

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: /AR002010100328

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/Rule
 Date Submitted: 11/08/2013
 SERFF Tr Num: METX-G129285303
 SERFF Status: Closed-Filed
 State Tr Num:
 State Status:
 Co Tr Num: AR002010100328
 Effective Date 12/27/2013
 Requested (New):
 Effective Date 01/31/2014
 Requested (Renewal):
 Author(s): Richard Collard
 Reviewer(s): Becky Harrington (primary)
 Disposition Date: 12/11/2013
 Disposition Status: Filed
 Effective Date (New): 12/27/2013
 Effective Date (Renewal): 01/31/2014

State Filing Description:
 referred to Commissioner 11/15; reviewed 11/26/13

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: /AR002010100328

General Information

Project Name: Status of Filing in Domicile:
 Project Number: AR002010100328 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 12/11/2013
 State Status Changed: 11/26/2013 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 November 15, 2013 for new business and December 20, 2013 for renewal business.

I. Rate Change

Owners	Renters/Condo	Landlords	Mobile Home	Overall
20.3%	10.0%	19.9%	0.0%	20.0%

II. Summary

1. Base Rates
Base rates have been revised by territory and form.
2. Account Deviations
The account deviations for Baptist Health - AR and Tyson Foods are revised.
3. Coverage 15 - Ordinance or Law Coverage
Coverage included with Platinum products is revised.
4. Coverage A Amounts
Coverage A amounts for the Platinum policy form are revised as part of the Home Policy Plus Discount revision.
5. Home Policy Plus Discount
Platinum policy form rates are revised for the Home Policy Plus Discount.

Company and Contact

Filing Contact Information

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

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: /AR002010100328

Filing Company Information

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

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
Metropolitan Property and Casualty Insurance Company	\$100.00	11/08/2013	76416660

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: /AR002010100328

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	12/11/2013	12/11/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	11/26/2013	11/26/2013
No response necessary	Becky Harrington	11/15/2013	11/15/2013
Pending Industry Response	Becky Harrington	11/08/2013	11/08/2013

Response Letters

Responded By	Created On	Date Submitted
Richard Collard	12/10/2013	12/10/2013
Richard Collard	11/13/2013	11/13/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Coverage 21--Watercraft Liability	Richard Collard	11/22/2013	11/22/2013
Rate	Coverage 25--Personal Injury	Richard Collard	11/22/2013	11/22/2013
Rate	Rule 1- Contents and Application of Manual	Richard Collard	11/22/2013	11/22/2013
Rate	Protective Device Discount	Richard Collard	11/22/2013	11/22/2013
Rate	Section II Coverages--Other Exposures	Richard Collard	11/22/2013	11/22/2013
Rate	Coverage 1 - Earthquake and Volcanic Eruption	Richard Collard	11/22/2013	11/22/2013

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: /AR002010100328

Disposition

Disposition Date: 12/11/2013

Effective Date (New): 12/27/2013

Effective Date (Renewal): 01/31/2014

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number 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	22.200%	10.000%	\$608,715	5,315	\$6,087,145	24.900%	-2.200%

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	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	Yes
Supporting Document	MPC Filing Exhibits	Filed	Yes
Supporting Document	Exhibit 1	Filed	Yes
Supporting Document	Exhibit 2	Filed	Yes
Rate (revised)	Base Premiums--Coverage A factors	Filed	Yes
Rate	Base Premiums--Coverage A factors		Yes
Rate (revised)	Base Premiums--\$500 Deductible	Filed	Yes
Rate	Base Premiums--\$500 Deductible		Yes
Rate (revised)	Base Premiums--\$500 Deductible	Filed	Yes
Rate	Base Premiums--\$500 Deductible		Yes
Rate (revised)	Townhouse or Row House	Filed	Yes

SERFF Tracking #:

METX-G129285303

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

AR002010100328

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:** /AR002010100328

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Townhouse or Row House		Yes
Rate (revised)	Coverage 21--Watercraft Liability	Filed	Yes
Rate	Coverage 21--Watercraft Liability		Yes
Rate	Coverage 21--Watercraft Liability		Yes
Rate	Home Policy Plus	Filed	Yes
Rate	Coverage 15--Ordinance or Law Coverage	Filed	Yes
Rate	Coverage 25--Personal Injury	Filed	Yes
Rate	Rule 1- Contents and Application of Manual	Filed	Yes
Rate	Protective Device Discount	Filed	Yes
Rate	Section II Coverages--Other Exposures	Filed	Yes
Rate	Coverage 1 - Earthquake and Volcanic Eruption	Filed	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: /AR002010100328

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/26/2013
Submitted Date	11/26/2013
Respond By Date	

Dear Dawn Kelly,

Introduction:

The requested rate change has been reviewed by the Commissioner.

Objection 1

Comments: Please amend the overall increase amount to 10%. Individual increases may not exceed 25%.

Conclusion:

Please provide revised forms and manual pages.

Please indicate revised effective dates prior to the filing being closed if needed.

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: /AR002010100328

Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	11/15/2013
Submitted Date	11/15/2013
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the recent response.

Objection 1

Comments:

This filing is being referred to the Commissioner for review due to the requested increase amount being greater than 6%. Please do not respond at this time.

Conclusion:

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

Arkansas does not allow 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: /AR002010100328

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/08/2013
Submitted Date 11/08/2013
Respond By Date

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Townhouse or Row House, Rule page 31 (Rate)
- Coverage 21--Watercraft Liability, Rule page 63 (Rate)

Comments: Please describe the changes made to these two rules an explanation was not included in the filing description or memo.

Objection 2

Comments: Please provide additional details regarding the changes to Coverage 15 - Ordinance or Law, Coverage A amounts and Home policy plus discount. Provide supporting data.

Objection 3

- NAIC loss cost data entry document (Supporting Document)

Comments: Please amend to include an indicated rate change.

Objection 4

Comments: Please provide a disruption chart.

Objection 5

Comments: Please verify the effective dates described as those of the current rates in use. (filing description).

Conclusion:

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

Arkansas does not allow 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-G129285303

State Tracking #:

Company Tracking #:

AR002010100328

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:

/AR002010100328

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/10/2013
Submitted Date	12/10/2013

Dear Becky Harrington,

Introduction:

Thank you for the opportunity to respond to your Objections.

Response 1

Comments:

The overall rate impact of this filing is revised to 10.0% with a maximum policyholder increase of 24.9%. We have attached new Rate Pages, Form RF-1, and HPCS Form updated for this change.

We have revised the Rate Rule Schedule which is being submitted as a Post Submission Updates.

The effective dates of this revision will remain the same at December 27, 2013 for new business and January 31, 2014 for renewal business.

Related Objection 1

Comments: Please amend the overall increase amount to 10%. Individual increases may not exceed 25%.

Changed Items:

SERFF Tracking #:

METX-G129285303

State Tracking #:

Company Tracking #:

AR002010100328

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: /AR002010100328

Supporting Document Schedule Item Changes**Satisfied - Item:** HPCS-Homeowners Premium Comparison Survey**Comments:****Attachment(s):** AR_H_MPC_Premium Comparison Survey-rev_122713.PDF
AR_H_MPC_Premium Comparison Survey-rev_122713.XLS*Previous Version***Satisfied - Item:** *HPCS-Homeowners Premium Comparison Survey***Comments:****Attachment(s):** *AR_H_MPC_Premium Comparison Survey_122713.PDF*
*AR_H_MPC_Premium Comparison Survey_122713.XLSX***Satisfied - Item:** NAIC loss cost data entry document**Comments:****Attachment(s):** AR_H_MPC_Abstract Form RF-1_rev 122713.PDF*Previous Version***Satisfied - Item:** *NAIC loss cost data entry document***Comments:****Attachment(s):** *AR_H_MPC_Abstract Form RF-1_122713--revised.PDF**Previous Version***Satisfied - Item:** *NAIC loss cost data entry document***Comments:****Attachment(s):** *AR_H_MPC_Abstract Form RF-1_122713.PDF*

SERFF Tracking #:

METX-G129285303

State Tracking #:

Company Tracking #:

AR002010100328

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: /AR002010100328

Supporting Document Schedule Item Changes**Satisfied - Item:** HPCS-Homeowners Premium Comparison Survey**Comments:****Attachment(s):** AR_H_MPC_Premium Comparison Survey-rev_122713.PDF
AR_H_MPC_Premium Comparison Survey-rev_122713.XLS*Previous Version***Satisfied - Item:** *HPCS-Homeowners Premium Comparison Survey***Comments:****Attachment(s):** *AR_H_MPC_Premium Comparison Survey_122713.PDF*
*AR_H_MPC_Premium Comparison Survey_122713.XLSX***Satisfied - Item:** NAIC loss cost data entry document**Comments:****Attachment(s):** AR_H_MPC_Abstract Form RF-1_rev 122713.PDF*Previous Version***Satisfied - Item:** *NAIC loss cost data entry document***Comments:****Attachment(s):** *AR_H_MPC_Abstract Form RF-1_122713--revised.PDF**Previous Version***Satisfied - Item:** *NAIC loss cost data entry document***Comments:****Attachment(s):** *AR_H_MPC_Abstract Form RF-1_122713.PDF**No Form Schedule items changed.*

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: /AR002010100328

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Base Premiums--Coverage A factors	Rate page 5	Replacement		12/10/2013 By: Richard Collard
<i>Previous Version</i>					
1	<i>Base Premiums--Coverage A factors</i>	<i>Rate page 5</i>	<i>Replacement</i>		<i>11/08/2013 By: Richard Collard</i>
2	Base Premiums--\$500 Deductible	Rate pages 8-10	Replacement		12/10/2013 By: Richard Collard
<i>Previous Version</i>					
2	<i>Base Premiums--\$500 Deductible</i>	<i>Rate pages 8-10</i>	<i>Replacement</i>		<i>11/08/2013 By: Richard Collard</i>
3	Base Premiums--\$500 Deductible	Rate page 16	Replacement		12/10/2013 By: Richard Collard
<i>Previous Version</i>					
3	<i>Base Premiums--\$500 Deductible</i>	<i>Rate page 16</i>	<i>Replacement</i>		<i>11/08/2013 By: Richard Collard</i>

Conclusion:

If you have any additional questions please submit via SERFF. Thank you.

Best regards,

Mary Tilton

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: /AR002010100328

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/13/2013
Submitted Date	11/13/2013

Dear Becky Harrington,

Introduction:

Good afternoon:

Response 1**Comments:**

Rule page 31- Townhouse or Row House and rule page 63 - Coverage 21 - Watercraft Liability were included by mistake. Our intent was to submit rule page 30 - Home Policy Plus and rule page 59 - Coverage 15 - Ordinance or Law Coverage. Pages 30 and 59 are included with this submission. Please see the response in item 2 for a description of the changes.

Related Objection 1

Applies To:

- Townhouse or Row House, Rule page 31 (Rate)
- Coverage 21--Watercraft Liability, Rule page 63 (Rate)

Comments: Please describe the changes made to these two rules an explanation was not included in the filing description or memo.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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: /AR002010100328

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Townhouse or Row House	Rule page 31	Withdrawn		11/13/2013 By: Richard Collard
<i>Previous Version</i>					
1	Townhouse or Row House	Rule page 31	Replacement		11/08/2013 By: Richard Collard
2	Coverage 21--Watercraft Liability	Rule page 63	Withdrawn		11/13/2013 By: Richard Collard
<i>Previous Version</i>					
2	Coverage 21--Watercraft Liability	Rule page 63	Replacement		11/08/2013 By: Richard Collard

Response 2**Comments:**

With the change to Coverage 15 - Ordinance or Law, we are raising the amount of coverage that is included with Platinum products from 30% of the Coverage A amount to 50% of the Coverage A amount. There is no premium change associated with this change.

The changes made to the Home Policy Plus discount were made in combination with the changes made to the Coverage A amounts. The purpose of these changes was to increase the rate level for Platinum policies that don't qualify for the Home Policy Plus Discount and decrease the rate level for Platinum policies that do qualify for the Home Policy Plus discount. In order to achieve this, all Platinum Coverage A factors were increased by 5% and the Home Policy Plus Discount for Platinum was changed from 18% to 24%. Please see the attached Exhibit 1 for supporting data.

Related Objection 2

Comments: Please provide additional details regarding the changes to Coverage 15 - Ordinance or Law, Coverage A amounts and Home policy plus discount. Provide supporting data.

Changed Items:**Supporting Document Schedule Item Changes**

Satisfied - Item:	Exhibit 1
Comments:	
Attachment(s):	Exhibit 1.PDF

No Form Schedule items changed.

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: /AR002010100328

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Home Policy Plus	Rule page 30	Replacement		11/13/2013 By: Richard Collard
2	Coverage 15--Ordinance or Law Coverage	Rule page 59	Replacement		11/13/2013 By: Richard Collard

Response 3**Comments:**

Indicated rate changes have been added to the attached NAIC loss cost form.

Related Objection 3

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comments: Please amend to include an indicated rate change.

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_122713--revised.PDF
<i>Previous Version</i>	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	AR_H_MPC_Abstract Form RF-1_122713.PDF

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4**Comments:**

A rate change histogram is provided in Exhibit 2.

