

State: Arkansas **First Filing Company:** Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Filing at a Glance

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

Product Name: Tiering

State: Arkansas

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate

Date Submitted: 09/10/2012

SERFF Tr Num: METX-G128674471

SERFF Status: Closed-Filed

State Tr Num:

State Status:

Co Tr Num: AR00154CG00264

Effective Date 10/29/2012

Requested (New):

Effective Date 12/03/2012

Requested (Renewal):

Author(s): Richard Collard

Reviewer(s): Alexa Grissom (primary)

Disposition Date: 10/23/2012

Disposition Status: Filed

Effective Date (New): 10/29/2012

Effective Date (Renewal): 12/03/2012

State Filing Description:

State: Arkansas First Filing Company: Metropolitan Property and Casualty Insurance Company, ...
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /AR00154CG00264

General Information

Project Name: Status of Filing in Domicile:
 Project Number: AR00154CG00264 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 10/23/2012
 State Status Changed: Deemer Date:
 Created By: Richard Collard Submitted By: Richard Collard
 Corresponding Filing Tracking Number:

Filing Description:
 Metropolitan Property and Casualty Insurance Company
 Metropolitan Casualty Insurance Company
 Arkansas Automobile Rate Revision

Revision Introduction

The automobile rates currently in use by Metropolitan Property & Casualty Insurance Company and Metropolitan Casualty Insurance Company were filed with the Arkansas Department of Insurance effective February 13, 2012.

The following statewide revisions are proposed:

I. Rate Change

Liability	No Fault	Physical Damage	Total
10.9%	0.0%	1.8%	6.0%

II. Summary of Changes

1. Base Rates
Base Rates have been revised by territory and coverage.
2. Model Year Factors
Factors for Model Year 2013 have been added to the Rate Pages for Comprehensive and Collision coverages.
3. Annual Policy Factor
The annual policy factor has been changed to 1.98 from 1.95.
4. New Business Tiering
Tier assignments by PFM have been revised. A new rule for policyholders who are homeowners has been introduced. The new business base tier is being increased from 27 to 28.
5. Roadside Assistance

State: Arkansas **First Filing Company:** Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

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We are upgrading our existing towing and labor coverage. We expect this new roadside assistance program, which is a preferred provider plan, to increase utilization of this coverage. As a result, we are increasing our towing and labor rates by \$2.

6. Personal Financial Management

In conjunction with this rate filing, MetLife Auto & Home is updating its Personal Financial Management (PFM) insurance credit scoring model. PFM is a proprietary model developed by MetLife which uses a scoring algorithm to place each risk in one of 48 PFM levels.

The primary reason for updating the PFM model was to utilize more recent experience and credit data in the building of the model. The prior PFM model was built using accident years 2001-2002 premium and loss. The updated version of the PFM model was built using accident years 2005-2007 auto premium and loss. Attached, please find the file 'PFMU2 Support' containing the PFM Relative Loss Ratio Comparison Graph which supports the updated model.

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 Company 700 Quaker Lane Warwick, RI 02887 (401) 827-2000 ext. [Phone]	CoCode: 26298 Group Code: 241 Group Name: Metropolitan Property and Casualty Insurance Company FEIN Number: 13-2725441	State of Domicile: Rhode Island Company Type: Property and Casualty State ID Number:
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Metropolitan Casualty Insurance Company 700 Quaker Lane Warwick, RI 02887 (401) 827-2000 ext. [Phone]	CoCode: 40169 Group Code: 241 Group Name: Metropolitan Property and Casualty Insurance Company FEIN Number: 05-0393243	State of Domicile: Rhode Island Company Type: Property and Casualty State ID Number:
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Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation:
Per Company: No

State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Company	Amount	Date Processed	Transaction #
Metropolitan Property and Casualty Insurance Company	\$100.00	09/10/2012	62537905
Metropolitan Casualty Insurance Company	\$0.00	09/10/2012	

State: Arkansas

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/23/2012	10/23/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	10/04/2012	10/04/2012
Pending Industry Response	Alexa Grissom	09/25/2012	09/25/2012
Pending Industry Response	Alexa Grissom	09/20/2012	09/20/2012
Pending Industry Response	Alexa Grissom	09/17/2012	09/17/2012

Response Letters

Responded By	Created On	Date Submitted
Richard Collard	10/15/2012	10/15/2012
Richard Collard	09/20/2012	09/20/2012
Richard Collard	09/17/2012	09/17/2012

SERFF Tracking #:

METX-G128674471

State Tracking #:

Company Tracking #:

AR00154CG00264

State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Disposition

Disposition Date: 10/23/2012

Effective Date (New): 10/29/2012

Effective Date (Renewal): 12/03/2012

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Property and Casualty Insurance Company	%	6.000%	\$249,423	2,744	\$4,157,056	%	%
Metropolitan Casualty Insurance Company	%	6.000%	\$697	10	\$11,611	%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

7.800%

Overall Percentage Rate Impact For This Filing

6.000%

Effect of Rate Filing-Written Premium Change For This Program

\$250,120

Effect of Rate Filing - Number of Policyholders Affected

2,754

SERFF Tracking #:

METX-G128674471

State Tracking #:

Company Tracking #:

AR00154CG00264

State: Arkansas

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TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Filing Exhibits	Filed	Yes
Supporting Document	Premium Comparison--MCAS--resubmitted, Premium Comparison--MPC--resubmitted	Filed	Yes
Supporting Document	Premium Comparison--MCAS--resubmitted, Premium Comparison--MPC--resubmitted	Filed	Yes
Rate	Rating Steps	Filed	Yes
Rate	Semi Annual Base Rates	Filed	Yes
Rate	Physical Damage Rating Factors	Filed	Yes
Rate	Annual Policy term factors	Filed	Yes
Rate	Tier Assignment Rules	Filed	Yes

State: Arkansas **First Filing Company:** Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/04/2012
Submitted Date	10/04/2012
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing. I've been advised that another recently submitted Metropolitan filing has outdated vehicles on the APCS. Please update the vehicles. Also, the APCS was in a compressed zip file.

Conclusion:

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,

Alexa Grissom

State: Arkansas **First Filing Company:** Metropolitan Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00154CG00264

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/15/2012
Submitted Date	10/15/2012

Dear Alexa Grissom,

Introduction:

Good afternoon:

Response 1

Comments:

We have submitted the updated vehicle list through email.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you have not received and/or have any questions or concerns.

Thank you.

Sincerely,

Richard Collard

State: Arkansas First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/25/2012
Submitted Date	09/25/2012
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing. The APCS still will not open.

Conclusion:

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,

Alexa Grissom

State: Arkansas First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/20/2012
Submitted Date	09/20/2012
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing. The APCS forms still will not open.

Conclusion:

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,

Alexa Grissom

SERFF Tracking #:

METX-G128674471

State Tracking #:

Company Tracking #:

AR00154CG00264

State: Arkansas

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/20/2012
Submitted Date	09/20/2012

Dear Alexa Grissom,

Introduction:

Good morning:

Response 1

Comments:

Attached is the Excel versions.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Premium Comparison--MCAS--resubmitted, Premium Comparison--MPC--resubmitted

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let me know if you are unable to open these attachments. Thank you.

Sincerely,

Richard Collard

State: Arkansas First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/17/2012
Submitted Date	09/17/2012
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing. Please resubmit the Excel versions of the APCS as they will not open as sent.

Conclusion:

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,

Alexa Grissom

SERFF Tracking #:

METX-G128674471

State Tracking #:

Company Tracking #:

AR00154CG00264

State: Arkansas

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/17/2012
Submitted Date	09/17/2012

Dear Alexa Grissom,

Introduction:

Good afternoon:

Response 1

Comments:

Attached are the resubmitted Excel documents as requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Premium Comparison--MCAS--resubmitted, Premium Comparison--MPC--resubmitted

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please contact us with any additional questions.

Sincerely,

Richard Collard

State: Arkansas **First Filing Company:** Metropolitan Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00154CG00264

Post Submission Update Request Processed On 10/02/2012

Status: Allowed
Created By: Richard Collard
Processed By: Alexa Grissom
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	10/29/2012	10/08/2012
Effective Date Requested (Renew)	12/03/2012	11/12/2012

SERFF Tracking #:

METX-G128674471

State Tracking #:

Company Tracking #:

AR00154CG00264

State: Arkansas

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 02/13/2012

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 req'd):	Minimum % Change (where req'd):
Metropolitan Property and Casualty Insurance Company	%	6.000%	\$249,423	2,744	\$4,157,056	%	%
Metropolitan Casualty Insurance Company	%	6.000%	\$697	10	\$11,611	%	%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 7.800%

Overall Percentage Rate Impact For This Filing: 6.000%

Effect of Rate Filing - Written Premium Change For This Program: \$250,120

Effect of Rate Filing - Number of Policyholders Affected: 2754

SERFF Tracking #:

METX-G128674471

State Tracking #:

Company Tracking #:

AR00154CG00264

State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 10/23/2012	Rating Steps	Rate pages 1-2	Replacement		Rating steps.PDF
2	Filed 10/23/2012	Semi Annual Base Rates	Rate page 3	Replacement		Semi-Annual base rates.PDF
3	Filed 10/23/2012	Physical Damage Rating Factors	Rate page 6	Replacement		Physical damage rating factors.PDF
4	Filed 10/23/2012	Annual Policy term factors	Rate page 10	Replacement		Rate page 10.PDF
5	Filed 10/23/2012	Tier Assignment Rules	Rate pages 19-23	Replacement		tier assignment rules, pages 19-23.PDF

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

**Arkansas Private Passenger Automobile
RATING STEPS**

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

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

Order of Application of Rate Modifications:

	<u>Rule</u>
1 Classification Rating Factor	8
2 Combined Single Limit Factor	Refer to Rate Page 4
3 GrandProtect Factor	Refer to Rate Page 7
4 Company Factor	Refer to Rate Page 11
5 Tier Factor	Refer to Rate Pages 8 - 9
6 Welcome Discount	36
7 MetRewards	15
8 Prior Insurance Plan Factor	13
9 Motor Home Factor	45
10 Antique Auto Factor	41
11 Non-Owned Vehicle Factor	40
12 Auto Policy Plus Discount	23
13 Call Center/Internet Deviation	14
14 Safety Device Discount - Passive Restraints	18
15 Safety Device Discount - Anti-Lock Brakes	18
16 Good Student Discount	27
17 Unverifiable MVR/International License Factor	31
18 Excluded Driver Factor	30
19 Driving Safety Course Discount	19
20 Anti-Theft Device Discount	20
21 Resident Student Discount	22
22 Performance Vehicle Factor	29
23 Homeownership Discount	28
24 ExpressIt Discount	26
25 Vehicle Rating Group	11
26 Rate Cap Factor	34 / 35
27 Experience Rating Plan	10
28 GrandProtect Flat Charge	Refer to Rate Page 7
29 Policy Term Factor	Refer to Rate Page 10

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

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

ARKANSAS Private Passenger Automobile

SEMI-ANNUAL BASE RATES

Territory	BI	PD	UM	UIM	UMPD	MED	PIP	COMP	COLL	TOW
1	68	79	10	10	14	11	27	141	161	4
2	102	127	13	13	18	13	41	123	219	4
3	76	98	11	11	14	11	36	129	170	4
4	115	124	13	13	20	18	48	224	238	4
5	106	128	10	10	19	15	53	186	184	4
6	74	81	11	11	15	10	37	160	178	4
7	85	95	11	11	16	10	42	180	217	4
8	111	134	12	12	23	17	52	189	205	4
9	81	99	10	10	16	12	42	151	176	4
10	83	98	11	11	19	13	42	126	181	4
11	101	113	11	11	17	13	37	150	179	4
12	112	112	14	14	19	13	47	181	246	4
21	111	113	13	13	19	17	51	215	242	4
22	149	122	11	11	23	12	47	228	200	4
23	84	93	11	11	17	10	41	172	178	4
24	93	97	12	12	16	11	36	209	195	4
25	126	137	14	14	19	10	48	177	240	4
26	73	80	9	9	15	15	33	153	174	4
27	80	86	10	10	14	12	33	169	173	4
28	104	112	13	13	20	12	42	136	202	4
29	80	93	11	11	16	12	37	155	181	4
30	74	102	11	11	17	13	35	142	179	4
31	120	130	11	11	18	14	42	141	212	4
32	112	98	11	11	18	17	40	193	251	4

Personal Injury
Protection

Accidental Death Benefits 2
Income Disability Benefits 3

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

ARKANSAS Private Passenger Automobile

PHYSICAL DAMAGE RATING FACTORS

MODEL YEAR FACTORS		
MODEL YEAR	COMP FACTOR	COLL FACTOR
2013	1.67	3.17
2012	1.62	2.96
2011	1.57	2.77
2010	1.52	2.59
2009	1.48	2.42
2008	1.44	2.26
2007	1.40	2.11
2006	1.36	1.97
2005	1.32	1.84
2004	1.28	1.72
2003	1.24	1.61
2002	1.20	1.50
2001	1.16	1.41
2000	1.12	1.31
1999	1.09	1.22
1998	1.07	1.14
1997	1.04	1.08
1996	1.02	1.04
1995	1.00	1.00
1994	0.98	0.96
1993	0.96	0.92
1992	0.94	0.88
1991	0.92	0.83
1990	0.90	0.78
1989	0.88	0.74
1988	0.85	0.70
1987	0.81	0.66
1986	0.76	0.60
1985	0.72	0.55
1984	0.65	0.46
1983 & PRIOR	0.58	0.43

