

State: Arkansas **Filing Company:** Metropolitan Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR001540100332

Filing at a Glance

Company: Metropolitan Property and Casualty Insurance Company
 Product Name: Tiering
 State: Arkansas
 TOI: 04.0 Homeowners
 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Filing Type: Rate
 Date Submitted: 10/30/2012
 SERFF Tr Num: METX-G128749638
 SERFF Status: Closed-Filed
 State Tr Num:
 State Status:
 Co Tr Num: AR001540100332
 Effective Date: 12/27/2012
 Requested (New):
 Effective Date: 01/31/2013
 Requested (Renewal):
 Author(s): Richard Collard
 Reviewer(s): Becky Harrington (primary)
 Disposition Date: 12/05/2012
 Disposition Status: Filed
 Effective Date (New): 12/27/2012
 Effective Date (Renewal): 01/31/2013

State Filing Description:

State: Arkansas **Filing Company:** Metropolitan Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR001540100332

General Information

Project Name: Status of Filing in Domicile:
 Project Number: AR001540100332 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 12/05/2012
 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
 Arkansas Residential Property Program

Revision Introduction

The Homeowner rates currently in use by Metropolitan Property & Casualty Insurance Company were filed with the Arkansas Insurance Department, effective October 29, 2012 for new business and December 3, 2012 for renewal business.

I. Rate Change

	Base Rates	Overall
Owners	21.7%	21.7%
Renters/Condo	5.0%	5.0%
Landlords	5.0%	5.0%
Mobile Home	0.0%	0.0%
Total	20.0%	20.0%

II. Summary of Changes

- Base Rates
Base rates are revised by coverage and by territory.

Company and Contact

Filing Contact Information

Dawn Kelly, Sr. State Filing Specialist dekelly@metlife.com

State: Arkansas **Filing Company:** Metropolitan Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR001540100332
 700 Quaker Lane 401-827-2893 [Phone]
 Warwick, RI 02887 401-827-3929 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
Metropolitan Property and Casualty Insurance Company	\$100.00	10/31/2012	64427060

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	12/05/2012	12/05/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	11/30/2012	11/30/2012
Pending Industry Response	Becky Harrington	11/28/2012	11/28/2012
Pending Industry Response	Becky Harrington	10/31/2012	10/31/2012

Response Letters

Responded By	Created On	Date Submitted
Richard Collard	12/04/2012	12/04/2012
Richard Collard	11/29/2012	11/29/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status	Note To Reviewer	Richard Collard	11/26/2012	11/26/2012

State: Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Disposition

Disposition Date: 12/05/2012

Effective Date (New): 12/27/2012

Effective Date (Renewal): 01/31/2013

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	78.900%	15.000%		5,142	\$5,583,547	24.500%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	MPC Filing Exhibits	Filed	Yes
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	Rate change exhibit	Filed	Yes
Rate (revised)	Rating Examples & base premium--revised	Filed	Yes
Rate	Rating Examples & base premium		Yes

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company: Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Base Premiums--revised	Filed	Yes
Rate	Base Premiums		Yes
Rate (revised)	Rating Examples & Base Premium--revised	Filed	Yes
Rate	Rating Examples & Base Premium		Yes

State: Arkansas **Filing Company:** Metropolitan Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR001540100332

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/30/2012
Submitted Date	11/30/2012
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the recent response.

The requested increase has been reviewed by the Commissioner. (Rate change requests greater than 6% are subject to Commissioner Bradford's review.) He is requesting the overall increase be reduced to 15% with individual increases capped at 25%.

Please submit a revised HPCS. Please provide revised effective dates.

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."

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

*Sincerely,
Becky Harrington*

State: Arkansas **Filing Company:** Metropolitan Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR001540100332

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/28/2012
Submitted Date	11/28/2012
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments: Provide a disruption chart.

Indicate the number of insureds receiving the maximum increase. Identify the specific elements driving the increase for those insureds.

Objection 2

- MPC Filing Exhibits (Supporting Document)

Comments: Only forms HPCS and APCS are permitted in Excel spreadsheet format. Please do not submit other attachments in this format. Future filings with Excel attachments other than those permitted will be rejected.

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."

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

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** Metropolitan Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR001540100332

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/31/2012
Submitted Date	10/31/2012
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing.

The required filing fee of \$100 was not included with this filing. The filing will not be reviewed until the fee is received.

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."

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

Sincerely,

Becky Harrington

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State:

Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Tiering

Project Name/Number:

/AR001540100332

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/04/2012
Submitted Date	12/04/2012

Dear Becky Harrington,

Introduction:

Good afternoon:

Response 1

Comments:

The overall proposed increase of 20% has been changed to 15% with the maximum individual rate change being 24.5%. Attached is a rate change exhibit, Rate Pages, RF-1 form and HPCS. The revised effective dates are 12/27/12 for new business and 1/31/13 for renewal business.

Changed Items:

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Supporting Document Schedule Item Changes

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

AR_H_MPC_Premium Comparison Survey_122712.PDF

AR_H_MPC_Premium Comparison Survey_122712.XLSX

*Previous Version**Satisfied - Item: HPCS-Homeowners Premium Comparison Survey**Comments:**Attachment(s):**AR_H_MPC_Premium Comparison Survey_121412.PDF**AR_H_MPC_Premium Comparison Survey_121412.XLSX*

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s):

AR_H_MPC_Abstract Form RF-1_122712.PDF

*Previous Version**Satisfied - Item: NAIC loss cost data entry document**Comments:**Attachment(s):**AR_H_MPC_Abstract Form RF-1_121412.PDF**Previous Version**Satisfied - Item: NAIC loss cost data entry document**Comments:**Attachment(s):**AR_H_MPC_Abstract Form RF-1_121412.PDF*

Satisfied - Item: Rate change exhibit

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State:

Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Tiering

Project Name/Number:

/AR001540100332

Supporting Document Schedule Item Changes

Comments:

Attachment(s):

AR H MPC Rate Change Exhibit 122712.PDF

AR H MPC Rate Change Exhibit 122712.XLSX

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Supporting Document Schedule Item Changes

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

AR_H_MPC_Premium Comparison Survey_122712.PDF

AR_H_MPC_Premium Comparison Survey_122712.XLSX

*Previous Version**Satisfied - Item: HPCS-Homeowners Premium Comparison Survey**Comments:**Attachment(s):**AR_H_MPC_Premium Comparison Survey_121412.PDF**AR_H_MPC_Premium Comparison Survey_121412.XLSX*

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s):

AR_H_MPC_Abstract Form RF-1_122712.PDF

*Previous Version**Satisfied - Item: NAIC loss cost data entry document**Comments:**Attachment(s):**AR_H_MPC_Abstract Form RF-1_121412.PDF**Previous Version**Satisfied - Item: NAIC loss cost data entry document**Comments:**Attachment(s):**AR_H_MPC_Abstract Form RF-1_121412.PDF*

Satisfied - Item: Rate change exhibit

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company: Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Supporting Document Schedule Item Changes

Comments:

Attachment(s):

AR H MPC Rate Change Exhibit 122712.PDF

AR H MPC Rate Change Exhibit 122712.XLSX

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Supporting Document Schedule Item Changes

Satisfied - Item: HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

AR_H_MPC_Premium Comparison Survey_122712.PDF

AR_H_MPC_Premium Comparison Survey_122712.XLSX

*Previous Version**Satisfied - Item: HPCS-Homeowners Premium Comparison Survey**Comments:**Attachment(s):**AR_H_MPC_Premium Comparison Survey_121412.PDF**AR_H_MPC_Premium Comparison Survey_121412.XLSX*

Satisfied - Item: NAIC loss cost data entry document

Comments:

Attachment(s):

AR_H_MPC_Abstract Form RF-1_122712.PDF

*Previous Version**Satisfied - Item: NAIC loss cost data entry document**Comments:**Attachment(s):**AR_H_MPC_Abstract Form RF-1_121412.PDF**Previous Version**Satisfied - Item: NAIC loss cost data entry document**Comments:**Attachment(s):**AR_H_MPC_Abstract Form RF-1_121412.PDF*

Satisfied - Item: Rate change exhibit

State: Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Supporting Document Schedule Item Changes

Comments:

Attachment(s):

AR H MPC Rate Change Exhibit 122712.PDF

AR H MPC Rate Change Exhibit 122712.XLSX

*No Form Schedule items changed.***Rate/Rule Schedule Item Changes**

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	Rating Examples & base premium--revised	Rate pages 2-5	Replacement		12/04/2012 By: Richard Collard
<i>Previous Version</i>					
1	<i>Rating Examples & base premium</i>	<i>Rate pages 2-5</i>	<i>Replacement</i>		<i>10/30/2012 By: Richard Collard</i>
2	Base Premiums--revised	Rate pages 8-10	Replacement		12/04/2012 By: Richard Collard
<i>Previous Version</i>					
2	<i>Base Premiums</i>	<i>Rate pages 8-10</i>	<i>Replacement</i>		<i>10/30/2012 By: Richard Collard</i>
3	Rating Examples & Base Premium--revised	Rate pages 13-16	Replacement		12/04/2012 By: Richard Collard
<i>Previous Version</i>					
3	<i>Rating Examples & Base Premium</i>	<i>Rate pages 13-16</i>	<i>Replacement</i>		<i>10/30/2012 By: Richard Collard</i>

Conclusion:*Please contact us with any additional questions or concerns. Thank you!*

Sincerely,

Richard Collard

State: Arkansas **Filing Company:** Metropolitan Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR001540100332

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 11/29/2012
 Submitted Date 11/29/2012

Dear Becky Harrington,

Introduction:

Good afternoon:

Response 1

Comments:

The maximum rate increase on form RF-1 was incorrect. A corrected RF-1 form is attached showing a maximum rate increase of 30.0%.

There are 1,045 insureds in territory 32 scheduled to receive the maximum 30.0% increase. Driving this increase are the 5-year weighted loss ratios including and excluding catastrophes which are 374.5% and 222.7% respectively.

Related Objection 1

Comments: Provide a disruption chart.

Indicate the number of insureds receiving the maximum increase. Identify the specific elements driving the increase for those insureds.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	
AR_H_MPC_Abstract Form RF-1_121412.PDF	
<i>Previous Version</i>	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	
AR_H_MPC_Abstract Form RF-1_121412.PDF	

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Acknowledged.

Related Objection 2

Applies To:

- MPC Filing Exhibits (Supporting Document)

Comments: Only forms HPCS and APCS are permitted in Excel spreadsheet format. Please do not submit other attachments in this format. Future filings with Excel attachments other than those permitted will be rejected.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Richard Collard

State: Arkansas **Filing Company:** Metropolitan Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR001540100332

Note To Reviewer

Created By:

Richard Collard on 11/26/2012 09:57 AM

Last Edited By:

Becky Harrington

Submitted On:

12/05/2012 08:26 AM

Subject:

Status

Comments:

Could you please provide a status on this pending filing at your convenience? Thank you.

State: Arkansas **Filing Company:** Metropolitan Property and Casualty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Tiering
Project Name/Number: /AR001540100332

Post Submission Update Request Processed On 12/05/2012

Status: Allowed
Created By: Richard Collard
Processed By: Becky Harrington
Comments: Effective date change only. Rate information will be changed on disposition. Overall amended to 15% and max 25%.