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: /AR002010100328

Related Objection 4*Comments: Please provide a disruption chart.***Changed Items:****Supporting Document Schedule Item Changes**

Satisfied - Item:	Exhibit 2
Comments:	
Attachment(s):	Exhibit 2.PDF

*No Form Schedule items changed.**No Rate/Rule Schedule items changed.***Response 5****Comments:***The rates associated with the dates referenced in the original filing have since been withdrawn. The rates currently in use were effective December 27, 2012 for new business and January 31, 2013 for renewal business.***Related Objection 5***Comments: Please verify the effective dates described as those of the current rates in use. (filing description).***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: /AR002010100328

Amendment Letter

Submitted Date: 11/22/2013

Comments:

The purpose of this submission is to make a few clarifications in the Rule Manual. There is no impact on rating, the changes are cosmetic and for clarification only.

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Coverage 21-- Watercraft Liability	Rule page 63	Replacement		11/22/2013 By:
<i>Previous Version</i>					
1	<i>Coverage 21-- Watercraft Liability</i>	<i>Rule page 63</i>	<i>Withdrawn</i>		<i>11/13/2013 By: Richard Collard</i>
<i>Previous Version</i>					
1	<i>Coverage 21-- Watercraft Liability</i>	<i>Rule page 63</i>	<i>Replacement</i>		<i>11/08/2013 By: Richard Collard</i>
2	Coverage 25--Personal Injury	Rule page 67	Replacement		11/22/2013 By:
3	Rule 1- Contents and Application of Manual	Rule Pages 1-5	Replacement		11/22/2013 By:
4	Protective Device Discount	Rule page 28	Replacement		11/22/2013 By:
5	Section II Coverages-- Other Exposures	Rule Page 36	Replacement		11/22/2013 By:
6	Coverage 1 - Earthquake and Volcanic Eruption	Rule Pages 37-45	Replacement		11/22/2013 By:

No Supporting Documents Changed.

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: /AR002010100328

Post Submission Update Request Processed On 12/11/2013

Status: Allowed
 Created By: Richard Collard
 Processed By: Becky Harrington
 Comments:

Company Rate Information:

Company Name:Metropolitan Property and Casualty Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	10.000%	20.000%
Written Premium Change for this Program	\$608715	\$1217429
Maximum %Change (where required)	24.900%	44.800%
Minimum %Change (where required)	-2.200%	0.000%

SERFF Tracking #:

METX-G129285303

State Tracking #:

Company Tracking #:

AR002010100328

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: /AR002010100328

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 15.000%

Effective Date of Last Rate Revision: 12/27/2012

Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number 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	22.200%	10.000%	\$608,715	5,315	\$6,087,145	24.900%	-2.200%

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: /AR002010100328

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 12/11/2013	Base Premiums--Coverage A factors	Rate page 5	Replacement		Rate Page 5 rev.PDF
2	Filed 12/11/2013	Base Premiums--\$500 Deductible	Rate pages 8-10	Replacement		Rate Pages 8-10 rev.PDF
3	Filed 12/11/2013	Base Premiums--\$500 Deductible	Rate page 16	Replacement		Rate Page 16 rev.PDF
4	Filed 12/11/2013	Townhouse or Row House	Rule page 31	Withdrawn		
5	Filed 12/11/2013	Coverage 21--Watercraft Liability	Rule page 63	Replacement		Coverage 21 Watercraft Liability.PDF
6	Filed 12/11/2013	Home Policy Plus	Rule page 30	Replacement		Home Policy Plus.PDF
7	Filed 12/11/2013	Coverage 15--Ordinance or Law Coverage	Rule page 59	Replacement		Coverage 15--Ordinance or Law Coverage.PDF
8	Filed 12/11/2013	Coverage 25--Personal Injury	Rule page 67	Replacement		Coverage 25 Personal Injury.PDF
9	Filed 12/11/2013	Rule 1- Contents and Application of Manual	Rule Pages 1-5	Replacement		Rule 1 Contents and Application of Manual.PDF
10	Filed 12/11/2013	Protective Device Discount	Rule page 28	Replacement		Protective Device Discount.PDF
11	Filed 12/11/2013	Section II Coverages--Other Exposures	Rule Page 36	Replacement		Section II Coverages.PDF
12	Filed 12/11/2013	Coverage 1 - Earthquake and Volcanic Eruption	Rule Pages 37-45	Replacement		Coverage 1 Earthquake and Volcanic Eruption.PDF

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	1672	\$30,000	0.500	0.570	0.690	\$190,000	1.180	1.180	1.381
12	1806	\$40,000	0.541	0.617	0.747	\$200,000	1.225	1.225	1.421
13	2090	\$45,000	0.571	0.651	0.788	\$210,000	1.270	1.270	1.473
14	2130	\$50,000	0.600	0.684	0.828	\$220,000	1.315	1.315	1.525
15	1561	\$55,000	0.670	0.742	0.898	\$230,000	1.360	1.360	1.578
16	1892	\$60,000	0.740	0.796	0.963	\$240,000	1.405	1.405	1.630
17	2060	\$65,000	0.750	0.797	0.964	\$250,000	1.450	1.450	1.682
18	1635	\$70,000	0.760	0.798	0.966	\$260,000	1.512	1.512	1.754
19	1649	\$75,000	0.770	0.801	0.969	\$270,000	1.574	1.574	1.826
20	1266	\$80,000	0.780	0.803	0.972	\$280,000	1.636	1.636	1.898
21	1287	\$85,000	0.790	0.808	0.978	\$290,000	1.698	1.698	1.970
22	1543	\$90,000	0.800	0.812	0.983	\$300,000	1.759	1.759	2.040
23	1580	\$95,000	0.815	0.822	0.995	\$350,000	2.062	2.062	2.392
31	1376	\$100,000	0.830	0.830	1.004	\$400,000	2.222	2.222	2.578
32	1304	\$105,000	0.848	0.848	1.026	\$450,000	2.490	2.490	2.888
33	1732	\$110,000	0.866	0.866	1.048	\$500,000	2.823	2.823	3.275
34	1836	\$115,000	0.884	0.884	1.070	\$550,000	3.213	3.213	3.663
35	1974	\$120,000	0.902	0.902	1.091	\$600,000	3.602	3.602	4.070
36	1515	\$125,000	0.920	0.920	1.113	\$650,000	3.947	3.947	4.421
37	1227	\$130,000	0.936	0.936	1.133	\$700,000	4.292	4.292	4.764
38	1380	\$135,000	0.952	0.952	1.152	\$750,000	4.633	4.633	5.096
		\$140,000	0.968	0.968	1.171	\$800,000	4.974	4.974	5.471
		\$145,000	0.984	0.984	1.191	\$850,000	5.319	5.319	5.851
		\$150,000	1.000	1.000	1.210	\$900,000	5.664	5.664	6.230
		\$160,000	1.045	1.045	1.254	\$950,000	5.996	5.996	6.596
		\$170,000	1.090	1.090	1.297	\$1,000,000	6.328	6.328	6.961
		\$180,000	1.135	1.135	1.339	Ea. Add'l 10	0.070	0.070	0.077

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.

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ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	1172
12	973
13	968
14	2130
15	1030
16	1058
17	995
18	1045
19	980
20	1087
21	1062
22	1543
23	1580
31	1130
32	1304
33	1732
34	1019
35	1974
36	1515
37	1045
38	1049

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.

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ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	890
12	1117
13	1205
14	1076
15	1162
16	1113
17	1251
18	987
19	1294
20	1115
21	676
22	925
23	780
31	965
32	968
33	1026
34	1279
35	1299
36	1008
37	672
38	930

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

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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	890
12	1117
13	1205
14	1076
15	1162
16	1113
17	1251
18	987
19	1294
20	1115
21	676
22	925
23	780
31	965
32	968
33	1026
34	1279
35	1299
36	1008
37	672
38	930

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.

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

Base Premiums - \$500 Deductible

Base Premiums

Territory	Base Rate
11	237
12	257
13	248
14	247
15	239
16	239
17	237
18	236
19	245
20	250
21	237
22	245
23	239
31	234
32	251
33	238
34	249
35	238
36	242
37	240
38	239

Protection Class Factors

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 Factors

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

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COVERAGE 21 - WATERCRAFT LIABILITY

(Not available with Landlord's products)

Section II may be extended to afford coverage for watercraft as follows:

Boat Type and Horsepower	Premium	Premium
Outboard, Inboard or Inboard- Outdrive* Motorboats	Up to 15 feet	Over 15 feet
51 to 100 horsepower	\$20	\$35
101 to 150 horsepower	\$50	\$60
151 to 200 horsepower	\$90	\$90
201 to 250 horsepower	\$115	\$115
Sailboats with or without auxiliary power **	Over 31 feet to 40 feet	
	\$36	

Watercraft and motors up to 50 horsepower covered under policy form

* Outboard watercraft and motors covered under conversion policies in EPAC

** Sailboats 31 feet and under covered under policy form

Refer to Section II - Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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HOME POLICY PLUS

Home/Auto Discount

A discount applies to the total Homeowners premium (including all optional coverages) for those insureds with both Homeowners and Automobile insurance with Metropolitan.

Discount (MPC ONLY)			
All Other Products		Platinum Products	
Percent	Factor	Percent	Factor
18%	.82	24%	.76

Discount (EPAC ONLY)	
Percent	Factor
15%	.85

The Home Policy Plus Discount is not available on Homeowners policies where the account's Automobile insurance is entirely written at the Nonstandard or Metropolitan General rate level.

A Combo Package is available for the following:

- Both the Homeowners and Automobile policies must be written as a Combo Package at the same time, although one may have a delayed inception date for the first policy period.
- The first home policy product must be owner occupied and be the primary home for the insured. Additional home policy products may be from any of the residential property policy products.
- Additional policies may be eligible for this option when written at any time. The additional policies may have later inception dates than the initial Combo Package effective date.
- When a policy is added to a Combo at a later inception date, the rates and premiums used from this manual are those in effect at the time of policy processing.
- Combo Package policies share a common expiration date.
- Upon the first renewal, the policy period for all Combo Package policies must be the same term length.

Policies with the Combo Package qualify for the Home/Auto Discount.

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COVERAGE 15 - ORDINANCE OR LAW COVERAGE

(GrandProtect products provide Ordinance or Law Coverage at no charge - no option for increased limits.)

This coverage provides for loss under Section I coverages due to any ordinance or law regulating the construction, repair, demolition or zoning of the dwelling. The amount of insurance under this coverage is expressed as a percentage of the Coverage A amount, and is subject to the following rate:

Type of Product	50% of Coverage A		100%** of Coverage A	
	Surcharge Factor	Minimum Charge	Surcharge Factor	Minimum Charge
Platinum*	--	--	1.10	\$45
All Other	1.10	\$25	1.18	\$45

* Platinum products automatically provide 50% of Coverage A Ordinance or Law at no additional charge. To increase this to 100% of Coverage A, apply the factor above.

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COVERAGE 25 - PERSONAL INJURY

(Platinum and GrandProtect products automatically provide Personal Injury at no additional charge.)

Coverage F - Personal Liability may be extended to include protection for the following personal injuries:

1. False arrest, false imprisonment, wrongful detention;
2. malicious prosecution;
3. wrongful eviction from or wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or in behalf of its owner, landlord or lessor;
4. oral written or representational publication of material that slanders or libels a person or organization;
5. oral statements or publications of writings or pictures that falsely disparage a person's or organization's goods, products or services; or
6. oral statements or publications of writings or pictures that violate a person's right of privacy.

Additional Charge
\$13

Refer to Section II - Increased Limits - Other Exposures rating for Personal Liability.

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GENERAL RULES

RULE 1 - CONTENTS AND APPLICATION OF MANUAL

A. This manual contains the Residential Property Insurance rules, classifications, rates and premiums applicable to property and liability coverages for owners provided the residence premises is used exclusively for private residential purposes. Residential Property Insurance provides coverage for owners of dwellings, including mobile homes, condominium units and for tenants renting leased property.

Residential Property Insurance includes an intended owner-occupant of a one to four family dwelling in the course of construction, provided the policy is issued only in the name of such individual.

When a two to four family dwelling is occupied by co-owners, each occupying a separate premises, Residential Property Insurance designated as a dwelling owner policy product may be issued in the name of only one of the co-owners. The other co-owner(s) shall be designated as Additional Insured(s) in the Declarations of the Policy, in order to cover the interest of the other owner(s) in the building and for premises liability. A separate Renters policy may be issued to the other co-owner occupant(s) named in the Declarations as additional insured(s).

B. Residential Property Insurance is also available to individuals not otherwise eligible because of incidental office, professional, private school or studio occupancies, provided:

1. The residence premises is occupied principally for private residential purposes; and
2. There is no other business conducted on the premises other than the incidental business noted above.

C. Residential Property Insurance shall not be issued covering any property to which any farm property forms, rules or rates apply. In no event shall a policy be issued to cover any property situated on premises used for farming purposes. Optional Section II Personal Liability and Medical Payments to Others Coverages are available for certain farm liability exposures as specified in the Optional Coverages section of this manual.

