -6	0	0.0%
CD-CW	-5 to -2	-5 to -2	0	0.0%
DD	-1	-1	0	0.0%
DG	-1	-1	0	0.0%
DJ	-1	-1	0	0.0%
DN	0	0	0	0.0%
DQ	0	0	0	0.0%
DT	1	1	0	0.0%
DW	1	1	0	0.0%
ED	2	2	0	0.0%
EG	2	2	0	0.0%
EJ	3	3	0	0.0%
EN	3	3	0	0.0%
EQ	4	4	0	0.0%
ET	5	5	0	0.0%
EW	5	6	1	3.0%

PFM Score Level	Tier Points Assigned			% Change
	Current	Proposed	Change	
FD	6	8	2	6.1%
FG	7	9	2	6.1%
FJ	8	10	2	6.1%
FN	9	11	2	6.1%
FQ	11	13	2	6.1%
FT	12	14	2	6.1%
FW	13	16	3	9.3%
GD	14	18	4	12.6%
GH	16	20	4	12.6%
GL	17	21	4	12.6%
GP	19	23	4	12.6%
GT	21	25	4	12.6%
HD	22	26	4	12.6%
HH	24	28	4	12.6%
HL	26	29	3	9.3%
HP	27	30	3	9.3%
HT	29	32	3	9.3%
HW	31	34	3	9.3%
NF	0	-2	-2	-5.7%
NK	0	-2	-2	-5.7%
NN	0	-2	-2	-5.7%
NQ	0	-2	-2	-5.7%

Rule 2: Age of Home

The loss experience justifies an increase in rates for the older age homes. We will also reduce the points assigned to those homes with an age of 13-16 years, in order to lessen the rate differential between this age group and the adjacent age groups.

<u>Age of Home</u>	<u>Earned Premium</u>	<u>Developed Case Inc Loss Ratio</u>	<u>Loss Ratio Relativity</u>
0-3	14,022,030	42%	0.78
4-8	20,891,241	42%	0.79
9-18	25,630,130	48%	0.90
19-24	9,968,519	53%	1.00
25-44	27,560,358	67%	1.25
45+	30,354,601	59%	1.10
Grand Total	128,426,880	53%	1.00

The current and proposed tier points are as follows:

<u>Age of Home</u>	<u>Tier Points Assigned</u>			<u>% Change</u>
	<u>Current</u>	<u>Proposed</u>	<u>Change</u>	
0	-1	0	1	3.0%
1	0	0	0	0.0%
2	0	0	0	0.0%
3	1	1	0	0.0%
4	2	2	0	0.0%
5	5	3	-2	-5.7%
6	5	4	-1	-2.9%
7	5	5	0	0.0%
8	7	6	-1	-2.9%
9	7	7	0	0.0%
10	7	7	0	0.0%
11-12	7	7	0	0.0%
13-14	10	8	-2	-5.7%
15-16	10	8	-2	-5.7%
17-18	8	8	0	0.0%
19-20	6	6	0	0.0%
21-22	4	4	0	0.0%
23-24	4	4	0	0.0%
25-26	4	4	0	0.0%
27-28	3	3	0	0.0%
29-34	3	2	-1	-2.9%
35-44	0	2	2	6.1%
45-54	-1	1	2	6.1%
55-64	0	2	2	6.1%
65-74	0	2	2	6.1%
75+	2	2	0	0.0%

Rule 8: Age of Home and Coverage A

The current tier point assignments result in a sharp differential in rate for homes that are 19 years or older, and with coverage A amounts of \$545,000 or greater. Our loss experience for coverage A amounts of \$545,000 and greater justifies a decrease in the offered rate. With this loss experience, coupled with the sharp differential in tier points currently in place for many of these homes, we are proposing to reduce the tier points assigned to these characteristics.

Loss Ratio Relativities (Credibility Weighted) Age of Home and Coverage A							
Coverage A	Age of Home						Total
	0-3	4-8	9-18	19-24	25-44	45+	
<150K	0.92	0.93	0.94	0.98	1.26	1.19	1.20
150 - 199	0.79	0.82	0.89	1.06	1.19	1.10	1.02
200 - 299	0.97	0.89	1.04	1.02	1.14	0.97	1.03
300 - 399	1.09	1.02	1.07	0.90	1.09	0.97	1.06
400 - 499	0.89	0.93	0.91	1.09	0.94	0.96	0.87
500 - 599	0.98	0.92	0.93	0.97	0.94	1.21	0.98
>= 600	<u>0.90</u>	<u>0.97</u>	<u>0.92</u>	0.99	0.93	0.97	0.86
Total	0.84	0.82	0.91	1.00	1.24	1.11	1.00

excludes data records with no coverage A information

The current and proposed tier points are as follows:

Current Rule 8 Tier Points Age of Home and Cov A						
Cov A	Age of Home					
	<4	4-8	9-18	19-24	25-44	45+
<140	0	0	0	0	0	0
[140,230)	-3	-2	0	0	0	0
[230,345)	-6	-3	1	1	1	-1
[345,430)	-6	-2	0	0	0	0
[430,575)	-4	-2	0	0	0	0
575+	-2	-2	0	1	1	4