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	12/27/2012	12/14/2012
Effective Date Requested (Renew)	01/31/2013	01/18/2013

Company Rate Information:

Company Name: Metropolitan Property and Casualty Insurance Company

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	\$837532	\$1116709
Maximum %Change (where required)	78.900%	
Minimum %Change (where required)	15.000%	

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company: Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 10.000%

Effective Date of Last Rate Revision: 12/14/2011

Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Property and Casualty Insurance Company	78.900%	20.000%	\$837,532	5,142	\$5,583,547	78.900%	15.000%

SERFF Tracking #:

METX-G128749638

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

AR001540100332

State: Arkansas**Filing Company:**

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations**Product Name:** Tiering**Project Name/Number:** /AR001540100332

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 12/05/2012	Rating Examples & base premium--revised	Rate pages 2-5	Replacement		Rate pages 2-5--revised.PDF
2	Filed 12/05/2012	Base Premiums--revised	Rate pages 8-10	Replacement		Rate pages 8-10--revised.PDF
3	Filed 12/05/2012	Rating Examples & Base Premium--revised	Rate pages 13-16	Replacement		Rate pages 13-16--revised.PDF

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

Homeowners \$500 Deductible Premium	= \$1,480	(round to nearest whole dollar after each calculation)
Protection Class 4 Factor	x 1.100	
	\$1,628	
Construction Factor (Frame)	x 1.150	
	\$1,872	
Coverage A Amount Factor	x 0.920	
Subtotal	\$1,722	
Deductible Credit (\$1000 Deductible)		
\$1,722		
<u>0.12</u>		
\$207 (subject to maximum)	- \$207	
Subtotal	\$1,515	
Tier Factor (Tier 22)	x 0.74	
Subtotal	\$1,121	
Age of Dwelling (5 years)	x 0.85	
Subtotal	\$953	
Protective Device Discount (Combination Devices)	x 0.95	
Subtotal	\$905	
Age of Insured (under 55)	x 1.00	
Subtotal	\$905	
Replacement Cost on Contents (Coverage 3)	x 1.15	
Subtotal	\$1,041	
Roof Rating Factor (Asphalt Shingle)	x 1.00	
Subtotal	\$1,041	
Loss Experience Rating Plan (No Chargeable Losses)	x 1.00	
Subtotal	\$1,041	
MetRewards (New Business, 0 Claims in 60 months)	x 0.95	Home Policy Plus
	\$989	x 0.82 = \$811
\$300,000 Personal Liability (Coverage F)	\$20	x 0.82 = \$16
TOTAL PREMIUM		\$827

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE									
1	Find the Cov. A amount factors for the amounts noted above.	<table> <tr> <td>Cov. A Amt.</td> <td>Factor</td> <td></td> </tr> <tr> <td>\$115,000</td> <td>0.884</td> <td>higher amount</td> </tr> <tr> <td>\$110,000</td> <td>0.866</td> <td>lower amount</td> </tr> </table>	Cov. A Amt.	Factor		\$115,000	0.884	higher amount	\$110,000	0.866	lower amount
Cov. A Amt.	Factor										
\$115,000	0.884	higher amount									
\$110,000	0.866	lower amount									
2	Calculate premium for higher amount.	<table> <tr> <td>\$1,872</td> <td>base premium*</td> </tr> <tr> <td>x 0.884</td> <td>factor</td> </tr> <tr> <td><u>\$1,655</u></td> <td>prem. for higher amt.</td> </tr> </table>	\$1,872	base premium*	x 0.884	factor	<u>\$1,655</u>	prem. for higher amt.			
\$1,872	base premium*										
x 0.884	factor										
<u>\$1,655</u>	prem. for higher amt.										
3	Calculate premium for lower amount.	<table> <tr> <td>\$1,872</td> <td>base premium*</td> </tr> <tr> <td>x 0.866</td> <td>factor</td> </tr> <tr> <td><u>\$1,621</u></td> <td>prem. for lower amt.</td> </tr> </table>	\$1,872	base premium*	x 0.866	factor	<u>\$1,621</u>	prem. for lower amt.			
\$1,872	base premium*										
x 0.866	factor										
<u>\$1,621</u>	prem. for lower amt.										
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	<table> <tr> <td>\$112,000</td> <td>desired amount</td> </tr> <tr> <td>- \$110,000</td> <td>lower amount</td> </tr> <tr> <td><u>\$2,000</u></td> <td>add'l coverage amt.</td> </tr> </table>	\$112,000	desired amount	- \$110,000	lower amount	<u>\$2,000</u>	add'l coverage amt.			
\$112,000	desired amount										
- \$110,000	lower amount										
<u>\$2,000</u>	add'l coverage amt.										
5	Subtract the lower amount from the higher amount. This is the amount difference.	<table> <tr> <td>\$115,000</td> <td>higher amount</td> </tr> <tr> <td>- \$110,000</td> <td>lower amount</td> </tr> <tr> <td><u>\$5,000</u></td> <td>amount difference</td> </tr> </table>	\$115,000	higher amount	- \$110,000	lower amount	<u>\$5,000</u>	amount difference			
\$115,000	higher amount										
- \$110,000	lower amount										
<u>\$5,000</u>	amount difference										
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.	<table> <tr> <td>\$1,655</td> <td>prem. for higher amt.</td> </tr> <tr> <td>- \$1,621</td> <td>prem. for lower amt.</td> </tr> <tr> <td><u>\$34</u></td> <td>premium difference</td> </tr> </table>	\$1,655	prem. for higher amt.	- \$1,621	prem. for lower amt.	<u>\$34</u>	premium difference			
\$1,655	prem. for higher amt.										
- \$1,621	prem. for lower amt.										
<u>\$34</u>	premium difference										
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	<table> <tr> <td>$\frac{2000}{5000} \times \\$34 = \\$14$</td> <td>prem for add'l amt. (to nearest \$)</td> </tr> </table>	$\frac{2000}{5000} \times \$34 = \$14$	prem for add'l amt. (to nearest \$)							
$\frac{2000}{5000} \times \$34 = \$14$	prem for add'l amt. (to nearest \$)										
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.	<table> <tr> <td>\$1,621</td> <td>prem. for lower amt.</td> </tr> <tr> <td>+ \$14</td> <td>prem. for add'l amt.</td> </tr> <tr> <td><u>\$1,635</u></td> <td>desired premium</td> </tr> </table>	\$1,621	prem. for lower amt.	+ \$14	prem. for add'l amt.	<u>\$1,635</u>	desired premium			
\$1,621	prem. for lower amt.										
+ \$14	prem. for add'l amt.										
<u>\$1,635</u>	desired premium										

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE	
1	Find the Cov. A amt. factors for the highest amount and for each additional \$10,000.	Cov. A Amt. \$1,000,000 \$10,000	Factors 6.328 highest amount 0.070 each add'l \$10,000
2	Calculate premium for highest amount shown.		\$1,872 base premium* x 6.328 factor \$11,846
3	Calculate premium for each additional \$10,000 (round to the nearest dollar)		\$1,872 base premium* x 0.070 factor \$131
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	\$1,320,000 - \$1,000,000 \$320,000	desired amount highest amount add'l cov. amt.
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$10,000} \times \text{Ea. Add'l } \$10,000 \text{ prem} = \text{Prem for add'l amt}$	$\frac{\$320,000}{\$10,000} \times \$131 = \$4,192$	\$4192 prem for add'l amount (to nearest \$)
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.		\$11,846 prem. for highest amt. + \$4,192 prem. for add'l amt. \$16,038 desired premium

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

CONSTRUCTION DEFINITIONS

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
11	1480	\$30,000	0.500	0.570	0.656	\$190,000	1.180	1.180	1.310
12	1657	\$40,000	0.541	0.617	0.710	\$200,000	1.225	1.225	1.348
13	1926	\$45,000	0.571	0.651	0.749	\$210,000	1.270	1.270	1.397
14	1910	\$50,000	0.600	0.684	0.787	\$220,000	1.315	1.315	1.447
15	1406	\$55,000	0.670	0.742	0.853	\$230,000	1.360	1.360	1.496
16	1689	\$60,000	0.740	0.796	0.915	\$240,000	1.405	1.405	1.546
17	1907	\$65,000	0.750	0.797	0.917	\$250,000	1.450	1.450	1.595
18	1507	\$70,000	0.760	0.798	0.918	\$260,000	1.512	1.512	1.663
19	1523	\$75,000	0.770	0.801	0.921	\$270,000	1.574	1.574	1.731
20	1130	\$80,000	0.780	0.803	0.923	\$280,000	1.636	1.636	1.800
21	1183	\$85,000	0.790	0.808	0.929	\$290,000	1.698	1.698	1.868
22	1336	\$90,000	0.800	0.812	0.934	\$300,000	1.759	1.759	1.935
23	1392	\$95,000	0.815	0.822	0.945	\$350,000	2.062	2.062	2.268
31	1218	\$100,000	0.830	0.830	0.955	\$400,000	2.222	2.222	2.444
32	1129	\$105,000	0.848	0.848	0.975	\$450,000	2.490	2.490	2.739
33	1566	\$110,000	0.866	0.866	0.996	\$500,000	2.823	2.823	3.105
34	1677	\$115,000	0.884	0.884	1.017	\$550,000	3.213	3.213	3.502
35	1858	\$120,000	0.902	0.902	1.037	\$600,000	3.602	3.602	3.890
36	1396	\$125,000	0.920	0.920	1.058	\$650,000	3.947	3.947	4.223
37	1136	\$130,000	0.936	0.936	1.076	\$700,000	4.292	4.292	4.550
38	1243	\$135,000	0.952	0.952	1.095	\$750,000	4.633	4.633	4.865
		\$140,000	0.968	0.968	1.113	\$800,000	4.974	4.974	5.223
		\$145,000	0.984	0.984	1.132	\$850,000	5.319	5.319	5.585
		\$150,000	1.000	1.000	1.150	\$900,000	5.664	5.664	5.947
		\$160,000	1.045	1.045	1.191	\$950,000	5.996	5.996	6.296
		\$170,000	1.090	1.090	1.232	\$1,000,000	6.328	6.328	6.644
		\$180,000	1.135	1.135	1.271	Ea. Add'l 10	0.070	0.070	0.074

Protection Class Factors

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

Construction Factors

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

GrandProtect: Multiply the Platinum rate by 1.05.

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

Superior Construction: Multiply Masonry Rate by .85.

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

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

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	1037
12	893
13	892
14	1910
15	928
16	944
17	921
18	963
19	905
20	971
21	976
22	1336
23	1392
31	1000
32	1129
33	1566
34	931
35	1858
36	1396
37	968
38	945

Coverage A Factors

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

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

Protection Class Factors

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

Construction Factors

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

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

Superior Construction: Multiply Masonry Rate by .85.

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	817
12	993
13	1099
14	979
15	1036
16	1020
17	1139
18	903
19	1172
20	1014
21	611
22	843
23	708
31	884
32	879
33	931
34	1107
35	1179
36	919
37	612
38	849

Coverage A Factors

Cov. A Amount	Landlord's
\$30,000	0.400
\$40,000	0.421
\$45,000	0.432
\$50,000	0.442
\$55,000	0.451
\$60,000	0.460
\$65,000	0.480
\$70,000	0.500
\$75,000	0.527
\$80,000	0.553
\$85,000	0.587
\$90,000	0.620
\$95,000	0.644
\$100,000	0.667
\$105,000	0.700
\$110,000	0.733
\$115,000	0.766
\$120,000	0.799
\$125,000	0.833
\$130,000	0.866
\$135,000	0.899
\$140,000	0.932
\$145,000	0.965
\$150,000	1.000
\$160,000	1.067
\$170,000	1.134
\$180,000	1.201

Cov. A Amount	Landlord's
\$190,000	1.268
\$200,000	1.333
\$210,000	1.406
\$220,000	1.479
\$230,000	1.552
\$240,000	1.625
\$250,000	1.700
\$260,000	1.773
\$270,000	1.846
\$280,000	1.919
\$290,000	1.992
\$300,000	2.067
\$350,000	2.493
\$400,000	2.913
\$450,000	3.327
\$500,000	3.733
\$550,000	4.345
\$600,000	4.956
\$650,000	5.376
\$700,000	5.796
\$750,000	6.201
\$800,000	6.606
\$850,000	6.996
\$900,000	7.387
\$950,000	7.763
\$1,000,000	8.139
Ea. Add'l 10	0.075

Protection Class Factors

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

Construction Factors

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate
11	817
12	993
13	1099
14	895
15	892
16	894
17	894
18	892
19	901
20	1014
21	611
22	843
23	708
31	884
32	879
33	895
34	934
35	895
36	892
37	612
38	849

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

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

Protection Class Factors

Construction Factors

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

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

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

Superior Construction: Multiply Masonry Rate by .85.