D. Product Coverages and Differentiation

Residential Property Insurance shall provide coverage for both property and liability insurance, herein referred to as Section I and Section II, respectively. This insurance provides the following coverages:

Section I

Coverage A - Dwelling

Loss of Use - Section I Additional Coverage

Coverage B - Private Structures

Section II

Coverage F - Personal Liability

Coverage G - Medical Payments to Others

Platinum products are designed for the policyholder who wants a greater level of insurance protection than that typically provided under standard coverage. Such coverage enhancements are inherent within this product as automatically provided without separate additional premium charge.

GrandProtect products are designed for the policyholder that wants a greater level of insurance protection than that provided by Platinum and wants the convenience of packaging all of their personal property and casualty needs into a single account. GrandProtect must include not less than one auto and not less than one owner occupied home whether a dwelling, condominium unit or leased property. When an existing GrandProtect no longer meets the minimum eligibility requirements, it is subject to non-renewal on the next anniversary date.

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For Causes of Property Loss, refer to Rule 2 and Coverage 19.

For Property Loss Settlement, refer to Rule 2 and Coverages 2, 3 and 42. Platinum provides replacement cost loss settlement for satellite dishes, solar panels, outdoor well pumps and outdoor heating and cooling units.

Coverage C - Special Limitations on Certain Property

Personal Property Sub-limits	HO-2 Homeowners, Homeowners, Ultra, Market Value, Mobile Homeowners, Renters, Condominium and Landlord's Rental	Platinum Products and GrandProtect Products
Money	\$200	\$1000
Increased Limits available (Coverage 7)	Yes	No
Securities	\$1500	\$5000
Manuscripts	\$1500	\$5000
Jewelry	\$1500 Ultra \$1500 per item \$2500 aggregate	\$5000
Watercraft	\$1500	\$1500
Trailers (not used with Watercraft)	\$1500	\$2000
Business Property	on premises - \$1000 off premises - \$250	on premises - \$2500 off premises - \$500
Increased Limits available (Coverage 11)		
Computers	\$5000	No sub-limit for Personal Use \$5000 Business Use
Firearms	\$2500	\$5000
Silverware	\$2500	\$10,000
Increased Limits available (Coverage 8)	\$5000 for Ultra Yes	No
Coin, Currency and Stamp Collections	\$1500	\$5000
Memorabilia	\$5000	\$10000
Increased Limits available (Coverage 41)	Yes	Yes
Tools -	\$5000	GrandProtect - no sub-limit Platinum - \$10,000
Increased Limits available (Coverage 40)	Yes	Yes
Electronic Apparatus in Motor Vehicle (dual powered)	\$1000	No sub-limit
Compact Discs in Motor Vehicle	\$1000	\$1000

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Section I - Additional Coverages

Additional Coverages	HO-2 Homeowners, Homeowners, Ultra, Market Value, Mobile Homeowners, Renters, Condominium and Landlord's Rental	Platinum Products and GrandProtect Products
Loss of Use Additional Living Expense or Fair Rental Value and Loss of Rental Income Increased Limits Prohibited Use	Refer to Rule 2 Yes Up to 14 days	Refer to Rule 2 Yes for Platinum Up to 45 days
Debris Removal	10%	10%
Reasonable Repairs	Yes	Yes
Fire Department Charges	\$750	\$1000
Emergency Removal of Property	30 days	30 days
Emergency Living Expense	\$500	\$500
Refrigerated Contents	\$1000	\$1500
Credit Card, EFT Card, Forgery and Counterfeit Money Increased Limits available (Coverage 9)	\$1000 Yes	\$10,000 No
Data and Records	\$1500 personal None for business	\$2500
Lock Replacement	Yes	Yes
Reward Coverage	\$5000	\$5000
Trees, Shrubs and Plants Increased Limits available (Coverage 12)	\$500 per item/ 5% aggregate	\$500 per item/ 5% aggregate
Loss Assessment Increased Limits available (Coverage 6)	\$1000 Yes	\$10,000 Yes
Land	\$10,000	\$10,000
Volcanic Action	Yes	Yes
Collapse	Yes	Yes
Inflation Protection	Yes	Yes
Landlord's Furnishings	\$2500	\$2500
Fungus and Mold Remediation	\$1000	\$1000
Backup of Sewer, Drain and Sump Pump (Coverage 13)	Optional	\$10,000 included Increased Limits available
Newly Acquired Watercraft	N/A	With GrandProtect
Identity Fraud	N/A	With GrandProtect
Ordinance or Law (Coverage 15)	Optional	GrandProtect - Blanket Property Limit Platinum - 50% of Coverage A Increased Limits available

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Section II - Additional Coverages

Additional Coverages	HO-2 Homeowners, Homeowners, Ultra, Market Value, Mobile Homeowners, Renters, Condominium and Landlord's Rental	Platinum Products and GrandProtect Products
Damage of Property of Others	\$500	\$1500
Claim Expenses	Yes, including \$200 for lost wages	Yes, including \$250 for lost wages
First Aid Expenses	Yes	Yes
Borrowed or Rented Watercraft	N/A	With GrandProtect
Personal Injury (Coverage 25)	Optional	Included

For Causes of Property Loss, refer to Rule 2 and Coverage 19.

For Property Loss Settlement, refer to General Rule 2 and Coverages 2, 3 and 42.

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RULE 2 - PRODUCTS AND LIMITS

A. DWELLING OWNERS*

Coverages	HO-2 Homeowners	Homeowners	Ultra	Platinum Homeowners	Market Value
Broad Named Perils	Included	N/A	N/A	N/A	Available
Special Perils	N/A	Included	Included	N/A	Included
Comprehensive Perils	N/A	Available	Available	Included	N/A
Cov A Limit	Selected by insured				
Loss Settlement	RC	RC	N/A	RC	Functional RC
Coverage A Plus	Available	Available	Included	Available	N/A
Extended Limits	Available	Available	N/A	Available	N/A
Cov B Limit	10% of A	10% of A	20% of A	20% of A	10% of A
Cov C Limit					
1 or 2 family dwelling	50% of A RCC 70%	50% of A RCC 70%	75% of A RCC incl.	75% of A RCC incl.	50% of A RCC 70%
3 family dwelling+	25% of A RCC 45%	25% of A RCC 45%	N/A	N/A	25% of A RCC 45%
4 family dwelling+	20% of A RCC 40%	20% of A RCC 40%	N/A	N/A	20% of A RCC 40%
Loss Settlement	ACV with RCC available	ACV with RCC available	RCC Included	RCC Included	ACV with RCC available
Loss of Use Limit	25% of A	25% of A	25% of A	30% of A	25% of A
Coverage F Limit	\$100,000 per occurrence				
Coverage G Limit	\$1,000 per person				

+ USF&G conversion business for 3 and 4 family dwellings with Replacement Cost on Contents has a Coverage C limit of 70%.

HO-2 HOMEOWNERS AND HOMEOWNERS

- Owner occupants of one to four family dwellings

ULTRA

- Available only for renewal policyholders
- Owner occupants of one family dwellings
- Dwelling = Coverage A Plus Loss Settlement
- Private Structures and Personal Property = Replacement Cost

PLATINUM HOMEOWNERS

- Owner occupants of one family dwellings
- Comprehensive Perils
- Dwelling, Private Structures and Personal Property = Replacement Cost
- Satellite dishes, solar panels, outdoor well pumps and outdoor heating and cooling units = Replacement Cost
- Personal Property sub-limits improved beyond Base Policy

MARKET VALUE

- Owner occupants of one to four family dwellings
- Dwelling and Private Structures = Functional Replacement Cost
(commonly used construction materials and methods where functionally equivalent to and less costly than antique, custom or obsolete construction materials and methods)

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PROTECTIVE DEVICE DISCOUNTS

TYPE	DISCOUNT		REQUIREMENTS
	PERCENT	FACTOR	
Fire Alarm (Central Station)*	10%	.90	Central Station Fire Alarm System <u>or</u> , Alarm that notifies Fire Department.
Burglar Alarm (Central Station)*	10%	.90	Central Station Burglar Alarm System <u>or</u> , Alarm that notifies Police Department.
Automatic Sprinkler System*	10%	.90	Sprinklers in all areas including bathrooms, attics, closets and attached structures
	5%	.95	Sprinklers totally or partially omitted in bathrooms, attics, closets and attached structures
Burglar Alarm (Local)*	5%	.95	Local Burglar Alarm System
Combination Devices (Not available with Ultra, Platinum Homeowners, or GrandProtect Homeowners)	5%	.95	Smoke Detectors (one per living level) <u>and</u> Dead Bolt Locks (on all exterior doors) <u>and</u> Fire Extinguisher.
Controlled Access Community or Building	5%	.95	Insured property is in a residential area for which normal entry and exit is limited to access points which are manned by employed, uniformed security guards or with locked gates at all times;
			or Building with 24 hour security guard monitored entrances and exits.

***Must be approved and properly maintained.**

Above discounts may be combined subject to a maximum of 15% (20% for combination of Central Station Fire Alarm, Central Station Burglar Alarm and 10% Automatic Sprinkler Discounts). The Burglar Alarm (Local Alarm) may not be combined with the Burglar Alarm (Central Station).

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SECTION II COVERAGES - OTHER EXPOSURES

The rates displayed for additional Section II Coverages are for \$100,000 Personal Liability (Coverage F) and \$1,000 Medical Payments to Others (Coverage G). If optional limits are written for the basic exposure, then the same limits must be written for the additional Section II exposures.

Coverage F - Personal Liability

Apply the appropriate factor shown below to the Basic Limits premium for each exposure selected from Coverages 20-26, 31 and 32; Coverage 10, Step 2; and Three and Four Family Dwellings - Premises Liability.

Limit	Factor
\$100,000	1.00
\$200,000	1.17
\$300,000	1.33
\$500,000	1.49
\$750,000	1.64
\$1,000,000	1.79

Coverage G - Medical Payments to Others

Apply the appropriate charge shown below to the Basic Limits premium for each exposure selected from Coverages 20-24, 26, 31 and 32; Coverage 10, Step 2; and Three and Four Family Dwellings - Premises Liability.

Coverage	Additional Premium by Limit		
	\$2500	\$5000	10000
Coverages 10 (Step 2), 20, 23, 24, 31, 32 and 3 & 4 Family Dwellings- Premises Liability	2	4	7
Coverage 21-Watercraft Liability			
Outboard, Inboard or Inboard- Outdrive Motorboats			
a. Up to 15 feet			
51 to 100 hp	6	14	26
101 to 150 hp	9	21	39
151 to 200 hp	11	25	45
201 to 250 hp	14	30	50
b. Over 15 feet			
51 to 100 hp	9	21	39
101 to 150 hp	12	28	52
151 to 200 hp	18	42	78
201 to 250 hp	22	50	90
Sailboats with or without auxiliary power			
Over 31 to 40 feet	4	11	21
Coverages 22 and 26	7	19	36

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OPTIONAL COVERAGES

COVERAGE 1 - EARTHQUAKE AND VOLCANIC ERUPTION

Section I coverage may be extended to afford coverage with respect to losses resulting from earthquake and volcanic eruption. When this coverage is provided, it shall apply to all Section I coverages for the same limits provided in the policy.

Separate rates apply to Metropolitan Property and Casualty Insurance Company, Economy Premier Assurance Company (Economy Programs) and Economy Premier Assurance Company (USF&G Programs).

RATES FOR METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

	Zone	RATES PER \$1,000						Applied to
		5% Deductible*			10% Deductible			
		Frame	Masonry**	Superior	Frame	Masonry**	Superior	
OWNERS FORMS	1	\$						Cov. A Limit
	2	0.66	1.61	0.85	\$0.50	1.22	0.65	
RENTERS AND CONDOMINIUMS	1	0.66	1.48	--	0.50	1.10	--	Cov. C Limit
	2	0.44	1.10	--	0.34	0.82	--	
INCREASED LIMITS:								
Coverage A- Dwelling	1	\$0.96	\$2.14	--	\$0.72	\$1.60	--	Amount of Increase
	2	0.66	1.61	--	\$0.50	1.22	--	
Coverage B - Private Structures	1	0.96	2.14	1.20	0.72	1.60	0.90	Amount of Increase
	2	0.66	1.61	0.85	0.50	1.22	0.65	
Coverage C - Personal Property	1							Amount of Increase
	2	0.44	1.10	0.44	0.34	0.82	0.34	
Loss of Use+	1	0.96	2.14	1.20	0.96	2.14	1.20	Amount of Increase
	2	0.66	1.61	0.85	0.66	1.61	0.85	

*Only available in Zone 2 for renewal business renewing prior to September 15, 2004 presently with this coverage

+Not available on GrandProtect products

A mandatory minimum 15% Earthquake deductible is required in Zone 1 for Owners Forms. For Renters and Condominium forms in Zone 1, a mandatory minimum 15% Earthquake deductible is required with applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

A mandatory minimum 10% Earthquake deductible is required in Zone 2 for all applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

Superior Construction rates are not available on Renters or Condominium products.

Frame Construction rates apply to Mobile Homes.

**Masonry veneer - if coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

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COVERAGE 1 - EARTHQUAKE AND VOLCANIC ERUPTION (continued)

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10% and 15% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter or lava flow are subject to the policy deductible.