Proposed Rule 8 Tier Points Age of Home and Cov A						
Cov A	Age of Home					
	<4	4-8	9-18	19-24	25-44	45+
<160	0	0	0	0	0	0
[160,260)	-3	-2	0	0	0	0
[260,390)	-6	-3	1	1	1	-1
[390,490)	-6	-2	0	0	0	0
[490,655)	-4	-2	0	0	0	0
655+	-2	-2	0	1	1	2

Rule 9: Age of Insured and Coverage A

The current tier point assignments result in some sharp differentials in tier points between adjacent cells. This proposal seeks to smooth those differentials, while also considering the loss experience and the total impact of the changes being made to rules 1, 2, 8 and 9. The current and proposed tier points are as follows:

Current Rule 9 Tier Points Age of Insured and Cov A				
Cov A	Age of Insured			
	<=34	35-44	45-54	55+
<140	2	2	2	0
[140,230)	2	2	2	0
[230,345)	-1	1	1	1
[345,430)	-1	1	1	1
[430,575)	2	2	0	0
575+	2	2	0	0

Proposed Rule 9 Tier Points Age of Insured and Cov A				
Cov A	Age of Insured			
	<=34	35-44	45-54	55+
<160	2	2	3	0
[160,260)	2	2	2	0
[260,390)	-1	1	1	1
[390,490)	1	1	1	1
[490,655)	1	0	1	0
655+	1	0	1	0

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Rate Change by Territory

<u>Territory</u>	<u>Owners</u>	<u>Renters & Condo</u>	<u>Landlords Rental Dwelling</u>	<u>Mobilehome</u>	<u>Owners Former Dwelling Fire</u>	<u>Landlord Former Dwelling Fire</u>	<u>Total Owners, Renters/Condo</u>	<u>Total</u>
11	12.0%	3.9%	7.0%	0.0%	11.2%	7.0%	11.8%	11.6%
12	8.2%	3.9%	7.0%	0.0%	7.2%	7.0%	7.9%	7.8%
13	12.3%	4.2%	7.0%	0.0%	11.4%	7.0%	12.2%	12.0%
14	11.7%	3.9%	7.0%	0.0%	10.9%	7.0%	11.3%	11.1%
15	11.3%	3.9%	7.0%	0.0%	10.4%	7.0%	11.1%	10.0%
16	10.3%	3.9%	7.0%	0.0%	9.4%	7.0%	9.9%	9.3%
17	12.3%	3.9%	7.0%	0.0%	11.5%	7.0%	12.0%	11.6%
18	9.7%	3.8%	6.9%	0.0%	8.9%	7.0%	9.6%	9.5%
19	9.7%	4.2%	7.0%	0.0%	8.8%	7.2%	9.1%	8.9%
20	11.8%	3.9%	7.0%	0.0%	11.0%	7.0%	11.6%	11.5%
21	9.7%	3.8%	7.0%	0.0%	8.8%	7.0%	9.6%	9.4%
22	11.3%	3.9%	7.1%	0.0%	10.5%	7.1%	11.2%	10.8%
23	11.3%	3.9%	7.0%	0.0%	10.4%	7.0%	11.1%	10.8%
31	10.8%	3.9%	7.0%	0.0%	9.9%	7.0%	10.3%	10.0%
32	9.7%	4.2%	7.0%	0.0%	8.9%	7.0%	9.6%	9.5%
33	12.3%	3.9%	7.0%	0.0%	11.5%	6.9%	12.3%	10.2%
34	12.3%	3.9%	7.0%	0.0%	11.5%	7.0%	12.1%	11.8%
35	12.3%	3.9%	7.0%	0.0%	11.4%	7.0%	9.5%	8.7%
36	10.5%	3.8%	7.0%	0.0%	9.6%	7.0%	10.2%	10.0%
37	10.5%	3.8%	7.0%	0.0%	9.8%	7.0%	10.4%	10.0%
38	9.3%	3.9%	7.0%	0.0%	8.4%	7.0%	9.2%	9.0%
Total	10.5%	3.9%	7.0%	0.0%	9.9%	7.0%	10.3%	10.0%

SERFF Tracking Number: METX-G127694182 State: Arkansas
 First Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number:
 Company, ...
 Company Tracking Number: AR00125CG00372
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Tiering
 Project Name/Number: /AR00125CG00372