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

\$500 Deductible Premium	=	\$225	
Protection Class 4 Factor	x	1.00	
		\$225	
Occupancy Factor (5 or more units)		1.00	
		\$225	
Condominium Factor		0.67	
		\$151	
Coverage C Amount Factor	x	1.570	
Subtotal		\$237	
Fire Resistive Construction	x	0.85	
Subtotal		\$201	
Seasonal or Sublease Surcharge (Without Occupants)	x	1.25	
Subtotal		\$251	
Deductible Credit (\$1000 Deductible)			
		\$251	
	x	0.12	
		\$30 (subject to maximum)	
Subtotal	-	\$30	
		\$221	
Tier Factor (Tier 22)	x	0.74	
Subtotal		\$164	
Protective Device Discount (Combination Devices)	x	0.95	
Subtotal		\$156	
Age of Insured (Under 55)	x	1.00	
Subtotal		\$156	
Replacement Cost on Contents (Coverage 3)	x	1.25	
Subtotal		\$195	
Loss Experience Rating Plan (No Chargeable Losses)	x	1.00	
Subtotal		\$195	
MetRewards (New Business, 0 Claims in 60 months)	x	0.95	Home Policy Plus
Subtotal		\$185	x 0.82 = \$152
\$300,000 Personal Liability (Coverage F)		\$20	x 0.82 = + \$16
TOTAL PREMIUM			\$168

(round to nearest whole dollar after each calculation)

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE
		Cov. C Amt. Factors
1	Find the Cov. C amount factors for the amounts noted above.	\$34,000 1.722 higher amount \$32,000 1.646 lower amount
2	Calculate premium for higher amount.	\$151 base premium* x 1.722 factor ----- \$260 prem. for higher amt.
3	Calculate premium for lower amount.	\$151 base premium* x 1.646 factor ----- \$249 prem. for lower amt.
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	\$33,000 desired amount - \$32,000 lower amount ----- \$1,000 add'l coverage amt.
5	Subtract the lower amount from the higher amount. This is the amount difference.	\$34,000 higher amount - \$32,000 lower amount ----- \$2,000 amount difference
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.	\$260 prem. for higher amt. - \$249 prem. for lower amt. ----- \$11 premium difference
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	$\frac{1000}{2000} \times \$11 = \$6 \text{ prem for add'l amt. (to nearest \$)}$
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.	\$249 prem. for lower amt. + \$6 prem. for add'l amt. ----- \$255 desired premium

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

Example: \$155,000 Coverage C amount.

STEPS	PROCEDURE	EXAMPLE	
1	Find the Cov. C amt. factors for the highest amount and for each additional \$1,000.	Cov. C Amt. \$150,000 \$1,000	Factors 5.580 highest amount 0.033 each add'l \$1,000
2	Calculate premium for highest amount shown.		\$151 base premium* x 5.580 factor \$843
3	Calculate premium for each additional \$1,000 (round to nearest dime)		\$151 base premium* x 0.033 factor \$5.00
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	\$155,000 - \$150,000 \$5,000	desired amount highest amount add'l cov. amt.
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$1,000} \times \text{Ea. Add'l } \$1,000 \text{ prem} = \text{Prem for add'l amt}$	\$5,000 \$1,000	x \$5.00 = \$25 prem for add'l amount (to nearest \$)
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.		\$843 prem. for highest amt. + \$25 prem. for add'l amt. \$868 desired premium

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

CONSTRUCTION DEFINITIONS

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

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

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Protection Class Factors

Coverage C Factors

Territory	Base Rate
11	225
12	235
13	236
14	233
15	226
16	227
17	226
18	226
19	235
20	233
21	227
22	232
23	227
31	224
32	238
33	226
34	231
35	226
36	230
37	228
38	227

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

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

Occupancy Factors

Occupancy	Factor
1-4 Units	0.85
5 or more	1.00

Product Factors

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

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

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

Fire Resistive Construction: Multiply by 0.85

*Platinum Flat Amount: \$35

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

GrandProtect Landlord's Condo Flat Amount: \$30

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	12/05/2012
Comments:			
Attachment(s):	AR_H_MPC_Abstract Form H-1_121412.PDF		
		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	12/05/2012
Comments:			
Attachment(s):	AR_H_MPC_Premium Comparison Survey_122712.PDF AR_H_MPC_Premium Comparison Survey_122712.XLSX		
		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	12/05/2012
Comments:			
Attachment(s):	AR_H_MPC_Abstract Form RF-1_122712.PDF		
		Item Status:	Status Date:
Satisfied - Item:	MPC Filing Exhibits	Filed	12/05/2012
Comments:			
Attachment(s):	AR_H_MPC_Filing_121412.PDF AR_H_MPC_Filing_121412.XLSX		
		Item Status:	Status Date:
Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)		

SERFF Tracking #:

METX-G128749638

State Tracking #:

Company Tracking #:

AR001540100332

State: Arkansas

Filing Company: Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Bypass Reason:	n/a
----------------	-----

	Item Status:	Status Date:
Satisfied - Item:	Rate change exhibit	Filed
Comments:		12/05/2012

Attachment(s):

AR H MPC Rate Change Exhibit 122712.PDF

AR H MPC Rate Change Exhibit 122712.XLSX

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name Metropolitan Property and Casualty Insurance Company

NAIC # (including group #) 241-26298

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

N/A

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

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

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

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

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

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

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

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

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

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

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

Form	Premium Volume
Owners	4,623,931
Renters & Condo	193,935
Landlords Rental Dwelling	296,180
Mobile Home	11,463
Homeowners (former Dwelling Fire)	29,254
Landlords (former Dwelling Fire)	65,239

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

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

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

Dawn Kelly Digitally signed by Dawn Kelly
 DN: cn=Dawn Kelly, o. ou, email=dekelly@metlife.com, c=US
 Date: 2012.10.30 13:54:31 -0400

 Signature
 Dawn E. Kelly

 Printed Name
 Sr. State Filings Specialist

 Title
 401-827-2893

 Telephone Number
 dekelly@metlife.com

 Email address

NAIC Number: 241-26298
 Company Name: Metropolitan Property and Casualty Insurance Company
 Contact Person: Dawn E. Kelly
 Telephone No.: 401-827-2893
 Email Address: dekelly@metlife.com
 Effective Date: 12/27/2012 NB, 01/31/2013 RB

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$833.00	\$958.00	\$912.00	\$1,048.00	\$1,412.00	\$1,624.00	\$1,398.00	\$1,608.00	\$1,398.00	\$1,608.00	\$1,031.00	\$1,185.00	\$1,238.00	\$1,424.00	\$1,021.00	\$1,174.00	\$1,024.00	\$1,177.00
	\$120,000	\$964.00	\$1,107.00	\$1,054.00	\$1,212.00	\$1,633.00	\$1,878.00	\$1,617.00	\$1,859.00	\$1,617.00	\$1,859.00	\$1,192.00	\$1,371.00	\$1,432.00	\$1,647.00	\$1,181.00	\$1,357.00	\$1,183.00	\$1,361.00
	\$160,000	\$1,092.00	\$1,256.00	\$1,195.00	\$1,374.00	\$1,852.00	\$2,130.00	\$1,834.00	\$2,109.00	\$1,834.00	\$2,109.00	\$1,351.00	\$1,555.00	\$1,624.00	\$1,867.00	\$1,339.00	\$1,539.00	\$1,342.00	\$1,543.00
6	\$80,000	\$999.00	\$1,149.00	\$1,094.00	\$1,258.00	\$1,695.00	\$1,949.00	\$1,678.00	\$1,930.00	\$1,678.00	\$1,930.00	\$1,237.00	\$1,422.00	\$1,486.00	\$1,708.00	\$1,225.00	\$1,408.00	\$1,229.00	\$1,412.00
	\$120,000	\$1,155.00	\$1,328.00	\$1,265.00	\$1,454.00	\$1,960.00	\$2,254.00	\$1,940.00	\$2,232.00	\$1,940.00	\$2,232.00	\$1,431.00	\$1,645.00	\$1,718.00	\$1,976.00	\$1,416.00	\$1,629.00	\$1,420.00	\$1,633.00
	\$160,000	\$1,310.00	\$1,507.00	\$1,434.00	\$1,649.00	\$2,222.00	\$2,556.00	\$2,200.00	\$2,530.00	\$2,200.00	\$2,530.00	\$1,622.00	\$1,865.00	\$1,949.00	\$2,240.00	\$1,605.00	\$1,846.00	\$1,610.00	\$1,852.00
9	\$80,000	\$2,499.00	\$2,873.00	\$2,734.00	\$3,143.00	\$4,237.00	\$4,872.00	\$4,194.00	\$4,824.00	\$4,194.00	\$4,824.00	\$3,093.00	\$3,557.00	\$3,715.00	\$4,271.00	\$3,062.00	\$3,521.00	\$3,071.00	\$3,531.00
	\$120,000	\$2,890.00	\$3,322.00	\$3,162.00	\$3,635.00	\$4,899.00	\$5,634.00	\$4,850.00	\$5,578.00	\$4,850.00	\$5,578.00	\$3,577.00	\$4,113.00	\$4,296.00	\$4,940.00	\$3,541.00	\$4,072.00	\$3,551.00	\$4,082.00
	\$160,000	\$3,276.00	\$3,766.00	\$3,585.00	\$4,122.00	\$5,555.00	\$6,388.00	\$5,500.00	\$6,325.00	\$5,500.00	\$6,325.00	\$4,055.00	\$4,663.00	\$4,871.00	\$5,601.00	\$4,015.00	\$4,617.00	\$4,026.00	\$4,629.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$132.00	\$132.00	\$131.00	\$131.00	\$137.00	\$137.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$133.00	\$133.00
	\$15,000	\$171.00	\$171.00	\$170.00	\$170.00	\$177.00	\$177.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$173.00	\$173.00
	\$25,000	\$219.00	\$219.00	\$218.00	\$218.00	\$226.00	\$226.00	\$217.00	\$217.00	\$217.00	\$217.00	\$217.00	\$217.00	\$217.00	\$218.00	\$218.00	\$218.00	\$218.00	\$221.00
6	\$5,000	\$145.00	\$145.00	\$145.00	\$145.00	\$150.00	\$150.00	\$144.00	\$144.00	\$144.00	\$144.00	\$144.00	\$144.00	\$145.00	\$145.00	\$145.00	\$145.00	\$146.00	\$146.00
	\$15,000	\$188.00	\$188.00	\$188.00	\$188.00	\$195.00	\$195.00	\$187.00	\$187.00	\$187.00	\$187.00	\$187.00	\$187.00	\$188.00	\$188.00	\$188.00	\$188.00	\$190.00	\$190.00
	\$25,000	\$241.00	\$241.00	\$240.00	\$240.00	\$249.00	\$249.00	\$239.00	\$239.00	\$239.00	\$239.00	\$239.00	\$239.00	\$240.00	\$240.00	\$240.00	\$240.00	\$243.00	\$243.00
9	\$5,000	\$211.00	\$211.00	\$210.00	\$210.00	\$218.00	\$218.00	\$209.00	\$209.00	\$209.00	\$209.00	\$209.00	\$209.00	\$210.00	\$210.00	\$210.00	\$210.00	\$212.00	\$212.00
	\$15,000	\$274.00	\$274.00	\$272.00	\$272.00	\$284.00	\$284.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$276.00	\$276.00
	\$25,000	\$350.00	\$350.00	\$348.00	\$348.00	\$362.00	\$362.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$348.00	\$348.00	\$348.00	\$348.00	\$353.00	\$353.00