DEDUCTIBLE FACTORS COLLISION ALL MODEL YEARS				
Deductible	Vehicle Symbol			
	1 - 10	11 - 12	13 - 15	16+
\$100	1.00	1.00	1.00	1.00
\$200	0.83	0.85	0.85	0.86
\$250	0.78	0.80	0.80	0.81
\$300	0.70	0.70	0.70	0.70
\$500	0.56	0.56	0.59	0.62
\$1,000	0.45	0.45	0.45	0.45
\$2,000	0.33	0.33	0.33	0.33
\$2,500	0.30	0.30	0.30	0.30
\$5,000	0.20	0.20	0.20	0.20

DEDUCTIBLE FACTORS COMPREHENSIVE ALL SYMBOLS & MODEL YEARS		
Deductible	Without Glass	With Glass
	Buyback	Buyback
FULL	1.00	1.00
\$50	0.90	0.93
\$100	0.80	0.82
\$200	0.64	0.74
\$250	0.60	0.70
\$300	0.57	0.67
\$500	0.50	0.65
\$1,000	0.45	0.60
\$2,000	0.31	0.42
\$2,500	0.29	0.39
\$5,000	0.24	0.33

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

ARKANSAS Private Passenger Automobile

Annual Policy Term Factors

<u>Coverage</u>	<u>Auto</u>	<u>Motorcycle/ Rec. Vehicle</u>
Bodily Injury	1.98	2.00
Property Damage	1.98	2.00
Medical Expense	1.98	2.00
PIP - Medical and Hospital Benefits	1.98	2.00 *
PIP - Income Disability Benefits	1.98	2.00 *
PIP - Accidental Death Benefits	1.98	2.00 *
Uninsured Motorist - BI	1.98	2.00
Underinsured Motorist - BI	1.98	2.00
Uninsured Motorist - PD	1.98	2.00 *
Comprehensive	1.98	2.00
Collision	1.98	2.00
Towing	1.98	2.00 *
Substitute Transportation	2.00	2.00 *
Motor Home Contents	2.00	N/A
Custom Sound Equipment	2.00	2.00 *
Sound Receiving Equipment	2.00	N/A
Vehicle Conversion/Customization	2.00	N/A
Camping, Travel and Utility Trailers	1.98	N/A
Antique Auto Physical Damage	1.98	N/A
Optional or Added Motorcycle Equipment	N/A	2.00 *

* applies to Motorcycle only

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One Vehicle	Two Vehicles	Three + Vehicles
For each policy condition below, determine the corresponding tier point assignment.			
1a Minor violations in the last 3 years			
One violation	1	-1	-2
Two violations	0	0	0
Three violations	0	0	0
Each additional violation over 3	1	3	2
2a Major violations in the past 5 years			
One violation	15	10	8
Two violations	20	18	16
Three violations	31	32	22
Each additional violation over 3	29	30	32
3 Each license suspension in the past 3 years	4	3	2
4 Presence of youth on policy			
Presence of youngest operator age < 18	5	5	4
Presence of youngest operator age 18-20	1	1	0
Presence of youngest operator age 21-24	1	1	0
5a Non-chargeable at fault accidents >= \$500 in the past 3 years			
One non-chargeable at fault accident	8	4	1
Two non-chargeable at fault accidents	15	10	6
Three non-chargeable at fault accidents	24	17	11
Each additional non-chargeable at fault accident over 3	31	22	16
5c Chargeable accidents in the past 3 years			
One chargeable accident	1	0	-1
Two chargeable accidents	0	1	0
Three chargeable accidents	9	10	7
Each chargeable accident over 3	18	16	12
5d Presence of a chargeable accident resulting in Bodily Injury > \$500 or death in the past 3 years	3	3	3
5e Presence of a chargeable accident in the past 3 years AND			
No at fault accidents in the past 1 year	-1	-1	-1
OR			
No at fault accidents in the past 2 years	-2	-2	-1
5f One at fault accident under \$500 in the past 3 years	5	4	3
Two at fault accidents under \$500 in the past 3 years	13	11	9
3+ at fault accidents under \$500 in the past 3 years	16	14	12
6 Violation or at fault accident in the past 3 years on operator licensed less than 5 years	6	6	6

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
7a Current insurance conditions			
Financial responsibility (SR22 required)	14	14	14
No prior -- with need	5	5	5
Over 3 months lapse in coverage	5	5	5
1-3 months lapse in coverage	2	2	2
Between 10 days and 1 month lapse in coverage	0	0	0
less than 10 days lapse in coverage	0	0	0
No lapse in coverage	0	0	0
7b1* Prior or current BI limits (lower of either)			
No Driver >= 40			
State minimum or CSL state minimum or no prior insurance -- with need	3	3	3
> state minimum and < 50/100 or CSL < 100	3	3	3
50/100 or CSL = 100	0	0	0
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	0	0
100/300 or CSL = 300	-2	-2	-2
> 100/300 or CSL > 300	-2	-2	-2
7b2* Presence of Driver >= 40			
State minimum or CSL state minimum or no prior insurance -- with need	4	4	4
> state minimum and < 50/100 or CSL < 100	4	4	4
50/100 or CSL = 100	1	1	1
> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
100/300 or CSL = 300	-2	-2	-2
> 100/300 or CSL > 300	-2	-2	-2
7c Presence of operator age 20-26, vehicle age < 5 years, years with prior carrier > 4, BI limits >= 50/100, and PFM Score Level between BD - EN (PFM 01, 1A, 1B, 1G, 02, 2A, 2G, or 3A)	-1	0	0
7g Time with prior carrier >= 3 years and < 6 years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
PFM Score Level DD - DW (PFM 2A)	-1	-1	-1
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-2	-2	-2
PFM Score Level GD - HW (PFM 4A or 4B)	-2	-2	-2
Time with prior carrier >= 6 years and < 10 years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
PFM Score Level DD - DW (PFM 2A)	-2	-2	-2
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-3	-3	-3
PFM Score Level GD - HW (PFM 4A or 4B)	-3	-3	-3
Time with prior carrier >= 10 years and < 16 years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
PFM Score Level DD - DW (PFM 2A)	-3	-3	-3
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-4	-4	-4
PFM Score Level GD - HW (PFM 4A or 4B)	-4	-4	-4

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
Time with prior carrier 16 or more years			
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-2	-2	-2
PFM Score Level DD - DW (PFM 2A)	-4	-4	-4
PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-4	-4	-4
PFM Score Level GD - HW (PFM 4A or 4B)	-4	-4	-4
8 If prior insurance with no lapse in coverage, future effective date*			
> 3 days and <= 7days	0	0	0
> 7 days	-1	-1	-1
* Excludes Metropolitan companies, other than EPAC companies and Includes insureds with "no prior insurance - no need"			
9 Non-rated operator under age 22	9	9	9
Non-rated operator age 22-29	2	2	2
10a. If Personal Financial Management (PFM) is:			
<u>PFM Score Level</u>			
00	6	6	6
01	-6	-6	-6
02	3	3	3
03	8	8	8
04	15	15	15
09	6	6	6
1A	-8	-8	-8
1B	-5	-5	-5
1G	-6	-6	-6
2A	2	2	2
2B	6	6	6
2G	3	3	3
3A	3	3	3
3B	12	12	12
3D	8	8	8
3G	8	8	8
4A	17	17	17
4B	21	21	21
4D	15	15	15
4G	15	15	15
BD	-14	-14	-14
BH	-12	-12	-12
BL	-10	-10	-10
BP	-8	-8	-8
BT	-7	-7	-7
BW	-7	-7	-7
CD	-7	-7	-7
CH	-6	-6	-6
CL	-6	-6	-6
CP	-5	-5	-5
CT	-5	-5	-5
CW	-5	-5	-5
DD	-4	-4	-4
DG	-4	-4	-4
DJ	-4	-4	-4

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	One	Two	Three +
DN	-3	-3	-3
DQ	-2	-2	-2
DT	-1	-1	-1
DW	-1	-1	-1
ED	2	2	2
EG	3	3	3
EJ	3	3	3
EN	4	4	4
EQ	5	5	5
ET	7	7	7
EW	7	7	7
FD	8	8	8
FG	10	10	10
FJ	11	11	11
FN	12	12	12
FQ	14	14	14
FT	15	15	15
FW	16	16	16
GD	17	17	17
GH	18	18	18
GL	20	20	20
GP	21	21	21
GT	22	22	22
HD	23	23	23
HH	24	24	24
HL	25	25	25
HP	27	27	27
HT	30	30	30
HW	36	36	36
NF	6	6	6
NK	8	8	8
NN	8	8	8
NQ	8	8	8
10b No operators under age 25 and PFM Score Level BD - BW (PFM 01, 1A, or 1G)	-2	-2	-2
10c Presence of an operator under age 21 and			
PFM Score Level BD	4	4	4
PFM Score Level BH	3	3	3
PFM Score Level BL	2	2	2
PFM Score Level BP	2	2	2
PFM Score Level BT	2	2	2
PFM Score Level BW	1	1	1
PFM 1A	2	2	2
PFM 01	1	1	1
PFM 1G	1	1	1
12b Prior non-standard or AIP and minimum F/R limits	3	3	3
PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	0	0	0
PFM Score Level DD - DW (PFM 2A)	0	0	0
PFM Score Level ED - HW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4A, 4B, 4D, or 4G)	1	1	1
PFM Score Level NF - NQ (PFM 00, 09, or 2B)	1	1	1

Metropolitan Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

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

Tier assignment = 28 + the sum of points for the above conditions.

SERFF Tracking #:

METX-G128674471

State Tracking #:

Company Tracking #:

AR00154CG00264

State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	10/23/2012
Bypass Reason:	n/a		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	10/23/2012
Comments:			
Attachment(s):	AR_A_MPC_Premium Comparison_092412.PDF AR_A_MPC_Premium Comparison_092412.XLSX AR_A_MCAS_Premium Comparison_092412.PDF AR_A_MCAS_Premium Comparison_092412.XLSX		

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	10/23/2012
Comments:			
Attachment(s):	A-1 form.PDF		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	10/23/2012
Comments:			
Attachment(s):	AR_A_MPC-MCAS_Rate Filing Abstract_100812.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Filing Exhibits	Filed	10/23/2012

SERFF Tracking #:

METX-G128674471

State Tracking #:**Company Tracking #:**

AR00154CG00264

State: Arkansas**First Filing Company:** Metropolitan Property and Casualty Insurance Company, ...**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** Tiering**Project Name/Number:** /AR00154CG00264

Comments:

Attachment(s):

AR_A_MPC-MCAS_Filing Exhibits_092412.PDF

AR_A_MPC-MCAS_Filing Exhibits_092412.XLSX

Item Status:**Status Date:**

Satisfied - Item:

Premium Comparison--MCAS--resubmitted, Premium
Comparison--MPC--resubmitted

Filed

10/23/2012

Comments:

Attachment(s):

AR_A_MCAS_Premium Comparison_092412.XLSX

AR_A_MPC_Premium Comparison_092412.XLSX

Item Status:**Status Date:**

Satisfied - Item:

Premium Comparison--MCAS--resubmitted, Premium
Comparison--MPC--resubmitted

Filed

10/23/2012

Comments:

Attachment(s):

AR_A_MCAS_Premium Comparison_092412.XLSX

AR_A_MPC_Premium Comparison_092412.XLSX

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	241-26298
Company Name:	Metropolitan Property & Casualty Insurance Company
Contact Person:	Richard Collard
Telephone No.:	1-800-257-5049
Email Address:	rcollard@metlife.com
Effective Date:	09/24/2012 NB and 10/29/2012 RB

Assumptions to Use:

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

Submit to: Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment insurance_pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