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)
10/13/2011	Rate and Rule	Rating Example	11/22/2011	Rate pages 2-4--Rating Example.PDF (Superseded)
10/13/2011	Rate and Rule	Base Premiums	11/22/2011	Rate pages 5-10--Base Premiums.PDF (Superseded)
10/13/2011	Rate and Rule	Renters/Condo Rating Examples	11/22/2011	Rate pages 13-15--Renters- Condo Rating Examples.PDF (Superseded)
10/13/2011	Rate and Rule	Renters/Condo Base Premium	11/22/2011	Rate page 16--Renters- Condo Base Premium.PDF (Superseded)
10/13/2011	Supporting Document	HPCS-Homeowners Premium Comparison Survey	11/22/2011	4_ AR_H_MPC_Premium Comparison Survey_113011.PDF (Superseded) 4_ AR_H_MPC_Premium Comparison Survey_113011.XLS (Superseded)
10/13/2011	Supporting Document	NAIC loss cost data entry document	11/22/2011	3_ AR_H_MPC_Abstract Form RF-1_113011.PDF (Superseded)

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

Homeowners \$500 Deductible Premium	=	\$1,338	(round to nearest whole dollar after each calculation)
Protection Class 4 Factor	x	1.100	
		\$1,472	
Construction Factor (Frame)	x	1.150	
		\$1,693	
Coverage A Amount Factor	x	0.920	
Subtotal		\$1,558	
Deductible Credit (\$1000 Deductible)			
\$1,558			
<u> 0.12</u>			
\$187 (subject to maximum)	-	\$187	
Subtotal		\$1,371	
Tier Factor (Tier 22)	x	0.74	
Subtotal		\$1,015	
Age of Dwelling (5 years)	x	0.85	
Subtotal		\$863	
Protective Device Discount (Combination Devices)	x	0.95	
Subtotal		\$820	
Age of Insured (under 55)	x	1.00	
Subtotal		\$820	
Replacement Cost on Contents (Coverage 3)	x	1.15	
Subtotal		\$943	
Roof Rating Factor (Asphalt Shingle)	x	1.00	
Subtotal		\$943	
Loss Experience Rating Plan (No Chargeable Losses)	x	1.00	
Subtotal		\$943	
MetRewards (New Business, 0 Claims in 60 months)	x	0.95	Home Policy Plus
		\$896	x 0.82 = \$735
\$300,000 Personal Liability (Coverage F)		\$20	x 0.82 = \$16
TOTAL PREMIUM			\$751

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE
		Cov. A Amt. Factors
1	Find the Cov. A amount factors for the amounts noted above.	\$115,000 0.884 higher amount \$110,000 0.866 lower amount
2	Calculate premium for higher amount.	\$1,693 base premium* x 0.884 factor <u> </u> \$1,497 prem. for higher amt.
3	Calculate premium for lower amount.	\$1,693 base premium* x 0.866 factor <u> </u> \$1,466 prem. for lower amt.
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	\$112,000 desired amount - \$110,000 lower amount <u> </u> \$2,000 add'l coverage amt.
5	Subtract the lower amount from the higher amount. This is the amount difference.	\$115,000 higher amount - \$110,000 lower amount <u> </u> \$5,000 amount difference
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.	\$1,497 prem. for higher amt. - \$1,466 prem. for lower amt. <u> </u> \$31 premium difference
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	$\frac{2000}{5000} \times \$31 = \$12 \text{ prem for add'l amt. (to nearest \$)}$
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.	\$1,466 prem. for lower amt. + \$12 prem. for add'l amt. <u> </u> \$1,478 desired premium

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE						
1	Find the Cov. A amt. factors for the highest amount and for each additional \$10,000.	<table> <tr> <td>Cov. A Amt.</td> <td>Factors</td> </tr> <tr> <td>\$1,000,000</td> <td>6.328 highest amount</td> </tr> <tr> <td>\$10,000</td> <td>0.070 each add'l \$10,000</td> </tr> </table>	Cov. A Amt.	Factors	\$1,000,000	6.328 highest amount	\$10,000	0.070 each add'l \$10,000
Cov. A Amt.	Factors							
\$1,000,000	6.328 highest amount							
\$10,000	0.070 each add'l \$10,000							
2	Calculate premium for highest amount shown.	<table> <tr> <td>\$1,693 base premium*</td> </tr> <tr> <td>x 6.328 factor</td> </tr> <tr> <td><u>\$10,713</u></td> </tr> </table>	\$1,693 base premium*	x 6.328 factor	<u>\$10,713</u>			
\$1,693 base premium*								
x 6.328 factor								
<u>\$10,713</u>								
3	Calculate premium for each additional \$10,000 (round to the nearest dollar)	<table> <tr> <td>\$1,693 base premium*</td> </tr> <tr> <td>x 0.070 factor</td> </tr> <tr> <td><u>\$119</u></td> </tr> </table>	\$1,693 base premium*	x 0.070 factor	<u>\$119</u>			
\$1,693 base premium*								
x 0.070 factor								
<u>\$119</u>								
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	<table> <tr> <td>\$1,320,000</td> <td>desired amount</td> </tr> <tr> <td>- <u>\$1,000,000</u></td> <td>highest amount</td> </tr> <tr> <td>\$320,000</td> <td>add'l cov. amt.</td> </tr> </table>	\$1,320,000	desired amount	- <u>\$1,000,000</u>	highest amount	\$320,000	add'l cov. amt.
\$1,320,000	desired amount							
- <u>\$1,000,000</u>	highest amount							
\$320,000	add'l cov. amt.							
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$10,000} \times \text{Ea. Add'l } \$10,000 \text{ prem} = \text{Prem for add'l amt}$	<table> <tr> <td>$\frac{\\$320,000}{\\$10,000} \times \\$119 = \\$3,808$</td> <td>prem for add'l amount (to nearest \$)</td> </tr> </table>	$\frac{\$320,000}{\$10,000} \times \$119 = \$3,808$	prem for add'l amount (to nearest \$)				
$\frac{\$320,000}{\$10,000} \times \$119 = \$3,808$	prem for add'l amount (to nearest \$)							
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.	<table> <tr> <td>\$10,713 prem. for highest amt.</td> </tr> <tr> <td>+ <u>\$3,808</u> prem. for add'l amt.</td> </tr> <tr> <td>\$14,521</td> <td>desired premium</td> </tr> </table>	\$10,713 prem. for highest amt.	+ <u>\$3,808</u> prem. for add'l amt.	\$14,521	desired premium		
\$10,713 prem. for highest amt.								
+ <u>\$3,808</u> prem. for add'l amt.								
\$14,521	desired premium							