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

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

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

HO3 and HO4 only

Fire Extinguisher	0-5	%	Deadbolt Lock	0-5	%
Burglar Alarm	5	%	Window Locks	N/A	%
Smoke Alarm	0-5	%	\$1,000 Deductible	12	%
			Other (specify)		
			Central Fire Alarm or Auto	5-10	%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	(yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10-15	%
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone Highest Risk	Brick \$ 1.46 Frame \$ 0.6

Maximum Credit Allowed	20%	Lowest Risk	\$ 1.18	\$ 0.45
------------------------	-----	-------------	---------	---------

I

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

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
Owners	81.0%	16.1%				
Renters/Condo	21.5%	5.0%				
Landlords	30.7%	5.0%				
Mobilehome	-0.6%	0.0%				
TOTAL OVERALL EFFECT	78.9%	15.0%				

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	3989	2.5%	04/19/08	3,679,536	929,345	25.3%	39.3%
2009	4255	0.0%	01/31/09	4,014,368	2,249,135	56.0%	41.5%
2010	4484	8.8%	01/04/10	4,240,430	3,436,401	81.0%	41.1%
2011	5003	8.8%	02/14/11	4,788,373	2,177,365	45.5%	41.3%
2012	5020	10.0%	01/18/12	4,873,547	5,868,434	120.4%	46.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.4%
B. General Expense	2.2%
C. Taxes, License & Fees	3.32%
D. Underwriting Profit & Contingencies	14.58%
E. Other (explain)	0.0%
F. TOTAL	40.05%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 24.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 32
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Rate Change by Territory

<u>Territory</u>	<u>Owners</u>	<u>Renters & Condo</u>	<u>Landlords Rental Dwelling</u>	<u>Mobilehome</u>	<u>Owners Former Dwelling Fire</u>	<u>Landlord Former Dwelling Fire</u>	<u>Total Owners, Renters/Condo</u>	<u>Total</u>
11	27.4%	4.7%	4.9%	0.0%	27.4%	4.9%	26.8%	25.8%
12	18.9%	9.3%	4.9%	0.0%	18.9%	4.9%	17.4%	17.0%
13	17.2%	5.4%	4.9%	0.0%	17.1%	4.9%	16.8%	16.1%
14	19.2%	8.4%	5.0%	0.0%	19.2%	5.0%	18.4%	17.9%
15	19.3%	5.1%	4.8%	0.0%	19.2%	4.7%	19.0%	15.1%
16	20.9%	5.6%	4.7%	0.0%	20.9%	4.8%	20.1%	18.2%
17	17.0%	5.1%	5.0%	0.0%	16.9%	4.9%	16.5%	15.7%
18	16.5%	3.7%	4.8%	0.0%	16.5%	4.7%	16.1%	15.6%
19	18.2%	4.9%	5.6%	0.0%	18.2%	5.5%	16.9%	15.6%
20	21.5%	8.4%	4.9%	0.0%	21.4%	4.9%	21.1%	20.7%
21	21.9%	3.7%	5.0%	0.0%	22.0%	5.0%	21.4%	20.3%
22	21.5%	7.9%	4.9%	0.0%	21.5%	4.9%	21.3%	19.8%
23	25.0%	5.6%	5.2%	0.0%	25.0%	5.2%	24.5%	23.5%
31	24.0%	4.2%	4.7%	0.0%	24.1%	4.7%	23.3%	22.6%
32	30.0%	6.3%	4.9%	0.0%	30.0%	4.9%	29.5%	28.3%
33	21.4%	5.1%	5.0%	0.0%	21.4%	5.0%	21.4%	19.0%
34	18.9%	7.4%	9.7%	0.0%	18.9%	9.6%	18.5%	18.0%
35	21.5%	5.1%	5.1%	0.0%	21.5%	5.0%	21.5%	21.5%
36	22.0%	5.5%	4.9%	0.0%	22.0%	4.8%	21.4%	20.5%
37	22.1%	4.6%	5.0%	0.0%	22.0%	5.0%	21.6%	19.7%
38	20.3%	5.6%	4.8%	0.0%	20.4%	4.8%	20.1%	18.8%
Total	21.7%	5.0%	5.0%	0.0%	21.0%	5.1%	21.1%	20.0%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Owners Rate Level Indications

Acc Year Ending	Exposures	Earned Premium	On-Level Factor	Premium Trend	Adjusted Earned Premium	Non-Cat Incurred Losses (w/ ALAE)	Loss Development Projected to	
							Ultimate	Loss Trend
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
6/08	3,313	\$3,424,599	1.344	0.823	\$3,788,716	\$1,386,572	1.001	1.389
6/09	3,461	\$3,658,145	1.326	0.853	\$4,138,740	\$1,907,023	1.001	1.286
6/10	3,716	\$3,929,040	1.302	0.884	\$4,522,873	\$3,242,097	1.004	1.190
6/11	4,135	\$4,443,041	1.212	0.916	\$4,932,182	\$3,889,306	1.009	1.102
6/12	4,429	\$5,014,604	1.111	0.949	\$5,288,519	\$3,915,741	1.085	1.021
Total	19,054	\$20,469,429			\$22,671,031	\$14,340,738		

Acc Year Ending	Trended Developed Incurred Non-Cat Losses (w/ ALAE)	Hurricane Catastrophe Allowance	Catastrophe Allowance	ULAE Factor	Adjusted Incurred Losses (w/ LAE)	Reinsurance Allowance	Adjusted Loss	
							Ratio	5 Year Weight
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
6/08	\$1,927,216	0.0%	1.680	1.056	\$3,419,035	0.0%	90.2%	10%
6/09	\$2,454,257	0.0%	1.680	1.056	\$4,354,048	0.0%	105.2%	15%
6/10	\$3,874,961	0.0%	1.680	1.056	\$6,874,490	0.0%	152.0%	20%
6/11	\$4,325,693	0.0%	1.680	1.056	\$7,674,126	0.0%	155.6%	25%
6/12	\$4,334,932	0.0%	1.680	1.056	\$7,690,516	0.0%	145.4%	30%
Total	\$16,917,058				\$30,012,215			100.0%

Average Adjusted Loss Ratio	Credibility	Permissible Loss Ratio	Credibility Weighted Loss Ratio	Flat Expense Provision	Flat Expense Trend Factor	Indicated Change	Proposed Change
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
137.7%	69.0%	59.1%	113.4%	8.5%	1.05	81.0%	21.7%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Renters & Condo Rate Level Indications

Acc Year Ending	Exposures	Earned Premium	On-Level Factor	Premium Trend	Adjusted Earned Premium	Non-Cat Incurred Losses (w/ ALAE)	Loss Development Projected to	
							Ultimate	Loss Trend
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
6/08	353	\$123,477	1.202	0.823	\$122,226	\$19,489	1.000	1.389
6/09	368	\$125,506	1.182	0.853	\$126,593	\$131,312	1.010	1.286
6/10	414	\$142,902	1.166	0.884	\$147,295	\$39,379	1.010	1.190
6/11	493	\$172,412	1.118	0.916	\$176,653	\$91,915	1.030	1.102
6/12	529	\$193,935	1.049	0.949	\$193,189	\$198,850	1.102	1.021
Total	2,156	\$758,232			\$765,956	\$480,946		

Acc Year Ending	Trended Developed Incurred Non-Cat Losses (w/ ALAE)	Hurricane Catastrophe Allowance	Catastrophe Allowance	ULAE Factor	Adjusted Incurred Losses (w/ LAE)	Reinsurance Allowance	Adjusted Loss	
							Ratio	5 Year Weight
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
6/08	\$27,061	0.0%	1.020	1.056	\$29,148	0.0%	23.8%	10%
6/09	\$170,513	0.0%	1.020	1.056	\$183,663	0.0%	145.1%	15%
6/10	\$47,347	0.0%	1.020	1.056	\$50,998	0.0%	34.6%	20%
6/11	\$104,374	0.0%	1.020	1.056	\$112,423	0.0%	63.6%	25%
6/12	\$223,713	0.0%	1.020	1.056	\$240,965	0.0%	124.7%	30%
Total	\$573,007				\$617,198			100.0%

Average Adjusted Loss Ratio	Credibility	Permissible Loss Ratio	Credibility Weighted Loss Ratio	Flat Expense Provision	Flat Expense Trend Factor	Indicated Change	Proposed Change
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
84.4%	29.4%	39.7%	52.9%	27.8%	1.05	21.5%	5.0%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Landlords Rental Dwelling Rate Level Indications

Acc Year Ending	Exposures	Earned Premium	On-Level Factor	Premium Trend	Adjusted Earned Premium	Non-Cat Incurred Losses (w/ ALAE)	Loss Development Projected to	
							Ultimate	Loss Trend
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
6/08	450	\$276,536	1.167	0.823	\$265,643	\$84,504	1.001	1.389
6/09	443	\$264,872	1.164	0.853	\$263,033	\$55,332	1.001	1.286
6/10	459	\$278,234	1.156	0.884	\$284,294	\$105,533	1.004	1.190
6/11	500	\$307,573	1.111	0.916	\$313,196	\$307,232	1.009	1.102
6/12	560	\$361,419	1.069	0.949	\$366,970	\$231,138	1.085	1.021
Total	2,412	\$1,488,634			\$1,493,136	\$783,739		

Acc Year Ending	Trended Developed Incurred Non-Cat Losses (w/ ALAE)	Hurricane Catastrophe Allowance	Catastrophe Allowance	ULAE Factor	Adjusted Incurred Losses (w/ LAE)	Reinsurance Allowance	Adjusted Loss	
							Ratio	5 Year Weight
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
6/08	\$117,454	0.0%	1.680	1.056	\$208,372	0.0%	78.4%	10%
6/09	\$71,209	0.0%	1.680	1.056	\$126,331	0.0%	48.0%	15%
6/10	\$126,133	0.0%	1.680	1.056	\$223,770	0.0%	78.7%	20%
6/11	\$341,704	0.0%	1.680	1.056	\$606,210	0.0%	193.6%	25%
6/12	\$255,882	0.0%	1.680	1.056	\$453,955	0.0%	123.7%	30%
Total	\$912,382				\$1,618,639			100.0%

Average Adjusted Loss Ratio	Credibility	Permissible Loss Ratio	Credibility Weighted Loss Ratio	Flat Expense Provision	Flat Expense Trend Factor	Indicated Change	Proposed Change
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
116.3%	31.1%	52.1%	72.0%	15.5%	1.05	30.7%	5.0%

Metropolitan Property and Casualty Insurance Company

Owners Loss Development

Countrywide, Incurred Losses (Excluding Catastrophes)

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>Over 60</u>
3/ 2003					230,743,634	230,655,500
3/ 2004				213,110,636	212,869,627	212,592,451
3/ 2005			206,524,790	207,320,491	207,349,122	208,394,218
3/ 2006		219,196,518	219,992,935	220,254,044	221,071,153	220,433,863
3/ 2007	216,261,650	233,082,818	233,262,793	234,268,980	233,461,313	232,969,990
3/ 2008	239,590,966	257,237,087	259,215,001	260,920,948	260,778,898	
3/ 2009	253,748,186	275,911,979	274,928,326	275,221,763		
3/ 2010	254,303,488	273,948,701	276,085,739			
3/ 2011	275,425,129	290,081,741				
3/ 2012	292,668,368					

Accident Year Ending	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>Over 60</u>
3/ 2003					1.000
3/ 2004				0.999	0.999
3/ 2005			1.004	1.000	1.005
3/ 2006		1.004	1.001	1.004	0.997
3/ 2007	1.078	1.001	1.004	0.997	0.998
3/ 2008	1.074	1.008	1.007	0.999	
3/ 2009	1.087	0.996	1.001		
3/ 2010	1.077	1.008			
3/ 2011	1.053				

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Countrywide Selected	1.075	1.005	1.003	1.000	1.001
Projected to Ultimate	1.085	1.009	1.004	1.001	1.001

Metropolitan Property and Casualty Insurance Company

Renters & Condo Loss Development

Countrywide, Incurred Losses (Excluding Catastrophes)