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

Vehicle	Coverages	Age	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	\$3,803	\$3,833	\$872	\$771	\$5,741	\$5,873	\$1,271	\$1,110	\$4,711	\$4,786	\$1,076	\$945	\$4,804	\$4,862	\$1,098	\$954	\$4,045	\$4,100
	Minimum Liability with Comprehensive and Collision	\$3,813	\$4,006	\$1,018	\$857	\$5,401	\$5,712	\$1,421	\$1,182	\$4,636	\$4,878	\$1,196	\$1,025	\$4,952	\$5,234	\$1,323	\$1,103	\$4,149	\$4,403	\$1,137	\$946		
	100/300/50 Liability with Comprehensive and Collision	\$3,704	\$3,884	\$962	\$815	\$5,352	\$5,649	\$1,360	\$1,136	\$4,543	\$4,770	\$1,152	\$987	\$4,830	\$5,086	\$1,258	\$1,051	\$4,058	\$4,288	\$1,077	\$896		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$3,837	\$3,855	\$938	\$835	\$5,778	\$5,897	\$1,365	\$1,197	\$4,743	\$4,806	\$1,160	\$1,025	\$4,844	\$4,887	\$1,177	\$1,029	\$4,073	\$4,118	\$996	\$879		
	Minimum Liability with Comprehensive and Collision	\$5,981	\$6,496	\$1,617	\$1,352	\$7,989	\$8,695	\$2,168	\$1,782	\$7,246	\$7,863	\$1,881	\$1,597	\$7,890	\$8,627	\$2,147	\$1,778	\$6,572	\$7,203	\$1,833	\$1,510		
	100/300/50 Liability with Comprehensive and Collision	\$5,572	\$6,028	\$1,468	\$1,233	\$7,591	\$8,231	\$1,988	\$1,646	\$6,788	\$7,342	\$1,733	\$1,475	\$7,356	\$8,001	\$1,947	\$1,616	\$6,139	\$6,697	\$1,664	\$1,369		
2003 Honda Odyssey "EX"	Minimum Liability	\$3,715	\$3,718	\$807	\$713	\$5,576	\$5,674	\$1,167	\$1,019	\$4,583	\$4,629	\$996	\$874	\$4,688	\$4,712	\$1,015	\$880	\$3,939	\$3,969	\$858	\$753		
	Minimum Liability with Comprehensive and Collision	\$5,290	\$5,757	\$1,486	\$1,219	\$7,053	\$7,695	\$1,993	\$1,608	\$6,379	\$6,931	\$1,706	\$1,431	\$7,005	\$7,668	\$1,983	\$1,609	\$5,855	\$6,431	\$1,705	\$1,378		
	100/300/50 Liability with Comprehensive and Collision	\$4,917	\$5,321	\$1,340	\$1,108	\$6,678	\$7,251	\$1,812	\$1,480	\$5,964	\$6,453	\$1,562	\$1,312	\$6,513	\$7,092	\$1,787	\$1,461	\$5,458	\$5,957	\$1,530	\$1,241		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$3,457	\$3,437	\$876	\$775	\$5,160	\$5,223	\$1,275	\$1,114	\$4,250	\$4,271	\$1,080	\$949	\$4,358	\$4,354	\$1,104	\$958	\$3,655	\$3,663	\$932	\$819		
	Minimum Liability with Comprehensive and Collision	\$5,738	\$6,252	\$1,599	\$1,313	\$7,682	\$8,392	\$2,157	\$1,740	\$6,912	\$7,525	\$1,836	\$1,543	\$7,598	\$8,329	\$2,133	\$1,737	\$6,344	\$6,983	\$1,833	\$1,480		
	100/300/50 Liability with Comprehensive and Collision	\$5,336	\$5,789	\$1,441	\$1,194	\$7,289	\$7,919	\$1,962	\$1,602	\$6,473	\$7,016	\$1,685	\$1,419	\$7,072	\$7,712	\$1,925	\$1,574	\$5,921	\$6,474	\$1,649	\$1,336		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$3,705	\$3,712	\$892	\$787	\$5,566	\$5,667	\$1,307	\$1,137	\$4,573	\$4,623	\$1,100	\$965	\$4,676	\$4,704	\$1,126	\$976	\$3,931	\$3,963	\$950	\$832		
	Minimum Liability with Comprehensive and Collision	\$7,453	\$8,266	\$2,142	\$1,731	\$9,779	\$10,864	\$2,854	\$2,265	\$8,943	\$9,883	\$2,425	\$2,007	\$9,971	\$11,114	\$2,887	\$2,313	\$8,329	\$9,319	\$2,489	\$1,974		
	100/300/50 Liability with Comprehensive and Collision	\$6,809	\$7,515	\$1,887	\$1,540	\$9,094	\$10,049	\$2,536	\$2,033	\$8,215	\$9,033	\$2,169	\$1,807	\$9,106	\$10,099	\$2,545	\$2,051	\$7,625	\$8,478	\$2,188	\$1,747		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$3,722	\$3,724	\$872	\$771	\$5,584	\$5,678	\$1,271	\$1,110	\$4,589	\$4,633	\$1,076	\$945	\$4,696	\$4,716	\$1,098	\$954	\$3,945	\$3,971	\$928	\$816		
	Minimum Liability with Comprehensive and Collision	\$4,411	\$4,687	\$1,153	\$978	\$6,074	\$6,485	\$1,575	\$1,319	\$5,366	\$5,716	\$1,367	\$1,173	\$5,757	\$6,158	\$1,509	\$1,271	\$4,804	\$5,151	\$1,287	\$1,079		
	100/300/50 Liability with Comprehensive and Collision	\$4,211	\$4,460	\$1,077	\$916	\$5,922	\$6,303	\$1,489	\$1,253	\$5,160	\$5,479	\$1,294	\$1,110	\$5,513	\$5,870	\$1,414	\$1,191	\$4,610	\$4,920	\$1,204	\$1,007		

State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Supporting Document Schedules

State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

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Attachment AR_A_MPC_Premium Comparison_092412.XLSX is not a PDF document and cannot be reproduced here.

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

NAIC Number: 241-26298
 Company Name: Metropolitan Casualty Insurance Company
 Contact Person: Richard Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 09/24/2012 NB and 10/29/2012 RB

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

Submit to: Arkansas Insurance Department
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 Little Rock, AR 72201-1904
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 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

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

Vehicle	Coverages	Age	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$3,424	\$3,448	\$785	\$693	\$5,168	\$5,286	\$1,151	\$995	\$4,241	\$4,306	\$970	\$859	\$4,331	\$4,369	\$988	\$864	\$3,632	\$3,696	\$830	\$738
	Minimum Liability with Comprehensive and Collision			\$3,432	\$3,607	\$921	\$771	\$4,861	\$5,143	\$1,279	\$1,058	\$4,180	\$4,387	\$1,081	\$926	\$4,461	\$4,708	\$1,189	\$996	\$3,730	\$3,970	\$1,023	\$849
	100/300/50 Liability with Comprehensive and Collision			\$3,337	\$3,497	\$866	\$734	\$4,816	\$5,083	\$1,223	\$1,023	\$4,098	\$4,297	\$1,038	\$887	\$4,350	\$4,577	\$1,129	\$946	\$3,646	\$3,859	\$972	\$809
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability			\$3,454	\$3,468	\$845	\$749	\$5,202	\$5,308	\$1,234	\$1,074	\$4,271	\$4,324	\$1,043	\$929	\$4,366	\$4,393	\$1,059	\$931	\$3,657	\$3,711	\$890	\$796
	Minimum Liability with Comprehensive and Collision			\$5,382	\$5,845	\$1,458	\$1,213	\$7,185	\$7,828	\$1,950	\$1,599	\$6,523	\$7,078	\$1,695	\$1,443	\$7,105	\$7,763	\$1,930	\$1,597	\$5,910	\$6,487	\$1,647	\$1,357
	100/300/50 Liability with Comprehensive and Collision			\$5,018	\$5,422	\$1,326	\$1,107	\$6,831	\$7,403	\$1,788	\$1,480	\$6,123	\$6,611	\$1,560	\$1,326	\$6,630	\$7,203	\$1,752	\$1,458	\$5,524	\$6,024	\$1,497	\$1,234
2003 Honda Odyssey "EX"	Minimum Liability			\$3,344	\$3,344	\$728	\$643	\$5,019	\$5,111	\$1,056	\$914	\$4,127	\$4,166	\$896	\$793	\$4,223	\$4,238	\$912	\$799	\$3,534	\$3,577	\$768	\$683
	Minimum Liability with Comprehensive and Collision			\$4,764	\$5,181	\$1,342	\$1,094	\$6,343	\$6,925	\$1,797	\$1,447	\$5,746	\$6,238	\$1,537	\$1,293	\$6,313	\$6,901	\$1,785	\$1,452	\$5,266	\$5,797	\$1,534	\$1,233
	100/300/50 Liability with Comprehensive and Collision			\$4,428	\$4,792	\$1,206	\$995	\$6,009	\$6,519	\$1,632	\$1,331	\$5,375	\$5,814	\$1,404	\$1,184	\$5,865	\$6,386	\$1,606	\$1,317	\$4,906	\$5,366	\$1,377	\$1,120
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$3,112	\$3,092	\$789	\$697	\$4,645	\$4,704	\$1,155	\$999	\$3,830	\$3,841	\$974	\$863	\$3,929	\$3,914	\$992	\$868	\$3,280	\$3,302	\$834	\$740
	Minimum Liability with Comprehensive and Collision			\$5,165	\$5,622	\$1,442	\$1,183	\$6,914	\$7,553	\$1,945	\$1,565	\$6,231	\$6,769	\$1,652	\$1,391	\$6,844	\$7,492	\$1,923	\$1,564	\$5,711	\$6,293	\$1,651	\$1,332
	100/300/50 Liability with Comprehensive and Collision			\$4,808	\$5,208	\$1,298	\$1,075	\$6,563	\$7,129	\$1,766	\$1,439	\$5,836	\$6,315	\$1,513	\$1,274	\$6,371	\$6,939	\$1,729	\$1,420	\$5,325	\$5,828	\$1,489	\$1,206
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$3,336	\$3,338	\$803	\$709	\$5,010	\$5,105	\$1,183	\$1,021	\$4,119	\$4,160	\$992	\$877	\$4,213	\$4,230	\$1,011	\$884	\$3,528	\$3,573	\$850	\$754
	Minimum Liability with Comprehensive and Collision			\$6,708	\$7,436	\$1,928	\$1,556	\$8,799	\$9,776	\$2,569	\$2,037	\$8,056	\$8,894	\$2,184	\$1,807	\$8,981	\$10,003	\$2,600	\$2,081	\$7,497	\$8,391	\$2,243	\$1,778
	100/300/50 Liability with Comprehensive and Collision			\$6,130	\$6,765	\$1,700	\$1,384	\$8,186	\$9,044	\$2,283	\$1,834	\$7,401	\$8,137	\$1,953	\$1,626	\$8,202	\$9,090	\$2,288	\$1,849	\$6,858	\$7,632	\$1,972	\$1,576
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$3,350	\$3,348	\$785	\$693	\$5,027	\$5,117	\$1,151	\$995	\$4,133	\$4,170	\$970	\$859	\$4,231	\$4,242	\$988	\$864	\$3,540	\$3,581	\$830	\$738
	Minimum Liability with Comprehensive and Collision			\$3,969	\$4,215	\$1,042	\$880	\$5,467	\$5,837	\$1,419	\$1,183	\$4,833	\$5,143	\$1,229	\$1,059	\$5,186	\$5,542	\$1,362	\$1,146	\$4,324	\$4,643	\$1,158	\$968
	100/300/50 Liability with Comprehensive and Collision			\$3,794	\$4,016	\$969	\$825	\$5,329	\$5,669	\$1,340	\$1,126	\$4,652	\$4,935	\$1,165	\$995	\$4,963	\$5,284	\$1,269	\$1,073	\$4,149	\$4,430	\$1,087	\$908

State: Arkansas

First Filing Company: Metropolitan Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Tiering

Project Name/Number: /AR00154CG00264

Supporting Document Schedules

Attachment AR_A_MCAS_Premium Comparison_092412.XLSX is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE 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 private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Metropolitan Property & Casualty Insurance Company and Metropolitan Casualty Insurance Company

NAIC # (including group #) 241-26298

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
[] Yes [x] No

If yes, list the areas:

Blank lines for listing areas where insurance is not written.

2. Do you furnish a market for young drivers? [x] Yes [] No

3. Do require collateral business to support a youthful driver? [] Yes [x] No

4. Do you insure drivers with an international or foreign driver's license? [x] Yes [] No

5. Specify the percentage you allow in credit or discounts for the following:

- a. Driver over 55 7.000 %
b. Good Student Discount 19.000 %
c. Multi-car Discount 20.000 %
d. Accident Free Discount* 15.000 %

Please Specify Qualification for Discount:

No at fault accidents, moving violations, or comprehensive claims in 5 years.

A smaller discount is also available (please see manual rule #15)

- e. Anti-Theft Discount 10.000 %
f. Other (specify) (please see manual for additional discounts)

Blank lines for specifying other discounts with percentage fields.

6. Do you have an installment payment plan for automobile insurance? [x] Yes [] No
If so, what is the fee for installment payments?

\$2.00 / payment

7. Does your company utilize a tiered rating plan? [x] Yes [] No
If so, list the programs and percentage difference and current volume for each plan:

Table with 3 columns: Program, Percentage Difference, Volume. Includes a header row and four blank rows for data entry.