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

CONSTRUCTION DEFINITIONS

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
11	1338	\$30,000	0.500	0.570	0.656	\$190,000	1.180	1.180	1.310
12	1567	\$40,000	0.541	0.617	0.710	\$200,000	1.225	1.225	1.348
13	1905	\$45,000	0.571	0.651	0.749	\$210,000	1.270	1.270	1.397
14	1850	\$50,000	0.600	0.684	0.787	\$220,000	1.315	1.315	1.447
15	1355	\$55,000	0.670	0.742	0.853	\$230,000	1.360	1.360	1.496
16	1593	\$60,000	0.740	0.796	0.915	\$240,000	1.405	1.405	1.546
17	1888	\$65,000	0.750	0.797	0.917	\$250,000	1.450	1.450	1.595
18	1473	\$70,000	0.760	0.798	0.918	\$260,000	1.512	1.512	1.663
19	1467	\$75,000	0.770	0.801	0.921	\$270,000	1.574	1.574	1.731
20	1072	\$80,000	0.780	0.803	0.923	\$280,000	1.636	1.636	1.800
21	1102	\$85,000	0.790	0.808	0.929	\$290,000	1.698	1.698	1.868
22	1263	\$90,000	0.800	0.812	0.934	\$300,000	1.759	1.759	1.935
23	1277	\$95,000	0.815	0.822	0.945	\$350,000	2.062	2.062	2.268
31	1123	\$100,000	0.830	0.830	0.955	\$400,000	2.222	2.222	2.444
32	984	\$105,000	0.848	0.848	0.975	\$450,000	2.490	2.490	2.739
33	1493	\$110,000	0.866	0.866	0.996	\$500,000	2.823	2.823	3.105
34	1633	\$115,000	0.884	0.884	1.017	\$550,000	3.213	3.213	3.502
35	1769	\$120,000	0.902	0.902	1.037	\$600,000	3.602	3.602	3.890
36	1307	\$125,000	0.920	0.920	1.058	\$650,000	3.947	3.947	4.223
37	1063	\$130,000	0.936	0.936	1.076	\$700,000	4.292	4.292	4.550
38	1169	\$135,000	0.952	0.952	1.095	\$750,000	4.633	4.633	4.865
		\$140,000	0.968	0.968	1.113	\$800,000	4.974	4.974	5.223
		\$145,000	0.984	0.984	1.132	\$850,000	5.319	5.319	5.585
		\$150,000	1.000	1.000	1.150	\$900,000	5.664	5.664	5.947
		\$160,000	1.045	1.045	1.191	\$950,000	5.996	5.996	6.296
		\$170,000	1.090	1.090	1.232	\$1,000,000	6.328	6.328	6.644
		\$180,000	1.135	1.135	1.271	Ea. Add'l 10	0.070	0.070	0.074

Protection Class Factors

Protection Class	Factors
1	1.000
2	1.000
3	1.000
4	1.100
5	1.100
6	1.200
7	1.300
8	1.800
9	3.000
10	4.250

Construction Factors

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

GrandProtect: Multiply the Platinum rate by 1.05.

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

Superior Construction: Multiply Masonry Rate by .85.

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

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

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

GrandProtect Flat Dollar Charge: Add \$25 to the Platinum Flat Dollar Charge.