RATES FOR METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY (continued)

	Zone	RATES PER \$1,000			Applied to
		Frame	Masonry**	Superior	
OWNERS FORMS	1	\$0.60	\$1.46	0.78	Cov. A Limit
	2	0.45	1.18	0.59	
RENTERS AND CONDOMINIUMS	1	0.42	1.01	--	Cov. C Limit
	2	0.29	0.81	--	
INCREASED LIMITS:					
Coverage A - Dwelling	1	\$0.60	\$1.46	--	Amount of Increase
	2	0.45	1.18	--	
Coverage B - Private Structures	1	0.60	1.46	0.78	Amount of Increase
	2	0.45	1.18	0.59	
Coverage C - Personal Property	1	0.42	1.01	0.42	Amount of Increase
	2	0.29	0.81	0.29	
Loss of Use+	1	0.96	2.14	1.20	
	2	0.66	1.61	0.85	

Superior Construction rates are not available on Renters or Condominium products.

Frame Construction rates apply to Mobile Homes.

**Masonry veneer - if coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

+Not available on GrandProtect products

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10% and 15% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter or lava flow are subject to the policy deductible.

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For owners forms covering masonry/masonry veneer dwellings constructed prior to 1950, apply the following factors to the combined Earthquake premium for Owners Forms and Increased Limits - Loss of Use coverage (See Sample Calculation):

Year of Construction	Surcharge*	
	Percent	Factor
1940-1949	30%	1.30
Prior to 1940	100%	2.00

* This is only applicable to business written in Metropolitan Property and Casualty Insurance Company.

RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (ECONOMY PROGRAMS)

	Zone	RATE PER \$1,000 5% Deductible			RATE PER \$1,000 10% Deductible		
		Frame Masonry**	Superior		Frame Masonry**	Superior	
OWNERS FORMS (Apply to Cov A)	3	0.66	1.61	0.85	0.50	1.22	0.65
	4	0.66	1.61	0.85	0.50	1.22	0.65
	5	0.66	1.61	0.85	0.50	1.22	0.65
RENTERS AND CONDOMINIUM (Apply to Cov C)	2	0.66	1.48	-	0.50	1.10	-
	3	0.44	1.10	-	0.34	0.82	-
	4	0.44	1.10	-	0.34	0.82	-
	5	0.44	1.10	-	0.34	0.82	-
INCREASED LIMITS: (Apply to amount of increase)							
Coverage A - Dwelling	3	0.66	1.61	-	0.50	1.22	-
	4	0.66	1.61	-	0.50	1.22	-
	5	0.66	1.61	-	0.50	1.22	-
Coverage B - Private Structures	3	0.66	1.61	0.85	0.50	1.22	0.65
	4	0.66	1.61	0.85	0.50	1.22	0.65
	5	0.66	1.61	0.85	0.50	1.22	0.65
Coverage C - Personal Property	3	0.44	1.10	0.44	0.34	0.82	0.34
	4	0.44	1.10	0.44	0.34	0.82	0.34
	5	0.44	1.10	0.44	0.34	0.82	0.34
INCREASED LIMITS:							
Loss of Use		RATE PER \$1,000 All Deductibles					
		Frame	Masonry**		Superior		
	2		0.96		2.14		1.20
	3		0.66		1.61		0.85
	4		0.66		1.61		0.85
5		0.66		1.61		0.85	

A mandatory minimum 15% Earthquake deductible is required in Zone 2 for Owners forms. For Renters and Condominium forms, a mandatory minimum 15% Earthquake deductible in Zone 2 is required with applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

A mandatory minimum 10% Earthquake deductible is required in Zones 3, 4 and 5 for all applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

**Masonry veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

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An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

Superior Construction rates are not available on Renters or Condominium products.

RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (ECONOMY PROGRAMS) [continued]:

	Zone	RATE PER \$1,000 15% Deductible			RATE PER \$1,000 20% Deductible		
		Frame	Masonry**	Superior	Frame	Masonry**	Superior
		Masonry** Superior					
OWNERS FORMS (Apply to Cov A)	2	0.60	1.46	0.78	0.52	1.37	0.68
	3	0.45	1.18	0.59	0.38	1.12	0.50
	4	0.45	1.18	0.59	0.38	1.12	0.50
	5	0.45	1.18	0.59	0.38	1.12	0.50
RENTERS AND CONDOMINIUM (Apply to Cov C)	2	0.42	1.01	-	0.36	0.95	-
	3	0.29	0.81	-	0.26	0.76	-
	4	0.29	0.81	-	0.26	0.76	-
	5	0.29	0.81	-	0.26	0.76	-
INCREASED LIMITS: (Apply to amount of increase)							
Coverage A - Dwelling	2	0.60	1.46	-	0.52	1.37	-
	3	0.45	1.18	-	0.38	1.12	-
	4	0.45	1.18	-	0.38	1.12	-
	5	0.45	1.18	-	0.38	1.12	-
Coverage B - Private Structures	2	0.60	1.46	0.78	0.52	1.37	0.68
	3	0.45	1.18	0.59	0.38	1.12	0.50
	4	0.45	1.18	0.59	0.38	1.12	0.50
	5	0.45	1.18	0.59	0.38	1.12	0.50
Coverage C - Personal Property	2	0.42	1.01	0.42	0.36	0.95	0.36
	3	0.29	0.81	0.29	0.26	0.76	0.26
	4	0.29	0.81	0.29	0.26	0.76	0.26
	5	0.29	0.81	0.29	0.26	0.76	0.26
INCREASED LIMITS:							
		RATE PER \$1,000 All Deductibles					
		Frame	Masonry**		Superior		
Loss of Use	2		0.96		2.14		1.20
	3		0.66		1.61		0.85
	4		0.66		1.61		0.85
	5		0.66		1.61		0.85

Superior Construction rates are not available on Renters or Condominium products.

**Masonry veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

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RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (ECONOMY PROGRAMS) [continued]:

Policy/Coverage	Zone	RATE PER \$1,000 25% Deductible			
		Frame	Masonry**	Superior	
OWNERS FORMS (Apply to Cov A)	2	0.43	1.30	0.56	
	3	0.31	1.05	0.41	
	4	0.31	1.05	0.41	
	5	0.31	1.05	0.41	
RENTERS AND CONDOMINIUM (Apply to Cov C)	2	0.30	0.89	-	
	3	0.21	0.71	-	
	4	0.21	0.71	-	
	5	0.21	0.71	-	
INCREASED LIMITS: (Apply to amount of increase)	Coverage A- Dwelling	2	0.43	1.30	-
		3	0.31	1.05	-
		4	0.31	1.05	-
		5	0.31	1.05	-
	Coverage B - Private Structures	2	0.43	1.30	0.56
		3	0.31	1.05	0.41
		4	0.31	1.05	0.41
		5	0.31	1.05	0.41
	Coverage C - Personal Property	2	0.30	0.89	0.30
		3	0.21	0.71	0.21
		4	0.21	0.71	0.21
		5	0.21	0.71	0.21
	INCREASED LIMITS: All Deductibles	Loss of Use	RATE PER \$1,000		
			All Deductibles		
			Frame	Masonry**	Superior
			2	0.96	2.14
3		0.66	1.61	0.85	
4		0.66	1.61	0.85	
5		0.66	1.61	0.85	

Superior Construction rates are not available on Renters or Condominium products.

**Masonry veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

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RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (USF&G PROGRAMS)

	Zone	RATE PER \$1,000 10% Deductible			RATE PER \$1,000 15% Deductible			Applied to
		Frame	Masonry*	Superior	Frame	Masonry*	Superior	
OWNERS FORMS	2	-	-	-	0.60	1.46	0.78	Coverage A Limit
	3	0.50	1.22	0.65	0.45	1.18	0.59	
	4	0.50	1.22	0.65	0.45	1.18	0.59	
	5	0.50	1.22	0.65	0.45	1.18	0.59	
RENTERS AND CONDOMINIUM	2	0.50	1.10	-	0.42	1.01	-	Coverage C Limit
	3	0.34	0.82	-	0.29	0.81	-	
	4	0.34	0.82	-	0.29	0.81	-	
	5	0.34	0.82	-	0.29	0.81	-	
INCREASED LIMITS:								
Coverage A- Dwelling	2	-	-	-	0.60	1.46	-	Amount of Increase
	3	0.50	1.22	-	0.45	1.18	-	
	4	0.50	1.22	-	0.45	1.18	-	
	5	0.50	1.22	-	0.45	1.18	-	
Coverage B Private Structures	2	-	-	-	0.60	1.46	0.78	Amount of Increase
	3	0.50	1.22	0.65	0.45	1.18	0.59	
	4	0.50	1.22	0.65	0.45	1.18	0.59	
	5	0.50	1.22	0.65	0.45	1.18	0.59	
Coverage C Personal Property	2	-	-	-	0.42	1.01	0.42	Amount Of Increase
	3	0.34	0.82	0.34	0.29	0.81	0.29	
	4	0.34	0.82	0.34	0.29	0.81	0.29	
	5	0.34	0.82	0.34	0.29	0.81	0.29	
RATE PER \$1,000 All Deductibles								
INCREASED LIMITS: Loss of Use			Frame	Masonry*	Superior			
	2		0.96	2.14	1.20			Amount of Increase
	3		0.66	1.61	0.85			
	4		0.66	1.61	0.85			
	5		0.66	1.61	0.85			

A mandatory minimum 15% Earthquake deductible is required in Zone 2 for Owners Forms. For Renters and Condominium forms, a mandatory minimum 15% Earthquake deductible is required with applications written on and after July 15, 2004 and policies renewing on or after September 15, 2004.

Superior Construction rates are not available on Renters or Condominium products.

**Masonry veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

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RATES FOR ECONOMY PREMIER ASSURANCE COMPANY (USF&G PROGRAMS) [continued]:

	Zone	RATE PER \$1,000 20% Deductible			RATE PER \$1,000 25% Deductible			Applied to
		Frame	Masonry**	Superior	Frame	Masonry**	Superior	
OWNERS FORMS	2	0.52	1.37	0.68	0.43	1.30	0.56	Coverage A Limit
	3	0.38	1.12	0.50	0.31	1.05	0.41	
	4	0.38	1.12	0.50	0.31	1.05	0.41	
	5	0.38	1.12	0.50	0.31	1.05	0.41	
RENTERS AND CONDOMINIUM	2	0.36	0.95	-	0.30	0.89	-	Coverage C Limit
	3	0.26	0.76	-	0.21	0.71	-	
	4	0.26	0.76	-	0.21	0.71	-	
	5	0.26	0.76	-	0.21	0.71	-	
INCREASED LIMITS:								
Coverage A - Dwelling	2	0.52	1.37	-	0.43	1.30	-	Amount of Increase
	3	0.38	1.12	-	0.31	1.05	-	
	4	0.38	1.12	-	0.31	1.05	-	
	5	0.38	1.12	-	0.31	1.05	-	
Coverage B - Private Structures	2	0.52	1.37	0.68	0.43	1.30	0.56	Amount of Increase
	3	0.38	1.12	0.50	0.31	1.05	0.41	
	4	0.38	1.12	0.50	0.31	1.05	0.41	
	5	0.38	1.12	0.50	0.31	1.05	0.41	
Coverage C - Personal Property	2	0.36	0.95	0.36	0.30	0.89	0.30	Amount of Increase
	3	0.26	0.76	0.26	0.21	0.71	0.21	
	4	0.26	0.76	0.26	0.21	0.71	0.21	
	5	0.26	0.76	0.26	0.21	0.71	0.21	
INCREASED LIMITS:								
Loss of Use		RATE PER \$1,000 All Deductibles						
		Frame	Masonry**		Superior			
	2	0.96	2.14		1.20		Amount of Increase	
	3	0.66	1.61		0.85			
4	0.66	1.61		0.85				
5	0.66	1.61		0.85				

Superior Construction rates are not available on Renters or Condominium products.

**Masonry Veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 10%, 15%, 20% and 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses from earth movement are subject to the earthquake deductible. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

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

EARTHQUAKE ZONE DEFINITIONS

METROPOLITAN PROPERTY AND CASUALTY ZONE DEFINITIONS:

Zone 1: Baxter, Clay, Craighead, Crittenden, Cross, Fulton, Greene, Independence, Izard, Jackson, Lawrence, Mississippi, Poinsett, Randolph and Sharp Counties

Zone 2: Remainder of State

EARTHQUAKE ZONE DEFINITIONS (ECONOMY PREMIER ASSURANCE COMPANY (USF&G PROGRAMS) AND ECONOMY PREMIER ASSURANCE COMPANY (ECONOMY PROGRAMS))

Zone 2 - The counties of

Clay	Craighead
Crittenden	Cross
Greene	Jackson
Mississippi	Poinsett

Zone 3: The counties of

Independence	Lawrence	Lee
Monroe	Phillips	Randolph
St. Francis	White	Woodruff

Zone 4: The counties of

Arkansas	Baxter	Cleburne
Conway	Desha	Faulkner
Fulton	Izard	Jefferson
Little River	Lonoke	Marion
Prairie	Pulaski	Searcy
Sebastian	Sharp	Stone
Van Buren		

Zone 5:

Remainder of State

GRANDPROTECT COVERAGE 1 RATING FACTOR

For GrandProtect products, apply the following factor to the total combined Coverage 1 premium.