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>Over 60</u>
3/ 2003					11,913,081	11,931,839
3/ 2004				11,514,587	12,008,209	11,937,380
3/ 2005			10,980,255	11,125,702	11,009,268	10,912,562
3/ 2006		12,448,562	12,851,973	12,685,080	12,982,035	13,148,608
3/ 2007	10,290,913	12,138,560	12,332,192	12,571,294	12,661,254	12,582,519
3/ 2008	12,794,324	13,531,461	13,718,129	13,651,098	13,665,817	
3/ 2009	13,495,115	14,647,159	14,679,910	14,635,275		
3/ 2010	13,887,710	14,511,344	14,217,088			
3/ 2011	15,644,683	16,590,616				
3/ 2012	14,562,972					

Accident Year Ending	Development Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>Over 60</u>
3/ 2003					1.002
3/ 2004				1.043	0.994
3/ 2005			1.013	0.990	0.991
3/ 2006		1.032	0.987	1.023	1.013
3/ 2007	1.180	1.016	1.019	1.007	0.994
3/ 2008	1.058	1.014	0.995	1.001	
3/ 2009	1.085	1.002	0.997		
3/ 2010	1.045	0.980			
3/ 2011	1.060				

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Countrywide Selected	1.070	1.020	1.000	1.010	1.000
Projected to Ultimate	1.102	1.030	1.010	1.010	1.000

Metropolitan Property and Casualty Insurance Company

Arkansas - All Forms - NAII Fast Track Data

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

Period Ending	Avg. Pure Premium	Annual Change
Jun-08	368.83	N/A
Sep-08	419.86	N/A
Dec-08	470.92	N/A
Mar-09	513.18	N/A
Jun-09	536.00	1.453
Sep-09	544.62	1.297
Dec-09	558.09	1.185
Mar-10	540.14	1.053
Jun-10	558.16	1.041
Sep-10	564.19	1.036
Dec-10	529.27	0.948
Mar-11	537.79	0.996
Jun-11	543.18	0.973
Sep-11	567.79	1.006
Dec-11	583.85	1.103
Mar-12	571.78	1.063
8 points	2.7%	
12 points	1.8%	
16 points	8.2%	

Accident Year Ending	Avg. Pure Premium	Historical Trend Factor	Projected Trend Factor	Loss Trend Factor
Jun-08	368.83	1.360	1.021	1.389
Jun-09	513.18	1.260	1.021	1.286
Jun-10	540.14	1.166	1.021	1.190
Jun-11	537.79	1.080	1.021	1.102
Jun-12	571.78	1.000	1.021	1.021

Selected Historical Loss Trend:	8.0%
Selected Projected Loss Trend:	1.0%

Metropolitan Property and Casualty Insurance Company

Arkansas - All Forms

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

Period Ending	Avg Earn. Premium (On Level)	Annual Change
Sep-08	1249.12	N/A
Dec-08	1252.89	N/A
Mar-09	1253.06	N/A
Jun-09	1251.23	N/A
Sep-09	1248.14	0.999
Dec-09	1241.31	0.991
Mar-10	1235.59	0.986
Jun-10	1229.04	0.982
Sep-10	1212.77	0.972
Dec-10	1194.23	0.962
Mar-11	1175.58	0.951
Jun-11	1157.13	0.941
Sep-11	1145.34	0.944
Dec-11	1131.92	0.948
Mar-12	1122.81	0.955
Jun-12	1117.06	0.965
4 points	-3.3%	
6 points	-4.0%	
8 points	-4.7%	
12 points	-4.4%	
16 points	-3.4%	

Accident Year Ending	Avg Earn. Premium (On Level)	Historical Trend Factor	Projected Trend Factor	Premium Trend Factor
Jun-08	1243.86	0.867	0.949	0.823
Jun-09	1251.23	0.899	0.949	0.853
Jun-10	1229.04	0.931	0.949	0.884
Jun-11	1157.13	0.965	0.949	0.916
Jun-12	1117.06	1.000	0.949	0.949

Selected Historical Premium Trend:	-3.5%
Selected Projected Premium Trend:	-2.5%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Non Hurricane Catastrophe Experience

Owners Forms

Undeveloped Incurred Losses & ALAE

Accident Year Ending	Non Hurr Cat	Non-Cat	Ratio
6/89	576,045	656,595	87.7%
6/90	169,184	522,955	32.4%
6/91	56,578	677,290	8.4%
6/92	33,102	628,510	5.3%
6/93	6,157	314,034	2.0%
6/94	30,476	634,864	4.8%
6/95	31,921	405,000	7.9%
6/96	165,936	387,010	42.9%
6/97	18,796	419,882	4.5%
6/98	19,917	149,593	13.3%
6/99	53,630	409,343	13.1%
6/00	18,927	100,630	18.8%
6/01	47,443	452,647	10.5%
6/02	4,760	112,143	4.2%
6/03	10,597	150,634	7.0%
6/04	46,082	444,372	10.4%
6/05	7,255	413,641	1.8%
6/06	1,153,294	1,102,801	104.6%
6/07	75,572	975,933	7.7%
6/08	3,124,434	1,471,080	212.4%
6/09	2,025,084	1,962,357	103.2%
6/10	490,153	3,348,827	14.6%
6/11	8,312,251	4,197,035	198.1%
6/12	0	4,146,881	0.0%
24 Year Average			68.4%
		Selected:	68.0%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Non Hurricane Catastrophe Experience

Renters & Condo Forms

Undeveloped Incurred Losses & ALAE

Accident Year Ending	Non Hurr Cat	Non-Cat	Ratio
6/89	69	20,627	0.3%
6/90	3,327	52,464	6.3%
6/91	0	22,055	0.0%
6/92	0	80,045	0.0%
6/93	0	5,386	0.0%
6/94	0	30,248	0.0%
6/95	0	629	0.0%
6/96	0	2,168	0.0%
6/97	0	18,335	0.0%
6/98	0	5,135	0.0%
6/99	0	4,753	0.0%
6/00	0	660	0.0%
6/01	0	1,727	0.0%
6/02	0	9,802	0.0%
6/03	0	71,088	0.0%
6/04	4,900	6,022	81.4%
6/05	0	5,772	0.0%
6/06	0	32,353	0.0%
6/07	0	22,659	0.0%
6/08	2,527	19,490	13.0%
6/09	2,530	131,312	1.9%
6/10	200	39,378	0.5%
6/11	4,808	91,916	5.2%
6/12	0	198,849	0.0%
24 Year Average			2.1%
		Selected:	2.0%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Determination of Credibility

Exposure Data as of 3/31/11

<u>Form</u>	A Experience Years	B Full Credibility Standard	C Exposures	D = SQRT(C/B) Credibility
Owners	5	40,000	19,054	69.0%
Renters/Condo	5	25,000	2,156	29.4%
Landlords Rental Dwelling	5	25,000	2,412	31.1%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Homeowners

Profit Provision Summary

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

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

Metropolitan targets a 18% return on equity based on the variability of industry property and casualty insurance results. After taking investment income and miscellaneous income into account, the selected underwriting profit provision of 16.1% achieves a 18% cost of capital.

It should be noted that Metropolitan includes Investment Income from Equity in the Profit Provision model. The assumed premium-to-equity ratio is 1.1 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)]	4.6%
f. Tax Rate on Underwriting Profit		35.0%

2. Profit Provision Calculation

a. Investment Income From UPR and Loss Reserve		\$2.70
b. Investment Income From Equity		\$4.18
	[1.c. x 1.e.]	
c. Underwriting Profit (After Tax)		\$9.48
	[100 x 2.f. x (1 - 1.f.)]	
d. Overall Profit		\$16.36
	[a + b+ c]	
e. Expected Return on Equity		18.0%
f. Initial Underwriting Profit Provision (Pre-Tax)		14.6%
g. Contingency Provision (Post-Tax)		1.0%
h. Contingency Provision (Pre-Tax)		1.5%
i. Final Underwriting Profit Provision (Pre-Tax)		16.1%

Note: Target Homeowners Return is (as % of Equity)		18.0%
Target Homeowners Return is (as \$ Per \$100 of Premium)		\$16.36

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Homeowners

Expense History and Selections

1. Variable Expenses - vary directly with premium.

	2008 <u>(000's)</u>	2009 <u>(000's)</u>	2010 <u>(000's)</u>	<u>Selection</u>
a. Direct Premiums Written	\$15,999	\$14,514	\$14,161	
b. Direct Commission & Brokerage	\$2,035 12.7%	\$1,948 13.4%	\$1,829 12.9%	13.00%
c. Taxes, Licenses, and Fees	-----	-----	-----	3.32%
d. Initial Underwriting Profit Provision				14.58%
e. Statewide Variable Expense Provision (b + c + d)				30.90%

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 <u>(000's)</u>	2009 <u>(000's)</u>	2010 <u>(000's)</u>	<u>Selection</u>
a(1). Statewide Direct Premiums Earned	\$16,690	\$15,176	\$14,366	
a(2). Statewide Direct Premiums Earned	\$16,690	\$15,176	\$14,366	
b. Other Acquisition	\$1,301 7.8%	\$1,202 7.9%	\$984 6.9%	7.4%
c. General Expense	\$444 2.7%	\$351 2.3%	\$291 2.0%	2.2%
d. Guaranty Fund Assessment not recouped	\$0	\$0	\$0	N/A 0.0%
e. Flat Expense Provision (b + c + d)				9.6%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Homeowners

Expense History and Selections

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

a. Allocated Loss Adjustment Expenses (ALAE)

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

b. Unallocated Loss Adjustment Expenses (ULAE) *

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

	2008 (000's)	2009 (000's)	2010 (000's)	<u>Selection</u>
(1) Direct Losses Incurred	\$27,400	\$8,551	\$5,375	
(2) ALAE	\$1,978	\$18	(\$195)	
(3) Loss & ALAE [(1) + (2)]	\$29,378	\$8,568	\$5,180	
(4) ULAE [(4) / (3)]	\$1,107 3.8%	\$321 3.8%	\$391 7.5%	
(5) ULAE Factor	1.038	1.038	1.075	1.056

4. Development of Statewide Permissible Loss Ratio

a. Variable Expense Provision (1.e.)	30.9%
b. Flat Expense Provision (2e.)	9.6%
c. Pre-Tax Contingency Provision	1.5%
d. Permissible Loss and LAE Ratio (100% - a - b - c)	58.0%
e. ULAE Factor (3.b.(5))	1.056
f. Permissible Loss and ALAE Ratio (d / e)	54.9%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS

HOMEOWNERS

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

A. Unearned Premium Reserve		
1. Direct Earned Premium for Calendar Year 2010.		\$14,366,336
2. Mean Unearned Premium (1) x 0.527		\$7,571,059
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		13.0%
Taxes, Licenses, and Fees		3.3%
50% of Statewide Flat Expense		4.8%
Total		21.1%
4. (2) x (3) Total		\$1,599,008
5. Net Subject to Invest (2) - (4)		\$5,972,051
B. Delayed Remission of Premium (Agents' Balances)		
1. Direct Earned Premium (A-1)		\$14,366,336
2. Average Agents' Balances (Includes Outstanding Written Premium)		22.6%
3. Delayed Remission (1) x (2)		\$3,246,792
C. Loss Reserve		
1. Direct Earned Premium (A-1)		\$14,366,336
2. Expected Incurred Loss and Loss Adjustment Expense		\$8,326,949
(1) x 58.0% (permissible loss ratio)		
3. Expected Mean Loss Reserves		\$5,795,557
(2) x 0.696		
D. Net Subject to Investment (A-5) - (B-3) + (C-3)		\$8,520,816
E. Average Rate of Return		5.0%
F. Investment Earnings on Net Subject to Investment (D) x (E)		\$426,041
G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1)		3.0%
H. Average Rate of Return as a Percent of Direct Earned Premium		2.7%
After Federal Income Taxes (G) x (1 - 0.083)		

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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

EXPLANATORY NOTES

Line A-1

Direct earned premiums are for the calendar year ending December 31, 2010.