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

ARKANSAS RESIDENTIAL PROPERTY

Homeowners, HO-2 Homeowners, Ultra, Platinum Homeowners

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
30	1043	\$30,000	0.400	0.456	0.524	\$190,000	1.268	1.268	1.407
31	963	\$40,000	0.421	0.480	0.552	\$200,000	1.333	1.333	1.466
32	1218	\$45,000	0.432	0.492	0.566	\$210,000	1.406	1.406	1.547
36	1117	\$50,000	0.442	0.504	0.580	\$220,000	1.479	1.479	1.627
38	908	\$55,000	0.451	0.510	0.587	\$230,000	1.552	1.552	1.707
39	1104	\$60,000	0.460	0.515	0.592	\$240,000	1.625	1.625	1.788
40	1143	\$65,000	0.480	0.535	0.615	\$250,000	1.700	1.700	1.870
41	879	\$70,000	0.500	0.555	0.638	\$260,000	1.773	1.773	1.950
42	897	\$75,000	0.527	0.564	0.649	\$270,000	1.846	1.846	2.031
43	1143	\$80,000	0.553	0.570	0.656	\$280,000	1.919	1.919	2.111
44	926	\$85,000	0.587	0.601	0.691	\$290,000	1.992	1.992	2.191
45	741	\$90,000	0.620	0.629	0.723	\$300,000	2.067	2.067	2.274
		\$95,000	0.644	0.649	0.746	\$350,000	2.460	2.460	2.706
		\$100,000	0.667	0.667	0.767	\$400,000	2.850	2.850	3.135
		\$105,000	0.700	0.700	0.805	\$450,000	3.237	3.237	3.561
		\$110,000	0.733	0.733	0.843	\$500,000	3.600	3.600	3.960
		\$115,000	0.766	0.766	0.881	\$550,000	4.097	4.097	4.466
		\$120,000	0.799	0.799	0.919	\$600,000	4.595	4.595	4.963
		\$125,000	0.833	0.833	0.958	\$650,000	4.969	4.969	5.317
		\$130,000	0.866	0.866	0.996	\$700,000	5.343	5.343	5.664
		\$135,000	0.899	0.899	1.034	\$750,000	5.710	5.710	5.996
		\$140,000	0.932	0.932	1.072	\$800,000	6.077	6.077	6.381
		\$145,000	0.965	0.965	1.110	\$850,000	6.436	6.436	6.758
		\$150,000	1.000	1.000	1.150	\$900,000	6.796	6.796	7.136
		\$160,000	1.067	1.067	1.216	\$950,000	7.148	7.148	7.505
		\$170,000	1.134	1.134	1.281	\$1,000,000	7.500	7.500	7.875
		\$180,000	1.201	1.201	1.345	Ea. Add'l 10	0.070	0.070	0.074

Protection Class Factors

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

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

Superior Construction: Multiply Masonry Rate by .85.

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

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

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

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

ARKANSAS RESIDENTIAL PROPERTY

Homeowners, HO-2 Homeowners, Ultra, Platinum Homeowners

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
30	900	\$30,000	0.340	0.374	0.430	\$190,000	1.268	1.268	1.407
31	864	\$40,000	0.370	0.407	0.468	\$200,000	1.333	1.333	1.466
32	1683	\$45,000	0.385	0.424	0.488	\$210,000	1.406	1.406	1.547
40	984	\$50,000	0.400	0.440	0.506	\$220,000	1.479	1.479	1.627
44	1027	\$55,000	0.415	0.457	0.526	\$230,000	1.552	1.552	1.707
58	713	\$60,000	0.430	0.473	0.544	\$240,000	1.625	1.625	1.788
59	1157	\$65,000	0.453	0.487	0.560	\$250,000	1.700	1.700	1.870
60	1348	\$70,000	0.475	0.499	0.574	\$260,000	1.760	1.760	1.936
61	732	\$75,000	0.510	0.531	0.611	\$270,000	1.820	1.820	2.002
62	795	\$80,000	0.545	0.561	0.645	\$280,000	1.880	1.880	2.068
63	839	\$85,000	0.578	0.591	0.680	\$290,000	1.940	1.940	2.134
64	990	\$90,000	0.610	0.619	0.712	\$300,000	2.000	2.000	2.200
65	1019	\$95,000	0.630	0.635	0.730	\$350,000	2.330	2.330	2.563
		\$100,000	0.650	0.650	0.748	\$400,000	2.680	2.680	2.948
		\$105,000	0.687	0.687	0.790	\$450,000	3.000	3.000	3.300
		\$110,000	0.724	0.724	0.833	\$500,000	3.300	3.300	3.630
		\$115,000	0.761	0.761	0.875	\$550,000	3.838	3.838	4.183
		\$120,000	0.798	0.798	0.918	\$600,000	4.376	4.376	4.726
		\$125,000	0.833	0.833	0.958	\$650,000	4.714	4.714	5.044
		\$130,000	0.866	0.866	0.996	\$700,000	5.051	5.051	5.354
		\$135,000	0.899	0.899	1.034	\$750,000	5.381	5.381	5.650
		\$140,000	0.932	0.932	1.072	\$800,000	5.712	5.712	5.998
		\$145,000	0.965	0.965	1.110	\$850,000	6.035	6.035	6.337
		\$150,000	1.000	1.000	1.150	\$900,000	6.358	6.358	6.676
		\$160,000	1.067	1.067	1.216	\$950,000	6.673	6.673	7.007
		\$170,000	1.134	1.134	1.281	\$1,000,000	6.989	6.989	7.338
		\$180,000	1.201	1.201	1.345	Ea. Add'l 10	0.063	0.063	0.066

**Former FGIC
Protection Class Factors**

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

**Former USF&G
Protection Class Factors**

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

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

Superior Construction: Multiply Masonry Rate by .85.