GrandProtect Coverage 1 Rating Factor	
Percent	Factor
5%	1.05

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

Earthquake Sample Calculation (USF&G Program):

Homeowners Policy (Masonry, constructed in 1949, Zone - 3)
 Coverage A - \$100,000
 B - \$ 15,000 (\$5,000 of increased coverage)
 C - \$ 60,000 (\$10,000 of increased coverage)
 Loss of Use - \$ 35,000 (\$10,000 of increased coverage)
 Deductible - 10%

	<u>Coverage</u> (000's)		<u>Rate</u> Per \$1,000		<u>Premium</u>
Coverage A	100	X	\$1.22	=	\$122
Increased Loss of Use	10	X	\$1.61	=	16
Increased Coverage B	5	X	\$1.22	=	6
Increased Coverage C	10	X	\$0.82	=	8
Total Earthquake Premium					\$152

Note: The total Earthquake premium is treated as a whole dollar optional coverage charge in the rating steps.

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: /AR002010100328

Supporting Document Schedules

Satisfied - Item:	H-1 Homeowners Abstract
Comments:	
Attachment(s):	AR_H_MPC_Abstract Form H-1_122713.PDF
Item Status:	Filed
Status Date:	12/11/2013

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	AR_H_MPC_Premium Comparison Survey-rev_122713.PDF AR_H_MPC_Premium Comparison Survey-rev_122713.XLS
Item Status:	Filed
Status Date:	12/11/2013

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	AR_H_MPC_Abstract Form RF-1_ rev 122713.PDF
Item Status:	Filed
Status Date:	12/11/2013

Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	Filed
Status Date:	12/11/2013

Satisfied - Item:	MPC Filing Exhibits
Comments:	
Attachment(s):	AR_H_MPC_Filing_122713.PDF AR_H_MPC_Filing_122713.XLSX
Item Status:	Filed
Status Date:	12/11/2013

Satisfied - Item:	Exhibit 1
Comments:	
Attachment(s):	Exhibit 1.PDF

SERFF Tracking #:

METX-G129285303

State Tracking #:

Company Tracking #:

AR002010100328

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: /AR002010100328

Item Status:	Filed
Status Date:	12/11/2013
Satisfied - Item:	Exhibit 2
Comments:	
Attachment(s):	Exhibit 2.PDF
Item Status:	Filed
Status Date:	12/11/2013

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 2.8% and a maximum annual impact of 3.9%.

- 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 18-24 %

company

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

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

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

Form	Premium Volume
Owners	5,855,784
Renters & Condo	198,004
Landlords Rental Dwelling	445,427
Mobile Home	22,893
Homeowners (former Dwelling Fire)	3,653
Landlords (former Dwelling Fire)	22,485

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: 2013.11.07 11:34:55 -0500

 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: 12/27/2013 NB, 01/31/2014 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	\$900.00	\$1,035.00	\$1,011.00	\$1,164.00	\$1,532.00	\$1,763.00	\$1,511.00	\$1,737.00	\$1,511.00	\$1,737.00	\$1,145.00	\$1,316.00	\$1,387.00	\$1,595.00	\$1,158.00	\$1,332.00	\$1,111.00	\$1,277.00
	\$120,000	\$1,041.00	\$1,197.00	\$1,170.00	\$1,345.00	\$1,772.00	\$2,038.00	\$1,747.00	\$2,009.00	\$1,747.00	\$2,009.00	\$1,324.00	\$1,522.00	\$1,605.00	\$1,845.00	\$1,340.00	\$1,541.00	\$1,285.00	\$1,477.00
	\$160,000	\$1,179.00	\$1,356.00	\$1,327.00	\$1,525.00	\$2,009.00	\$2,311.00	\$1,981.00	\$2,278.00	\$1,981.00	\$2,278.00	\$1,501.00	\$1,726.00	\$1,819.00	\$2,092.00	\$1,519.00	\$1,747.00	\$1,456.00	\$1,674.00
6	\$80,000	\$1,079.00	\$1,242.00	\$1,214.00	\$1,396.00	\$1,839.00	\$2,115.00	\$1,812.00	\$2,085.00	\$1,812.00	\$2,085.00	\$1,373.00	\$1,579.00	\$1,665.00	\$1,915.00	\$1,390.00	\$1,598.00	\$1,333.00	\$1,532.00
	\$120,000	\$1,248.00	\$1,435.00	\$1,404.00	\$1,614.00	\$2,126.00	\$2,446.00	\$2,096.00	\$2,410.00	\$2,096.00	\$2,410.00	\$1,588.00	\$1,826.00	\$1,925.00	\$2,214.00	\$1,607.00	\$1,848.00	\$1,542.00	\$1,772.00
	\$160,000	\$1,415.00	\$1,627.00	\$1,593.00	\$1,831.00	\$2,411.00	\$2,774.00	\$2,376.00	\$2,733.00	\$2,376.00	\$2,733.00	\$1,800.00	\$2,071.00	\$2,182.00	\$2,510.00	\$1,823.00	\$2,096.00	\$1,748.00	\$2,009.00
9	\$80,000	\$2,699.00	\$3,104.00	\$3,035.00	\$3,491.00	\$4,598.00	\$5,288.00	\$4,531.00	\$5,210.00	\$4,531.00	\$5,210.00	\$3,434.00	\$3,948.00	\$4,161.00	\$4,786.00	\$3,475.00	\$3,997.00	\$3,332.00	\$3,831.00
	\$120,000	\$3,121.00	\$3,589.00	\$3,510.00	\$4,036.00	\$5,317.00	\$6,115.00	\$5,240.00	\$6,026.00	\$5,240.00	\$6,026.00	\$3,971.00	\$4,566.00	\$4,813.00	\$5,535.00	\$4,019.00	\$4,622.00	\$3,854.00	\$4,431.00
	\$160,000	\$3,539.00	\$4,069.00	\$3,980.00	\$4,577.00	\$6,028.00	\$6,934.00	\$5,941.00	\$6,833.00	\$5,941.00	\$6,833.00	\$4,502.00	\$5,177.00	\$5,457.00	\$6,276.00	\$4,557.00	\$5,240.00	\$4,370.00	\$5,024.00

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	\$139.00	\$139.00	\$138.00	\$138.00	\$143.00	\$143.00	\$137.00	\$137.00	\$137.00	\$137.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$140.00	\$140.00
	\$15,000	\$180.00	\$180.00	\$179.00	\$179.00	\$186.00	\$186.00	\$178.00	\$178.00	\$178.00	\$178.00	\$179.00	\$179.00	\$179.00	\$179.00	\$179.00	\$179.00	\$182.00	\$182.00
	\$25,000	\$230.00	\$230.00	\$229.00	\$229.00	\$238.00	\$238.00	\$227.00	\$227.00	\$227.00	\$227.00	\$229.00	\$229.00	\$229.00	\$229.00	\$229.00	\$229.00	\$232.00	\$232.00
6	\$5,000	\$152.00	\$152.00	\$152.00	\$152.00	\$158.00	\$158.00	\$151.00	\$151.00	\$151.00	\$151.00	\$152.00	\$152.00	\$152.00	\$152.00	\$152.00	\$152.00	\$154.00	\$154.00
	\$15,000	\$198.00	\$198.00	\$197.00	\$197.00	\$205.00	\$205.00	\$196.00	\$196.00	\$196.00	\$196.00	\$197.00	\$197.00	\$197.00	\$197.00	\$197.00	\$197.00	\$200.00	\$200.00
	\$25,000	\$253.00	\$253.00	\$253.00	\$253.00	\$262.00	\$262.00	\$250.00	\$250.00	\$250.00	\$250.00	\$253.00	\$253.00	\$253.00	\$253.00	\$253.00	\$253.00	\$255.00	\$255.00
9	\$5,000	\$222.00	\$222.00	\$221.00	\$221.00	\$230.00	\$230.00	\$219.00	\$219.00	\$219.00	\$219.00	\$221.00	\$221.00	\$221.00	\$221.00	\$221.00	\$221.00	\$224.00	\$224.00
	\$15,000	\$288.00	\$288.00	\$287.00	\$287.00	\$298.00	\$298.00	\$284.00	\$284.00	\$284.00	\$284.00	\$287.00	\$287.00	\$287.00	\$287.00	\$287.00	\$287.00	\$290.00	\$290.00
	\$25,000	\$368.00	\$368.00	\$366.00	\$366.00	\$381.00	\$381.00	\$364.00	\$364.00	\$364.00	\$364.00	\$366.00	\$366.00	\$366.00	\$366.00	\$366.00	\$366.00	\$371.00	\$371.00

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
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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	22.5%	10.2%				
Renters/Condo	14.2%	5.0%				
Landlords	21.1%	10.0%				
Mobilehome	-0.1%	0.0%				
TOTAL OVERALL EFFECT	22.2%	10.0%				

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
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%	66.7%
2013	5315	15.0%	01/31/13	5,616,436	3,422,063	60.9%	63.7%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	21.0%
B. General Expense	2.5%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	14.1%
E. Other (explain)	0.0%
F. TOTAL	40.4%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 24.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 32
10. -2.2% 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	24.0%	10.7%	18.0%	0.0%	24.0%	18.0%	23.7%	23.2%
12	18.0%	18.3%	25.1%	0.0%	18.0%	25.1%	18.0%	18.0%
13	16.0%	10.2%	19.3%	0.0%	15.9%	19.3%	15.8%	16.0%
14	20.0%	12.0%	19.9%	0.0%	20.0%	19.9%	19.5%	19.5%
15	22.0%	11.5%	24.3%	0.0%	22.0%	24.3%	21.9%	22.5%
16	23.0%	10.6%	18.1%	0.0%	23.0%	18.1%	22.4%	21.9%
17	16.0%	9.7%	19.7%	0.0%	16.0%	19.7%	15.7%	15.6%
18	16.5%	8.4%	18.5%	0.0%	16.5%	18.5%	16.3%	16.4%
19	16.5%	8.9%	20.9%	0.0%	16.5%	21.0%	15.9%	16.4%
20	24.0%	14.6%	19.9%	0.0%	23.9%	19.9%	23.8%	23.8%
21	17.5%	8.4%	21.3%	0.0%	17.5%	21.3%	17.3%	17.6%
22	33.0%	11.6%	19.5%	0.0%	33.0%	19.5%	32.7%	31.0%
23	27.0%	10.6%	20.3%	0.0%	27.0%	20.3%	26.7%	26.2%
31	26.0%	8.9%	18.2%	0.0%	26.0%	18.2%	25.4%	25.1%
32	35.0%	10.9%	20.3%	0.0%	35.0%	20.3%	34.6%	33.9%
33	21.2%	10.2%	20.3%	0.0%	21.2%	20.2%	21.2%	21.2%
34	19.0%	16.0%	33.0%	0.0%	19.0%	33.0%	18.9%	19.6%
35	12.5%	10.2%	20.3%	0.0%	12.5%	20.2%	12.5%	12.5%
36	17.0%	10.4%	19.3%	0.0%	17.0%	19.3%	16.7%	16.9%
37	16.0%	10.1%	19.4%	0.0%	16.0%	19.4%	15.9%	16.3%
38	20.0%	10.1%	19.0%	0.0%	20.0%	19.0%	19.8%	19.4%
Total	20.3%	10.0%	19.9%	0.0%	21.1%	20.6%	20.0%	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)
6/09	3,461	\$3,658,145	1.531	0.858	\$4,807,203	\$1,907,023	1.000	0.747
6/10	3,716	\$3,929,040	1.506	0.889	\$5,260,698	\$3,292,283	1.000	0.782
6/11	4,135	\$4,443,041	1.404	0.922	\$5,749,139	\$3,919,459	1.002	0.819
6/12	4,429	\$5,014,604	1.290	0.955	\$6,177,499	\$4,079,831	1.010	0.858
6/13	4,702	\$5,855,784	1.164	0.990	\$6,742,350	\$2,474,941	1.086	0.898
Total	20,444	\$22,900,615			\$28,736,890	\$15,673,536		

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)
6/09	\$1,424,990	0.0%	1.616	1.080	\$2,486,406	0.0%	51.7%	10%
6/10	\$2,576,022	0.0%	1.616	1.080	\$4,494,796	0.0%	85.4%	15%
6/11	\$3,217,681	0.0%	1.616	1.080	\$5,614,400	0.0%	97.7%	20%
6/12	\$3,535,218	0.0%	1.616	1.080	\$6,168,458	0.0%	99.9%	25%
6/13	\$2,414,036	0.0%	1.616	1.080	\$4,212,154	0.0%	62.5%	30%
Total	\$13,167,946				\$22,976,215			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)
81.2%	71.5%	59.6%	75.1%	11.4%	1.05	22.5%	20.3%

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)
6/09	368	\$125,506	1.240	0.858	\$133,526	\$131,312	1.000	0.747
6/10	414	\$142,902	1.223	0.889	\$155,427	\$39,379	1.000	0.782
6/11	493	\$172,412	1.173	0.922	\$186,406	\$91,915	1.000	0.819
6/12	529	\$193,935	1.101	0.955	\$203,940	\$191,943	1.015	0.858
6/13	525	\$198,004	1.052	0.990	\$206,114	\$81,628	1.071	0.898
Total	2,328	\$832,759			\$885,414	\$536,178		