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

dawn kelly	<small>©2010 MetLife Insurance Company 100 South Wacker Drive, Chicago, IL 60606 MetLife Insurance Company of New York, Inc. 120 South Street, New York, NY 10038</small>
<hr/>	
	Signature
Dawn Kelly	
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	Printed Name
Sr. State Filings Specialist	
<hr/>	
	Title
401-827-2893	
<hr/>	
	Telephone Number
dekelly@metlife.com	
<hr/>	
	Email address

AID PC A-1 (1/06)

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

1.	This filing transmittal is part of Company Tracking #	AR00125CG00179
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.		B.		

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	15.2%	12.2%					
Property Damage	15.6%	10.0%					
UM / UIM	2.3%	0.8%					
UMPD	33.8%	30.2%					
Medical Expense	1.3%	0.0%					
Personal Injury Protection	13.8%	0.0%					
Comprehensive	11.2%	2.9%					
Collision	-2.9%	-0.1%					
Towing	-13.4%	100%					
TOTAL OVERALL EFFECT	7.8%	6.0%					

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
2008	2,010	2.0%	11/30/2008	3,099	1,690	54.5%	56.0%
2009	2,205	3.0%	8/31/2009	3,207	1,705	53.2%	59.9%
2010	2,527	0.0%	3/27/2010	3,550	2,299	64.8%	61.1%
2010	2,527	0.0%	5/20/2010	3,550	2,299	64.8%	61.1%
2010	2,527	5.0%	8/31/2010	3,550	2,299	64.8%	61.1%
2011	2,709	6.0%	8/31/2011	3,990	2,228	55.8%	58.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	26.1%
B. General Expense	4.4%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	11.4%
E. Other (explain)	
F. TOTAL	45.0%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 18.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 7
10. N/A Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

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

1.	This filing transmittal is part of Company Tracking #	AR00125CG00179
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

Company Name		Company NAIC Number	
3.	A. Metropolitan Casualty Insurance Company	B.	241-40169

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

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	15.2%	12.2%					
Property Damage	15.6%	10.0%					
UM / UIM	2.3%	0.8%					
UMPD	33.8%	30.2%					
Medical Expense	1.3%	0.0%					
Personal Injury Protection	13.8%	0.0%					
Comprehensive	11.2%	2.9%					
Collision	-2.9%	-0.1%					
Towing	-13.4%	100%					
TOTAL OVERALL EFFECT	7.8%	6.0%					

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	
2008	18	2.0%	11/30/2008	16	17	106.3%	61.7%	
2009	17	3.0%	8/31/2009	19	9	47.4%	66.2%	
2010	13	0.0%	3/27/2010	15	2	13.3%	65.5%	
2010	13	0.0%	5/20/2010	15	2	13.3%	65.5%	
2010	13	5.0%	8/31/2010	15	2	13.3%	65.5%	
2011	10	6.0%	8/31/2011	12	3	25.0%	58.0%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	26.1%
B. General Expense	4.4%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	11.4%
E. Other (explain)	
F. TOTAL	45.0%

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

9. 18.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 7

10. N/A Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

PROPOSED RATE LEVEL CHANGE

Territory	BI	PD	MED	UMBI/UIMBI	UMPD	NF	COMP	COLL	TOW	LIAB	NF	PHYS	TOTAL
1 Scatterd	12.6%	6.4%	11.1%	1.0%	28.5%	1.0%	4.7%	-4.3%	100.0%	9.6%	1.0%	-0.3%	4.4%
2 NWLtlRock	12.0%	6.0%	1.0%	1.0%	29.9%	-1.4%	1.0%	-2.1%	100.0%	9.1%	-1.4%	-0.4%	4.0%
3 FtSmith	14.6%	16.4%	11.1%	-7.4%	28.5%	1.0%	5.9%	-1.3%	100.0%	13.4%	1.0%	1.9%	7.0%
4 MphsSub	16.2%	10.8%	13.6%	1.0%	44.3%	3.1%	2.8%	0.2%	100.0%	13.4%	3.1%	1.6%	7.1%
5 Central	13.9%	7.7%	0.0%	-8.2%	37.1%	2.9%	3.2%	1.0%	100.0%	9.7%	2.9%	2.7%	7.1%
6 Txarkna	16.8%	16.9%	-8.2%	1.0%	37.7%	3.8%	2.3%	-1.8%	100.0%	15.4%	3.8%	0.4%	7.0%
7 EIDorado	17.6%	19.9%	-15.8%	1.0%	46.9%	3.5%	2.7%	-2.2%	100.0%	17.9%	3.5%	0.0%	7.0%
8 Jnsboro	14.4%	5.7%	14.5%	10.2%	36.6%	3.0%	1.0%	3.5%	100.0%	11.1%	3.0%	3.1%	7.0%
9 Fyettvle	15.2%	11.1%	-6.8%	-8.2%	24.3%	1.0%	6.7%	-1.2%	100.0%	11.6%	1.0%	2.7%	6.8%
10 HotSpring	10.3%	6.4%	9.4%	1.0%	27.9%	-7.8%	1.8%	-0.1%	100.0%	8.6%	-7.8%	1.3%	4.5%
11 Conway	10.9%	11.9%	1.0%	1.0%	32.1%	-6.6%	3.8%	1.0%	100.0%	11.2%	-6.6%	3.0%	6.5%
12 Saline	16.6%	6.7%	9.4%	-5.7%	37.1%	-6.9%	6.3%	1.8%	100.0%	11.1%	-6.9%	4.0%	7.0%
21 S Cntys	13.2%	16.5%	0.0%	9.4%	37.1%	3.0%	2.9%	-3.0%	100.0%	14.8%	3.0%	0.0%	7.2%
22 NE Cntys	16.7%	9.0%	10.2%	11.1%	36.6%	-1.1%	2.8%	-2.9%	100.0%	14.1%	-1.1%	0.0%	7.1%
23 NW Cntys	8.8%	13.2%	1.0%	1.0%	32.1%	-1.4%	-3.5%	-3.9%	100.0%	10.5%	-1.4%	-2.9%	3.5%
24 PinBluff	14.5%	15.3%	-7.4%	1.0%	34.7%	-1.7%	1.0%	0.0%	100.0%	13.9%	-1.7%	1.0%	7.0%
25 SELtlRck	13.6%	5.6%	-8.2%	1.0%	37.1%	1.0%	9.0%	1.4%	100.0%	9.6%	1.0%	4.5%	7.0%
26 HtSprngVI	15.2%	6.3%	8.2%	1.0%	26.3%	1.0%	8.8%	-1.3%	100.0%	10.7%	1.0%	3.1%	7.0%
27 MorrilRussell	7.7%	9.9%	-6.8%	1.0%	28.5%	-2.0%	3.4%	-5.0%	100.0%	8.7%	-2.0%	-0.7%	3.7%
28 Central2	14.2%	10.9%	-13.4%	1.0%	44.3%	1.0%	3.3%	1.0%	100.0%	12.6%	1.0%	2.5%	7.0%
29 Crawford/Set	10.7%	9.2%	10.2%	1.0%	34.7%	1.0%	6.5%	-0.1%	100.0%	10.1%	1.0%	3.1%	6.3%
30 Benton/Wast	8.3%	9.6%	1.0%	11.1%	32.1%	4.0%	-1.1%	3.9%	100.0%	10.1%	4.0%	2.9%	6.2%
31 Outer LtRocl	13.3%	8.5%	-5.7%	1.0%	29.9%	-3.6%	4.7%	-2.2%	100.0%	11.0%	-3.6%	0.7%	5.6%
32 OuachitaCnty	14.3%	11.2%	0.0%	1.0%	29.9%	-6.0%	3.7%	-2.9%	100.0%	12.6%	-6.0%	0.6%	7.0%
TOTAL	12.2%	10.0%	0.0%	0.8%	30.2%	0.0%	2.9%	-0.1%	100.0%	10.9%	0.0%	1.8%	6.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

SUMMARY OF RATE LEVEL INDICATIONS

Coverage	Acc Yr Ending 03/2012 Trended Earn Prem at Curr Rate Level	Projected Loss & LAE Ratio	Indicated Rate Change	Proposed Rate Change
Bodily Injury	778,212	85.9%	15.2%	12.2%
Property Damage	674,864	70.2%	15.6%	10.0%
Medical Payments	6,026	0.1%	1.3%	0.0%
Uninsured/Underinsured Motorist - BI	294,787	60.0%	2.3%	0.8%
Uninsured Motorist - PD	61,233	144.9%	33.8%	30.2%
Liability Coverage	1,815,122	77.5%	13.8%	10.9%
No Fault	129,851	47.9%	-0.6%	0.0%
Comprehensive	650,391	65.2%	11.2%	2.9%
Collision	1,083,550	51.0%	-2.9%	-0.1%
Towing	13,784	24.5%	-13.4%	100.0%
Physical Damage Coverage	1,747,725	56.1%	2.2%	1.8%
Total	3,692,698	66.3%	7.8%	6.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2010	03/2011	03/2012
1)	Earned Premium at Current Rate Level	788,648	833,452	859,194
2)	Historical Premium Trend Factors	0.884	0.940	1.000
3)	Projected Premium Trend Factors	0.906	0.906	0.906
4)	Trended Earned Premium at Curr Rate Level 1x2x3	631,168	709,602	778,212
5)	Incurring Loss & ALAE	252,733	770,994	452,785
6)	Development Factors	1.062	1.097	1.163
7)	Historical Loss Trend Factors	1.062	1.030	1.000
8)	Projected Loss Trend Factors	0.956	0.956	0.956
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	272,360	833,031	503,311
10)	Projected Loss & ALAE Ratios 9/4	43.2%	117.4%	64.7%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2010	03/2011	03/2012
1)	Earned Premium at Current Rate Level	657,998	704,985	730,185
2)	Historical Premium Trend Factors	0.903	0.950	1.000
3)	Projected Premium Trend Factors	0.924	0.924	0.924
4)	Trended Earned Premium at Curr Rate Level 1x2x3	548,852	618,995	674,864
5)	Incurred Loss & ALAE	336,491	371,415	361,289
6)	Development Factors	1.005	1.020	1.061
7)	Historical Loss Trend Factors	1.020	1.010	1.000
8)	Projected Loss Trend Factors	1.039	1.039	1.039
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	358,269	397,489	398,216
10)	Projected Loss & ALAE Ratios 9/4	65.3%	64.2%	59.0%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

MEDICAL EXPENSE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2010	03/2011	03/2012
1)	Earned Premium at Current Rate Level	5,840	6,131	6,391
2)	Historical Premium Trend Factors	0.922	0.960	1.000
3)	Projected Premium Trend Factors	0.943	0.943	0.943
4)	Trended Earned Premium at Curr Rate Level 1x2x3	5,075	5,549	6,026
5)	Incurred Loss & ALAE	9	0	0
6)	Development Factors	0.988	0.967	0.909
7)	Historical Loss Trend Factors	1.062	1.030	1.000
8)	Projected Loss Trend Factors	0.956	0.956	0.956
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	9	0	0
10)	Projected Loss & ALAE Ratios 9/4	0.2%	0.0%	0.0%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

NO FAULT RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2010	03/2011	03/2012
1)	Earned Premium at Current Rate Level	124,598	134,711	140,495
2)	Historical Premium Trend Factors	0.903	0.950	1.000
3)	Projected Premium Trend Factors	0.924	0.924	0.924
4)	Trended Earned Premium at Curr Rate Level 1x2x3	103,930	118,279	129,851
5)	Incurred Loss & ALAE	51,187	48,744	42,586
6)	Development Factors	1.000	0.980	0.882
7)	Historical Loss Trend Factors	1.061	1.030	1.000
8)	Projected Loss Trend Factors	1.059	1.059	1.059
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	57,493	52,091	39,766
10)	Projected Loss & ALAE Ratios 9/4	55.3%	44.0%	30.6%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			42.7%
13)	ULAE Factor			1.120
14)	Catastrophe Provision			1.000
15)	Projected Loss & LAE Ratio 12x13x14			47.9%
16)	Credibility			24.1%
17)	Complement of Credibility Permissible Loss & LAE Ratio			53.9%
18)	Credibility Weighted Loss & LAE Ratio			52.5%
19)	Indicated Rate Change			-0.6%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2010	03/2011	03/2012
1)	Earned Premium at Current Rate Level	292,497	315,372	325,464
2)	Historical Premium Trend Factors	0.903	0.950	1.000
3)	Projected Premium Trend Factors	0.906	0.906	0.906
4)	Trended Earned Premium at Curr Rate Level 1x2x3	239,097	271,365	294,787
5)	Incurred Loss & ALAE	120,465	147,957	109,000
6)	Development Factors	1.040	1.103	1.362
7)	Historical Loss Trend Factors	1.062	1.030	1.000
8)	Projected Loss Trend Factors	0.956	0.956	0.956
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	127,173	160,695	141,902
10)	Projected Loss & ALAE Ratios 9/4	53.2%	59.2%	48.1%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