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

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	1030
12	940
13	953
14	1850
15	976
16	972
17	1001
18	1473
19	954
20	1008
21	992
22	1263
23	1277
31	1011
32	984
33	1493
34	996
35	1769
36	1307
37	989
38	970

Coverage A Factors

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

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

Protection Class Factors

Protection Class	Factors
1	1.000
2	1.000
3	1.000
4	1.100
5	1.100
6	1.200
7	1.300
8	1.800
9	3.000
10	4.250

Construction Factors

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

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

Superior Construction: Multiply Masonry Rate by .85.

* Refers to all Dwelling Fire business with an application written date prior to May 31, 2004.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	852
12	1035
13	1145
14	1019
15	1081
16	1065
17	1186
18	943
19	1213
20	1058
21	636
22	879
23	736
31	923
32	916
33	970
34	1103
35	1227
36	958
37	638
38	886

Coverage A Factors

Cov. A Amount	Landlord's	Cov. A Amount	Landlord's
\$30,000	0.400	\$190,000	1.268
\$40,000	0.421	\$200,000	1.333
\$45,000	0.432	\$210,000	1.406
\$50,000	0.442	\$220,000	1.479
\$55,000	0.451	\$230,000	1.552
\$60,000	0.460	\$240,000	1.625
\$65,000	0.480	\$250,000	1.700
\$70,000	0.500	\$260,000	1.773
\$75,000	0.527	\$270,000	1.846
\$80,000	0.553	\$280,000	1.919
\$85,000	0.587	\$290,000	1.992
\$90,000	0.620	\$300,000	2.067
\$95,000	0.644	\$350,000	2.493
\$100,000	0.667	\$400,000	2.913
\$105,000	0.700	\$450,000	3.327
\$110,000	0.733	\$500,000	3.733
\$115,000	0.766	\$550,000	4.345
\$120,000	0.799	\$600,000	4.956
\$125,000	0.833	\$650,000	5.376
\$130,000	0.866	\$700,000	5.796
\$135,000	0.899	\$750,000	6.201
\$140,000	0.932	\$800,000	6.606
\$145,000	0.965	\$850,000	6.996
\$150,000	1.000	\$900,000	7.387
\$160,000	1.067	\$950,000	7.763
\$170,000	1.134	\$1,000,000	8.139
\$180,000	1.201	Ea. Add'l 10	0.075

Protection Class Factors

Protection Class	Factors
1	1.000
2	1.000
3	1.000
4	1.100
5	1.100
6	1.200
7	1.300
8	1.800
9	3.000
10	4.250

Construction Factors

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate
11	852
12	1035
13	1145
14	1019
15	1081
16	1065
17	1067
18	943
19	1092
20	1058
21	636
22	879
23	736
31	923
32	916
33	970
34	1103
35	1104
36	958
37	638
38	886

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

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

Protection Class Factors

Construction Factors

Protection Class	Factors
1	1.000
2	1.000
3	1.000
4	1.100
5	1.100
6	1.200
7	1.300
8	1.800
9	3.000
10	4.250

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

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

Superior Construction: Multiply Masonry Rate by .85.

* Refers to all Dwelling Fire business with an application written date prior to May 31, 2004.

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

\$500 Deductible Premium	=	\$221	
Protection Class 4 Factor	x	1.00	
		\$221	
Occupancy Factor (5 or more units)		1.00	
		\$221	
Condominium Factor		0.67	
		\$148	
Coverage C Amount Factor	x	1.570	
Subtotal		\$232	
Fire Resistive Construction	x	0.85	
Subtotal		\$197	(round to nearest whole dollar after each calculation)
Seasonal or Sublease Surcharge (Without Occupants)	x	1.25	
Subtotal		\$246	
Deductible Credit (\$1000 Deductible)			
		\$246	
	x	0.12	
		\$30 (subject to maximum)	
Subtotal	-	\$30	
		\$216	
Tier Factor (Tier 22)	x	0.74	
Subtotal		\$160	
Protective Device Discount (Combination Devices)	x	0.95	
Subtotal		\$152	
Age of Insured (Under 55)	x	1.00	
Subtotal		\$152	
Replacement Cost on Contents (Coverage 3)	x	1.25	
Subtotal		\$190	
Loss Experience Rating Plan (No Chargeable Losses)	x	1.00	
Subtotal		\$190	
MetRewards (New Business, 0 Claims in 60 months)	x	0.95	Home Policy Plus
Subtotal		\$181	x 0.82 = \$148
\$300,000 Personal Liability (Coverage F)		\$20	x 0.82 = + \$16
TOTAL PREMIUM			\$164