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 Homeowners insurance.

IN THOUSANDS OF DOLLARS

1. Direct Earned Premium for Calendar Year 2010	\$880,073
2. Direct Unearned Premium Reserve as of 12/31/2009	\$452,833
3. Direct Unearned Premium Reserve as of 12/31/2010	\$474,321
4. Mean Unearned Premium Reserve [(2)+(3)]/2	\$463,577
5. Ratio (4) / (1)	0.527

Line A-3

Deduction for prepaid expenses:

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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

EXPLANATORY NOTES

Line B-2

Delayed remission of premium:

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

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

IN THOUSANDS OF DOLLARS

1. Homeowners Direct Earned Premium for Calendar Year 2010	\$880,073
2. Homeowners Direct Agents' Balances as of 12/31/2009	\$184,989
3. Homeowners Direct Agents' Balances as of 12/31/2010	\$203,775
4. Homeowners Direct Mean Agents' Balances [(2)+(3)]/2	\$194,382
5. Ratio [(4) / (1)]	0.221
6. All Lines Net Earned Premium for Calendar Year 2010	#####
7. All Lines Agents' Balances Charged Off as of 12/31/2009	\$15,118
8. All Lines Agents' Balances Charged Off as of 12/31/2010	\$15,061
9. All Lines Mean Agents' Balances Charged Off [(7)+(8)]/2	\$15,090
10. Ratio [(9) / (6)]	0.005
11. Total [(5) + (10)]	0.226

Line C-2

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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

EXPLANATORY NOTES

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line C-2 by the average countrywide ratio of the mean loss and loss adjustment expense reserves to the incurred losses and loss adjustment expenses in 2009 and 2010.

IN THOUSANDS OF DOLLARS

1. Incurred Losses for Calendar Year 2006	\$457,064
2. Incurred Losses for Calendar Year 2007	\$439,071
3. Incurred Losses for Calendar Year 2008	\$572,785
4. Incurred Losses for Calendar Year 2009	\$508,462
5. Incurred Losses for Calendar Year 2010	\$589,439
6. Loss Reserves as of 12/31/2005	\$425,976
7. Loss Reserves as of 12/31/2006	\$404,760
8. Loss Reserves as of 12/31/2007	\$358,606
9. Loss Reserves as of 12/31/2008	\$339,439
10. Loss Reserves as of 12/31/2009	\$280,614
11. Loss Reserves as of 12/31/2010	\$273,778
12. Mean Loss Reserve: 2006 [(6)+(7)]/2	\$415,368
13. Mean Loss Reserve: 2007 [(7)+(8)]/2	\$381,683
14. Mean Loss Reserve: 2008 [(8)+(9)]/2	\$349,023
15. Mean Loss Reserve: 2009 [(9)+(10)]/2	\$310,027
16. Mean Loss Reserve: 2010 [(10)+(11)]/2	\$277,196
17. 2006 Ratio (12) / (1)	0.909
18. 2007 Ratio (13) / (2)	0.869
19. 2008 Ratio (14) / (3)	0.609
20. 2009 Ratio (15) / (4)	0.610
21. 2010 Ratio (16) / (5)	0.470
22. Average of 2006 through 2010 ratios (excluding high and	0.696
23. Selected Ratio	0.696

Line E

The rate of return is based on the ratio of net investment income earned and net realized capital gains (or losses) to mean cash and invested assets for 2010. For informational purposes, corresponding rates of return for the last five years are shown in the following chart.

IN THOUSANDS OF DOLLARS

<u>Year</u>	<u>Mean Cash & Invested Assets</u>	<u>Net Investment Income Earned</u>	<u>Rate of Return</u>	<u>Net Realized Capital Gains (or Losses)</u>	<u>Rate of Return</u>	<u>Total Rate of Return</u>
2005	#####					
2006	#####	\$240,225	5.6%	\$935	0.0%	5.6%
2007	#####	\$243,737	5.7%	(\$888)	0.0%	5.7%
2008	#####	\$228,793	5.7%	(\$81,347)	-2.0%	3.7%
2009	#####	\$205,484	5.4%	(\$42,505)	-1.1%	4.3%
2010	#####	\$209,232	5.5%	(\$9,076)	-0.2%	5.3%
Selected Rate of Return:						5.0%

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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

EXPLANATORY NOTES

Line H

The average rate of federal income tax was determined by applying current tax rates to the distribution of investment income earned for 2010.

	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	8.7%
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	9.1%
Investment Deductions	\$6,811	35.0%
Net Investment Income Earned	\$205,670	8.3%

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

Metropolitan Property and Casualty Insurance Company

Arkansas Homeowners

Calculation of Permissible Loss Ratios and Flat Expense Provisions

Policy Form	On Level Earned Premium	Earned Exposures	Average Earned Premium	Average Flat Expense	Flat Expense %	Variable Expense %	Permissible Loss Ratio
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Owners	\$5,570,249	4,429	\$1,257.72	\$107.17	8.5%	32.4%	59.1%
Renters & Condo	\$203,481	529	\$384.69	\$107.17	27.9%	32.4%	39.7%
Landlords	\$386,519	560	\$690.05	\$107.17	15.5%	32.4%	52.1%
Total	\$6,160,249	5,518	\$1,116.41	\$107.17	9.6%	32.4%	58.0%

(3) = (1) / (2)

(4) = {(3) Total} x {Total Flat Expense (9.6%)}

(5) = (4) / (3)

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

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Rate Change by Territory

<u>Territory</u>	<u>Owners</u>	<u>Renters & Condo</u>	<u>Landlords Rental Dwelling</u>	<u>Mobilehome</u>	<u>Owners Former Dwelling Fire</u>	<u>Landlord Former Dwelling Fire</u>	<u>Total Owners, Renters/Condo</u>	<u>Total</u>
11	21.9%	4.7%	4.9%	0.0%	21.9%	4.9%	21.4%	20.7%
12	13.4%	9.3%	4.9%	0.0%	13.5%	4.9%	12.8%	12.5%
13	11.7%	5.4%	4.9%	0.0%	11.6%	4.9%	11.5%	11.1%
14	13.6%	8.4%	5.0%	0.0%	13.6%	5.0%	13.2%	12.9%
15	13.8%	5.1%	4.8%	0.0%	13.7%	4.7%	13.6%	11.1%
16	15.4%	5.6%	4.7%	0.0%	15.4%	4.8%	14.8%	13.6%
17	11.5%	5.1%	5.0%	0.0%	11.5%	4.9%	11.2%	10.8%
18	11.0%	3.7%	4.8%	0.0%	10.9%	4.7%	10.7%	10.5%
19	12.6%	4.9%	5.6%	0.0%	12.7%	5.5%	11.9%	11.2%
20	16.0%	8.4%	4.9%	0.0%	16.0%	4.9%	15.8%	15.5%
21	16.4%	3.7%	5.0%	0.0%	16.5%	5.0%	16.1%	15.3%
22	16.0%	7.9%	4.9%	0.0%	16.0%	4.9%	15.8%	14.8%
23	19.5%	5.6%	5.2%	0.0%	19.5%	5.2%	19.2%	18.4%
31	18.5%	4.2%	4.7%	0.0%	18.5%	4.7%	17.9%	17.4%
32	24.5%	6.3%	4.9%	0.0%	24.5%	4.9%	24.1%	23.2%
33	15.8%	5.1%	5.0%	0.0%	15.8%	5.0%	15.8%	14.2%
34	13.4%	7.4%	9.7%	0.0%	13.4%	9.6%	13.2%	13.0%
35	16.0%	5.1%	5.1%	0.0%	16.0%	5.0%	16.0%	16.0%
36	16.5%	5.5%	4.9%	0.0%	16.5%	4.8%	16.1%	15.5%
37	16.5%	4.6%	5.0%	0.0%	16.5%	5.0%	16.2%	14.9%
38	14.9%	5.6%	4.8%	0.0%	15.0%	4.8%	14.7%	13.8%
Total	16.1%	5.0%	5.0%	0.0%	15.5%	5.1%	15.7%	15.0%

State: Arkansas

Filing Company:

Metropolitan Property and Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Tiering

Project Name/Number: /AR001540100332

Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/29/2012		Supporting Document	NAIC loss cost data entry document	12/04/2012	AR_H_MPC_Abstract Form RF-1_121412.PDF (Superseded)
10/30/2012		Rate	Rating Examples & base premium	12/04/2012	Rate pages 2-5.PDF (Superseded)
10/30/2012		Rate	Base Premiums	12/04/2012	Rate pages 8-10.PDF (Superseded)
10/30/2012		Rate	Rating Examples & Base Premium	12/04/2012	Rate pages 13-16.PDF (Superseded)
10/30/2012		Supporting Document	HPCS-Homeowners Premium Comparison Survey	12/04/2012	AR_H_MPC_Premium Comparison Survey_121412.PDF (Superseded) AR_H_MPC_Premium Comparison Survey_121412.XLSX (Superseded)
10/30/2012		Supporting Document	NAIC loss cost data entry document	11/29/2012	AR_H_MPC_Abstract Form RF-1_121412.PDF (Superseded)

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

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
Owners	81.0%	21.7%				
Renters/Condo	21.5%	5.0%				
Landlords	30.7%	5.0%				
Mobilehome	-0.6%	0.0%				
TOTAL OVERALL EFFECT	78.9%	20.0%				

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	3989	2.5%	04/19/08	3,679,536	929,345	25.3%	39.3%
2009	4255	0.0%	01/31/09	4,014,368	2,249,135	56.0%	41.5%
2010	4484	8.8%	01/04/10	4,240,430	3,436,401	81.0%	41.1%
2011	5003	8.8%	02/14/11	4,788,373	2,177,365	45.5%	41.3%
2012	5020	10.0%	01/18/12	4,873,547	5,868,434	120.4%	46.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.4%
B. General Expense	2.2%
C. Taxes, License & Fees	3.32%
D. Underwriting Profit & Contingencies	14.58%
E. Other (explain)	0.0%
F. TOTAL	40.05%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 30.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 32
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

Homeowners \$500 Deductible Premium	= \$1,547	(round to nearest whole dollar after each calculation)
Protection Class 4 Factor	x 1.100	
	\$1,702	
Construction Factor (Frame)	x 1.150	
	\$1,957	
Coverage A Amount Factor	x 0.920	
Subtotal	\$1,800	
Deductible Credit (\$1000 Deductible)		
\$1,800		
<u>0.12</u>		
\$216 (subject to maximum)	- \$216	
Subtotal	\$1,584	
Tier Factor (Tier 22)	x 0.74	
Subtotal	\$1,172	
Age of Dwelling (5 years)	x 0.85	
Subtotal	\$996	
Protective Device Discount (Combination Devices)	x 0.95	
Subtotal	\$946	
Age of Insured (under 55)	x 1.00	
Subtotal	\$946	
Replacement Cost on Contents (Coverage 3)	x 1.15	
Subtotal	\$1,088	
Roof Rating Factor (Asphalt Shingle)	x 1.00	
Subtotal	\$1,088	
Loss Experience Rating Plan (No Chargeable Losses)	x 1.00	
Subtotal	\$1,088	
MetRewards (New Business, 0 Claims in 60 months)	x 0.95	Home Policy Plus
	\$1,034	x 0.82 = \$848
\$300,000 Personal Liability (Coverage F)	\$20	x 0.82 = \$16
TOTAL PREMIUM		\$864