UNINSURED MOTORIST PROPERTY DAMAGE RATE LEVEL INDICATIONS

		Accident Year Ending			
		03/2010	03/2011	03/2012	
1)	Earned Premium at Current Rate Level	56,210	62,685	66,252	
2)	Historical Premium Trend Factors	0.903	0.950	1.000	
3)	Projected Premium Trend Factors	0.924	0.924	0.924	
4)	Trended Earned Premium at Curr Rate Level 1x2x3	46,887	55,039	61,233	
5)	Incurred Loss & ALAE	33,328	97,893	61,458	
6)	Development Factors	1.000	1.010	1.055	
7)	Historical Loss Trend Factors	1.000	1.000	1.000	
8)	Projected Loss Trend Factors	1.067	1.067	1.067	
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	35,550	105,488	69,222	
10)	Projected Loss & ALAE Ratios 9/4	75.8%	191.7%	113.0%	
11)	Yearly Weight	30.0%	35.0%	35.0%	
12)	Projected Loss & ALAE Ratio 10x11				129.4%
13)	ULAE Factor				1.120
14)	Catastrophe Provision				1.000
15)	Projected Loss & LAE Ratio 12x13x14				144.9%
16)	Credibility				26.3%
17)	Complement of Credibility Permissible Loss & LAE Ratio				53.9%
18)	Credibility Weighted Loss & LAE Ratio				77.9%
19)	Indicated Rate Change				33.8%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

COMPREHENSIVE RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2010	03/2011	03/2012
1)	Earned Premium at Current Rate Level	567,118	639,302	676,251
2)	Historical Premium Trend Factors	0.970	0.985	1.000
3)	Projected Premium Trend Factors	0.962	0.962	0.962
4)	Trended Earned Premium at Curr Rate Level 1x2x3	529,191	605,632	650,391
5)	Incurred Loss & ALAE	251,704	203,057	222,803
6)	Development Factors	1.000	1.000	1.050
7)	Historical Loss Trend Factors	0.995	0.998	1.000
8)	Projected Loss Trend Factors	1.000	1.000	1.000
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	250,447	202,550	233,943
10)	Projected Loss & ALAE Ratios 9/4	47.3%	33.4%	36.0%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			38.5%
13)	ULAE Factor			1.130
14)	Catastrophe Provision			1.500
15)	Projected Loss & LAE Ratio 12x13x14			65.2%
16)	Credibility			82.8%
17)	Complement of Credibility Permissible Loss & LAE Ratio	56.2%		
18)	Credibility Weighted Loss & LAE Ratio	63.7%		
19)	Indicated Rate Change			11.2%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

COLLISION RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2010	03/2011	03/2012
1)	Earned Premium at Current Rate Level	935,357	1,047,230	1,115,622
2)	Historical Premium Trend Factors	0.968	0.984	1.000
3)	Projected Premium Trend Factors	0.971	0.971	0.971
4)	Trended Earned Premium at Curr Rate Level 1x2x3	879,629	1,000,850	1,083,550
5)	Incurred Loss & ALAE	440,739	437,426	391,505
6)	Development Factors	1.000	0.995	0.950
7)	Historical Loss Trend Factors	1.000	1.000	1.000
8)	Projected Loss Trend Factors	1.067	1.067	1.067
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	470,125	464,363	397,000
10)	Projected Loss & ALAE Ratios 9/4	53.4%	46.4%	36.6%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

TOWING RATE LEVEL INDICATIONS

		Accident Year Ending		
		03/2010	03/2011	03/2012
1)	Earned Premium at Current Rate Level	11,183	12,658	13,784
2)	Historical Premium Trend Factors	1.000	1.000	1.000
3)	Projected Premium Trend Factors	1.000	1.000	1.000
4)	Trended Earned Premium at Curr Rate Level 1x2x3	11,183	12,658	13,784
5)	Incurred Loss & ALAE	1,981	3,525	2,479
6)	Development Factors	1.000	1.000	1.055
7)	Historical Loss Trend Factors	1.000	1.000	1.000
8)	Projected Loss Trend Factors	1.000	1.000	1.000
9)	Ultimate Trended Incurred Loss & ALAE 5x6x7x8	1,981	3,525	2,616
10)	Projected Loss & ALAE Ratios 9/4	17.7%	27.9%	19.0%
11)	Yearly Weight	30.0%	35.0%	35.0%
12)	Projected Loss & ALAE Ratio 10x11			
13)	ULAE Factor			
14)	Catastrophe Provision			
15)	Projected Loss & LAE Ratio 12x13x14			
16)	Credibility			
17)	Complement of Credibility Permissible Loss & LAE Ratio			
18)	Credibility Weighted Loss & LAE Ratio			
19)	Indicated Rate Change			

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY & AFFILIATES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE

BODILY INJURY

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-04	222,596,934	230,911,647	253,457,047	#####	267,560,016	271,226,267
Mar-05	197,487,611	224,071,172	238,204,015	#####	253,984,882	256,381,439
Mar-06	222,424,534	235,804,786	244,482,959	#####	265,912,708	266,398,849
Mar-07	229,473,723	238,729,964	250,669,735	#####	260,674,586	261,941,275
Mar-08	232,733,758	251,848,958	263,692,971	#####	274,681,730	
Mar-09	251,621,717	275,537,907	284,408,719	#####		
Mar-10	272,429,635	291,034,257	303,048,318			
Mar-11	286,269,263	300,411,544				
Mar-12	292,804,989					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-04				1.017	1.014
Mar-05			1.040	1.025	1.009
Mar-06		1.037	1.075	1.011	1.002
Mar-07	1.040	1.050	1.025	1.014	1.005
Mar-08	1.082	1.047	1.032	1.009	
Mar-09	1.095	1.032	1.020		
Mar-10	1.068	1.041			
Mar-11	1.049				
FIVE YR AVG	1.067	1.041	1.039	1.015	1.007
THREE YR AVG	1.071	1.040	1.026	1.012	1.005
AVG EX HI/LO	1.067	1.042	1.033	1.014	1.007
WEIGHTED AVG	1.067	1.041	1.038	1.015	1.007

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	1.060	1.033	1.033	1.020	1.008
CW To Ultimate	1.163	1.097	1.062	1.028	1.008

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY & AFFILIATES

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

PROPERTY DAMAGE
Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-04	2,052,815	2,093,893	2,156,131	2,145,259	2,144,792	8,573,454
Mar-05	1,874,047	2,024,876	2,010,195	2,007,975	2,010,217	6,029,225
Mar-06	1,708,815	1,790,846	1,839,130	1,807,116	1,807,116	3,614,232
Mar-07	1,780,789	1,907,811	1,932,546	1,937,242	1,926,992	1,940,992
Mar-08	1,692,141	1,829,695	1,843,195	1,913,820	1,913,820	
Mar-09	1,451,009	1,504,456	1,529,116	1,527,477		
Mar-10	1,596,219	1,618,186	1,648,413			
Mar-11	1,395,152	1,405,584				
Mar-12	1,328,575					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-04				1.000	3.997
Mar-05			0.999	1.001	2.999
Mar-06		1.027	0.983	1.000	2.000
Mar-07	1.071	1.013	1.002	0.995	1.007
Mar-08	1.081	1.007	1.038	1.000	
Mar-09	1.037	1.016	0.999		
Mar-10	1.014	1.019			
Mar-11	1.007				
FIVE YR AVG	1.042	1.016	1.004	0.999	2.501
THREE YR AVG	1.019	1.014	1.013	0.998	2.002
AVG EX HI/LO	1.041	1.016	1.000	1.000	2.500
WEIGHTED AVG	1.044	1.016	1.004	0.999	2.555

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
AR Selected Factor	1.040	1.015	1.005	1.000	1.000
AR To Ultimate	1.061	1.020	1.005	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY & AFFILIATES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE

MEDICAL PAYMENTS
Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-04	17,993,087	18,175,404	17,830,014	17,629,502	17,504,702	17,439,742
Mar-05	17,938,675	18,188,779	17,974,570	17,707,620	17,627,879	17,596,815
Mar-06	18,071,697	18,111,968	17,682,673	17,473,392	17,443,404	17,374,183
Mar-07	19,269,262	18,675,249	18,368,001	18,226,997	18,137,071	18,097,686
Mar-08	21,284,218	20,289,621	19,709,688	19,527,654	19,454,080	
Mar-09	19,875,457	18,595,834	18,173,553	18,194,331		
Mar-10	21,236,352	19,780,964	19,546,489			
Mar-11	24,781,547	23,461,610				
Mar-12	25,965,510					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-04				0.993	0.996
Mar-05			0.985	0.995	0.998
Mar-06		0.976	0.988	0.998	0.996
Mar-07	0.969	0.984	0.992	0.995	0.998
Mar-08	0.953	0.971	0.991	0.996	
Mar-09	0.936	0.977	1.001		
Mar-10	0.931	0.988			
Mar-11	0.947				
FIVE YR AVG	0.947	0.979	0.992	0.996	0.997
THREE YR AVG	0.938	0.979	0.995	0.997	0.997
AVG EX HI/LO	0.945	0.979	0.990	0.996	0.997
WEIGHTED AVG	0.947	0.979	0.992	0.996	0.997

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	0.940	0.979	0.995	0.996	0.997
CW To Ultimate	0.909	0.967	0.988	0.993	0.997

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY & AFFILIATES

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

NO FAULT

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-04	275,373	316,204	321,197	306,181	302,848	1,206,391
Mar-05	402,982	333,012	342,840	326,302	346,083	1,027,406
Mar-06	261,636	258,132	243,866	241,574	240,433	480,866
Mar-07	440,591	336,659	329,618	336,285	333,517	338,517
Mar-08	450,624	378,392	369,162	367,058	362,521	
Mar-09	292,833	271,420	262,822	264,979		
Mar-10	320,526	311,248	313,136			
Mar-11	386,292	341,592				
Mar-12	288,880					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-04				0.989	3.983
Mar-05			0.952	1.061	2.969
Mar-06		0.945	0.991	0.995	2.000
Mar-07	0.764	0.979	1.020	0.992	1.015
Mar-08	0.840	0.976	0.994	0.988	
Mar-09	0.927	0.968	1.008		
Mar-10	0.971	1.006			
Mar-11	0.884				
FIVE YR AVG	0.877	0.975	0.993	1.005	2.492
THREE YR AVG	0.927	0.983	1.008	0.992	1.995
AVG EX HI/LO	0.884	0.974	0.998	0.992	2.484
WEIGHTED AVG	0.867	0.976	0.992	1.005	2.497

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
AR Selected Factor	0.900	0.980	1.000	1.000	1.000
AR To Ultimate	0.882	0.980	1.000	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY & AFFILIATES

Determination of Loss Development Factors

Private Passenger Automobile

COUNTRYWIDE

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY
Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-04	42,343,806	55,642,444	62,922,714	66,255,493	67,273,142	68,052,495
Mar-05	38,631,534	60,350,517	64,731,727	68,048,488	69,568,628	70,332,388
Mar-06	49,518,765	63,646,688	70,759,984	75,810,698	76,136,196	76,989,008
Mar-07	50,493,019	64,984,557	72,499,143	75,415,957	76,812,451	77,043,981
Mar-08	53,504,553	71,811,152	77,940,552	80,285,374	80,346,670	
Mar-09	56,315,479	75,056,513	80,232,652	82,263,171		
Mar-10	63,150,995	78,239,738	82,682,540			
Mar-11	65,976,382	81,945,484				
Mar-12	64,222,071					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-04				1.015	1.012
Mar-05			1.051	1.022	1.011
Mar-06		1.112	1.071	1.004	1.011
Mar-07	1.287	1.116	1.040	1.019	1.003
Mar-08	1.342	1.085	1.030	1.001	
Mar-09	1.333	1.069	1.025		
Mar-10	1.239	1.057			
Mar-11	1.242				
FIVE YR AVG	1.289	1.088	1.044	1.012	1.009
THREE YR AVG	1.271	1.070	1.032	1.008	1.008
AVG EX HI/LO	1.287	1.089	1.041	1.013	1.011
WEIGHTED AVG	1.285	1.086	1.043	1.012	1.009

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
CW Selected Factor	1.235	1.060	1.025	1.008	1.007
CW To Ultimate	1.362	1.103	1.040	1.015	1.007

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY & AFFILIATES

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

UNINSURED MOTORIST PROPERTY DAMAGE

Total Limits Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-04	328,893	330,037	329,493	321,686	319,707	1,250,790
Mar-05	175,261	171,703	166,030	165,484	165,098	492,443
Mar-06	138,776	148,102	152,414	150,657	155,989	309,455
Mar-07	254,649	260,000	248,528	248,528	248,528	248,528
Mar-08	233,362	237,189	236,567	235,367	234,431	
Mar-09	222,252	243,749	243,749	243,749		
Mar-10	222,190	222,793	236,058			
Mar-11	219,259	233,428				
Mar-12	209,618					