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE
		Cov. C Amts. Factors
1	Find the Cov. C amount factors for the amounts noted above.	\$34,000 1.722 higher amount \$32,000 1.646 lower amount
2	Calculate premium for higher amount.	\$148 base premium* x 1.722 factor \$255 prem. for higher amt.
3	Calculate premium for lower amount.	\$148 base premium* x 1.646 factor \$244 prem. for lower amt.
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	\$33,000 desired amount - \$32,000 lower amount \$1,000 add'l coverage amt.
5	Subtract the lower amount from the higher amount. This is the amount difference.	\$34,000 higher amount - \$32,000 lower amount \$2,000 amount difference
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.	\$255 prem. for higher amt. - \$244 prem. for lower amt. \$11 premium difference
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	$\frac{1000}{2000} \times \$11 = \$6 \text{ prem for add'l amt. (to nearest \$)}$
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.	\$244 prem. for lower amt. + \$6 prem. for add'l amt. \$250 desired premium

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

Example: \$155,000 Coverage C amount.

STEPS	PROCEDURE	EXAMPLE	
1	Find the Cov. C amt. factors for the highest amount and for each additional \$1,000.	Cov. C Amt. \$150,000 \$1,000	Factors 5.580 highest amount 0.033 each add'l \$1,000
2	Calculate premium for highest amount shown.		\$148 base premium* x 5.580 factor ----- \$826
3	Calculate premium for each additional \$1,000 (round to nearest dime)		\$148 base premium* x 0.033 factor ----- \$4.90
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	\$155,000 - \$150,000 ----- \$5,000	desired amount highest amount add'l cov. amt.
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$1,000} \times \text{Ea. Add'l } \$1,000 \text{ prem} = \text{Prem for add'l amt}$	$\frac{\$5,000}{\$1,000} \times$	$\$4.90 = \$25 \text{ prem for add'l amount (to nearest \$)}$
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.		\$826 prem. for highest amt. + \$25 prem. for add'l amt. ----- \$851 desired premium

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

CONSTRUCTION DEFINITIONS

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

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

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

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

NAIC Number: 241-26298
 Company Name: Metropolitan Property and Casualty Insurance Company
 Contact Person: Dawn E. Kelly
 Telephone No.: 401-827-2893
 Email Address: dekelly@metlife.com
 Effective Date: 11/30/2011 NB, 01/4/2012 RB

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$779.00	\$896.00	\$857.00	\$985.00	\$1,397.00	\$1,606.00	\$1,385.00	\$1,591.00	\$1,385.00	\$1,591.00	\$994.00	\$1,142.00	\$1,168.00	\$1,343.00	\$936.00	\$1,077.00	\$958.00	\$1,102.00
	\$120,000	\$901.00	\$1,036.00	\$991.00	\$1,139.00	\$1,615.00	\$1,857.00	\$1,601.00	\$1,841.00	\$1,601.00	\$1,841.00	\$1,149.00	\$1,321.00	\$1,351.00	\$1,553.00	\$1,083.00	\$1,246.00	\$1,108.00	\$1,275.00
	\$160,000	\$1,022.00	\$1,175.00	\$1,124.00	\$1,292.00	\$1,832.00	\$2,107.00	\$1,815.00	\$2,087.00	\$1,815.00	\$2,087.00	\$1,303.00	\$1,498.00	\$1,532.00	\$1,761.00	\$1,227.00	\$1,412.00	\$1,257.00	\$1,445.00
6	\$80,000	\$935.00	\$1,074.00	\$1,028.00	\$1,183.00	\$1,676.00	\$1,928.00	\$1,661.00	\$1,910.00	\$1,661.00	\$1,910.00	\$1,192.00	\$1,371.00	\$1,402.00	\$1,611.00	\$1,123.00	\$1,293.00	\$1,150.00	\$1,323.00
	\$120,000	\$1,082.00	\$1,243.00	\$1,190.00	\$1,368.00	\$1,938.00	\$2,229.00	\$1,921.00	\$2,209.00	\$1,921.00	\$2,209.00	\$1,379.00	\$1,586.00	\$1,622.00	\$1,864.00	\$1,299.00	\$1,495.00	\$1,329.00	\$1,529.00
	\$160,000	\$1,226.00	\$1,409.00	\$1,349.00	\$1,551.00	\$2,198.00	\$2,527.00	\$2,179.00	\$2,504.00	\$2,179.00	\$2,504.00	\$1,563.00	\$1,798.00	\$1,838.00	\$2,113.00	\$1,473.00	\$1,695.00	\$1,508.00	\$1,734.00
9	\$80,000	\$2,338.00	\$2,687.00	\$2,571.00	\$2,956.00	\$4,191.00	\$4,819.00	\$4,153.00	\$4,775.00	\$4,153.00	\$4,775.00	\$2,981.00	\$3,427.00	\$3,504.00	\$4,030.00	\$2,809.00	\$3,231.00	\$2,875.00	\$3,306.00
	\$120,000	\$2,703.00	\$3,109.00	\$2,973.00	\$3,419.00	\$4,846.00	\$5,573.00	\$4,802.00	\$5,523.00	\$4,802.00	\$5,523.00	\$3,447.00	\$3,963.00	\$4,052.00	\$4,660.00	\$3,249.00	\$3,737.00	\$3,325.00	\$3,823.00
	\$160,000	\$3,066.00	\$3,525.00	\$3,372.00	\$3,876.00	\$5,494.00	\$6,319.00	\$5,445.00	\$6,262.00	\$5,445.00	\$6,262.00	\$3,908.00	\$4,493.00	\$4,594.00	\$5,284.00	\$3,683.00	\$4,237.00	\$3,769.00	\$4,335.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$130.00	\$130.00	\$128.00	\$128.00	\$133.00	\$133.00	\$128.00	\$128.00	\$128.00	\$128.00	\$128.00	\$128.00	\$128.00	\$128.00	\$128.00	\$128.00	\$130.00	\$130.00
	\$15,000	\$169.00	\$169.00	\$166.00	\$166.00	\$173.00	\$173.00	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00	\$169.00	\$169.00
	\$25,000	\$216.00	\$216.00	\$212.00	\$212.00	\$221.00	\$221.00	\$212.00	\$212.00	\$212.00	\$212.00	\$212.00	\$212.00	\$212.00	\$212.00	\$212.00	\$212.00	\$216.00	\$216.00
6	\$5,000	\$143.00	\$143.00	\$140.00	\$140.00	\$146.00	\$146.00	\$140.00	\$140.00	\$140.00	\$140.00	\$140.00	\$140.00	\$140.00	\$140.00	\$140.00	\$140.00	\$143.00	\$143.00
	\$15,000	\$186.00	\$186.00	\$182.00	\$182.00	\$190.00	\$190.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$186.00	\$186.00
	\$25,000	\$238.00	\$238.00	\$233.00	\$233.00	\$243.00	\$243.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$238.00	\$238.00
9	\$5,000	\$208.00	\$208.00	\$205.00	\$205.00	\$212.00	\$212.00	\$205.00	\$205.00	\$205.00	\$205.00	\$205.00	\$205.00	\$205.00	\$205.00	\$205.00	\$205.00	\$208.00	\$208.00
	\$15,000	\$270.00	\$270.00	\$266.00	\$266.00	\$276.00	\$276.00	\$266.00	\$266.00	\$266.00	\$266.00	\$266.00	\$266.00	\$266.00	\$266.00	\$266.00	\$266.00	\$270.00	\$270.00
	\$25,000	\$345.00	\$345.00	\$339.00	\$339.00	\$353.00	\$353.00	\$339.00	\$339.00	\$339.00	\$339.00	\$339.00	\$339.00	\$339.00	\$339.00	\$339.00	\$339.00	\$345.00	\$345.00