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)
6/09	\$98,121	0.0%	1.020	1.080	\$108,062	0.0%	80.9%	10%
6/10	\$30,812	0.0%	1.020	1.080	\$33,933	0.0%	21.8%	15%
6/11	\$75,307	0.0%	1.020	1.080	\$82,937	0.0%	44.5%	20%
6/12	\$167,141	0.0%	1.020	1.080	\$184,075	0.0%	90.3%	25%
6/13	\$78,524	0.0%	1.020	1.080	\$86,479	0.0%	42.0%	30%
Total	\$449,905				\$495,486			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)
55.4%	30.5%	29.2%	37.2%	41.8%	1.05	14.2%	10.0%

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)
6/09	443	\$264,872	1.223	0.858	\$277,904	\$55,332	1.000	0.747
6/10	459	\$278,234	1.214	0.889	\$300,331	\$105,533	1.000	0.782
6/11	500	\$307,573	1.167	0.922	\$330,801	\$307,232	1.002	0.819
6/12	560	\$361,419	1.123	0.955	\$387,569	\$232,419	1.010	0.858
6/13	635	\$445,427	1.056	0.990	\$465,502	\$316,807	1.086	0.898
Total	2,597	\$1,657,526			\$1,762,106	\$1,017,322		

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)
6/09	\$41,346	0.0%	1.616	1.080	\$72,142	0.0%	26.0%	10%
6/10	\$82,573	0.0%	1.616	1.080	\$144,079	0.0%	48.0%	15%
6/11	\$252,222	0.0%	1.616	1.080	\$440,092	0.0%	133.0%	20%
6/12	\$201,394	0.0%	1.616	1.080	\$351,403	0.0%	90.7%	25%
6/13	\$309,011	0.0%	1.616	1.080	\$539,180	0.0%	115.8%	30%
Total	\$886,545				\$1,546,897			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)
93.8%	32.2%	48.7%	63.2%	22.4%	1.05	22.1%	19.9%

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>
6/ 2004					247,223,347	247,386,825
6/ 2005				237,025,409	237,406,858	238,137,205
6/ 2006			261,210,787	261,579,818	262,585,279	263,753,412
6/ 2007		295,708,382	300,490,482	301,162,457	301,271,115	301,138,201
6/ 2008	284,932,055	311,858,578	316,070,477	316,146,734	316,146,053	316,686,208
6/ 2009	302,563,409	337,466,250	338,189,461	338,934,020	338,902,747	
6/ 2010	305,949,618	327,269,522	328,633,344	328,934,743		
6/ 2011	362,653,487	389,331,648	391,661,773			
6/ 2012	361,618,597	375,406,528				
6/ 2013	377,733,258					

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>
6/ 2004					1.001
6/ 2005				1.002	1.003
6/ 2006			1.001	1.004	1.004
6/ 2007		1.016	1.002	1.000	1.000
6/ 2008	1.095	1.014	1.000	1.000	1.002
6/ 2009	1.115	1.002	1.002	1.000	
6/ 2010	1.070	1.004	1.001		
6/ 2011	1.074	1.006			
6/ 2012	1.038				

	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	1.008	1.002	1.000	1.000
Projected to Ultimate	1.086	1.010	1.002	1.000	1.000

Metropolitan Property and Casualty Insurance Company

Renters & Condo Loss Development

Countrywide, Incurred Losses (Excluding Catastrophes)

Accident Year Ending	Months of Development					
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>Over 60</u>
6/ 2004					16,402,898	16,312,811
6/ 2005				16,488,082	16,303,499	16,260,267
6/ 2006			16,350,228	16,475,888	16,853,973	16,991,396
6/ 2007		19,590,517	20,068,157	20,235,158	20,027,315	19,815,492
6/ 2008	18,648,107	20,198,911	20,423,887	20,253,558	20,267,609	20,260,656
6/ 2009	21,731,406	23,395,013	23,589,813	23,572,320	23,407,938	
6/ 2010	23,035,661	24,106,228	23,898,139	24,212,739		
6/ 2011	25,876,306	26,870,117	27,312,077			
6/ 2012	26,074,940	26,569,382				
6/ 2013	27,736,125					

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>
6/ 2004					0.995
6/ 2005				0.989	0.997
6/ 2006			1.008	1.023	1.008
6/ 2007		1.024	1.008	0.990	0.989
6/ 2008	1.083	1.011	0.992	1.001	1.000
6/ 2009	1.077	1.008	0.999	0.993	
6/ 2010	1.046	0.991	1.013		
6/ 2011	1.038	1.016			
6/ 2012	1.019				

	Selected Factors				
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-ULT</u>
Countrywide Selected	1.055	1.015	1.000	1.000	1.000
Projected to Ultimate	1.071	1.015	1.000	1.000	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-09	544.62	N/A
Sep-09	558.09	N/A
Dec-09	540.14	N/A
Mar-10	558.16	N/A
Jun-10	564.19	1.036
Sep-10	529.27	0.948
Dec-10	537.79	0.996
Mar-11	543.18	0.973
Jun-11	567.79	1.006
Sep-11	583.85	1.103
Dec-11	571.78	1.063
Mar-12	539.50	0.993
Jun-12	481.09	0.847
Sep-12	466.85	0.800
Dec-12	468.28	0.819
Mar-13	453.40	0.840
3 points	-5.7%	
4 points	-6.8%	
6 points	-16.9%	
8 points	-14.9%	
12 points	-7.1%	
16 points	-4.4%	

Accident Year Ending	Avg. Pure Premium	Historical Trend Factor	Projected Trend Factor	Loss Trend Factor
Jun-09	536.00	0.832	0.898	0.747
Jun-10	558.16	0.871	0.898	0.782
Jun-11	543.18	0.912	0.898	0.819
Jun-12	539.50	0.955	0.898	0.858
Jun-13	453.40	1.000	0.898	0.898

Selected Historical Loss Trend:	-4.5%
Selected Projected Loss Trend:	-5.0%

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-09	1437.91	N/A
Dec-09	1430.50	N/A
Mar-10	1424.29	N/A
Jun-10	1417.12	N/A
Sep-10	1399.02	0.973
Dec-10	1378.25	0.963
Mar-11	1357.31	0.953
Jun-11	1336.59	0.943
Sep-11	1323.67	0.946
Dec-11	1308.82	0.950
Mar-12	1298.91	0.957
Jun-12	1292.88	0.967
Sep-12	1285.42	0.971
Dec-12	1284.11	0.981
Mar-13	1284.03	0.989
Jun-13	1282.97	0.992
3 points	-0.2%	
4 points	-0.2%	
6 points	-0.9%	
8 points	-1.7%	
12 points	-3.1%	
16 points	-3.5%	

Accident Year Ending	Avg Earn. Premium (On Level)	Historical Trend Factor	Projected Trend Factor	Premium Trend Factor
Jun-09	1440.42	0.867	0.990	0.858
Jun-10	1417.12	0.899	0.990	0.889
Jun-11	1336.59	0.931	0.990	0.922
Jun-12	1292.88	0.965	0.990	0.955
Jun-13	1282.97	1.000	0.990	0.990

Selected Historical Premium Trend:	-3.5%
Selected Projected Premium Trend:	-0.5%

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
6/90	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	1,440,928	216.8%
6/09	2,025,061	1,962,357	103.2%
6/10	490,153	3,399,013	14.4%
6/11	8,407,766	4,227,188	198.9%
6/12	0	4,312,253	0.0%
6/13	282,342	2,801,266	10.1%
24 Year Average			61.6%
		Selected:	61.6%

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
6/90	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	191,942	0.0%
6/13	0	81,628	0.0%
24 Year Average			2.0%
		Selected:	2.0%

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Determination of Credibility

Exposure Data as of 6/30/13

	A	B	C	D = SQRT(C/B)
<u>Form</u>	<u>Experience Years</u>	<u>Full Credibility Standard</u>	<u>Exposures</u>	<u>Credibility</u>
Owners	5	40,000	20,444	71.5%
Renters/Condo	5	25,000	2,328	30.5%
Landlords Rental Dwelling	5	25,000	2,597	32.2%

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 15.6% 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 1.2 to 1.0. This represents a conservative and prudent pricing strategy.

1. Assumptions

a. Premium		\$100
b. Premium-to-Equity Ratio		1.20
c. GAAP Equity		\$83.33
d. Return on Investment (Pre-Tax)		5.0%
e. Return on Investment (After-Tax)	[5% x (1 - Tax Rate on Investment Income)]	4.5%
f. Tax Rate on Underwriting Profit		35.0%

2. Profit Provision Calculation

a. Investment Income From UPR and Loss Reserve		\$2.10
b. Investment Income From Equity		\$3.75
	[1.c. x 1.e.]	
c. Underwriting Profit (After Tax)		\$9.15
	[100 x 2.f. x (1 - 1.f.)]	
d. Overall Profit		\$15.00
	[a + b+ c]	
e. Expected Return on Equity		18.0%
f. Initial Underwriting Profit Provision (Pre-Tax)		14.1%
g. Contingency Provision (Post-Tax)		1.0%
h. Contingency Provision (Pre-Tax)		1.5%
i. Final Underwriting Profit Provision (Pre-Tax)		15.6%

Note: Target Homeowners Return is (as % of Equity)		18.0%
Target Homeowners Return is (as \$ Per \$100 of Premium)		\$15.00

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Homeowners

Expense History and Selections

1. Variable Expenses - vary directly with premium.

	2010 <u>(000's)</u>	2011 <u>(000's)</u>	2012 <u>(000's)</u>	<u>Selection</u>
a. Direct Premiums Written	\$5,325	\$5,890	\$6,865	
b. Direct Commission & Brokerage	\$609 11.4%	\$618 10.5%	\$723 10.5%	10.50%
c. Taxes, Licenses, and Fees	2.7%	2.9%	2.8%	2.80%
d. Initial Underwriting Profit Provision				14.07%
e. Statewide Variable Expense Provision (b + c + d)				27.37%

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.

	2010 <u>(000's)</u>	2011 <u>(000's)</u>	2012 <u>(000's)</u>	<u>Selection</u>
a(1). Statewide Direct Premiums Earned	\$4,959	\$5,539	\$6,340	
a(2). Statewide Direct Premiums Earned	\$4,959	\$5,539	\$6,340	
b. Other Acquisition	\$549 11.1%	\$602 10.9%	\$638 10.1%	10.5%
c. General Expense	\$120 2.4%	\$140 2.5%	\$161 2.5%	2.5%
d. Guaranty Fund Assessment not recouped	\$0	\$0	\$0	N/A 0.0%
e. Flat Expense Provision (b + c + d)				13.0%

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.

	2010 (000's)	2011 (000's)	2012 (000's)	<u>Selection</u>
(1) Direct Losses Incurred	\$3,759	\$14,923	\$3,087	
(2) ALAE	\$105	\$871	(\$5)	
(3) Loss & ALAE [(1) + (2)]	\$3,864	\$15,794	\$3,082	
(4) ULAE [(4) / (3)]	\$264 6.8%	\$614 3.9%	\$343 11.1%	
(5) ULAE Factor	1.068	1.039	1.111	1.080

4. Development of Statewide Permissible Loss Ratio

a. Variable Expense Provision (1.e.)	27.4%
b. Flat Expense Provision (2e.)	13.0%
c. Pre-Tax Contingency Provision	1.5%
d. Permissible Loss and LAE Ratio (100% - a - b - c)	58.1%
e. ULAE Factor (3.b.(5))	1.08
f. Permissible Loss and ALAE Ratio (d / e)	53.8%

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 2012.		\$6,340,319
2. Mean Unearned Premium (1) x 0.530		\$3,360,369
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.5%
Taxes, Licenses, and Fees		2.8%
50% of Statewide Flat Expense		6.5%
Total		19.8%
4. (2) x (3) Total		\$665,353
5. Net Subject to Invest (2) - (4)		\$2,695,016
B. Delayed Remission of Premium (Agents' Balances)		
1. Direct Earned Premium (A-1)		\$6,340,319
2. Average Agents' Balances (Includes Outstanding Written Premium)		26.1%
3. Delayed Remission (1) x (2)		\$1,654,823
C. Loss Reserve		
1. Direct Earned Premium (A-1)		\$6,340,319
2. Expected Incurred Loss and Loss Adjustment Expense		\$3,683,189
(1) x 58.1% (permissible loss ratio)		
3. Expected Mean Loss Reserves		\$1,848,961
(2) x 0.502		
D. Net Subject to Investment (A-5) - (B-3) + (C-3)		\$2,889,154
E. Average Rate of Return		5.0%
F. Investment Earnings on Net Subject to Investment (D) x (E)		\$144,458
G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1)		2.3%
H. Average Rate of Return as a Percent of Direct Earned Premium		2.1%
After Federal Income Taxes (G) x (1 - 0.097)		

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, 2012.

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 2012 for Homeowners insurance.