	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>
Mar-04				0.994	3.912
Mar-05			0.997	0.998	2.983
Mar-06		1.029	0.988	1.035	1.984
Mar-07	1.021	0.956	1.000	1.000	1.000
Mar-08	1.016	0.997	0.995	0.996	
Mar-09	1.097	1.000	1.000		
Mar-10	1.003	1.060			
Mar-11	1.065				
FIVE YR AVG	1.040	1.008	0.996	1.005	2.470
THREE YR AVG	1.055	1.019	0.998	1.010	1.989
AVG EX HI/LO	1.034	1.009	0.997	0.998	2.483
WEIGHTED AVG	1.039	1.005	0.997	1.002	2.588

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
AR Selected Factor	1.045	1.010	1.000	1.000	1.000
AR To Ultimate	1.055	1.010	1.000	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY & AFFILIATES

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

COLLISION
Incurred Losses

Accident Year Ending	Months of Development						
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>	
Mar-07	2,772,785	2,583,977	2,585,757	2,578,846	2,578,972	2,579,096	
Mar-08	2,317,310	2,116,333	2,117,091	2,117,091	2,115,953		
Mar-09	1,968,192	1,973,292	1,972,476	1,968,551			
Mar-10	2,020,500	1,864,349	1,839,139				
Mar-11	1,811,415	1,755,902					
Mar-12	1,706,499						
			Development Factors				
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>	
Mar-07		0.932	1.001	0.997	1.000	1.000	
Mar-08		0.913	1.000	1.000	0.999		
Mar-09		1.003	1.000	0.998			
Mar-10		0.923	0.986				
Mar-11		0.969					
FIVE YR AVG		0.948	0.997	0.998	1.000	1.000	
THREE YR AVG		0.965	0.995	0.998	1.000	1.000	
AVG EX HI/LO		0.941	1.000	0.998	1.000	1.000	
WEIGHTED AVG		0.945	0.997	0.998	1.000	1.000	
		Selected Factors					
		<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>	
AR Selected Factor		0.955	0.995	1.000	1.000	1.000	
AR To Ultimate		0.950	0.995	1.000	1.000	1.000	

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY & AFFILIATES

Determination of Loss Development Factors

Private Passenger Automobile

ARKANSAS

TOWING
Incurred Losses

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>over 60</u>
Mar-07	5,896	6,087	6,087	6,087	6,087	6,087
Mar-08	5,616	5,741	5,741	5,741	5,741	
Mar-09	5,130	5,304	5,304	5,304		
Mar-10	5,883	6,290	6,290			
Mar-11	6,116	6,487				
Mar-12	6,086					
	Development Factors					
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>over 60</u>	
Mar-07	1.032	1.000	1.000	1.000	1.000	1.000
Mar-08	1.022	1.000	1.000	1.000		
Mar-09	1.034	1.000	1.000			
Mar-10	1.069	1.000				
Mar-11	1.061					
FIVE YR AVG	1.044	1.000	1.000	1.000	1.000	1.000
THREE YR AVG	1.055	1.000	1.000	1.000	1.000	1.000
AVG EX HI/LO	1.042	1.000	1.000	1.000	1.000	1.000
WEIGHTED AVG	1.044	1.000	1.000	1.000	1.000	1.000
	Selected Factors					
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>	
AR Selected Factor	1.055	1.000	1.000	1.000	1.000	1.000
AR To Ultimate	1.055	1.000	1.000	1.000	1.000	1.000

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

ARKANSAS Personal Automobile
Determination of Statewide Trend

Coverage	Accident Year Ending	Historical Trend Factor			Projected Trend Factor		
		Frequency	Severity	Pure Premium	Frequency	Severity	Pure Premium
Bodily Injury	3/31/2008	0.893	1.262	1.127	0.947	1.010	0.956
	3/31/2009	0.918	1.191	1.094	0.947	1.010	0.956
	3/31/2010	0.945	1.124	1.062	0.947	1.010	0.956
	3/31/2011	0.972	1.060	1.030	0.947	1.010	0.956
	3/31/2012	1.000	1.000	1.000	0.947	1.010	0.956
	Selected Annual Rate	-2.8%	6.0%	3.0%	-2.8%	0.5%	-2.3%
Property Damage	3/31/2008	0.961	1.082	1.040	1.000	1.039	1.039
	3/31/2009	0.970	1.061	1.030	1.000	1.039	1.039
	3/31/2010	0.980	1.040	1.020	1.000	1.039	1.039
	3/31/2011	0.990	1.020	1.010	1.000	1.039	1.039
	3/31/2012	1.000	1.000	1.000	1.000	1.039	1.039
	Selected Annual Rate	-1.0%	2.0%	1.0%	0.0%	2.0%	2.0%
Medical Expenses*	3/31/2008	0.893	1.262	1.127	0.947	1.010	0.956
	3/31/2009	0.918	1.191	1.094	0.947	1.010	0.956
	3/31/2010	0.945	1.124	1.062	0.947	1.010	0.956
	3/31/2011	0.972	1.060	1.030	0.947	1.010	0.956
	3/31/2012	1.000	1.000	1.000	0.947	1.010	0.956
	Selected Annual Rate	-2.8%	6.0%	3.0%	-2.8%	0.5%	-2.3%
No Fault	3/31/2008	1.000	1.126	1.126	1.000	1.059	1.059
	3/31/2009	1.000	1.093	1.093	1.000	1.059	1.059
	3/31/2010	1.000	1.061	1.061	1.000	1.059	1.059
	3/31/2011	1.000	1.030	1.030	1.000	1.059	1.059
	3/31/2012	1.000	1.000	1.000	1.000	1.059	1.059
	Selected Annual Rate	0.0%	3.0%	3.0%	0.0%	3.0%	3.0%
Uninsured Motorist Bodily Injury*	3/31/2008	0.893	1.262	1.127	0.947	1.010	0.956
	3/31/2009	0.918	1.191	1.094	0.947	1.010	0.956
	3/31/2010	0.945	1.124	1.062	0.947	1.010	0.956
	3/31/2011	0.972	1.060	1.030	0.947	1.010	0.956
	3/31/2012	1.000	1.000	1.000	0.947	1.010	0.956
	Selected Annual Rate	-2.8%	6.0%	3.0%	-2.8%	0.5%	-2.3%
Uninsured Motorist Property Damage**	3/31/2008	0.941	1.061	0.999	0.971	1.099	1.067
	3/31/2009	0.956	1.046	0.999	0.971	1.099	1.067
	3/31/2010	0.970	1.030	1.000	0.971	1.099	1.067
	3/31/2011	0.985	1.015	1.000	0.971	1.099	1.067
	3/31/2012	1.000	1.000	1.000	0.971	1.099	1.067
	Selected Annual Rate	-1.5%	1.5%	0.0%	-1.5%	5.0%	3.4%
Comprehensive	3/31/2008	1.216	0.815	0.990	1.000	1.000	1.000
	3/31/2009	1.158	0.857	0.993	1.000	1.000	1.000
	3/31/2010	1.103	0.903	0.995	1.000	1.000	1.000
	3/31/2011	1.050	0.950	0.998	1.000	1.000	1.000
	3/31/2012	1.000	1.000	1.000	1.000	1.000	1.000
	Selected Annual Rate	5.0%	-5.0%	-0.3%	0.0%	0.0%	0.0%
Collision	3/31/2008	0.941	1.061	0.999	0.971	1.099	1.067
	3/31/2009	0.956	1.046	0.999	0.971	1.099	1.067
	3/31/2010	0.970	1.030	1.000	0.971	1.099	1.067
	3/31/2011	0.985	1.015	1.000	0.971	1.099	1.067
	3/31/2012	1.000	1.000	1.000	0.971	1.099	1.067
	Selected Annual Rate	-1.5%	1.5%	0.0%	-1.5%	5.0%	3.4%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2011), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (9/5/2013).

* - Bodily Injury loss trends are applied to Medical Expenses and Uninsured Motorist Bodily Injury coverages

** - Collision loss trends are applied to Uninsured Motorist Property Damage coverage

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

**Personal Automobile
ARKANSAS**

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

Bodily Injury						
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change
Mar-08	0.87	N/A	10,024	N/A	87.02	N/A
Jun-08	0.85	N/A	10,438	N/A	88.50	N/A
Sep-08	0.84	N/A	10,533	N/A	88.25	N/A
Dec-08	0.83	N/A	10,499	N/A	87.19	N/A
Mar-09	0.81	-6.4%	10,370	3.5%	84.22	-3.2%
Jun-09	0.80	-6.0%	10,314	-1.2%	82.21	-7.1%
Sep-09	0.80	-5.0%	10,280	-2.4%	81.86	-7.2%
Dec-09	0.80	-3.8%	10,241	-2.5%	81.79	-6.2%
Mar-10	0.80	-1.5%	10,260	-1.1%	82.05	-2.6%
Jun-10	0.81	1.8%	10,150	-1.6%	82.34	0.2%
Sep-10	0.82	2.5%	10,317	0.4%	84.19	2.8%
Dec-10	0.80	-0.3%	10,529	2.8%	83.85	2.5%
Mar-11	0.79	-0.7%	12,481	21.6%	99.07	20.8%
Jun-11	0.77	-4.6%	12,721	25.3%	98.41	19.5%
Sep-11	0.76	-7.2%	12,734	23.4%	96.42	14.5%
Dec-11	0.76	-5.0%	12,760	21.2%	96.58	15.2%
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared
2 points	-0.2%	1.0000	0.8%	1.0000	0.7%	1.0000
3 points	-4.3%	0.7630	0.6%	0.9692	-3.7%	0.6842
8 points	-4.2%	0.7903	17.9%	0.8263	13.0%	0.7392
12 points	-2.0%	0.5453	9.9%	0.6926	7.7%	0.6578
16 points	-2.8%	0.7965	6.0%	0.5624	3.1%	0.2613
Hist. Selected	-2.8%		6.0%		3.0%	
Proj. Selected	-2.8%		0.5%		-2.3%	

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

**Personal Automobile
ARKANSAS**

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

Property Damage						
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change
Mar-08	3.09	N/A	2,820	N/A	87.22	N/A
Jun-08	3.04	N/A	2,840	N/A	86.36	N/A
Sep-08	2.99	N/A	2,844	N/A	85.16	N/A
Dec-08	2.93	N/A	2,848	N/A	83.58	N/A
Mar-09	2.92	-5.7%	2,862	1.5%	83.50	-4.3%
Jun-09	2.94	-3.3%	2,866	0.9%	84.29	-2.4%
Sep-09	2.96	-1.2%	2,908	2.3%	86.06	1.1%
Dec-09	3.01	2.7%	2,943	3.3%	88.71	6.1%
Mar-10	3.02	3.5%	2,960	3.4%	89.38	7.0%
Jun-10	3.03	2.9%	2,969	3.6%	89.84	6.6%
Sep-10	3.02	2.0%	2,966	2.0%	89.55	4.1%
Dec-10	2.99	-0.9%	2,966	0.8%	88.58	-0.1%
Mar-11	2.94	-2.5%	2,977	0.6%	87.64	-1.9%
Jun-11	2.87	-5.2%	2,989	0.7%	85.79	-4.5%
Sep-11	2.90	-4.1%	2,994	1.0%	86.69	-3.2%
Dec-11	2.89	-3.4%	3,022	1.9%	87.23	-1.5%
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared
2 points	-1.2%	1.0000	3.8%	1.0000	2.5%	1.0000
3 points	1.1%	0.3936	2.2%	0.8695	3.4%	0.9787
8 points	-3.3%	0.8548	1.0%	0.8237	-2.3%	0.7166
12 points	-0.9%	0.1698	1.8%	0.8693	0.9%	0.1074
16 points	-1.0%	0.3349	1.9%	0.9416	0.8%	0.1738
Hist. Selected	-1.0%		2.0%		1.0%	
Proj. Selected	0.0%		2.0%		2.0%	

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

**Personal Automobile
Arkansas ALL COMPANIES**

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

No Fault							
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change	
Jun-08	0.77	N/A	2,926	N/A	22.66	N/A	
Sep-08	0.76	N/A	2,874	N/A	21.77	N/A	
Dec-08	0.72	N/A	2,914	N/A	21.10	N/A	
Mar-09	0.79	N/A	2,874	N/A	22.75	N/A	
Jun-09	0.77	-0.9%	2,699	-7.7%	20.71	-8.6%	
Sep-09	0.82	8.2%	2,995	4.2%	24.54	12.7%	
Dec-09	0.86	18.4%	2,858	-1.9%	24.50	16.1%	
Mar-10	0.76	-3.4%	2,987	4.0%	22.85	0.4%	
Jun-10	0.84	9.8%	2,891	7.1%	24.36	17.6%	
Sep-10	0.91	11.4%	2,780	-7.2%	25.36	3.3%	
Dec-10	0.97	12.9%	2,917	2.1%	28.24	15.3%	
Mar-11	1.03	34.7%	2,907	-2.7%	29.94	31.0%	
Jun-11	1.02	20.9%	3,035	5.0%	30.91	26.9%	
Sep-11	0.84	-8.0%	2,983	7.3%	25.04	-1.3%	
Dec-11	0.70	-27.4%	3,198	9.6%	22.46	-20.5%	
Mar-12	0.73	-29.1%	3,141	8.0%	22.95	-23.4%	
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared	
2 points	17.1%	1.0000	-7.0%	1.0000	8.9%	1.0000	
3 points	-24.2%	0.5522	10.9%	0.5107	-16.0%	0.5782	
8 points	-12.2%	0.3101	6.8%	0.7713	-6.2%	0.1106	
12 points	0.0%	0.0000	3.8%	0.5115	3.9%	0.0823	
16 points	3.1%	0.0934	2.1%	0.3404	5.2%	0.2676	
Hist. Selected	0.0%		3.0%		3.0%		
Proj. Selected	0.0%		3.0%		3.0%		