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

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

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

HO3 and HO4 only

Fire Extinguisher %
 Burglar Alarm %
 Smoke Alarm %
 Deadbolt Lock %
 Window Locks %
 \$1,000 Deductible %
 Other (specify) %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %
 Zone
 WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? Highest Risk \$

Maximum Credit Allowed	20%	Lowest Risk	\$ 1.18	\$ 0.45
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METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Protection Class Factors

Coverage C Factors

Territory	Base Rate
11	221
12	221
13	230
14	221
15	221
16	221
17	221
18	225
19	230
20	221
21	226
22	221
23	221
31	221
32	230
33	221
34	221
35	221
36	225
37	225
38	221

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

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

Occupancy Factors

Occupancy	Factor
1-4 Units	0.85
5 or more	1.00

Product Factors

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

GrandProtect Renters and Condo: Multiply Platinum Renters and Condo by 1.05

GrandProtect Landlord's Condo: Multiply Landlord's Condo by 1.20

Fire Resistive Construction: Multiply by 0.85

*Platinum Flat Amount: \$35

GrandProtect Renters and Condo Flat Amount: Add \$15 to the Platinum Flat Amount

GrandProtect Landlord's Condo Flat Amount: \$30

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

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

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

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 04.0 Homeowners	B.	04.0000 Homeowners Sub-TOI Combinations

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
Owners	26.5%	20.5%				
Renters/Condo	12.3%	7.0%				
Landlords	22.4%	17.0%				
Mobilehome	0.7%	0.0%				
TOTAL OVERALL EFFECT	25.8%	20.0%				

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
2007	3133	0.0%	05/29/07	2,688,924	1,426,178	53.0%	35.7%
2008	3989	2.5%	04/19/08	3,679,536	929,345	25.3%	39.3%
2009	4255	0.0%	01/31/09	4,014,368	2,249,135	56.0%	41.5%
2010	4484	8.8%	01/04/10	4,240,430	3,436,401	81.0%	41.1%
2011	5003	8.8%	02/14/11	4,788,373	2,177,365	45.5%	41.3%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.0%
B. General Expense	2.9%
C. Taxes, License & Fees	3.32%
D. Underwriting Profit & Contingencies	9.43%
E. Other (explain)	0.0%
F. TOTAL	39.65%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 38.7% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 35
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____