IN THOUSANDS OF DOLLARS

1. Direct Earned Premium for Calendar Year 2012	\$979,366
2. Direct Unearned Premium Reserve as of 12/31/2011	\$497,461
3. Direct Unearned Premium Reserve as of 12/31/2012	\$540,860
4. Mean Unearned Premium Reserve [(2)+(3)]/2	\$519,161
5. Ratio (4) / (1)	0.530

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 2012	\$979,366
2. Homeowners Direct Agents' Balances as of 12/31/2011	\$232,951
3. Homeowners Direct Agents' Balances as of 12/31/2012	\$270,888
4. Homeowners Direct Mean Agents' Balances [(2)+(3)]/2	\$251,920
5. Ratio [(4) / (1)]	0.257
6. All Lines Net Earned Premium for Calendar Year 2012	#####
7. All Lines Agents' Balances Charged Off as of 12/31/2011	\$11,550
8. All Lines Agents' Balances Charged Off as of 12/31/2012	\$12,822
9. All Lines Mean Agents' Balances Charged Off [(7)+(8)]/2	\$12,186
10. Ratio [(9) / (6)]	0.004
11. Total [(5) + (10)]	0.261

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 2011 and 2012.

IN THOUSANDS OF DOLLARS

1. Incurred Losses for Calendar Year 2008	\$572,785
2. Incurred Losses for Calendar Year 2009	\$508,462
3. Incurred Losses for Calendar Year 2010	\$589,439
4. Incurred Losses for Calendar Year 2011	\$913,160
5. Incurred Losses for Calendar Year 2012	\$730,441
6. Loss Reserves as of 12/31/2007	\$358,606
7. Loss Reserves as of 12/31/2008	\$339,439
8. Loss Reserves as of 12/31/2009	\$280,614
9. Loss Reserves as of 12/31/2010	\$273,778
10. Loss Reserves as of 12/31/2011	\$319,793
11. Loss Reserves as of 12/31/2012	\$302,560
12. Mean Loss Reserve: 2008 [(6)+(7)]/2	\$349,023
13. Mean Loss Reserve: 2009 [(7)+(8)]/2	\$310,027
14. Mean Loss Reserve: 2010 [(8)+(9)]/2	\$277,196
15. Mean Loss Reserve: 2011 [(9)+(10)]/2	\$296,786
16. Mean Loss Reserve: 2012 [(10)+(11)]/2	\$311,177
17. 2008 Ratio (12) / (1)	0.609
18. 2009 Ratio (13) / (2)	0.610
19. 2010 Ratio (14) / (3)	0.470
20. 2011 Ratio (15) / (4)	0.325
21. 2012 Ratio (16) / (5)	0.426
22. Average of 2008 through 2012 ratios (excluding high and	0.502
23. Selected Ratio	0.502

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 2012. 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>
2007	#####					
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%
2011	#####	\$200,188	5.3%	(\$8,118)	-0.2%	5.0%
2012	#####	\$201,632	5.2%	\$15,757	0.4%	5.6%
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 2012.

	Investment Income Earned (IN THOUSANDS OF DOLLARS)	Federal Income Tax Rate
Bonds		
Taxable	\$28,121	35.0%
Non-Taxable	\$165,940	5.25%
Total	\$194,061	9.6%
Stocks		
Preferred	\$7,992	14.2% *
Common	\$277	14.2% *
All Other		
Mortgage Loans on Real Estate	\$0	
Real Estate	\$1,733	
Cash/Short-term Investments	\$12	
All Other	\$3,179	
Total	\$4,924	35.0%
Total	\$207,254	10.4%
Investment Deductions	\$5,621	35.0%
Net Investment Income Earned	\$201,633	9.7%

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

Metropolitan Property and Casualty Insurance Company

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	\$6,813,356	4,702	\$1,448.90	\$166.13	11.5%	28.9%	59.6%
Renters & Condo	\$208,285	525	\$396.65	\$166.13	41.9%	28.9%	29.2%
Landlords	\$470,404	635	\$740.82	\$166.13	22.4%	28.9%	48.6%
Total	\$7,492,045	5,863	\$1,277.96	\$166.13	13.0%	28.9%	58.1%

(3) = (1) / (2)

(4) = {(3) Total} x {Total Flat Expense (13.0%)}

(5) = (4) / (3)

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

Metropolitan Property And Casualty Insurance Company

Residential Property

Arkansas

Summary of Account Deviation Changes

<u>Account</u>	<u>Earned Exposures</u>	<u>Premium Distribution</u>	<u>On-Level Trended Earned Premium</u>	<u>Ultimate Incurred Losses</u>	<u>Developed & Trended On-Level Loss Ratios</u>					<u>Overall Loss Ratio</u>	<u>Relative Loss Ratio</u>	<u>Credibility</u>	<u>Credibility Weighted Indicated Change</u>	<u>Current Account Deviation</u>	<u>Indicated Account Deviation</u>	<u>Proposed Account Deviation</u>	<u>Account Deviation Impact</u>
					<u>20092</u>	<u>20102</u>	<u>20112</u>	<u>20122</u>	<u>20132</u>								
Alcoa	114	0.4%	111,642	246,409	4.7%	34.5%	1038.8%	37.7%	37.3%	220.7%	443.3%	0.05	1.18	0.90	1.06	0.90	0.0%
Arkansas Emp Assoc	150	0.4%	133,084	62,861	0.0%	0.0%	25.8%	13.2%	72.8%	47.2%	94.9%	0.06	1.00	0.92	0.92	0.92	0.0%
Baptist Health - AR	571	1.6%	498,034	143,034	43.5%	18.3%	7.3%	44.4%	31.4%	28.7%	57.7%	0.12	0.95	0.90	0.85	0.88	-2.2%
Emerson Electric Company	12	0.0%	14,639	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.02	0.98	0.90	0.88	0.90	0.0%
Entergy	200	0.7%	213,625	88,793	20.9%	2.4%	20.4%	49.7%	82.8%	41.6%	83.5%	0.07	0.99	0.92	0.91	0.92	0.0%
Ford Motor Company	46	0.2%	48,887	6,755	0.0%	0.0%	58.4%	12.6%	0.0%	13.8%	27.8%	0.03	0.98	0.90	0.88	0.90	0.0%
Hewlett Packard	44	0.1%	39,480	488	0.0%	0.0%	0.0%	0.0%	2.9%	1.2%	2.5%	0.03	0.97	0.90	0.87	0.90	0.0%
J.B. Hunt Transport	436	1.3%	421,654	191,350	5.8%	49.8%	86.9%	36.7%	47.8%	45.4%	91.1%	0.10	0.99	0.92	0.91	0.92	0.0%
Metwork	146	0.6%	179,021	160,928	15.0%	46.6%	63.1%	306.7%	0.0%	89.9%	180.5%	0.06	1.05	0.94	0.99	0.94	0.0%
Siemens Co	1	0.0%	379	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	1.00	0.90	0.90	0.90	0.0%
Tyson Foods	545	1.6%	504,520	858,314	25.5%	261.7%	255.9%	276.0%	11.0%	170.1%	341.7%	0.12	1.28	0.90	1.15	0.94	4.4%
All Other	3,217	10.7%	3,354,714	1,892,340	13.6%	29.4%	22.4%	118.6%	64.0%	56.4%	1.13	0.28	1.04	0.92	0.95	0.92	0.0%
Non-Deviated	521	1.8%	551,378	199,347	87.7%	25.2%	9.4%	49.0%	13.3%	36.2%	0.73	0.11	0.97	1.00	0.97	1.00	0.0%
Retail	19,428	80.7%	25,399,989	11,819,475	33.5%	51.0%	60.5%	49.2%	38.3%	46.5%	0.93	0.70	0.95	1.00	0.95	1.00	0.0%
Total:	25,433	100.0%	31,471,044	15,670,093	32.2%	50.6%	61.0%	62.2%	40.8%	49.8%		0.80	1.00	0.99	0.96	0.99	0.0%

* Data is for Accident Years Ending 06/2009 through 06/2013

Premiums are on-leveled and trended and losses are developed, trended, exclude catastrophes, and include ULAE. Evaluated as of 06/30/2013

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

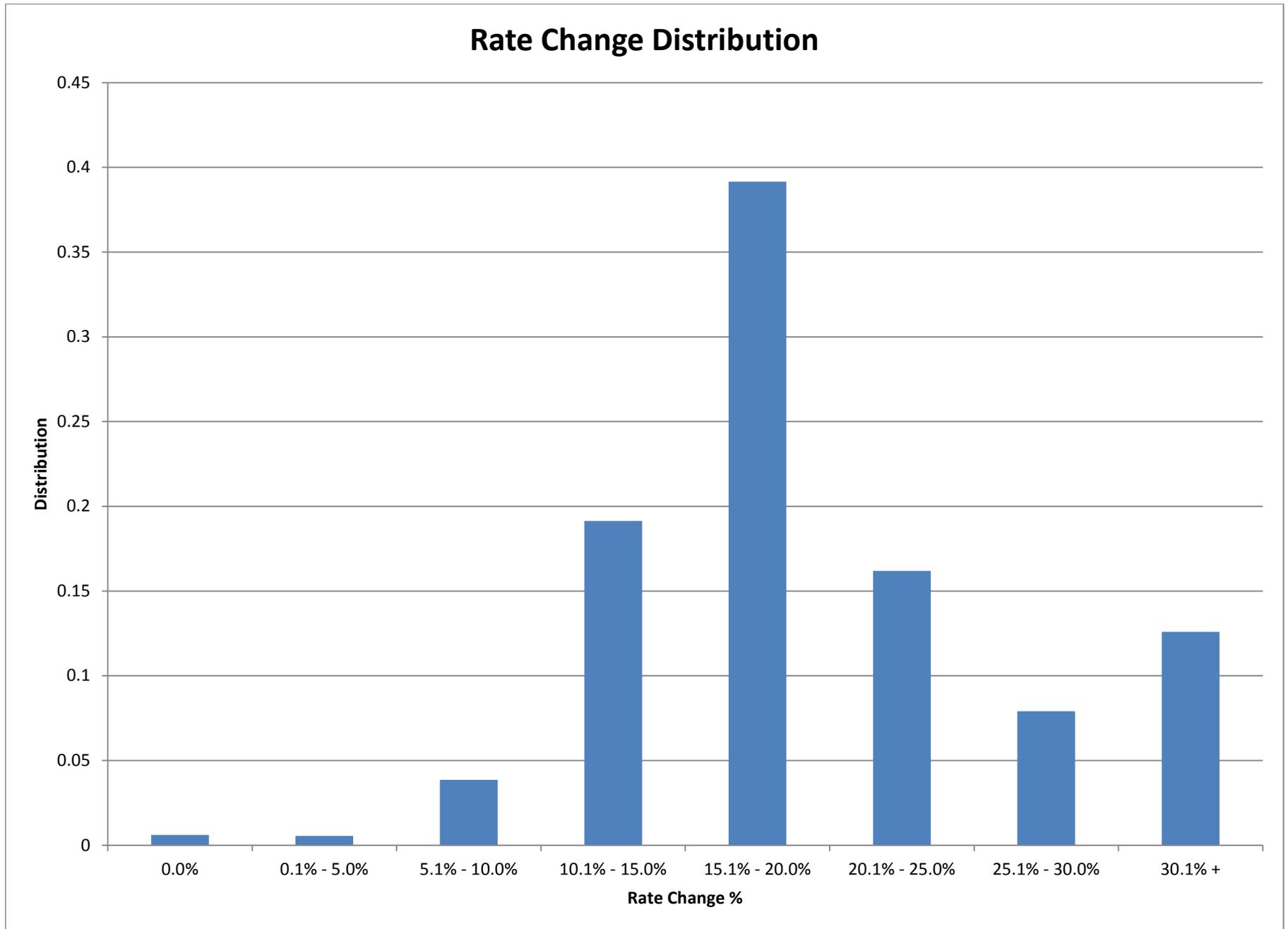
Exhibit 1 - Home Policy Plus and Coverage A Changes

Metropolitan Property and Casualty Insurance Company

Arkansas Residential Property

Platinum Home Policy Plus (HPP) Discount

	<u>1-Yr Earned Premium</u>	<u>5-Yr Loss Ratio</u>	<u>Current HPP Factor</u>	<u>Proposed HPP Factor</u>	<u>Coverage A Rate Change</u>	<u>Combined Rate Change</u>
Platinum with HPP	1,641,911	56.2%	0.82	0.76	5.0%	-2.7%
Platinum without HPP	338,274	141.0%	1.00	1.00	5.0%	5.0%
Non-Platinum with HPP	2,228,854	78.3%	0.82	0.82	0.0%	0.0%
Non-Platinum without HPP	1,647,381	54.1%	1.00	1.00	0.0%	0.0%
Total	5,856,419	68.1%				-0.5%