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE									
1	Find the Cov. A amount factors for the amounts noted above.	<table> <tr> <td>Cov. A Amt.</td> <td>Factor</td> <td></td> </tr> <tr> <td>\$115,000</td> <td>0.884</td> <td>higher amount</td> </tr> <tr> <td>\$110,000</td> <td>0.866</td> <td>lower amount</td> </tr> </table>	Cov. A Amt.	Factor		\$115,000	0.884	higher amount	\$110,000	0.866	lower amount
Cov. A Amt.	Factor										
\$115,000	0.884	higher amount									
\$110,000	0.866	lower amount									
2	Calculate premium for higher amount.	<table> <tr> <td>\$1,957</td> <td>base premium*</td> </tr> <tr> <td>x 0.884</td> <td>factor</td> </tr> <tr> <td><u>\$1,730</u></td> <td>prem. for higher amt.</td> </tr> </table>	\$1,957	base premium*	x 0.884	factor	<u>\$1,730</u>	prem. for higher amt.			
\$1,957	base premium*										
x 0.884	factor										
<u>\$1,730</u>	prem. for higher amt.										
3	Calculate premium for lower amount.	<table> <tr> <td>\$1,957</td> <td>base premium*</td> </tr> <tr> <td>x 0.866</td> <td>factor</td> </tr> <tr> <td><u>\$1,695</u></td> <td>prem. for lower amt.</td> </tr> </table>	\$1,957	base premium*	x 0.866	factor	<u>\$1,695</u>	prem. for lower amt.			
\$1,957	base premium*										
x 0.866	factor										
<u>\$1,695</u>	prem. for lower amt.										
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	<table> <tr> <td>\$112,000</td> <td>desired amount</td> </tr> <tr> <td>- \$110,000</td> <td>lower amount</td> </tr> <tr> <td><u>\$2,000</u></td> <td>add'l coverage amt.</td> </tr> </table>	\$112,000	desired amount	- \$110,000	lower amount	<u>\$2,000</u>	add'l coverage amt.			
\$112,000	desired amount										
- \$110,000	lower amount										
<u>\$2,000</u>	add'l coverage amt.										
5	Subtract the lower amount from the higher amount. This is the amount difference.	<table> <tr> <td>\$115,000</td> <td>higher amount</td> </tr> <tr> <td>- \$110,000</td> <td>lower amount</td> </tr> <tr> <td><u>\$5,000</u></td> <td>amount difference</td> </tr> </table>	\$115,000	higher amount	- \$110,000	lower amount	<u>\$5,000</u>	amount difference			
\$115,000	higher amount										
- \$110,000	lower amount										
<u>\$5,000</u>	amount difference										
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.	<table> <tr> <td>\$1,730</td> <td>prem. for higher amt.</td> </tr> <tr> <td>- \$1,695</td> <td>prem. for lower amt.</td> </tr> <tr> <td><u>\$35</u></td> <td>premium difference</td> </tr> </table>	\$1,730	prem. for higher amt.	- \$1,695	prem. for lower amt.	<u>\$35</u>	premium difference			
\$1,730	prem. for higher amt.										
- \$1,695	prem. for lower amt.										
<u>\$35</u>	premium difference										
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	<table> <tr> <td>$\frac{2000}{5000} \times \\$35 = \\$14$</td> <td>prem for add'l amt. (to nearest \$)</td> </tr> </table>	$\frac{2000}{5000} \times \$35 = \$14$	prem for add'l amt. (to nearest \$)							
$\frac{2000}{5000} \times \$35 = \$14$	prem for add'l amt. (to nearest \$)										
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.	<table> <tr> <td>\$1,695</td> <td>prem. for lower amt.</td> </tr> <tr> <td>+ \$14</td> <td>prem. for add'l amt.</td> </tr> <tr> <td><u>\$1,709</u></td> <td>desired premium</td> </tr> </table>	\$1,695	prem. for lower amt.	+ \$14	prem. for add'l amt.	<u>\$1,709</u>	desired premium			
\$1,695	prem. for lower amt.										
+ \$14	prem. for add'l amt.										
<u>\$1,709</u>	desired premium										

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE						
1	Find the Cov. A amt. factors for the highest amount and for each additional \$10,000.	<table> <tr> <td>Cov. A Amt.</td> <td>Factors</td> </tr> <tr> <td>\$1,000,000</td> <td>6.328 highest amount</td> </tr> <tr> <td>\$10,000</td> <td>0.070 each add'l \$10,000</td> </tr> </table>	Cov. A Amt.	Factors	\$1,000,000	6.328 highest amount	\$10,000	0.070 each add'l \$10,000
Cov. A Amt.	Factors							
\$1,000,000	6.328 highest amount							
\$10,000	0.070 each add'l \$10,000							
2	Calculate premium for highest amount shown.	<table> <tr> <td>\$1,957 base premium*</td> </tr> <tr> <td>x 6.328 factor</td> </tr> <tr> <td><u>\$12,384</u></td> </tr> </table>	\$1,957 base premium*	x 6.328 factor	<u>\$12,384</u>			
\$1,957 base premium*								
x 6.328 factor								
<u>\$12,384</u>								
3	Calculate premium for each additional \$10,000 (round to the nearest dollar)	<table> <tr> <td>\$1,957 base premium*</td> </tr> <tr> <td>x 0.070 factor</td> </tr> <tr> <td><u>\$137</u></td> </tr> </table>	\$1,957 base premium*	x 0.070 factor	<u>\$137</u>			
\$1,957 base premium*								
x 0.070 factor								
<u>\$137</u>								
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	<table> <tr> <td>\$1,320,000</td> <td>desired amount</td> </tr> <tr> <td>- \$1,000,000</td> <td>highest amount</td> </tr> <tr> <td><u>\$320,000</u></td> <td>add'l cov. amt.</td> </tr> </table>	\$1,320,000	desired amount	- \$1,000,000	highest amount	<u>\$320,000</u>	add'l cov. amt.
\$1,320,000	desired amount							
- \$1,000,000	highest amount							
<u>\$320,000</u>	add'l cov. amt.							
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$10,000} \times \text{Ea. Add'l } \$10,000 \text{ prem} = \text{Prem for add'l amt}$	<table> <tr> <td>$\frac{\\$320,000}{\\$10,000}$</td> <td>x</td> <td>\$137</td> <td>=</td> <td>\$4384</td> <td>prem for add'l amount (to nearest \$)</td> </tr> </table>	$\frac{\$320,000}{\$10,000}$	x	\$137	=	\$4384	prem for add'l amount (to nearest \$)
$\frac{\$320,000}{\$10,000}$	x	\$137	=	\$4384	prem for add'l amount (to nearest \$)			
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.	<table> <tr> <td>\$12,384</td> <td>prem. for highest amt.</td> </tr> <tr> <td>+ \$4,384</td> <td>prem. for add'l amt.</td> </tr> <tr> <td><u>\$16,768</u></td> <td>desired premium</td> </tr> </table>	\$12,384	prem. for highest amt.	+ \$4,384	prem. for add'l amt.	<u>\$16,768</u>	desired premium
\$12,384	prem. for highest amt.							
+ \$4,384	prem. for add'l amt.							
<u>\$16,768</u>	desired premium							

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

CONSTRUCTION DEFINITIONS

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**	Cov. A Amount	Homeowners & HO-2 Homeowners	Ultra*	Platinum Homeowners**
11	1547	\$30,000	0.500	0.570	0.656	\$190,000	1.180	1.180	1.310
12	1737	\$40,000	0.541	0.617	0.710	\$200,000	1.225	1.225	1.348
13	2021	\$45,000	0.571	0.651	0.749	\$210,000	1.270	1.270	1.397
14	2003	\$50,000	0.600	0.684	0.787	\$220,000	1.315	1.315	1.447
15	1474	\$55,000	0.670	0.742	0.853	\$230,000	1.360	1.360	1.496
16	1770	\$60,000	0.740	0.796	0.915	\$240,000	1.405	1.405	1.546
17	2001	\$65,000	0.750	0.797	0.917	\$250,000	1.450	1.450	1.595
18	1582	\$70,000	0.760	0.798	0.918	\$260,000	1.512	1.512	1.663
19	1598	\$75,000	0.770	0.801	0.921	\$270,000	1.574	1.574	1.731
20	1183	\$80,000	0.780	0.803	0.923	\$280,000	1.636	1.636	1.800
21	1239	\$85,000	0.790	0.808	0.929	\$290,000	1.698	1.698	1.868
22	1400	\$90,000	0.800	0.812	0.934	\$300,000	1.759	1.759	1.935
23	1456	\$95,000	0.815	0.822	0.945	\$350,000	2.062	2.062	2.268
31	1275	\$100,000	0.830	0.830	0.955	\$400,000	2.222	2.222	2.444
32	1179	\$105,000	0.848	0.848	0.975	\$450,000	2.490	2.490	2.739
33	1641	\$110,000	0.866	0.866	0.996	\$500,000	2.823	2.823	3.105
34	1759	\$115,000	0.884	0.884	1.017	\$550,000	3.213	3.213	3.502
35	1946	\$120,000	0.902	0.902	1.037	\$600,000	3.602	3.602	3.890
36	1462	\$125,000	0.920	0.920	1.058	\$650,000	3.947	3.947	4.223
37	1190	\$130,000	0.936	0.936	1.076	\$700,000	4.292	4.292	4.550
38	1302	\$135,000	0.952	0.952	1.095	\$750,000	4.633	4.633	4.865
		\$140,000	0.968	0.968	1.113	\$800,000	4.974	4.974	5.223
		\$145,000	0.984	0.984	1.132	\$850,000	5.319	5.319	5.585
		\$150,000	1.000	1.000	1.150	\$900,000	5.664	5.664	5.947
		\$160,000	1.045	1.045	1.191	\$950,000	5.996	5.996	6.296
		\$170,000	1.090	1.090	1.232	\$1,000,000	6.328	6.328	6.644
		\$180,000	1.135	1.135	1.271	Ea. Add'l 10	0.070	0.070	0.074

Protection Class Factors

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

Construction Factors

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

GrandProtect: Multiply the Platinum rate by 1.05.

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

Superior Construction: Multiply Masonry Rate by .85.

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

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

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	1084
12	936
13	936
14	2003
15	973
16	989
17	966
18	1011
19	949
20	1016
21	1022
22	1400
23	1456
31	1047
32	1179
33	1641
34	976
35	1946
36	1462
37	1014
38	990

Coverage A Factors

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

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

Protection Class Factors

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

Construction Factors

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

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

Superior Construction: Multiply Masonry Rate by .85.

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	817
12	993
13	1099
14	979
15	1036
16	1020
17	1139
18	903
19	1172
20	1014
21	611
22	843
23	708
31	884
32	879
33	931
34	1107
35	1179
36	919
37	612
38	849

Coverage A Factors

Cov. A Amount	Landlord's
\$30,000	0.400
\$40,000	0.421
\$45,000	0.432
\$50,000	0.442
\$55,000	0.451
\$60,000	0.460
\$65,000	0.480
\$70,000	0.500
\$75,000	0.527
\$80,000	0.553
\$85,000	0.587
\$90,000	0.620
\$95,000	0.644
\$100,000	0.667
\$105,000	0.700
\$110,000	0.733
\$115,000	0.766
\$120,000	0.799
\$125,000	0.833
\$130,000	0.866
\$135,000	0.899
\$140,000	0.932
\$145,000	0.965
\$150,000	1.000
\$160,000	1.067
\$170,000	1.134
\$180,000	1.201

Cov. A Amount	Landlord's
\$190,000	1.268
\$200,000	1.333
\$210,000	1.406
\$220,000	1.479
\$230,000	1.552
\$240,000	1.625
\$250,000	1.700
\$260,000	1.773
\$270,000	1.846
\$280,000	1.919
\$290,000	1.992
\$300,000	2.067
\$350,000	2.493
\$400,000	2.913
\$450,000	3.327
\$500,000	3.733
\$550,000	4.345
\$600,000	4.956
\$650,000	5.376
\$700,000	5.796
\$750,000	6.201
\$800,000	6.606
\$850,000	6.996
\$900,000	7.387
\$950,000	7.763
\$1,000,000	8.139
Ea. Add'l 10	0.075

Protection Class Factors

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

Construction Factors

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate
11	817
12	993
13	1099
14	895
15	892
16	894
17	894
18	892
19	901
20	1014
21	611
22	843
23	708
31	884
32	879
33	895
34	934
35	895
36	892
37	612
38	849

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

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

Protection Class Factors

Construction Factors

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

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

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

Superior Construction: Multiply Masonry Rate by .85.