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

**Personal Automobile
Arkansas**

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

Comprehensive							
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change	
Jun-08	4.54	N/A	1,128	N/A	51.26	N/A	
Sep-08	4.28	N/A	1,008	N/A	43.14	N/A	
Dec-08	4.28	N/A	964	N/A	41.21	N/A	
Mar-09	4.16	N/A	983	N/A	40.88	N/A	
Jun-09	4.37	-3.8%	1,054	-6.6%	46.03	-10.2%	
Sep-09	4.94	15.3%	1,262	25.3%	62.32	44.5%	
Dec-09	5.20	21.6%	1,357	40.8%	70.56	71.2%	
Mar-10	5.57	34.0%	1,321	34.3%	73.57	79.9%	
Jun-10	5.71	30.7%	1,192	13.1%	68.05	47.9%	
Sep-10	5.45	10.3%	1,004	-20.4%	54.70	-12.2%	
Dec-10	5.67	9.1%	879	-35.2%	49.87	-29.3%	
Mar-11	5.44	-2.3%	797	-39.6%	43.39	-41.0%	
Jun-11	5.85	2.5%	857	-28.1%	50.16	-26.3%	
Sep-11	6.11	12.1%	888	-11.6%	54.24	-0.8%	
Dec-11	5.90	3.9%	921	4.8%	54.31	8.9%	
Mar-12	5.89	8.1%	1,054	32.2%	62.01	42.9%	
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared	
2 points	-0.7%	1.0000	71.2%	1.0000	70.0%	1.0000	
3 points	-7.1%	0.7859	40.8%	0.9000	30.7%	0.7542	
8 points	4.4%	0.4302	-5.5%	0.0714	-1.4%	0.0036	
12 points	9.0%	0.6972	-12.2%	0.4187	-4.3%	0.0547	
16 points	10.8%	0.8195	-5.2%	0.1617	5.0%	0.0939	
Hist. Selected	5.0%		-5.0%		-0.3%		
Proj. Selected	0.0%		0.0%		0.0%		

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

**Personal Automobile
ARKANSAS**

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

Collision							
Period Ending	Frequency	Annual Change	Severity	Annual Change	Pure Premium	Annual Change	
Mar-08	5.61	N/A	3,088	N/A	173.12	N/A	
Jun-08	5.55	N/A	3,138	N/A	174.22	N/A	
Sep-08	5.53	N/A	3,135	N/A	173.35	N/A	
Dec-08	5.48	N/A	3,144	N/A	172.44	N/A	
Mar-09	5.49	-2.0%	3,103	0.5%	170.38	-1.6%	
Jun-09	5.53	-0.4%	3,084	-1.7%	170.51	-2.1%	
Sep-09	5.56	0.6%	3,081	-1.7%	171.48	-1.1%	
Dec-09	5.64	2.8%	3,069	-2.4%	173.01	0.3%	
Mar-10	5.67	3.2%	3,084	-0.6%	174.71	2.5%	
Jun-10	5.67	2.6%	3,067	-0.6%	173.95	2.0%	
Sep-10	5.66	1.7%	3,084	0.1%	174.57	1.8%	
Dec-10	5.60	-0.8%	3,099	1.0%	173.42	0.2%	
Mar-11	5.51	-2.8%	3,166	2.7%	174.31	-0.2%	
Jun-11	5.40	-4.9%	3,228	5.2%	174.16	0.1%	
Sep-11	5.30	-6.4%	3,279	6.3%	173.77	-0.5%	
Dec-11	5.26	-5.9%	3,355	8.3%	176.64	1.9%	
	Fit	R-Squared	Fit	R-Squared	Fit	R-Squared	
2 points	-2.6%	1.0000	9.7%	1.0000	6.8%	1.0000	
3 points	-4.8%	0.9348	8.0%	0.9877	2.9%	0.6328	
8 points	-4.7%	0.9248	5.3%	0.8929	0.3%	0.1316	
12 points	-1.7%	0.3608	2.7%	0.6526	1.0%	0.6876	
16 points	-0.9%	0.2128	1.3%	0.3479	0.4%	0.2896	
Hist. Selected	-1.5%		1.5%		0.0%		
Proj. Selected	-1.5%		5.0%		3.4%		

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Bodily Injury Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	BI Earned Exposure	BI Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-08	3,718	760,768	1.0000	760,768	204.60	----
Mar-09	4,085	799,312	1.0000	799,312	195.65	-4.4%
Mar-10	4,302	788,648	1.0000	788,648	183.34	-6.3%
Mar-11	4,933	833,452	1.0000	833,452	168.95	-7.8%
Mar-12	5,327	859,194	1.0000	859,194	161.30	-4.5%
						2-Point Fit: -4.5%
						3-Point Fit: -6.2%
						4-Point Fit: -6.4%
						5-Point Fit: -6.0%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-08	0.781	0.906
Mar-09	0.831	0.906
Mar-10	0.884	0.906
Mar-11	0.940	0.906
Mar-12	1.000	0.906

Selected Historical Fit:	-6.0%
Selected Projected Fit:	-5.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2011), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (9/5/2013).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
Property Damage Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	PD Earned Exposure	PD Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-08	3,723	622,782	1.0000	622,782	167.28	----
Mar-09	4,086	658,891	1.0000	658,891	161.24	-3.6%
Mar-10	4,304	657,998	1.0000	657,998	152.86	-5.2%
Mar-11	4,938	704,985	1.0000	704,985	142.78	-6.6%
Mar-12	5,331	730,185	1.0000	730,185	136.98	-4.1%
2-Point Fit:						-4.1%
3-Point Fit:						-5.3%
4-Point Fit:						-5.4%
5-Point Fit:						-5.1%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-08	0.815	0.924
Mar-09	0.857	0.924
Mar-10	0.903	0.924
Mar-11	0.950	0.924
Mar-12	1.000	0.924

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

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2011), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (9/5/2013).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Medical Payments Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	MED Earned Exposure	MED Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-08	144	4,006	1.0000	4,006	27.81	----
Mar-09	188	5,171	1.0000	5,171	27.47	-1.2%
Mar-10	215	5,840	1.0000	5,840	27.20	-1.0%
Mar-11	253	6,131	1.0000	6,131	24.21	-11.0%
Mar-12	261	6,391	1.0000	6,391	24.52	1.3%
						2-Point Fit: 1.3%
						3-Point Fit: -5.1%
						4-Point Fit: -4.5%
						5-Point Fit: -3.7%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-08	0.849	0.943
Mar-09	0.885	0.943
Mar-10	0.922	0.943
Mar-11	0.960	0.943
Mar-12	1.000	0.943

Selected Historical Fit:	-4.0%
Selected Projected Fit:	-3.0%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2011), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (9/5/2013).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 No Fault Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	NF Earned Exposure	NF Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-08	3,279	122,703	1.0000	122,703	37.42	----
Mar-09	3,608	126,526	1.0000	126,526	35.07	-6.3%
Mar-10	3,760	124,598	1.0000	124,598	33.14	-5.5%
Mar-11	4,332	134,711	1.0000	134,711	31.10	-6.2%
Mar-12	4,702	140,495	1.0000	140,495	29.88	-3.9%
2-Point Fit:						-3.9%
3-Point Fit:						-5.0%
4-Point Fit:						-5.3%
5-Point Fit:						-5.5%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-08	0.815	0.924
Mar-09	0.857	0.924
Mar-10	0.903	0.924
Mar-11	0.950	0.924
Mar-12	1.000	0.924

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

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2011), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (9/5/2013).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
Uninsured/Underinsured Motorists Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	UM/UIM Earned Exposure	UM/UIM Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-08	3,583	275,533	1.0000	275,533	76.91	----
Mar-09	3,944	292,088	1.0000	292,088	74.06	-3.7%
Mar-10	4,167	292,497	1.0000	292,497	70.20	-5.2%
Mar-11	4,798	315,372	1.0000	315,372	65.73	-6.4%
Mar-12	5,191	325,464	1.0000	325,464	62.70	-4.6%
2-Point Fit:						-4.6%
3-Point Fit:						-5.5%
4-Point Fit:						-5.5%
5-Point Fit:						-5.1%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-08	0.815	0.906
Mar-09	0.857	0.906
Mar-10	0.903	0.906
Mar-11	0.950	0.906
Mar-12	1.000	0.906

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

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2011), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (9/5/2013).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Uninsured Motorists Property Damage Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	UMPD Earned Exposure	UMPD Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-08	2,900	50,530	1.0000	50,530	17.43	----
Mar-09	3,298	54,624	1.0000	54,624	16.56	-5.0%
Mar-10	3,605	56,210	1.0000	56,210	15.59	-5.9%
Mar-11	4,278	62,685	1.0000	62,685	14.65	-6.0%
Mar-12	4,696	66,252	1.0000	66,252	14.11	-3.7%
2-Point Fit:						-3.7%
3-Point Fit:						-4.9%
4-Point Fit:						-5.3%
5-Point Fit:						-5.3%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-08	0.815	0.924
Mar-09	0.857	0.924
Mar-10	0.903	0.924
Mar-11	0.950	0.924
Mar-12	1.000	0.924

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

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2011), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (9/5/2013).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
 Comprehensive Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	Comp. Earned Exposure	Comp. Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-08	2,947	501,577	1.0000	501,577	170.21	----
Mar-09	3,273	543,242	1.0000	543,242	165.99	-2.5%
Mar-10	3,465	567,118	1.0000	567,118	163.65	-1.4%
Mar-11	3,970	639,302	1.0000	639,302	161.02	-1.6%
Mar-12	4,291	676,251	1.0000	676,251	157.58	-2.1%
2-Point Fit:						-2.1%
3-Point Fit:						-1.9%
4-Point Fit:						-1.7%
5-Point Fit:						-1.8%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-08	0.941	0.962
Mar-09	0.956	0.962
Mar-10	0.970	0.962
Mar-11	0.985	0.962
Mar-12	1.000	0.962

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

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2011), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (9/5/2013).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Calculation of Annual Premium Trend
Collision Coverage

Private Passenger Automobile

ARKANSAS

Accident Year Ending	Coll. Earned Exposure	Coll. Earned Premium	On-Level Factor	On-Level Earned Premium	Average Earned Premium	Percent Change Previous
Mar-08	2,889	817,255	1.0000	817,255	282.85	----
Mar-09	3,192	895,762	1.0000	895,762	280.62	-0.8%
Mar-10	3,374	935,357	1.0000	935,357	277.24	-1.2%
Mar-11	3,860	1,047,230	1.0000	1,047,230	271.29	-2.1%
Mar-12	4,172	1,115,622	1.0000	1,115,622	267.40	-1.4%
2-Point Fit:						-1.4%
3-Point Fit:						-1.8%
4-Point Fit:						-1.7%
5-Point Fit:						-1.5%

Accident Year Ending	Historical Trend Factor	Projected Trend Factor
Mar-08	0.938	0.971
Mar-09	0.953	0.971
Mar-10	0.968	0.971
Mar-11	0.984	0.971
Mar-12	1.000	0.971

Selected Historical Fit:	-1.6%
Selected Projected Fit:	-1.5%

The trend period is divided into a historical period, from the midpoint of each accident year to the midpoint of the latest accident year (9/30/2011), and a projection period from the midpoint of the latest accident year to the midpoint of the proposed period (9/5/2013).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 METROPOLITAN CASUALTY INSURANCE COMPANY

Determination of Catastrophe Allowance
 ARKANSAS
 Comprehensive

Loss Data as of: 03/2012

Accident Year	A Comprehensive Loss and ALAE excl Catastrophe	B Comprehensive Catastrophe Loss and ALAE	C Comprehensive Loss and ALAE incl Catastrophe	D=1+(B/A) Cat/Non-Cat Provision
20031	\$38,024	\$6,376	\$44,400	1.168
20041	\$36,128	\$0	\$36,128	1.000
20051	\$14,417	\$2,861	\$17,278	1.198
20061	\$35,350	\$148,862	\$184,213	5.211
20071	\$62,620	\$0	\$62,620	1.000
20081	\$133,391	\$24,122	\$157,512	1.181
20091	\$169,778	\$269,073	\$438,851	2.585
20101	\$251,704	\$11,388	\$263,092	1.045
20111	\$203,057	\$0	\$203,057	1.000
20121	\$222,803	\$488,180	\$710,982	3.191
			10 Year Average:	1.815
			Selected Catastrophe Provision:	1.500

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

Determination of Statewide Credibility

03/31/2012 Claim Data, as of 03/31/2012

<u>Coverage</u>	<u>Experience Years</u>	<u>Incurred Claims</u>	<u>Standard for Full Credibility</u>	<u>Credibility*</u>
Bodily Injury	3	111	1,082	32.0%
Property Damage	3	447	1,082	64.3%
Medical Payments	3	0	1,082	0.0%
Uninsured/Underinsured Motorist - BI	3	15	1,082	11.8%
Uninsured Motorist - PD	3	75	1,082	26.3%
No Fault	3	63	1,082	24.1%
Comprehensive	3	742	1,082	82.8%
Collision	3	410	1,082	61.6%
Towing	3	134	1,082	35.2%

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

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

ARKANSAS Automobile

Expense History and Selections

1. Variable Expenses - vary directly with premium.

	2008 (000's)	2009 (000's)	2010 (000's)	<u>Liability</u>	<u>Selection</u>	<u>Phys. Dam.</u>
a. Direct Premiums Written	\$3,243	\$3,370	\$3,847			
b. Direct Commission & Brokerage	\$290 8.9%	\$416 12.3%	\$415 10.8%	10.70%		10.70%
c. Taxes, Licenses, and Fees	----	----	----	2.82%		3.32%
d. Underwriting Profit Provision				12.75%		10.00%
e. Statewide Variable Expense Provision (b + c + d)				26.27%		24.02%

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.