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: /AR002010100328

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)
11/13/2013		Rate	Coverage 21--Watercraft Liability	11/22/2013	
11/13/2013		Supporting Document	NAIC loss cost data entry document	12/10/2013	AR_H_MPC_Abstract Form RF-1_122713--revised.PDF (Superseded)
11/08/2013		Rate	Base Premiums--Coverage A factors	12/10/2013	Rate page 5.PDF (Superseded)
11/08/2013		Rate	Base Premiums--\$500 Deductible	12/10/2013	rate pages 8-10.PDF (Superseded)
11/08/2013		Rate	Base Premiums--\$500 Deductible	12/10/2013	Rate page 16.PDF (Superseded)
11/08/2013		Rate	Townhouse or Row House	11/13/2013	Rule page 31--Townhouse or Row house.PDF (Superseded)
11/08/2013		Rate	Coverage 21--Watercraft Liability	11/13/2013	Coverage 21--Watercraft Liability.PDF (Superseded)
11/08/2013		Supporting Document	HPCS-Homeowners Premium Comparison Survey	12/10/2013	AR_H_MPC_Premium Comparison Survey_122713.PDF (Superseded) AR_H_MPC_Premium Comparison Survey_122713.XLSX (Superseded)
11/08/2013		Supporting Document	NAIC loss cost data entry document	11/13/2013	AR_H_MPC_Abstract Form RF-1_122713.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)	(H) Co. Current Loss Cost Multiplier
Owners	22.5%	20.3%					
Renters/Condo	14.2%	10.0%					
Landlords	21.1%	19.9%					
Mobilehome	-0.1%	0.0%					
TOTAL OVERALL EFFECT	22.2%	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
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%	66.7%
2013	5315	15.0%	01/31/13	5,616,436	3,422,063	60.9%	63.7%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	21.0%
B. General Expense	2.5%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	14.1%
E. Other (explain)	0.0%
F. TOTAL	40.4%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 40.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 32
10. -2.2% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

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	1835	\$30,000	0.500	0.570	0.690	\$190,000	1.180	1.180	1.381
12	1955	\$40,000	0.541	0.617	0.747	\$200,000	1.225	1.225	1.421
13	2234	\$45,000	0.571	0.651	0.788	\$210,000	1.270	1.270	1.473
14	2292	\$50,000	0.600	0.684	0.828	\$220,000	1.315	1.315	1.525
15	1715	\$55,000	0.670	0.742	0.898	\$230,000	1.360	1.360	1.578
16	2077	\$60,000	0.740	0.796	0.963	\$240,000	1.405	1.405	1.630
17	2212	\$65,000	0.750	0.797	0.964	\$250,000	1.450	1.450	1.682
18	1756	\$70,000	0.760	0.798	0.966	\$260,000	1.512	1.512	1.754
19	1774	\$75,000	0.770	0.801	0.969	\$270,000	1.574	1.574	1.826
20	1401	\$80,000	0.780	0.803	0.972	\$280,000	1.636	1.636	1.898
21	1390	\$85,000	0.790	0.808	0.978	\$290,000	1.698	1.698	1.970
22	1777	\$90,000	0.800	0.812	0.983	\$300,000	1.759	1.759	2.040
23	1768	\$95,000	0.815	0.822	0.995	\$350,000	2.062	2.062	2.392
31	1535	\$100,000	0.830	0.830	1.004	\$400,000	2.222	2.222	2.578
32	1524	\$105,000	0.848	0.848	1.026	\$450,000	2.490	2.490	2.888
33	1898	\$110,000	0.866	0.866	1.048	\$500,000	2.823	2.823	3.275
34	1996	\$115,000	0.884	0.884	1.070	\$550,000	3.213	3.213	3.663
35	2090	\$120,000	0.902	0.902	1.091	\$600,000	3.602	3.602	4.070
36	1633	\$125,000	0.920	0.920	1.113	\$650,000	3.947	3.947	4.421
37	1318	\$130,000	0.936	0.936	1.133	\$700,000	4.292	4.292	4.764
38	1492	\$135,000	0.952	0.952	1.152	\$750,000	4.633	4.633	5.096
		\$140,000	0.968	0.968	1.171	\$800,000	4.974	4.974	5.471
		\$145,000	0.984	0.984	1.191	\$850,000	5.319	5.319	5.851
		\$150,000	1.000	1.000	1.210	\$900,000	5.664	5.664	6.230
		\$160,000	1.045	1.045	1.254	\$950,000	5.996	5.996	6.596
		\$170,000	1.090	1.090	1.297	\$1,000,000	6.328	6.328	6.961
		\$180,000	1.135	1.135	1.339	Ea. Add'l 10	0.070	0.070	0.077

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	1286
12	1054
13	1034
14	2292
15	1132
16	1161
17	1068
18	1122
19	1054
20	1203
21	1147
22	1777
23	1768
31	1260
32	1524
33	1898
34	1108
35	2090
36	1633
37	1123
38	1134

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	964
12	1242
13	1311
14	1174
15	1288
16	1205
17	1363
18	1070
19	1417
20	1216
21	741
22	1007
23	852
31	1045
32	1057
33	1120
34	1472
35	1418
36	1096
37	731
38	1010

Coverage A Factors

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

Protection Class Factors

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

Construction Factors

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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS RESIDENTIAL PROPERTY

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

Base Premiums - \$500 Deductible

Base Premiums

Coverage A Factors

Territory	Base Rate
11	964
12	1242
13	1311
14	1073
15	1109
16	1056
17	1070
18	1057
19	1090
20	1216
21	741
22	1007
23	852
31	1045
32	1057
33	1076
34	1242
35	1076
36	1064
37	731
38	1010

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

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

Territory	Base Rate
11	249
12	278
13	260
14	261
15	252
16	251
17	248
18	245
19	256
20	267
21	246
22	259
23	251
31	244
32	264
33	249
34	268
35	249
36	254
37	251
38	250

Protection Class Factors

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

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

Coverage C Factors

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

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

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

Fire Resistive Construction: Multiply by 0.85

*Platinum Flat Amount: \$35

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

GrandProtect Landlord's Condo Flat Amount: \$30

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

TOWNHOUSE OR ROW HOUSE

(Not applicable to Renters, Condominium or Mobile Home products)

The premium for an eligible 1 or 2 family dwelling in a town or row house structure is computed by multiplying the premium by the appropriate factor below:

Total No. of Individual Units Within the Fire Division*	Protection Class	
	1-8	9 and 10
1 and 2	1.00	1.00
3 and 4	1.10	1.15
5 and over	1.25	1.30

* An eligible 2 family dwelling attached to a 1 family dwelling but not separated by a firewall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a firewall would be considered 8 individual family units.

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

COVERAGE 21 - WATERCRAFT LIABILITY

(Not available with Landlord's products)

Section II may be extended to afford coverage for watercraft as follows:

Boat Type and Horsepower	Premium	Premium
Outboard, Inboard or Inboard- Outdrive* Motorboats	Up to 15 feet	Over 15 feet to 31 feet
51 to 100 horsepower	\$20	\$35
101 to 150 horsepower	\$50	\$60
151 to 200 horsepower	\$90	\$90
201 to 250 horsepower	\$115	\$115
Sailboats with or without auxiliary power **	Over 31 feet to 40 feet	
	\$36	

Watercraft and motors up to 50 horsepower covered under policy form

* Outboard watercraft and motors covered under conversion policies in EPAC

** Sailboats 31 feet and under covered under policy form

Refer to Section II - Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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: 12/27/2013 NB, 01/31/2014 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	\$966.00	\$1,111.00	\$1,094.00	\$1,258.00	\$1,638.00	\$1,884.00	\$1,622.00	\$1,865.00	\$1,622.00	\$1,865.00	\$1,258.00	\$1,446.00	\$1,523.00	\$1,751.00	\$1,296.00	\$1,491.00	\$1,198.00	\$1,377.00
	\$120,000	\$1,118.00	\$1,285.00	\$1,265.00	\$1,455.00	\$1,894.00	\$2,178.00	\$1,875.00	\$2,157.00	\$1,875.00	\$2,157.00	\$1,454.00	\$1,672.00	\$1,761.00	\$2,026.00	\$1,499.00	\$1,724.00	\$1,385.00	\$1,592.00
	\$160,000	\$1,267.00	\$1,457.00	\$1,434.00	\$1,650.00	\$2,148.00	\$2,470.00	\$2,127.00	\$2,445.00	\$2,127.00	\$2,445.00	\$1,649.00	\$1,896.00	\$1,996.00	\$2,297.00	\$1,700.00	\$1,954.00	\$1,570.00	\$1,806.00
6	\$80,000	\$1,160.00	\$1,334.00	\$1,312.00	\$1,510.00	\$1,966.00	\$2,261.00	\$1,946.00	\$2,238.00	\$1,946.00	\$2,238.00	\$1,509.00	\$1,734.00	\$1,827.00	\$2,102.00	\$1,556.00	\$1,789.00	\$1,437.00	\$1,653.00
	\$120,000	\$1,341.00	\$1,543.00	\$1,518.00	\$1,746.00	\$2,273.00	\$2,614.00	\$2,250.00	\$2,589.00	\$2,250.00	\$2,589.00	\$1,745.00	\$2,006.00	\$2,113.00	\$2,431.00	\$1,799.00	\$2,069.00	\$1,662.00	\$1,911.00
	\$160,000	\$1,521.00	\$1,749.00	\$1,721.00	\$1,980.00	\$2,578.00	\$2,964.00	\$2,551.00	\$2,935.00	\$2,551.00	\$2,935.00	\$1,979.00	\$2,274.00	\$2,396.00	\$2,756.00	\$2,040.00	\$2,346.00	\$1,884.00	\$2,167.00
9	\$80,000	\$2,899.00	\$3,334.00	\$3,282.00	\$3,774.00	\$4,914.00	\$5,650.00	\$4,865.00	\$5,596.00	\$4,865.00	\$5,596.00	\$3,772.00	\$4,337.00	\$4,568.00	\$5,255.00	\$3,889.00	\$4,472.00	\$3,592.00	\$4,131.00
	\$120,000	\$3,353.00	\$3,856.00	\$3,795.00	\$4,364.00	\$5,682.00	\$6,535.00	\$5,627.00	\$6,471.00	\$5,627.00	\$6,471.00	\$4,363.00	\$5,016.00	\$5,283.00	\$6,077.00	\$4,497.00	\$5,171.00	\$4,154.00	\$4,777.00
	\$160,000	\$3,801.00	\$4,373.00	\$4,303.00	\$4,950.00	\$6,444.00	\$7,410.00	\$6,380.00	\$7,337.00	\$6,380.00	\$7,337.00	\$4,947.00	\$5,687.00	\$5,990.00	\$6,891.00	\$5,100.00	\$5,863.00	\$4,709.00	\$5,417.00

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	\$145.00	\$145.00	\$145.00	\$145.00	\$150.00	\$150.00	\$143.00	\$143.00	\$143.00	\$143.00	\$146.00	\$146.00	\$145.00	\$145.00	\$145.00	\$145.00	\$147.00	\$147.00
	\$15,000	\$188.00	\$188.00	\$188.00	\$188.00	\$195.00	\$195.00	\$186.00	\$186.00	\$186.00	\$186.00	\$189.00	\$189.00	\$188.00	\$188.00	\$188.00	\$188.00	\$191.00	\$191.00
	\$25,000	\$241.00	\$241.00	\$240.00	\$240.00	\$249.00	\$249.00	\$238.00	\$238.00	\$238.00	\$238.00	\$242.00	\$242.00	\$241.00	\$241.00	\$241.00	\$241.00	\$244.00	\$244.00
6	\$5,000	\$160.00	\$160.00	\$159.00	\$159.00	\$165.00	\$165.00	\$158.00	\$158.00	\$158.00	\$158.00	\$160.00	\$160.00	\$160.00	\$160.00	\$160.00	\$160.00	\$161.00	\$161.00
	\$15,000	\$207.00	\$207.00	\$206.00	\$206.00	\$215.00	\$215.00	\$205.00	\$205.00	\$205.00	\$205.00	\$208.00	\$208.00	\$207.00	\$207.00	\$207.00	\$207.00	\$209.00	\$209.00
	\$25,000	\$265.00	\$265.00	\$264.00	\$264.00	\$275.00	\$275.00	\$262.00	\$262.00	\$262.00	\$262.00	\$266.00	\$266.00	\$265.00	\$265.00	\$265.00	\$265.00	\$268.00	\$268.00
9	\$5,000	\$233.00	\$233.00	\$231.00	\$231.00	\$240.00	\$240.00	\$230.00	\$230.00	\$230.00	\$230.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$235.00	\$235.00
	\$15,000	\$302.00	\$302.00	\$300.00	\$300.00	\$312.00	\$312.00	\$298.00	\$298.00	\$298.00	\$298.00	\$302.00	\$302.00	\$302.00	\$302.00	\$302.00	\$302.00	\$305.00	\$305.00
	\$25,000	\$386.00	\$386.00	\$384.00	\$384.00	\$399.00	\$399.00	\$381.00	\$381.00	\$381.00	\$381.00	\$386.00	\$386.00	\$386.00	\$386.00	\$386.00	\$386.00	\$389.00	\$389.00

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 %

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

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Owners	N/A	20.3%					
Renters/Condo	N/A	10.0%					
Landlords	N/A	19.9%					
Mobilehome	N/A	0.0%					
TOTAL OVERALL EFFECT	N/A	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
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%	66.7%
2013	5315	15.0%	01/31/13	5,616,436	3,422,063	60.9%	63.7%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	21.0%
B. General Expense	2.5%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	14.1%
E. Other (explain)	0.0%
F. TOTAL	40.4%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 40.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 32
10. -2.2% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____