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

\$500 Deductible Premium	=	\$225	
Protection Class 4 Factor	x	1.00	
		\$225	
Occupancy Factor (5 or more units)		1.00	
		\$225	
Condominium Factor		0.67	
		\$151	
Coverage C Amount Factor	x	1.570	
Subtotal		\$237	
Fire Resistive Construction	x	0.85	
Subtotal		\$201	
Seasonal or Sublease Surcharge (Without Occupants)	x	1.25	
Subtotal		\$251	
Deductible Credit (\$1000 Deductible)			
		\$251	
	x	0.12	
		\$30 (subject to maximum)	
Subtotal	-	\$30	
		\$221	
Tier Factor (Tier 22)	x	0.74	
Subtotal		\$164	
Protective Device Discount (Combination Devices)	x	0.95	
Subtotal		\$156	
Age of Insured (Under 55)	x	1.00	
Subtotal		\$156	
Replacement Cost on Contents (Coverage 3)	x	1.25	
Subtotal		\$195	
Loss Experience Rating Plan (No Chargeable Losses)	x	1.00	
Subtotal		\$195	
MetRewards (New Business, 0 Claims in 60 months)	x	0.95	Home Policy Plus
Subtotal		\$185	x 0.82 = \$152
\$300,000 Personal Liability (Coverage F)		\$20	x 0.82 = + \$16
TOTAL PREMIUM			\$168

(round to nearest whole dollar after each calculation)

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

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

STEPS	PROCEDURE	EXAMPLE
		Cov. C Amt. Factors
1	Find the Cov. C amount factors for the amounts noted above.	\$34,000 1.722 higher amount \$32,000 1.646 lower amount
2	Calculate premium for higher amount.	\$151 base premium* x 1.722 factor ----- \$260 prem. for higher amt.
3	Calculate premium for lower amount.	\$151 base premium* x 1.646 factor ----- \$249 prem. for lower amt.
4	Subtract the lower amount from the desired amount. This is the additional coverage amount.	\$33,000 desired amount - \$32,000 lower amount ----- \$1,000 add'l coverage amt.
5	Subtract the lower amount from the higher amount. This is the amount difference.	\$34,000 higher amount - \$32,000 lower amount ----- \$2,000 amount difference
6	Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.	\$260 prem. for higher amt. - \$249 prem. for lower amt. ----- \$11 premium difference
7	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$	$\frac{1000}{2000} \times \$11 = \$6 \text{ prem for add'l amt. (to nearest \$)}$
8	Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.	\$249 prem. for lower amt. + \$6 prem. for add'l amt. ----- \$255 desired premium

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

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

ARKANSAS RESIDENTIAL PROPERTY

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

RATING EXAMPLE

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

Example: \$155,000 Coverage C amount.

STEPS	PROCEDURE	EXAMPLE	
1	Find the Cov. C amt. factors for the highest amount and for each additional \$1,000.	Cov. C Amt. \$150,000 \$1,000	Factors 5.580 highest amount 0.033 each add'l \$1,000
2	Calculate premium for highest amount shown.		\$151 base premium* x 5.580 factor ----- \$843
3	Calculate premium for each additional \$1,000 (round to nearest dime)		\$151 base premium* x 0.033 factor ----- \$5.00
4	Subtract the highest amount from the desired amount. This is the additional coverage amount.	\$155,000 - \$150,000 ----- \$5,000	desired amount highest amount add'l cov. amt.
5	Determine the premium for the additional amount by the following formula: $\frac{\text{add'l amt.}}{\$1,000} \times \text{Ea. Add'l } \$1,000 \text{ prem} = \text{Prem for add'l amt}$	\$5,000 \$1,000	x \$5.00 = \$25 prem for add'l amount (to nearest \$)
6	Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.		\$843 prem. for highest amt. + \$25 prem. for add'l amt. ----- \$868 desired premium

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

CONSTRUCTION DEFINITIONS

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

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

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Protection Class Factors

Coverage C Factors

Territory	Base Rate
11	225
12	235
13	236
14	233
15	226
16	227
17	226
18	226
19	235
20	233
21	227
22	232
23	227
31	224
32	238
33	226
34	231
35	226
36	230
37	228
38	227

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

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

Occupancy Factors

Occupancy	Factor
1-4 Units	0.85
5 or more	1.00

Product Factors

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

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

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

Fire Resistive Construction: Multiply by 0.85

*Platinum Flat Amount: \$35

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

GrandProtect Landlord's Condo Flat Amount: \$30

NAIC Number: 241-26298
 Company Name: Metropolitan Property and Casualty Insurance Company
 Contact Person: Dawn E. Kelly
 Telephone No.: 401-827-2893
 Email Address: dekelly@metlife.com
 Effective Date: 12/14/2012 NB, 01/18/2013 RB

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$872.00	\$1,004.00	\$955.00	\$1,098.00	\$1,481.00	\$1,704.00	\$1,467.00	\$1,687.00	\$1,467.00	\$1,687.00	\$1,081.00	\$1,243.00	\$1,298.00	\$1,493.00	\$1,068.00	\$1,228.00	\$1,072.00	\$1,232.00
	\$120,000	\$1,009.00	\$1,161.00	\$1,104.00	\$1,269.00	\$1,714.00	\$1,970.00	\$1,697.00	\$1,951.00	\$1,697.00	\$1,951.00	\$1,250.00	\$1,437.00	\$1,501.00	\$1,726.00	\$1,234.00	\$1,419.00	\$1,240.00	\$1,425.00
	\$160,000	\$1,144.00	\$1,317.00	\$1,252.00	\$1,439.00	\$1,943.00	\$2,235.00	\$1,924.00	\$2,213.00	\$1,924.00	\$2,213.00	\$1,417.00	\$1,629.00	\$1,702.00	\$1,958.00	\$1,400.00	\$1,609.00	\$1,406.00	\$1,616.00
6	\$80,000	\$1,047.00	\$1,205.00	\$1,145.00	\$1,317.00	\$1,778.00	\$2,045.00	\$1,761.00	\$2,025.00	\$1,761.00	\$2,025.00	\$1,297.00	\$1,492.00	\$1,558.00	\$1,792.00	\$1,281.00	\$1,473.00	\$1,286.00	\$1,479.00
	\$120,000	\$1,211.00	\$1,393.00	\$1,324.00	\$1,523.00	\$2,056.00	\$2,365.00	\$2,036.00	\$2,341.00	\$2,036.00	\$2,341.00	\$1,500.00	\$1,725.00	\$1,801.00	\$2,072.00	\$1,481.00	\$1,703.00	\$1,487.00	\$1,710.00
	\$160,000	\$1,373.00	\$1,580.00	\$1,501.00	\$1,727.00	\$2,331.00	\$2,682.00	\$2,308.00	\$2,654.00	\$2,308.00	\$2,654.00	\$1,701.00	\$1,956.00	\$2,042.00	\$2,349.00	\$1,680.00	\$1,931.00	\$1,686.00	\$1,939.00
9	\$80,000	\$2,618.00	\$3,011.00	\$2,864.00	\$3,293.00	\$4,445.00	\$5,112.00	\$4,401.00	\$5,061.00	\$4,401.00	\$5,061.00	\$3,242.00	\$3,728.00	\$3,893.00	\$4,478.00	\$3,203.00	\$3,682.00	\$3,216.00	\$3,698.00
	\$120,000	\$3,027.00	\$3,483.00	\$3,312.00	\$3,808.00	\$5,141.00	\$5,912.00	\$5,090.00	\$5,853.00	\$5,090.00	\$5,853.00	\$3,750.00	\$4,312.00	\$4,503.00	\$5,178.00	\$3,704.00	\$4,258.00	\$3,719.00	\$4,276.00
	\$160,000	\$3,433.00	\$3,949.00	\$3,755.00	\$4,318.00	\$5,829.00	\$6,703.00	\$5,771.00	\$6,637.00	\$5,771.00	\$6,637.00	\$4,251.00	\$4,889.00	\$5,105.00	\$5,872.00	\$4,200.00	\$4,828.00	\$4,216.00	\$4,848.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$132.00	\$132.00	\$131.00	\$131.00	\$137.00	\$137.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$131.00	\$133.00	\$133.00
	\$15,000	\$171.00	\$171.00	\$170.00	\$170.00	\$177.00	\$177.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$173.00	\$173.00
	\$25,000	\$219.00	\$219.00	\$218.00	\$218.00	\$226.00	\$226.00	\$217.00	\$217.00	\$217.00	\$217.00	\$217.00	\$217.00	\$217.00	\$218.00	\$218.00	\$218.00	\$218.00	\$221.00
6	\$5,000	\$145.00	\$145.00	\$145.00	\$145.00	\$150.00	\$150.00	\$144.00	\$144.00	\$144.00	\$144.00	\$144.00	\$144.00	\$145.00	\$145.00	\$145.00	\$145.00	\$146.00	\$146.00
	\$15,000	\$188.00	\$188.00	\$188.00	\$188.00	\$195.00	\$195.00	\$187.00	\$187.00	\$187.00	\$187.00	\$187.00	\$187.00	\$188.00	\$188.00	\$188.00	\$188.00	\$190.00	\$190.00
	\$25,000	\$241.00	\$241.00	\$240.00	\$240.00	\$249.00	\$249.00	\$239.00	\$239.00	\$239.00	\$239.00	\$239.00	\$239.00	\$240.00	\$240.00	\$240.00	\$240.00	\$243.00	\$243.00
9	\$5,000	\$211.00	\$211.00	\$210.00	\$210.00	\$218.00	\$218.00	\$209.00	\$209.00	\$209.00	\$209.00	\$209.00	\$209.00	\$210.00	\$210.00	\$210.00	\$210.00	\$212.00	\$212.00
	\$15,000	\$274.00	\$274.00	\$272.00	\$272.00	\$284.00	\$284.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$272.00	\$276.00	\$276.00
	\$25,000	\$350.00	\$350.00	\$348.00	\$348.00	\$362.00	\$362.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$348.00	\$348.00	\$348.00	\$348.00	\$353.00	\$353.00

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

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

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

HO3 and HO4 only

Fire Extinguisher: 0-5 %
 Burglar Alarm: 5 %
 Smoke Alarm: 0-5 %

Deadbolt Lock: 0-5 %
 Window Locks: N/A %
 \$1,000 Deductible: 12 %
 Other (specify):
 Central Fire Alarm or Auto: 5-10 %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10-15 %

Zone: Brick Frame
 Highest Risk \$ 1.46 \$ 0.6

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

Maximum Credit Allowed	20%	Lowest Risk	\$ 1.18	\$ 0.45
------------------------	-----	-------------	---------	---------

I

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

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
Owners	81.0%	21.7%				
Renters/Condo	21.5%	5.0%				
Landlords	30.7%	5.0%				
Mobilehome	-0.6%	0.0%				
TOTAL OVERALL EFFECT	78.9%	20.0%				

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	3989	2.5%	04/19/08	3,679,536	929,345	25.3%	39.3%
2009	4255	0.0%	01/31/09	4,014,368	2,249,135	56.0%	41.5%
2010	4484	8.8%	01/04/10	4,240,430	3,436,401	81.0%	41.1%
2011	5003	8.8%	02/14/11	4,788,373	2,177,365	45.5%	41.3%
2012	5020	10.0%	01/18/12	4,873,547	5,868,434	120.4%	46.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.4%
B. General Expense	2.2%
C. Taxes, License & Fees	3.32%
D. Underwriting Profit & Contingencies	14.58%
E. Other (explain)	0.0%
F. TOTAL	40.05%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 35.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 32
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____