	2008 (000's)	2009 (000's)	2010 (000's)	<u>Selection</u>
a(1). Statewide Direct Premiums Earned	\$3,129	\$3,238	\$3,577	
a(2). Statewide Direct Premiums Earned	\$3,129	\$3,238	\$3,577	
b. Other Acquisition	\$541 17.3%	\$474 14.6%	\$516 14.4%	15.4%
c. General Expense	\$134 4.3%	\$137 4.2%	\$163 4.5%	4.4%
c. Guaranty Fund Assessment not recouped	\$0	\$0	\$0	N/A 0.0%
d. Flat Expense Provision (a + b + c)				19.8%

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

ARKANSAS Automobile

Expense History and Selections

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

a. Allocated Loss Adjustment Expenses (ALAE)

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

b. Unallocated Loss Adjustment Expenses (ULAE)

	<u>Liability</u>			<u>Phys. Dam.</u>		
	2008 (000's)	2009 (000's)	2010 (000's)	2008 (000's)	2009 (000's)	2010 (000's)
(1) Direct Losses Incurred	\$913	\$783	\$1,557	\$969	\$735	\$673
(2) ALAE	\$62	\$88	\$136	\$2	(\$0)	(\$2)
(3) Loss & ALAE [(1) + (2)]	\$975	\$872	\$1,693	\$970	\$735	\$671
(4) ULAE [(4) / (3)]	\$96 9.9%	\$116 13.3%	\$200 11.8%	\$102 10.6%	\$108 14.8%	\$86 12.9%
(5) Selected ULAE Factor			1.120			1.130

4. Development of Statewide Permissible Loss Ratio

a. Variable Expense Provision (1.e.)

Liability Phys. Dam.

26.3% 24.0%

b. Flat Expense Provision (2.e.)

19.8% 19.8%

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

53.9% 56.2%

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

1.120 1.130

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

48.2% 49.7%

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

ARKANSAS

AUTOMOBILE LIABILITY

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

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year 2005		\$1,845,168
2. Mean Unearned Premium	(1) x 0.358	\$660,570
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.7%
Taxes, Licenses, and Fees		2.8%
50% of Statewide Flat Expense		9.9%
Total		23.4%
4. (2) x (3) Total		\$154,705
5. Net Subject to Invest (2) - (4)		\$505,864

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A.1.)		\$1,845,168
2. Average Agents' Balances		24.4%
3. Delayed Remission (1) x (2)		\$450,284

C. Loss Reserve

1. Direct Earned Premium (A.1.)		\$1,845,168
2. Expected Incurred Loss and Loss Adjustment Expense		\$995,099
(1) x 53.9%	(permissible loss ratio)	
3. Expected Mean Loss Reserves		\$1,393,139
(2) x 1.400		

D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.) \$1,448,719

E. Average Rate of Return 5.0%

F. Investment Earnings on Net Subject to Investment (D) x (E) \$72,436

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.) 3.9%

H. Average Rate of Return as a Percent of Direct Earned Premium 3.9%
After Federal Income Taxes (G) x (1 - 0)

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS

AUTOMOBILE PHYSICAL DAMAGE

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

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year 2005		\$1,731,981
2. Mean Unearned Premium	(1) x 0.355	\$615,548
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.7%
Taxes, Licenses, and Fees		3.3%
50% of Statewide Flat Expense		9.9%
Total		23.9%
4. (2) x (3) Total		\$147,239
5. Net Subject to Invest (2) - (4)		\$468,309

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A.1.)		\$1,731,981
2. Average Agents' Balances (includes Outstanding Written Premium)		24.4%
3. Delayed Remission (1) x (2)		\$422,662

C. Loss Reserve

1. Direct Earned Premium (A.1.)		\$1,731,981
2. Expected Incurred Loss and Loss Adjustment Expense		\$973,027
(1) x 56.2%	(permissible loss ratio)	
3. Expected Mean Loss Reserves		\$58,382
(2) x 0.060		

D. Net Subject to Investment (A.5.) - (B.3.) + (C.3.) \$104,029

E. Average Rate of Return 5.0%

F. Investment Earnings on Net Subject to Investment (D) x (E) \$5,201

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A.1.) 0.3%

H. Average Rate of Return as a Percent of Direct Earned Premium 0.3%
After Federal Income Taxes (G) x (1 - 0)

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

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

EXPLANATORY NOTES

Line A.1.

Liability: Direct earned premiums for Private Passenger Liability and No-Fault (if applicable) for the calendar year ending December 31, 2005.

Physical Damage: Direct earned premiums for Private Passenger Physical Damage for the calendar year ending December 31, 2005.

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 2010 for Private Passenger Automobile Liability and Physical Damage insurance.

IN THOUSANDS OF DOLLARS

	<u>Liability</u>	<u>Physical Damage</u>
1. Direct Earned Premium for Calendar Year 2005	\$1,167,252	\$841,000
2. Direct Unearned Premium Reserve as of 12/31/2004	\$409,655	\$294,779
3. Direct Unearned Premium Reserve as of 12/31/2005	\$426,097	\$303,006
4. Mean Unearned Premium Reserve [(2)+(3)]/2	\$417,876	\$298,893
5. Ratio (4) / (1)	0.358	0.355

Line A.3.

Deduction for prepaid expenses:

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

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

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

EXPLANATORY NOTES

Line B.2.

Delayed Remission of premium:

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

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

IN THOUSANDS OF DOLLARS

1. Automobile Direct Earned Premium for Calendar Year 2005	\$2,008,252
2. Automobile Direct Agents' Balances as of 12/31/2004	\$466,542
3. Automobile Direct Agents' Balances as of 12/31/2005	\$492,982
4. Mean Agents' Balances [(2)+(3)]/2	\$479,762
5. Ratio [(4)/(1)]	0.239
6. All Lines Net Earned Premium for Calendar Year 2005	\$2,936,486
7. All Lines Agents' Balances Charged Off as of 12/31/2004	\$15,118
8. All Lines Agents' Balances Charged Off as of 12/31/2005	\$15,061
9. Mean Agents' Balances Charged Off [(7)+(8)]/2	\$15,090
10. Ratio [(9)/(6)]	0.005
11. Total [(5) + (10)]	0.244

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

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

EXPLANATORY NOTES

Line C.2.

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

Line C.3.

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

IN THOUSANDS OF DOLLARS

	<u>Liability</u>	<u>Physical Damage</u>
1. Incurred Losses for Calendar Year 2003	\$773,290	\$511,867
2. Incurred Losses for Calendar Year 2004	\$910,045	\$489,482
3. Incurred Losses for Calendar Year 2005	\$915,901	\$490,461
4. Loss Reserves as of 12/31/2002	\$1,384,739	\$34,953
5. Loss Reserves as of 12/31/2003	\$1,250,571	\$26,605
6. Loss Reserves as of 12/31/2004	\$1,237,122	\$22,862
7. Loss Reserves as of 12/31/2005	\$1,262,081	\$27,149
8. Mean Loss Reserve: 2003 [(4)+(5)]/2	\$1,317,655	\$30,779
9. Mean Loss Reserve: 2004 [(5)+(6)]/2	\$1,243,847	\$24,734
10. Mean Loss Reserve: 2005 [(6)+(7)]/2	\$1,249,602	\$25,006
11. 2003 Ratio (8) / (1)	1.704	0.060
12. 2004 Ratio (9) / (2)	1.367	0.051
13. 2005 Ratio (10) / (3)	1.364	0.051
14. Selected Ratio*	1.400	0.060

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

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

EXPLANATORY NOTES

Line E

The rate of return is based on the ratio of net investment income earned and net realized capital gains (or losses) to mean cash and invested assets for 2005. For informational purposes, corresponding rates of return for the last five years are shown in the following chart.

IN THOUSANDS OF DOLLARS

Year	Invested Assets	Mean Cash & Invested Assets	Net Investment Income Earned	Rate of Return	Net Realized Capital Gains (or Losses)	Rate of Return	Total Rate of Return
2000	\$4,272,769						
2001	\$4,282,877	\$4,277,823	\$240,225	5.6%	\$935	0.0%	5.6%
2002	\$4,291,345	\$4,287,111	\$243,737	5.7%	(\$888)	0.0%	5.7%
2003	\$3,785,126	\$4,038,236	\$228,793	5.7%	(\$81,347)	-2.0%	3.7%
2004	\$3,757,136	\$3,771,131	\$205,484	5.4%	(\$42,505)	-1.1%	4.3%
2005	\$3,796,932	\$3,777,034	\$209,232	5.5%	(\$9,076)	-0.2%	5.3%
			Selected Rate of Return:				5.0%

Line H

The average rate of federal income tax was determined by applying current tax rates to the distribution of investment income earned for 2005.

	Investment Income Earned (IN THOUSANDS OF DOLLARS)	Federal Income Tax Rate
Bonds		
Taxable	\$23,094	35.0%
Non-Taxable	\$174,448	5.25%
Total	\$197,542	0.0%
Stocks		
Preferred	\$14,885	14.2% *
Common	\$38	14.2% *
All Other		
Mortgage Loans on Real Estate	\$0	
Real Estate	\$0	
Cash/Short-term Investments	\$21	
All Other	-\$5	
Total	\$16	35.0%
Total	\$212,481	0.0%
Investment Deductions	\$6,811	35.0%
Net Investment Income Earned	\$205,670	0.0%

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
METROPOLITAN CASUALTY INSURANCE COMPANY

ARKANSAS Automobile

Profit Provision Summary

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

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

Metropolitan targets a 15.0% return on equity based on the variability of industry property and casualty insurance results. After taking investment income and miscellaneous income into account, the selected underwriting profit provisions of 12.8% for Personal Automobile Liability and 10% for Personal Automobile Physical Damage achieve a 15.5% 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 1.1 to 1.0. This represents a conservative and prudent pricing strategy.

1. Assumptions

a. Premium		\$100
b. Premium-to-Equity Ratio		1.10
c. GAAP Equity		\$90.91
d. Return on Investment (Pre-Tax)		5.0%
e. Return on Investment (After-Tax)	[5% x (1 - Tax Rate on Investment Income)]	5.0%
f. Tax Rate on Underwriting Profit		35.0%

2. Profit Provision Calculation

	<u>Liability</u>	<u>Physical Damage</u>
a. Investment Income From UPR and Loss Reserve	\$3.90	\$0.30
b. Investment Income From Equity [1.c. x 1.e.]	\$4.55	\$4.55
c. Underwriting Profit (After Tax) [100 x 2.h. x (1 - 1.f.)]	\$8.29	\$6.50
d. Overall Profit [a + b+ c]	\$16.74	\$11.35
e. Weights	51.6%	48.4%
f. Combined Auto Coverages		14.13
g. Expected Return on Equity		15.5%
h. Underwriting Profit Provision (Pre-Tax)	12.8%	10.0%

Note: Target Combined Auto Coverages Return is (as % of Equity)	15.0%
Target Combined Auto Coverages Return is (as \$ Per \$100 of Premium)	\$13.64

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

Arkansas Private Passenger Automobile

Annual Policy Factor

	Premium <u>Distribution</u>	1 Year Earned <u>Premium</u>	Current Policy Term <u>Factor</u>	Proposed Policy Term <u>Factor</u>	Proposed Rate <u>Change</u>
Semi Annual Policies	37.0%	1,132,230	1.00	1.00	0.0%
Annual Policies	63.0%	1,930,382	1.95	1.98	1.5%

Total Rate Change	1.0%
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State: Arkansas **First Filing Company:** Metropolitan Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /AR00154CG00264

Supporting Document Schedules

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